

No amount of compensation could ever make up for the loss of a loved one, but our Nation recognizes the ultimate sacrifice that some families make. The Department of Defense and Veterans Affairs provide benefits to the surviving families of those who die on active duty.

If I die on active duty, what benefits would my family receive?

Death Gratuity: A \$100,000 death gratuity is paid, tax-free, to the surviving spouse, children, or parents of the member of the Armed Forces who dies on active duty. Payment is processed as expeditiously as possible. The application is made through the appointed Casualty Assistance Officer assigned to the next of kin by submitting the claim form [DD Form 397](#).

Service Members Group Life Insurance (SGLI): Insurance proceeds of up to \$400,000 of SGLI term life insurance is paid to the service member's designated beneficiary. This is applied by the Casualty Assistance Office and can be received as a Lump Sum payment or monthly check for 36 months. Surviving spouse who receives death gratuities and/or the SGLI death benefits has the option to invest some or all of the funds in a Roth IRA thereby allowing the funds to grow tax-free. This is permitted under the Heroes Earnings Assistance and Relief Tax Act of 2008 (The Heart Act).

VA – Dependents Indemnity Compensation (DIC): DIC is provided to the surviving spouse and children of an Armed Forces member who dies on active duty or a veteran whose death is service-connected. DIC is paid at a monthly rate of \$1,340 for the spouse or \$565 for each dependent child. A surviving spouse who remarried before age 57 will forfeit the DIC. Apply for DIC with [VA Form 21P-534](#).



VA – Dependents Educational Assistance (DEA): The surviving spouse and children (ages 18-26) of a member of the Armed Forces who dies on active duty is eligible for up to 36 months of tuition assistance for college, vocational, or other training. Apply through the VA On-Line Application. For questions call 888-442-4551 (888-GI-BILL-1).

Survivor Benefit Plan (SBP): SBP provides the surviving spouse (or eligible dependent child) a percentage of the service member's estimated retired pay. SBP is taxable monthly income. Currently when DIC is awarded, the SBP is reduced by the DIC amount. This offset will be phased out during years 2021-2023 therefore providing the surviving spouse concurrent receipt of the SBP and DIC.

AAFMAA provides Survivor Assistance services with every member's life insurance policy to help families through their most difficult time at the loss of a loved one. AAFMAA will make all the critical notifications, assist with all necessary forms, ensure benefit and entitlements are received and follow up so that your survivors receive everything to which they are entitled. As dependent children reach milestone ages (e.g. age 18, 23 or 26) we ensure your family knows how their benefits will change.

Your family should know that there are benefits that they would receive in the event of your death on active duty. They will have resources from the Armed Forces and AAFMAA to ensure that they receive all of their entitlements. [Learn More.](#)