

## Retiree? Or Retired Soldier?

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

How often do you refer to someone who has retired from the Army as a “retiree?”

If you are like most Soldiers, you do it all the time. You probably don’t even think about it. Everyone does it. But it’s not correct. And it doesn’t honor their sacrifices and decades of service to the nation.

Calling Soldiers retirees implies that they are no longer Soldiers. That we took the title away from them when they retired. Maybe not intentionally, but the effect is the same.

And yet they are different than the 51 million American civilian retirees.

Only six tenths of one percent of Americans are retired from the military. One million of them are Soldiers. Only 30 percent of officers and ten percent of enlisted Soldiers retire.

### So what should we call them to honor their dedicated service?

Army regulations say “A Retired Soldier is a Soldier who has been retired from the Army and is in receipt of retired pay. The word retired is a part of the Soldier’s title and is capitalized. In concert with the Soldier for Life Program, a Retired Soldier is not referred to as a retiree.”

The Soldier for Life mindset says you’ll take the uniform off one day, but you’ll still be a Soldier. Once a Soldier, always a Soldier . . . a Soldier for Life.

Retired Soldiers' mission is to "Hire & Inspire." To help veterans find jobs, to inspire the next generation to serve in the military, and to inspire Americans to support and trust their military.

Retired Soldiers reduce our country’s civil-military divide by telling their Army stories, educating the 50 percent of Americans who say they know nothing about their military.

There are many ways Retired Soldiers can accomplish their mission in military and civilian communities around the world. Some of these are highlighted in the Post Service Missions column of every *Change of Mission* newsletter.

This newsletter was named *Change of Mission* to promote the idea that when you retire, your mission will change, but your duty to the country will not.

You’ll still be a Soldier and your country will still need you. No longer will you train and deploy to fight and win our nation’s wars, but you will still have a mission. Retiring is just a change of mission. For Retired Soldiers.

So, I ask you: What will you be?

A retiree? Or a Retired Soldier?



The U.S. Army Retired Soldier  
Shoulder Sleeve Insignia

YOUR MISSION WILL CHANGE, BUT YOUR DUTY WILL NOT!

### Features

- Three tax tripwires military retirees need to watch out for* 3
- To the spouses: What do you want to do after your Soldier retires?* 4
- Five things to know as an ARNG Soldier nearing retirement eligibility* 7
- Making it work: Including your spouse in your retirement planning* 10

### Articles

- The Survivor Benefit Plan and life insurance – It's not either/or* 9
- Where will you receive medical care when you retire?* 11
- Prepare for an Army Strong retirement with this checklist* 12
- Gray Area Retired Soldiers now have a new avenue to stay connected* 13
- Can I wear my uniform when I'm retired?* 14
- Season 9 of the SFL Podcast is online!* 15

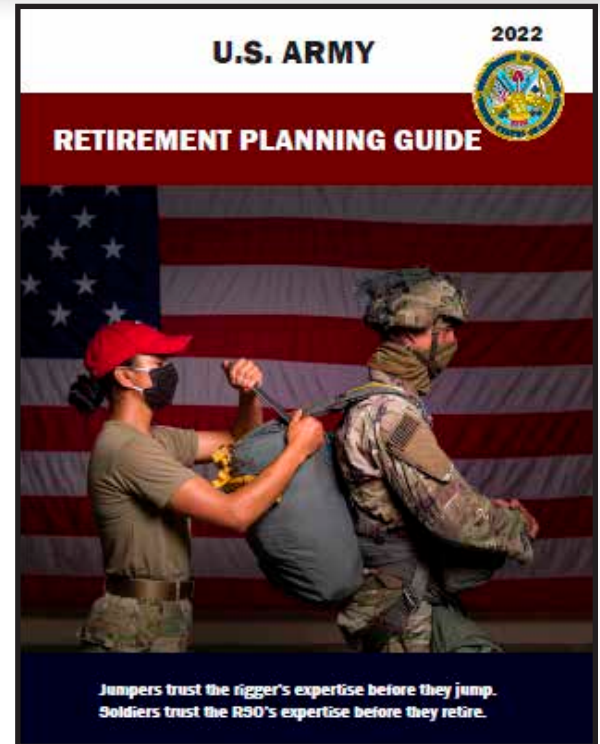
### Regular Items

- In case you missed it!* 2
- Post Service Missions: What you can do for the Army* 5
- Lessons Learned* 6
- Ask Joe: Your benefits guru* 8

## 2022 U.S. Army Retirement Planning Guide Released

**WASHINGTON** – The Army G-1 recently released the 2022 U.S. Army Retirement Planning Guide with updated information based on changes in federal laws and Department of the Army and Department of Defense policies that impact military retirements.

The 60-page guide includes a chapter explaining a detailed retirement planning timeline from 36 months before retirement to 6 months afterwards. It outlines key retirement decisions and retirement benefits. The guide is available for free download on the [Soldier for Life website](#).



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

- Army tests a new way to help surviving spouses
- 10 principles for a successful military retirement
- Stay in uniform and mentor America's youth after retirement
- TAP is just the beginning, so do it early and often!
- NCO leadership and the Reserve Component Survivor Benefit Plan
- Prepare your finances for the post-retirement job hunt

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

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

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

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

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

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# Three tax tripwires military retirees need to watch out for

By Col. Curtis Sheldon, U.S. Air Force, Retired, CFP®, EA

I've been retired from the United States Air Force for a little over 11 years now. During that time, I've seen a lot of people get tripped up by three changes to their income taxes that occur when they retire. Here they are, so, perhaps, you won't trip over them.

## Under-withholding

I hear a lot of people advise that when you retire you're going to pay more taxes and go into a higher tax bracket. In many cases that is true. But what really catches many people is that they under-withhold their income taxes.

When your employer looks at your pay and the Army looks at your retirement check, they look at them in separate stovepipes. They don't know if or how much you're being paid by the other entity. And when your employer or the Defense Finance and Accounting Service (DFAS) calculates your taxes based on the single source, they may both withhold 12 percent, for example. But in reality, when you stack both incomes on top of each other, some of your income will actually be taxed at 22 percent, and you'll end up owing the Internal Revenue Service (IRS) when you file your annual income tax return.

What can you do about it? The IRS has a pretty good [calculator](#) that you can use to better estimate your withholding. If that doesn't work for you, you can complete an [IRS Form 1040-ES](#) to calculate how much additional withholding you'll need. Then you can go into [myPay](#) to increase your withholding, so that you adequately cover your tax burden. By the way, if you become a resident of a state with income tax, make sure to instruct DFAS to withhold those taxes as well. They won't do it automatically.

## Not understanding the source of your refund

Wait a minute. I just said above you're likely to under-withhold. That is true most the time, and it certainly is in the first full year of retirement. But in the year you do retire, there is a little twist. If you don't understand your refund, you

could set yourself up to cut a check to the IRS the next year.

It has to do with Social Security. In 2021, you only pay Social Security taxes on the first \$142,800 of wages earned. Just like above, your employer doesn't know how much you made while on active duty in the Army. So, if your active duty pay and your new wages add up to more than \$142,800, you will have paid too much into Social Security. That money will be credited against your income tax due and you will receive a bigger refund or owe less than what would normally be the case. That won't be true the following year as you won't have two employers for the year unless you change jobs.

## Contributing to a Roth Individual Retirement Account (IRA)

What's wrong with contributing to a Roth IRA? Nothing. Unless your income is too high. If your adjusted gross income (in 2021 amounts) exceeds \$198,000 (if you're filing as married) or \$125,000 (if you're filing as single), your ability to contribute to a Roth IRA is limited. The ability to contribute is completely phased out at \$208,000 and \$140,000, respectively.

While we're on active duty, that level of income isn't a problem for most unless a spouse has significant income as well. When wages and retirement pay get combined, it gets a

whole lot easier to hit this limit. Keep an eye on it.

If you realize you are above the limit after making contributions, take the excess contributions and the earnings on them out of your IRA before you file your tax return. If you don't, you'll owe a six percent excise tax for each year the funds stay in your Roth IRA. And since Roth IRA contributions aren't reported on your tax return, the statute of limitations never starts.

These certainly aren't the only things you need to watch out for, but I see them a lot. Forewarned is forearmed.



*Col. Curt Sheldon (USAF, Retired) served as a fighter pilot for 27 years. He is now a Certified Financial Planner™ and is enrolled to practice before the Internal Revenue Service as an Enrolled Agent.*

# To the spouses: What do you want to do after your Soldier retires?

Part 3 of 3 in our Retirement Planning Series

By the MyArmyBenefits Staff

As your Soldier plans and builds a timeline to retirement, remember that you are retiring too.

You should also think about what you want to do after military retirement. Pursue higher education? Start or continue a career, or start your own business? Begin planning 36 months out from the planned retirement date as some programs are only available while your Soldier is still on active duty. Whatever goals you have, consider them throughout the retirement planning process.

To start exploring options, see the [MyArmyBenefits Military Spouse Education and Career Opportunities \(SECO\) fact sheet](#) for an overview of some of the available programs.

If you are interested in higher education, check out these scholarship programs:

- [Mrs. Patty Shinseki Spouse Scholarship Program](#) provides need-based scholarships to assist spouses of active duty and retired spouses, and surviving spouses, in obtaining an undergraduate degree.
- [Tillman Scholars Program](#) invests in veterans and spouses by choosing 60 Tillman Scholars each year who best embody Pat Tillman's commitment to service, learning and action to receive a scholarship that covers direct study-related expenses such as tuition, fees, books and a living stipend in the pursuit of an undergraduate, graduate or professional degree.
- [My Career Advancement Account](#) provides up to \$4,000 in tuition assistance for the pursuit of licenses, certifications or associate degrees to eligible military spouses and can be used at any approved, participating academic institution. This program must be used while the Soldier is still on active duty.
- [Post 9/11 GI Bill](#) may include coverage of expenses such as tuition, fees, books and supplies, a stipend or monthly housing allowance, depending on the individual situation, and can be transferred to eligible family members enrolled in DEERS. Transfer requests must be submitted and approved prior to retirement from the military, and they include an additional service obligation.
- [Various State Scholarship Programs](#) many states offer tuition assistance, scholarships and other programs for veterans and their family members. Check out your state fact sheet on MyArmyBenefits.

The following programs assist with the employment process:

- [Employment Readiness Program](#) operated through Army Community Service (ACS) centers. This program helps Soldiers, spouses, surviving spouses, DoD civilians, and family members by providing employment information in the areas of job search skills, education, training, transition, and volunteer opportunities.
- [Military Spouse Employment Partnership](#) operated through ACS centers in concert with the Employment Readiness Program (ERP), provides employment resources for family members through a corporate partnership initiative.
- [Spouse Education & Career Opportunities](#) provides a job search navigator, career coaching, and more.
- [Military Spouse Noncompetitive Appointing Authority](#) allows federal agencies to appoint eligible military spouses noncompetitively when filling competitive service positions on a temporary (not to exceed one year), term (more than one year but not more than four years), or permanent basis.

For information on professional license reimbursement:

- [Spouse Professional Licensure and Certification Reimbursement](#) provides up to \$1,000 of reimbursement for eligible expenses resulting from relocation.

Additional resources for spouses:

- ["Stepping Beyond"](#) section of MySTeP on the Military OneSource website provides spouses helpful information as the Soldier goes through retirement.
- [Resources and Links on the Soldier For Life website](#) lists a variety of government and non-government resources for education and employment assistance.

Remember that retirement is not a sprint, but a marathon. Along with all the other planning and preparation that must happen ahead of retirement, it takes time to complete a job search or apply for college. Be sure to start at least 36 months out from retirement to set yourself up for success.

For a good article on why spouses should be included in retirement planning, see the [Jan-Mar 2020 issue of Change of Mission](#). Be sure to use the MyArmyBenefits website for federal and state/territory benefit information and retirement planning calculators and follow our [Facebook page](#) for benefit updates and helpful information.

## POST SERVICE MISSIONS: WHAT YOU CAN DO FOR THE ARMY

### RETIRED SOLDIERS CAN ASSIST U.S. ARMY RECRUITING COMMAND



The Army's retired senior noncommissioned officers and field grade officers are some of the best influencers in towns across America. In those towns live the 29 percent of young Americans who are eligible to join the Army. These Retired Soldiers know the 29 percent or their parents, coaches, school teachers and principals. Convincing the 29 percent, and their influencers, that joining the U.S. Army is a good decision is the challenge of the U. S. Army Recruiting Command's recruiters.

Wouldn't it be great if the retired noncommissioned officers and field grade officers could connect recruiters with candidates and explain to the candidates' influencers the value of joining the Army?

Telling their Army stories to inspire young Americans to join the Army as they did is part of the Retired Soldier mission statement, "Hire & Inspire."

Wouldn't it be great if the Army had a program to bring these Retired Soldiers together with the recruiters that could use their assistance?

There is. It's called the [Community Partner Outreach Program](#).

Maj. Gen. Kevin Vereen, the Commanding General of the U.S. Army Recruiting Command, summarized the relationship this way, "It takes a community to recruit for your United States Army. Our recruiters can't do it alone. I know that not everyone will choose to serve, however, they deserve a chance to understand the benefits of service. We need your help to ensure the qualified youth of today understand the opportunities available for a career, education and leadership roles the Army provides today."

**About 50 percent of today's youth admit they know little to nothing about the military.**

America's youth respond best to recruiters who look and speak as they do. But young Americans' parents, teachers, and coaches – who influence America's youth – respond better to Retired Soldiers who they relate to, who have experienced a career in the military and have military credibility.

Retired Soldiers can also partner with local recruiters to mentor both recruits and their parents through the period of delayed entry and initial entry training. Retired Soldiers can open doors that might not otherwise be open to recruiters.

Retired Soldiers act as examples of the Soldier for Life mindset for recruits and their influencers.



**LESSONS LEARNED**

**Expect the unexpected during your military transition**

By Command Sgt. Maj. Jason P. Willett, U.S. Army, Retired

When I decided to retire, I had it all figured out. Bought a new home, financially stable, didn't have to work another day in my life if I chose to do so.

Military retirement was going to be great, at least that's what I thought and told myself.

Although on the surface I had everything set up for transition success, I struggled mightily during my military transition. It wasn't because I did not prepare for my transition. As I mentioned before, I had a new home, didn't need a job, my transition plan was perfect.

Started my terminal leave and took the advice from some friends and family to take some time off, after all I deserved it. Initially everything seemed good, life was going to be great!

Then a few weeks later, I began to get into an emotional slump, borderline depression. I was creating stress on myself, which made this emotional roller coaster even worse. I kept telling myself "you need to get a job", but in reality, I didn't need the money, but succumbed to the created stress and found a job.

With a job, I thought I figured it out, started feeling better about myself and some of that self-induced stress let up a bit. A couple of months into that job, the stress came creeping in again, but I had a job now, I really was at a loss to what was happening.

It continued to get worse, I could barely get out of bed every day because I did not want to go to work. Realizing I was miserable, I decided to walk away from that job to try to figure "me" out.

Since I didn't have a job anymore, I decided to spend some time writing about my transition experience and assisting transitioning service members, veterans, and military spouses find employment opportunities.

It didn't happen immediately, but as I started focusing on helping others in the military community through coaching, mentoring, and referring them to services that could assist them, I started to feel better (more like myself).

I think I may have finally cracked the code on what made my transition so difficult. I lost my sense of purpose. I was lost, and didn't have something that I enjoyed focusing on in my life. Not only did the military provide me a sense of purpose, but it also provided me a tribe. So, it was a double whammy. I lost my purpose and sense of belonging to something bigger than myself.

This is not just my story; this is the story of thousands of

veterans that find themselves lost after their transition and start job hopping to try to fill that void. But the reality is that it's less about the job and more about you. The first job that I landed after I retired from the military was amazing: great people, culture, and pay. It just was not the right job for ME.

There are some things that are very difficult or cannot be planned for during your military transition. Everything is not all tied to something physical (money, home, or job). In my experience the most challenging hurdles with transition are psychological (purpose, sense of belonging).

I am blessed to have found an opportunity to work in the military transition space now. I have found my purpose again. And through my work, I would like to share with you some best practices that I experienced and have seen to deal with the psychological toll that transition will bring:

- Find a mentor: Most struggle during their transition because they think they can figure it all out on their own and refuse to ask for help or advice. You must come to the realization that you are entering a whole new world and regardless of your success in the military, you are a novice out here in the civilian world.
- Maintain your physical fitness activity: Maintaining routine physical fitness activities can really help you deal with thoughts or feelings that you never experienced while in the military, plus it is great for mental health and keeping yourself generally feeling better.
- Find a hobby: Those of us that have spent most of our adult lives in the military, have let the military consume our lives and many of us never find something that we enjoy outside of work. You are going to have more time on your hands now, so find a hobby that you enjoy and can fill idle time and help you gather your thoughts.

Many veterans spend years trying to find their new purpose. It can feel overwhelming and psychologically taxing, but you cannot give up and need to expect the unexpected during your military transition.

*Retired Command Sgt. Maj. Jason P. Willett served in the U.S. Army for 27 years. He has a logistics background, served nearly 15 years*



*in the special operations community, deployed numerous times during his career and retired in 2019 as a nominative level Command Sergeant Major for the 1st Theater Sustainment Command. He's now the Director of Operations at HireMilitary, an organization focused on creating training and employment opportunities for the military community.*

# Five things to know as an ARNG Soldier nearing retirement eligibility

By MAJ Samantha M. PayCheck, Army National Guard Retirement Services Section Chief

You are in the last quarter mile of a two-mile run. It will soon be time to decide on the next step – do you keep running? Do you stop and “call it a day?” Or do you stop running but keep your workout gear on in case the opportunity presents itself for another round? Although the decision to cease or continue your fitness routine may be an easy one, you will soon find yourself making much larger choices with more critical implications. As you near the finish line of a twenty-year Army career, it is important to understand the decisions that lie ahead and what the path looks like. Even more, it is vital that you understand the resources that are available to guide you and help you to make the best decisions for yourself and your family. Although this is not an all-inclusive list, the points below are critical items for an Army National Guard Soldier to consider as you near your twentieth year of service:

## Know your Retirement Services Officer (RSO)

Each state, territory, and the District of Columbia has an appointed RSO who is knowledgeable on retirement benefits, the process, and the decisions you will make. This individual will be able to guide you through the retirement process and answer your questions. The RSO is also the individual that can help you apply for your non-regular retirement pay when the time comes. To find contact information for your ARNG RSO, use the [resource locator](#) on the MyArmyBenefits website.

## Attend a Pre-Retirement Briefing between your 18th and 20th qualifying years of service

The ARNG RSO in your state, territory, or the District of Columbia will conduct the Pre-Retirement Briefing on a routine basis and will provide foundational knowledge that will help you during your transition. You should bring your spouse to this brief (if applicable). The briefing will provide you with your options upon receipt of your Noticification of Eligibility for Retired Pay (NOE) and will discuss how each option affects your future retired pay (i.e. transfer to the Retired Reserve vs. separation). Additionally, you will learn about tools to help you in your retirement planning, such as the [retired pay calculator](#) on the MyArmyBenefits website.

## Check, and then double-check your Army National Guard Retirement Points History Statement (NGB Form 23)

Be sure to review your retirement point summary on an

annual basis and take action to make any corrections early on. Each state, territory, and the District of Columbia has a State Retirement Points Accounting Manager (RPAM) that can assist in the correction of your records and answer any questions you may have.

## Understand your options upon receipt of your NOE

With that said, make sure you understand what the NOE is, as this will be one of your most important documents when it is time to apply for your retired pay. The NOE is unique to those Soldiers that are eligible for a non-regular retirement and is either a 15- or 20-year NOE, although the 15-year NOE is only issued to Soldiers medically disqualified for future service for physical or other medical reasons. By attending your Pre-Retirement Brief, you will learn about your options after receipt of your NOE.

## Understand the Reserve Component Survivor Benefit Plan (RCSBP) and the Survivor Benefit Plan (SBP)

RCSBP and SBP are not a life insurance program. RCSBP and SBP are the only means by which survivors can receive a portion of military retired pay in the event of the Soldier's death. You and your spouse (if applicable) should receive counseling from a DA certified SBP counselor after receipt of your NOE. The window to make the RCSBP/SBP election is very specific (90 days to make an RCSBP election after receipt of the NOE). Be sure to make this a

priority! The RCSBP/SBP counselor will discuss specific options and elections available to you and [resources to calculate your premiums and annuity](#). Your ARNG RSO can assist in setting up RCSBP/SBP counseling to help you make the best election for your situation.

Again, this is not an all-inclusive list and some items discussed are more specific to Soldiers eligible for non-regular retirement. Those individuals transitioning on a medical retirement or eligible for a regular retirement may have information or timeframes that vary. The most important thing is that, as an ARNG Soldier nearing the final lap of your service, you educate yourself by attending the Pre-Retirement Brief and talking to your RSO. The transition to retirement can be overwhelming but there are resources available to make the process a little smoother. Understanding your options and benefits will ensure you can make the right decisions for you and your family, and that you are confident with those decisions as you transition to your next path.





# MyArmyBenefits

The U.S. Army official benefits website



## Ask Joe: Your benefits guru

Dear Joe,

Will I lose retired pay if I have service connected disabilities? An old Army buddy told me he thinks that I will, but others say that I won't. So, Joe what is it?

AJ at Ft. Drum

Dear AJ,

*Your buddy is right, but it's complicated. By law, if you are receiving both disability pay plus retired pay, they cannot exceed your retired pay when combined. Your retired pay is offset by the disability amount.*

*So, a Soldier would receive a check from VA and a check from DFAS to equal the total retired pay. The advantage is the disability portion of your paycheck is not taxed. However, Soldiers with disabilities resulting from combat-related injuries may be eligible for Combat Related Special Compensation (CRSC), which may restore some or all of the offset allowing these Soldiers to receive both retired pay and disability pay. See the [MyArmyBenefits CRSC fact sheet](#) for details.*

*Additionally, Soldiers with a 50 percent or greater total disability rating from the VA and 20 years of service receive all of their VA disability pay and all of their retired pay under the [Concurrent Retired and Disability Pay \(CRDP\)](#) law. You can't receive both CRSC and CRDP and there are tax and divorce implications regardless of which you choose. DFAS has a good [comparison tool](#) to assist you.*

Joe

Dear Joe,

I've heard I can pre-apply for VA disability pay so my disability checks start right when I retire. Is this so?

Walter

Dear Walter,

*The VA's pre-discharge program, Benefits Delivery at Discharge (BDD), allows Soldiers to file claims while still in uniform and receive disability benefit decisions soon after their discharge. Soldiers with at least 90 days and no more than 180 days remaining in service may file their VA disability compensation claim during that timeframe.*

*Filing a claim as close as possible to 180 days prior to discharge increases the VA's ability to conduct exams if necessary, gather other evidence, review medical evidence, and make ratings decisions prior to separation or retirement from active duty or full-time Army National Guard or Army Reserve duty.*

*To participate in BDD, the Soldier must be available to attend the VA examination(s) within 45 days of submitting the claim. For information on how to file a claim visit the [VA's website](#). Some restrictions apply.*

*Soldiers cannot use the BDD program if their claim requires special handling — even if they are on full-time active duty with more than 90 days of service left. This includes claims that need case management for a serious injury or illness, circumstances where the Soldier is waiting for VA to determine the character of discharge, or the Soldier did not submit copies of treatment records for the current period of service.*

*A complete list of claims requiring "special handling" can be found on [VA's Pre-Discharge Claim webpage](#). Soldiers who do not qualify for BDD can still submit their claim prior to discharge but it will be processed as either a Fully Developed Claim or a Traditional Claim after separation. For more information, visit the [VA website](#).*

Joe



# The Survivor Benefit Plan and life insurance – It doesn't have to be one or the other

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

You'll see many tools that compare the Survivor Benefit Plan (SBP) to life insurance. Do not feel as though you must choose one or the other. For some, the decision is neither. For others, selecting one may be best, while others may need both. That decision depends on your financial plan and your unique family situation.

To inform your decision, you'll have to consider how well you and your family have saved for retirement. If your family is counting on your full retired pay, then you will need to find something to replace that value if you die before your spouse and children. This may include what you have saved in retirement accounts, investment accounts, and other savings. If you do not have adequate streams of income other than retired pay, you should consider both SBP and life insurance to fill the gap.

When comparing SBP and life insurance, you'll need to consider more than the premium costs. You can find some useful tools for your planning purposes on the [DoD Actuary page](#).

First, you should consider the probability that your spouse will outlive you by using the [SBP Probability Tool](#). Keep in mind that the federal government will pay your spouse the inflation-protected SBP annuity until he or she dies or until he or she remarries prior to age 55. Cost of living adjustments to the SBP annuity ensure the value of SBP today will be the same in the future. Unlike SBP, life insurance runs out and, because of inflation, its value will be less in tomorrow's dollars.

To figure out how much life insurance your family will need, you must figure out the amount of income your spouse will require over the course of his or her expected life and then factor in the future inflation rates. You can determine the amount of life insurance you would need to replace the

value of your SBP by using the [SBP Insurance Tool](#) on the DoD Actuary website. When looking at different life insurance products, you must also consider the effect of your age and any medical conditions on your life insurance premiums.

After looking at SBP and life insurance, you may realize that you need both. If your family needs your retired pay for financial stability when you pass, SBP or life insurance by themselves may not be enough to meet their financial needs. At the maximum benefit, SBP equates to 55 percent of your full retired pay. If you do not have other streams of income, life insurance may be an additional source of income for your family.

You won't know when you will die, but it's up to you and your family to plan for the possibility of death. Have the discussion with your spouse about your current financial situation and your future. Each family's circumstances are different and determining your specific needs can be complicated. Talk to a [no-fee Department of Defense Personal Financial Counselor](#). Identify the gaps in your plan, if any, and make a decision about whether SBP, life insurance, or both is the right fit for your financial plan.



**VOTE!** What retirement planning subject would you like to see in *Change of Mission*?

We'll write about the most requested subject in a future edition. Send your vote to the [editor](#).

The most requested subject since the last edition was how to compare the Department of Defense Survivor Benefit Plan to life insurance, so here it is.

# Making it work: Including your spouse in your retirement planning

By Robyn Alama Mroszczyk, Army G-9 Lead Financial Education Program Manager

The road to retirement is a complex process that includes careful planning and the revision of goals: personally and professionally. Here are a few suggestions for how you and your spouse can work together to get your families' financial picture in focus and prepare for this new phase with minimal stress.

## 1. Start planning right now!

As you begin the retirement process, you will realize that this is a team effort and requires careful planning. Communicate early with your spouse about how you can work together to research where to live, cost of living changes, state-specific benefits, access to military installations' benefits and resources, family members' education, etc.

**Retirement Planning Programs:** Begin the process at least two years prior. Spouses are strongly encouraged to attend!

- The Army [Transition Assistance Program \(TAP\)](#) focuses on post-retirement employment.
- The [Retirement Services Office Retirement Planning Seminar](#) provides information on retirement laws, policies, programs, benefits, and entitlements.

The Army's Financial Readiness Program has several [resources](#) available to help you start having the necessary conversations, including access to no-cost financial counseling services through credentialed [personal financial managers/counselors](#).

## 2. Adjust your spending plan

Chances are that your spouse has a [role with money](#) in your household. Work together to track current spending and create a pre-and-post-transition plan. Start boosting your emergency fund now, so you are prepared if there is a gap in income or unexpected expenses.

Take into account potential changes in income and expenses. A good plan will require frequent adjustments to evolve with your life. Watch videos on how to create a spending plan at the [Financial Frontline website](#) and use the [MyArmyBenefits benefits retired pay calculator](#) to start planning.

In order to start planning for how your monthly pension will be calculated, learn more about [military retirement plans](#).

## 3. Prepare for Employment

Anticipate how your post-military spending plan will change, and make sure any future salaries meet your needs to

maintain your desired lifestyle. Use this [Civilian Pay to Equal Military Take Home Pay Calculator](#) to start planning.

For many military spouses, your retirement also means a change to their career. Utilize the resources at [Army Community Service](#), [Army.mil](#), [Military Spouse Education and Career Opportunities \(SECO\)](#), and the [Military Spouse Employment Partnership \(MSEP\)](#) to support and guide the search.

## 4. Understand your benefits

Talk to each other about existing and future benefits available to your family:

- **Spouse Professional Certification:** Learn about [reimbursement eligibility for transferring state professional certifications](#).
- **Relocation Assistance:** Check with your installation and download the [Army PCS Move App](#).
- **Education Benefits:** If you transferred Post-9/11 GI Bill benefits, review [special considerations for spouses](#) using the GI Bill.
- **Home Loans:** Find out about [VA loans](#) to purchase or build your dream retirement home.
- **Army Emergency Relief:** Life happens; let [AER](#) help. Retired Soldiers can receive zero-interest loans and grants for a variety of needs.
- **State-Specific Benefits:** These range from free college, retired Service member income tax breaks, and employment resources.

## 5. Health and Life Insurance

- **Health:** There will be increased costs for health care. Talk about available options to prevent any gaps in coverage and plan for expenses. Whether you choose [TRICARE](#), the [Veterans Administration Healthcare](#), or civilian health insurance, talk with your spouse and determine the right option for your family.
- **Life:** Have you discussed your life insurance needs? The [Veterans' Group Life Insurance \(VGLI\) program](#) is a good option for veterans with health conditions. Your spouse should also think about individual coverage, and the [MilSpouse Money Mission website](#) has more information on this important topic.

## 6. Retirement Planning

Have you decided if you will elect the [Survivor Benefit Plan \(SBP\)](#)? Remember that if you choose anything less than full coverage, your spouse's notarized signature must be

*(Continued on page 11)*

# Where will you receive medical care when you retire?

By Mark Overberg, Director, Army Retirement Services

When you plan your family's medical care in retirement, be careful. Ask questions. Don't assume anything. This is one of the retirement subjects you'll want to research early – as part of your choice of a retirement location. Where you live may depend on where you can receive medical care.

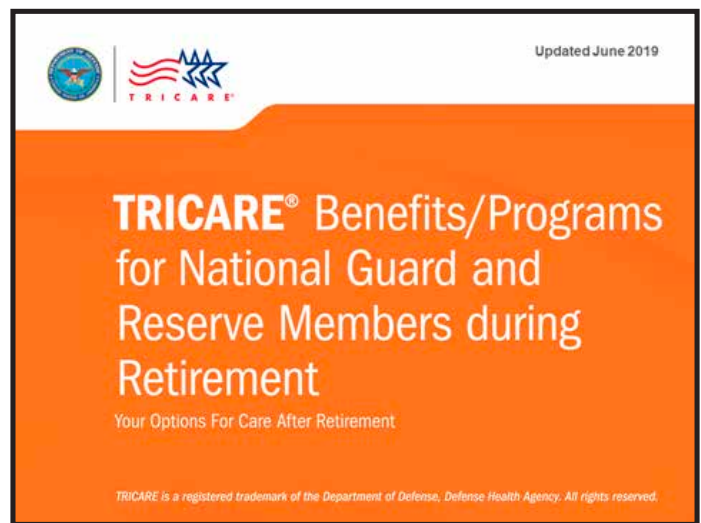
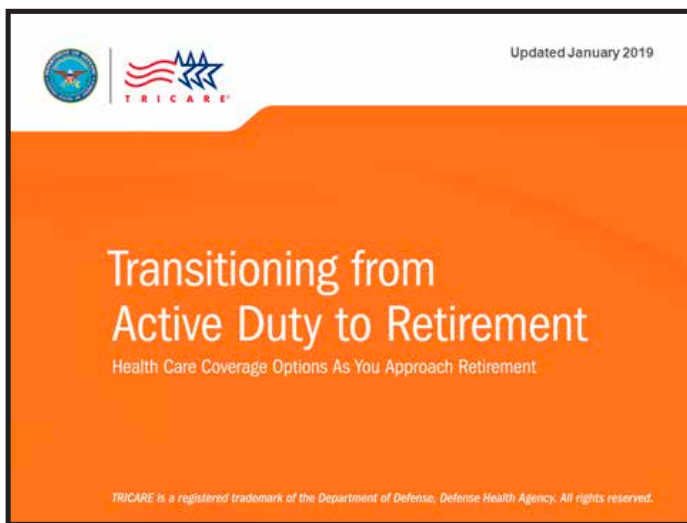
If you want to be seen in a military treatment facility (MTF) when you're retired, ask the MTF if they can support you and your family. MTFs are not required to support Retired Soldiers and their families.

The Dependent's Medical Care Act of 1956 said, "Medical and dental care in any medical facility of the uniformed services may, under regulations prescribed jointly by the

Secretaries of Defense and Health, Education, and Welfare, be furnished upon request and subject to the availability of space, facilities, and capabilities of the medical staff, to retired members of the uniformed services."

The key part of the law is "subject to the availability of space, facilities, and capabilities of the medical staff." Each MTF commander decides who he or she can support, and that changes over time based on the resources available.

So attend the U.S. Army Retirement Planning Seminar with your retirement services officer 24 months before you plan to retire. Pay close attention to the TRICARE brief. You can read the TRICARE brief now on the [Soldier for Life website](#).



(Continued from page 10)

obtained. Start to have the conversation now and plan accordingly. You can calculate your spouse's expected annuity and the cost at the [MyArmyBenefits website](#).

Did you know that you can keep your TSP account after you retire? There are many [options](#) to consider as you transition into retirement.

Don't forget that you both can still contribute to an [Individual Retirement Account \(IRA\)](#) to maximize retirement savings. The more time your savings have to grow before you need to withdraw, the more compound interest you will earn.

## 7. Estate Planning

Are your wills, beneficiary designations, powers of attorney, and medical directives in place and up to date? Begin to have these hard conversations with your spouse to ensure that they are in line with your wishes. Your [legal office](#) can aid you in the process.

Knowing the benefits the Army provides, and preparing for challenges, will assist you and your spouse in retirement planning. Start early, communicate, and remember that this is a process and not an event. Use this resource to guide the conversation!

*Robyn Alama Mroszczyk holds an Accreditation in Financial Counseling (AFC).*

## Prepare for an Army Strong retirement with this checklist

By the Department of Defense Office of Financial Readiness

You've likely been thinking for years about how you'll spend your retirement — and hopefully been saving for even longer. Now, as the end of your Army career approaches, it's time to make sure you're on track for a smooth transition.

With so many important decisions to make, aim to start your transition plan about two years before you intend to retire. Depending on your post-Army plans — for instance, if you plan to fully retire and not seek civilian employment — you may want to start your preparations even earlier. By planning and preparing well in advance, you'll be able to better understand your options and take advantage of the assistance available to you. However, don't panic if you're already within the two-year window — this checklist can help guide your decisions at each phase of your transition.

### First Things First: Two Years Out

As a first step to getting retirement ready, seek out resources and begin to put a plan in place.

Check out the [Army Transition Assistance Program website](#). Here, you'll find information and resources specific to Soldiers navigating transition.

Reach out to your nearest installation to make an appointment with a local transition counselor who can help you develop your individual transition plan, or ITP.

Consider your post-Army options and plans. Will you transition to a civilian career? Pursue educational opportunities? While you don't need to have all the answers just yet, now is the time to start thinking about your next phase and talking to your family about how it may look for you.

Use financial calculators to obtain a clear picture of your goals and savings. You can find a variety of [calculators](#) through the Office of Financial Readiness, as well as [retirement-specific calculators](#) through Military Compensation. This can be a great exercise to return to as your retirement approaches and variables change.

### Get Your Finances Retirement Ready: 12 to 18 Months Out

The financial changes that come with retirement often present the biggest obstacle to transitioning for Soldiers. Make an appointment with a [personal financial manager](#) or counselor at your nearest installation to check off these next steps.

Start setting aside money for a transition fund. Depending on your job prospects and plans, there may be a period when you are without a regular salary before receiving retirement pay. Having extra cash on hand can make this part of your transition less stressful. Aim to save up at least a three- to six-month fund, depending on the certainty of your future income sources. This should be a separate fund from your standard emergency fund.

Consider how changes to your benefits will affect your spending plan. For instance, while you can choose to



(U.S. Army photo by 2nd Lt. Jordan Balzano)

keep [TRICARE coverage](#) in retirement, your premiums are likely to change. You also may choose to transition your [Servicemembers' Group Life Insurance](#) to [Veterans' Group Life Insurance](#) — but, again, the premiums vary. Your retirement also presents the perfect opportunity to review your level of coverage for certain benefits. For instance, if you no longer have dependents, you may want to consider reducing your life insurance coverage.

Think about changes to your cost of living in relation to your change in income. This could be affected by moving to a new location, shifting your tax bracket, no longer receiving allowances and more.

Work to pay down any outstanding debts. That way, you can enter retirement in the best financial position possible.

Review your retirement accounts and investments, so you'll have a clear picture of where you stand, as well as how you should adjust for the future.

(Continued on page 13)

## Gray Area Retired Soldiers now have a new avenue to stay connected: A new kind of myPay account

**CLEVELAND** — When Army National Guard and Army Reserve Soldiers who qualify for retired pay stop drilling and enter the "gray area", there is a new avenue for staying connected and informed until they start receiving retired pay.

With up-to-date contact information, the Defense Finance and Accounting Service (DFAS) will contact Gray Area Retired Soldiers about policy and law changes, the *Army Echoes* newsletter, and reminders about applying for retired pay, so it can begin promptly when they are eligible. Plus, with an email address in [myPay](#), DFAS will send status notifications about the application for retired pay: when it was received, when it is being worked, and when it is complete.

We think this new type of myPay account, created especially for Gray Area Retired Soldiers, will serve them well and help ensure their retired pay is paid on time. This basic "Future Retiree" myPay account provides Gray Area Retired Soldiers a convenient way to keep their

contact information updated with DFAS during the gray area period, so that they can receive important information about their retired pay.

Gray Area Retired Soldiers are members who served in the Army National Guard or Army Reserve, qualified for retired pay, have retired from their service (stopped drilling), but are not yet at the age where they can start receiving their retired pay. The time between their retirement from the service and the date when they begin receiving retired pay is the "gray area."

Previously, Army National Guard and Army Reserve Soldiers lost access to myPay a year after they entered the gray area. Now, you'll have a special myPay account for the gray area period, which means you can update your contact information conveniently in myPay. To ensure you'll have easy access to your new account, add a personal email address to your myPay account now and update it annually and as your life changes.

*(Continued from page 12)*

### The Next Phase: Six to 12 Months Out

At this point, it's time to start making concrete plans for your next phase. While this will vary depending on your unique situation, use these steps to begin taking action.

- Prepare to begin your job hunt, if applicable. Update your resume, consider [career options](#) and begin pursuing any necessary [education](#) or certification opportunities, which can be significantly faster to achieve and often just as valuable as a four-year degree.
- Research compensation packages and common pay structures for specific industries and positions to know what to expect.
- Meet with an education or employment counselor at your [nearest installation](#) or through [Military OneSource](#).
- Network with Retired Soldiers to learn from their experiences, discuss opportunities and learn about available resources. Look into complimentary subscriptions to professional networking platforms for members of the military community to get started.

### Tying Up Loose Ends: Six Months to Day of Retirement

With so much preparation already complete, the final six

months of your Army career should be focused on tying up loose ends and following through with future plans.

- Review your ITP and retirement checklist to complete outstanding tasks and transition appointments.
- Apply for jobs or educational opportunities. As you receive offers, remember to consider the total compensation package, not just the salary or wage. Benefits like insurance and retirement contributions can add significant value.
- Review your estate plan for updates and make a decision about your Survivor Benefit Plan election within 60 to 90 days before retirement.
- Finalize your post-transition spending plan and update any applicable benefits, including applying or registering for veteran benefits.

While these tasks may seem daunting all listed out, remember: You don't have to do this alone. Transition counselors are available to help at every stage and there are numerous resources to support you along the way.

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For more information, visit the [Office of Financial Readiness website](#) and follow @DoDFINRED on [Facebook](#), [Twitter](#), [Instagram](#) and [YouTube](#). You'll find additional financial tips to support you throughout your Army career and with each [service-required training](#) you complete.

## Can I wear my uniform when I'm retired?

Retired Soldiers may wear the Army uniform at occasions essentially of a military character, at which the uniform is more appropriate than civilian clothing. These functions include, but are not limited to: military balls, military parades, inaugurations, weddings, memorial services, and military funerals; as well as memorial services, meetings, conferences, or similar functions of associations formed for military purposes, of which the membership is composed largely or entirely of current or honorably discharged veterans of the Armed Forces of the United States. Authority to wear the uniform includes wear while traveling to and from the ceremony or function, provided the travel in uniform can be completed on the day of the ceremony or function.

In addition to the occasions for wear listed above, retired personnel are authorized to wear the uniform only when attending parades on national or State holidays, or other patriotic parades or ceremonies in which any active or reserve U.S. military unit is taking part. Uniforms for these occasions are restricted to service and dress uniforms.

Wearing the Army uniform at any other time, or for any other purpose than stated above, is prohibited by Army regulations.

Retired Soldiers are prohibited from wearing Army uniforms:

- When furthering any political or commercial interests, or when engaged in civilian employment.
- When participating in public speeches, interviews, picket lines, marches, rallies, or public demonstrations.
- When attending any meeting or event that is a function of, or is sponsored by, an extremist organization.
- When wearing the uniform would bring discredit upon the Army.
- When specifically prohibited by Army regulations.
- When not on active duty but acting as an instructor or responsible for military discipline at an educational institution, unless the educational institution is conducting courses of instruction approved by the Armed Forces.

All persons wearing the Army uniform will wear awards, decorations, and insignia in the same manner as prescribed for active duty Soldiers. On the blue service and dress

uniforms, Retired Soldiers will wear the retired service identification badge. On the green dress uniform, Retired Soldiers will wear the Retired Soldier shoulder sleeve insignia on the left shoulder instead of the shoulder sleeve insignia of their last unit of assignment.

Retired personnel on active duty will wear their uniform and insignia in the same manner as prescribed for personnel in the Active Army of corresponding grade and branch. Retired personnel not on active duty may wear either the uniform

reflecting their grade and branch on the date of their retirement, or the uniform prescribed for personnel in the Active Army of corresponding grade and branch, when appropriate, but may not mix the two uniforms. Personnel will wear the grade as shown on the retired grade of rank line on their retirement order. Personnel who will be advanced to a higher grade upon retirement have the option of wearing the insignia of that grade thereafter.

Retired Soldiers are authorized to wear military medals on appropriate civilian clothing. This includes clothes designed

for veteran and patriotic organizations on Veteran's Day, Memorial Day, and Armed Forces Day, as well as at formal occasions of ceremony and social functions of a military nature. Personnel may wear either full-sized or miniature medals. Personnel who wear medals on civilian clothes should place the medals on the clothing in approximately the same location and in the same manner as for the Army uniform, so they look similar to medals worn on the Army uniform.

Retired Soldiers are authorized to wear the physical fitness uniform with civilian attire off the installation. When wearing the physical fitness uniform as a complete uniform, Retired Soldiers will follow the guidance in Army regulations.



*Command Sgt. Maj. Mario O. Terenas, 10th Mountain Division (LI) Command Sergeant Major, talks with retired Chief Warrant Officer Four Thomas A. McMillen of Morris, NY at the Fort Drum, NY Retiree Appreciation Day on Aug. 28, 2021. (Army Photo by 10th Mountain Division Public Affairs)*

*The guidance above is summarized from Army Regulation 670-1, Wear and Appearance of Army Uniforms and Insignia, and Department of the Army Pamphlet 670-1, Guide to the Wear and Appearance of Army Uniforms and Insignia. Retired insignia may be purchased from the [Army & Air Force Exchange Service](#) or any installation military clothing sales store.*

## Season 9 of the SFL Podcast is online!

We covered so many important topics in Season 9 of the Soldier for Life Podcast, discussing everything from mental health and PTSD to remembering 9/11 to military transition and even how to do a video podcast...we hope you didn't miss a single episode!

But if you did, never fear ... you can listen to all of our Soldier For Life podcast episodes on the [Soldier for Life](#) website!



**Episode 1 - [Mental Health with Pasha Palanker](#)** We ALL need to help break the silence and end the perceived stigma that surrounds the topic of mental health. Listen as we talk with U.S. Army veteran Pasha Palanker about his experience surviving a suicide bomber, his subsequent mental health struggles and journey, and why it is so important to recognize the need AND ask for help.

**Episode 2 - [Moral Injury with LTC David Tharp](#)** What is moral injury? And why does it have such a significant impact on mental health? Tune in to this must-hear episode as we talk about another topic that tends to be taboo for our service members but is vital to address.

**Episode 3 - [HunterSeven Foundation](#)** The HunterSeven Foundation identifies potential toxic exposures and subsequent illnesses in military veterans and educates the veteran population and healthcare providers about critical health information relating to these exposures. If you are a veteran and you have concerns about your health, this is an episode you do NOT want to miss.

**Episode 4 - [The Marine Rapper](#)** When we tell people about our military service, it helps them understand the military and inspires new generations to serve. But how many of us get to rap our story like Raymond Lott, a.k.a. The Marine Rapper? Give this episode a listen to hear his story!

**Episode 5 - [Post Traumatic Stress Disorder](#)** Post Traumatic Stress Disorder has had a powerful impact on the military community in many ways, including mental health, suicide, divorce rates, and even the health and well-being of our military families. This episode delves deep to examine the very complex world of PTSD.

**Episode 6 - [The Military Officers Association of America \(MOAA\)](#)** The Military Officers Association of America helps to improve the lives of those who serve and their families by being a voice and an advocate for the military community. Tune in to learn more about MOAA and the work that it does for the military community.

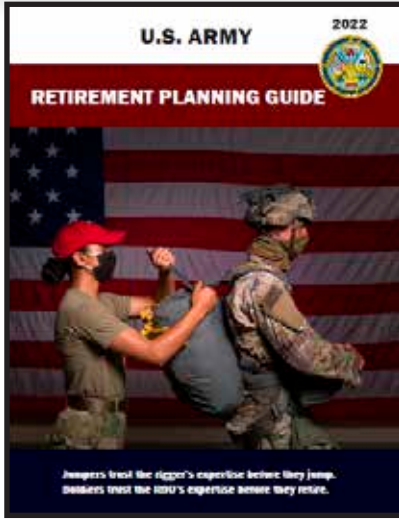
**Episode 7 - [Work Play Obsession All In Foundation](#)** In this episode, we chat with U.S. Army veteran Topaz Navarro, Executive Director of Work-Play-Obsession, All In Foundation, a local mental health nonprofit organization that leverages recreational activities to address and heal trauma wounds.

**Episode 8 - [The David Johnson Show](#)** Interested in creating a video podcast? Give this episode a listen to learn what you need to know to get your video show on the road.

**Episode 9 - [Owning Your Transition with Herb Thompson](#)** Transitioning from the military is a challenge, and it takes a lot of planning, patience, and persistence. Listen as we talk with U.S. Army veteran and author Herb Thompson about his transition and how owning your transition is critical to your success.

**Episode 10 - [How to Be an Ally and Empower Women](#)** Do men have a role in helping women gain a seat at the table and maintaining one? How do men become comfortable with talking about sexual assault, assault, and harassment? And what should they be doing to combat these issues as leaders? Tune in to hear what we learned from this very emotional podcast discussion.

**Episode 11 - [Reflecting 20 Years Since 9/11 with Gen. Funk](#)** It has been 20 years since the 9/11 terrorist attacks changed our world. Listen as we talk with Gen. Paul E. Funk II, Commanding General of the U.S. Army Training and Doctrine Command, about the impact the 20-year war on terror has had on military leaders and military families and what it has meant to have served since 9/11.



## 2022 U.S. Army Retirement Planning Guide

Produced by Army Retirement Services, the 2022 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