



DEPARTMENT OF THE NAVY
BOARD FOR CORRECTION OF NAVAL RECORDS
701 S. COURTHOUSE RD
ARLINGTON, VA 22204

██████████
Docket No. 4490-25
Ref: Signature Date

████████████████████
████████████████
██████████████

Dear ████████████████████,

This is in reference to your application for correction of your naval record pursuant to Section 1552 of Title 10, United States Code. After careful and conscientious consideration of relevant portions of your naval record and your application, the Board for Correction of Naval Records (Board) found the evidence submitted insufficient to establish the existence of probable material error or injustice. Consequently, your application has been denied.

A three-member panel of the Board, sitting in executive session, considered your application on 22 January 2026. The names and votes of the members of the panel will be furnished upon request. Your allegations of error and injustice were reviewed in accordance with administrative regulations and procedures applicable to the proceedings of this Board. Documentary material considered by the Board consisted of your application, together with all material submitted in support thereof, relevant portions of your naval record and applicable statutes, regulations, and policies.

The Board has reviewed your request to stop your Survivor Benefit Plan (SBP) coverage for your minor child and to waive your associated SBP debt. In its review, the Board carefully weighed all mitigating factors, including the assertions in your application.

The Board concluded that your request does not meet the requirements for termination as outlined in the Department of Defense Financial Management Regulation 7000.14-R. SBP elections are typically irrevocable and must be made before a service member's retired pay becomes payable.

However, a military retiree may withdraw from SBP coverage under a few limited circumstances:

- Between 25 and 36 months after first receiving retired pay.
- Upon the death or divorce of an eligible beneficiary.
- If the retiree maintains a 100% disability rating for at least 10 consecutive years (or 5 years from the retirement date).
- During a designated SBP open season.

