



Income Security for Survivors

September 2023

Now that my service member has died, how will I ensure sufficient income to meet household expenses?

WHO provides Survivor benefits?

Survivors may receive financial benefits from the Department of Defense (DoD), the Department of Veterans Affairs (VA), the Defense Finance and Accounting Service (DFAS) and/or the Social Security Administration (SSA).



Some benefits are one-time, lumpsum payments made soon after the service member's death, while others are paid monthly.

WHEN do monthly benefits end?



Spouse: SBP benefits end if the recipient remarries before the age of 55.

Child: SBP benefits continue for unmarried children until age 18, or age 22 for full time students

Spouse: DIC benefits end if the recipient remarries before the age of 55.

Child: SBP benefits continue for unmarried children until age 18, or age 22 for full-time students

Spouse: SSA benefits end if the recipient remarries before the age of 60 or when the last Surviving child of the deceased reaches age 16.

Child: Unmarried children can receive benefits until age 19 if a full-time student not higher than grade 12, or indefinitely if the child was deemed disabled before age 22.

Links to More Information and Benefits Applications



Death Gratuity: <http://militarypay.defense.gov/Benefits/Death-Gratuity>.

The Casualty Assistance Calls Officer (CACO) who reports the service member's death to Survivors helps the designated recipient complete the Death Gratuity application. Below are the links if something was missed. In most instances, these benefits are applied for within the first few weeks following the death.

SGLI: <https://www.va.gov/life-insurance/options-eligibility/sgli/>

SBP: <https://www.dfas.mil/retiredmilitary/provide/sbp/educate/>

DIC: <https://www.va.gov/disability/dependency-indemnity-compensation/>

Survivor's Pension: <https://www.va.gov/pension/survivors-pension/>

Social Security: <https://www.ssa.gov/benefits/survivors>

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WHAT are my Survivor benefits?

**YOU MAY BE ELIGIBLE
FOR SOME OR ALL OF THE
THESE BENEFITS.**



SURVIVOR BENEFIT PLAN (SBP)

SBP provides eligible Surviving spouses with inflation-adjusted taxable income every month. The benefit size depends primarily on the service member's salary at the time of death but can be further adjusted if it is shared among multiple dependents.

DEPENDENCY AND INDEMNITY COMPENSATION (DIC)

The Department of Veterans Affairs (VA) pays Dependency and Indemnity Compensation (DIC) if a member dies from a service-connected cause. DIC is a flat monthly payment. It is not affected by the Sailor's pay grade. Benefits apply to:

- Surviving spouses who have not remarried.
- Unmarried children under the age of 18 or under the age of 23, if attending school.
- Disabled children between the ages of 18 and 23 who are attending a VA-approved school.
- Certain low-income parents of deceased Service Members.

DEATH GRATUITY

A tax-exempt lump-sum payment of \$100,000 total made by the DoD and divided among the individuals listed on the service member's "Page Two" (NAVPERS 1070/602, Dependency Application/Record of Emergency Data.)

Those named are eligible for the death gratuity if the service member died while on active duty or while serving in certain Reserve statuses.

SERVICEMEMBERS GROUP LIFE INSURANCE (SGLI)

SGLI provides up to \$500,000 of term life insurance (if elected) to active and Reserve service members. SGLI premiums are paid through payroll deduction. Beneficiaries are listed on an election form.

SURVIVOR'S PENSION

Certain low-income Survivors may receive additional income from the VA.

SOCIAL SECURITY SURVIVOR BENEFITS

The Social Security Administration provides a lumpsum death benefit of \$255 to qualified Surviving spouses or to Surviving children. You may also qualify for monthly payments from the Social Security Administration if you are 60 or over, are disabled or are caring for Surviving children who are younger than 16 or disabled.



Did You Know ...?

If there is no eligible spouse at the time of a Service Member's death, the SBP benefit is divided amongst their eligible children. For the most up to date information on SBP visit <https://www.dfas.mil/retiredmilitary/newsevents/news/survivor-sbpnewsletter/>