



STEPS TO ENROLL IN SBP DURING THE SBP OPEN SEASON

Open Season ends
January 1, 2024

1 CONSULT

If after you consult an Army Financial Counselor you decide that SBP is part of your financial security plan, contact your nearest Retirement Services Officer to help you take the next steps.



2 LETTER OF INTENT

Complete and submit a Letter of Intent (LOI) to the Defense Finance and Accounting Service (DFAS) of your desired SBP coverage.

3 ESTIMATE

DFAS will provide an estimate of your one-time buy-in premium and monthly premiums based on your LOI.



4 ENROLL

Complete and submit the enrollment form to DFAS. You will need to complete your election and how you intend to pay the one-time buy-in premium cost.



5 PAY

Provide payment to DFAS of the one-time buy-in premium cost.

To find an Army Personal Finance Counselor, go to:
<https://home.army.mil/imcom/index.php/garrisons>

To find your servicing RSO, go to:
<https://soldierforlife.army.mil/Retirement/rso?maps=all>