SEPTEMBER 2026

HEADQUARTERS MARINE CORPS

LTAP NEWSLETTER

LONG TERM ASSISTANCE PROGRAM

A WORD FROM THE HQMC LONG TERM ASSISTANCE PROGRAM

Hello to our Marine Corps surviving family members,

Just over a year ago, the Long Term Assistance Program (LTAP) began a six-month Regional Representative email outreach effort to connect with surviving family members. This outreach helps LTAP maintain contact while recognizing that every person's grief journey is unique, and that some may not be ready or able to respond.

During the outreach, the Regional Representative introduces themselves, offers condolences, and explains their role:

"My role is to address any benefit and entitlement concerns through your Casualty Assistance Calls Officer (CACO) and to provide long-term support through localized information and referral services, while helping facilitate your lifelong connection with the Marine Corps, should you wish to remain connected."

Throughout this process, LTAP representatives coordinate with the CACO behind the scenes, as needed, helping ensure families are not overwhelmed by multiple points of contact during the early stages of their loss. Representatives also invite families to confirm their current mailing address, phone number, and preferred email address so LTAP can maintain accurate contact information.

The email concludes by offering families the opportunity to honor their beloved Marine in an upcoming LTAP Newsletter.

The six-month outreach reflects LTAP's continued commitment to supporting surviving family members with compassion, patience, and respect. Whether sharing resources, addressing questions or concerns, or helping families maintain a lifelong connection with the Marine Corps, LTAP remains available whenever support is needed.

Thank you for your continued trust in LTAP. We are here for you, now and always.

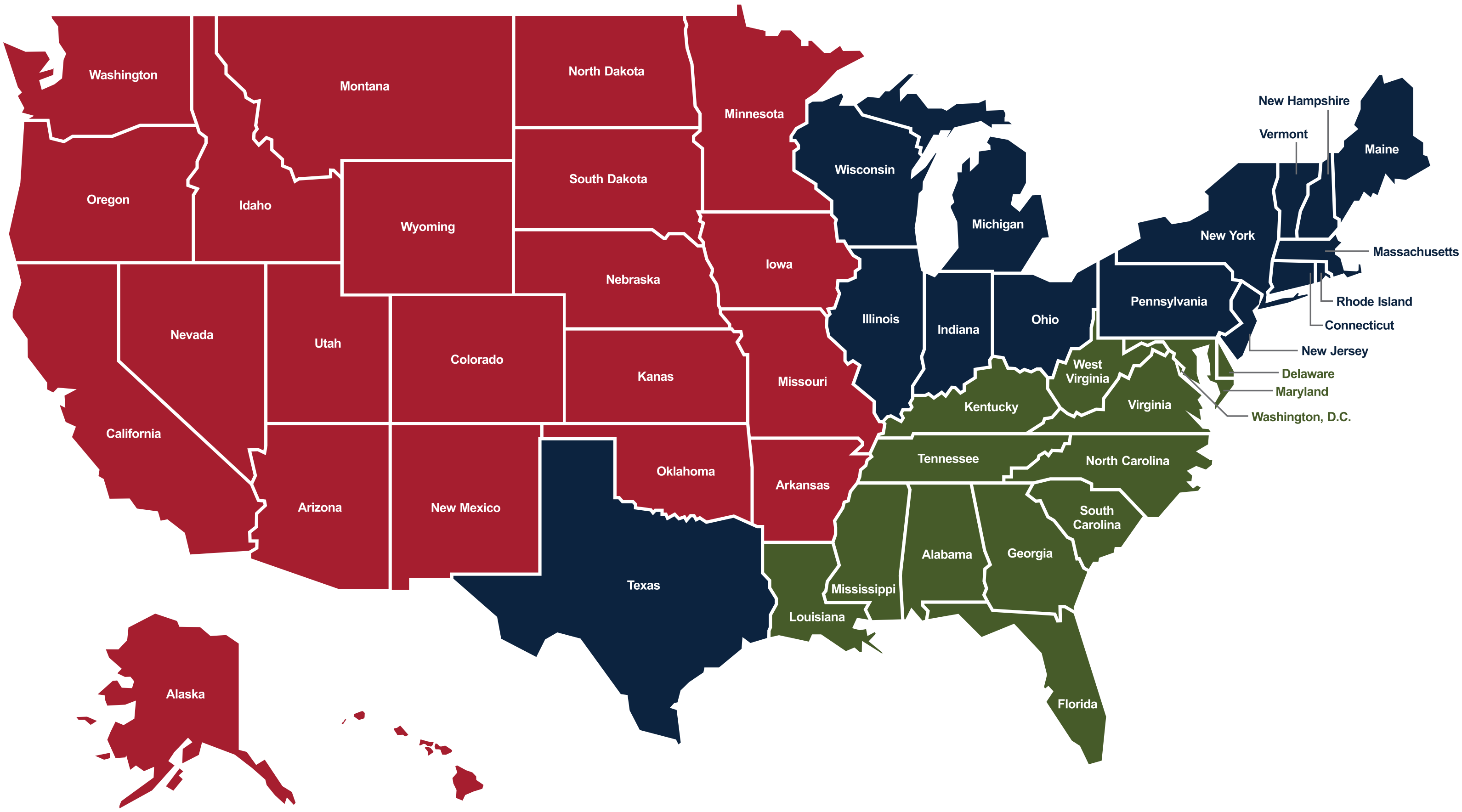
Many see family as a physical anchor to emotional stability and well-being.

When a loved one dies, we may feel untethered, lost, and adrift in deep emotional waters.

Over time, as we learn to live with their physical absence, we come to realize that our loved one's anchor still remains.

Because love never dies.

HQMC LTAP
REGIONAL REPRESENTATIVE MAP



NORTHEAST AND TEXAS REGIONAL REPRESENTATIVE

SOUTHEAST REGIONAL REPRESENTATIVE

CENTRAL AND WEST REGIONAL REPRESENTATIVE

CONTACT REPRESENTATIVES IN YOUR AREA:

1-866-210-3421 x2

smb_ltap@usmc.mil

THE AMAZING POWER OF STORY

A son shares memories of how his father, nearing death, blessed him with stories of love and life.

BY ALAN D. WOLFELT, PH.D.

It was Søren Kierkegaard who wisely noted, "Life can only be understood backwards; but it must be lived forwards." As the 25th anniversary of the death of my father approaches, I have found myself instinctively going backward. Backward to the days just prior to his death when I had the honor of holding space for him as he prepared to make his transition.

My father recognized in his head and heart that his days on this earth were limited. Rest did not come easy, but his need to "story" did. His love of family flowed out of stories from his childhood. He told me how his mother inspired his love of baseball. He told me how his father wasn't very emotionally or physically available to him as he grew from childhood to adolescence. He told me of his deep love for his older brothers and sisters.

In the midst of my awareness that I would soon not have my father in my life, I listened and I learned. I affirmed that his love for me was true and abiding. I learned of his fears about my mother, who would survive him. I learned what I already knew that my father was a great man, a loving husband and a wonderful father. I also learned about the awesome power of "telling the story." As he shifted from topic to topic, he didn't need me to get in the way. As he at times struggled with a specific detail of a long-ago memory, he didn't need me to get in the way. As he was brought to tears with his love-filled memories of life and living, he didn't need me to get in the way.

Toward the end, my father said, "Thank you for listening and thank you for being my son." Oh, the power of the story!

As I reflect on my allnight vigil of honoring his story, I recall being humbled by the remarkable im portance of how "storying" brings meaning and purpose to our life and death experiences. For, you see, I'm a grief counselor and I commit much of my life to honoring stories. Stories of love and loss. Stories of pain and joy. Stories of hopes fulfilled and dreams lost.

Thanks to my loving father and his need to tell his story, I have been able to reflect on the many reasons I'm proud to be a death educator and grief counselor. By listening to the stories of others, I am honored to be helping them...

• Search for wholeness among their fractured parts

• Come to know who they are in new and unexpected ways

• Explore how love experienced and love lost have influenced their time on this earth

• Discover how a life without story is like a book without pages – nice to see but lacking in substance

• Seek forgiveness and be humbled by their mortality

• Journey inward to discover connections previously not understood or acknowledged

• Create an awareness of how the past interfaces with the present and how the present ebbs back into the past

• Discover that the route to healing lies not in the physical realm but in the emotional and spiritual realms

• Come to understand that as they acknowledge their mortality, there is an enhanced awareness of the preciousness of each day.

When we are in mourning, we heal ourselves as we tell the tale. This is the awesome power of the story. Yet, in our fast-paced, efficiency-based culture, which often lacks an understanding of the role of hurt in healing, many do not understand the value of storying. Honoring stories requires that we slow down, turn inward and embrace our own

THE AMAZING POWER OF STORY

and others' pain. Listening to stories filled with sadness and grief is often not tolerated in a culture that collectively avoids these emotions whenever possible.

Still, the need to tell the story and have it heard prevails. Honoring my father's story 25 years ago provided both of us a sacred moment in time. Toward the end of the opportunity to hold space for my father, he said, "Thank you for listening and thank you for being my son." Oh yes, the awesome power of the story!

What a privilege to recall how my father reminded me not only of his love for me and his family, but how

When we are in mourning, we heal ourselves as we tell the tale. This is the awesome power of the story.

all of us need to stop, to listen and to honor stories about life and death.

Dad, thanks for making me proud to be a death educator and grief counselor and hopefully a compassionate companion to my fellow human beings. But most of all, thanks for making me proud to be your son.

Alan D. Wolfelt is recognized as one of North America's leading death educators and grief counselors. His books on grief for both caregivers and grieving people have sold more than a million copies worldwide and are translated into many languages. Wolfelt is founder and director of the Center for Loss and Life Transition and a longtime consultant to funeral service. Contact him at drwolfelt@centerforloss.com

Story courtesy of **THE DIRECTOR** January 2025. www.nfds.org.
No federal endorsement implied

SURVIVOR BENEFIT PLAN ANNUITY PAY: ELIGIBILITY, PAYMENTS, AND REQUIRED FORMS

When an active duty service member dies, the Survivor Benefit Plan (SBP) may provide eligible survivors with a monthly annuity. SBP is a long-term financial benefit that provides ongoing monthly income and is adjusted annual for cost-of-living increases.

AUTOMATIC COVERAGE

For active duty deaths, SBP coverage is generally automatic and provided at no cost to the family. Unlike retiree SBP, there is no election at retirement and no monthly premium paid by the survivor.

HOW THE ANNUITY IS CALCULATED

The SBP annuity may pay up to 55 percent of the retirement benefit the member would have been entitled to receive. The exact amount depends on the member's pay grade, years of service, and retirement calculation. SBP payments are taxable income, and the Defense Finance and Accounting Service (DFAS) issues IRS Form 1099-R to annuitants each year for tax reporting purposes.

WHO MAY BE ELIBLE

SBP eligibility is determined by law. In some cases, a former spouse may be eligible if SBP coverage was required by a divorce decree, court order, or legal settlement. If there is no eligible former spouse, payments generally go to the surviving spouse. If there is no eligible surviving spouse, eligible dependent children may receive the annuity.

MONTHLY PAYMENTS

Once DFAS confirms eligibility, SBP payments are made monthly. Payments may continue for the lifetime of an eligible surviving spouse unless eligibility changes. Eligible children may receive SBP until age 18, or until age 22 if they are unmarried and attending school full-time. Different eligibility rules may apply to incapacitated children.

MANAGE YOUR ACCOUNT

Annuitants can manage many account actions through myPay, including updating direct deposit information, tax withholding, mailing addresses, and accessing tax documents. They may also request verification of pay through DFAS.

DIC AND SBP

Survivors may also be eligible for Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA). DIC is separate from SBP, and eligible surviving spouses may receive both full SBP and full DIC benefits.

ANNUAL SBP-MSU REQUIREMENT

Some SBP annuitants must submit the Survivor Benefit Plan-Marital Status Update (SBP-MSU) each year to avoid having their payments suspended.

SPOUSE / FORMER SPOUSE

Spouse and former spouse annuitants under age 55 must submit the SBP-MSU annually, generally by the first day of the month of their birthday.

CHILD ANNUITANTS

Child annuitants under age 14 are not required to submit the SBP-MSU annually. Child annuitants ages 14 through 17 must submit the form each year, generally by the first day of the month of the child's birthday. Children under age 14 who receive paper checks at a foreign address may have a separate annual Foreign Address Update for Mailed Checks requirement.

INCAPACITATED / STUDENT CHILD

Incapacitated child annuitants age 14 or older must also submit an annual SBP-MSU. Student child annuitants ages 18 through 22 generally complete school certification requirements instead of the SBP-MSU unless DFAS provides different instructions.

HOW TO SUBMIT THE SBP-MSU

Complete and sign the Survivor Benefit Plan-Marital Status Update (SBP-MSU) and submit it to DFAS by the required due date.

Submit the Completed SBP-MSU Form Online Through askDFAS:
To submit the form online, complete and sign the SBP-MSU, save it as a PDF, and upload it through the askDFAS SBP-MSU upload tool. To help DFAS process the request, include both the SBP annuitant's Social Security number and the deceased service member's Social Security number on the form.

The SBP-MSU may also be mailed or faxed to DFAS if needed. Families should keep copies of all submitted documents and ensure their mailing address, email address, and direct deposit information remain current with DFAS.

BOTTOM LINE

If an active duty service member dies, SBP coverage is generally automatic and provided at no cost to eligible survivors. The benefit provides a monthly, cost-of-living-adjusted annuity based on a percentage of the member's retirement-equivalent pay. Keeping your DFAS account information up to date and submitting any required annual forms on time can help prevent payment delays or suspension.

BE IN THE KNOW REGARDING YOUR BENEFITS & ENROLLMENTS

CLICK THE BOXES BELOW TO VISIT RESOURCE PAGES

US MARINE CORPS LONG TERM ASSISTANCE PROGRAM (LTAP)

Sustained next-of-kin support to ensure Marine families receive ongoing, high-quality assistance.

Phone: 866.210.3421 option 2 | **Email:** SMP_LTAP@usmc.mil

ONLINE SURVIVOR BENEFITS REPORT (OSBR)

The reports provide a summary of benefits from all federal sources, including the DOW, the Department of Veterans Affairs and the Social Security Administration.

SURVIVOR BENEFIT PLAN (SBP)

Provides eligible beneficiaries with a lifetime monthly annuity of up to 55% of the member's retired pay. Coverage is automatic and free of cost for survivors of active duty members, as well as eligible reserve members who die of serviceconnected causes on inactive duty.

DEPENDENCY & INDEMNITY COMPENSATION (DIC)

This program provides tax-exempt monthly income directly to the spouses, children, and parents of fallen service members or veterans who passed away due to service-connected conditions, ensuring ongoing financial stability.

VA HOME LOAN PROGRAMS

The U.S. Department of Veterans Affairs offers three home long programs to eligible surviving spouses of veterans and service members. These programs may be used to refinance a mortgage or help purchase, construct or improve a home.

EDUCATION BENEFITS

Surviving military spouses and children may be eligible for certain education benefits. If you or your children are interested in pursuing higher education, there are several scholarship options and Veterans Affairs benefits. Both private and federal programs offer financial assistance.

HEADQUARTERS MARINE CORPS LONG TERM ASSISTANCE PROGRAM

HONORING OUR HEROES

SURVIVING FAMILY MEMBERS SHARING THEIR BELOVED MARINES STORY

SERGEANT ERIQ "SHANK" AQUINO

Sgt. Eriq “Shank” Aquino proudly served in the United States Marine Corps with Tactical Air Control Squadron (TACRON) at Marine Corps Air Station Yuma, Arizona. From the age of four, Eriq dreamed of becoming a Marine, and at 18 years old, he entered boot camp to make that dream a reality.

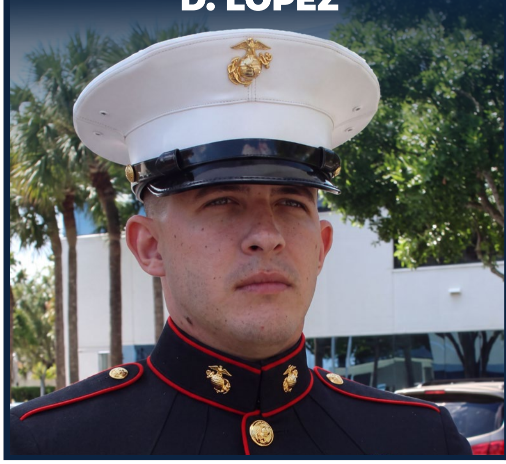
Dedicated to service, Eriq volunteered for five deployments and earned the respect of those around him through his courage, leadership, and loyalty. Promoted to Sergeant at just 22 years old, he carried himself with pride, integrity, and a deep commitment to the Marine Corps.

Known for his adventurous spirit and love for the outdoors, Eriq lived life fearlessly and fully. His call sign, “Shank,” came from an act of bravery when he protected a fellow Marine during a situation, a moment that reflected the courage and selflessness he was known for.

Eriq’s legacy continues to inspire through the lives he touched, the Marines he served beside, and the love he gave so freely. He will forever be remembered as a hero, a warrior, and a light that will never fade.

Submitted by
Jewel Aquino
Surviving mother of Sgt Aquino

SERGEANT MICHAEL D. LOPEZ



Michael grew up in West Chester, Pennsylvania. He enlisted in the Marine Corps after high school in 2009. Michael's job (MOS) was combat correspondent for the Corps studying at DINFOS The Defense Information School at Ft Meade Md. Michaels first duty station was Okinawa Japan in 2011, 3 weeks after the nuclear accident and tsunami.

Michael served in Japan on the Armed Forces Network (AFN). Michael deployed to Afghanistan in 2012 to continue to tell stories for the Marine Corps, embedding with combat troops and helping with the rebuilding of schools for the Afghan children, then returning to Japan. Michael was a proud Marine serving God, Corps and country.

Submitted by
Sue Quackenbush
Surviving mother of Sgt Lopez

GOLD STAR & SURVIVING FAMILY RESOURCE PAGE

Information, support, and connection when you need it most

RAPIDS ID Card Office Online
Schedule ID Card Renewal appointments
idco.dmdc.osd.mil/idco

U.S. Department of Veterans Affairs
Office for Survivor Assistance
officeofsurvivors@va.gov | www.va.gov/survivors/

Defense Finance and Accounting Service (DFAS) SBP Annuitants
1-800-321-1080
www.dfas.mil/retiredmilitary/survivors/manage/
MyPay: mypay.dfas.mil/

Social Security Administration
1-800-772-1213 | www.ssa.gov

TRICARE
www.tricare.mil
East Region: 1-800-444-5445 (Humana)
www.humanamilitary.com

West Region:
1-844-866-WEST (9378) (TriWest Healthcare Alliance)
www.Tricare-west.com

Military OneSource
1-800-342-9647
www.militaryonesource.mil/role/survivor

American Gold Star Wives
www.goldstarwives.org

American Gold Star Mothers
www.americangoldstarmothers.org

WHO SHOULD YOU NOTIFY IF YOU MOVE?

Long Term Assistance Program (LTAP)
Contact your LTAP Regional Representative with your new address so we can update your record.

DEERS (for Military ID & TRICARE Users)
Update your address in DEERS at:
milconnect.dmdc.osd.mil/milconnect/ | 800-538-9552

DFAS (SBP Recipients)
Update your address through myPay: mypay.dfas.mil/
Or mail a DD-2866 (details at):
www.dfas.mil/retiredmilitary/manage/changeofaddress.html

Veterans Affairs – DIC Payments
Update your address through VA eBenefits (+ManageBenefits):
www.ebenefits.va.gov/ebenefits/homepage
800-827-1000

Social Security
Update online at: www.ssa.gov/onlineservices
Or contact your local Social Security office.

Other VA Benefits
Update your address at: va.gov/change-address/