

A message from the Sergeant Major of the Army

If you are surprised to see me on the cover of *Change of Mission*, the Army's retirement planning newsletter, you shouldn't be.

Army Doctrine Publication 6-22, *Army Leadership and the Profession*, explains that "While the needs of the Army and the Nation should come first, selfless service does not imply leaders should neglect their families or themselves."

In a little over two years, I plan to retire from the Army.

Like any other military mission, I must prepare myself and my family for this mission. Have you heard that "retirement is a process, not an event?" Who among us has retired from the military before? Who can do it without thought or planning? This is not just another permanent change of station.

How am I going to prepare? To begin, my wife and I will soon receive our retirement planning brief from an Army retirement services officer and we'll attend the Army Transition Assistance Program. By attending these 24 months before retirement, we'll have time to develop and execute a plan while I continue to perform my normal daily duties.

Why is retirement preparation important? Regardless of what Soldiers would like to think, when we move to civilian communities and seek civilian employment, they will know us and judge us — and the Army. If we are prepared, if we are confident and successful in our transitions, they will judge that too. Do you think Americans will encourage their children to join an Army that doesn't take care of its Soldiers? This is People First.

I'm just beginning the retirement stage of my military journey, but I know I'll be successful. I'll master these new challenges through study and the advice of subject matter experts and mentors who've walked this path before me.

Preparing for retirement is a mission like any other. When you retire, your mission will change, but your duty to the country will not. You'll still be part of our Army. Your mission will be to "Hire & Inspire."

So get after your retirement planning. We expect you to.

Sgt. Maj. of the Army Michael A. Grinston
16th Sgt. Maj. of the Army



"Preparing for retirement is a mission like any other."

YOUR MISSION WILL CHANGE, BUT YOUR DUTY WILL NOT!

Features

<i>Army tests a new way to help surviving spouses</i>	2
<i>10 principles for a successful military retirement</i>	3
<i>Taking Soldier for Life to the next level</i>	3
<i>Continuation pay as a retention tool</i>	10

Articles

<i>login.gov, what's that?</i>	2
<i>There's no place like home. . . but where is home after retirement? Part 2 of 3 in a series</i>	4
<i>TAP is just the beginning, so do it early and often!</i>	7
<i>Prepare your finances for the post-retirement job hunt</i>	9
<i>DFAS now updates you three times when you request an action</i>	11
<i>VA Welcome Kit</i>	12
<i>myPay announces two-factor authentication is mandatory</i>	13
<i>NCO leadership and the Reserve Component Survivor Benefit Plan</i>	13
<i>Airborne hazards and open burn pit registry</i>	14
<i>Season 8 of the SFL Podcast is online!</i>	15

Regular Items

<i>Post Service Missions: What you can do for the Army</i>	5
<i>Lessons Learned</i>	6
<i>Ask Joe: Your benefits guru</i>	8
<i>In case you missed it!</i>	14

Army tests a new way to help surviving spouses

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

Because the Army believes that a Soldier for Life continues to serve, even in retirement, it will test a proposal to use the experience and dedication of Retired Soldiers to help the spouses of their fellow Retired Soldiers when they pass away.

In honor of Retired Soldiers' service to the nation, starting on Aug. 1 and continuing until further notice, the Ft. Stewart, Ga. Casualty Assistance Center will provide casualty assistance to the surviving spouses of Retired Soldiers who die while living in the Ft. Stewart service area.

This pilot casualty assistance program will provide services to surviving spouses in the coastal counties around Beaufort, S.C., Hinesville and Savannah, Ga. and all of Florida except the panhandle.

The pilot program isn't just about helping surviving spouses

navigate the maze of federal benefits, rules, and forms in their time of need. It's also about the Retired Soldiers who will provide these services for free to the surviving spouses.

Almost 50 Retired Soldiers living in the Ft. Stewart service area have volunteered to provide these services during the pilot.

If you know the surviving spouse of a Retired Soldier who recently died while living in the area listed above, ask them to call the Ft. Stewart Casualty Assistance Center at (912) 767-7255 or (912) 767-1152.

If you know a Retired Soldier living in the area listed above who would like to volunteer as a Retired Soldier Casualty Assistance Officer, please ask them to contact the Ft. Stewart Retirement Services Office at (912) 767-5013 or (912) 767-0418.

login.gov, what's that?

WASHINGTON -- With one login.gov account, users can securely sign in to multiple government agencies online. login.gov is a General Services Administration-provided authentication and identity proofing platform that makes online interactions with the U.S. government simple, efficient and intuitive.

login.gov offers secure, two-factor authentication and unphishable methods to securely access digital services at over 17 different government agencies with a single set of credentials.

login.gov is used by over 60 applications at 17 agencies including cabinet level agencies such as the Department of Defense, Department of Homeland Security, Department of Energy, and the Department of Transportation. Over 17 million people have signed up to use login.gov, across all applications.

Participating services include USAJOBS (Office of Personnel Management) and Paycheck Protection Program (Small Business Administration). Visit the login.gov website for more information.

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](https://armyretirement.com).

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: 185,989

Volume IV, Issue 3

Taking Soldier for Life to the next level

By Mark E. Overberg, Director, Army Retirement Services

Sgt. 1st Class Ronald W. Saxton retired after 22 years of active duty in the U.S. Army Quartermaster Corps. He takes being a Soldier for Life to the next level.

At his home (below), he wasn't satisfied with putting up a tall flagpole to fly our nation's flag. He thought someone should be saluting the flag . . . and showing others that he's a Soldier for Life.

At work, he wasn't satisfied with just telling his Army story. The now retired Sgt. 1st Class Saxton is the owner and chief executive officer of a small business, [SAWTST, LLC](#), which employs 400 people, 63 percent of whom are veterans.

And that, in a nutshell, is the Retired Soldier mission: Hire & Inspire!



10 principles for a successful military retirement

1. **Retirement is a process, not an event.** If you think of retirement as a ceremony, you're already in trouble.
2. **Start early.** Don't underestimate the amount of time and commitment required. Start 36 months before you plan to retire.
3. **Do your homework.** Don't assume you know what to do or when to do it. Put in the time. Attend the Retirement Planning Seminar AND the Transition Assistance Program with your spouse 24 months out. Consider going twice.
4. **Ask for help.** From mentors, peers, retirement services officers, retired service members, transition assistance program personnel, benefits specialists, state veterans officials, Department of Veterans Affairs personnel, TRICARE advisors, etc.
5. **Don't go it alone at home.** Involve your spouse and family in the planning early and often.
6. **Make a timeline of required tasks and stick to it.** Update it periodically.
7. **Make a financial plan.** Save up in a transition account in case there is an employment gap, save for new clothing, plan for much higher taxes, take transition leave instead of selling it, etc.
8. **Know your available resources** [U.S. Army Retirement Planning Guide](#), [U.S. Army Retirement Planning Seminar](#), [Army retirement services officers](#), the [Soldier for Life website](#), the [MyArmyBenefits website and calculators](#), the [Army Transition Assistance Program and counselors](#), the [VA](#), [TRICARE](#), VSOs, transportation office, etc.)
9. **Network, network, network.** If you plan to work in retirement, begin networking early. When determining what you want to do, what industry you want to do it in, and finding employment there, networking is critical.
10. **Expect psycho-social changes.** You're leaving a close knit, structured environment where you have many friends and people who believe as you do and see the world as you do for something completely different.



MyArmyBenefits

The U.S. Army official benefits website



There's no place like home...but where is home after retirement?

Part 2 of 3 in our Retirement Planning Series

By the MyArmyBenefits Staff

When you backwards plan the timeline from your active duty retirement date to the start of your preparation 36 months out, one of the many items on the timeline is where to live in retirement. This is often a tough decision after moving on permanent change of station orders for 20 years when home was where the military sent you.

There are many ways retiring Soldiers and families approach this decision but the perfect solution for someone else may not be perfect for you and your family. Some base their decision on the location of the best job offer. Others want to move back to their hometown or go somewhere that does not tax retired pay. The decision for some may be driven by a plan to pursue higher education or make a career change. No matter what the main drivers are in this decision, it affects you, your spouse, and your children.

With so much to consider, how do you compare locations? The [MyArmyBenefits state and territory fact sheets](#) can help. There is a fact sheet for every U.S. state and four U.S. territories—the District of Columbia, Guam, Puerto Rico and the U.S. Virgin Islands. Each fact sheet contains information on state income and property taxes, education and employment benefits, parks and recreation, a list of Veterans Affairs (VA) facilities in the state, and more. This detailed information will help you compare all the states and territories you are considering.

One of the most-asked questions in retirement planning is which states tax military retired pay. Each state fact sheet has up-to-date information on whether military retired pay is taxed and the availability of property tax exemptions for veterans. Several states have passed legislation in the past few years to eliminate state taxes on military pensions (most recently Utah and Nebraska in 2021) and others are actively considering similar changes. Check back frequently as you go through the retirement process as state tax laws often change.

If the availability of higher education opportunities is one of the deciding factors for where to call home, check out the education benefits section for the states under consideration. Many states offer scholarship programs for veterans, as well as spouses and children of veterans. For example, the [Alabama G.I. Dependent Scholarship Program](#) offers the spouses and children of eligible veterans ten semesters of undergraduate education at a state-supported institution of higher learning plus \$1,000 per semester for textbooks and applicable fees.

The employment benefits section of each state fact sheet is a good place to look for state hiring preference information for veterans and special programs like [New Mexico's Operation Sound Stage](#) – a program designed to put military veterans to work on movie and TV productions in New Mexico. Many states have unique programs specific to their state so be sure to also view the miscellaneous benefits section. You can find initiatives such as the [Texas Veterans Land Board Loan Programs](#) and the [Service Dog Grant for North Dakota Veterans with PTSD](#).

Most states also offer discounts to Retired Soldiers and veterans on state park admission and recreational activities such as camping, hunting, and fishing. For example, Colorado offers free admission to [Colorado State Parks](#) each August for veterans and service members – a great incentive to enjoy the great outdoors. If it is important for you and your family to live near a military installation or VA facility, look for the list of military installations and VA facilities in the state near the bottom of every state and territory fact sheet.

While [MyArmyBenefits](#) cannot provide a crystal ball to see your future, it does provide help in answering the question of where to live in your future as a Retired Soldier. Check out the state and territory fact sheets today and be sure to tell your spouse about them too!

"A clear vision, backed by definite plans, gives you a tremendous feeling of confidence and personal power." – Brian Tracy, Canadian-American motivational speaker

POST SERVICE MISSIONS: WHAT YOU CAN DO FOR THE ARMY

STAY IN UNIFORM AND MENTOR AMERICA'S YOUTH AFTER RETIREMENT



The U.S. Army Junior Reserve Officer Training Corps (JROTC) mission is "To Motivate Young People to be Better Citizens" by instilling the values of citizenship, service to the nation, personal responsibility and a sense of accomplishment.

JROTC is a service to our nation in that it provides cadets the motivation and skills to improve physical fitness; think critically and creatively; communicate effectively; work as a team member; pursue meaningful careers, especially in the areas of science, technology, engineering and mathematics (STEM); and become successful citizens.

As JROTC continues to modernize and adapt to the changing needs of America's communities and workforce, Army JROTC is developing a cyber pilot program. The Army JROTC Cyber Pilot Program is an innovative, four-year, honors-level cyber program that is part of the Army's effort to infuse critical STEM curriculum in high schools across the country.

The Army JROTC Cyber Pilot program provides students with challenging, relevant experiences and prepares them to enter the cyber workforce, pursue a four-year degree and enter military service.

For the cyber pilot, JROTC will leverage instructors with various backgrounds and experiences, especially individuals with a bachelor's degree in computer science, information systems, cybersecurity or other related fields.

JROTC will execute the program in approximately 20 schools during the Academic Year 2022-2023. Additionally, JROTC plans to expand the cyber pilot program into more schools in the following years. Army JROTC cyber instructors will uphold the JROTC vision of providing a quality citizenship, character, and leadership development program, while fostering partnerships

with communities and educational institutions.

Army JROTC is currently seeking instructors for the cyber pilot programs. Preferred applicants will possess at least one of the following certifications (or obtain the certification within six months of becoming an instructor):

- DoD Approved 8570 Baseline Certification (Any IAT Level 1 certification or higher)
- CompTIA Linux+
- Microsoft Technology Associate (MTA) or similar
- Cisco Certified Technician or similar

When one becomes a U.S. Army JROTC instructor, one becomes part of a community. You have the opportunity to motivate young people to be better students, better leaders and better citizens. As a JROTC cyber instructor, you also have the opportunity to motivate these young people to serve in critical roles for our nation.

To learn more about becoming a U.S. Army JROTC instructor, please visit us on our [website](#). You may view instructor vacancies, estimate your Minimum Instructor Pay and begin the application process. You may also call (800) 347-6641 with any questions.



LESSONS LEARNED

#DesignYourLife for Transition and #MapYourJourney

By Command Sgt. Maj. Jamie Halchishick, U.S. Army, Retired

Transition from the military can be challenging for any service member. However, doing so as a military retiree adds complexity, as the Army is likely all we have ever known for at least two decades. I would like to share my takeaways on the most important things to focus on for military retirement and civilian life.

Successful operations require planning. As a retiring command sergeant major, I served in multiple roles in my 30-year career that involved significant planning, from the tactical to the strategic level, even instructing planning and operations at the Sergeant Majors Academy. I share my experience to make a point. We spend countless hours planning operations. Yet, I see many either completely fail to plan, or restrict themselves to a compressed transition planning window of one year or less (in some cases, significantly less) for one of the biggest moves in their life. The results are undue stress on the Soldier and their family as they attempt to navigate the myriad transition requirements. The compressed timeline often pressures the service member to take the first job available (often in the defense industry), leads to many rejections from companies they thought they could easily work for, or fails to provide the fulfillment they are used to in service to the nation: "After all, I am a (senior rank) with 20-plus years of service, I should be able to walk into a senior position in any company!" That is not reality in most cases in the civilian world.

Those who plan to retire from the Army should realize they have a unique and amazing opportunity to literally design the life they want to live after retirement. I believe that with the proper preparation and determination, retiring Soldiers can achieve their transition goal and build a fulfilling life where passion, skill, finances, opportunity, and networking intersect. That intersection is what I call purpose. I had a sergeant major mentor help me really understand this when I was a student at the Academy in 2011.

The first (and often hardest) part of this journey is to figure out what you really want to do after military retirement. As I mentioned previously, a great place to start is to consider what you are passionate about, what you are skilled at, what will pay the bills, and what opportunities exist outside of the military. See the attached Venn diagram.

Once you narrow it down to a couple realistic options, you should begin to conduct informational interviews with people who do those jobs in the civilian world.



Source: <http://www.humanbusiness.eu/purpose-venn-diagram/>

Because human resources and operations, for example, are a bit different in the civilian world, the informational interviews will help you understand if that is what you really want to do. [This short video](#) from the Stanford Life Design Lab can help you better understand what informational interviews look like.

Twenty plus years of service and over a decade of leadership experience is great. However, if you have never worked in or have an education in Information Technology (IT), it is unlikely that you will be hired as a middle or senior manager in the IT industry, even though it is one of the fastest growing fields in the entire world. You need to determine what education, certifications, experience, network, and branding is required to be competitive, especially if you are pivoting into a different field than your previous experience and education.

Once you have determined what it takes to be competitive in that space, you need to conduct a gap analysis. What education, certifications, experience, network, and branding do you need, to be competitive in the space you want to break into? The experience is eye-opening and informs us that most people should begin to work their transition plan at least 3-5 years prior to retirement. What if you need a specific degree? How are you going to achieve that if

(Continued on page 7)

(Continued from page 6)

you just started this process one year from retirement? Professional certifications are also highly sought after in many industries of the civilian world. What if you leveraged [Tuition Assistance](#) and [Credentialing Assistance](#) geared toward this gap analysis, and used Army funding to obtain the education and stackable certifications that would make you a strong competitor? Now, that is planning!

The next step is to establish an action plan, with milestones.

So, if I am five years from my planned retirement date, I need to develop a comprehensive plan to achieve my desired end state. Be careful though, old Soldiers can get medically boarded quickly. Does your plan account for that? Suppose I want to do X when I get out. In that case, I need to complete this degree, these certifications, build a network in this industry, and develop my brand on social media (especially LinkedIn) before I hit my one-year out mark. How long will it take you to do all those things? Is it even possible to be

successful if you wait until 6-12 months out to begin this process? The real answer is...NO! Get busy! A quick warning here is to be mindful of your desired outcome.

There are so many fantastic resources out there for transitioning military, you can quickly find yourself overwhelmed, trying to complete all the "good" programs available. My advice is to focus on your goal. If those programs do not lead towards the accomplishment of your mission, let them pass. Free training for a PMP certification is great...unless it is irrelevant to what you want to do after the military. Do not waste valuable time if it does not align with your desired outcome.

Thanks to some strong mentorship, I incorporated these concepts and executed a plan over the last five years. That included a pivot midway to something completely different than I initially planned. However, the work I put into it over the years paid off. The same can be true for you. Design your life, map your journey, and live a fulfilling life after your military service.

TAP is just the beginning, so do it early and often!

FT. KNOX, Ky. — The Army's Transition Assistance Program (TAP) is a commander's program and the Soldier's responsibility. The program provides transition assistance services to eligible Soldiers with at least 180 or more continuous days of Title 10 active duty service, except for those in a training status.

TAP also assists all eligible transitioning Soldiers to discover knowledge, skills, and resources necessary to be competitive and successful in the global workforce. We help Soldiers make informed career decisions through counseling and employment assistance, building upon lessons learned in the initial and service phases of the Soldier Life Cycle.

Soldiers begin the transition process 18 months prior to transition or 24 months prior to retirement, spreading requirements out over the course of several months using the distributive model (only short-notice separations are authorized a five-day consecutive class). Soldiers, Retired Soldiers, Army family members, and Department of the Army civilians are eligible for transition assistance services as well.

Going early and going often to TAP has been

statistically proven to increase an individual's chance of post-transition success. As a Soldier continues their career in the Army, it is important to pick up training and credentials that could help meet future civilian goals. All of these preparations play a key role in the transition process later in a military career.

Service members are two times more likely to obtain a job or career before leaving active duty if they start their search at least six months or more before transitioning. This indicates that many TAP requirements need to be completed much earlier in order to begin the job search at this six-month mark with the documents and knowledge needed to successfully search for open positions.

To begin planning your transition from active duty to civilian life, visit the [Virtual Center](#) to access our resource library, which includes transition information, resume samples, seminar slides, and other resources. Soldiers may contact the Virtual Center at (800) 325-4715.

You can also follow TAP on [Facebook](#), [Twitter](#) and [LinkedIn](#).

"Put your future in good hands - your own." – Mark Victor Hansen



MyArmyBenefits

The U.S. Army official benefits website



Ask Joe: Your benefits guru

Dear Joe,

A Soldier I served with that recently retired told me that there are discounts on hunting licenses for military retirees with a disability rating. Is this true? I am thinking about retiring to Idaho for the great hunting and fishing and other outdoor activities. Discounts on some of my favorite pastimes would be a bonus as I settle into retired life.

Avid Hunter

Dear Avid,

This is true if you fall within the eligibility requirements. Idaho offers great hunting and fishing benefits to resident and nonresident service members and veterans. The MyArmyBenefits state fact sheets are a great resource for all the information on hunting, fishing and recreation benefits in every state and territory.

A once in a lifetime opportunity now exists to hunt big game in Idaho through their Disabled Veterans Special Big Game Tag Program for free. Residents and non-residents may apply. For more information, go to the [MyArmyBenefits fact sheet](#). Good luck and happy hunting,

Joe

Dear Joe,

Each Memorial Day our family comes together to celebrate the life of our son who was killed in Iraq back in 2008. As time has passed, feelings and emotions may have grown dim and smoothed out, but it is always a comfort for my wife and I to meet and share with other Gold Star families as we do each Memorial Day.

Last year the pandemic kept us apart, but this year was different – more like before. It was wonderful to see old friends once again, which brings me to my point. I am an active duty Soldier preparing for retirement and am looking at moving to Louisiana after I retire and working for the State. One of the other families at the Memorial Day event said they heard Louisiana recently expanded hiring preferences to include parents of deceased Soldiers. I've never heard of this before. Joe, this could be a blessing. Can you find out if it is true?

Gold Star Father

Dear Sir,

First, you have my highest respect and please accept my condolences for your son's sacrifice. We will share your burden in our memories for the rest of our lives. That's why we have Memorial Day.

Your question is a good one and the short answer is yes, Louisiana civil service hiring preferences include parents of deceased service members. The veterans hiring preference law in Louisiana now reads- "Ten Points preference shall be awarded for the original appointment.

Since you are also retiring, look into the hiring preference available to veterans by the state and the federal government. The [MyArmyBenefits state and territory fact sheet](#) contains the pertinent information. Best of luck.

Joe

Prepare your finances for the post-retirement job hunt

By the Department of Defense Office of Financial Readiness

Your time in the Army has helped you gain valuable skills and experience that you can transfer to a new civilian job or career after you retire. Between interview-related costs, changes to your income and benefits, and potential gaps in employment, there's a lot to prepare for. Make sure you're financially ready for the next steps with helpful information about the post-retirement job hunt.

Planning ahead

Job hunting can take time. Beginning to plan for your transition at least 24 months before retirement can help set you up for success. [The Army Transition Assistance Program](#), or ATAP, website highlights a Hiring Our Heroes study that found service members are twice as likely to get a job before leaving active duty if they start their search at least six months before transitioning. In addition to giving you time to make important life decisions, planning ahead can give you an opportunity to get your finances in order and avoid substantial gaps in employment.

The [Department of Defense's Career Ready Portal](#) has information and resources to help you succeed in your career goals. You can also attend [TAP](#) employment workshops at your installation up to two years before you retire.

Additional costs

From traveling for interviews to potential [relocation costs](#), expenses during your post-retirement job hunt can add up quickly. Setting aside money for these needs can help ensure a smooth transition. Interview travel could mean accounting for costs including gas, airfare, hotels, meals, new civilian clothes, and resume printing.

As you think about your finances, factoring in any potential impacts to your partner's income can also help you and your family budget accordingly. If your [spouse plans to search for a job](#), that process could lead to additional expenses.

Spending plans and transition funds

When you retire from the Army, your income will likely change — so it's a good idea to adjust your spending plan accordingly. And if you anticipate a gap in employment and do not intend to draw from your retired pay right away, planning for that lapse in income will help ensure that you can cover any necessities during the job search.

You may consider setting aside money in a [transition fund](#) that you can tap into during this time. Most personal financial managers and counselors recommend a cash reserve that covers a minimum of six months. Some Soldiers may decide to pursue educational opportunities or start their own business after retiring — all of which could have

varying financial impacts. Setting aside money in advance can help you achieve your long-term goals.

Future income and benefits

As an active duty Soldier, you receive a certain level of pay and various benefits like no-cost medical care. Once you retire, that will change. Calculating your future income and expenses will help you determine what level of pay and benefits to look for in a civilian job.

Changes to your benefits can have a large impact on your financial situation, so knowing what to expect can help you prepare for any additional costs you may incur. Health insurance is a particularly important financial consideration when deciding whether to accept a job offer, as civilian health care plans can be expensive. Keep in mind that some employers don't offer benefits until you've been at the company for a few months, and part-time jobs may not offer them at all. Consider how your benefits will affect your spending plan.

If you decide to keep a TRICARE plan, learn how your costs will change by visiting the [TRICARE website](#).

Tax considerations

In the Army, some parts of your take-home pay are not taxed. Once you retire and begin a civilian job, your new income will be fully taxable. You can avoid costly surprises by making sure you have the correct amount of taxes withheld from your civilian paychecks once you accept a job offer, as well as from your retired pay if you decide to take that immediately. This [Tax Withholding Estimator](#) from the IRS can help you plan.

[Tax rates](#) and expenses like housing also vary by city and state, so understanding the cost of living where you're applying for jobs can help you decide where to relocate and budget accordingly.

As you prepare for this exciting change, remember that you and your family are not alone. Accredited [personal financial managers](#) and [counselors](#) are available to help you plan for financial success at every step of your job search. You can also find information and resources specific to Soldiers navigating transition on the [Army TAP website](#). Reach out to your [nearest installation](#) to make an appointment with a local transition counselor who can help you develop your individual transition plan. Retiring from the Army is an important life event, but a little research and planning can help put your civilian career goals within reach.

For more information, visit the [Office of Financial Readiness website](#) and follow @DoDFINRED on [Facebook](#), [Twitter](#), [Instagram](#) and [YouTube](#).

Continuation pay as a retention tool

By Robyn Alama Mroszczyk and Mark Thompson

What is continuation pay?

Soldiers enrolled in the Blended Retirement System (BRS) are entitled to a one-time, direct bonus payment at their mid-career mark. The objective of continuation pay is to offer active duty, National Guard, and Reserve Soldiers a financial incentive to remain in the Army in exchange for an additional service obligation.

Soldiers may receive continuation pay in addition to any other career field-specific incentives or retention bonuses. It is essentially a retention tool. Each year, the Army publishes continuation pay rates and service obligations incurred as determined by the retention needs of the Army.

When can a Soldier receive it?

Soldiers must request continuation pay before completing their 12th year of service in accordance with the guidance published annually; it is not an automatic payment. It is payable after the completion of eight years of service, but before completion of 12 years of service, as computed from the pay entry base date and determined by the Army each year. Continuation pay is designed to retain a Soldier in their current occupation, Service, and component.

Soldiers' decisions are irrevocable. If they miss this window of opportunity, it cannot be undone.

How will continuation pay be calculated?

The calculations differ based on the Soldier's component and duty status.

Active duty Soldiers, including Active Guard Reserve (AGR), are eligible for a multiplier of 2.5 to 13 times their monthly basic pay. National Guard and Reserve Soldiers in a drilling status are eligible for a multiplier of 0.5 to six times their monthly basic pay (as if serving on active duty).

Pay-rate multipliers are based on Army-specific retention needs, specialty skills and hard-to-fill positions, similar to career field incentives and re-enlistment bonuses.

Each calendar year, the Army determines and publishes pay-rate multipliers and service obligation requirements.

How is it disbursed?

Continuation pay may be paid in one to four annual installments.

What are the financial implications of taking continuation pay?

Financial implications include income tax liability and

limitations of investing in the Thrift Savings Plan (TSP). Soldiers should consult with their significant other and a professional financial advisor prior to applying.

Continuation pay is subject to income tax withholding.

Continuation pay is considered earned income and may be taxed accordingly for federal and state taxes.

If taken in one installment, the amount paid may move Soldiers into a higher income tax bracket. If so, Soldiers might want to consider requesting multiple annual installments to lessen the tax burden in the year they receive it. If Soldiers receive continuation pay in a designated combat zone or qualified hazardous duty area, it may be tax-free.

Soldiers may review the [IRS Tax Withholding Estimator](#) to make sure the right amount of tax will be withheld. Soldiers should speak with a tax advisor, military personal financial manager or counselor for questions regarding their specific situation.

Continuation pay and the Thrift Savings Plan

Continuation pay is considered a bonus pay. It can be invested into the TSP, but these funds are not matched by the federal government.

If Soldiers wish to invest their continuation pay in the TSP, prior to receipt of payment, they must elect a percentage and designate, in [myPay](#), whether it will go into traditional, Roth, or a combination of accounts.

Annual TSP contribution limits will apply. If Soldiers' contributions push them to the annual maximum, they will lose the Service's matching funds on regular TSP contributions until January 1st of the next year. Receiving continuation pay in multiple installments may prevent a loss of matching funds.

Soldier wants to take Continuation Pay – now what?

Soldiers who are eligible to receive continuation pay must take financial education training [via distributed learning](#), face-to-face, or group training. [Leaders should educate themselves on BRS](#) and continuation pay, so they can guide eligible Soldiers on goal setting and retention efforts.

Soldiers should take a thoughtful approach to make the most of this bonus payment. A great place to start is reviewing their spending plan to get a sense of where their money is currently being spent. What are the Soldiers' goals?

(Continued on Page 11)

DFAS now updates you three times when you request an action

CLEVELAND — After you retire, one important part of your new mission will be to keep your retired pay account information current, so the Defense Finance and Accounting Service (DFAS) can pay you and your survivors promptly and correctly.

You must notify DFAS when you experience life changes during your retirement, such as changing your bank account or relocating. If you elect Survivor Benefit Plan coverage, you must also notify DFAS of a new marriage, the birth of a child, a divorce, or the death of your spouse.



Although you can make some changes in [myPay](#), others require that you fill out and mail or fax DFAS a form and supporting

documents. Then you have to wait a period of time to hear that the change was made to your account.

DFAS is excited to announce one of the latest improvements for Retired Soldiers. Over the coming year, DFAS is rolling out status notifications to keep Retired Soldiers in the loop as documents they submit move through the retired pay processing cycle.

How do status notifications work?

Status notifications are a three-step process that update you when DFAS receives your documents for processing by mail or fax (or in some specific cases, through [askDFAS](#)). You'll receive separate status notifications when your form or document is:

- Received and queued in the DFAS work system
- Assigned to be worked
- Completed - Either a notification the processing is complete or a notification that DFAS is sending a request for additional information.

What is the benefit of a status notification?

Status notifications will provide peace of mind that DFAS received your document or request. Status notifications also show when DFAS completed your request or that DFAS needs additional information. If DFAS does need additional information, you'll know to watch for mail from DFAS, with specific information about what DFAS needs to complete your request.

How Retired Soldiers receive status notifications.

To receive status notifications, ensure you put a current, personal email address in myPay before you retire. The notifications will be sent via SmartDoc email to that email address.

Watch for more information on status notifications and other improvements for Retired Soldiers from DFAS in upcoming issues of *Change of Mission* and on the [DFAS Retired & Annuitant Pay website](#).

(Continued from page 10)

This is a great opportunity for Soldiers to jumpstart their retirement savings. Other options for continuation pay are paying down debt, saving for emergencies, investing for the future and giving a gift.

Final Considerations

With over one million Service members participating and growing their savings in the BRS, leaders must engage with their Soldiers to help them improve their financial readiness.

Continuation pay can be a valuable retention tool to incentivize Soldiers to do one of the important things in their lives: serve their country.

Information on continuation pay can be found at the Army's official [Financial Readiness Training Program website](#).

Robyn Alama Mroszczyk is the Army Deputy Chief of Staff, G-9, Financial Education Program Manager and holds an Accreditation in Financial Counseling (AFC)

Mark Thompson is a Program Analyst in the Army Deputy Chief of Staff, G-1, Compensation and Entitlements Division

The information in this article is designed to educate 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. Soldiers and their families seeking legal advice should consult the staff of the [nearest installation Legal Assistance Office](#).

VA Welcome Kit

A handy navigational tool

By Mike Galloucis

Veterans oftentimes receive information about the [Department of Veterans Affairs](#) in a fragmented way. This can create confusion and a disjointed experience for veterans and their families as they attempt to understand and access VA's many different services and benefits. The VA has produced the [VA Welcome Kit](#) to specifically address this challenge.

Since assuming his current duties on Feb. 8, 2021, Secretary of Veterans Affairs Denis R. McDonough has added customer experience principles to VA's longstanding "I CARE" (Integrity, Commitment, Advocacy, Respect and Excellence) core values.

In support of the Secretary's intent, the VA's [Veterans Experience Office](#) under the direction of Chief Experience Officer John W. Boerstler, produces the VA Welcome Kit each year and distributes it in conjunction with Veterans Day. The product is specifically designed to make it easier for U.S. Service members, veterans, family members, caregivers and survivors to understand the many different benefits and services offered by VA.

"Veterans remain at the center of every decision we make. It is the responsibility of every [VA] employee to deliver exceptional outcomes and experiences," said Secretary McDonough. "Our individual and organizational commitment to delivering exceptional experiences in our service delivery continues."

The VA Welcome Kit provides pertinent information and helps overcome the natural apprehension most people experience when interacting with a large, complex organization like VA for the first time. It is written in an easy-to-understand and concise manner and includes information on popular VA benefits, including applying for VA healthcare, a disability

rating, education benefits, etc. The VA Welcome Kit highlights key VA benefits and services available that can positively impact quality of life and explains how and where to go to access those benefits and services.

The VA Welcome Kit also includes handy one-page (front and back) Quick Start Guides focused on specific topics of interest to Service members, veterans, family members, caregivers and survivors validated through empirical and anecdotal field research. The Welcome Kit is regularly updated online as new information becomes available.

Within VA, the Benefits Experience (BX) Directorate is assigned responsibility for producing the VA Welcome Kit. BX is a diverse, dedicated, and effective team comprised of veterans (including several Retired Soldiers, a Vietnam veteran and four combat veterans of Operation Iraqi Freedom) and other highly qualified men and women with decades of VA experience in different service lines. BX personnel routinely interact with veterans and family members virtually and in person

at different venues and relies on those interactions and field research when developing content for, and identifying ways to improve, the Welcome Kit.

The VA Welcome Kit can be downloaded and printed directly from the [VA website](#) or viewed on [YouTube](#). General feedback and suggestions on ways VA can improve the Welcome Kit can be [emailed directly to the VA](#).

Mike Galloucis is the Executive Director of VA's Benefit Experience Directorate and a retired Army colonel who served 30 years on active duty. He commanded an Army brigade in Iraq for 15 months in 2006-07.



"A good plan today is better than a perfect plan tomorrow." – Gen. George S. Patton

NCO leadership and the Reserve Component Survivor Benefit Plan

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

Non-commissioned officers are true professionals, leaders of Soldiers and “The Backbone of the Army”. With all of the values outlined in the [Army's NCO Creed](#), this one jumps out at me when I think about Soldiers making informed decisions about their family's future:

“All my Soldiers are entitled to outstanding leadership. I will provide that leadership. I know my Soldiers, and I will always place their needs above my own. I will communicate consistently with my Soldiers and never leave them uninformed...”

As you approach eligibility for retirement, remember you have Soldiers who are right there along with you. Information is power. Share your knowledge and resources with all your Soldiers.

For the Reserve Component (RC), it is all the more critical to provide the information earlier in an NCO's career. The Notification of Eligibility (NOE) for Retired Pay, otherwise known as the 20-year letter, triggers the decision for the Reserve Component Survivor Benefit Plan (RCSBP) – **not retirement itself**.

RCSBP coverage starts once the RC Soldier earns 20 years of creditable service, regardless of whether they continue to serve or retire at that time.

This little-known fact catches RC Soldiers off guard, and, in some cases, they miss their window to make the RCSBP

decision. In those cases, the law at the time determines the Soldier's coverage or lack of coverage for their loved ones. This may or may not have been what they would've elected.

RC Soldiers must make their RCSBP decisions within 90 days of receiving their NOE. If they miss that window, by law they will have automatic coverage for Option C (immediate coverage) for the full base amount for any eligible dependents they had on the date of their NOE.

An RC Soldier must also maintain that RCSBP election. This means that they must make decisions and submit forms about life changing events after the 20-year letter. These decisions have legal timeframes and consequences, so it is important for your Soldiers to contact their servicing RSO when they do have a life changing event. They need all the necessary information to make informed decisions.

Don't leave your Soldiers uninformed. Help them get the information they need to make informed decisions prior to receiving their NOE. An [RSO](#) is always ready to assist. You can find additional resources on the [Soldier for Life website](#).



myPay announces two-factor authentication is mandatory

INDIANAPOLIS – On Apr. 27, myPay, the online pay management application for military members, military retirees and many federal civilian employees made two-factor authentication an access requirement.

Once activated, a customer will receive the one-time PIN via their choice of email or text message. The PIN will remain effective for 10 minutes, so it is important that the customer has access to email or their smartphone to retrieve the PIN and enter it on the myPay login screen. Once entered, access is provided to the myPay account.

Many myPay customers can use their CAC or PIV smart cards instead of the login ID and password. While they can opt-in for two-factor authentication for those times when they access their accounts away from their CAC or PIV-enabled computers, two-factor authentication will not activate when using a smart card.

Account holders can set two-factor authentication and update their preferred email address or phone number for receiving one-time PINs in the Personal Settings menu at any time. Changes require validation by entering the one-time PIN.



Airborne hazards and open burn pit registry

WASHINGTON — Did you know the Department of Veterans Affairs (VA) collects, analyzes, and publishes data on health conditions that may be related to environmental exposures experienced during deployment? The [Airborne Hazards and Open Burn Pit Registry](#) is a secure database of health information voluntarily provided by service members and veterans, and is instrumental in enabling VA to improve care and services for veterans.

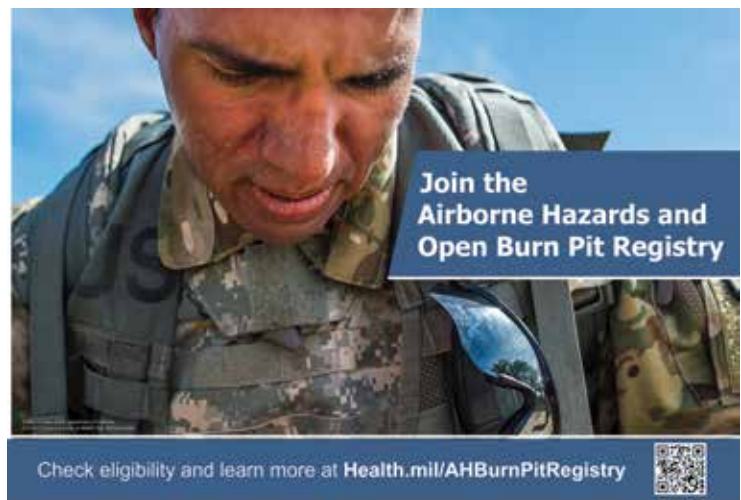
The registry consists of an online questionnaire followed by an optional, but recommended, medical evaluation. The questionnaire helps you document your deployments and exposures to airborne hazards (which include sand, dust, smoke from oil well fires, and more—not just burn pits) to create a snapshot of your health. Upon completing the questionnaire, you are encouraged to discuss your exposure history and health with a provider in a free, optional medical evaluation. Participants also receive information from VA about registry updates and ongoing health studies.

Service members and veterans who were deployed in the Southwest Asia theater of operations on or after Aug. 2, 1990, or who were stationed in Afghanistan or Djibouti on or after Sept. 11, 2001, are eligible to sign up for the Airborne Hazards and Open Burn Pit Registry. These regions include the following countries, bodies of water, and airspace above these locations:

- Afghanistan
- Bahrain
- Djibouti
- Gulf of Aden
- Gulf of Oman
- United Arab Emirates
- Iraq
- Kuwait
- Oman
- Qatar
- Saudi Arabia
- Waters of the Arabian Sea, Persian Gulf, and Red Sea

If you meet these eligibility criteria, please consider [joining the registry](#) to document your exposure and health information and support the health of other service members and veterans.

“In addition to encouraging eligible service members and veterans to register, we are working across the military health system and in collaboration with VA to make it easier for health care providers to access patients’ environmental exposure data and assess their health concerns,” said Steve Jones, Force Readiness and Health Assurance Policy director and retired Army Environmental Science and Engineering Officer. “Through all these efforts, we’ll continue to collect critical data and gain a better understanding of how airborne hazards impact our troops’ short- and long-term health,” he added.



Need more information? Check out [Health.mil/AHBurnPitRegistry](#) for a [brief informational video](#), [frequently asked questions](#), and other helpful materials. Please note that the registry is completely voluntary. You do not need to be enrolled in VA health care to participate, and the registry does not affect access to VA health care or compensation benefits.

In case you missed it!
Highlights from April's *Change of Mission*

- If I only had a plan! We can help with that.
- Army-G1 approves SFL-TAP name change
- Can you choose between an active federal service and nonregular retirement?
- Heads up! IPPS-A brownout will impact retirement applications
- Financial planning for retirement: The tax implications
- Dental and vision care in retirement? It's FEDVIP

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

Season 8 of the SFL Podcast is online!

The Soldier For Life Podcast shares information about education, employment, and health and wellness resources available to Soldiers, veterans, and their families and highlights important topics of interest to our military community.

Check out the list below to see our Season 8 episodes or visit the [Soldier for Life website](#) to listen to all of our Soldier For Life Podcast episodes. We release a new episode every Sunday, so be sure to tune in!



Episode 1 - [Military Families Program](#) As a military family, do you sometimes feel like you are getting lost in the “Sea of Goodwill” when you try to find resources and information that your family needs? If you could use a hand, the Military Families Program has a database of organizations and resources to help you get started.

Episode 2 - [Blue Star Families](#) Blue Star Families works to strengthen and empower military families, address the many challenges they face, and connect America to its military. Tune in to find out more about the work they do and why it's important to advocate for military families.

Episode 3 - [Paralyzed Veterans of America Veterans Career Program](#) The PVA Career Program provides free employment support and vocational counseling assistance to ALL veterans, transitioning service members, military spouses, and military caregivers. Listen to find out how PVA can help you on your path toward a meaningful career.

Episode 4 - [Insurance 101 with AAFMAA Life Insurance](#) You have SGLI while in the Army, but what about after you transition? What are your options, and why should you even have it? Insurance 101 gives you those answers and more!

Episode 5 - [Call of Duty Transition Resources with Special Forces](#) Want to know what it's like to be a Special Operations Soldier? Are U.S. Army Special Forces and Rangers just like you see in the movies? Tune in to find out (AND to hear about the transition resources available to special operators.)

Episode 6 - [Army Hiring Days](#) Learn how YOU can be an Army ambassador and inspire the next generation to serve in the military with the Command Sergeant Major of U.S. Army Recruiting Command.

Episode 7 - [Investing 101](#) Do you have a savings plan? Are you investing for your future? If terms like stocks, bonds, TSP, and 401k make you anxious, listen to this episode to get some tips on what you need to be doing to understand and invest in your financial future.

Episode 8 - [How to Navigate USAJOBS](#) If you want to work in the federal government, definitely don't miss this discussion about how to navigate USAJOBS, create your profile, and find success in securing federal employment.

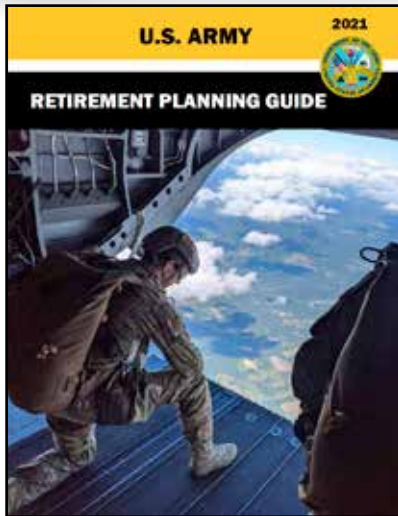
Episode 9 - [Mission Hire Me](#) Did you know that creating a video profile can open up new employment opportunities during your job search? Learn why and how in this Soldier For Life Podcast episode.

Episode 10 - [Spiritual Health for Today's Warfighter](#) Listen to two U.S. Army Chaplains discuss the importance of spiritual fitness and how it is tied to Army readiness.

Episode 11 - [Hiring Our Heroes](#) Finding a job can be a daunting task, but there are a lot of resources out there to help our military community do just that. This podcast episode highlights the employment resources and opportunities Hiring Our Heroes offers to transitioning service members and military spouses.

Episode 12 - [Links to Freedom](#) Links to Freedom helps restore a sense of normalcy to our wounded warriors, disabled veterans, and their families and caregivers through rehabilitative and adaptive golf programs nationwide. Tune in to learn how golf can be a great form of therapy.

Episode 13 - [Rewriting Your Story with retired Col. Greg Gadson](#) Sometimes you get the chance to rewrite your own story, and sometimes it gets rewritten for you. Listen as retired Col. Greg Gadson shares how losing both legs in service to our nation didn't stop him from achieving the best version of himself.



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. 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](#)
- [Federal Long Term Care Insurance Program](#)
- [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](#)
- [Survivor Benefit Plan vs. Life Insurance \(from DOD Actuary\)](#)
- [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