

RCSBP Options Comparisons

RCSBP Option	RCSBP Coverage	RCSBP Cost	SBP Election	SBP Coverage	SBP Cost
Option A Decline RCSBP Coverage	No coverage and no RCSBP annuity payable	None	Yes, must make SBP election at non-regular retirement	Only if SBP coverage is elected	Only if SBP coverage is elected
Option B Deferred Annuity	Yes, annuity deferred until Deceased Reservist's Age 60 birthday	Yes, paid after non-regular retirement but approximately 25% less than Option C	No	RCSBP election becomes SBP election at non-regular retirement	Yes, paid after non-regular retirement
Option C Immediate Annuity	Yes, Annuity Immediate	Yes, paid after non-regular retirement	No	RCSBP election becomes SBP election at non-regular retirement	Yes, paid after non-regular retirement
No Beneficiary At NOE	Can elect Option B or C within one year of acquiring first spouse and or child following NOE	None, unless they elect Option B or C within one year of acquiring first spouse and or child following NOE	Yes, if election not changed to Option B or C for a first spouse and or child acquired following NOE	Only if SBP coverage is elected or RCSBP election was changed to Option B or C	Only if SBP coverage is elected or RCSBP election was changed to Option B or C