

A MESSAGE FROM THE SERGEANT MAJOR OF THE ARMY

Greetings, Soldiers for Life!

For some, the thought of planning for retirement can be a solemn occasion. It is certainly a significant emotional process. But the fact remains, every single person who serves will, someday, have to take off their boots and hang up their uniform. There are a few important things to consider as you begin to prepare for life post-military service.

The first is that retirement isn't an event! The only "event" is likely your actual retirement ceremony. But once you've reached that point, you will have long begun to plan for life afterwards. It starts with your local Retirement Services Office.

Your Retirement Services Officer will tell you that you should start preparing for your retirement 24 months before your retirement date. Army regulations will tell you to attend a retirement planning brief – this is a separate brief from the Soldier for Life Transition Assistance Program – at least 12 months before your retirement date. That's the same advice I received from retired Sergeant Major of the Army, Kenneth Preston about starting my own planning. I followed that advice, and received my retirement brief 24 months out.

I'm grateful I did. I discovered there is so much to learn and prepare for. It quickly became apparent to me that this was only the beginning of a very long, but important process which would, ultimately, prepare me for success in the next phase of my life.

What you may not know – because you've probably never retired before – is there are many new topics to tackle, in addition to getting a job. Deciding where to live and finding health care there for you and your family is a key one. Learning what retirement benefits you're eligible for to reduce the impact of losing your military pay and benefits is another. Comparing the Survivor Benefit Plan to civilian life insurance or choosing both is also another in a long line of critical decisions for your family's financial future.

While we are at it, let's talk about retirement itself. The fact that you're receiving this newsletter means you've had a long and successful military career that will one day end in your retirement. You will be a Soldier for Life after you retire, so don't short change yourself and back into retirement without a plan. Just like you've been doing throughout your career, you have to develop and implement a plan for your very last "operation."

And remember, it's okay to talk about retiring. It certainly doesn't make you a quitter; it makes you a realist. It makes you smart. It shows that you care about the future for yourself and your family, and want to plan prudently for the best possible future you can make for yourselves. You should reach out to those around you who have experienced this process.

(continued on page 2)



Features

Leadership extends to retirement preparation 3

Defense Department successfully closes Blended Retirement System opt-in window 5

Supreme Court upholds DOD authority to court martial retired service members 11

Articles

Achieve goals and peace of mind through financial planning 4

Tools of the trade 7

Why you should check your retirement points statement very closely – every year 9

AER continues into retirement 9

Facts to know before you take the Survivor Benefit Plan 10

Exchange serves Soldiers and families beyond retirement 11

What do I do with my TSP account when I retire? 12

Here's what we're hearing from Servicemembers, veterans, and military families 13

Federal income tax withholding after leaving the military 16

Regular Items

Lessons Learned 6

Upcoming Army Reserve preretirement briefings 7

Ask Joe: Your benefits guru 8

(continued from page 1)

I was fortunate enough to talk to some of my predecessors and pick their brains about their experiences and considerations in the retirement process. It helps to talk to someone who has recently been through the process, or perhaps, can relate to your unique position as you prepare to transition.

In addition to talking to others, in my initial brief, I learned there is a large amount of information to absorb, and before I could make impactful decisions, I needed to consult my family to make the best possible choices. And, surely, you will have to do the same, all the while, still holding down your day job. Since you're hopefully starting 24 months out, you will still be in your duty position with certain responsibilities and functions.

So planning takes time and dedication. One particular thing you should know is the importance of setting benchmarks for yourself. Like any good process, there should be a thorough checklist to ensure you aren't missing critical events and benchmarks along the way to your retirement. This is the way to set yourself up for success, both in the near and long-term.

If you're reading this, and haven't reached the 24-month mark yet, that means you're ahead of the power curve. If you're within this planning window, get busy! Talk to your Retirement Services Officer listed on page 15. Read the [2019 U.S. Army Retirement Planning Guide](#). Visit the Army Retirement Services [Preparing to Retire webpage](#). Take charge of your retirement. You and your family will be grateful you did.

Army Strong! Soldier for Life!

Daniel A. Dailey
15th Sergeant Major of the Army

The Soldier for Life sticker

The Soldier for Life sticker promotes the Soldier for Life mindset among Soldiers, Retired Soldiers, and veterans, uniting them in their desire to be Army advocates and demonstrate the value of a lifetime of service to the nation.

The stickers are officially known as Department of the Army Label 180 (Exterior) and 180-1 (Interior). DA Label



180 uses normal adhesive and is affixed to the outside of windows, on books, and other appropriate surfaces. DA Label 180-1 uses electrostatic cling and is affixed to the inside of windows.

Both stickers may be ordered through unit publications officers or purchased from the Exchange and other retail businesses.

The sticker does not include the word "Retired" because it represents every Soldier for Life, including veterans who are not retired.

Change of Mission is the Army's official newsletter for Soldiers in all three components with 17 or more years of service. *Change of Mission* educates Soldiers about the retirement process, the decisions they and their families will make leading up to and immediately after their retirements, how their benefits will change when they retire, and why the Army wants them to be active Soldiers for Life in retirement.

Change of Mission is published as a quarterly electronic newsletter in accordance with Army Regulation 600-8-7. Past editions are available for free downloading from <https://soldierforlife.army.mil/retirement/change-of-mission>.

Inquiries and comments about *Change of Mission* should be sent to Army Retirement Services, Attention: *Change of Mission* Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or USArmy.ChangeofMission@mail.mil. Direct all other questions to the retirement services officers listed on pg. 15.

Prior to using or reprinting any portion of *Change of Mission*, please contact the editor at USArmy.ChangeofMission@mail.mil.

Leadership

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Leadership extends to retirement preparation

By Mark E. Overberg, Director, Army Retirement Services

Retirement preparation is both an individual and a leadership task.

Quick quiz: How far before the retirement date should a Soldier attend a retirement planning seminar (not SFL-TAP)? Answer: 24 months. How far before the retirement date must a Soldier request to retire? Answer: Nine months for enlisted; nine months before transition leave for officers; nine months for traditional Guardsmen and Reservists requesting a nonregular retirement or a transfer from drilling status to the Retired Reserve.

As an Army leader, you've spent a lot of time training your Soldiers, preparing them to assume new duties and responsibilities, to face new challenges, and to perform new tasks, so they'd be successful – **so the Army could accomplish its mission**. Have you ever considered training them to retire or, **more importantly, to become a Soldier for Life?**

Only 10 percent of enlisted Soldiers and 30 percent of officers will retire from the Army. These are our longest serving and most successful Soldiers. These are our best advocates to engage with ordinary Americans – civilians who have no concept of what it means to be a Soldier. No idea of the sacrifices our Soldiers and their families make, especially over a 20 or 30-year long career. No concept of Soldiers' leadership and other soft skills, their proven ability to persevere and overcome obstacles to accomplish the mission.

And yet, we send these Soldiers off to this mission unprepared. We tell them with our actions, if not our words, that to mention the word "retirement" before you're fully committed to that path is to effectively end your career. Even if you walk on water and your feet don't get wet, you'll likely see no more top evaluations or assignments if you tell your senior rater or assignments person that retirement may be

on your horizon. If you're not upwardly mobile, the sayings go, you're profile cannon fodder, a quitter.

Why would we force these longest serving, most successful Soldiers to hide in the closet at the same time we tell them it's OK to talk about suicidal ideation, sexual assault, and being gay? It's only when Soldiers fully commit to retiring that they can admit that out loud. And so they wait. They procrastinate on gathering information, on researching options, on making tentative plans, on making decisions. This helps no one.

When Soldiers are contemplating retirement or have committed to it is when Army leaders should respond in one of two ways: explaining why the Soldier should not retire just yet or thanking them for their service and promising to prepare them for their **next mission**.

When Soldiers retire, their mission changes, but their duty to the country does not. Retired Soldiers perform an Army mission that is just as vital as the one their peers in uniform perform. We need Retired Soldiers just as much as we need infantrymen, medics, and truck drivers. Everyone has a role to play.

The mission for Retired Soldiers is to help veterans get jobs, to inspire the next generation to join the military, and to inspire Americans to understand and to trust their Army. This happens in thousands of conversations each year in small groups or one-on-one in living rooms, offices, and coffee shops all across America. But first, Soldiers must successfully transition, and be prepared for the new mission. That takes time and diligence. **Retirement is a process, not an event.**

This is where Army leaders come in. They elevate to 30,000 feet to see the strategic picture. Then then come back down to guide their Soldiers to their next mission.

VOTE! What retirement planning subject would you like to see explained in *Change of Mission*? We'll write about the most requested subject in a future edition. Send your vote to the [editor](#).

The most requested subject since the last edition is on page 12 of this edition:
"What do I do with my TSP account when I retire?"

Achieve goals and peace of mind through financial planning

By the Department of Defense Office of Financial Readiness

Think about having an exam at your doctor's office. The doc comes in, examines your numbers, checks for problem areas and dispenses prescriptions you may need to be your healthiest and strongest now and in the future.

Financial planning is similar! It's a comprehensive evaluation of your financial health to assess what's working and what might do better — such as credit card and student loan debt — so you can achieve your most robust and secure present and future. It also puts protections in place for you and your family through emergency savings, insurance coverage, estate planning and more.

Why is Financial Planning Important?

Financial planning is for and about you and what matters most to you. It's about identifying your dreams and goals and putting a plan in place to achieve them. When you have control of your finances, you get to make deliberate, positive choices about what your future looks like. Should you put more money into retirement, savings or toward college expenses? The choices are yours to make!

How Do I Work On My Plan?

Advance your financial planning with some self-examination. Picture your future self. What do you want your life to look like five, 10 and 20 years from now? What do you care most about? How would you most like to spend your time? Once you know what you want, you can set about making it a reality.

Take a look at these financial planning building blocks and begin or continue putting yours in place:

- **Financial goals:** Your personal goals will shape your financial plan. Defining your priorities allows you to come up with a financial plan for how you'll achieve them. Your list may include paying for your kids' college, buying a house or retiring early.
- **Net worth:** Calculate yours by adding up all of your assets — what you own — and subtracting your liabilities, or what you owe.
- **Spending plan:** You'll track and review all money you bring in and all money you spend and owe. Knowing what's coming in and what's going out allows you to make a plan for paying off debt, saving and investing. [Try these tips](#) from the [Consumer Financial Protection Bureau](#) for managing your spending.
- **Retirement plan:** This involves calculating the amount of money you'll need to meet your financial needs and wants in retirement, deciding how you'll reach your goal amount and how you'll tap into it when the time comes.
- **Risk management review:** Even the best plans can go awry, so assess your life, disability, personal liability, property,



casualty and catastrophic insurance coverage and your emergency savings fund. Make sure you and your loved ones have enough coverage in case something happens to you, your home, vehicles or other property.

- **Estate planning:** It's vital that you make your wishes known by completing key documents and making sure they remain up to date. Set up an appointment with an attorney at your [installation's legal assistance office](#) to begin or update your estate plan. Documents include:
 - A will, which expresses your wishes for distribution of your property upon your death, dictates guardianship of your underage children and more
 - A power of attorney for property or health care, which gives someone legal authority to act on your behalf
 - A living will, also known as an advanced medical directive, which gives you a voice in medical situations when you're unable to make your wishes known
 - Trusts, which can help you manage or protect assets, provide additional guidance on caring for your children or tax planning, and help bypass the expense and delay of probate court

What Resources Can I Tap?

- You have accredited [Personal Financial Managers](#) and [Counselors](#) at your fingertips. Set up a no-cost appointment at your nearest family center to learn more about setting long-term financial goals and making them a reality.
- Take advantage of all the [free financial planning tools](#), including a Retirement Ballpark Estimator, Compound Interest Calculator, and Savings Goal Calculator, available to you at [Investor.gov](#).
- Learn more about your current financial well-being and get tips for making improvements by taking the Bureau of Consumer Financial Protection's [quick 10-question evaluation](#).

(continued on page 5)

(continued from page 4)

- Service members receive financial training at regular intervals. [The Road to Financial Readiness](#) maps out the timeline.

Work on your plan today — your future self will thank the present you! Follow @DoDFINRED on [Facebook](#), [Twitter](#) and [Instagram](#) for tips to keep you financially fit. Look for more on [YouTube](#).

Defense Department successfully closes Blended Retirement System opt-in window



WASHINGTON (Jan. 14, 2019) — The [Blended Retirement System](#) opt-in enrollment period closed at midnight on Dec. 31, 2018, capping off the successful roll-out of a new retirement system for members of the uniformed services. More than 400,000 DOD service members chose to opt into BRS during the enrollment period, and more than 150,000 new members were automatically enrolled upon entering the service. In total, over half a million uniformed service members are now covered by BRS and able to begin receiving portable, government-provided retirement benefits.

The department is proud of the success of BRS implementation, which was made possible through a [comprehensive training program](#) for over 1.6 million people, an award-winning [strategic communications outreach effort](#), and the cooperation, support, and extraordinary efforts of many agencies across the government as well as numerous military and veterans service organizations and community partners.

BRS is the largest change to military retirement since World War II. BRS combines a [traditional pension](#), in most cases earned once a member serves at least 20 years, with a 401(k)-style savings plan through the federal government's [Thrift Savings Plan \(TSP\)](#). The [government contributions to TSP](#) are vested early in a member's career and go with that member when they leave the military even if they do not serve a full 20 years. Because of this, BRS significantly expands the number of Service members who will receive government retirement benefits. In just the first year, DOD contributed over \$300 million to the TSP accounts of those service members participating in BRS.

"We are immensely proud of the incredible efforts it took to design and implement the policy and educate and train our forces on the Blended Retirement System," says the Honorable Mr. James Stewart, who is performing the duties of the Under Secretary of Defense for Personnel and Readiness. "We see BRS as an important change that will set America's service members on the path toward greater financial flexibility, responsibility, and security."

The BRS opt-in process was designed to provide [eligible Uniformed Service members](#) a choice for their own futures. The department encouraged service members to complete BRS training, seek financial counseling, consult with family, and make a personal decision on whether or not to opt-in. The department did not set a target or goal for opt-in, nor try to persuade members to opt into BRS.

While the primary opt-in period has now ended, there are members who have been granted extensions of the opt-in period based on provisions included in law. This includes those members with a date of initial entry into military service that was on or before Dec. 31, 2017, who are still either cadets or midshipmen, or who did not have at least 30 days during 2018 to make an opt-in decision following initial entry training, and certain other categories of personnel who will be afforded additional time due to special circumstances. Consequently, the total number of opt-in participants will continue to grow over the coming months and years.

BRS Resource webpage: <http://militarypay.defense.gov/BlendedRetirement>

LESSONS LEARNED

Veteran in transition? Beware the anchors

By Col. Rob Campbell, US Army Retired

Accommodate me if you will for a little professional theft. I stole “drop anchor” from a Naval officer. He used it to bring pause to the room when he wanted everyone’s attention or to spend time on an important topic. To drop anchor quite obviously means to slow or stop the movement of a ship for a specific reason. The more anchors you drop the harder it is to recover them especially over time as they sink further and further into the mud. With respect to transition from military service, anchors can be the purchase of a home, commitment of savings dollars or a big job. These are big, heavy decisions and commitments which are not easy to alter or reverse. Take it from this Soldier as I approach three years since retirement, be cautious not to drop too many anchors.

Your military career was quite predictable. Of course, you were going to move from base to base and job to job but you always knew there would be a house, job security and a lifestyle which you could jettison when the next set of orders arrived. My family and I cherished our life in the military moving from place to place, however as children grew and our household belongings amassed, the novelty wore off. With a grateful salute and fond farewell, we were thrust into the ocean of unpredictable. We would trade predictability and familiar military communities for the abyss, a society we had grown apart from after decades of service.

Transition is a period of wonder, fear and emotions. I confess my wife and I felt entitled. We had served and sacrificed for our nation and we felt entitled to all the riches of our new world. I’d venture to say we were bitter as if we were held back from something which should have been ours long ago, such as stability and a home we could paint and alter as we wished. We began to script a story of our post-military life, one which fit our preconceived notions and fed our current emotions. It was time to drop anchor, or so we thought.

We bought a beach home and immersed in our new community and started our own businesses. We felt a new level of peace free from the grips of war-time service residing at the beach, a place of temporary respite during our years in the Army. Along with this new freedom, however, came the shock of an isolated, polarized community, one which did not live by the values we had long embraced or have any earthly idea of what we had been through. Now almost 3 years into the journey, we are expecting our next set of orders. We often talk about selling the house and moving again. It is the constant change and state of temporary living, the desire for new adventure which is hard to shake.

Looking back, we’ve learned a few things. We may have been better served to rent, take temporary jobs or scale back on financial commitments to allow for the adjustment. Perhaps we could have placed our household

goods in storage to navigate the transition period and assimilate to new environments. We’ve even discussed buying a motorhome to free ourselves from our financial commitments. The lure of that freedom still tempts us. A friend told me it takes two years to de-institutionalize from service, moving beyond traditional routines and civilianizing our language. I and my wife are still in that phase. I’m not sure when it will end.

Here is some advice. Beware the anchors. Be cautious of making a permanent decision (house, job, car, community, etc.) to address a temporary problem (emotions, entitlement, a lofty salary, etc.). Indeed, there will be demands such as children in school or an existing mortgage which will steer you but think long term, but remain flexible and know that you will change. I wonder about that often. What will I be like 10 years from now, far removed from my service, knowing very few who still wear the uniform? Listen to and understand the data. 65% of veterans leave their first job following their service due in part to misalignment with their values, passions and as a result of poor leadership. After I decided to retire, I started to chase a CEO job but I reeled in that anchor as I feared it would be like jumping from one frying pan to another. You may experience transition stress as Sebastian Junger describes in his excellent book, *Tribe, On Homecoming and Belonging*.

Talk to your spouse and family often about this transition. Strip away emotions and listen to your inner voice about what brings you and your family fulfillment. Don’t think that you’ll be fine with “sweeping floors.” You are wired differently now and you should understand that. Be true to what brings you fulfillment. I was asked when transitioning, “if you could wake up tomorrow and money was not an issue, what would you do?” My answer is I would write, speak, coach leaders, and pursue a PhD. My wife would create art and expand her artistic expertise. It is these things which bring us the most happiness. I do not sit with head in hands deeply regretting the decisions my family and I have made. There are many commitments or anchors I’m quite proud of. We are pleased with our encore life and excited about the future. Indeed, it is ok to drop an anchor or two. That said, I cannot ignore my inner voice and the vagabond spirit the Army installed in me. Hence the spirit of this article. Try not to script the remainder of your story. Let it happen, make informed, unemotional decisions, be authentic to your own true passions as you navigate the rough waters of transition and remain flexible in order to change course. Beware the anchors!

Retired Col. Rob Campbell is the author of “It’s Personal, Not Personnel, Leadership Lessons for the Battlefield and the Boardroom.” Rob runs his own leadership consulting and speaking business and is very active in supporting veterans in their transition. He and his wife, Leslie, reside on the North Carolina coast north of Wilmington.

Tools of the trade

By Maj. Chris Henderson, USAR Retirement Services Office Program Manager

Just like a carpenter would not build a house without the right tools, you shouldn't plan your retirement without the right retirement tools and resources. Now that you have over 17 years of service, tools and resources you should use include: MyArmyBenefits, Soldier for Life, Veterans Affairs (VA), TRICARE, MyPay, and USAR Retirement websites.

A great place to start is [MyArmyBenefits](#). This site provides you with a retired pay calculator to help you estimate what your retired pay will look like and allow you to adjust a number of variables such as the date you wish to retire and the potential rank you will retire with. In addition, there is a survivor benefit calculator that will provide you a great estimate of what your surviving spouse or dependent may receive when you die. There are a number of other great planning tools on this site to include federal and state fact sheets, situational videos, and a help line you can call Monday through Friday from 9:00 AM to 5:00 PM Eastern Standard Time.

One tool is never enough to complete a job, so the next tool you should be aware of is the [Soldier for Life \(SFL\) website](#). The SFL site has information ranging from education, employment, retirement planning, and health information. This site should become your "operations center" once you have retired. It has all the quick links you'll need in one location.

Next on the list of tools is the VA website. I don't think I need to explain this site in too much detail, but you should become familiar with the VA's [eBenefits portal](#). Here you can apply for and track your benefits status, whether it's an education, disability or home loan benefit.

[TRICARE](#) is the next tool for you to master. This is an area of particular importance to the retiring service member. You need to understand the various health care plans and the times those plans go into effect. You will find costs associated with each of the plans and be able to determine if you want to purchase additional coverage under TRICARE Young Adult for a dependent that may not have coverage of their own.

[MyPay](#) is another tool that doesn't need too much explanation. Important to understand here is how to access and manage your various accounts once you're retired. Your myPay user name and password will allow you continued access to your MyPay account and your tax documents.

Lastly, being an Army Reserve Soldier, there are some Reserve-specific items that you should be aware of. These can be found on the [USAR Retirement website](#). Items of importance include how and when to request your transfer to the Retired Reserve, and, most importantly, how and when to apply for your retired pay. After all, what good is retirement if you aren't being paid for it! You earned it!

Upcoming Army Reserve preretirement briefings

Location	Date	Contact	Location	Date	Contact
Brooklyn Park, MN	20 Apr 19	(608) 388-7448/9321	Hattiesburg, MS	8 June 19	(803) 751-9864/9698
Ft. Sill, OK	27 Apr 19	(650) 526-9513/9512	N. Little Rock, AR	22 June 19	(650) 526-9513/9512
Tampa, FL	27 Apr 19	(803) 751-9864/9698	Carlisle, PA	22 June 19	(609) 562-1696/7055
JB San Antonio, TX	11 May 19	(650) 526-9513/9512	Knoxville, TN	29 June 19	(803) 751-9864/9698
Madison, WI	11 May 19	(608) 388-7448/9321	Ft. Ben Harr., IN	29 June 19	(608) 388-7448/9321
St. Thomas, VI	18 May 19	(803) 751-9864/9698	Hilton, Head, SC	13 July 19	(803) 751-9864/9698
Ft. Hamilton, NY	18 May 19	(609) 562-1696/7055	Draper, UT	20 July 19	(650) 526-9513/9512
Honolulu, HI	18 May 19	(808) 438-1600 ext. 3553	Niagara Falls, NY	20 July 19	(609) 562-1696/7055
American Samoa	1 June 19	(808) 438-1600 ext. 3553	Harrison, MT	3 Aug 19	(608) 388-7448/9321



MyArmyBenefits

The U.S. Army official benefits website



Ask Joe: Your benefits guru

Dear Joe,

I am reservist who completed 20 good years of service last year and just finished my last drill with my unit here in Texas. Since I am only 50 years old, I have not yet started collecting military retired pay. I finally found "the one" and we are getting married this fall. How can I make sure that my new family is taken care of in the event something happens to me before the age of 60 when I plan to collect my military pension?

Gray Tex

Dear Tex,

First, congratulations on reaching this milestone in your military career and your upcoming nuptials! I can help you with a plan that you can share with your family. As soon as possible, register your wife in the Defense Enrollment Eligibility Reporting System (DEERS). Find a DEERS location near you in the [MyArmyBenefits Resource Locator](#) for your state.

Once your wife and any children you have are on your DEERS record, continue your financial planning using the [MyArmyBenefits Survivor Benefit Plan calculator](#) to see what she'll receive when you pass. The Reserve Component Survivor Benefit Plan (RCSBP) allows you to elect coverage during your gray area period – from now until you start collecting retired pay. Your three options are to decline participation until you start collecting retired pay (Option A), to cover your beneficiaries but they won't collect any benefits until you would have reached retirement age (Option B), and to ensure your beneficiaries receive annuity payments immediately upon your passing (Option C). If you choose Option B or C, that will become your SBP election when you start collecting retired pay.

Since you had no beneficiaries when you received your 20 year letter, it's important to make your RCSBP election within one year of your marriage. Contact the Reserve Retirements Branch of Human Resources Command at (888) 276-9472 or [by email](#) to get the details. And remember, the MyArmyBenefits experts are available to assist at (888) 721-2769 or [by email](#).

Joe

Dear Joe,

My husband is about to hit his 20-year mark, and I'd like him to retire, but he says he's not sure we can afford that yet. He was promoted to colonel just over a year ago. I understand that for him to retire in this grade, he has to serve at least three years as a colonel. What we're not sure of is how this will affect his High-3 average pay. Will his High-3 average retired pay factor in these last 13 months of pay as a colonel, or will it only calculate his pay as a lieutenant colonel?

Confused

Dear Confused,

Congratulations to your husband on passing the 20-year mark! Normally, Soldiers retire in the rank held on the date of retirement. You are correct that colonels must have three years' time in grade or a waiver to retire at that rank. The only exceptions are for Soldiers who have reached their mandatory retirement date or are being medically retired. If your husband doesn't fulfill his three-year service obligation, he'll retire as a lieutenant colonel.

His retired pay will be based on the average of his highest 36 months' base pay. If he retires before he has three years' time in grade, the average will include some base pay as a colonel and some as a lieutenant colonel – whatever his highest 36 months are.

The good news is you don't have to know all the rules to calculate his retired pay. Your husband can get a personalized retirement calculation using the [MyArmyBenefits retirement calculator](#). Tell him to compare the difference in retired pay between fulfilling his three-year obligation and retiring earlier before he makes the decision. Good luck!

Joe

Why you should check your retirement points statement very closely – every year

By Maj. Monique G. Pulley, ARNG Retirements Services Section Chief

Throughout my career, I have often heard “nobody is a better manager of your own career than yourself.” While the responsibility for ensuring your military record is accurate is, indeed, solely yours, thankfully there are human resources professionals trained and equipped to assist you along the way.

As you prepare for your regular or non-regular retirement from the Army National Guard (ARNG), one key document to ensure is 100 percent accurate is your National Guard Bureau (NGB) Form 23A, Current Annual Statement -- commonly known as a retirement points statement. This document determines creditable service for retired pay, total points for retired pay, total career points, active duty points and inactive duty training points, so its accuracy is clearly important to you. It summarizes your entire military service to include time served in other branches of service. Your total points are used to determine your retirement pay. Did you know you should review your NGB Form 23A for accuracy on an annual basis? Your state or territory Joint Force Headquarters (JFHQ) Retirement Points Accounting Management (RPAM) NCO uses the RPAM Next system to generate your annual NGB 23A and file it in the Service Folder of your Army Military Human Resource Record.

Your NGB Form 23A also determines when you will receive your 20 year Notice of Eligibility (NOE), commonly known as the 20 year letter. Receiving your 20 year NOE makes you eligible to make a Reserve Component Survivor Benefits Plan (RCSBP) election, which must be completed within 90 days of receiving your NOE. Making a timely RCSBP election and making the correct election determines whether or not your elected beneficiaries will receive a portion of your retired pay upon your death.

I highly encourage you to review your NGB Form 23A for accuracy well before you receive your 20 year NOE, and get to know your state or territory RPAM NCO. A current list of ARNG RPAM NCOs can be found on the [ARNG Retirement Services Section milSuite webpage](#).

AER continues into retirement

By Matthew Howland, Army Emergency Relief Chief of Communications

Soldier for Life. Three powerful words defined by action. Your Army career is defined by individual actions of compassion for your brothers and sisters in arms. Soldier for Life means carrying this core Army value with you after your active duty career concludes because actions of caring and compassion should never cease. On the day your active duty career ends, another is beginning and we should support them with all our combined knowledge and experience.

For seventy-seven years AER has been the conduit through which Soldiers have helped Soldiers. AER does not create actions of caring or compassion, soldiers create these actions and AER facilitates the process. AER is the gateway for the whole Army family to support each other, whether active duty or retired and regardless of location.

What does that support look like? A zero-interest loan for a specialist to repair her car, a grant for a Retired Soldier to fix the roof of his home after a hurricane, and a grant for a spouse to buy a safe car seat for their growing family. AER has over twenty categories of assistance, ranging from auto repair to dependent dental care, emergency travel to PCS assistance, and funeral expenses to special needs medical equipment. All of this support remains available to you when you retire. If you need help, just ask!

The support AER provides is made possible by Soldier participation in the Army's Annual AER Campaign. The Army values Soldier participation rate over individual donation amount because participation in the annual campaign is to participate in the lives of fellow Soldiers. Whether active or retired, Soldier for Life means taking action.

Talk to your chain of command to [learn more about AER](#) and consider participating in the Army's [77th Annual AER Campaign](#).



Facts to know before you take the Survivor Benefit Plan

By Bill Hursh, Army Survivor Benefit Plan Program Manager

To determine the Survivor Benefit Plan (SBP) election that best provides for your family's financial future, you should understand the SBP elections available to you. Electing spouse or spouse and child SBP coverage is the only way for your family to continue to receive part of your retired pay after your death. SBP's predictable, inflation-adjusted payments make it the financial foundation for most surviving spouses.

Your spouse cannot outlive the SBP annuity. Your spouse's SBP annuity is paid for life unless he or she remarries prior to age 55, but the annuity will be reinstated if that marriage ends. In a spouse and child SBP election, your spouse is the primary beneficiary. If your surviving spouse dies or loses SBP eligibility through remarriage prior to age 55, the SBP annuity will be divided equally among all eligible children.

The monthly SBP annuity your surviving spouse will receive is 55 percent of the amount of your monthly retired pay you cover -- between \$300 and your full retired pay. Using your Common Access Card or Department of Defense Self-service Logon username and password at the [MyArmyBenefits website's calculators](#), you can make a personalized calculation of your retired pay plus your SBP premium and annuity. A Retirement Services Officer (RSO) can also assist you.

If the Department of Veterans Affairs (VA) determines your death is service connected, your surviving spouse will receive the VA's Dependency and Indemnity Compensation (DIC). However, your spouse's SBP annuity will be offset dollar for dollar by the DIC received. The premiums you pay for spouse SBP that are later offset by DIC will be refunded to your surviving spouse. Your surviving spouse will also receive the Special Survivor Indemnity Allowance -- up to \$318 per month in fiscal year 2019. Remember, your family will need

the SBP coverage if the VA doesn't determine your death to be service-connected because then the VA won't pay your surviving spouse DIC.

When your retired pay is increased by the cost of living adjustment each year, your SBP premiums and the SBP annuity received by surviving spouses will increase by the same percentage. Your SBP premiums will be paid before taxes are deducted from your retired pay, reducing your tax liability. However, the monthly SBP annuity will be taxable as unearned income for your survivors.

If your spouse dies or if you divorce and do not change your election to former spouse coverage (voluntarily or court-ordered), your spouse SBP will be suspended if you notify the Defense Finance and Accounting Service (DFAS). While your spouse SBP coverage is suspended, you won't pay spouse SBP premiums. If you had spouse and child SBP coverage and you still have eligible children, your SBP premium will be recalculated for child only coverage based on your age and the age of your youngest child.

Your spouse SBP coverage will remain suspended until you remarry. You have until your first anniversary of that marriage to notify the DFAS that you want to continue coverage, to decline coverage for your new spouse and any future spouse, or to increase coverage if you previously had reduced coverage. If you take no action, your spouse SBP coverage will automatically resume for your new spouse on your first wedding anniversary or at the birth of a child of that marriage.

If you have any SBP questions, contact the nearest Retirement Services Officer listed on page 15 for assistance.

Why the newsletter is named *Change of Mission*

When in uniform, your mission is to train and deploy to fight and win our nation's wars. When you retire from the Army, "your mission will change, but your duty will not." That means you'll still have a duty to the country, but your mission will now be to HIRE & INSPIRE. To help veterans get jobs, to inspire the next generation to join the military as you did, and to inspire Americans to know their military and to trust us.

Army Reservists and National Guardsmen, don't forget!

- While you're in the Retired Reserve, keep your address and contact information up to date with HRC by [email](#), by using the [HRC Records Portal](#) or by calling the Reserve Retirement Branch at (502) 613-8950.
- To determine if you qualify for the reduced age retirement, visit [HRC's website](#). If you are eligible, contact your Army Reserve or National Guard RSO for help in calculating your retirement date.

Exchange serves Soldiers and families beyond retirement

By Army & Air Force Exchange Service Director/CEO Tom Shull

Those in the Army know once you raise your right hand and swear to defend your nation, you are a Soldier for Life. What retired service members may not know is that they retain their Army & Air Force Exchange Service benefit for life, even after retirement.

This benefit allows retirees and their families to shop tax-free and enjoy the Exchange's military-exclusive pricing. You can save on all your shopping needs—from name-brand electronics and apparel to household supplies and more. Plus, you can do all your shopping without leaving your home with ShopMyExchange.com, which features more than 2 million items that can be shipped right to your door.

Perhaps the best part of shopping the Exchange is knowing that every purchase you make — in store or online — is helping active-duty warfighters, their families and the military community. 100 percent of Exchange earnings are reinvested in the military community, including through support of vital quality-of-life programs, such as Army child development and fitness centers.

Finally, please let your friends and family who are honorably discharged veterans know that they are now able to shop military exchanges online. So many Soldiers sacrificed for

our nation yet did not remain in the service long enough to receive retirement benefits, often due to drawdowns or circumstances beyond their control. The Exchange has worked to make this benefit available to them. Since the launch of the benefit in November 2017, veterans have placed more than 1.1 million orders at online military exchanges and saved nearly \$5 million in sales tax. Veterans can go to ShopMyExchange.com/veterans to verify their eligibility and start shopping the same day.



The Exchange is with our service members from their very first uniform through PCSing, retirement

and beyond. We support troops in 49 states and 34 countries, including in the Middle East and other contingency locations. When natural disasters strike and our military answer the call, the Exchange is there to support our service members, wherever they go. We are honored to be able to continue our commitment to you beyond active-duty service, through discharge and retirement. It is how we strive to say "thank you" for all that you have done for our nation.

Soldier for Life!

Tom Shull, a former infantry company commander, served as Military Assistant to Robert C. McFarlane, National Security Advisor to President Reagan. Currently, he is the Army & Air Force Exchange Service's Director/CEO and has served as CEO for retail and consumer packaged goods companies.

Supreme Court upholds DOD authority to court martial retired service members

On Feb. 22, the United States Supreme Court announced it had denied a petition in the case of Larrabee v. United States, effectively upholding the Department of Defense's authority to court martial a retired Service member. Retired Marine Staff Sergeant Steven M. Larrabee was found guilty of sexually assaulting a bartender in November 2015, three months after he was retired. At his general court martial, Larrabee was sentenced to eight years' confinement, a reprimand and a dishonorable discharge. His sentence was reduced to 10 months by a pre-trial agreement.

Larrabee had argued that he was not subject to Article 2 of the Uniformed Code of Military Justice (UCMJ), which provides that "[r]etired members of a regular component of the armed forces who are entitled to pay" and "[m]embers of the Fleet Reserve and Fleet Marine Corps Reserve" are subject to the UCMJ -- and to court-martial for offenses prescribed therein. The court confirmed previous rulings that military members on the retired list are not mere pensioners, but are a vital segment of the national defense, and thus are subject to the UCMJ. Read the [details of the court case](#).

What do I do with my TSP account when I retire?

Take your funds out

When you leave federal service, you have a number of withdrawal options:

- Leave your money in the TSP. You must withdraw your account (or begin receiving monthly payments) by April 1 of the year following the year you turn 70½ and are no longer in federal service. If you have both a civilian and a uniformed services TSP account and you separate from federal civilian service, you may combine your TSP accounts.
- Make a partial withdrawal. You may make a one-time, single-payment, partial withdrawal (but only if you had not previously made an age-based in-service withdrawal).
- Make a full withdrawal. You have three ways to start receiving income from your entire account balance:
 - TSP monthly payments
 - An annuity (purchased for you from the TSP’s annuity vendor at a minimum of \$3,500)
 - A single payment

You can combine any of these three full withdrawal options.

You can also have the TSP transfer part or all of certain types of withdrawals to a traditional IRA, an eligible employer plan, or a Roth IRA. When considering your withdrawal options, use the calculators on the [TSP website](#) to estimate the amount of annuity payments or monthly payments you might receive.

You can find more information about post-separation withdrawals by visiting the [TSP website](#). The booklet [Withdrawing Your TSP Account After Leaving Federal Service](#) also describes your TSP withdrawal options. In addition, you should read the TSP tax notice [Important Tax Information About Payments From Your TSP Account](#). The booklet and tax notice are available from the TSP website, your agency, or the TSP ThriftLine.



TSP Website tsp.gov
 YouTube youtube.com/tsp4gov
 Twitter twitter.com/tsp4gov
 Facebook fb.com/tsp4gov
 ThriftLine (877) 968-3778

Transfer more funds in

Transferring money into your TSP account allows you to consolidate your retirement savings in one place. This makes it easier to evaluate if you are on target to reach your retirement savings goals, and to easily allocate all of your assets to meet these goals. Also, the TSP’s low costs help your savings grow faster.

The TSP will accept both transfers and rollovers of tax-deferred money from traditional individual retirement accounts (IRAs), SIMPLE IRAs, and eligible employer plans into the traditional balance of your TSP account. The TSP will accept transfers of qualified and nonqualified Roth distributions from Roth 401(k)s, Roth 403(b)s, and Roth 457(b)s into the Roth balance of your TSP account. If you don’t already have a Roth balance in your TSP account, the transfer will create one.

The TSP will not accept the following into a Roth balance:

- rollovers of Roth distributions that have already been paid to you
- transfers or rollovers from Roth IRAs

The TSP will accept a transfer or rollover under the following conditions:

- The money must be considered an “eligible rollover distribution” for federal income tax purposes.
- You can transfer only if you have an existing TSP account.
- You cannot open a TSP account by transferring money.

There are two ways to move money into your TSP account:

1. Transfer money directly to the TSP. You can have your IRA or plan send all or part of the money directly to the TSP. This is called a “transfer” or “direct rollover.”
2. Roll over non-Roth money into the TSP. You receive the money from your IRA or plan and put it into the TSP yourself. This is called a “rollover.” If you decide to do a rollover, you have 60 days to complete it, beginning on the date you receive the funds. You can roll over all or part of the money you receive. Your IRA or former plan will withhold the appropriate amount for taxes before it sends you the money. Any amount you don’t roll over will be subject to federal income tax.

Your transfer or rollover will be invested in the TSP according to your latest contribution allocation. The money you move into the TSP does not count toward the annual contribution limits.



Here's what we're hearing from servicemembers, veterans, and military families

By [Patrick Campbell](#), Acting Assistant Director for the Office for Servicemember Affairs

(Jan. 24, 2019) I am pleased to offer the [sixth annual report from the Office of Servicemember Affairs \(OSA\)](#) highlighting issues and emerging trends facing servicemembers, veterans, and military families (collectively referred to as "servicemembers" in this report). The Consumer Financial Protection Bureau (CFPB) and the OSA are committed to ensuring that servicemembers have high levels of financial readiness, allowing them to remain mission-focused.

Monitoring complaints from servicemembers, veterans, and military families provides the Bureau a potent lens for garnering insight into the most common and vexing financial problems facing military consumers. This annual review allows the CFPB to highlight and address critical issues and emerging trends facing the military community, and informs the Bureau's efforts to protect military consumers.

The OSA provides meaningful service to the military community by highlighting issues like abuses of the military allotment system, aggressive marketing of refinance offers to veteran homeowners, and full explanations of servicemembers' rights under the Servicemember Civil Relief Act (SCRA). These Bureau-led efforts have helped return hundreds of millions of dollars into the pockets of servicemembers.



The protection, education, and financial empowerment of our nation's servicemembers, veterans, and military families is a priority at the Bureau. Those who serve, or have served, our country deserve impartial and sound financial advice that works to shield them from unfair or deceptive financial practices. On behalf of the Bureau, and notably the OSA, I offer this report and heartfelt thanks to all the men and women who have answered the call to duty.

To learn more about our work for servicemembers, visit consumerfinance.gov/servicemembers.

Select analysis from the 6th annual report of the Consumer Financial Protection Bureau's Office of Servicemember Affairs

- From 2016 to 2017 servicemember complaints rose 47 percent
- 4,700 to 8,000 servicemembers are separated from the military each year for financial issues
- 33 percent have at least 4 credit cards
- About 75 percent make monthly payments on a car loan or lease
- 200,000 active duty members hold \$2.9B in student loan debt
- 25-40 percent of active duty members have a mortgage
- Vets are more likely to have an emergency fund than nonvets
- Vets are 9 percent more likely to engage in problematic credit card behavior
- Over 700,000 Vets have VA home loans
- Vets are 40 percent more likely to be underwater on their home loans than nonvets
- OSA engages through military installation visits, presentations at conferences, educational blogs, social media, and partnerships with other federal and state governments, financial industry groups, military consumer protection advocates, and other educators. Misadventures in Money Management is a cutting edge, graphic novel meets choose your own adventure training that engages servicemembers with real life financial choices.

To learn more about the Office of Servicemember Affairs, visit consumerfinance.gov/servicemembers.



2019 U.S. Army Retirement Planning Guide

Produced by Army Retirement Services, the 2019 U.S. Army Retirement Planning Guide is available for download as a [PDF](#) from the Army Retirement Services website or in hard copy in limited quantities from Army Retirement Services Officers.



Army Echoes, the Army's official newsletter for Retired Soldiers and surviving spouses, is available at the Soldier for Life [website](#). After you retire, it will be automatically delivered to your email address in myPay, so be sure to change that to a good commercial email address before you retire.

DIRECTORY

Army Echoes: <https://soldierforlife.army.mil/retirement/army-echoes>

Army Echoes Blog: <https://soldierforlife.army.mil/retirement/blog>

Army Reserve Retirement Services: <https://www.usar.army.mil/Retirement/>

Army Retirement Services: <https://soldierforlife.army.mil/retirement/>

Change of Mission: <https://soldierforlife.army.mil/retirement/change-of-mission>

Combat-Related Special Compensation: (866) 281-3254 opt.4; <https://www.hrc.army.mil/content/CRSC>

Concurrent Retired & Disability Pay: (800) 321-1080, <https://www.dfas.mil/retiredmilitary/disability/crdp.html>

Consumer Financial Protection Bureau: (855) 411-2372 <https://www.consumerfinance.gov/>

DS Logon: <https://myaccess.dmdc.osd.mil/identitymanagement/>

FEDVIP Dental/Vision Plans: <https://tricare.benefeds.com/>

HRC Education Incentives Section (GI Bill): (888) 276-9472; <https://www.hrc.army.mil/content/GI%20Bill%20Programs>

MyArmyBenefits: <http://myarmybenefits.us.army.mil/>
Help Desk: (888) 721-2769 (9 a.m. to 5 p.m. EST Monday - Friday);

Reserve Component Retirements (888) 276-9472
<https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements>

RC Application for Retired Pay: Human Resources Command; ATTN: AHRC-PDR-RCR; 1600 Spearhead Division Ave.; Dept 482; Ft Knox, KY 40122-5402; (888) 276-9472; download the application from: <https://www.hrc.army.mil/asset/13664>

Soldier for Life on Facebook: www.facebook.com/CSASoldierForLife

Soldier for Life on Instagram: <https://www.instagram.com/csasoldier4life>

Soldier for Life on Twitter: www.twitter.com/csaSoldier4Life

Soldier for Life on RallyPoint: <https://www.rallypoint.com/organizations/soldier-for-life>

Soldier for Life on Linked In: <https://www.linkedin.com/company/us-army-soldier-for-life/>

Soldier for Life on YouTube: https://www.youtube.com/channel/UCm0DgL_tqKz7dm180HjSw8w

Soldier for Life Transition Assistance Program: (800) 325-4715; <https://www.sfl-tap.army.mil/>

Survivor Benefit Plan: <https://soldierforlife.army.mil/retirement/survivor-benefit-plan>

Uniformed Services Former Spouse Protection Act: <https://soldierforlife.army.mil/retirement/former-spouses>

DFAS (800) 321-1080 (M-F, 8 a.m. to 6 p.m. EST) <http://www.dfas.mil/myPay> (888) 332-7411; <https://mypay.dfas.mil/mypay.aspx>

TRICARE <https://tricare.mil/>

Health Beneficiary Counseling Assistance Coordinator: <https://tricare.mil/bcacdcao>, or nearest military treatment facility

TRICARE East: (800) 444-5445; <https://www.humanamilitary.com/east/>; AL, AR, CT, DC, DE, FL, GA, IL, IA (Rock Island area), IN, KY, LA, MA, MD, ME, MI, MS, MO (St. Louis area), NC, NH, NJ, NY, OH, OK, PA, RI, SC, TN, TX (except El Paso area), VT, VA, WI, WV,

TRICARE West: (844) 866-9378; <https://www.tricare-west.com/>; AK, AZ, CA, CO, HI, ID, IA (except Rock Island, IL area) KS, MO (except the St. Louis area), MN, MT, ND, NE, NM, NV, OR, SD, TX (areas of Western Texas only), UT, WA, WY

TRICARE Overseas: (888) 678-1207; <http://www.tricare-overseas.com>

TRICARE Retired Reserve: <https://tricare.mil/Plans/HealthPlans/TRR>

TRICARE Young Adult: <https://tricare.mil/Plans/HealthPlans/TYA>

US Family Health Plan: <http://www.usfhp.com>

Veterans Affairs (VA) Information <http://www.va.gov>

Benefits and Services: (800) 827-1000 <https://benefits.va.gov/benefits/>

GI Bill: (888) 442-4551; <https://www.benefits.va.gov/gibill/>

Health Care Benefits: (877) 222-8387; <https://www.va.gov/health/>

Insurance: <https://www.benefits.va.gov/insurance/index.asp> SGLI/VGLI: (800) 419-1473; All other insurance: (800) 669-8477

INSTALLATION RSOs

ALABAMA

• **Redstone Arsenal**
(256) 876-2022
usarmy.rsa.rso@mail.mil

• **Ft. Rucker**
(334) 255-9124/9739
usarmy.rucker.rso@mail.mil

ALASKA

• **JB Elmendorf-Richardson**
(907) 384-3500
rso@richardson.army.mil

• **Ft. Wainwright**
(907) 353-2095
fwarso@wainwright.army.mil

ARIZONA

• **Ft. Huachuca**
(520) 533-5733/1120
army.huachucarso@mail.mil

CALIFORNIA

• **Presidio of Monterey**
(831) 242-4986
usarmy.pomrso@mail.mil

• **Ft. Irwin**
(760) 380-4175
usarmy.irwin.imcom.mbx.dhr-transition@mail.mil

COLORADO

• **Ft. Carson**
(719) 526-2840
usarmy.carson.rso@mail.mil

FLORIDA

• **MacDill AFB**
(813) 828-0163
army.rso@us.af.mil

GEORGIA

• **Ft. Benning**
(706) 545-1805/2715
usarmy.benning.imcom.mbx.g1hrd-rso@mail.mil

• **Ft. Gordon**
(706) 791-2654/4774
usarmy.gordon.imcom.list.fg-retiree-service-office@mail.mil

• **Ft. Stewart**
(912) 767-5013/3326
usarmy.stewartrso@mail.mil

HAWAII

• **Schofield Barracks**
(808) 655-1514
armyschofieldrso@mail.mil

KANSAS

• **Ft. Leavenworth**
(913) 684-2425
usarmy.leavenworth.imcom.mbx.retirements@mail.mil

• **Ft. Riley**
(785) 239-3320
usarmy.riley.rso@mail.mil

KENTUCKY

• **Ft. Campbell**
(270) 798-5280
usarmy.campbell.rso@mail.mil

• **Ft. Knox**
(502) 624-1765
usarmy.knox.rso@mail.mil

LOUISIANA

• **Ft. Polk**
(337) 531-0363
usarmy.polk.rso@mail.mil

MARYLAND

• **Aberdeen Proving Grnd**
(410) 306-2322
usarmy.apgrso@mail.mil

• **Ft. Meade**
(301) 677-9603
armyrsomeade@mail.mil

MISSOURI

• **Ft. Leonard Wood**
(573) 596-0947
flwrso@mail.mil

NEW JERSEY

• **JB McGuire-Dix-Lakehurst**
(609) 562-2666
usarmy.dix.rso@mail.mil

NEW YORK

• **Ft. Drum**
(315) 772-6434
usarmy.drum.rso@mail.mil

• **Ft. Hamilton**
(718) 630-4552
usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil

• **West Point**
(845) 938-4217
RSO@usma.edu

NO. CAROLINA

• **Ft. Bragg**
(910) 396-8591
usarmy.bragg.imcom-atlantic.mbx.bragg-rso@mail.mil

OKLAHOMA

• **Ft. Sill**
(580) 442-2645
usarmy.sill.rso@mail.mil

PENNSYLVANIA

• **Carlisle Barracks**
(717) 245-4501
usarmy.carlisle.rso@mail.mil

• **SO. CAROLINA**
• **Ft. Jackson**
(803) 751-6715
armyrsjackson@mail.mil

TEXAS

• **Ft. Bliss**
(915) 568-6233
usarmy.bliss.imcom-central.mbx.rso@mail.mil

• **Ft. Hood**
(254) 287-5210
army.hoodrso@mail.mil

• **JB San Antonio**
(210) 221-9004

usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

VIRGINIA

• **Ft. Belvoir**
(703) 806-4551
usarmy.belvoir.imcom.mbx.rso@mail.mil

• **JB Langley-Eustis**
(757) 878-4803
usarmy.belvoir.imcom.mbx.rso@mail.mil

• **Ft. Lee**
(804) 734-6555/6973
usarmy.lee-rso@mail.mil

• **JB Myer-Henderson Hall**
(703) 696-5948/3689
usarmy.jbmyerhso@mail.mil

WASHINGTON

• **JB Lewis-McChord**
(253) 966-5884
usarmy.jblm.rso@mail.mil

WISCONSIN

• **Ft. McCoy**
(800) 452-0923
usarmy.mccoy.rso@mail.mil

OVERSEAS RSOs

• **Belgium**
032-65-32-6293/7267
usarmy.rsobenelux@mail.mil

• **Netherlands**
011 32 65 32 6293
usarmy.rsobenelux@mail.mil

• **Italy**
• **Vicenza**
39-0444-61-717913
usarmy.rsoitaly@mail.mil

• **Korea**
• **Camp Casey**
0503-330-4008/3435
usarmy.KoreaRSO@mail.mil

• **Camp Humphreys**
0503-753-8839
usarmy.KoreaRSO@mail.mil

• **Daegu**
505-768-8803
usarmy.KoreaRSO@mail.mil

• **Japan**
• **Camp Zama**
046-407-3940/3513
rso@zama.army.mil

• **Okinawa**
06117-44-4104/5392
rso@okinawa.mail.mil

• **Germany**
0049-06302-67-5806

usarmy.rsosembach@mail.mil

• **Ansbach**
09802-833-3296
usarmy.rsoansbach@mail.mil

• **Baumholder**
06783-6-6945/6943
usarmy.rsobaumholder@mail.mil

• **Bavaria**
0631-411-7380
usarmy.rsobavaria@mail.mil

• **Rheinland-Pfalz**
0631-411-7380
usarmy.rso-rpfalz@mail.mil

• **Stuttgart**
07031-15-2698
usarmy.rsostuttgart@mail.mil

• **Wiesbaden**
0611-705-6296
usarmy.rsowiesbaden@mail.mil

• **Puerto Rico**
• **Ft. Buchanan**
(787) 707-2061
usarmy.buchanan.imcom-atlantic.mbx.retirement-service-office@mail.mil

ARMY RESERVE RSOs

• **9th Mission Support Command**
Honolulu, Hawaii
(808)438-1600 x3114
Area: HI, AK, Guam, America Samoa, Japan, Korea, Saipan

• **63rd Readiness Division**
Mountain View, California
(650) 526-9513/9512
States: AR, AZ, CA, NM, NV, TX, OK

• **81st Readiness Division**
Ft. Jackson, South Carolina
(803) 751-9864/9698
States: AL, FL, GA, KY, TN, LA, MS, NC, PR, SC

• **88th Readiness Division**
Ft. McCoy, Wisconsin
(608) 388-7448/9321
States: IA, ID, IL, IN, CO, KS, MI, MN, MO, MT, ND, NE, OH, OR, SD, UT, WA, WI, WY

• **99th Readiness Division**
JB McGuire-Dix-Lakehurst, New Jersey
(609) 562-1696/7055
States: CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, WV & 7th MSC (Europe)

ARMY NATIONAL GUARD RSOs

To contact an Army National Guard RSO, visit the [MyArmyBenefits Resource Locator](#). Click on the state you're interested in for the National Guard points of contact there.

HRC RESERVE RETIREMENTS BRANCH

HRC Reserve Retirements Branch serves all Soldiers in the Retired Reserve. Phone (888) 276-9472

[Download retirement application](#) or email request to usarmy.knox.hrc.mbx.tagd-retirement-application-request@mail.mil

Federal income tax withholding after leaving the military

Excerpts from from **Internal Revenue Service (IRS) Publication 4782**, dated October 2012

Many retired military members are surprised at the amount of federal income tax they owe when they file their first tax return after retiring from the military. This happens because they move into a higher tax bracket as a result of having income from two sources (military retirement and civilian employment) and not having enough tax withheld. The problem is further complicated if their spouse also works or if they have income from other sources.

Almost half of the unpaid taxes owed by current and retired federal employees are owed by retired military. Most often, this is because these retirees don't have a complete understanding of their tax obligation. IRS Publication 4782 outlines steps you can take to ensure you don't have a large tax bill after you leave the service.

WHAT TO KNOW

Prior to leaving the military, you should complete Form W-4P (Withholding Certificate for Pension or Annuity Payments) to tell the Defense Finance & Accounting Service (DFAS) how much tax to withhold from your monthly retirement pay.

When you start a new job outside the military, your new employer is required to ask you to complete Form W-4 (Employee's Withholding Allowance Certificate) to determine how much tax they should withhold from each paycheck.

Some retirees confuse military retirement pay, which is taxable, with the Department of Veterans Affairs (VA) disability compensation or other non-taxable VA benefits. If you are not sure whether your retirement income is fully taxable, do not select "exempt" on your withholding form until you check with the VA or DFAS. If "exempt" instead of receiving Form W-2 at the end of the tax year showing wages paid and taxes withheld, you will receive Form 1099-R from DFAS showing your taxable military retirement pay and the amount of tax withheld.

Although Form W-4 comes with line-by-line instructions, there are calculations and terms which may be confusing. While some employers may have employees in personnel or human resources departments who can help you to complete the form correctly, it is your responsibility, not your employer's, to make sure enough tax is withheld.

WHAT TO DO

It is very important that you have the correct amount of tax withheld from your paycheck and from your monthly military retirement pay. If you have a working spouse or more than one job, a general rule of thumb is to figure

[state](#). If you need legal advice, find the closest Army legal assistance office in the [MyArmyBenefits Resource Locator](#).

WHAT TYPES OF INCOME ARE NONTAXABLE?

Some income is not subject to tax. A few examples are veteran's benefits, disability pay for certain military or government-related incidents, and worker's compensation.

FREQUENTLY ASKED QUESTIONS

Q. As a military retiree is my retirement pay taxable?

A. Payments you receive as a member of a military service generally are taxed as wages except for retirement pay, which is taxed as a pension. If your retirement pay is based on age or length of service, it is taxable and must be included in your income as a pension on your Form 1040 or Form 1040A. Do not include in your income the amount of any reduction in retirement or retainer pay to provide survivor annuity for your spouse or children under the Retired Serviceman's Family Protection

Plan or the Survivor Benefit Plan. For additional information, see Publication 525.

Q. I am a military retiree. Where can I go to change my retirement pay withholding?

A. There are two ways to change your military retirement pay withholding. You can call the Retiree Pay customer service number at DFAS at (800) 321-1080. Or, you can make changes online via DFAS's [myPay](#) website. If you need help with your account, call the myPay Customer Service Center at (877) 363-3677.



A series of informational publications designed to educate taxpayers about the tax impact of significant life events.

the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4, claim that number of allowances on the W-4 for your highest paying source of income and claim zero allowances on your other Forms W-4.

WHERE TO GO FOR HELP

The interactive IRS [withholding calculator](#) on its web site will help you determine how much tax to withhold. You can find basic federal tax information in the [MyArmyBenefits Federal Taxes Fact Sheet](#). To see if your state will tax your retirement pay, visit the [MyArmyBenefits fact sheet for your](#)