



## A message from Gen. Gustave F. Perna Commanding General, Army Materiel Command

People are our Army's most important asset, and our primary responsibility as leaders is to take care of our Soldiers, civilians and families. Through Installation Management Command, Army Materiel Command (AMC) provides a wide range of support programs and services at our 75 installations worldwide aimed at enhancing the quality of life for those who live and work in our communities. Increased quality of life is directly tied to increased Army readiness, and AMC is committed to delivering the best programs and services to our Soldiers, civilians and families each and every day. While these efforts are focused on providing safe and secure housing, available and affordable child care, opportunities for spouse employment and a

seamless permanent change of station process, it also includes valuable services such as retirement planning and advice.

Part of our commitment to our people is to honor their service by ensuring Soldiers and their families are prepared to transition and succeed in the next phase of their lives and careers when the time comes. Only 17 percent of Soldiers serve long enough to retire, and that 17 percent deserves our best efforts to ensure a smooth transition. Army Materiel Command plays a key role in taking care of our longest serving and most successful Soldiers by ensuring they have the tools and resources needed to plan for retirement and transition to civilian life.

As leaders, it is our responsibility not only to take care of our Soldiers, but to set the example as well. I have been working with transition advisors for more than a year to plan for my upcoming retirement this summer after more than 37 years of Army service. I have learned personally that my wife Susan and I have many things to consider and many decisions to make as we plan to retire that I was not prepared for – all in addition to my current duties. Planning early and leveraging expert advice from transition specialists have ensured that I am prepared for my retirement and transition.

Missions require deliberate planning, and you should approach your retirement “change of mission” with the same effort and planning as any Army mission. Planning for retirement does not make you a quitter; rather it means you are a realist who cares about your family and their future. It means you care about the Army and its continued success and readiness. It means you will be prepared to continue serving the nation in a different uniform and in a different capacity. I encourage you to reach out to the Retirement Service Officers and transition specialists at your installation 24 months before you plan to retire – **well before you can even request to retire.**

Finally, I encourage you to continue to live the Army Values and set a positive example for others of what it means to be a Soldier, even after you have taken off the uniform. Retired Soldiers remain an important part of our Total Army.

Soldier for Life!

### Features

- TRICARE: Retiring from active duty* 2
- DOD launches 'MyStEP' to support spouses through their military journey* 5
- Operation Tax Planning: civilian career transition readiness* 9
- Ten things you should know about SBP before you make your election* 10

### Articles

- Change of Mission receives registered trademark* 3
- What you should be doing now, no matter when you plan to retire* 3
- What you need to know about myPay before retiring* 4
- AER stands with Retired Soldiers* 7
- Use your tax refund to jump start your transition rainy day fund* 7
- There's more to retirement than just 20 years* 11
- Military-to-Civilian Readiness: The past, present, and future of the transition process* 12
- Feds hire vets* 12
- Giving you another hiring edge* 13
- The Exchange is a great place for veterans to shop – and work* 14
- The Soldier for Life Podcast: Season 3* 14

### Regular Items

- Upcoming Army Reserve retirement planning training* 4
- Lessons Learned* 6
- Ask Joe: Your benefits guru* 8
- In case you missed it!* 14

## TRICARE: Retiring from active duty

When you retire from active duty, your TRICARE coverage will change. Understanding your TRICARE options will help you and your family make the best health care decisions.

### WHAT STAYS THE SAME?

After retirement, some parts of your TRICARE benefit will stay the same:

- You remain eligible for care and the use of the pharmacy at military hospitals and clinics.
- Your TRICARE benefit is still portable. When you move or travel, TRICARE coverage goes with you.
- You can still use the TRICARE Pharmacy Program.

### WHAT CHANGES?

After retirement, you will have these changes with TRICARE:

- Your TRICARE status changes, and you will get a new uniformed services ID card.
- You will need to take action to enroll in a TRICARE program if you want coverage for civilian care.
- You will pay retiree costs for care.
- You will no longer have coverage for certain services, like those provided under the Extended Care Health Option (ECHO) for active duty family members.
- If you're entitled to Medicare Part A, you must have Medicare Part B to keep TRICARE coverage.

### WHAT ACTIONS DO I NEED TO TAKE?

First, update your information in the [Defense Enrollment Eligibility Reporting System \(DEERS\)](#). If you're entitled to Medicare Part A, sign up for Medicare Part B before you retire. The next steps depend on which programs you want to use.

#### TRICARE Prime®

- Reenroll yourself and eligible family members within 90 days of retirement.
- Pay the single or family enrollment fee.

#### TRICARE Select®

- Enroll yourself and eligible family members within 90 days of retirement.
- Pay the single or family enrollment fee.

See [TRICARE Prime](#) and [TRICARE Select](#) sections of the [TRICARE website](#) for more information about either plan.

**Other program options:** See the TRICARE website for other [Program Options After Retirement](#).

**Dental and vision coverage:** You may be eligible for the Federal Employees Dental and Vision Insurance Program. For more information, see the [BENEFEDS website](#).

*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](mailto:USArmy.ChangeofMission@mail.mil). Direct all other questions to the retirement services officers listed on pg. 16.

Prior to using or reprinting any portion of *Change of Mission*, please contact the editor at [USArmy.ChangeofMission@mail.mil](mailto:USArmy.ChangeofMission@mail.mil).

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# Planning for Retirement: What you should be doing now, no matter when you plan to retire

By Lauren Cooper, *Soldier for Life - Transition Assistance Program Strategic Communications Specialist*

Whether you're starting to prepare for retirement now, or if you want to stay in uniform as long as possible, you should still be preparing yourself for the future. Our advice is to start Army Transition Assistance Program (TAP) classes 24 months before retirement, but there are several things you can do now, no matter how far from retirement you are. We've compiled some advice that our followers have shared on social media to help you get a head start.

**1. Get yourself financially ready for transition.** Pay off your debts and start saving now. Civilian life is more expensive, and more of your income is taxable. Some transitioning Soldiers set up a transition fund – similar in concept to an emergency fund, but focused on the unique challenges of transition. For example, you may need to purchase new clothing, such as business attire for a new job, or you might just need a buffer for any gaps in income. You may also want to put aside money for a down payment on a house if you are moving, whether it's just to a house off post or to a city across the country. Try to estimate expenses associated with your transition and start saving if you can.

**2. Start networking now.** Several of our followers have mentioned that they wish they had started networking the day they enlisted. It's always good to have a solid network, as this can make your job search much easier.

A recommendation from a member of your network, or even them just passing your name along to the hiring manager, can help your resume get seen when you apply for a job.

**3. Create your resume, and update it as you continue your service.** Creating a resume can be difficult and time-consuming, especially when you are starting from scratch and recording a 20-year career. This would be challenging for anyone, but it is especially difficult for Soldiers, who must translate military jargon and concepts into civilian terms. You'll want to get a head start on this and update it as you receive new responsibilities, awards, etc. This will also give you a solid foundation to edit and build upon when receiving resume help during TAP.

As soon as you are in the two--year transition window, visit your local TAP office. The team there will help set you up for success. You can [connect with us on Facebook, Twitter, and LinkedIn](#) (SFL-TAP HQ) or [LinkedIn](#) (SFL-TAP Groups). We also have a Virtual Center that is available 24/7, excluding New Year's Day, Thanksgiving, and Christmas. You can talk one-on-one with counselors, take classes, and access the resource library. For more information or to download the software, visit the [Virtual Center](#). To talk to a counselor, call (800) 325-4715.



## Change of Mission receives registered trademark

**WASHINGTON** — On Sept. 3, 2019, the U. S. Patent & Trademark Office issued trademark registration number 5853116 for *Change of Mission* to the U.S. Army for its official retirement planning newsletter. *Change of Mission*, which was created in October 2018, emphasizes the Army mindset that it needs all of its Soldiers, even those who have retired. The Army's philosophy is captured in the newsletter's title and the motto for Retired Soldiers, "Your mission has changed, but your duty has not!" *Change of Mission* is sent quarterly by an email from DFAS to almost 190,000 Soldiers in all three Army components who have 17 or more years of service.

## Why the newsletter is named *Change of Mission*

While 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, and to inspire Americans to get to know and trust their military.

## What you need to know about myPay before retiring

**CLEVELAND** — You already know that myPay is the fastest and most secure way to manage your military pay account. Before you retire, there are a few steps you should take in myPay to make your transition a smooth one.

Prior to separating, especially if you primarily access myPay with a Common Access Card (CAC), update your password, login ID, and security questions so that you can maintain access to myPay once a CAC is no longer an option for you.

In addition, you may not have access to your government email address after retirement, so be sure to add a valid personal email address. You can do that right now, while you're thinking about it. Keeping your email address up to date will ensure you are able to receive important information from the Defense Finance and Accounting Service (DFAS), such as notifications when tax statements are made available on [myPay](#) and so you can reset your myPay password by email, if needed.

When you retire from active duty, your pay account will remain available on myPay for 13 months. During those 13 months, you can access your W-2 information, but not your leave and earnings statement (LES). So, be sure to download your LES before you retire.

Another good reason to log in without your CAC now: myPay is more mobile-friendly, so you can log in on a web browser from your connected device and download your LES and W-2s to keep in your files.

If you're an Army Reserve or National Guard Soldier, your LES and W-2s are available for one year after your retirement. But don't wait to establish your non-CAC login and password; do

it now and download your LES and W-2s for your files.

### Access to myPay after Retirement

If you are retiring immediately after separating, you will be able to access both your retired pay account and your military pay account from myPay using the same login ID and password once DFAS has established your retired pay account.

For Soldiers in the Army Reserve or National Guard who will be entering the gray area, we are working on a project that would allow you to keep a myPay profile while you are in the gray area. This will allow you to keep your contact information current, and DFAS and the Army can send you important news and a reminder when it's time to fill out your retired pay paperwork.

After you begin receiving retired pay, you can obtain retired pay and tax statements in myPay. For your retired pay, you'll receive a 1099-R instead of a W-2. The 1099-R is the tax document issued to report distributions from a retirement plan. And you'll receive a Retiree Account Statement (RAS) instead of an LES.

Also note, if you still have an Army AKO email address in your myPay account, that email address is no longer valid and will be deleted when myPay does a data cleaning this spring. So, make sure you have an updated email address in your personal email slot now.

[myPay](#) is an important tool for managing your military pay account now, and your retired pay account in the future.

## Upcoming Army Reserve retirement planning training

**COVID-19 Notice: Dates subject to change. Call before attending.**

Location	Date	Contact	Location	Date	Contact
Jackson, MS	16 May 20	(803) 751-9864/9698	Boise, ID	18 July 20	(608) 388-7448/9321
Ft. Hamilton, NY	16 May 20	(609) 562-1696/7055	Niagara Falls, NY	18 July 20	(609) 562-1696/7055
El Paso, TX	30 May 20	(650) 526-9513/9512	Myrtle Beach, SC	1 Aug 20	(803) 751-9864/9698
O'ahu, HI	6 June 20	(808) 438-1600 x3114	Billings, MT	1 Aug 20	(608) 388-7448/9321
Ft. Sill, OK	13 June 20	(650) 526-9513/9512	Riverside, CA	8 Aug 20	(650) 526-9513/9512
Ft. Knox, KY	13 June 20	(803) 751-9864/9698	Kailua-Kona, HI	8 Aug 20	(808) 438-1600 x3114
Airway Heights, WA	13 June 20	(608) 388-7448/9321	Round Rock, TX	22 Aug 20	(650) 526-9513/9512
Carlisle, PA	20 June 20	(609) 562-1696/7055	New Orleans, LA	22 Aug 20	(803) 751-9864/9698
Saginaw, MI	27 June 20	(608) 388-7448/9321	Chicopee, MA	22 Aug 20	(609) 562-1696/7055
Nashville, TN	11 July 20	(803) 751-9864/9698	Bismarck, ND	29 Aug 20	(608) 388-7448/9321
Houston, TX	18 July 20	(650) 526-9513/9512	Sloan, NV	12 Sep 20	(650) 526-9513/9512

For dates further into the future, visit the [Army Reserve Retirement Services Office](#)

## Department of Defense launches 'MySTeP' to support spouses through their military journey

**WASHINGTON** — (Dec. 11, 2019) The Department of Defense recently launched the Military Spouse Transition Program, or MySTeP, an online tool to support spouses throughout their military journey, especially leading up to the transition to civilian life. MySTeP is available 24 hours a day, seven days a week from anywhere in the world, with mobile-optimized content to meet the unique needs of military spouses.

MySTeP is the official transition preparation resource for spouses from the Department of Defense and is offered through Military OneSource and the Spouse Education and Career Opportunities program.



"The Department of Defense recognizes military spouses can provide stability and support to the whole family when they feel prepared for the separation from military life," says C. Eddy Mentzer, Associate Director in the Department of Defense's Office of Family Readiness Policy. "The Military Spouse Transition Program offers spouses key resources, tools and education that they can access at any time, and from anywhere, to build their knowledge and take command of their transition."

Research on military life shows that transition out of the

## MilSpouse Money Mission™ is a financial website for military spouses

[MilSpouse Money Mission™](#) was created by a team of financial professionals who understand military life. Our group includes current and former service members and military spouses.

Our goal is to educate and empower military spouses to help them make smart money moves.

Why? Because military spouses usually manage the finances in their households. But they don't



service can be a stressful time for service members and spouses. Almost three-quarters of military spouses report being worried about transition or say that transition is difficult because they feel overwhelmed and unprepared. MySTeP helps them prepare by providing online guidance to the resources, benefits and tools available to military spouses.

Hosted on the [MySECO website](#), the self-directed program includes videos, downloadable resources and specific links. This content has been created by a team of experts that include military spouses. To access MySTeP, go to the MySECO website and click on the 'Transition' tab.

MySTeP is designed to help military spouses at each step of the journey, from the beginning to the end of their family's military experience. The MySTeP tool reflects the three stages of the military spouse experience:

- **"Stepping In"** is aimed at military spouses who are still learning what tools, programs and benefits are available through the military. These include education, financial, career, health and parenting resources.
- **"Stepping Through"** is for spouses who are ready to expand on their knowledge and grow their personal and professional networks. It dives deeper into the resources and programs available to help spouses meet their personal, educational and career goals.
- **"Stepping Beyond"** is for spouses whose service member is actively preparing for transition to civilian life. It helps military families make an informed transition plan, with information about benefits, health care, finances and transition training.

Spouses can also obtain personalized support from [Military OneSource consultants](#) available through online chat or by calling a SECO career coach at (800) 342-9647.

have to do it alone.

Our team combines passion and expertise to ensure you get the most accurate and relevant information. Take comfort knowing Certified Financial Planner™ professionals and an Accredited Financial Counselor® have vetted the content on this site.

We provide free financial education and resources. We're simply here to help!

## LESSONS LEARNED

### 30-month retirement hot wash

By Col. Tom Anderson (U.S. Army, Retired)

Since it's been almost exactly one year since I "retired", I thought it fitting to do something the Army taught me over 25 years ago during my first platoon FTX/LFX while serving as a tank platoon leader in Korea: the hot wash. "Hot wash?!?! Don't you mean AAR, Tom?" No, hot wash is the word I choose because retiring continues to be a work in progress for me as it will be for most of you. I'm saying 30 months, because I go back to the summer of 2017 when I had finally decided to retire. My hot wash timeline: R-Day -545 days to +365 days. The AAR is TBD. My hot wash topics are quite simple: Reach Out, Schedule, and Timing.

**Reach out to a peer, mentor or battle buddy.** Sustain. About 16 months before I retired, I was able to reach out to two of my peers from my lieutenant days (now colonels) and my battle buddy (sergeant major) when I was a battalion operations officer. Why? Because they are as close to SMEs as I could get. They had recently retired (within 12 months) or were slightly ahead of me and in the throes of their own retirement process. They each provided their individual insights on what was working and what they wished they had done differently. They all had developed their own tracking chart, timeline, and checklist based on their specific retirement mission. I was able to learn from their successes and avoid some of their pitfalls.

**Reach out as part of the job search** - Improve. LinkedIn is an incredible tool for establishing contacts with potential employers, but the net I casted was way too wide and I had to sort through too many fish. There's no one size fits all, but I wish I would have done more whaling and less fishing. Networking is important, but I knew the geographic area I was going to (NY/PA), so why was I talking to people in California . . .

**Schedule time on your Work Outlook.** Sustain. Yes, on your work calendar! This is just basic planning. At 18 months, I started blocking time (30 minutes per week) on

my calendar for retirement planning and retirement prep. Just like doing PT, if you don't block time for it, other work will consume the time. I increased my time as I hit the 12 and six-month windows to an hour and then 90 minutes per week, respectively. I also scheduled and attended SFL-TAP early. If nothing else, it opened my eyes to the fact that, yes, I was truly retiring and there were a number of blind spots and requirements I hadn't realized or thought through.

**Scheduling (and rescheduling) medical appointments.** Improve. This is not a knock on the Army or VA medical system, but I failed to realize the challenges of sequencing, scheduling and completing timely medical appointments. Schedule it too soon, and I had to redo certain appointments. Too late and I had to wait to file my VA claim. If I had to do it all again, this is where I would have focused much more time and effort. The mysterious and mythical beast that is the VA remains, but that is a whole other article . . .

**Timing of health care during transition.** Improve. I didn't realize this until too late, but my new job's health care plan didn't kick in until day 91 and fully enrolling in the VA coverage wasn't complete either. Would an emergency room have turned me away? No, but what if I had wrenched my knee while moving? This timing becomes more complex and crucial if a spouse and kids are impacted – a complexity I didn't have to deal with.

**Closing thought.** I could cover another dozen sustains and improves, but I won't. Like any successful mission I accomplished in the Army, I relied on my teammates and co-workers, I planned early and adjusted the plan as needed, and I remained resilient and flexible. If you are looking for a sounding board for your ongoing or upcoming retirement mission and hot wash, feel free to reach out with any questions or remarks to me through the [Change of Mission editor](#).

### Army Reservists and Army National Guardsmen, don't forget!

- While you're in the Retired Reserve, keep your mailing and email address up to date with HRC by [email](#), by using the [HRC Records Portal](#) or by calling the Gray Area Retirements 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 Army National Guard RSO for help in calculating your retirement eligibility date.

# Army Emergency Relief stands with Retired Soldiers

By Emily Bulkeley, Army Emergency Relief Development Analyst

During your time in the Army, it's likely that you, or a Soldier you served with, received assistance from Army Emergency Relief. But did you know that you, and your family, are still eligible for this assistance as a Retired Soldier? In 2019, AER assisted nearly 9,000 Retired Soldiers with over \$13 million in loans and / or grants, and almost \$5 million in scholarships for spouses and children of Retired Soldiers. As you begin planning your life following your service in the Army, remember that AER is still here to assist you when you face financial challenges.

This enduring support is made possible by our generous donors, many of whom are part of the 'digital generation'! Starting this year, we're focused on determining which donors want to communicate with AER by email, something that our new software makes possible. Does this mean you'll be subjected to an avalanche of solicitations from AER if you opt in? No! We're still focused on running our annual fundraising campaign from March 1 through May 15.

While you're still able to contribute to AER through a monthly allotment when you retire, there are many other ways to donate. Our new donations software and website provide an improved customer experience, and more payment options. [Our donations website](#) now supports both PayPal and Automated Clearing House (ACH), in addition to accepting all major credit and debit cards. If you have a Donor Advised Fund (DAF), your tax-deductible contributions can support

AER. Learn more about [donating through DAFs and other legacy gifts](#).

We're committed to ensuring you can support Soldiers in whatever way best works for you. We also have AER Representatives at Retired Soldier appreciation events on every Army Installation. To learn more about the over 30 categories of assistance offered by Army Emergency Relief, visit your local AER office, or go to the [AER website](#).



## Use your tax refund to jump start your transition rainy day fund

Do you know how much money you'll need during your transition to retirement? When will your new job start? What moving expenses will you have? How about your new uniforms or wardrobe? A downpayment on a house? A rental deposit? Unexpected health expenses before your new job's health insurance kicks in?

Did you know your first retired paycheck won't arrive until 30 days or more after you retire?



Are you ready for all of this?

In 2019, about [72 percent of Americans received a refund of their taxes averaging \\$2860](#).

If you're getting a tax refund, consider saving some or all of it in a savings account for unforeseen expenses during your retirement transition. Without savings, a financial emergency, even a minor one, could have a lasting impact on your financial well-being.



## MyArmyBenefits

The U.S. Army official benefits website



### Ask Joe: Your benefits guru

Dear Joe,

What is the "Burn Pit Registry" and should I be concerned?

Served in Iraq

*Dear Served,*

*The Burn Pit Registry was created after deployed military personnel were exposed to serious environmental hazards ranging from depleted uranium, oil well fires, and chemical agents to burning human waste mixed with petroleum. Many are linked to long-term adverse health outcomes such as cancer and respiratory illness. Numerous veterans have conditions they believe are related to the exposure of smoke from the burning of waste in open-air burn pits and the Department of Veterans Affairs (VA) is seriously studying it.*

*This program is known as the [VA's Airborne Hazards and Open Burn Pit Registry](#). It is an information exchange with no cost to participate. The VA pays for a complete physical, you complete a questionnaire, gain health awareness, hear about new services and your information is used in the research to find solutions to what is proving to be a major health issue for veterans. Unfortunately, less than 200,000 veterans are currently registered. You should join if you were deployed. When you register, check out the information about what you were exposed to and the pre-supposed conditions from Iraq, Afghanistan and Djibouti. You will be surprised and it will benefit you and your fellow veterans.*

Joe

Dear Joe,

I am an MP in the Connecticut Army National Guard. In my day job, I'm a security guard at the casino in Uncasville. I've got a 20-year letter from the National Guard and just over 8 years active duty. I am thinking about taking a civil service job to get a federal retirement to go along with my National Guard retirement. I've heard they won't allow me to draw both my Army and federal civil service retirements and that I'll have to waive my National Guard retirement. What gives?

LEO Upset in Uncasville

*Dear Upset LEO,*

*First, know that retired active duty members can't receive two retirements for the same period of service. To receive credit for their active duty service towards a Federal Employees Retirement System (FERS) retirement, they can "buy-back" the active duty time to have their active duty apply towards their federal civilian service, which could then give them a larger retirement annuity. However, it is important to remember that military retirees are NOT required to waive their retirement and can receive both their military retirement and their FERS retirement by meeting the requirements separately for each retirement system. Individuals must consider all options based on their personal information.*

*As a retired National Guardsman, if you accept a federal civil service job, you are not required to waive your military retirement annuity because you have a reserve component (non-regular) retirement. You'll get BOTH your military retirement and civil service retirement (FERS). You also have the option of "buying-back" your 8 years of active duty (federalized) time and adding it to your federal civil service employment years of service. Remember that everyone's situation is different, so it is best to do your research. Visit [DFAS' website](#) for more information on buying back your military time, and, if you accept the civil service job, consult your human resources office.*

Joe



# Operation Tax Planning: civilian career transition readiness

By the Department of Defense Office of Financial Readiness

Many transitioning military members are shocked by the amount of money they need to earn in a civilian job to bring home the same amount they did during their military service. This is largely due to the additional taxes they must pay on their earnings.

When service members are on active duty, the federal government taxes only their base pay. The government doesn't tax Basic Allowance for Housing (BAH) and Basic Allowance for Subsistence (BAS), which substantially add to total compensation. Use the [Regular Military Compensation \(RMC\) Calculator](#) to better understand your military compensation. Knowing your RMC number will help you better gauge the salary you need to earn in your civilian job to bring home a similar income, but there's actually more to it.

## Check out this RMC Calculator example

According to the calculator, an E-8 with 20 years of service and three exemptions has a base pay of \$64,483 and nontaxable allowances (BAH and BAS)\* equaling \$28,805. The total regular military compensation, including tax advantage of \$3,928, equals \$97,216. (\*Our example uses ZIP code 32935, covering Brevard County, Florida.)

This chart shows how taxes impact civilian pay for that E-8.

Military Pay	Civilian Pay
<b>Total Annual Regular Military Compensation (RMC) \$97,216</b>	<b>Gross Pay \$97,216</b>
Less Nontaxable BAH/BAS/Other Gross Benefits (\$32,733)	Zero
<b>Taxable Annual Base Pay \$64,483</b>	<b>Taxable Pay \$97,216</b>
Less Standard Deduction (married filing jointly) (\$24,400)	Less Standard Deduction (married filing jointly) (\$24,400)
<b>Federal Taxable Income \$40,083</b>	<b>Federal Taxable Income \$72,816</b>
Federal Tax @12% MFJ = \$4,810	Federal Tax @12% MFJ = \$8,738
FICA and Medicare Tax* @7.65% = \$4,933	FICA and Medicare Tax* @7.65% = \$7,437
<b>Total Tax Savings = \$6,432</b>	

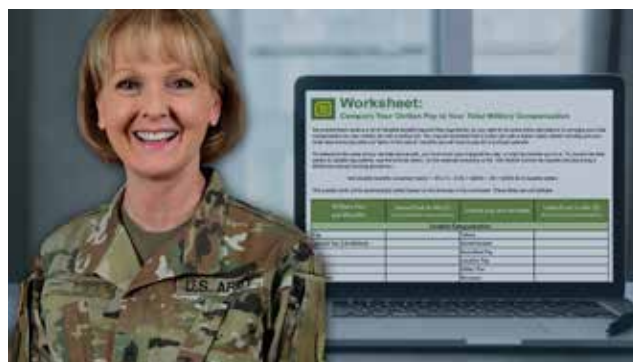
\*Based on Taxable Annual Base Pay/Taxable Pay

As you can see, the service member saved \$6,432 in total taxes serving in his/her military role, which equates to about

\$536 a month more take-home pay.

## Try the civilian–military pay comparison worksheet

To calculate your take-home pay as a civilian, figure your gross pay, less your mandatory deductions (taxes), less your voluntary deductions such as 401(k), medical, etc. Depending on where you live, you may have to pay state tax — which can vary by state from zero to 10+ percent — and you may also be subject to local taxes. The [Compare Your Civilian Pay to Your Total Military Compensation worksheet](#) lets you compare the total compensation you received for your military job with potential civilian jobs you are considering to get a clearer picture before you accept a job offer.



Command Sergeant Major Kimberly Kemper, Commandant, NCO Academy Fort Dix. (Photo by Department of the Army)

Consider doing a cash flow analysis to calculate your pension benefits and project any increased taxes. You may decide it makes more sense for your family if you take a job you love for less pay in the civilian world because your pension can offset higher taxes or lower pay. Learn more about your pension and other benefits at [DOD's Military Compensation website](#) and [Defense Finance and Accounting Service \(DFAS\)](#).

For additional assistance, use the services of accredited [personal financial managers](#) and counselors. Set up a no-cost appointment at your nearest installation family center to learn more about tax changes in pay and any other questions you might have as you plan your transition to civilian life.

Other great resources for transition information and tax planning are [DoD Career Ready](#), [Military OneSource](#) and the [Internal Revenue Service website](#), which offers specific [tax information for veterans](#).

Follow the Department of Defense [Office of Financial Readiness, or FINRED](#), on [Facebook](#), [Twitter](#) and [Instagram](#) for more tips to keep you financially fit. Look for more on the FINRED [YouTube channel](#) and [blog](#).

## Ten things you should know about SBP before you make your election

By **Patty Cruz**, Army Survivor Benefit Plan Program Manager

You will make many decisions during your retirement that will affect your family. Get all the facts before you decide. Every family is different and a decision for one may not be the same decision for another. Here are some points to consider about the Survivor Benefit Plan (SBP).

**1. Will your spouse be able to live without a portion of your retired pay?** If not, SBP is an option to consider. The SBP income safety net provides peace of mind for your family's financial future. If your spouse does not remarry before age 55, your spouse will receive the SBP annuity until death.

**2. Do SBP premiums provide a tax break?** Premiums are deducted from your retired pay before your taxes. This makes your taxable income less and the true cost of your SBP premiums lower.

**3. How long will I pay SBP premiums?** SBP premiums stop when you have made 360 payments *and* are over age 70. Though your premiums will end, your coverage will continue until you die.

**4. Will this benefit change in the future?** Congress enacted SBP as a federal law in 1972. Only Congress can change the program. Since 1972, Congress has increased coverage and flexibility, enhanced survivor benefits, and decreased the cost to the retired military member.

**5. Can I cancel SBP after retirement if we decide we don't need it?** You can terminate your SBP coverage between the 25th and 36th month following retirement. Your spouse must concur in writing with your termination. Terminating your coverage also means you cannot receive coverage in the future.

**6. What factors determine the cost of my premiums?** Unlike commercial insurance, your age, health, lifestyle, and

sex are not factors for SBP eligibility or its cost. Depending on your health, you may not qualify for certain commercial insurances, and if you do, the cost may be more than you are willing to pay.

**7. How long will my surviving spouse receive the SBP annuity after I die?** As long as your spouse does not remarry before age 55, he or she will continue to receive the annuity for life. The most recent Department of Defense Actuary Statistical Report lists 1,149 surviving spouses over 100 years old receiving the SBP annuity.

**8. How does inflation affect SBP?** You pay in today's dollars for a benefit in future dollars. Just like your retired pay increases with cost of living adjustments (COLA), so does the SBP annuity that your spouse will receive. When you pay for life insurance, the amount your spouse will receive will have less value in the future than it does today. The buying power of your spouse's SBP annuity will remain steady over time. The amount of the life insurance payout will only decrease over time.

**9. Are the SBP premiums a way for the government to make more money off of me?** No. While you are on active duty or inactive duty for training, the federal government pays all of your SBP premiums. When you retire, the

government will continue to pay about 45 percent of your SBP premiums.

**10. How long do I have to make the SBP decision?** You must make your decision before you retire. Your Army Retirement Services Officer or certified SBP counselor can advise you at any time. We encourage you to receive your briefing 24 months before you retire, so you have time to research what works for your family.

Talk to your spouse. Talk to your financial advisor. Get the facts. Figure out your family's needs. Make an informed decision. Eighty percent of all retiring Soldiers elect SBP.



**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 explained on page 8 of this edition.  
Read the second letter in Ask Joe: Your benefits guru.**

# There's more to retirement than just 20 years

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

For the most part, the Army pension system is pretty straight forward: serve 20 good years and you qualify for a defined pension. That's about where the straight forward part ends. The rest of retirement qualification and pay is anything but straight forward. Retirement is a winding road that has many, many off ramps for which you may not be ready or even know about, including medical retirement, discharge, and VA disability compensation.

## Length of Service Non Regular Retirement

Let's start with the simple stuff. Once you serve 20 good years (50 or more points per year), you will qualify to receive your Notice of Eligibility (NOE) for retired pay. Once you receive this NOE (you may also know it as the 20-year letter), you must decide whether or not to enroll in the [Reserve Component Survivor Benefit Plan \(RCSBP\)](#). You have 90 days to return your DD Form 2656-5 with your decision to Human Resources Command.

## Medical Retirement

Next let's visit the medical, or disability, retirement. This form of retirement can occur after you serve 20 qualifying years, or it can occur well before you qualify for your non-regular retirement. You may find yourself going through the Integrated Disability Evaluation System (IDES) to determine your fitness and retainability. If you are found unfit, you could find yourself placed on the Temporary Disability Retired List. You can remain on this list for no more than three years before you will be transferred to the Permanent Disability Retired List, or found fit to return to duty. The IDES process is a very information-heavy process that you need to be prepared for. For more information, visit the [U.S. Army Physical Disability website](#) and the [Defense Finance and Accounting Service website](#).

## Discharge

Discharging should definitely not be confused with a regular retirement transition. You must meet the same eligibility requirements to be able to discharge with retired pay as you would with transitioning to retirement. The difference when you discharge is this: After your discharge, you are no longer eligible to be recalled to active duty. In short, the Army will leave you alone, and you won't be recalled. In exchange, your retired pay will be treated differently. You will not receive cost of living adjustments until you start collecting retired pay and your retired pay will be based on your base pay on the date of discharge, not the pay table for the year you actually apply for retired pay. There can be a significant difference in monthly retired pay, especially if you have to wait 20 years to apply for your pay. You will miss all the pay

raises in those 20 years.

A master sergeant who was discharged in 2000 and applied for retired pay in 2020 would use the 2000 pay table to calculate his or her monthly retired pay. If the same master sergeant requested to transfer to the Retired Reserve in 2000 and then applied for retired pay in 2020, he or she would use the 2020 pay table to calculate monthly retired pay. The master sergeant made \$2,946.30 per month in 2000 and \$5,373.60 per month in 2020 -- that's a \$2,427.30 difference! It's important to understand how your decisions affect your pay.

For more information about the differences between discharging and retiring please contact your [Army Reserve Readiness Division Retirement Services Officer \(RSO\)](#).

## VA Disability Compensation

As a retiring Army Reserve Soldier, you are eligible for disability compensation from the Department of Veterans Affairs (VA). VA disability compensation is based on disabilities incurred or aggravated during your service. This tax-free compensation is separate from your retired pay. Members with a VA rating of 30 percent or more are entitled to additional allowances for dependents. Members with a VA rating of 50 percent or higher qualify for [Concurrent Retired and Disability Pay \(CRDP\)](#).

Members with a VA rating of 40 percent or less waive a dollar of retired pay for each dollar of VA disability compensation received. However, CRDP is available to members who have 20 qualifying years of service and a 50 percent or higher VA disability rating. They receive their retired pay without an offset for their VA disability pay. For more information on CRDP, visit the MyArmyBenefits [CRDP fact sheet](#).

As you begin to navigate the road to retirement, always know there is an [Army Reserve RSO](#) that can assist you with your questions.

## Hot off the Press!

The National Defense Authorization Act of 2020 directed the DoD to create and implement a Reserve Component Capstone Document. This will be a similar document to the DD Form 214, and will capture all the reserve time as well as any active duty time you have served over your entire career. It is to be implemented by this September. This document will help the VA recognize your time in service in order for you to receive your benefits in a more timely manner.



Transition can be difficult for anyone, especially for military service members who face personal, economic and cultural challenges when they hang up their uniforms for the last time.

A [new report commissioned by VA's Benefits Administration](#) looks at the needs of transitioning service members and Veterans and finds cooperative plans between VA and the Department of Defense (DoD) support the joint goal of improving the transition experience.

"Military-to-Civilian Readiness: The Past, Present and Future," authored by the MITRE Corporation, looks at previous studies, focus groups and expert observation to evaluate current transition programs available through VA, DoD and other partners.

The research paper supports the Military to Civilian Readiness Pathway (M2C Ready), a newly developed VA and DoD framework that established the transition period as beginning 365 days before separation and lasting for at least 365 days post-separation. VA and DoD are developing programs and services that align with this new framework.

The report found that the transition process often brings complex challenges for service members and veterans, impacting their health and well-being. Having a seamless transition experience, supported by VA and DoD, is critical to increasing veteran resilience.

"This research is important to our understanding of how transition affects veterans," said Robert Wilkie, Secretary of Veterans Affairs. "The research will help us and our partners to better support service members as they transition to veteran status."

**Seamless access**

President Trump signed Executive Order (EO) 13822 in 2018, prompting VA, DoD and the Department of Homeland Security to work together to give veterans seamless access to benefits and resources. Mental health care and suicide prevention focuses were stressed, as well as the tailoring resources to areas of interest to specific veteran groups.

The Office of Transition and Economic Development (TED) supports VA's mission by helping veterans and their families navigate VA benefits and services, use partner resources, and get the support they need. [Learn more about TED's current initiatives to support you.](#)

*VA Blogpost by Clarence "Craig" Coleman, VA's Veterans Benefits Administration.*



Feds Hire Vets is your single site for federal employment information for veterans, transitioning military service members, their families and federal hiring officials.

In the federal government's strategy to recruit and employ veterans, the [FedsHireVets website](#) was created to give resources and directions to veterans seeking employment information. FedsHireVets recognize that veterans have the experience, skills, and leadership abilities that make them ideal candidates for many federal jobs. Federal jobs can be a natural transition for many veterans. They can offer more stability than employment in the private sector.

FedsHireVets offers information and resources regarding the federal employment process. On the website you can find over a thousand job opportunities and useful reference materials for veterans programs with veterans Affairs, the Department of Defense and the Department of Labor.

**Frequently Asked Questions**

• **What is 5-point preference and who is eligible?** A 5-point preference eligible is a veteran whose discharge or release from active duty in the armed forces was under honorable conditions and service meets the following criteria:

1. During a war; or
2. During the period April 28, 1952 through July 1, 1955; or
3. For more than 180 consecutive days, other than for training, any part of which occurred after Jan. 31, 1955, and before Oct. 15, 1976; or
4. During the Gulf War from Aug. 2, 1990, through Jan. 2, 1992; or
5. For more than 180 consecutive days, other than for training, any part of which occurred during the period

*(Continued on page 13)*

# Giving you another hiring edge

By Lt. Col. Robin Johnson, Soldier for Life Employment Director

After long deliberation and many conversations with people you love and trust, you have finally made the decision to transition back to the civilian sector. It is an exciting time, but also an anxious one. It doesn't matter if you are leaving as a private or a general. We all face the same challenge of finding our first job on the other side. We have to learn myriad new skills, such as writing effective resumes, navigating the digital job market and interviewing for the first time. The good news is, there are a wealth of programs designed to assist you if you will just leverage them.

A scarcely known, but key program is the Department of Labor's Work Opportunity Tax Credit (WOTC). This program incentivizes employers to hire veterans, disabled veterans and other non-veteran target groups that have historically faced challenges to employment. The program has been around for decades and can be a great tool as you search for the right company to begin your new career.

## How the Work Opportunity Tax Credit works

Companies earn a tax credit up to \$9600 for every veteran they hire. How much they earn for each hire depends on how long the veteran has been out of civilian work. Because active duty Soldiers haven't worked in the civilian sector while on active duty, they qualify for the largest tax credits during the first year of their transition.

## How does the WOTC benefit you?

You can highlight the WOTC during the recruitment process with any company that asks you to submit your resume into their online database. Recruiters quickly screen resumes

*(Continued from page 12)*

beginning Sept. 11, 2001, and ending on Aug. 31, 2010, the last day of Operation Iraqi Freedom; or

6. In a campaign or expedition for which a campaign medal has been authorized. Any Armed Forces Expeditionary Medal or campaign badge, including Afghanistan (Operations Enduring Freedom (OEF), Iraqi Freedom (OIF)), Bosnia (Operations Joint Endeavor, Joint Guard, and Joint Forge), Global War on Terrorism, Persian Gulf, and others may qualify for preference.

The veteran must have been discharged under an honorable or general discharge.

• **How do I determine if I am eligible for veterans' preference?**  
In general, veterans' preference eligibility is based on dates

as they search for the candidates to interview. Resumes that grab a recruiter's attention have a better chance of making the "interview" stack. Veteran candidates that get pre-certified for the Veteran Tax Credit (VTC), can add "Pre-Certified for a Veteran Tax Credit" to the top of their resumes.

## How to get pre-certified

The Department of Labor works with state workforce agencies to verify veteran status and to process pre-certifications. One way is to visit your state agency's office with your separation documentation and disability rating letter, if applicable. The other way is to use an online resource like [VTC Veteran Tax Credits](#), which will submit your documentation to your resident state on your behalf. VTC also provides additional resources to connect you with employers looking to hire veterans. Both the state workforce agencies and VTC provide these services to veterans at no cost to you.

Imagine you are one of three final candidates for a position. The candidates are fairly equal in skills and experience. The one with the hiring tax credit helps the company budget and has the edge.

You may also use the tax credit while negotiating. Salary, relocation and other benefits are negotiable when finalizing the offer of employment. Bringing additional revenue to the company in the form of a tax credit may help you in those negotiations.

*Disclaimer: This article does not constitute an endorsement of VTC.*

of active duty service, receipt of a campaign badge, Purple Heart, or a service-connected disability. Only veterans discharged or released from active duty in the armed forces under honorable conditions (honorable or general discharge) are eligible for veterans' preference.

If you are not sure of your preference eligibility, visit <https://www.fedshirevets.gov/job/vetpref/index.aspx>.

## • How many types of preference eligibles are there?

There are basically three types of preference eligibles, disabled (10 point preference eligible), non-disabled (5 point preference eligible) and sole survivorship preference (0 point preference eligible).

For more FAQ, information and resources, visit [FedsHireVets.gov](#)

*VA Blogpost by Heather Martin and edited by Michaela Yesis, student interns working with VA's Digital Media Engagement team.*

# The Exchange is a great place for veterans to shop – and work

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

All our nation's Soldiers are Soldiers for Life at their Exchange. That's why it's an honor for the Army & Air Force Exchange Service to continue to welcome back veterans, both as shoppers and teammates.

The Exchange recently welcomed a special group of 4.1 million shoppers back to our military family. As of Jan. 1, all veterans with a service-connected disability, Purple Heart recipients, former prisoners of war and certain family caregivers can shop in-store at the Exchange, as well as at the commissary and morale, welfare and recreation retail locations in the U.S. Find out more about the in-store patronage expansion at [ShopMyExchange.com/Vets](http://ShopMyExchange.com/Vets).

Like you, these heroes fought for us, sacrificed for our nation and earned this benefit.

All honorably discharged veterans can also shop the Exchange online, a benefit secured in 2017. Since then, veteran shoppers have placed nearly 500,000 orders through [ShopMyExchange.com](http://ShopMyExchange.com), saving more than \$8 million in sales tax.

Another way the Exchange is serving those who have served

is by extending career opportunities to every member of our military family. The Exchange is marching toward a goal to hire 50,000 veterans and military spouses by 2020. Since 2013, more than 9,000 veterans and 35,000 spouses have joined the Exchange team.

Many of our veteran teammates joined the Exchange as a second career after retiring from the military. Today, veterans make up 10% of the Exchange's workforce. If you or any veteran you know is looking for career opportunities, visit [ApplyMyExchange.com](http://ApplyMyExchange.com), where there are specific webpages for veteran and military spouse applicants.

It is a privilege for the Exchange to serve our military community. Thank you for your selfless service and thank you for shopping your Exchange.

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.*



## Season 3

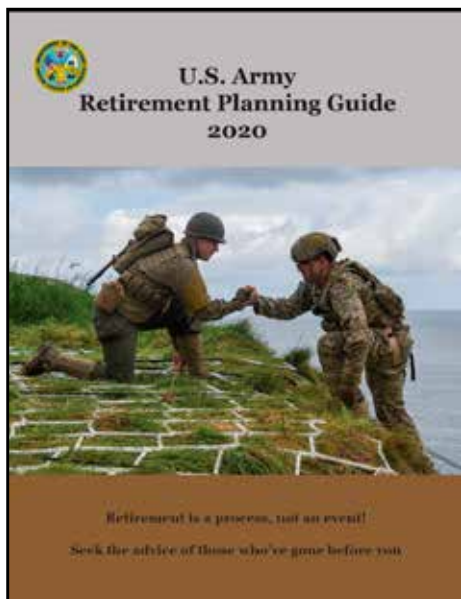
- [Episode 1 Recruit Military Spouse Hiring Fair](#)
- [Episode 2 New You, Healthy You](#)
- [Episode 3 How to Start Your Retirement](#)
- [Episode 4 Transition to Trades](#)
- [Episode 5 WithYouWithMe](#)
- [Episode 6 Military Medics and Corpsmen Program](#)
- [Episode 7 Opportunities in the U.S. Army Reserves](#)
- [Episode 8 Warrior Scholar Project](#)
- [Episode 9 Army People Strategy](#)
- [Episode 10 MyArmyBenefits](#)
- [Episode 11 Military Women \(Women's History Month\)](#)
- [Episode 12 Army Emergency Relief](#)
- [Episode 13 Team Red White Blue](#)

## In case you missed it!

### Highlights from January's *Change of Mission*

- Lessons Learned: Transitioning kids
- What you need to know about SBP elections for your children
- Army proposes changes to burial criteria at Arlington
- Continuing TRICARE health coverage after retirement
- VA Welcome Kit
- Making your transition to retired pay smoother
- What receiving a disability retirement really means
- Stay in uniform after retirement: Mentor America's youth with JROTC

Read it in the [Change of Mission Archives!](#)



### 2020 U.S. Army Retirement Planning Guide

Produced by Army Retirement Services, the 2020 U.S. Army Retirement Planning Guide is available for download as a [PDF](#) from the Army Retirement Services website.



### Army Echoes

Produced by Army Retirement Services, Army Echoes is the Army's official newsletter for Retired Soldiers and surviving spouses. It is available on the Army Retirement Services [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.

**How do I receive Change of Mission?** If you're a Soldier in any Army component with 17+ years of service, just make sure your [myPay](#) account at DFAS has a good email address for you. That's where we'll send it. If you're not a Soldier with 17+ years of service, you can still get *Change of Mission* on the [Change of Mission website](#).

## DIRECTORY

[Army Echoes](#)

[Army Echoes Blog](#)

[Army Reserve Retirement Services](#)

[Army Retirement Services](#)

[Change of Mission](#)

[Combat-Related Special Compensation](#) (866) 281-3254 opt.4

[Concurrent Retired & Disability Pay](#) (800) 321-1080

[Department of Veterans Affairs](#)

[DFAS](#) (800) 321-1080 (M-F, 8 a.m. to 5 p.m. EST)

[DOD Self Service Logon](#)

[FEDVIP Dental/Vision Plans](#)

[GI Bill](#) (888) 442-4551

[HRC Education Incentives Section \(GI Bill\)](#) (888) 276-9472

[HRC Gray Area Retirements Branch](#) (888) 276-9472

[MyArmyBenefits](#) Help Desk (888) 721-2769 (9 a.m. to 5 p.m. EST M-F)

[myPay](#) (888) 332-7411

[RC Application for Retired Pay](#)

[Soldier for Life on Facebook](#)

[Soldier for Life on Instagram](#)

[Soldier for Life on Twitter](#)

[Soldier for Life on Linked In](#)

[Soldier for Life on YouTube](#)

[Soldier for Life Transition Assistance Program](#) (800) 325-4715

[Survivor Benefit Plan](#)

[TRICARE](#)

[TRICARE Beneficiary Counseling & Assistance Coordinator](#)

[TRICARE East](#) (800) 444-5445

[TRICARE West](#) (844) 866-9378

[TRICARE Overseas](#) (888) 678-1207

[TRICARE Retired Reserve](#)

[TRICARE Young Adult](#)

[Uniformed Services Former Spouse Protection Act](#)

[US Family Health Plan](#)

[VA Benefits and Services](#) (800) 827-1000

[VA Health Care Benefits](#) (877) 222-8387

[VA Insurance](#) SGLI/VGLI: (800) 419-1473

## INSTALLATION RSOs

### ALABAMA

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

• **Ft. Rucker**  
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### Ft. Stewart

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[usarmy.riley.rso@mail.mil](mailto:usarmy.riley.rso@mail.mil)

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[usarmy.campbell.rso@mail.mil](mailto:usarmy.campbell.rso@mail.mil)

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[usarmy.knox.rso@mail.mil](mailto:usarmy.knox.rso@mail.mil)

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

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(410) 306-2322  
[usarmy.apgrso@mail.mil](mailto:usarmy.apgrso@mail.mil)

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[usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil](mailto:usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil)

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[usarmy.carlisle.rso@mail.mil](mailto:usarmy.carlisle.rso@mail.mil)  
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(803) 751-6715  
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(915) 568-6233/5204  
[usarmy.bliss.rso@mail.mil](mailto:usarmy.bliss.rso@mail.mil)

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(254) 287-5210  
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[usarmy.eustis.rso@mail.mil](mailto:usarmy.eustis.rso@mail.mil)

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[usarmy.lee-rso@mail.mil](mailto:usarmy.lee-rso@mail.mil)

• **JB Myer-Henderson Hall**  
(703) 696-5948/3689  
[usarmy.jbmhh.rso@mail.mil](mailto:usarmy.jbmhh.rso@mail.mil)

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[usarmy.jblm.rso@mail.mil](mailto:usarmy.jblm.rso@mail.mil)

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(800) 452-0923  
[usarmy.mccoy.rso@mail.mil](mailto:usarmy.mccoy.rso@mail.mil)

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### Belgium

032-65-32-6293/7267  
[usarmy.rsobenelux@mail.mil](mailto:usarmy.rsobenelux@mail.mil)

### Netherlands

011 32 65 32 6293/7267  
[usarmy.rsobenelux@mail.mil](mailto:usarmy.rsobenelux@mail.mil)

### Italy

• **Vicenza**  
39-0444-61-7913  
[usarmy.rsoitaly@mail.mil](mailto:usarmy.rsoitaly@mail.mil)

### Korea

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[usarmy.KoreaRSO@mail.mil](mailto:usarmy.KoreaRSO@mail.mil)

• **Camp Humphreys**  
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• **Daegu**  
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• **Ansbach**  
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[usarmy.rsoansbach@mail.mil](mailto:usarmy.rsoansbach@mail.mil)

• **Baumholder**  
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• **Rheinland-Pfalz**  
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• **Stuttgart**  
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• **Wiesbaden**  
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• **Puerto Rico**  
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## 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.

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