

A responsible legacy – thinking about estate planning

By Robyn Alama Mroszczyk, Deputy Chief of Staff, G-9, Financial Education Program Manager

We all face changes every day, and the Army lifestyle is no exception. The numerous moves, deployments, temporary duty, job changes, and every day “Army life” can be challenging not only for you, as the Soldier, but also your entire family. With each new opportunity, Army life can bring uncertainty. How we embrace changes will impact how we are able to live with them.

One area Soldiers often overlook is estate planning. Thoughts of death tend to conjure a wide range of complex emotions. While confronting our mortality is daunting, being prepared for the inevitable is imperative and of utmost importance for our survivors.

Questions about your wishes will abound if not considered: Who will care for your children? Who will be responsible for your estate if you are not married? Do you have aging parents who need assistance? Is your ex-spouse entitled to a part of your estate as a result of the divorce agreement?

A good estate plan answers important questions for when you are incapacitated and are no longer able to make your own decisions as well as in the event of your death. It lays out your intentions and allows your loved ones to continue to benefit from the life you were building.

“The only constant in life is change” — Heraclitus

How would you answer these questions?

- Who will oversee your finances and health care options if you are unable to?
- Do you have people designated to act on your behalf as outlined in a Power of Attorney, living will, and/or an advanced medical directive? Do you have those documents in place? Do the people close to you know how to locate these documents if you become incapacitated?
- Have you communicated with those people what your wishes are?
- To whom do you want to pass your personal possessions and property?
- How should assets like savings, real estate, investments, and insurance proceeds be used if you are incapacitated or deceased?
- Who will care for your children and manage any property they inherit? Have you designated a guardian and/or conservator in the case you and/or your spouse were to pass?
- If you have a child with special needs, have you prepared for their care and their finances?

Estate planning helps your loved ones navigate a difficult time and avoid confusion, conflict and unnecessary cost. Several important legal documents make up your estate plan, and you will need to give each one the time and attention it deserves. Without proper documentation, state law governs how your property will be distributed and a court may need to determine who should be responsible for the care of your children.

Important elements may include:

- Last will and testament
- Power of Attorney (POA)

(Continued on page 3)

Features

Post Service Missions: What you can do for the Army	2
If I only had a plan! We can help with that.	5
Need help converting your military to civilian take home pay?	7
Can you choose between an active federal service and nonregular retirement?	9

Articles

Financial planning for retirement Part 1 of 3 in a series	4
Preparing your allotments for retirement	9
Army-G1 approves SFL-TAP name change	10
Take this month's Retirement Quiz	10
Season 7 of the SFL Podcast is online!	11
Leadership discussions: Lasting impacts before you go	12
The Survivor Benefit Plan and taxes	13
Heads up! IPPS-A brownout will impact retirement applications	14
Dental and vision care in retirement? It's FEDVIP	15

Regular Items

Lessons Learned	6
Ask Joe: Your benefits guru	8
In case you missed it!	14

POST SERVICE MISSIONS: WHAT YOU CAN DO FOR THE ARMY



INSTALLATION RETIREE COUNCILS

By **Mark E. Overberg**, *Director, Army Retirement Services*

Have you asked your retired friends if they experienced a post-service let down? Have you asked them about the loss of camaraderie and how they feel about their new job?

Some folks will tell you that “Soldier for Life” is just a marketing slogan. I will tell you it’s not. It’s a mindset. It’s a mission. It’s an affirmation of everything you’ve been doing for the last two to three decades.

So what are you supposed to do when you retire? Do you hang up your uniform and forget that you served? Or do you continue to serve in some way? What are the options?

This is the first in a series of articles under the title “Post Service Missions” where we’ll explain some possibilities for continued service when you retire.

INSTALLATION RETIREE COUNCILS

First, we call them retiree councils – instead of Retired Soldier Councils – because, at the installation level, retiree councils are purple. Army installation retiree councils welcome retirees from all services.

On the other hand, the Chief of Staff, Army (CSA) Retired Soldier Council (RSC) is different. This 14-member council is comprised of Retired Soldiers nominated by their installation retiree councils and appointed by the CSA to advise him on subjects that involve Army- and

DOD-level policies and resources – Title 10 United States Code concerns the CSA can affect. For more about the CSARSC, its history, and its annual reports, see the [Soldier for Life website](#).

Army regulations say that installation retiree councils have four primary missions:

- Provide advice and recommendations to installation leaders regarding vital issues and concerns of the retired community
- Provide an assessment of how current Army programs and initiatives and proposals for new laws and policies may affect the retired community
- Strengthen communications between the Army and its retired community
- Encourage Retired Soldiers to remain active Soldiers for Life, who strive to help veterans find employment, inspire the next generation to join the military, and inspire Americans to trust and support the military

If educating Americans about the Army and being the link between the Army and its one million Retired Soldiers and 251,000 surviving spouses who live in your area interests you, then an installation retiree council is for you.

To contact your local retiree council, reach out to the installation retirement services officer. You can find its contact information on the [Soldier for Life 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. Direct all other questions to the retirement services officers listed on the [Army Retirement Services website](#).

Prior to using or reprinting any portion of *Change of Mission*, please contact the [editor](#).

Leadership

Deputy Chief of Staff, G-1: Lt. Gen. Gary M. Brito

Director, Army Retirement Services: Mark E. Overberg

Change of Mission Editor: Mark E. Overberg

Circulation: 186,899

Volume IV, Issue 2



(Continued from page 1)

- Living will (advanced medical directive)
- Trusts
- Trusts to manage money and property for a minor child and/or a special needs trust for a child with special needs
- Servicemembers' Group Life Insurance
- Thrift Savings Plan (and other retirement plans) designation of beneficiary
- DD Form 93, Record of Emergency Data (designates death gratuity payout)
- Survivor Benefit Plan (when you retire or if you die in the line of duty on active duty or inactive duty)
- Survivor Benefits
- Funeral and burial arrangements

As a Soldier, you should know that the Department of Defense, the Department of Veterans Affairs and other agencies provide comprehensive assistance and support to the survivors of fallen Soldiers and veterans. You can start planning now by visiting the [MyArmyBenefits' Survivor Benefits Calculator](#) to view your Survivor Benefits Reports, perform "what-if" exercises to see how your Survivor Benefits might change, and review related fact sheets. This would be a prime opportunity to sit down with your loved ones to show them what government benefits would be afforded to them.

To preserve your family's financial future, consider taking necessary steps to assist you in gaining control of your property and other assets, so you can provide for your family for the long term. However, if you delay, you run the risk that your wishes will not be carried out and may create unnecessary heartache, confusion, and possible litigation for those left behind.

Once created, keeping your estate plan up-to-date is critical. You will need to revisit your plan after key milestones, including marriage, the birth of children, divorce or the death of a spouse, and a significant increase or decrease in assets, or, simply, you may change your mind!

Where to go for help?

Luckily, the Army has a supportive network of resources to assist you and your family. Your installation has a legal assistance office that can produce many of the documents typically found in an estate plan, free of charge. Visit the Army's [Financial Literacy Training Program's official website](#) for helpful handouts, videos, and resources to get the conversation started with your loved ones. Speak with a personal financial manager or counselor at your installation for assistance in establishing a financial plan. Visit [Military OneSource's website](#) to find one in your area.

Ultimately, estate planning is your personal responsibility. In order to ensure that your plan is carried out as you intended, it is important that you open the lines of communication with your loved ones and let them know of your hopes and wishes for your legacy, property, and health care. If you fail to communicate your wishes, your family may be left arguing over what they think you would have wanted rather than simply knowing what you wanted.

Robyn Alama Mroszczyk holds an Accreditation in Financial Counseling (AFC). Soldiers and their families seeking legal advice should consult the staff of the nearest installation legal assistance office. The information contained in this article is designed to educate and inform Soldiers and their families on their personal legal affairs. Nothing contained in the article is a substitute for the competent legal advice of a licensed attorney.

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.

Financial planning for retirement

Part 1 of 3 in our Retirement Planning Series

By the MyArmyBenefits Staff

One of the most important parts of planning for retirement is financial. Servicemembers know when they are going to get paid and how much. They receive a basic allowance for housing and free medical care, and money is available for college. When you are in the military, you don't have to plan for many contingencies. However, after retirement things are less predictable. A financial plan can help you succeed in retirement by preparing you and your family for the expected and unexpected.

When you are two to three years out from your planned retirement, much of the information that will give a precise picture of your future finances is unknown. However, using available tools and information, you can start planning and add detail as it becomes available. Developing your financial plan will take time, perhaps months, and some parts, such as building a transition fund, may take a couple years. The first thing to do is look at your financial situation by creating a personal financial statement:

- Identify your current assets, liabilities, and discretionary income spending. Include bills (necessary spending), savings, what you own, what you owe, and where money goes after bills are paid.
- Look at current tax liability. What is your state and local liability for income and property taxes?
- If you don't have a budget, now is a good time to create one using this information.

After getting an idea of where you are, project your finances into the future:

- Decide whether current savings meet your goals. Depending on your decision about how you'll retire—new career, not working, taking a "gap year"—you may need to increase your savings. If you plan to continue working, it may take a while to find a job, so plan for living expenses to be paid from savings following retirement. Experts recommend you have a transition fund of at least six months to cover living expenses.

- Count all income and available benefits—include military pension, disability, Thrift Savings Plan, GI Bill, college fund, and savings plans.
 - o Use the [MyArmyBenefits Retirement Calculator](#) to get an accurate estimate of retirement income at your projected rank and retirement date. Use this number to calculate additional retirement income needs.
- List all military-provided benefits that will become expenses after retirement to include housing payments, medical, dental and vision insurance, and life insurance.
 - o The [MyArmyBenefits Survivor Benefit Plan \(SBP\) Premium Calculator](#) can assist you in projecting the cost of [SBP](#) and/or [Reserve Component SBP](#).
 - o To calculate the cost of benefits that would be provided to your survivors in the event of your death, go to the [MyArmyBenefits Survivor Benefits Calculator](#).
- Find information on the states and territories where you may live in the [MyArmyBenefits State/Territory Fact Sheets](#). This includes information on state income and property taxes, state and territory benefits such as scholarships, recreation discounts, employment preferences for veterans and their families, and more.
- If you want to relocate near a military installation that can provide cost-saving services the [MyArmyBenefits Resource Locator](#) can identify installations in the area to which you are considering relocating. Some military installations permit retirees to live in government housing.

Military retirement is a life-changing event for you and your family—not just a job change. The above information is not everything you need to know, but it should help get you started. For more detailed information, see the [2021 U.S. Army Retirement Planning Guide](#). Also, visit [MyArmyBenefits](#) to assist with benefits information and calculations both pre- and post-retirement.

Look for Part 2 in this series in the July 2021 issue of *Change of Mission*.




If I only had a plan! We can help with that.

By Mark E. Overberg, Director, Army Retirement Services

In Army Retirement Services, we know that Soldiers have little or no experience with planning for military retirements. That's why we developed the [U.S. Army Retirement Planning Guide](#) many years ago.

Each year, we update the Guide with changes in laws and policies that impact retirement. And we listen to Soldiers and make improvements they recommend. For example, the 2021 edition has an expanded planning timeline that starts 36 months before the tentative retirement date.

Thirty-six months sounds like a long time, but your peers say otherwise. Their two most frequent comments to us are that they started preparing too late, and they underestimated the number and complexity of the planning tasks.

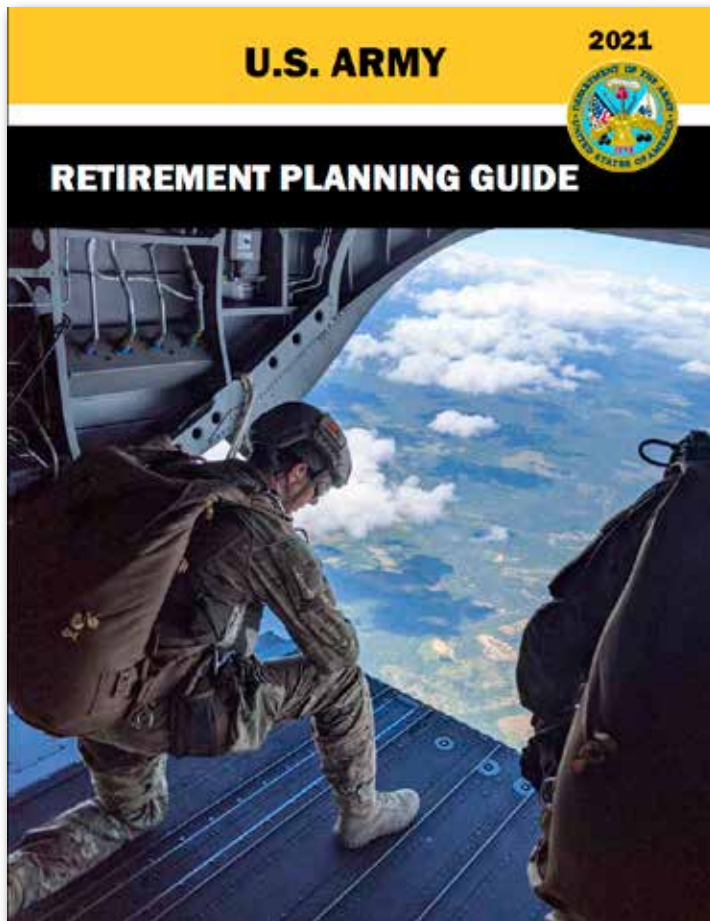
You can download the 65-page retirement planning guide as a PDF file from the [Army Retirement Services retirement planning webpage](#). There are chapters that walk you through retirement planning and procedures, retired pay and benefits, medical care, VA benefits, the [Department of Defense Survivor Benefit Plan](#), and more.

Retirement *is* a process, *not* an event.

Thirty thousand Soldiers retire from the Army every year. So not only are you not alone, retiring is a partnership event. We expect you to share your experiences with others. Don't try to go it alone.

As a Soldier for Life, you'll continue to live the Army Ethic and serve the Army in your new community. Your mission will change, but your duty will not. A Soldier for Life bridges the gap between the Army and Americans who don't know what it means to be a Soldier or the value of a veteran.

The mission statement for Retired Soldiers is to "HIRE & INSPIRE." Download the retirement planning guide and learn why that is and how to go about planning for your retirement.



Paratroopers assigned to 10th Special Forces Group (Airborne) conduct airborne operations from a Colorado Army National Guard CH-47D Chinook assigned to 2nd Battalion, 135th Aviation Regiment, into the snow-covered terrain of Fort Carson, Colo., December 10, 2008. Like Soldiers preparing for their leap into retirement, these Soldiers carefully studied and trained before conducting this mission to ensure they would successfully accomplish it. (U.S. Army photo by Staff Sgt. Liesl Marelli, Colorado Army National Guard)

Perspective and context are important in life. Is military retirement a sunset or a sunrise?

At Left: A March sunrise at Henry House on the Manassas National Battlefield in Virginia. Photo by retired Chief Warrant Officer Five Doug Finstad.

LESSONS LEARNED**Taking the transition process for granted****By Command Sgt. Maj. Scott Wilder, U.S. Army, Retired**

I enlisted in the Army on May 3, 1989 and retired on Nov. 30, 2019. I have served in every leadership position from team leader to command sergeant major. I have trained, counseled, and mentored thousands of Soldiers on what I thought was important in their development that also aligned with Army priorities. My goal was always to ensure that Soldiers were prepared for any challenges they may face, but it wasn't until I served as the Soldier for Life (SFL) Sergeant Major that I realized I failed in truly addressing one of the most important and stressful challenges in a Soldier's career: transition.

During counseling sessions, I would briefly discuss the Soldier's eligibility and options for reenlistment and what they needed to do to advance themselves in their career. If they were determined to move on from the Army, I would ask them what their plan is and would almost always tell them that they needed to attend college. Other than that, I did not offer much information concerning post service options. I believe this is still a common oversight throughout the Army. Although transition has become one of the Army's priorities, if our leaders are not in positions that have a transition focus, they simply do not understand its unique challenges.

Unfortunately, for many of us, the stressors and challenges of transition are most understood while going through the process and post transition, which is too late.

I entered the Army with the intent of serving an honorable four years of service, taking advantage of the GI Bill, earning a college degree, then getting a job. The problem with this plan was the lack of preparation on my part and the limited information concerning the process of exiting the service on the Army's part. During my fourth and final year of service, I was approached by the company retention NCO about all of my available options if I were to reenlist and stay in the Army, but no one, to include my leadership, spoke to me about my options or benefits if I were to ETS. With no exit plan and newly married, the Army was still my best option, so I reenlisted for another 4 years. At that point, I never looked back because I knew I would stay in the Army for at least 20 years and who can't figure out in 20 years what they want to do next? I couldn't have been more wrong.

Over the course of 30 years in the Army, I never put much thought into retirement or what I would be doing next. I mistakenly assumed that "next career" would eventually

come to me, but it did not and when it was time to move on, I was completely unprepared and uncomfortable with my new environment. All of the confidence I had throughout my time in the Army was suddenly gone. This, in my opinion, is one of the most important, if not the most important step in transition and preparing for life after the Army. By not taking the time to truly analyze myself, my skills, my interests, my needs, my worth, and my family situation, I had no direction to follow and was feeling lost. It felt like a thousand concerns were running through my head, but I just couldn't seem to align them with what I needed to do for a smooth transition. Bottom line, it all boiled down to not knowing what I really wanted to do, other than stay in the Army, so I procrastinated.

Although I served in SFL, whose primary mission was to build relationships with civilian community organizations, educators, and corporations in order to develop an environment and training that led to post service employment, I myself did not take advantage of any of the incredible opportunities and did not listen to all of the advice I was given. When I started my transition process, I was not ready to go outside of my comfort zone and I did not make it a priority, therefore, I was not as prepared as I could or should have been. For example, the Army recommends starting the transition process up to 36 months out from your retirement date. I was about 6 months out when I attended the SFL Transition Assistance Program (SFL-TAP); behind before I even got started. I was told to find a mentor. I ignored this advice. I didn't perfect my resume, I didn't work on my interviewing skills, I didn't attend networking events/job fairs, and I didn't start the VA claims process until about 2 weeks from retirement. In the end, I did NOT take the steps I had been telling young Soldiers and leaders they should be taking to transition successfully. There are so many steps to accomplish and new processes to learn, as I mentioned I didn't do, before exiting the service that you literally need a couple of years to navigate to prepare yourself to the fullest.

The process of looking for that next job was more daunting than I ever imagined. I was trying to find something outside of the infantry, not knowing what I really wanted to do, that I thought I would like, that was also located close to where I lived. Needless to say, I was not successful and by not networking and building relationships while in the Army, I

(Continued on page 7)

(Continued from page 6)

felt like I had no civilian contacts to reach out to, only fellow Soldiers who had recently retired or were still in the Army. Luckily, I had peers that were looking out for me which led to employment at Army Emergency Relief. For me, it was a perfect fit. It kept me tied to the Army and in a position that allowed me to continue to care for our Soldiers, Retired Soldiers, and their families.

Soldiers need to realize that transition is in their future, regardless if it's at three or 35 years of service and to be successful, they must prepare for transition. Retirement is not an event; it is a process. You'll hear this many times, but I cannot express how true it really is.

I would like to leave you with a few things to consider when preparing for transition. YOU CANNOT START TOO EARLY! The earlier the better. Retirement planning should start around 36 months out from your retirement date. When you start researching the process, you will hear many different approaches from many different people and organizations on what is most important, and what you need to do to be successful. I believe there is some truth in all of these, but you must figure out what works best for you, knowing that parts of it will be very uncomfortable.

After going through the process, I realized I should have focused on myself first to figure out my identity or what I wanted to do outside of the Army and how to translate my military skills to employment in the civilian sector. To put you at ease, when the time arrives for you to begin the transition process, know that there are tons of resources, programs, and people who genuinely want you to succeed, but you must leverage them to ensure your success.

To start, review the [Army Retirement Planning Guide](#), which will provide detailed information on the process as well as a timeline of when each step should take place. Visit your local Army TAP office or look them up online. They offer specific training focused on almost everything you need to do for a smooth transition. Take advantage of the Career Skills Program or Corporate Fellowship Program. Get a [LinkedIn account](#). LinkedIn offers a myriad of training, information, and connections. And, [find a mentor](#) who will prepare you for post service employment.

Remember, a successful transition is not something that can be done alone. In the Army, everything we do involves support from the entire team. Why should transition be any different? Transition from the Army is nothing new; only new to you, so take advantage of those who want to help. In the end, my goal is to provide guidance to any service member who is exiting the service and to ensure they prepare for transition better than I did.

Command Sgt. Maj. Scott Wilder retired from the Army after 30 years of active duty service, including every enlisted leadership position. He is a Soldier for Life, still taking care of Soldiers, Retired Soldiers and their families as an Emergency Financial Administrator in the headquarters office of Army Emergency Relief. He lives with his wife and two daughters in the Northern Virginia area.



Need help converting your military to civilian take home pay?

Many new military retirees accept starting salaries that sound attractive . . . and then are shocked when their first (net) civilian paycheck is significantly smaller than they had expected. That's because they forgot to consider that civilian salaries are fully taxable, whereas they've been used to having a tax exempt portion of their military compensation (subsistence and housing allowances).



[Financial Frontline](#) is the Army's financial planning home for Soldiers and their families. One of the interesting calculators on the site is the [Civilian Pay to Equal Military Take Home Pay Calculator](#).

The calculator helps retiring or separating members better understand what civilian salary they'll have to earn to realize the same take-home pay they had in the military. Remember that this is just a first-level calculator. You also may need to account for civilian contributions to a 401(k) retirement plan, health insurance, and other expenses.



MyArmyBenefits

The U.S. Army official benefits website



Ask Joe: Your benefits guru

Dear Joe,

Based on a tip from your column, I used the MyArmyBenefits Retirement Calculator and got my projected retirement report which showed I can leave the Reserves NOW, at age 56, because of mobilization time since January 28, 2008, and immediately start drawing my retired pay! One quick question though – somebody said that even though I can get my retired pay now, TRICARE Select won't start until I'm 60, so should I keep my TRICARE Reserve Select until then?

Blissful in Biloxi

Dear Bliss,

Here is another example of where planning and knowledge of the facts are essential. Yes, you have enough mobilization time to reduce your retirement age from 60 to 56. But by accepting the early retirement, you'll leave drilling status and [TRICARE Reserve Select](#) for your family would change to [TRICARE Retired Reserve](#). By law, even though you are authorized to draw retired pay at a reduced age, TRICARE doesn't become available until age 60. As a result, the bill for your family TRICARE coverage would jump from about \$200 to almost \$1,000 per month for four years. That could take a big chunk out of your retired pay, so you might want to reconsider early retirement. And check the [MyArmyBenefits Benefit Library](#) for current information on all your federal and state benefits, who's eligible, and how you get them.

Joe

Dear Joe,

We were sitting around drinking coffee in Tempe last drill weekend exercising our "hurry up and wait" skills when one of the new kids said "...at least this time cooling our heels is state tax deductible." I said she was wrong because only pay received on active duty counts as state tax deductible and it has always been that way. She put \$10 on the table and said, "Ask Joe – he knows." So, Joe, what's up, and do I win or lose?

Tom in Tempe

Dear Tempe,

You would have been better off putting your \$10 on Tampa Bay to win the Super Bowl. Benefits laws are changing all the time, and it's important to keep up with the changes that may impact your wallet and ability to save money towards your military retirement. For example, [Arizona law](#) already allows members of the Army National Guard and Army Reserve to subtract the compensation received during active status as a member of the Army National Guard or Army Reserve during the taxable year – to the extent the income is included in the member's Arizona gross income. For this subtraction, and here it comes, Tom, the term active status includes all pay received by the Army National Guard or Army Reserve Service members, including weekend duty and the two weeks a year active duty. The law also includes Arizona National Guardsmen activated in a state capacity. She's right – Joe knows. And another thing, go look at the [Arizona state fact sheet](#) in [MyArmyBenefits State/Territory Benefits](#) and I'll bet you'll find other tax and benefits information that you didn't know you could access.

Joe

Can you choose between an active federal service and nonregular retirement?

By Lt. Col. Alicia Riley, U. S. Army Reserve Deputy Chief Retirement Services Officer

For traditional Reserve Component Soldiers, receiving a 20-year retirement letter is a rewarding experience. Once you have that golden ticket, you may have retirement options, but there are some conditions.

On Jan. 26, Army lawyers confirmed the Department of the Army Headquarters interpretation of federal law concerning retirement in the Selected Reserve of the Ready Reserve after eligibility for a regular (active duty) retirement. The interpretation may change the retirement plans of many traditional Reserve Component Soldiers who have 20 years of qualifying active federal service and also have, or will have, 20 years of qualifying service toward a non-regular retirement.

In order to qualify for a non-regular retirement in this situation, Soldiers must meet the following criteria before making an election to receive non-regular retired pay instead of active duty retired pay:

1. A Soldier who is eligible to receive (or receiving) retired pay under chapters 65 or 741 (warrant officers, commissioned officers, and enlisted Soldiers who have completed 20 years or more of active federal service).
2. The Soldier must serve in an active status in the Selected Reserve after the Soldier has become eligible for or is

receiving active duty retired pay.

3. The Soldier must have completed not less than two years of satisfactory service in the Selected Reserve's active status, excluding any active duty service while in the Selected Reserve.

If you are unsure which retirement you qualify for, reach out to the [nearest Retirement Services Officer](#) to conduct a records review. The Retirement Services Officer will ensure that Soldiers eligible to request or convert an active federal service retirement to a non-regular retirement meet the eligibility requirements of both federal law and Army policy. The statute provides no waiver authority except in limited cases for officers serving in or who have served in the position of state adjutant general or assistant adjutant general.

So you've made the sacrifices and put in the time. The Army wants to ensure you receive the retirement pay that you worked so hard to earn. To minimize delays, contact a Retirement Services Officer now or at the beginning of your transition to retirement.

For more information, locate your nearest [Retirement Services Office](#).

Preparing your allotments for retirement

CLEVELAND — In an effort to support the Department of Defense's ongoing efforts to reduce costs, the Defense Finance and Accounting Service is encouraging service members close to retirement to set up their discretionary allotments with their personal financial institutions using the online banking tools now commonly available through most banks.

Discretionary allotments (e.g. home mortgage payments or savings) are specific dollar amounts you designate for deposit into another bank account directly from your retirement pay.

Managing these transactions through your financial institution instead of your myPay account is easy and allows you to take advantage of tools that offer flexibility to establish, cancel, and modify payments. It's fast, simple and free at most banks.

Examples of discretionary allotments that can easily transfer to your financial institutions include:

- Commercial insurance payments
- Other financial organizations / savings accounts

There is no change to non-discretionary allotments (e.g. health care and child support), which you do not control.

Many institutions offer tutorials for those who are not familiar with this option or process. You will typically need the account number for your allotment payment (e.g., insurance number, savings account) and the name, address, and phone number of the payment company/institution.

For additional information and instructions on how to stop discretionary allotments in your myPay account, visit [DFAS.mil](#). You may also call our Customer Care Center at (888) 332-7411.

Army-G1 approves name change from Soldier for Life-Transition Assistance Program to Army Transition Assistance Program

FORT KNOX, Ky. — 2021 marks 30 years since the Army initiated the first ever program solely focused on transitioning Army Soldiers into civilian life. In 1991, just as the Berlin Wall hit the ground and as the first Gulf War ushered our Army into a new era, the Transition Assistance Program (TAP) was created.

As TAP celebrates its 30th anniversary, we are going back-to-basics with several strategic initiatives including a name change and a new program identity. On Oct. 26, 2020, the Army-G1 approved the name change of the Army's Transition Assistance Program from SFL-TAP to TAP.

The strategic objectives of the name change include raising awareness of TAP's successes; increasing support for and participation in the program; re-inspiring leaders, clients, and team members through education; and repositioning TAP to differentiate itself from other programs.

The Army is the only Military Service to have a 24/7 Virtual Center, staffed with transition counselors and certified financial planners, which Soldiers can access through telephone or computer. Anyone who is eligible for TAP can utilize this service. These services are especially beneficial for transitioning service members who are not located near a brick-and-mortar center.

All transition requirements can be completed through the Virtual Center, and transitioning service members can have one-on-one counseling sessions with no appointment needed. TAP equips transitioning service members with

the necessary knowledge, skills, and self-confidence to be globally successful in civilian life.

With more than 30 years of experience, TAP has a high level of credibility with transitioning Soldiers. TAP is, and will continue to be, a commander's program. Commanders benefit from these changes due to the customized methods, which better prepare Soldiers for transition and allow less time away from mission requirements. Additionally, the early start mandate helps to spread out requirements, thus reducing the impact of their absences.

This program allows transitioning service members to have greater control over their transition with more time to assess their readiness, identify their goals, and learn what's required to reach them.

The newly rebranded TAP has been developed on a foundation that places the well-being and transition of Soldiers above all else.

"TAP fulfills a moral obligation to prepare approximately 100,000 Soldiers annually for transition to civilian life, and assists them in achieving their individual transition goals," said Walter Herd, National Director, Army TAP.

TAP has continuously evolved over the past 30 years and as we enter into this time of celebration and rebranding, we hope to only continue to serve those who first served us, for many years to come.

Take this month's Retirement Quiz

- 1) T/F: Soldiers retiring with more than 20, but less than 30, years active federal service are eligible, but not entitled, to retire upon request.
- 2) T/F: Voluntary retirement requests must be submitted at least 9 months before the retirement date (enlisted) and 9 months before the start of transition leave (officers)
- 3) The Benefits Delivery at Discharge Program is what?
- 4) Members with 19 years and 6 months or more of active federal service who receive a PCS alert may retire in lieu of PCS if they submit the request within ___ days of the alert and the retirement date is no more than ___ months from the alert.
- 5) T/F: For officers, a PCS alert can be as simple as a phone call or email from a DA or HRC assignments official.
- 6) T/F: All NCOs in grades of E-6 through E-8, who are on a centralized promotion list, will lose their promotion-list standing upon approval for retirement.
- 7) A physical is _____ (required or optional) when retiring from active duty. If required, the physical should be scheduled no earlier than ___ months and no later than ___ months before starting terminal leave.
- 8) Soldiers are required to attend the Army Retirement Planning Seminar at least ___ months before retirement, but are recommended to start retirement planning ___ months before retirement.
- 9) Retirement orders for former 1st Sgts. will reflect that rank only if that duty was performed as an E-8.
- 10) The website that will give Soldiers a personalized retired pay calculation based on data pulled automatically from their personnel records is _____.

[Answers on page 15](#)

Season 7 of the SFL Podcast is online!

Season 7 of the Soldier For Life Podcast wrapped up at the end of March, and it had something for everyone. Resources for veteran and military spouse entrepreneurs, discussions about diversity and inclusion, information on post-military TRICARE benefits, and chats with some amazing Army women for Women's History Month and African American History Month...there is sure to be something of interest to you!

Take a look at the list below to see what Season 7 episode you want to listen to first (or which episode you want to listen to again!) or visit the [SFL Podcast page](#) to listen to 85+ SFL Podcast episodes and counting...we release a new episode every Sunday!



Episode 1 - [Association of Military Spouse Entrepreneurs](#) For all of you military spouses out there...did you ever wish you had someone to talk to about starting or growing your own business? Well...now you do! Hear how AMSE connects military spouse entrepreneurs with the people, tools, and resources they need to find business success.

Episode 2 - [Transitioning your Talent Beyond the Uniform](#) As you transition out of the military, you must clearly articulate your talents and what success means to you. This episode with EF Overwatch will help you do just that.

Episode 3 - [Understanding your TRICARE Benefits](#) Do you know what health care coverage is available to you after you retire? If you said no or have questions, this #SoldierForLifePodcast episode is one that you don't want to miss.

Episode 4 - [Suiting Warriors](#) In the military, figuring out what to wear to work is simple (uniform anyone?). What about after you retire? Find out how dressing for post-military success leads to opportunities, advancement, and connections.

Episode 5 - [Gallant Few](#) Military transition is a challenge, but it can be so much easier with the help of a mentor who has already been where you are going. Learn how GallantFew and its mentorship opportunities can ease your transition.

Episode 6 - [The ROCKS, Inc.](#) The ROCKS Inc., a non-profit organization, provides mentorship, professional development, and personal counseling to military officers. Learn how The ROCKS Inc. facilitates diversity and inclusion in the Army.

Episode 7 - [Diversity and the U. S. Army Recruiting Command](#) The military is known as a culturally diverse organization. Tune in to find out what diversity, inclusion, and equality mean to recruiting the next generation of Soldiers.

Episode 8 - [PENFED Foundation](#) The PenFed Foundation helps transitioning service members and veterans gain the business experience and financing they need to help them get started on their entrepreneurial journey. Find out how.

Episode 9 - [Representation Matters with 1st Lt. Simone Askew](#) Listen to our discussion with 1st Lt. Simone Askew, the first African American female First Captain at the U.S. Military Academy, about representation and why it matters!

Episode 10 - [Resiliency with Lt. Col. Lisa Jaster](#) Would you have what it takes to get through Army Ranger School? Lt. Col. Lisa Jaster was one of the first women, the first female Army Reserve Soldier, and the first mom to graduate from Ranger School. Listen to her talk about resiliency and its role in overcoming some of life's biggest challenges.

Episode 11 - [Camouflaged Sisters](#) Approximately 17 percent of American service members are women, and every one of them has her own story to tell. In this #SoldierForLifePodcast episode, we talk to Army veteran and author Lila Holley about the need for veteran women to share their voices and tell their stories.

Episode 12 - [Army Career Skills from a Retiring CSM Point of View](#) How can the Army Career Skills Program (aka the CSP or the DoD SkillBridge program) help you prepare to retire? Find out as we chat with Command Sgt. Maj. Tabitha Gavia about how her CSP internship helped her find the right post-military job.

Episode 13 - [Myth Busting the COVID Vaccine with TRADOC](#) There are many myths out there about the COVID vaccine. So we sat down with the Command Surgeon for the U.S. Army Training and Doctrine Command (TRADOC) to learn the facts and discuss why getting the vaccine is important to you, your family, and the health of our fighting force.

Leadership discussions: Lasting impacts before you go

By DOD Office of Financial Readiness

As you near the end of your Army career, it's time to consider the lasting impacts you'll leave on the next generation of leaders. While you've likely been planning and thinking about your retirement for years now, many of your Soldiers may be at the beginning stages of their plans. How you approach this important topic and what you say could make a substantial difference in their futures.

However, starting the conversation is often easier said than done. For leaders uncertain about what to say and how to begin, this article has some tips for topics to bring up — and how to go about it.

Start Small

If this is your first conversation with a Soldier about their retirement plans, start small to gauge their progress. Keeping the conversation broad initially can help open the door for more specific discussions down the line. For instance, consider asking:

- What's your approach for funding retirement?
- Are you on track to meet your retirement goals?

With your upcoming retirement in mind, try to steer the conversation toward why having a long-term retirement strategy is important — even for the youngest Soldiers in your ranks.

Focus on Advantages

Understanding the benefits of saving for retirement can be a challenge when it seems so far in the future. For young Soldiers, this can be an opportunity to discuss some of the more immediate advantages to retirement accounts. Try asking:

- Do you know the difference between pre-tax retirement contributions and contributions that are tax-free at retirement? Let's talk about how both options can affect your paycheck.

Specific facts and figures to illustrate the advantages of starting to save early can also be helpful. Share how money can grow over time when invested early. For instance, under the Rule of 72, \$2,000 invested at age 22 can grow to more

than \$60,000 at an 8% return. However, waiting until age 31 to invest the same amount of money at the same rate would yield just over \$30,000 — a substantial difference for only a nine-year delay. Start the conversation by saying:

- It can be challenging to focus on long-term plans when they feel so far away, but starting retirement savings early can give you a big advantage.
- Are you familiar with the [Rule of 72?](#)

Get Specific

Depending on their years of service as of Jan. 1, 2018, the majority of the Soldiers under your command were likely either automatically enrolled in the [Blended Retirement System](#) or may have opted in. Even if you don't have



Service members discuss retirement

firsthand experience with BRS, you can still encourage your Soldiers to maximize matching contributions under the Thrift Savings Plan. Soldiers who joined the Army on or after Oct. 1, 2020, are automatically enrolled at 5% of their basic salary, while Soldiers who joined between Jan. 1, 2018, and Sept. 30, 2020, were enrolled at 3%. Since the government matches up to 5% of TSP contributions, talk to your Soldiers about the benefits of either maintaining or increasing their contribution to 5%.

*(Continued on page 13, see **Leadership discussions**)*

The Survivor Benefit Plan and taxes

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

As you plan your retirement, keep in mind that you must make a decision about the Survivor Benefit Plan (SBP) or the Reserve Component Survivor Benefit Plan (RCSBP). You should consider their tax advantages. Your retired pay will be taxed as unearned income. However, in most cases, your SBP/RCSBP premiums will reduce your taxable retired pay, effectively lowering your premium payments. See the example below:

	No SBP	SBP
Retired Pay	\$2,000	\$2,000
SBP Premium	\$0	\$130
Taxable Pay	\$2,000	\$1,870
Tax Paid (28%)*	\$560	\$524
Tax Savings	\$0	\$36
Actual SBP Cost	\$0	\$94

* Estimated marginal tax rate; actual rate depends on income

In some cases, you may have to pay taxes on your SBP premiums if they are not deducted directly out of your retired pay. Two such cases include:

- A Retired Soldier who later retires from federal civil service and combines military and civilian service for

retired pay. If the member keeps the military SBP, the member will pay the premiums directly to the Defense Finance and Accounting Service (DFAS).

- A Retired Soldier whose retired pay is partially or completely waived by the receipt of VA disability compensation. If the SBP premium is not covered by any remaining retired pay or Combat Related Special Compensation, the Retired Soldier must pay DFAS directly or have the SBP premium deducted from their VA compensation.

In addition to speaking to your RSO, you may also want to consult with your tax attorney and/or financial counselor to learn more about the tax benefits and implications of SBP or RCSBP.



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.

(Leadership discussions, continued from page 12)

Ask:

- What percentage or dollar amount are you contributing to your TSP?
- Did you know the government matches TSP contributions up to 5% for BRS participants?

If applicable, share some personal experience about how you cut costs or reduced your monthly spending to set aside more for retirement. Emphasize how making smarter financial choices now can pay off in the future when they're getting ready to transition. Point out how small habits, like eating out less and making coffee at home, can add up to significant savings when contributed to a retirement

account. Keep in mind that you should not give specific investment advice or insert your personal bias into the discussion. Each individual has a distinct risk tolerance and financial comfort profile.

Bottom Line: Start Talking

Even short conversations can make a big difference — and you never know how important these topics may be for a particular Soldier to hear. By simply starting the conversation, you create the possibility of having a meaningful, lasting impact as a leader.

For more tips on starting the conversation, check out the [Leader Card series](#) from the [Office of Financial Readiness](#) and follow @DoDFINRED on [Facebook](#), [Twitter](#), [Instagram](#) and [YouTube](#).

Heads up! IPPS-A brownout will impact retirement applications

By IPPS-A Change Management Team

ARLINGTON, Va. – Brownout is the final and most significant event in the migration of the Integrated Personnel and Pay System – Army (IPPS-A) to its new users. Put simply, it’s the event that transfers data from the Army’s legacy systems to IPPS-A.

During the three-week brownout, inbound and outbound transactions of legacy systems are shutoff while data in those systems is transferred to IPPS-A.

“The best thing Soldiers can be doing right now is make sure their records are up to date,” said Lt. Col. John Elko, deployment lead for IPPS-A Training & Deployment.

“When IPPS-A goes live, Soldier records need to be in the right place,” said Elko. “We don’t want Soldiers to experience negative impacts in HR processes because their data isn’t accurate or the Soldier isn’t properly slotted.”

Two groups of Soldiers who should be especially vigilant are those coming into their promotion or retirement window. Once brownout starts, Electronic Military Personnel Office (eMilpo) and the Total Officer Personnel Management and Information System (TOPMIS II) will no longer be operational. It is vital for Soldiers to update these systems while they’re still available and maintain an offline copy for their records. Soldiers going before a board should certify their board

file at the earliest opportunity and retiring Soldiers should be prepared to submit their retirement paperwork by Thanksgiving to ensure it’s in before the brownout period begins.

It will not be advantageous for Soldiers to wait until IPPS-A is live to update their records with their S1 while their S1 is trying to ensure the new system is set to support their formations.

Retiring Soldiers should be prepared to submit their retirement paperwork by Thanksgiving to ensure it's in before the brownout period begins.

Elko wants Army Reserve and active component Soldiers to know that important pay- and benefits-impacting systems like the Defense Joint Military Pay System (DJMS) and the Defense Enrollment Eligibility Reporting System (DEERS) will be online during brownout. “DEERS verifies TRICARE eligibility, so that’s pretty key to minimizing impact to Soldiers’ medical benefits through

brownout,” said Elko.

Brownout for Army Reserve and active component Soldiers is eight months away. Still, Elko said he can’t emphasize enough the importance of Soldiers checking the accuracy of their personnel records. “The more work Soldiers and HR personnel put in now, the better off they will be come Dec. 21, 2021,” Elko said. “They will be able to hit the ground running with IPPS-A.”

“Have a bias toward action – let’s see something happen now. You can break that big plan into small steps and take the first step right away.” – Indira Gandhi

In case you missed it!

Highlights from January's *Change of Mission*

- Financial planning for retirement: The tax implications
- TSP Lifecycle Funds change, increasing opportunities for Soldiers
- Surprise! The Blended Retirement System is taking over!
- Retiring during a pandemic
- Getting into myPay after you retire
- TRICARE Select enrollment fees began on Jan. 1, 2021

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

Dental and vision care in retirement? It's FEDVIP

WASHINGTON — The U.S. Office of Personnel Management (OPM) is proud to welcome retiring members of the uniformed services to the Federal Employees Dental and Vision Insurance Program (FEDVIP).

Sponsored by OPM, FEDVIP is a voluntary, enrollee-pay-all dental and vision insurance program. It replaced the former TRICARE Retiree Dental Program (TRDP). In general, retired uniformed service members, their families, and survivors are eligible for FEDVIP dental coverage and, if enrolled in a TRICARE health plan, FEDVIP vision coverage. Please note: Opportunities to enroll outside of open season are limited.

Retiring uniformed service members are considered newly eligible for FEDVIP. This includes Retired Reserve members who are age 60 and older and under age 60 (gray area reservists) not yet receiving retired pay.

If you're retiring from the uniformed services, you have a 91-day enrollment window to enroll in a FEDVIP dental and/or vision plan. You may enroll between 31 days prior to your military retirement date and 60 days following. It's important to remember, **enrollment is not automatic**. If you choose to enroll in FEDVIP, you must enroll prior to your military retirement date to prevent a gap in dental coverage between your active duty or reserve dental plan and your FEDVIP plan.

If you do not enroll within 60 days from your retirement date, you must wait until the next open season.

FEDVIP is popular among the more than 3.5 million people already enrolled in the program, giving the program high marks for quality and value. With 12 dental and five vision carriers to choose from, FEDVIP offers great flexibility when selecting the right coverage for you and your family, such as:

- regional dental plans as well as nationwide dental and vision plans with international coverage
- most plans feature both high and standard options
- a choice between three enrollment types: self, self plus one, or self and family

To familiarize yourself with the program, explore [BENEFEDS](#). BENEFEDS is the secure online portal to enroll in FEDVIP, to research FEDVIP's current list of carriers and plans, and to use the plan comparison tool to view rates, benefits, and coverage information.

Don't miss this opportunity! Consider including FEDVIP in your retirement plan today.

BENEFEDS is administered by Long Term Care Partners, LLC, with oversight by the U.S. Office of Personnel Management.



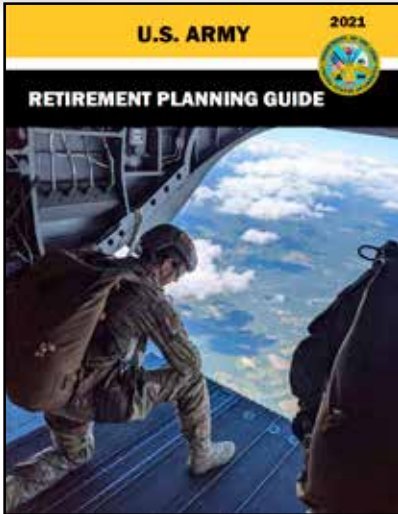
Answers to this month's Retirement Quiz on page 10

- 1) True (AR 600-8-24, ch. 6; AR 635-200, ch. 12)
- 2) True (AR 600-8-24, ch. 6; AR 635-200, ch. 12)
- 3) The VA's program to apply for disability compensation between 90 and 180 days before leaving active duty.
- 4) 30 days; 6 months (AR 600-8-24, ch. 6; AR 635-200, ch. 12)
- 5) True (AR 600-8-24, ch. 6)
- 6) True (AR 635-200 ch. 12)
- 7) Required; NET 6 months; NLT 1 month (DA Pam 40-502)
- 8) 12 months; 36 months (AR 600-8-7)

- 9) True (AR 635-200, ch. 12)
- 10) The [MyArmyBenefits](#) website

Grading

- | | |
|-------------|-------------------------------------|
| 10 correct | A military retirement expert |
| 8-9 correct | Almost an expert |
| 6-7 correct | You're getting closer to retirement |
| 4-5 correct | Time to start studying |
| 1-3 correct | You're planning to retire when? |



2021 U.S. Army Retirement Planning Guide

Produced by Army Retirement Services, the 2021 U.S. Army Retirement Planning Guide is available for download as a PDF document 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 *Change of Mission*. If you're not a Soldier with 17+ years of service, you can still read *Change of Mission* on the [Soldier for Life website](#).

Want to talk to a Retirement Services Officer?

RSO contact information is on the [Army Retirement Services website](#).

Helpful Websites

- [Army Echoes](#)
- [Army Echoes Blog](#)
- [Army Reserve Retirement Services](#)
- [Army Retirement Services](#)
- [Army Transition Assistance Program](#) (800) 325-4715
- [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
- [Reserve Component Application for Retired Pay](#)

- [Soldier for Life on Facebook](#)
- [Soldier for Life on Instagram](#)
- [Soldier for Life on Twitter](#)
- [Soldier for Life on LinkedIn](#)
- [Soldier for Life on YouTube](#)
- [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](#) Call the appropriate number just above
- [TRICARE Young Adult](#) Call the appropriate number just above
- [Uniformed Services Former Spouse Protection Act](#)
- [US Family Health Plan](#) (800) 748-7347
- [VA Benefits and Services](#) (800) 827-1000
- [VA Health Care Benefits](#) (877) 222-8387
- [VA Insurance](#) SGLI/VGLI: (800) 419-1473