



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

██████████
Docket No. 7634-25
Ref: Signature Date

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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 12 March 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.

You requested to elect for Survivor Benefit Plan (SBP) Child only coverage. The Board, in its review of your entire record and application, carefully weighed all potentially mitigating factors, to include your assertions. The Board concluded that Department of Defense Financial Management Regulation 7000.14-R specifies that SBP elections must be made prior to retired pay becoming payable and the election to participate in or decline SBP is irrevocable. Written spousal concurrence is required when the member elects to decline coverage or provide the spouse with less than the maximum SBP coverage available, to include electing Child only coverage. The signature of the spouse must be notarized. If not all requirements for an election needing the spouse's concurrence have been satisfied prior to retirement, for whatever reason, full spouse costs, and coverage will be implemented, regardless of any request by the member to do otherwise.

A review of your record reflects that you transferred to the Fleet Reserve effective 1 October 2024 and automatically enrolled in SBP Spouse coverage due the Defense Finance and Accounting Service (DFAS) deeming your election to decline SBP invalid because your DD Form 2656, Data for Payment of Retired Personnel received on 2 September 2024, and 13 November 2024 were not signed, dated and witnessed on the same date your spouse

concluded with declining to participate in SBP. Thereafter, DFAS received a third DD Form 2656 on 3 December 2024, which they also deemed invalid based on receiving the election subsequent to retirement and the signatures on the form appearing to be altered.

On 15 January 2026, you were emailed an SBP Affidavit that required you and your spouse to sign the form before a notary witness. You were given a 30-day suspense from the date of the email to return the form. However, you did not respond to the email or return the SBP ██████████

The Board is required by the abovementioned policy to obtain spousal concurrence to discontinue coverage. The Board noted that you received SBP Spouse coverage from the time of enrollment and your beneficiary would have received an annuity if something happened to you during this time. Therefore, the Board determined that a change to your record is not warranted and advised that you may discontinue SBP coverage by submitting DD Form 2656-2, Survivor Benefit Plan (SBP) Termination Request to Defense Finance and Accounting Service, within 25 to 36 months after receiving retired pay effective 1 October 2024. Spousal concurrence is also required to discontinue SBP coverage unless it is established that the spouse's whereabouts cannot be determined, or due to exceptional circumstances, such as mental or physical incapacitation of the spouse, obtaining the spouse's consent would be inappropriate.

You are entitled to have the Board reconsider its decision upon submission of new matters, which will require you to complete and submit a new DD Form 149. New matters are those not previously presented to or considered by the Board. In this regard, it is important to keep in mind that a presumption of regularity attaches to all official records. Consequently, when applying for a correction of an official naval record, the burden is on the applicant to demonstrate the existence of probable material error or injustice.

Sincerely,

4/4/2026

