

How do I get a reduced age retirement?

Reserve Component Soldiers that were mobilized in support of overseas contingency operations after January 28, 2008 will have their retirement dates reduced by three months for each cumulative total of 90 eligible days of active duty that they served. Prior to October 1, 2014, the 90-day periods could not cross fiscal year boundaries.

Upon completing mobilization, retain a copy of your qualifying orders and DD Form 214 covering the same qualifying period. Send these documents to the Reserve Retirements Branch at Human Resources Command along with your retirement application nine months prior to your projected retirement date. Ensure you place at the top of your submitted documentation the comment "90 day drop."

If eligible for Concurrent Retirement and Disability Pay (CRDP) and/or Combat Related Special Compensation (CRSC), how does that affect my non-regular retirement?

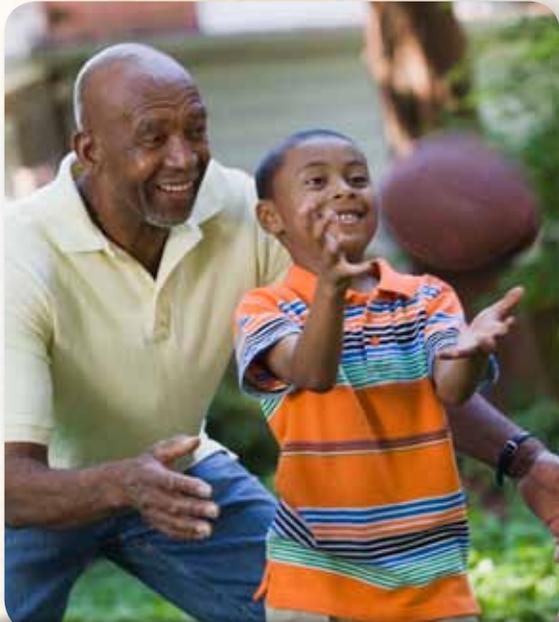
CRDP provides all or a portion of retired pay that is offset by VA disability pay. The CRDP payment received is included within the Soldier's retired pay.

If you are eligible for CRSC, you will receive special compensation pay for the amount approved.

I am age 59. Where do I send my retirement packet to apply for retirement?

Send your packet to Human Resource Center of Excellence, ATTN: AHRC-PDP-TR, 1600 Spearhead Division Avenue, Department 420 Fort Knox, KY 40122-5402. For more information call 502-613-8950.

For more information on receiving a non-regular retirement and to find out where the next pre-retirement briefing will be held, visit our Retirement Services Office website: <https://soldierforlife.army.mil/retirement/reservecomponent>



This is your life after retirement because you stayed informed. Your actions allowed you to make the best decisions concerning your retirement.



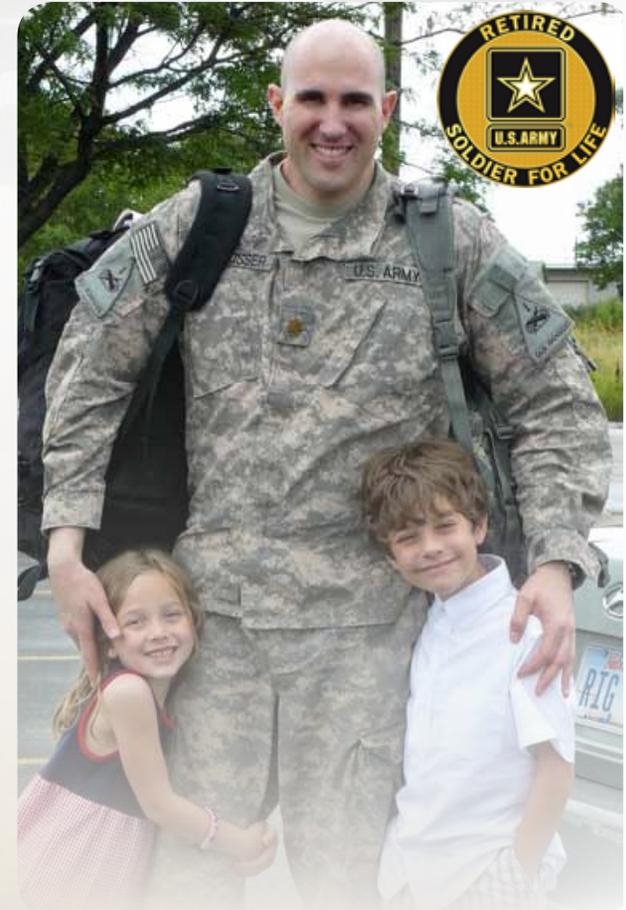
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This pamphlet was prepared by HQDA, Army Retirement Services, 251 18th Street South Suite 210, Arlington, Virginia 22202-3531. (09/15)

RESERVE COMPONENT RETIREMENT

FAQ

Questions you always wanted an answer to!



Having the right answers to your retirement benefits and entitlements questions will help you make a more informed decision. As a result, you and your family will experience a smoother transition.

Frequently Asked Questions about a non-regular retirement...

Q: What is the difference between a non-regular retirement and a regular retirement?

A: A non-regular Army retirement is achieved by serving in the Army National Guard or Army Reserve for a minimum of 20 qualifying years of service. A qualifying retirement year is achieved by earning a minimum of 50 points per anniversary year through drill attendance, annual training, military schooling, mobilizations, membership, or additional training. A non-regular Retired Soldier begins receiving retired pay at age 60 after applying for retired pay.

A regular retirement is a retirement for serving on active duty for a minimum of 20 years of active federal service. The Soldier will receive retired pay immediately upon retiring from the Army.



Q: How is non-regular retired pay calculated?

Non-regular retired pay is calculated based on the total number of qualifying points earned, highest rank achieved, and length of service. To receive an estimate of your non-regular retired pay go to http://myarmy-benefits.us.army.mil/Home/Benefit_Calculators/Retirement.html.

Q: My retirement point statement is incorrect, and I am missing points. How do I get it fixed?

A: If you are an Army National Guard Soldier, contact the RPAM NCO or RSO in the state where you are a member. If you are an Army Reserve Soldier, see your Unit Administrator (UA) for assistance. For any required Retirement Year Ending (RYE) date changes, your Army Reserve UA will work with HRC. Only HRC has the authority to change an Army Reserve Soldier's RYE date.



Q: What responsibilities do I have as a Gray Area Soldier?

A: An Army Reserve or Army National Guard Soldier that has transitioned to the Retired Reserve (Gray Area) should ensure that his or her contact information such as address, phone number, email address, and change in marital/family status is updated with the Human Resources Command (HRC). Without current information, HRC cannot communicate with you concerning your retirement benefits and entitlements.

What happens if I did not make a Reserve Component Survivor Benefit Plan (RCSBP) election when I received my 20 year letter ?

A: If your 20 year letter was dated after 1 JAN 2001, and you did not make an election within 90 days, you were automatically enrolled in RCSBP at the maximum coverage prescribed by law.

Q: Why should I attend a pre-retirement brief?

A: You must make several decisions before you retire that affect your retirement benefits. By choosing not to attend, you risk losing some options and benefits.

Q: Does my leave and earnings statement (LES) show my retirement eligibility?

A: No! The LES only shows the number of years of pay, not creditable for retirement. The only forms that show retirement eligibility are the Army National Guard Retirement Points History Statement (NGB Form 23B) for Army National Guard Soldiers and the Chronological Statement of Retirement Points (AHRC Form 249-E) for Army Reserve Soldiers.

Q: How do I apply for retired pay?

A: Soldiers apply for retired pay at the age of 59 through the Human Resources Command at Fort Knox, KY. This application can be found by going to the HRC website <https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements.htm> or calling 1-502-613-8950 or 1-888-276-9472.

Q: What is the difference between discharge or choosing to enter the Retired Reserve when leaving the Army National Guard or Army Reserve?

A: A Soldier who has achieved eligibility for a non-regular retirement and selects to be discharged over entering the Retired Reserve loses out on the cost of living adjustments from the date he or she is discharged until reaching age 60.

Q: I took a Special Separation Benefit/Voluntary Separation Incentive (SSB/VSI) when I left active duty. Will it affect my retirement?

A: Yes! When you become eligible to receive retired pay, you will have to pay back any money received. SSB/VSI was set up as a buy out of Soldiers' service time in place of a retirement. The SSB/VSI will be deducted from your retired pay until fully paid back.

Q: Do Reserve Component Soldiers not in the Active Guard and Reserve receive a DD Form 214 before retiring?

A: No! A DD Form 214 is received only during out-processing when a Soldier serves 90 days or more of active duty. To show their accumulated retirement points, Army National Guard Soldiers receive the NGB Form 23C and NGB Form 22 while Army Reserve Soldiers receive the ARPC 249.