

**VOLUME 7B, APPENDIX R: “ANNUAL INCOME RATES FOR MINIMUM
INCOME ANNUITIES UNDER SURVIVOR BENEFIT PLAN (SBP)”****SUMMARY OF MAJOR CHANGES**

Changes are identified in this table and also denoted by [blue font](#).

Substantive revisions are denoted by an asterisk (*) symbol preceding the section, paragraph, table, or figure that includes the revision.

Unless otherwise noted, chapters referenced are contained in this volume.

Hyperlinks are denoted by [***bold, italic, blue, and underlined font***](#).

The previous version dated [March 2023](#) is archived.

PARAGRAPH	EXPLANATION OF CHANGE/REVISION	PURPOSE
All	Updated hyperlink and formatting to comply with current administrative instructions.	Revision
Table R-1	Updated appendix to reflect the maximum and minimum annual income rate changes, effective December 1, 2024.	Revision

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APPENDIX R

ANNUAL INCOME RATES FOR MINIMUM INCOME ANNUITIES UNDER SURVIVOR BENEFIT PLAN (SBP)

1.0 GENERAL

1.1 Purpose

A minimum income widow (MIW) is a person who on September 21, 1972, was, or during the period beginning on September 22, 1972, and ending on March 20, 1974, became, the widow of a member who was entitled to retired or retainer pay when they died. This individual must have income below the threshold and meet the eligibility criteria in Chapter 46. The widow's annual income from all sources (including the amount of Retired Serviceman's Family Protection Plan annuity entitlement, but excluding the amount of disability pension), as determined by the Department of Veterans Affairs (VA), must be less than the annual income rate reflected in the SBP/MIW Annuity Limitation table as determined by the VA. Annually, the VA will publish the most current [SBP/MIW Annuity Limitation](#) to the VA website. This amount, divided by 12, represents the maximum monthly payable to MIW annuitants. See Chapter 46.

1.2 Authoritative Guidance

The pay policies and requirements established by the DoD in this chapter are derived primarily from and prepared in accordance with the United States Code (U.S.C.), Title 10. The specific statutes, regulations, and other applicable guidance that govern each individual section are listed in a reference section at the end of the chapter.

*Table R-1. ANNUAL INCOME RATES FOR MINIMUM INCOME ANNUITIES UNDER SURVIVOR BENEFIT PLAN (SBP) (See Notes 1 and 2)

Table Revision Effective Date: December 1, 2024

MAXIMUM MONTHLY ANNUITY PAYABLE	MINIMUM ANNUAL INCOME	EFFECTIVE DATE
\$948.33	\$11,380	December 1, 2024
925.17	11,102	December 1, 2023
896.42	10,757	December 1, 2022
824.67	9,896	December 1, 2021
778.67	9,344	December 1, 2020
768.67	9,224	December 1, 2019
756.50	9,078	December 1, 2018
735.83	8,830	December 1, 2017
721.33	8,656	December 1, 2016
719.17	8,630	December 1, 2015
719.17	8,630	December 1, 2014
707.08	8,485	December 1, 2013
696.58	8,359	December 1, 2012
684.92	8,219	December 1, 2011
661.08	7,933	December 1, 2010
661.08	7,933	December 1, 2009
661.08	7,933	December 1, 2008
624.83	7,498	December 1, 2007
610.75	7,329	December 1, 2006
591.17	7,094	December 1, 2005
567.83	6,814	December 1, 2004
552.83	6,634	December 1, 2003
541.42	6,497	December 1, 2002
533.92	6,407	December 1, 2001
519.75	6,237	December 1, 2000
502.17	6,026	December 1, 1999
490.33	5,884	December 1, 1998
484.00	5,808	December 1, 1997
470.75	5,649	December 1, 1996
457.33	5,488	December 1, 1995
445.58	5,347	December 1, 1994
433.33	5,200	December 1, 1993
422.25	5,067	December 1, 1992
409.83	4,918	December 1, 1991
395.08	4,741	December 1, 1990
374.67	4,496	December 1, 1989
357.67	4,292	December 1, 1988
343.75	4,125	December 1, 1987
329.75	3,957	December 1, 1986

Table R-1. ANNUAL INCOME RATES FOR MINIMUM INCOME ANNUITIES UNDER SURVIVOR BENEFIT PLAN (SBP) (Continued)

Table Revision Effective Date: December 1, 2024

MAXIMUM MONTHLY ANNUITY PAYABLE	MINIMUM ANNUAL INCOME	EFFECTIVE DATE
325.42	3,905	December 1, 1985
315.50	3,786	December 1, 1984
304.67	3,656	December 1, 1983
294.25	3,531	June 1, 1982
273.75	3,285	June 1, 1981
245.83	2,950	June 1, 1980
214.67	2,576	June 1, 1979
195.00	2,340	October 1, 1978
175.00	2,100	October 1, 1976
116.67	1,400	September 21, 1972

Notes:

1. The rate remained unchanged from December 1, 2008, through November 30, 2011.
2. The rate remained unchanged from December 1, 2014, through November 30, 2016.

REFERENCES

**APPENDIX R – ANNUAL INCOME RATES FOR MINIMUM INCOME ANNUITIES
UNDER SURVIVOR BENEFIT PLAN (SBP)**

1.0 GENERAL

1.1 OVERVIEW

10 U.S.C. § 1448