



**USAR RETIREMENT SERVICES OFFICE (RSO)
PROGRAM**



 **US ARMY RSO PROGRAM**  

Purpose

To provide Soldiers and Family members information on retirement programs, benefits and entitlements.



Retirement is a process, NOT an event!!!

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AR 600-8-7; Retirement Services Program

The Retirement Services Office provides essential retirement planning services to Soldiers and their families to aid them in making timely and informed decisions regarding their retirement entitlements and benefits.

We accomplish this by providing detailed Retirement Planning Seminars that include an RCSBP briefing for all retiring Soldiers monthly or as required (encourage spouses to attend). Through our Retirement Planning Seminars, Soldiers and spouses also receive education from community partnered agencies regarding their benefits and entitlements.

Par 4-1 b. RC Soldiers will receive a pre-retirement briefing, including an RCSBP briefing, between 18 & 20 years of service and a mandatory RCSBP briefing within 60-days of receipt of the Notification of Eligibility for Retired Pay (20-yr letter)


if they haven't already received the briefing.



AGENDA



- US Army RSO Program
- Resources
- Timeline
- Important Dates
- 15-17 Years of Qualifying Service
- 18-20 Years of Qualifying Service
- 20 Years of Qualifying Service
- Reserve Component Survivor Benefit Plan (RCSBP)
- Transferring to the Retired Reserve
- Retirement Physical
- ID Card
- Benefits
- Applying for Retired Pay



US ARMY RSO PROGRAM

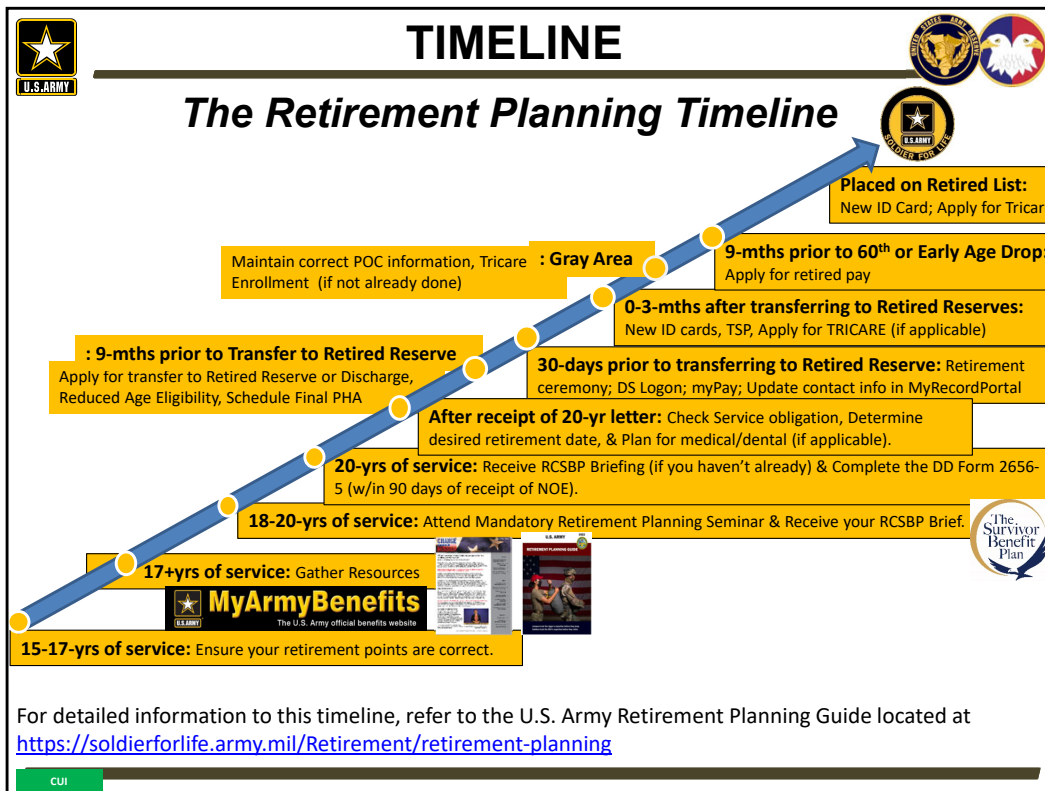


RSO Community Partners

<ul style="list-style-type: none"> ❖ HRC <ul style="list-style-type: none"> • Retirement Points • Notification of Eligibility (15/20-yr) • Reduced Age Retirement (RAR) • Process Applications for Non-Regular Retired Pay • Combat-Related Special Compensation (CRSC) • Concurrent Retired & Disability Pay (CRDP) ❖ RD RPSC <ul style="list-style-type: none"> • Transfer to Retired Reserve • 15-yr NOE published by Health Services Branch ❖ DFAS <ul style="list-style-type: none"> • Retired Pay • Blended Retirement System • Combat-Related Special Compensation • Concurrent Retired & Disability Pay 	<ul style="list-style-type: none"> ❖ TRICARE <ul style="list-style-type: none"> • Plans/Premiums ❖ FEDVIP <ul style="list-style-type: none"> • Dental and Vision Plans/Premiums ❖ MyArmyBenefits <ul style="list-style-type: none"> • Retirement Pay Calculator • State and Federal Benefits Fact Sheets • RCSBP/SBP Premium Calculator ❖ Veteran's Affairs <ul style="list-style-type: none"> • SGLI to VGLI • Education ❖ DEERS <ul style="list-style-type: none"> • ID Card Updates
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These are the RSO Community Partners who provide information for an individual's retirement.




This timeline is an overview of the retirement planning.

For detailed information to this timeline, refer to the U.S. Army Retirement Planning Guide located at <https://soldierforlife.army.mil/Retirement/retirement-planning>

The takeaway on this slide is during your retirement month, make sure to update your myPay Account with a civilian email address, so HRC/Department of the Army can reach you since you will be in the Gray Area!



IMPORTANT DATES



Date of Initial Entry Into Military Service (DIEMS)	Anniversary Year Ending (AYE)
<ul style="list-style-type: none"> • Earliest date of enlistment, induction or appointment in a regular or Reserve Component (RC) of a Uniformed Service as a commissioned officer, warrant officer, or enlisted Soldier • Rarely the same as the Basic Active Service Date (BASD) • Often earlier than a Pay Entry Basic Date (PEBD) 	<ul style="list-style-type: none"> • Twelve-month period starting with the Soldier's assignment to an active status • Four digit Number, MMDD(on a DA 1380 use YYYYMMDD)

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DIEMS:

- Never changes
- Determines the retired pay plan

BASD:

- Adjusts based on service on active duty vs non active duty service

PEBD:

- Determines eligibility for Continuation Pay if under the Blended Retirement System

AYE:

- Changes if there is a break in service
- Retirement points based on your particular AYE date, not by fiscal Year



15-17 YEARS OF SERVICE



Managing Retirement Points

- Chronological Retirement Points Statement
- Retirement Points
- Maximum Inactive Duty Service/Points Allowed
- PAG Checklist for Retirement Points
- Most common Supporting Documents
- How to Request Prior LES'
- Verification of Transfer of 9/11 GI Bill

15-17-yrs of service

- Ensure your retirement points are correct



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Following slides will discuss these topics.



15-17 YEARS OF SERVICE



Retirement Points Statements

Conduct an annual review of your Retirement Point Statements

- DA Form 5016 Chronological Statement of Retirement Points
 - USAR
 - Generated by HRC 30-60 days after AYE
- NGB 23
 - ARNG
 - Generated by the State RPAM




15-17-yrs of service
- Ensure your retirement points are correct



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At your 15 year window, you should conduct an annual review of your retirement point statement (DA Form 5016).

 **15-17 YEARS OF SERVICE**  

Retirement Points

- Active Duty (365 or 366 per year)
- Inactive Duty Service:
 - Inactive Duty Points
 - 4 or 8 hours, max 2 points per day
 - Membership
 - 15 per year
 - Prorated for partial years
 - Correspondence
 - Extension courses prior to 15 April 2016
 - Military Funeral Honors
 - Only IDT that can exceed the max per year

15-17-ys of service
- Ensure your retirement points are correct

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1. Prior to 15 April 2016 Army Correspondence Course Program (ACCP) points would count toward retirement subject to the annual cap. 1 retirement point per every 3 hours.

2. Effective 15 April 2016 IAW DODI 1215.07 dated 2005, correspondence was removed as a form of retirement point credit.



15-17 YEARS OF SERVICE



Maximum Inactive Duty Service

Anniversary Year Closing Date	Maximum Retirement Points Allowed
Before 23 Sep 96	60
On or after 23 Sep 96 but before 30 Oct 00	75
On or after 30 Oct 00 but before 30 Oct 07	90
On or after 30 Oct 07	130

Note: Per DODI 1213.07 Funeral Honors Duty allowed to exceed maximum points

15-17 yrs of service
- Ensure your retirement points are correct



15-17 YEARS OF SERVICE



T-11-A-1 Request for Retirement Point Updates

1. Soldier obtains a copy of their DA Form 5016 (Chronological Statement of Retirement Points) from the My Records Portal at <https://www.hrcapps.army.mil/portal/>.
2. Unit/RPAC review and submit corrections to Soldier retirement points during in-processing, annual audits, mobilization/demobilization, and at the Soldier's request to the appropriate HRC PAB.
3. Soldier/Unit/RPAC provide supporting documentation needed to update retirement points.
4. Unit/RPAC submit request to the appropriate HRC PAB by email found on document Retirement Point Update Failure POC-HRC, with supporting documentation attached. **Retirement Point Corrections can take up to 180 days to process once submitted to the appropriate PAB at HRC.**
5. Unit/RPAC ensure supporting documentation is iPERMed IAW AR 600-8-104. Requests submitted without supporting documentation will be rejected by HRC.

15-17-yr of
service
- Ensure your
retirement points
are correct



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Retirement Point Corrections can take up to 180 days to process once submitted to the appropriate PAB at HRC.



15-17 YEARS OF SERVICE



Most Common Supporting Documents

Retirement Point Update	RLAS Yes/NO	HRC Manual Yes/NO	Source Document	IPERM Yes/No
Establish AYE	NO	Yes	Soldier's Initial Contract/Oath	Yes
Inactive Duty Service	Yes	No	LES/MMPA	No
Active Duty > 90 days	Yes	No	DD214/215	Yes
Active Duty < 90 days	Yes	No	LES/MMPA/DD220	Yes/No LES/MMPA
Active Component Prior Service	No	Yes	DD214	Yes
National Guard Service	No	Yes	NGB 23B Closeout	Yes
Sister Services RC Service	No	Yes	***See Notes Below***	Yes
Correspondence Courses Prior to 15 April 2016	No	Yes	Unofficial ATTRS transcript and DA 87	Yes
War College/SGM Academy	No	Yes	Official Memo from Registrar's Office	Yes
Points only Non Pay	No	Yes	DA 1380	Yes

Notes:

1. AF Form 526 (proof of Air Force or Air Force Reserve duty)
2. NAVPERS Form 1070-611 (proof of Naval Reserve duty)
3. NAVMC Form 798 (proof of Marine Corps Reserve duty)
4. CG HQ Form 4973 (proof of Coast Guard Reserve duty)

15-17 yrs of service
- Ensure your retirement points are correct

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Most Common Supporting documents for Retirement Point Updates.



15-17 YEARS OF SERVICE



How to Request LES

<https://corpweb1.dfas.mil/askDFAS/custCategories.action?pgModId=5242>

- Select appropriate category
- Fill in ticket information
- Make sure to add in comments that you want both Active Duty and Reserve LES
- Make note of the ticket number
- If you have not received your LES or MMPA in two weeks, call DFAS and reference the ticket number (1-888-332-7411)

15-17-yrs of service

- Ensure your retirement points are correct



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How to Request prior LES's



15-17 YEARS OF SERVICE



Verification of Transfer of Post 9/11 GI Bill

<http://milconnect.dmdc.mil>

- Since 1 August 2013, Soldiers who transfer Post 9/11 GI Bill education benefits to their dependents incur a **4-year service obligation**.
- If you voluntarily retire without completing your service obligation, you ***will incur a debt***.

The screenshot shows the milConnect interface for TEB. A message from the service component is displayed, along with a table of educational programs. A green callout bubble highlights the 'Obligation End Date' field in the table, with the text: "TEB Obligation End Date (TEB OED) and TEB Approval Form (Adobe Acrobat icon)".

Education	Name	Birth Date	Months	Begin Date	End Date	Reserve	Reserve Date
Sonnie		1976-07-29	1	2010-10-31		<input type="checkbox"/>	
Child (nephew)		1992-09-25				<input type="checkbox"/>	
Child		1998-10-01	25	2010-10-31		<input type="checkbox"/>	

For more information go to the HRC GI Bill Programs page at <https://www.hrc.army.mil/content/GI%20Bill%20Programs>

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For questions regarding the Post-9/11 GI Bill, refer to DoDI 1341.13 located at <https://www.esd.whs.mil/Portals/54/Documents/DD/issuances/dodi/134113p.pdf?v=2018-07-12-084756-290>

If you have 16yrs or more, you cannot transfer your Post 9/11 GI Bill.

The screenshot shows the '17+ YEARS OF SERVICE' page on the Army Retirement Services Website. The page features a navigation bar with 'RETIRED SOLDIER' and links for 'Soldier', 'Retired Soldier', 'Veteran', 'Family', 'Educator', 'Employer', and 'Community Organization'. A grid of resource icons is displayed, with several circled in yellow: 'Retirement Planning', 'U.S. Army Retirement', 'U.S. Army National Guard', 'MyArmyBenefits', 'myPay', 'DS logon', 'Veterans Administration', and 'FEDVIP'. A 'Frequently Used Links' section is also visible. At the bottom, the URL <https://soldierforlife.army.mil/Retirement> is provided. The page includes a 'CU' label in the bottom left and a page number '15' in the bottom right.

The Army Retirement Services webpage provides important information, resources and links that you are encouraged to utilize during your retirement process and after retirement as well. Please login to <https://soldierforlife.army.mil/Retirement> to learn more about each of these individual services.



The Army Retirement Services webpage provides important information, RSO services teams, and dates/locations of upcoming Retirement Services briefings. You can login at <https://www.usar.army.mil/Retirement> to learn more about Retirement Services briefings.



17+ YEARS OF SERVICE



Resources: Change of Mission

- U.S. Army's official retirement planning newsletter for Soldiers in all three components with 17+ years of service.
- Published via **myPay** SmartDoc in Jan, Apr, Jul and Oct.
- Sent to 226K Soldiers quarterly. If you didn't receive it, check your email address in **myPay**.



What courses must I take to prepare for my military retirement?

By Mark E. Chelberg, Director, Army Retirement Services

Most active duty Soldiers nearing retirement know they must attend the Army Transition Assistance Program (TAP) before they retire. Most Soldiers talk to their Army HR to see the exit course they must attend. Unfortunately, they are mistaken. Worst, they are leaving themselves and their families unprepared for retirement.

Active duty Soldiers must take two courses to prepare for retirement. Reserve Component (see ACR) Soldiers must take one course.

Soldiers nearing retirement are approaching something for which most are ill prepared. If an individual who has served 30 years or the 30th anniversary, they are required to successfully complete one or two retirement courses. For both themselves and their families. Overconfidence will not serve them well here.

Soldiers who have recently retired will attest to the challenges and surprises they encountered in their retiree. They consistently say they underestimated the amount of time and work required to prepare for retirement. That's because their 30th anniversary of service number is not the only number that counts. That's why a security retired Soldier writes the Retirement Letter's second column on page 4 of Change of Mission each quarter.

Active Duty Requirements

If you are a Soldier who has served at least 180 days on active duty before you leave the Army, you must attend Army TAP which is required by the Veterans Responsibility to Work (VRW) Act. You need about 40 hours, spread over a 12 to 24 month period, to meet the readiness standards. Army TAP's primary focus is to prepare you to find post service employment. General officers have their own course, called the Army Strategic Education Program - Transition, which meets the VRW full requirements.

If you are an active duty Soldier, you must also attend the Army Retirement Planning Seminar. This one-day seminar, required by Army regulations, is held by your Installation Retirement Services Officer (IRSO). The seminar focuses on all of the non-employment aspects of military retirement planning. You should attend with your spouse if you have one, 30 months before your retirement.

Installation subject matter experts will explain the retirement process and your retirement benefits, which include medical, dental and vision insurance, veterans' benefits, retired pay, the Department of Defense Survivor Benefit Plan, Combat Related Special Compensation, Concurrent Retirement and Disability Pay, unpaid leave and savings and investment options on finance.

These subjects require careful study and consultation with a spouse, financial planner, tax expert, healthcare specialist or others before making decisions.

YOUR MISSION WILL CHANGE, BUT YOUR DUTY WILL NOT

Table of Contents:

- 1. Introduction/Welcome (see page 1)
- 2. What is your TAP? (see page 2)
- 3. Why is it important? (see page 3)
- 4. The Army Career Skills Program: a powerful retirement resource (see page 4)
- 5. The Survivor Benefit Plan: A crucial consideration (see page 5)
- 6. Retiree
- 7. Retiree benefits (see page 6)
- 8. How do you calculate your retired pay? (see page 7)
- 9. The VA's new VA Form 10-10e (see page 8)
- 10. The VA's new VA Form 10-10e (see page 9)
- 11. The VA's new VA Form 10-10e (see page 10)
- 12. The VA's new VA Form 10-10e (see page 11)
- 13. The VA's new VA Form 10-10e (see page 12)
- 14. The VA's new VA Form 10-10e (see page 13)
- 15. The VA's new VA Form 10-10e (see page 14)
- 16. The VA's new VA Form 10-10e (see page 15)
- 17. The VA's new VA Form 10-10e (see page 16)
- 18. The VA's new VA Form 10-10e (see page 17)
- 19. The VA's new VA Form 10-10e (see page 18)
- 20. The VA's new VA Form 10-10e (see page 19)

<https://soldierforlife.army.mil/retirement/change-of-mission>

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Change of Mission is published on a quarterly basis.



18-20 YEARS OF SERVICE



Retirement Preparation

- Attend Mandatory Retirement Briefing
- Completed Mandatory Reserve Component Survivor Benefit Plan (RCSBP) Counseling
- Collect important documents:
 - DD Form 214/215
 - Active Duty Orders
- Check any service obligations
 - Bonus

18 -20-yrs of service
- Attend Mandatory Retirement Planning Seminar
- Receive your RCSBP Brief

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At 18-20 years Retirement Preparation, you must attend a Mandatory Retirement Briefing and complete your RCSBP counseling.

You should collect your important documents which would be all DD 214/215s and active duty orders and review any service obligation to include bonuses. Next slide elaborates on DD214/215s.



18-20 YEARS OF SERVICE



Retirement Record Review

- Promotion Orders
- DD Form 214/215 (especially for AD on or after 28 Jan 08)
 - Make sure the authority is listed on the DD Form 214 or the DD 215. (for Reduced Age Retirement).
 - Submit correction through your chain of command if missing.
- Mobilization orders (especially for AD on or after 28 Jan 08)
 - Make sure the authority is listed on mobilization order.
 - Submit request for a reprint.
- Review DA Form 5016.

18 -20- yrs of service
- Attend Mandatory Retirement Planning Seminar
- Receive your RCSBP Brief

For 18-20yrs, the following documentation is used to verify your years of service. The DD 214/215 and mobilization orders are important for those who are eligible for Reduced Age Retirement. We will discuss in another section the specifics for Reduced Age Retirement.



20 YEARS OF SERVICE



- Non-Regular Retirement Eligibility
- Notification of Eligibility for Non-Regular Retired Pay
- Reserve Component Survivor Benefit Plan
- Completion of the DD Form 2656-5 (within 90 days of 20-year letter)
- DS Logon

20-yrs of service
- Receive RCSBP Briefing if you haven't already
- Complete the DD Form 2656-5 (w/in 90 days of receipt of NOE)

This slide shows the topics that will be discussed in the following slides.



20 YEARS OF SERVICE



Non-Regular Retirement Eligibility

- Creditable year = 50 points
- Creditable Service = 20 years of creditable service for length of service retirement.
- 15 years of creditable service if separated because Soldier deemed unfit for continued Selected Reserve service.

20-yr of service
- Receive RCSBP Briefing if you haven't already
- Complete the DD Form 2656-5 (w/in 90 days of receipt of NOE)



20 YEARS OF SERVICE



Notification of Eligibility (NOE) for Non-Regular Retirement

- The NOE or 20-year letter will be issued after a Soldier has completed 20 years of creditable service based on their AYE.
- Publication of NOE depends on the component the Soldier is in when they earn 20 years of creditable service.
- **Complete DD Form 2656-5 Reserve Component Survivor Benefit Plan Initial Election Form within 90 days of receiving your NOE.**
- USAR – Human Resources Command, Gray Area Retirements (HRC-GAR) Branch publishes the NOE.
 - Exceptions:
 - Soldiers within 2 years of qualifying for a regular (active duty) retirement and can remain on active duty to complete.
 - Soldiers within one year of their 60th birthday when they earn 20 years of creditable service.
 - ARNG: The applicable State Joint Force State Headquarters (JFHQ) publishes the NOE.

20-yrs of service
- Receive RCSBP Briefing if you haven't already
- Complete the DD Form 2656-5 (w/in 90 days of receipt of NOE)

Will go over how to complete the DD Form 2656-5 Reserve Component Survivor Benefit Plan in the next following slides.



**Department of the Army
Reserve Component Survivor
Benefit Plan (RCSBP) Brief**

UNCLASSIFIED

Placeholder for RCSBP brief



RCSBP



How to fill out the DD Form 2656-5 (pg 1 of 3)

RESERVE COMPONENT SURVIVOR BENEFIT PLAN (RCSBP) ELECTION CERTIFICATE			
PRIVACY ACT STATEMENT:			
<p>AUTHORITY: 40 U.S.C. Chapter 73, Subchapter 3 and 5; 5 U.S.C. [505] INSTRUCTION 1332.43; Survivor Annuity Program Administration; DoD Financial Management Regulation, Volume 5B, Chapter 16, and E.O. 12958 (2001).</p> <p>PRINCIPAL PURPOSE(S): Used by Reserve Component members, during the 30-day period after receiving notification of eligibility to receive Reserve retired pay, to make an election for the Reserve Component Survivor Benefit Plan (RCSBP).</p> <p>ROUTINE USE(S): None.</p> <p>DISCLOSURE: Information furnished to provide requested information may result in an incorrect election and/or delayed payment of survivor benefits in the event of the member's death.</p>			
INSTRUCTIONS			
<p>The decision you make regarding participation in the Reserve Component Survivor Benefit Plan (RCSBP) is very important. A decision to participate, that is to remain either Option 1 or 2, is permanent and cannot be changed unless authorized by the such as the authority to modify your participation, if you later decide to modify your election, you will not have retroactive coverage. You must elect coverage with age 10. In the event you receive RCSBP coverage and die prior to your 60th birthday, no survivor benefits will be paid. Please review the program rules carefully and consider the effects of your decision before making an election. You must submit this form within the 30-day period after being notified of eligibility for retired pay at age 60. If you do not submit this form as required, your election, if any, will be identified by law.</p> <p>Complete this form and submit it to your service using the address listed below. A telephone number is provided if you have questions about the program or need assistance completing this form.</p>			
FOR YOUR SERVICE USE:		MAIL THIS FORM TO:	
ARMY RESERVE:		ARMY NATIONAL GUARD:	
NAVY RESERVE:		AIR FORCE RESERVE:	
MARINE CORPS RESERVE:		FOR QUESTIONS CALL:	
<p>SECTION I - MEMBER INFORMATION</p> <p>1. NAME (LAST, FIRST, MIDDLE INITIAL) _____ 2. SOCIAL SECURITY NUMBER _____ 3. GRADE _____</p> <p>4. DATE OF BIRTH (YYYYMMDD) _____ 5. SEX (M = MALE, F = FEMALE) _____ 6. ADDRESS (STREET NUMBER AND STREET, CITY, STATE, ZIP CODE) _____</p>			
<p>SECTION II - MARITAL/DEPENDENCY STATUS</p> <p>7. ARE YOU MARRIED? YES <input type="checkbox"/> NO <input type="checkbox"/> 8. DO YOU HAVE ANY DEPENDENT CHILDREN? YES <input type="checkbox"/> NO <input type="checkbox"/></p>			
<p>SECTION III - SPOUSE/DEPENDENT CHILDREN INFORMATION (IF APPLICABLE)</p> <p>9. SPOUSE'S NAME (LAST, FIRST, MIDDLE INITIAL) _____ 10. SOCIAL SECURITY NUMBER _____ 11. DATE OF BIRTH (YYYYMMDD) _____ 12. DATE OF MARRIAGE (YYYYMMDD) _____</p> <p>13. DEPENDENT CHILDREN: Complete this section for your unmarried, dependent children who are under age 18, or under age 22 if full time students, or any age if disabled and incapable of self-support before age 18 or 22 if full time students.</p> <p>14. CHILD'S NAME (LAST, FIRST, MIDDLE INITIAL) _____ 15. SOCIAL SECURITY NUMBER _____ 16. DATE OF BIRTH (YYYYMMDD) _____ 17. RELATIONSHIP TO MEMBER (DAUGHTER, SON, SISTER, BROTHER) _____</p>			
DD FORM 2656-5, AUG 2011 PREVIOUS EDITION IS OBSOLETE. NAME (LAST, FIRST, MIDDLE INITIAL) _____			

Section II and III:
Complete based on your dependents at the date of your NOE.



How to fill out the DD Form 2656-5 (pg 2 of 3)

- Block 12 Options:**
- Option A – requires spouse concurrence if married. Skip to Section VII
 - Option B – requires spouse concurrence if married
 - Leave this blank if you do not have an eligible beneficiary

- Block 13 Type of Coverage:**
- If married, requires spouse concurrence for child(ren) only
 - No spouse concurrence required for a former spouse or former spouse and child(ren) election

- Block 13 Level of Coverage:**
- If married, requires spouse concurrence for a reduced base amount

MEMBER NAME (Last, First, Middle Initial)		SSN	
SECTION IV - COVERAGE			
12. OFFICER (Check one) NOTE: Selecting Option A or Option B requires spouse concurrence in Section IX.			
OPTION A. I desire to make an election until age 60. (NOTE: Do not select type of coverage below.)			
OPTION B. (FORMER) MEMBER (S) needs to provide an annuity beginning on the date anniversary of my death (should be before first date of on the day after date of death should be on or after my 60th birthday. (Select type of coverage below.)			
OPTION C. (FORMER) MEMBER(S) needs to provide an immediate annuity beginning on the day after date of my death, whether before or after age 60. (Select type of coverage below.)			
13. TYPE OF COVERAGE (Select one)			
SPOUSE ONLY			
SPOUSE AND CHILDREN			
CHILDREN ONLY			
FORMER SPOUSE (Complete DD 2656-1, "Survivor Benefit Plan (SBP) Election Statement for Former Spouse Coverage").			
FORMER SPOUSE AND CHILDREN (Complete DD 2656-1, "Survivor Benefit Plan (SBP) Election Statement for Former Spouse Coverage").			
NATIONAL SERVICE WITH AN INSURABLE INTEREST (Complete Section VI)			
SECTION V - LEVEL OF COVERAGE			
14. Select the monthly amount of retired pay you wish to have the survivor annuity based on. (NOTE: You cannot decrease the level of existing coverage. Your covered spouse beneficiary will receive an annuity that will pay 50 percent of the level of coverage until age 62 and will pay between 40 to 50 percent during the period of the lower retired pay. (March 2003). Effective April 1, 2006, the annuity regardless of age will be 50 percent of the level of coverage selected. The annuity paid to a child or child(ren) shall be 25 percent (limited to equal amount). Coverage annuities are payable to members who are under age 60 or under age 50 if a child(ren). (Formal election, or age 50 if formal and recipient of joint support services. (Form 2656-5, Section 5.4.1.1).) If you are a child(ren) election, an insurable interest annuity is 50 percent of the difference between retired pay and the premium for coverage. Insurable interest annuities remain at 50 percent regardless of age. Place an X in the appropriate box to indicate your selection.			
FULL RETIRED PAY		X	
REDUCED AMOUNT OF RETIRED PAY (Cannot be less than \$300.00) \$		NOTE: Spouse concurrence required in Section IX.	
SECTION VI - INSURABLE INTEREST COVERAGE			
15. INSURABLE INTEREST BENEFACTORY			
A. MEMBER'S FIRST NAME		B. SOCIAL SECURITY NUMBER	
C. DATE OF BIRTH (YYYYMMDD)		D. MEMBER ADDRESS THROUGH ACCOUNT NUMBER (City, State, and ZIP Code)	
E. RELATIONSHIP TO MEMBER			
SECTION VII - REMARKS			
16. USE THIS SECTION TO CONTINUE ADDRESS OR MAKE ADDITIONAL COMMENTS			



RCSBP



How to fill out the DD Form 2656-5 (pg 3 of 3)

Certification:
Member and Witness date signed must be the same date

Spouse Concurrence (if applicable):
Date signed by spouse and notary must be the same date and be a date on or after the member's signature date.

MEMBER NAME Last First Middle Initial		SSN	
SECTION VII - REMARKS (continued)			
1. Comments			
SECTION VIII - MEMBER SIGNATURE			
THE MEMBER'S SIGNATURE MUST BE WITNESSED. The witness cannot be the member's spouse or beneficiary.			
17. SIGNATURE OF MEMBER		18. DATE SIGNED (YYYYMMDD)	
19. PRINTED NAME OF WITNESS (Last First Middle Initial)		20. SIGNATURE	
21. MAILING ADDRESS OF WITNESS (Include ZIP Code)		22. DATE SIGNED (YYYYMMDD)	
<small> 23. CERTIFICATION: I certify that the member is married and that the member is only covered, does not elect full spouse coverage, or disabled coverage. The date of the member's signature in item 22A, MUST ACCY for either the date of the member's signature in item 18, spouse, the spouse's signature in item 20, or the member's signature in item 22B. </small>			
<small> 24. SPOUSE CONCURRENCE: Spouse and signature are required for an RCSBP election that does not provide for an immediate spouse annuity (Option C) based on full retirement or voluntary partial early retirement. The witness must not be the beneficiary of the election. In the event that consent is required, but not provided, RCSBP coverage will be established for an immediate spouse annuity based on full retirement pay (Option C). The member cannot opt-in or consent to make an election with age 55, and the spouse cannot be a beneficiary of the member's election until the member is age 55. When the member reaches age 55, the RCSBP election for base benefit is a final election and requires the member's spouse to consent. Changing Option C requires the beneficiary to wait until the member would have been age 60 before the annuity is payable, in the event the member dies prior to reaching age 60. </small>			
25. SPOUSE			
<small> I hereby consent to my spouse's RCSBP election as indicated. I have read and understand the information that appears the options available and the effects of these options. I am aware that my signature constitutes consent and that I may not change my mind at a later date regarding the RCSBP election. </small>			
26. SIGNATURE		27. DATE SIGNED (YYYYMMDD)	
28. NOTARY WITNESS			
<small> On this _____ day of _____, 20____, before me, the undersigned notary public, personally appeared _____, (name of donor since 2014) _____, provided to me through satisfactory evidence of identification, which was _____ to be the person whose name is signed in item 22A of this document in my presence. _____ My commission expires _____ </small>			
29. WITNESS (Name & Address)		NOTARY SEAL	



TRANSFERRING TO RETIRED RESERVE



Impact of ID Card Changes at Retirement

- Soldier turns in Common Access Card (CAC)
- Retired ID card is not a CAC, so...
 - No access to DOD Enterprise Email
 - No access to CAC-enabled systems
 - Must change **myPay** account to commercial email
 - Must obtain DS Logon Account to access records and systems

Websites Accepting DS Logon



DS Logon: Request an account online at <https://www.dmdc.osd.mil/identitymanagement> or visit an ID Card facility or VA Regional Office

The impact of ID card changes at retirement is the card is no longer a CAC so you cannot access any system that requires a CAC. You will need to request a DS Logon ID PRIOR to retirement. These icons pictured here are those websites that accept the DS Logon.



TRANSFERRING TO RETIRED RESERVE



TPU Retirement Related Requests

- T-11-A-2 Request for Mandatory Removal Date (MRD) (9-12 months prior to effective date)
- T-11-A-3 Request for Reassignment to Retired Reserve Due to Medical Disqualification (at least 15 but less than 20 years)
- T-11-A-5 Request for Retirement Recognition Packet
- T-11-A-6 Request for Reassignment of AR TPU Soldiers to the Retired Reserve (9-12 months prior to effective date)


<https://arg1web/usarpag/Pages/default.aspx>

[https://arg1web/usarpag/Pages/ByTypeActionsView.aspx?
at=TPU&ap2=All](https://arg1web/usarpag/Pages/ByTypeActionsView.aspx?at=TPU&ap2=All)


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These are the PAG Checklist used for TPU Retirement related requests; MRD, Reassignment to Retired Reserve due to medical, Request for retirement recognition packet, Request for reassignment of TPU SM to retired reserve.




TRANSFERRING TO RETIRED RESERVE



At Retirement, You Will Also Receive...

- Certificate of Retirement
- Presidential Certificate of Recognition
- Presidential Letter of Recognition - if 30 or more years of service or special category (e.g., CSA, SMA, Medal of Honor Recipient or former POWs who qualify for or have been awarded the POW Medal.)
- Retirement Ceremony (*optional*)
- Spouse Certificate of Appreciation (*if applicable*)
- Army Retiring Soldier Commendation Program (ARSCP) Package
 - Contains a letter signed by the Secretary of the Army, the Army Chief of Staff, and the Sergeant Major of the Army, a U.S. Flag, a U.S. Army Retired Lapel Button, and two Soldier for Life window decals.



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When transferring to retired reserve, you will be given the opportunity to participate in a retirement ceremony.

- You will receive a Certificate of Retirement, spouse Certificate of Appreciation (if applicable), Army Retiring Soldier Commendation Program Package - (U.S. Flag, Army Retired Pin, Retired Decals, and Tri-Signed Letter). These items are usually provided by your Transition Center, but sometimes units prefer to provide them during a unit ceremony.
- You will receive a CERTIFICATE of Presidential Recognition if you have completed at least 20 years of active service (or qualifying service if a RC member).
- You will receive a LETTER of Presidential Recognition if you have completed at least 30 years of service or are in one of the following special categories: Chairman or Vice Chairman, JCS; CSA; SMA; Recipient of the Medal of Honor; Former POW who qualifies for or has been awarded the POW Medal.
- U.S. flags are issued to all Soldiers who retire from active duty on or after 1 Oct 98 and from a reserve component on or after 1 Oct 99. Reserve Component Soldiers are eligible to receive a U.S. flag when they have completed 20 qualifying years for reserve retirement purposes.



RETIREMENT PHYSICAL



Retirement Physical – Not on Active Duty



- Your last Periodic Health Assessment (PHA) is your “retirement” physical.
- Make sure all your service-connected conditions are documented on your last PHA if they are not already.
- Contact the Logistics Health Incorporated (LHI) to schedule your final PHA.

Logistics Health Incorporated (LHI) :

<https://lhi.care/start>

877-437-6313

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TPU Soldiers will have their last physical done with LHI as their Periodic Health Assessment, this is your retirement physical. You need to be sure to complete the form stating this is your retirement physical.



ID CARDS



- Same privileges as active service.
- Family members need new ID cards to reflect sponsor's retired reserve status.
- Children are eligible up to age 21 or 23 if full-time student; indefinite if incapacitated.
- New ID card at non-regular retirement.
- At age 60, must go to DEERS to update benefits eligibility.
- Under age 65, must renew every 4 years.
- Dependent parents/parents-in-law may qualify. Permanent ID card to Family members at age 65 or who are permanently disabled.

FIND NEAREST ID CARD ISSUING FACILITY
<https://idco.dmdc.osd.mil/idco/>

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*Note: The Under Secretary of Defense for Personnel and Readiness (USDP&R) signed a memorandum approving a change to this policy on 21 September 2020, lowering the age of eligibility for a permanent ID from age 75 to age 65. This change will be captured at a later date in an update of DoDI 1000.13.



ID CARDS



Former Spouse Privileges

Authorized *ONLY* if:

- The marriage and the sponsor's creditable service overlapped by at least 20 years – OR –
- The marriage and the sponsor's creditable service overlapped by at least 15 years but less than 20 years.

OVERLAP	PRIVILEGE(S)
20+ years	Full (medical, commissary, exchange, MWR)
15 years, but less than 20	Medical care (for 1 yr from date of Divorce)
Less than 15 years	None

Note: A former spouse is not eligible for medical benefits if enrolled in an employer-sponsored health plan. Benefits terminate upon remarriage of the former spouse.

<https://www.cac.mil/>

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•In order for a former spouse to qualify for an ID Card, the marriage and the service creditable for retired pay must have lasted 20 years *each*. This means that former spouses of Soldiers who retire for disability with less than 20 years service or under The Temporary Early Retirement Authority (TERA) are **not** eligible. Likewise, former spouses who were not married to the Military member for at least 20 years are ineligible.

•Three scenarios exist:

1 -- If both the marriage and the service creditable for retired pay lasted at least 20 years, benefits are then determined by the number of years the marriage and service overlapped. If the overlap of the two is 20 or more years (i.e., "20-20-20"), the former spouse is entitled to an ID card granting full benefits (medical, commissary, PX, theater).

-- If an otherwise eligible former spouse is enrolled in an employer-sponsored health care plan, the former spouse is not entitled to medical care. However, if the former spouse disenrolls from the employer-sponsored plan medical benefit can be restored effective the date of disenrollment (AR 600-8-14 and AFI 36-3026(i)).

2 -- If the overlap of the two is at least 15 years but less than 20 years (i.e., "20-20-15"), the former spouse is entitled to an ID card granting one year of TRICARE Standard (TRICARE Standard is discussed later in this seminar) -- with the one year period commencing from the date of divorce.

-- Exception: "20/20/15" former spouses whose divorces occurred before 1 Apr 85 are entitled to Military medical benefits and TRICARE Standard indefinitely. Medical benefits for 20/20/15 former spouses whose divorces were finalized on or after 1 Apr 85, but before 1 Oct 88, have expired.

-- If an otherwise eligible former spouse is enrolled in an employer-sponsored health care plan, the former spouse is not entitled to medical care. However, if the former spouse disenrolls from the employer-sponsored plan medical benefit can be restored effective the date of disenrollment (AR 600-8-14 and AFI 36-3026(i)).

3 -- If the overlap of the two is less than 15 years, the former spouse is **not** entitled to an ID card.

•Former spouses who remarry lose eligibility for medical benefits permanently.

•Former spouses who do not qualify for an ID card, or who qualify for only one year of medical care, are eligible to enroll in the Continued Health Care Benefit Program (CHCBP) -- a private, group health insurance plan. A former spouse must enroll within 90 days of the date medical benefits terminate; however, a former spouse who missed the 90-day window should still inquire. Enrollment is limited to 36 months unless the former spouse is entitled to a court-ordered division of retired pay. Contact your nearest installation Health Benefits Advisor (HBA) for more information on CHCBP.



BENEFITS



Thrift Savings Plan



- You stop contributing to TSP at retirement.
- Your options at retirement:
 - 1 - do nothing and draw returns when permitted; **or**
 - 2 - roll into an IRA or 401K.
- May resume active participation if you become a federal civilian employee; military and civilian TSP accounts may be combined.
- If you are moving, please make sure that you fill out the Form TSP-9 when separating for change of address.
- TSP info: <https://www.tsp.gov/>



BENEFITS



Thrift Savings Plan (cont)

Account Withdrawal Deadline



- If you decide to leave your money in the TSP, be aware that you will be required to start withdrawing your money when you turn age 72.
- As a helpful reminder, the TSP will notify you before your required withdrawal date and mail you important tax information about your TSP withdrawal, as well as information about the IRS required minimum distributions.



BENEFITS



TRICARE Coverage - Retired RC Soldiers

Under age 60	60	61	62	63	64	Age 65+
Gray Area Retired Soldiers May qualify to purchase TRICARE Retired Reserve	Eligible for TRICARE Select TRICARE Prime or US Family Health Plan (where available)					Begin TRICARE For Life

Note: TRICARE Standard and TRICARE Extra plans transitioned to TRICARE Select. Retired members will need to choose between TRICARE Select, TRICARE Prime, or US Family Health Plan.
Soldiers retire under a Reduced Age Retirement may purchase coverage under TRR, and are not eligible for Prime/Select/USFHP until full retirement age (60).

For information and assistance: <https://tricare.mil/Plans/HealthPlans>

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- Upon turning age 60 and collecting retirement pay, TRR members are disenrolled from TRR and may be eligible for other TRICARE programs as retirees, such as:
 - TRICARE Select
 - TRICARE Prime (if in a PSA), including the US Family Health Plan
 - TFL
- If entitled to premium-free Medicare Part A at age 60 or older, Retired Reserve members must also have Medicare Part B to be TRICARE-eligible. Before age 65, these beneficiaries have the option to use TRICARE Prime or TFL. At age 65, coverage transitions to TFL.


Note: If a beneficiary is not entitled to premium-free Medicare Part A, Medicare Part B is not needed to keep TRICARE. In this case, the beneficiary won't transition to TFL. If you aren't entitled to premium-free Medicare Part A when you turn 65 under your own Social Security number, or SSN, but your spouse is, you must file for benefits under your spouse's (this includes divorced or deceased spouses) SSN if he or she is 62 or older. Go to <https://tricare.mil> for more information.


- **Soldiers retire under a Reduced Age Retirement may**

purchase coverage under TRR, and are not eligible for Prime/Select/USFHP until full retirement age (60).




BENEFITS





Space-Available Travel



- **Retired Soldiers** may travel within CONUS or OCONUS.
- Space-A registration is valid for 60 days from the date of receipt at the origin departure location of choice.
- Eligible travelers can sign up for the Space-A list online at <https://www.amc.af.mil/Home/AMC-Travel-Site/AMC-Space-Available-Travel-Page/Space-Available-Email-Sign-up-Form/> or by completing AMC Form 140 and bringing (or faxing) it to the nearest AMC Passenger Terminal.
- Benefit ends for Family members with death of the Retired Soldier.

Note: Dependents of members in the Retired Reserve cannot fly Space-A.

<https://www.amc.af.mil/Home/AMC-Travel-Site/AMC-Space-Available-Travel-Page/>

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- Oftentimes, military flights throughout the world have vacant seats. Active and Retired Soldiers and their eligible family members who are traveling unofficially may fill those seats on a space-available (Space-A) basis. The Retired Soldier and Family member have a lower priority than the active duty Soldier.
- Since eligible family members *must be accompanied by the sponsor*, the Space-A travel benefit ends for Family members when the Retired Soldier dies.
- You no longer need to wait at an air terminal for the next vacant flight. You may FAX your request in and stay on the list for up to 60 days. During that time, you may decline any available flights without your name being removed from the list.
- Books on Space-A travel are available for purchase through the Army & Air Force Exchange System.




BENEFITS

Your Exchange Benefits in Retirement

EXCHANGE™

“We’re honored to serve those who have served.”



Savings and special offers are right at your fingertips-shopmyexchange.com

On Your Phone



Get great money saving offers!

Online



Sign up for alerts and discounts

And at your local Exchange and Express!



- Tri-weekly coupons by text
- Name brand discounts (10%+)
- Weekly Facebook discounts (<https://www.facebook.com/shopmyexchange>)
- eNewsletter online discounts
- Buddy list specials/local events

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We’ve improved our online information for our Retired Military family. Go to shopmyexchange.com and click on “Community”. You’ll find a wealth of information on the military community and resources specific to Retired Soldiers. There’s even a Retiree Corner link that will take you to a collection of memorabilia and items that are of interest to Retired Soldiers. Online - Facebook – We feature coupons that you can use in-store or online. For use in-store, just print out the coupon from the Facebook AAFES BX/PX “coupons” tab on the left side of the page. To use a coupon online, enter the coupon code during the checkout process. To get to our Facebook page, just type www.facebook.com/AAFES.BX.PX.

Each year, the Exchange salutes your service with a special three-day event. Benefits information flyer will be direct mailed to approximately 820,000 Army and Air Force Retired Soldiers in CONUS. OCONUS locations will receive flyers sent directly to their stores. The celebration will include those retired and still serving and invite them to participate in locally planned store activities and take part in exceptional sales events to celebrate those who have served and are still!

Save 5 cents off every gallon at Express Fuel Stations when you pay with your MILITARY STAR card. Available every day, 365 days a year. Periodic fuel promotions allow you to save more than 5 cents per gallon. Previous promotions were 10 cents off per gallon or more.

Our customers are mobile, and so are we! Download the Exchange app on your mobile device for instant access to Exchange information.

- Get Gift Card Balances
- Find Exchange Store Locations

- Shop the mobile Exchange
- Access Community Information such as Public Affairs, Vendor Relations and More.



BENEFITS



Featuring a personalized Retirement Calculator!!

MyArmyBenefits



Benefit Library

- Federal Fact Sheets
- State and Territory Benefits Fact Sheets
- Resource Locators

Benefit Calculators


- Retirement
- Survivor Benefits
- Deployment Calculator

Benefits Help Desk Operations


Casualty Operations Special Module

- Survivor Benefits Report

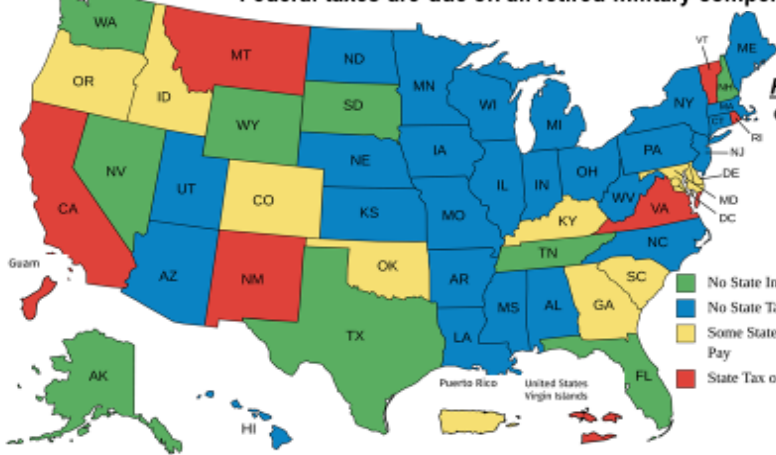
<https://myarmybenefits.us.army.mil>
 Benefit Calculators link directly to DEERS information through CAC or DS Logon.



BENEFITS



Taxes* Federal taxes are due on all retired military compensation



Home of Residence is determining factor; not Home of Record!

- No State Income Tax
- No State Tax on Retired Pay
- Some State Tax on Retired Pay
- State Tax on All Retired Pay

You pay NO Social Security or Medicare tax on retired pay. You'll collect full Social Security benefits when you reach the age of eligibility!

*State taxes as of 10 March 22. Conditions or limitations apply. Check state law. See the MyArmyBenefits state fact sheets at https://myarmybenefits.us.army.mil/Home/Benefit_Library/State_Territory_Benefits.html for details.

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BENEFITS



VGLI



U.S. Department
of Veterans Affairs

- You must **apply** to convert SGLI to VGLI within one year and 120 days from discharge.
- If you submit a VGLI application within 240 days after discharge, you can obtain coverage regardless of health.
- You can retain VGLI for as long as you pay the premiums.
- Premiums may be paid by allotment, check, or money order, if paid monthly
- Discounts are offered for the following pay schedules:
 - quarterly (2.5%)
 - semi-annually (3.75%)
 - annually (5%)
- Applying for VGLI is simple using one of the following methods:
 - Apply through the Office of Servicemembers' Group Life Insurance (OSGLI), <https://giosgli.prudential.com/osgli/OnlineFillableAppController/NBEnrollment>
 - Apply through <https://www.ebenefits.va.gov/>
 - Download and complete SGLV 8714, Application for Veterans' Group Life Insurance and Fax it to OSGLI at 800-236-6142, or mail it to: PO Box 41618, Philadelphia, PA 19176-9913


<https://www.benefits.va.gov/insurance/index.asp>




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- Servicemember's Group Life Insurance (SGLI) protection for members and Family SGLI (FGSLI) continues without further cost through the 120th day following retirement.
- If you are totally disabled at the time of separation (unable to work), you can apply for the SGLI Disability Extension, which provides free coverage for up to two years from the date of separation. While you do not need to apply for SGLI coverage, an extension of SGLI due to total disability is not automatic. You must [apply to the Office of Servicemembers' Group Life Insurance \(OSGLI\)](#) for the extension. At the end of the extension period, you automatically become eligible for [VGLI](#), subject to premium payments.
- Once enrolled in VGLI, you will have the opportunity to increase your coverage by \$25,000 every five years up to the legislated maximum of \$400,000, until age 60.
- Spouses/children are not eligible to convert to VGLI. Spouses, however, are eligible to convert their FSGLI to commercial insurance without a physical, using participating insurance companies, within 120 days of the member's retirement.
- You have 1 year and 120 days from your date of separation to apply for VGLI. If you apply for coverage within 240 days of your date of separation, you will not need to answer health questions.
- VGLI is renewable in 5-year increments for life, and can be cancelled at any time. You will pay a higher premium rate at each renewal increment.
- You may pay your premiums monthly, quarterly, semi-annually, or annually. If you choose to pay other than monthly, you will receive the following discounts: quarterly = 2.5%, semi-annually = 3.75%, annually = 5%.
- If you choose to pay monthly, you have the option of having your premiums deducted from your Military retirement pay or disability compensation. If you select this mode of payment, you must still submit the first month's premium with your application (see box 4 of the application).
- VGLI may be converted at any time (IAW PL 104-275) to a commercial policy without a physical, but you will pay the rates for your age group at the time of conversion. VGLI *cannot* be converted to term insurance. A list of participating companies will be provided to you by VGLI.
- Holders of SGLI/VGLI policies who have been diagnosed as terminally ill, with less than nine months to live, can receive up to 50% of the face value of their policy. Increments of less than 50% are also available. The SGLI/VGLI premium will be adjusted to reflect the reduced face value of the policy. The election may not be made more than once, and it is irrevocable.
<https://www.benefits.va.gov/insurance/abo.asp>
- For more information on SGLI and VGLI, go to: <http://benefits.va.gov/insurance/sgli.asp> - <http://benefits.va.gov/insurance/vgli.asp>
- A sample of rates are provided on the next slide.




BENEFITS



VGLI Premium Schedule – Monthly Rates

Insurance Amount	Ages 40-45	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60-64	Ages 65-69	Ages 70-74	Ages 75-79	Ages 80 & Over
\$400K	\$64.00	\$84.00	\$132.00	\$240.00	\$396.00	\$588.00	\$904.00	\$1,712.00	\$1,800.00
\$300K	\$48.00	\$63.00	\$99.00	\$180.00	\$297.00	\$441.00	\$678.00	\$1,284.00	\$1,350.00
\$250K	\$40.00	\$52.50	\$82.50	\$150.00	\$247.50	\$367.50	\$565.00	\$1,070.00	\$1,125.00
\$200K	\$32.00	\$42.00	\$66.00	\$120.00	\$198.00	\$294.00	\$452.00	\$856.00	\$900.00
\$150K	\$24.00	\$31.50	\$49.50	\$90.00	\$148.50	\$220.50	\$339.00	\$642.00	\$675.00
\$100K	\$16.00	\$21.00	\$33.00	\$60.00	\$99.00	\$147.00	\$226.00	\$428.00	\$450.00
\$50K	\$8.00	\$10.50	\$16.50	\$30.00	\$49.50	\$73.50	\$113.00	\$214.00	\$225.00

https://www.benefits.va.gov/insurance/vgli_rates_new.asp

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- Premiums have decreased - effective April 1, 2021 and an additional age category was added (80+) (Ages 0 to 59).
- Premiums are those associated with your nearest age on the 121st day after retirement OR your age on date of application, whichever is later.
- VGLI premium rates are determined by age group and insurance amount.
- To lessen the high cost of term insurance at the older ages, Veterans should consider gradually reducing the amount of their VGLI coverage. The following is a suggested coverage reduction schedule that will allow the veteran to maintain a level premium while reducing coverage:

<u>Age Group</u>	<u>Coverage</u>	<u>Level Premium</u>
65-69	\$150,000	\$225*
70-74	\$100,000	\$230*
75 & over	\$50,000	\$230*

- Following this schedule, the Veteran’s monthly premium would remain \$225/\$230

from age 65 on.*

- VGLI proceeds are payable in either a lump-sum or over a 36-month period.



APPLYING FOR RETIRED PAY



Applying for Non-regular Retirement

- Reduced Age Retirement
<https://www.hrc.army.mil/content/Reduced%20Age%20Retirement>
- RCSBP Annuity Claim Requests
[https://www.hrc.army.mil/content/Survivor%20Benefit%20Program%20\(SBP\)%20Claim](https://www.hrc.army.mil/content/Survivor%20Benefit%20Program%20(SBP)%20Claim)
- Non-regular Retirement Application Packet
- Qualifying for Disability Retirement

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This slide shows the topics that will be discussed in the following slides.



APPLYING FOR RETIRED PAY



Reduced Age Retirement

- Eligible active duty (AD) periods on or after **29 Jan 08** can reduce retirement age from 60 to a lesser age not below age 50.
- Age reduction is in aggregates of 90 days within the fiscal year from 29 Jan 08 – 30 Sep 14.
- As of 1 Oct 14, qualifying aggregate 90 days may cross over any two consecutive fiscal years.
- Eligible AD periods, for this purpose, means service pursuant to a call or order to AD on orders specifying and performed under sections 688, 12301(a), 12302, 12304, 12304(b), 12305, 12406, and Chapter 13 (Insurrection), or under section 12301(d) of Title 10 USC.

<https://www.hrc.army.mil/content/Reduced%20Age%20Retirement>

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The NDAA for 2008 reduces the retirement age for Reserve Component (RC) Soldiers from 60 to a lesser age, but not below age 50, for those who have served on Active Duty (AD) in an eligible status on or after **29 Jan 08**.


Age reduction is in increments of 90 days per qualifying aggregate 90 days within the fiscal year from 29 Jan 08 – 30 Sep 14.

As of 1 Oct 14, qualifying aggregate 90 days may cross over any two consecutive fiscal years.

AD, for this purpose, means service pursuant to a call or order to AD on orders specifying and performed under section 688, 12301 (a), 12302, 12304, 12305, 12406, and Chapter 13 (Insurrection), or under section 12301 (d) of Title 10 USC.



APPLYING FOR RETIRED PAY



Reduced Age Retirement

- **Active Guard Reserve (AGR) duty under section 12310 of Title 10 USC is NOT eligible to reduce the retired age for non-regular service.**
- Full-time National Guard when under a call to active service by a governor and authorized by the President or the Secretary of Defense under section 502(f) or 115 and 502 (f) of Title 32 USC for purposes of responding to either a national emergency declared by the President or a national emergency supported by Federal funds.
- AD under section 12301(h) is eligible to reduce non-regular retirement age if a Soldier is wounded or otherwise injured or becomes ill while serving on one of the other qualifying AD.
- Human Resources Command's Reference:
<https://www.hrc.army.mil/content/REDUCED%20AGE%20RETIREMENT>

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*** NOT ELIGIBLE for Reduced Age Retirement: Active Guard Reserve (AGR) duty under section 12310 of Title 10 USC, will not be included as service on active duty for determining eligibility for reduced age retired pay for non-regular service.**

- Full-time National Guard when under a call to active service by a governor and authorized by the President or the Secretary of Defense under section 502(f) or 115 and 502 (f) of Title 32 USC for purposes of responding to either a national emergency declared by the President or a national emergency supported by Federal funds.
- If a Soldier is wounded or otherwise injured or becomes ill while serving on AD pursuant to a call to order to AD under a provision of law mentioned above, and the member is then ordered to AD under section 12301(h) to receive medical care for the wound, injury, or illness, each day of AD under that order for medical care shall be treated as a continuation of the original call or

order to active duty for purposes of reducing the eligibility age of the member under NDAA 2008, Section 647.



APPLYING FOR RETIRED PAY



Reserve Component Survivor Benefit Plan Annuity Claim Requests

- Survivors of Soldiers who die prior to reaching the age for non-regular retirement will submit their annuity claim to HRC-GAR.
- HRC-GAR will verify eligibility and forward the claim to DFAS.
- DFAS establishes the pay account and notifies annuitant of the status.

[https://www.hrc.army.mil/content/Survivor%20Benefit%20Program%20\(SBP\)%20Claim](https://www.hrc.army.mil/content/Survivor%20Benefit%20Program%20(SBP)%20Claim)

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Documents Required for RCSBP Annuity Claim

- Copy of DA Form 1883 or 2656-5
- Copy of 15/20 year letter NOE
- Verification for Survivor Annuity, DD Form 2656-7
- Copy of Death Certificate (Final)
- Copy of Divorce Decree (if applicable)
- Copy of Social Security card
- Copy of Marriage License
- Birth Certificates of Children (if applicable)
- If in school, include DD Form 2788 and DD Form 2790
- Completed Direct Deposit Bank Form
- Completed Federal Tax Form W-4P
- Current Statement of Service (NGB Form 23 or DA Form 5016 replaced Form 249E)
- Certified Copy of Settlement Agreement (If applicable)

Forms can be emailed to:

usarmy.knox.hrc.mbx.RPMD-sbp-regulatory-and-policy-team@army.mil

Or mailed to:

ATTN: RPMD-ROR-GAR

Human Resources Command

1600 Spearhead Division Avenue Dept 482

Ft. Knox, KY 40122-5402



APPLYING FOR RETIRED PAY



Reserve Component Survivor Benefit Plan Annuity Claim Requests (cont)

What Does My Beneficiary Do If I Die?

- **Gather All Applicable/Pertinent Documents**
 - Copy of Death Certificate; Copy of Divorce Decree; Copy of Marriage License; Birth Certificates of Children (*applicable documents only*)
- **Complete Survivors Benefits Documents**
 - [DD Form 2656-7 \(Certificate Verification For Survivors Annuity\)](#)
 - If in school, include DD Form 2788 and DD Form 2790
 - Completed Direct Deposit Bank Form
 - Completed Federal Tax Form W-4
 - Current Statement of Service (NGB Form 23 or DA Form 249/5016)
 - Certified Copy of Settlement Agreement (If applicable)

- ****Mail Documentation to HRC:**

ATTN: TAGD (AHRC-PDP-TR)
US Army Human Resources Command
1600 Spearhead Division Avenue, Dept. 482
Ft. Knox, KY 40122-5402
Or Email: usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil

****Note: If you mail your documents to Defense Finance and Accounting Service (DFAS), it will delay processing of your application.**



APPLYING FOR RETIRED PAY



Non-Regular Retirement Application Packet

- HRC-GAR Branch will mail a postcard around your 59th birthday letting you know that you will need to apply for your retired pay.
- The checklist and application is located on the HRC-GAR webpage:
<https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>
- Submit no earlier than 9 months and no later than 90 days prior to retirement eligibility date to ensure payment starts in a timely manner.

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RETIRED PAY APPLICATION CHECKLIST

(All signatures must be originals on DD 108, DD 2656, and 1199A)

(DD 108 and DD 2656 can be digitally signed)

Documents Required:

o DD Form 108 Application for Retired Pay Benefits (Complete blocks 1-8 and 18-19) Do not fill 9-17

Service Dates info

o DD Form 108 Application for Retired Pay Benefits (Ensure it is signed and dated)

o DD Form 2656 (Section XI) (ensure you sign/date and also you must have witness sign/date in section

XI. Witness cannot be person named in sections V, IX or X.

o DD Form 2656 (XII) Spouse must concur if you elect (34c) child(ren) only coverage, (35a) does not

elect full spouse coverage or (34g) declines coverage when married.

o DD Form 2656 #37, Insurable interest. If you are married you cannot have an insurable interest. If you

are married do not place your spouse as an insurable interest beneficiary.

o Retirement Points History Statement (DA 249/DA 5016, NGB 23B), need documents for periods of

service not covered on DA 249/DA 5016 or NGB 23B.

o 20 Year Letter or 15 Year Letter (Eligibility for Retired Pay at AGE 60)

o SF 1199A Direct Deposit form (see your bank) or complete (Section II) DD Form 2656)

o Promotion or Reduction Order (for soldiers applying at higher rank held) or (for Soldiers with Date Initial

Entry Military Service (DIEMS) date after Sep 8 1980)

o Separation Order (Transfer orders to Retired Reserves)

o Age 60 Extension Waiver (if applicable)

o DD Form 2656-5 or DD Form 1883 Reserve Component Survivor Benefit Plan (RCSBP) Election

Certificate.

o DD Form 2656-6 (RCSBP Election Change Certificate) with supporting documents (marriage, death,

birth certificates and Divorce Decree) (if applicable)

o Reduced Age/90 Day Drop (Write on top of DD Form 108 & 2656) with Mobilization Orders, Retired

Reserve Orders, and DD 214. Eligibility must be after 29 JAN 2008 to qualify for Early Age Drop (the

law)

Submit application by using one of the methods below:

Mail:

ATTN: RPMD-ROR-GAR

HUMAN RESOURCES COMMAND

1600 SPEARHEAD DIVISION AVENUE DEPT 482

FORT KNOX, KY 40122

Scan and e-mail: usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil (file must be less than 3 megs)

(PLEASE RETAIN A COPY OF YOUR APPLICATION FOR YOUR RECORDS)



APPLYING FOR RETIRED PAY



Non-Regular Retirement Application Packet

Required Documents

- DD Form 108 Application for Retired Pay Benefits
- DD Form 2656
- Retirement Points History Statement (DA 249-E/DA 5016, NGB 23B)
- 20 Year Letter/15 Year Letter
- Promotion or Reduction Order
- Separation Order or transfer orders to Retired Reserve
- Age 60 Extension Waiver (if applicable)
- DD Form 2656-5 or DD Form 1883 (RCSBP Initial Election Form)




APPLYING FOR RETIRED PAY




Non-Regular Retirement Application Packet

Optional Documents

- DD Form 2656-6 (SBP Change Certificate) with supporting documents (if applicable)
- Reduced Age Retirement/90 Day Drop – Qualifying periods on or after 29 January 2008:
 - Orders for qualifying periods of AD on or after 29 Jan 08
 - and corresponding DD 214/215 or LES:
 - Over 90 days requires DD Form 214s
 - Periods of AD Less than 90 days requires LES



APPLYING FOR RETIRED PAY



Non-Regular Retirement Application Packet

Submit application via email to:
usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil *(Preferred)*

Or Mail to:
ATTN: RPMD-ROR-GAR
Human Resources Command
1600 Spearhead Division Avenue Dept 482
Ft. Knox, KY 40122-5402

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RETIRED PAY APPLICATION CHECKLIST

(All signatures must be originals on DD 108, DD 2656, and 1199A)

(DD 108 and DD 2656 can be digitally signed)

Documents Required:

o DD Form 108 Application for Retired Pay Benefits (Complete blocks 1-8 and 18-19) Do not fill 9-17

Service Dates info

o DD Form 108 Application for Retired Pay Benefits (Ensure it is signed and dated)

o DD Form 2656 (Section XI) (ensure you sign/date and also you must have witness sign/date in section

XI. Witness cannot be person named in sections V, IX or X.

o DD Form 2656 (XII) Spouse must concur if you elect (34c) child(ren) only coverage, (35a) does not

elect full spouse coverage or (34g) declines coverage when married.

o DD Form 2656 #37, Insurable interest. If you are married you cannot have an insurable interest. If you

are married do not place your spouse as an insurable interest beneficiary.

o Retirement Points History Statement (DA 249/DA 5016, NGB 23B), need documents for periods of

service not covered on DA 249/DA 5016 or NGB 23B.

o 20 Year Letter or 15 Year Letter (Eligibility for Retired Pay at AGE 60)

o SF 1199A Direct Deposit form (see your bank) or complete (Section II) DD Form 2656)

o Promotion or Reduction Order (for soldiers applying at higher rank held) or (for Soldiers with Date Initial

Entry Military Service (DIEMS) date after Sep 8 1980)

o Separation Order (Transfer orders to Retired Reserves)

o Age 60 Extension Waiver (if applicable)

o DD Form 2656-5 or DD Form 1883 Reserve Component Survivor Benefit Plan (RCSBP) Election

Certificate.

o DD Form 2656-6 (RCSBP Election Change Certificate) with supporting documents (marriage, death,

birth certificates and Divorce Decree) (if applicable)

o Reduced Age/90 Day Drop (Write on top of DD Form 108 & 2656) with Mobilization Orders, Retired

Reserve Orders, and DD 214. Eligibility must be after 29 JAN 2008 to qualify for Early Age Drop (the

law)

Submit application by using one of the methods below:

Mail: DEPARTMENT OF THE ARMY

US ARMY HUMAN RESOURCES COMMAND

ATTN: AHARC PDP TR

1600 SPEARHEAD DIVISION AVENUE DEPT 482

FORT KNOX, KY 40122

Scan and e-mail: usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil (file must be less than 3 megs)

(PLEASE RETAIN A COPY OF YOUR APPLICATION FOR YOUR RECORDS)



APPLYING FOR RETIRED PAY



How to fill out the DD Form 108

Write at the top of the page:
Reduced Age/90 Day Drop (if applicable)

Block 1.
ATTN: RPMD-ROR-GAR
Human Resources Command
1600 Spearhead Division Avenue, Dept. 482
Ft. Knox, KY 40122-5402

Block 3. Date Retired Pay to Begin:

- When you are eligible to receive pay.
- Date of 60th Birthday or later date.
- Leave blank for Reduced Age/90 Day Drop

Note: Sign and Date

APPLICATION FOR RETIRED PAY BENEFITS

TO: [] 2. DATE OF BIRTH (YYMMDD) [] 3. DATE RETIRED PAY TO BEGIN (YYMMDD) []

4. HIGHEST MILITARY PAY GRADE []

5. PRESENT (FORMER) COMMAND []

6. TELEPHONE NUMBER []

7. SOCIAL SECURITY NUMBER []

8. SERVICE NUMBER []

9. GRADE AND COMPONENT []

10. PAY GRADE AND COMPONENT []

11. ANNUAL DATES OF SERVICE []

12. ACTIVE DUTY []

13. RETIREMENT POINTS EARNED []

14. SIGNATURE [] 15. DATE SIGNED (YYMMDD) []

DD FORM 108, JUL 2002

COMPLETE BLOCKS 1-8

DO NOT COMPLETE BLOCKS 9-17 LEAVE BLANK

AND ATTACH A COPY OF YOUR AHRC Form 249-2-E/DA Form 5016 (Chronological Statement of Retirement Points), National Guard Soldiers attach a copy of the last NGB FORM 23B

SIGN

DATE



APPLYING FOR RETIRED PAY



How to fill out the DD Form 2656 (pg 1)

Write at the top of the page (if applicable):

- Reduced Age Retirement
- BRS
- Over age 66

Section I, Item 4. Retirement Date:

- When you are eligible to receive pay (60th birthday or later if served past 60th birthday)
- For Reduced Age, leave this date blank. HRC will fill it in once they figure out the early age drop.

Section I, Item 7: Member or Former Member....

For Reserve Component, indicate Regular or Non-Regular Retirement.

Section II: Direct Deposit: Self explanatory.

Section III, Item 14: Separation Payment. If previously received separation or severance pay. If you mark one box in 14a, complete 14b with gross amount of pay received.

DATA FOR PAYMENT OF RETIRED PERSONNEL			
1. NAME (Last, First, Middle Initial)		2. SSN	3. DATE OF BIRTH (DD/MONTH)
4. BRANCH OF SERVICE <input type="checkbox"/> ARMY <input type="checkbox"/> MARINE CORPS <input type="checkbox"/> NAVY <input type="checkbox"/> COAST GUARD <input type="checkbox"/> AIR FORCE <input type="checkbox"/> SPACE FORCE <input type="checkbox"/> NOAA <input type="checkbox"/> USPHS		5. PAY GRADE	
6. PARTICIPANT IN THE FOLLOWING RETIREMENT PLAN (See instructions, check only one)			
<input type="checkbox"/> REGULAR COMPONENT <input type="checkbox"/> RESERVE COMPONENT <input type="checkbox"/> NON-REGULAR RETIREMENT		<input type="checkbox"/> FINAL PAY (pay those members who first joined the service prior to September 8, 1980) <input type="checkbox"/> HRA (to those members on the "High 95") <input type="checkbox"/> CSBEREDA (pay members who elected the Career Status Bonus upon completion of 15 years of service) <input type="checkbox"/> BLANKET RETIREMENT SYSTEM (BRS) <input type="checkbox"/> DISABILITY	
7. ADDRESS (Home DFAS - Cleveland Center, or the Coast Guard PPC for non-DCG members, is advised whenever your correspondence address changes)			
a. STREET (include apartment number)		b. CITY	c. STATE
d. ZIP CODE		e. COUNTRY	
f. APO/FPO		g. TELEPHONE (incl area code)	
h. EMAIL ADDRESS		i. PREFERRED CONTACT METHOD (check only)	
<input type="checkbox"/> TELEPHONE		<input type="checkbox"/> EMAIL	
SECTION II - DIRECT DEPOSIT (ELECTRONIC FUND TRANSFER) (EFT) INFORMATION (See instructions)			
<input type="checkbox"/> ACTIVE DUTY ONLY (check here if you want to continue using financial information currently on file, otherwise fill out items 10 through 13)			
10. ACCOUNT TYPE (check only)		11. ROUTING NUMBER (see instructions)	
<input type="checkbox"/> CHECKING		<input type="checkbox"/> SAVINGS	
12. ACCOUNT NUMBER (see instructions)		13. ACCOUNT NUMBER (see instructions)	
14. NAME		b. STREET (include apartment number)	c. CITY
d. STATE		e. ZIP CODE	
SECTION III - SEPARATION PAYMENT INFORMATION			
14. a. PAYMENT TYPE RECEIVED (check one)		b. GROSS AMOUNT	
<input type="checkbox"/> NONE <input type="checkbox"/> DISABILITY SEVERANCE PAY (DSP) <input type="checkbox"/> INCOMPENSATORY (VOLUNTARY) SEPARATION PAY (SP) <input type="checkbox"/> VOLUNTARY SEPARATION INCENTIVE (VSI) <input type="checkbox"/> SPECIAL SEPARATION BONUS (SSB) <input type="checkbox"/> OTHER			
NOTE: If any payment type was selected, attach a COPY of the ORDERS which authorized the payment and a COPY of the DD FORM 264 (Use of Address:)			
<input type="checkbox"/> None Selected Attachment <input type="checkbox"/> Previous Selected Attachment <input type="checkbox"/> Show Attachment Box			
DD FORM 2656, MARCH 2022			

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APPLYING FOR RETIRED PAY



How to fill out the DD Form 2656 (pg 2)

Section IV. VA Disability Compensation:
Make sure to select "yes" if you are receiving VA Compensation or you may incur a debt.

Section V. Designation of Beneficiaries for Unpaid Retired Pay:

- Example to Divide: Beneficiary A = 50%, Beneficiary B = 50%
- Example to list order of Precedence (Beneficiary A primary and Beneficiary B will receive 100% if Beneficiary A is not eligible): Beneficiary A = 100%, Beneficiary B = 100%

Section VI. Federal Income Tax Withholding:

Check marital status, multiple jobs, US citizen, claim dependents, other income, deductions & extra withholdings.

Section VII. Voluntary State Tax Withholding: State designated for taxes, monthly amount & complete address.

DD FORM 2656, MARCH 2022

CUJ (When filled in)

MEMBER NAME (Last, First, Middle Initial) SSN

SECTION IV. DEPARTMENT OF VETERANS AFFAIRS (VA) DISABILITY COMPENSATION INFORMATION

13. VA DISABILITY COMPENSATION

a. IN THE EVENT THAT ANNUAL DISABILITY COMPENSATION BY THE VA WILL NOTIFY YOU FOR THE CRUISE GUARANTEE FOR NON-TOPIBASSANCE, THE AMOUNT OF ANY ANNUAL ASSET IMPACT PAY PERIODIC BENEFIT: Agree No

b. HAVE YOU RECEIVED FOR OR ARE YOU RECEIVING VA COMPENSATION FOR A DISABILITY? Yes No

c. EFFECTIVE DATE OF PAYMENT (YYMMDD)

d. MONTHLY AMOUNT OF PAYMENT

SECTION V. DESIGNATION OF BENEFICIARIES FOR UNPAID RETIRED PAY (See instructions)

Check this box if you want to designate your spouse as 100% beneficiary of any unpaid retired pay upon death (See instruction 1b)

14. BENEFICIARY OR BENEFICIARIES INFORMATION

Complete this section if you want to designate a beneficiary or beneficiaries to receive any unpaid retired pay you are due at death. If you do not complete this section (See instructions), your unpaid retired pay will be distributed to beneficiaries in accordance with 38 U.S.C. 52771.

1. NAME (Last, First, Middle Initial)	2. SSN	3. ADDRESS (Street, City, State, ZIP Code)	4. RELATIONSHIP	5. SHARE
1)				%
2)				%
3)				%
4)				%
5)				%

SECTION VI. FEDERAL INCOME TAX WITHHOLDING INFORMATION (Obtain information in items 17 - 21 in lieu of 2025 Form W-4 for tax purposes.)

Please refer to the following (2025) instructions for withholding questions: [https://www.irs.gov/efile/2025-w4-instructions](#)

17. MARITAL STATUS (Check one)

SINGLE OR MARRIED SEPARATELY

MARRIED FILING JOINTLY (If qualified widowed)

HEAD OF HOUSEHOLD (Check only if you're unmarried and pay more than half the cost of keeping up a home for yourself and a qualifying individual)

18. MULTIPLE JOBS OR SPOUSE WORKS (Complete this step if you (1) hold more than one job at a time, or (2) are married filing jointly and your spouse also works - the correct amount of withholding depends on income earned from all employers.)

Do only one of the following:

(a) Use the estimator at <https://www.irs.gov/individuals/tax-withholding-estimator> for most accurate withholding.

(b) If you are only one job total, you may check this box. Do the same with Form W-4 for the other job. This option is accurate for jobs with similar pay; otherwise, more tax than necessary may be withheld.

19. ARE YOU A UNITED STATES CITIZEN? Yes No (See instructions)

20. CLAIM DEPENDENTS (Check one)

Your income will be \$200,000 or less (\$400,000 or less if married filing jointly)

Number of qualifying children under age 17 (Indicate the number of qualifying children under age 17 by 85,000)

Number of other dependents (Indicate the number of other dependents by 850)

Add the amounts above and enter the total here:

21. OTHER INCOME (Not from jobs). If you want tax withheld for other income, you must file this step that will have withholding, enter the amount of other income here. This may include interest, dividends, and retirement income.

22. DEDUCTIONS (If you expect to claim deductions other than the standard deduction and want to reduce your withholding, receive the Deduction Worksheet on page 3 of the 2025 Form W-4 and enter the result here. Otherwise, your application this year (2025) prevails previous year's total deduction)

23. EXTRA WITHHOLDINGS. Enter any additional tax you want withheld each month.

SECTION VII. VOLUNTARY STATE TAX WITHHOLDING INFORMATION (Complete only if monthly withholding is desired.)

24. STATE DESIGNATED TO: (a) MONTHLY AMOUNT (Enter and amount for next \$10.00) (b) REFERENCE ADDRESS (If different from address above enter item 8) (c) WIRESET (Include apartment number) (d) COPY (e) STATE (f) ZIP CODE

DD FORM 2656, MARCH 2022 CUJ (When filled in) Page 2 of 6 PREVIOUS EDITION IS OBSOLETE.

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APPLYING FOR RETIRED PAY



How to fill out the DD Form 2656 (pg 3)

Complete Part II, Pg 3 ONLY IF covered in the Blended Retirement System, otherwise put an X through this page.

Part II. Lump Sum Election: If you are covered in the Blended Retirement System AND want to elect a partial lump sum of retired pay complete Part II.

Item 27. Lump Sum Percentage: Indicate whether you intend to receive 25% or 50% lump sum of retired pay.

Item 28. Lump Sum Payments: Indicate whether you would like one payment or a series of equal, annual installments over 2, 3, or 4 years.

Item 29. Lump Sum Considerations: Before signing Item 30 **MUST READ!**

Item 30. Lump Sum Acknowledgement: If Items 27 & 28 are marked, must sign and date Item 30.

CUJ (when filled in)		SSN
MEMBER NAME (Last, First, Middle Initial)		
DO NOT COMPLETE PART II If you ARE NOT covered by the Blended Retirement System (BRS) DO NOT want to elect a lump sum of retired pay		
PART II - LUMP SUM ELECTION		
This election must be made NO LATER THAN 90 days prior to the date in Part I, Section I, Item 4, in accordance with 10 U.S.C. §1415. For example, if the date in Item 4 is June 1, 2018, the date in Item 30 b. must be on or before March 3, 2018.		
SECTION VIII - BRS LUMP SUM ELECTION		
Members who participate in the BRS retirement plan may upon retirement (regular retirement or age of eligibility to receive retired pay for a non-regular retirement) elect to receive a portion of their retired pay as a lump sum. Lump sum considerations are discussed below. Retiring members should consult with a financial advisor before electing a lump sum of retired pay.		
<p>27. LUMP SUM PERCENTAGE Check only one. Intend to receive a LUMP SUM of my retired pay on a monthly basis:</p> <p><input type="checkbox"/> I elect to receive a 25 PERCENT lump sum that is discounted portion of my retired pay for the period from when I am eligible to begin receiving retired pay until I reach my 60th birthday retirement age.</p> <p><input type="checkbox"/> I elect to receive a 50 PERCENT lump sum that is discounted portion of my retired pay for the period from when I am eligible to begin receiving retired pay until I reach my 60th birthday retirement age.</p>	<p>28. LUMP SUM PAYMENTS Check only one. Complete item 28 only if electing a LUMP SUM in item 27.</p> <p>ELECT TO RECEIVE THE LUMP SUM</p> <p><input type="checkbox"/> ONE INSTALLMENT</p> <p><input type="checkbox"/> TWO EQUAL ANNUAL INSTALLMENTS</p> <p><input type="checkbox"/> THREE EQUAL ANNUAL INSTALLMENTS</p> <p><input type="checkbox"/> FOUR EQUAL ANNUAL INSTALLMENTS</p>	
<p>29. LUMP SUM CONSIDERATIONS (Read the following carefully before signing in item 30.)</p> <p>You are only eligible to elect a lump sum if you are qualified for a Regular or Non-Regular retirement under the Blended Retirement System. If you are eligible for a disability retirement under 10 U.S.C., Chapter 61, you are not eligible to elect a lump sum.</p> <p>A lump sum election must be made NO LATER THAN 90 days prior to the date of your retirement (for Regular Retirement) or 90 days prior to the date you are eligible to begin receiving retired pay (for Non-Regular Retirement), as indicated in Part I, Section I, Item 4.</p> <p>You may elect to receive either a 25 percent or 50 percent discounted portion of your future estimated retired pay as a discounted lump sum in exchange for reduced monthly retired pay until you reach your full Social Security Retirement Age.</p> <ul style="list-style-type: none"> As a result of electing a lump sum, your monthly retired pay will be reduced to either 75 or 50 percent of its normal amount depending on whether you elect to receive 25 or 50 percent. All full Social Security Retirement Age, your monthly retired pay will be restored in full. The discount rate used to calculate your lump sum is the rate published by the Department of Defense in June of the year prior to the year of your retirement or your pay first became eligible to be retired pay, based on the date in Part I, Section I, Item 4. A lump sum payment is earned income for purposes of Federal Income Tax -- receipt of it may have significant tax implications. The amount of the lump sum is based on your calculated military retired pay, the discount rate in effect for the year in which you retire or become eligible to begin receiving retired pay, and the remaining amount of time until you reach full Social Security Retirement Age. Once distributed, you do not have the ability to seek review of or challenge the amount of the lump sum with regard to any assumptions or factors used to compute the amount of the lump sum. Survivor Benefit Plan premiums (Part II) will still be deducted from your remaining monthly retired pay should you elect the lump sum. The premiums and your beneficiary's coverage will be based on the unreduced amount of your monthly retired pay, as if you had not elected a lump sum, unless you indicate otherwise in item 37 of Part III. If you expect to receive a disability rating from the Department of Veterans Affairs, depending upon your rating, your ability to receive disability compensation could be affected by the lump sum. It is important to understand that a lifetime of full monthly payments will most likely be worth more than the lump sum with reduced monthly retired pay. It is highly recommended that you consult with a financial counselor before electing a lump sum of retired pay. <p>COMPLETING YOUR ELECTED RETIREMENT BENEFITS WITH OR WITHOUT THE LUMP SUM: https://www.dod.mil/retire/retiree/your/benefits/</p>		
<p>By signing below, I am indicating I am aware that I am electing to receive a discounted portion of my retired pay as a lump sum, and that this lump sum will likely be less than I would have received if I had not elected to receive it. I am aware there are resources available to assist me in making this decision, to include training available on https://www.dod.mil/retire/retiree/your/benefits/ and the availability of financial counselors that can be located via retirehelp@defense.gov to discuss my personal situation. Additionally, I have reviewed a comparison of my retirement benefits with and without a lump sum. I am aware that once assigned, I may not seek review of or otherwise challenge the amount of the lump sum, particularly in regard to deviations from future cost of living adjustments, actuarial assumptions, or other factors used in computing this amount.</p>		
MEMBER SIGNATURE (sign only if electing a lump sum in item 27)		DATE SIGNED (YYYYMMDD)
CUJ (when filled in)		Page 3 of 7

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APPLYING FOR RETIRED PAY



How to fill out the DD Form 2656 (pg 4)

Item 35. Reserve Component Only (RCSBP):

- Complete based on DD Form 2656-5 or DD Form 1883 as elected within 90 days of NOE.
- If no proof of election, complete based on the law:
 1. NOE prior to 1 Jan 01 – Option A
 2. NOE on or after 1 Jan 01 – Option C
- Make sure to check "Yes" if there were marital changes since RCSBP initial election and include supporting documents (ie. marriage certificate, entire divorce decree etc.).

Item 36. SBP Beneficiary Categories:

- Option A RCSBP – complete this section
- Option B and C – leave this section blank (if completing electronically, this section will be grayed out for Option B and C elections).

DD FORM 2656, MARCH 2022 (CUI when filled in)

PART III - SURVIVOR BENEFIT PLAN

SECTION I - SURVIVOR INFORMATION (This section must be completed regardless of SBP election.)

1. NAME (Last, First, Middle Initial) a. SSN b. DATE OF BIRTH (MM/DD/YYYY)

2. PLACE OF MARRIAGE (See instructions)

3. DATE OF MARRIAGE (YYYYMMDD) 3. PLACE OF MARRIAGE (See instructions)

4. DEPENDENT CHILDREN (If no dependent children enter N/A) Add Row Remove Last Row

Indicate which child or children resulted from marriage to a former spouse by entering (F) after relationship in column 4. Add rows or continue on separate paper if necessary.

1. NAME (Last, First, Middle Initial)	2. SSN	3. DATE OF BIRTH (YYYYMMDD)	4. RELATIONSHIP (See instructions; enter, etc.)	5. DISABLED (If you are unable to perform substantial gainful work and are entitled to Social Security disability benefits, check "Yes" and attach supporting documents.)
1				Yes <input type="checkbox"/> No <input type="checkbox"/>
2				Yes <input type="checkbox"/> No <input type="checkbox"/>
3				Yes <input type="checkbox"/> No <input type="checkbox"/>
4				Yes <input type="checkbox"/> No <input type="checkbox"/>

Add Attachment Show Attached Attachment Remove Attached Attachment

SECTION II - SURVIVOR BENEFIT PLAN (SBP) ELECTION (You should consult a Survivor Benefit Plan (SBP) counselor before making an election.)

If you make an election, minimum coverage will be established for your spouse and/or eligible dependent children.

16. RESERVE COMPONENT ONLY (This section applies to Reserve Component members of the DD Form 2656-5 or DD Form 1883 when you were a member of the Reserve Component.)

Reserve/National Guard members who achieve 20 qualifying years of service make the election to participate in the Reserve Component (RC) SBP on DD Form 2656-5 within 90 days of their discharge or release. If you are a regular reservist or are being discharged from the Reserve Component, you must indicate your previous election in Item 12, a through 12, c, before processing to Item 13. If you previously selected Option B or Option C, DO NOT enter an election in Item 16. Check only one in Item 16a through 16c. For Active Component/Reserve and Full-Time Support with a regular assignment, DO NOT enter an election.

a. OPTION A - Previously elected to make an election until eligible to receive retired pay (Present in Item 16 to make election)

b. OPTION B - Previously elected coverage to begin at age 60 (do not make an election in Item 16, 17, or 18; you have already elected coverage)

c. OPTION C - Previously elected or defaulted to immediate RC-SBP Coverage (Do not make an election in Item 16, 17, or 18; you have already elected coverage)

NOTE: If you were never under paid regular orders at the time you were notified of eligibility for non-regular retirement (on or after January 1, 2011) and are not completing DD Form 2656-5, you indicate in the coverage code (OFF/RC) on the form that you are not making an election in Item 16.

Member status has changed since your initial election to participate in RC-SBP: Yes No. If Yes, attach Page with explanation.

17. SBP BENEFICIARY CATEGORIES (Check one only. See instructions and Section 4.)

a. SELECT COVERAGE FOR SPOUSE ONLY (If none dependent children) Yes No

b. SELECT COVERAGE FOR SPOUSE AND CHILDREN

c. SELECT COVERAGE FOR CHILDREN ONLY (Spouse consent required in Part IV of form if selected) (Have a Spouse) Yes No

d. SELECT COVERAGE FOR THE PERSON NAMED IN ITEM 16 WHO HAS AN INSURABLE INTEREST IN ME (See instructions)

e. SELECT COVERAGE FOR MY FORMER SPOUSE INDICATED IN ITEM 4f (See instructions)

f. SELECT COVERAGE FOR MY FORMER SPOUSE INDICATED IN ITEM 4g AND DEPENDENT CHILDREN OF THAT MARRIAGE (See instructions; Complete DD Form 2656-5, "Survivor Benefit Plan (SBP) Election Statement for Former Spouse Coverage" Attach include court orders or agreements resulting in SBP coverage for that spouse.) (Have eligible dependent children under the age) Yes No Show Attachment Bar

g. SELECT NOT TO PARTICIPATE IN SBP (If you do, indicate amount/percentage in Item 17) Yes No Show Attachment Bar

DD FORM 2656, MARCH 2022 (CUI when filled in) Page 4 of 6
PREVIOUS EDITION IS OBSOLETE.

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APPLYING FOR RETIRED PAY



How to fill out the DD Form 2656 (pg 5)

Item 37. SBP Level of Coverage:

This item allows you to designate the amount of your retired pay that will be the "base amount" for determining SBP Premiums & SBP annuity.

Item 38. Special Needs Trust (SNT):

Complete only if you have a disabled child and wish to pay SBP annuity into an SNT.

Item 39. Insurable Interest:

Complete if you elected for an insurable interest beneficiary. (Eligible if no spouse or child(ren)).

Item 40. Former Spouse Information:

Enter information for former spouse, if applicable.

CUJ (when filled in)		SSN
37. SBP LEVEL OF COVERAGE (Check one only. Complete UNLESS Question C was selected in 22. (See Check Box 26 a or 26 g, was selected. See Instructions. Do not base actual pay received on the same level of coverage as your selected pay.) <input type="checkbox"/> a. SELECT COVERAGE BASED ON FULL GROSS PAY <small>Full gross pay is the amount of retired pay under the Blended Retirement System (BRS) that is, full gross pay is the amount of retired pay that would be received if you were not under the Blended Retirement System (BRS).</small> <input type="checkbox"/> b. SELECT COVERAGE WITH A REDUCED BASE AMOUNT OF _____ <small>Reduced base amount is the amount of retired pay that would be received if you were not under the Blended Retirement System (BRS).</small> <input type="checkbox"/> c. CHURCH/CLUB MEMBERS ONLY <input type="checkbox"/> I select coverage based on my actual Reduced Retired Pay Under REDUCED. (See instructions) <input type="checkbox"/> d. SELECT COVERAGE BASED ON THE THRESHOLD AMOUNT IN EFFECT ON THE DATE OF RETIREMENT. (See instructions)		
38. SPECIAL NEEDS TRUST (Check only if you intend to designate a special needs trust (SNT) to beneficiary for a child(ren) designated in item 34. All options are subject to the rules of the trust. See 2019-2020 IRS Publication 970 for more information on SNTs. See 2019-2020 IRS Publication 970 for more information on SNTs.) <input type="checkbox"/> I INTEND TO DESIGNATE AN SNT AS BENEFICIARY FOR THE CHILD OR CHILDREN DESIGNATED AS DISABLED IN ITEM 34. (See instructions for more information on SNTs.) <small>If you are responsible to contribute assets to a trust, you must file a statement of the decision to have the annuity paid to the SNT, an attorney's certification of that SNT, and the name and SSN of the SNT trustee for the SNT.</small>		
39. INSURABLE INTEREST BENEFICIARY (See instructions prior to completing this section. DO NOT complete if you have an ELIGIBLE SPOUSE or FORMER SPOUSE.)		
a. NAME (Last, First, Middle Initial)	b. SSN	c. DATE OF BIRTH (YYYYMMDD)
d. STREET (Include apartment number)	e. CITY	f. STATE g. ZIP CODE
i. TELEPHONE (incl. area code)		j. EMAIL ADDRESS
40. FORMER SPOUSE INFORMATION (Complete only if you have a former spouse.)		
a. NAME (Last, First, Middle Initial)	b. SSN	c. DATE OF BIRTH (YYYYMMDD)
d. DATE OF MARRIAGE TO FORMER SPOUSE (YYYYMMDD)	e. TELEPHONE (incl. area code)	f. EMAIL ADDRESS
h. HAS YOUR FORMER SPOUSE REMARRIED? <input type="checkbox"/> Yes <input type="checkbox"/> No		



APPLYING FOR RETIRED PAY



How to fill out the DD Form 2656 (pg 6)

Item 41. Member Certification:
Member and Witness must be signed on the same date.

Item 42. Witness Certification:
A witness cannot be named as beneficiary in Section V, IX or X.

Item 43. Spouse SBP Concurrence (if applicable):
Date signed by spouse must be the same date as Notary's signature and dated on or after the member's signature date.

Item 44. Notary Witness:
Must witness the signature of the spouse. This witness cannot be a named beneficiary in Section V, IX or X.

Note: If completing Spouse SBP electronically, this section may disappear if not required.

MEMBER NAME (Last, First, Middle Initial)		SSN
PART IV - CERTIFICATION		
SECTION 41 - CERTIFICATION 41. MEMBER (DATE SIGNED) must be before the date of retirement listed in Part I, Section 1, Item 4. <small>Member (DATE SIGNED) must be before the date of retirement listed in Part I, Section 1, Item 4. I, undersigned, certify that the member's statements are accurate to my knowledge and have not received the member's signature on this form and that all statements on this form are made with full knowledge of the penalties for making false statements, 18 U.S.C. (SOP and (SOP)) of not more than \$10,000 fine, or 5 years in prison, or both. Also, I understand that if I am married and I elect full SBP coverage for my spouse, with the exception of a former spouse or former spouse and child election, I will need my spouse's informed concurrence signed no earlier than the date of my signature and prior to the date of my retirement, otherwise, my full SBP coverage will automatically be covered at the maximum spouse coverage.</small>		
a. NAME (Last, First, Middle Initial)	b. SIGNATURE	c. DATE SIGNED (YYYYMMDD)
42. WITNESS (This cannot be a spouse or dependent child or any other beneficiary listed on this form or anyone under the age of majority) unless the member's date of signature is after the member's date of retirement.		
a. NAME (Last, First, Middle Initial)	b. SIGNATURE	c. DATE SIGNED (YYYYMMDD)
43. RELATIONSHIP TO THE RETIRING MEMBER		
a. ADDRESS	b. CITY/TOWN OR POST	c. STATE
PART V - SPOUSE SBP CONCURRENCE		
SECTION 43 - SPOUSE SBP CONCURRENCE Required ONLY when the member is married and elects either (a) child only SBP coverage, (b) does not elect full spouse SBP coverage, or (c) declines SBP coverage. This is not required for any former spouse or former spouse and child election. The date of the spouse's signature in Item 43c. MUST NOT be before the date of the member's signature in Item 41a. or on or after the date of retirement listed in Part I, Section 1, Item 4. The spouse's signature MUST be witnessed. Electronic signatures are allowed.		
43. SPOUSE I hereby concur with the Survivor Benefit Plan election made by my spouse. I have received information that explains the options available and the effects of those options. I know that retired pay stops on the day the retiree dies. I have signed this statement of my own free will.		
a. NAME (Last, First, Middle Initial)	b. TELEPHONE (Home or Cell)	c. EMAIL ADDRESS
d. SIGNATURE	e. DATE SIGNED (YYYYMMDD)	
44. NOTARY WITNESS (Please stamp using a notary seal) On this _____ day of _____, 20____, before me, the undersigned notary public, personally appeared (Name of Spouse in Item 43a.) _____, provided to me through satisfactory evidence of identification, which were _____, to be the person whose name is signed in Item 43a. of this document in my presence. Signature of Notary _____ My Commission Expires _____ NOTARY SEAL		

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Item 41. For your SBP election to be valid, you must sign and date the form prior to the effective date of your retirement/transfer, or the date you are eligible to begin receiving retired pay.



QUALIFYING FOR DISABILITY RETIREMENT



Temporary Disability Retirement List (TDRL) ***Permanent Disability Retired List (PDRL)***

Temporary Disability Retirement List:

Retired pay will be computed using one of two methods:

- Your disability percentage (using a minimum of 50% for payment purposes while on the TDRL), referred to as Method A.
- Your years of active service, referred to as Method B.
- Your pay will be computed based on whichever is more beneficial for you.
- A physical examination is required at least once every 18 months.

Permanent Disability Retired List:

Retired pay will be computed using one of two methods:

- Your disability percentage, referred to as Method A.
- Your years of active service, referred to as Method B.
- Your pay will be computed based on whichever method is more beneficial for you.
- If you have been transferred from the TDRL to the PDRL, your retired pay will be recalculated using your most current disability rating.

<https://www.dfas.mil/retiredmilitary/disability/disability/>

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Temporary Disability Retirement List: If found unfit to perform your duties because of a disability that may not be permanent, you may be placed on the Temporary Disability List (TDRL).

Permanent Disability Retired List: If your disability is found to be permanent and is rated at 30 percent or greater, or you have 20 or more years of service, you will be placed on the Permanent Disability Retired List (PDRL).



Retired Soldier Motto:

“Your mission has changed, but your duty has not”

Opportunities to Still Serve include:

- Installation volunteer positions
- Military service organizations
- Veterans service organizations



Talk to your retirement services officer about joining

- Installation Retiree Councils
- CSA Retired Soldier Council

Recent Council reports available at:

<https://soldierforlife.army.mil/retirement/csa-retired-soldier-council>

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Many Retired Soldiers continue to LIVE the Army retiree motto --“**Once a Soldier, always a Soldier...a Soldier for Life**”

•If interested in learning of ways to continue serving, contact your nearest installation Retirement Services Officer (RSO). Perhaps service on their installation Retiree Council appeals to you. We mentioned this at the beginning of the seminar when we were talking about what we do. We’d like you to consider it now in light of what **you** might like to do after retirement.

•One of the duties of an installation Retiree Council is to formulate issues annually to “send up” to the Chief of Staff, Army Retired Soldier Council for their deliberation and possible briefing to the Chief.

•The 14-member CSA Retired Soldier Council serves Retired Soldiers worldwide, and is comprised of seven officers and seven enlisted members. They serve at the approval of the CSA for 4-year terms.



Retired Soldier Mission: To Hire and Inspire

To Hire

- Hire Veterans if you can
- Refer Veterans to jobs you know of
- Refer job openings to the closest American Job Center run by the Department of Labor



To Inspire

- Talk to young people about joining the military
- Tell your Army story!
- Connect the 99% who don't serve with the 1% who do; correct the misperceptions about the military!

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Many Retired Soldiers continue to LIVE the Army retiree motto --**“Once a Soldier, always a Soldier...a Soldier for Life”**

- If interested in learning of ways to continue serving, contact your nearest installation Retirement Services Officer (RSO). Perhaps service on their installation Retiree Council appeals to you. We mentioned this at the beginning of the seminar when we were talking about what we do. We'd like you to consider it now in light of what **you** might like to do after retirement.
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Army Echoes

• The Army's official newsletter for Retired Soldiers

• Delivered electronically to your email address in myPay

• **Change your email address in myPay to a commercial email address before you retire!**



• iPhone & Android phone apps

• Read the *Army Echoes* Blog to receive frequent news between editions at <https://soldierforlife.army.mil/retirement/blog>



Published quarterly



How will they know you? Conversation starters



**Soldier for Life
Window Sticker**
(DA Label 180 &
DA Label 180-1)



**US Army Retired
Lapel Button**



*Identify yourself as a
Soldier for Life*



Resources



- Army G-1 Retirement Services Office Homepage
<https://soldierforlife.army.mil/Retirement>
 - DA Retirement Planning Guide
 - USAR & ARNG Non-Regular Retirement Guides
 - DA Survivor Benefit Plan (SBP) Briefing
- MyArmyBenefits at <https://myarmybenefits.us.army.mil/>
- Army Installation Retirement Services Officers (RSOs)
<https://soldierforlife.army.mil/Retirement/contact-us>
- HRC Gray Area Retirements Branch
<https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>
- USAR Readiness Division RSOs listed at:
<https://soldierforlife.army.mil/Retirement/ArmyReserve>
- State RSOs can assist National Guard Soldiers
<https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator>
- SBP vs. Life Insurance Comparison tool
<https://actuary.defense.gov/Survivor-Benefit-Plans/>
- Military One Source at <https://www.militaryonesource.mil/>





For more information



Army

<https://soldierforlife.army.mil/Retirement>

Air Force

<https://www.retirees.af.mil/>

Navy

<https://www.mynavyhr.navy.mil/Career-Management/Retirement/>

Marine Corps

<https://www.manpower.usmc.mil/webcenter/portal/MRAHome>

Coast Guard

<https://www.dcms.uscg.mil/ppc/ras/>



 <https://soldierforlife.army.mil/Retirement>  <https://www.dvidshub.net/unit/USASFL>

 @USArmySoldierForLife  @USArmySoldierForLife

 @USArmySFL  @USArmySFL

 @USArmySFL  @USArmySFL

 <https://soldierforlife.army.mil/Retirement/change-of-mission>

 <https://soldierforlife.army.mil/Retirement/army-echoes>
<https://soldierforlife.army.mil/Retirement/blog>

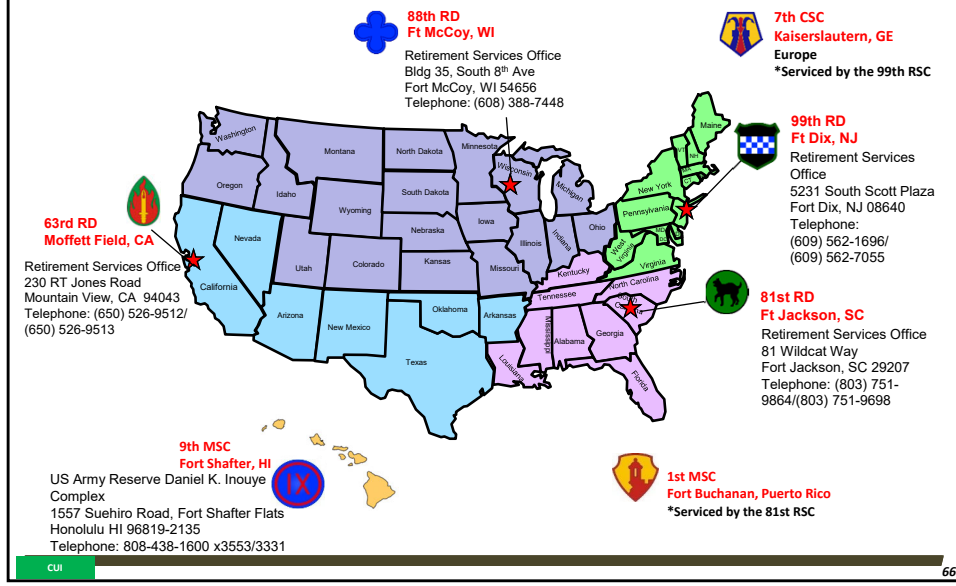
Join the conversation 



US ARMY RSO PROGRAM



Retirement Services Offices AOR





Thank you for your service!!



QUESTIONS?





BACK-UP SLIDES



US ARMY RSO PROGRAM



AR 600-8-7; Retirement Services Program

The Retirement Services Office provides essential retirement planning services to Soldiers and their families to aid them in making timely and informed decisions regarding their retirement entitlements and benefits.

We accomplish this by providing detailed Retirement Planning Seminars that include an RCSBP briefing for all retiring Soldiers monthly or as required (encourage spouses to attend).

Through our Retirement Planning Seminars, Soldiers and spouses also receive education from community partnered agencies regarding their benefits and entitlements.

Par 4-1 b. RC Soldiers will receive a pre-retirement briefing, including an RCSBP briefing, between 18 & 20 years of service and a mandatory RCSBP briefing within 60-days of receipt of the Notification of Eligibility for Retired Pay (20-yr letter) if they haven't already received the briefing.

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Per **AR 600-8-7; Retirement Services Program, Par 4-1 b.** *RC Soldiers will receive a pre-retirement briefing, including an RCSBP briefing, between 18 & 20 years of service and a mandatory RCSBP briefing within 60-days of receipt of the Notification of Eligibility for Retired Pay (20-yr letter) if they haven't already received the briefing.*



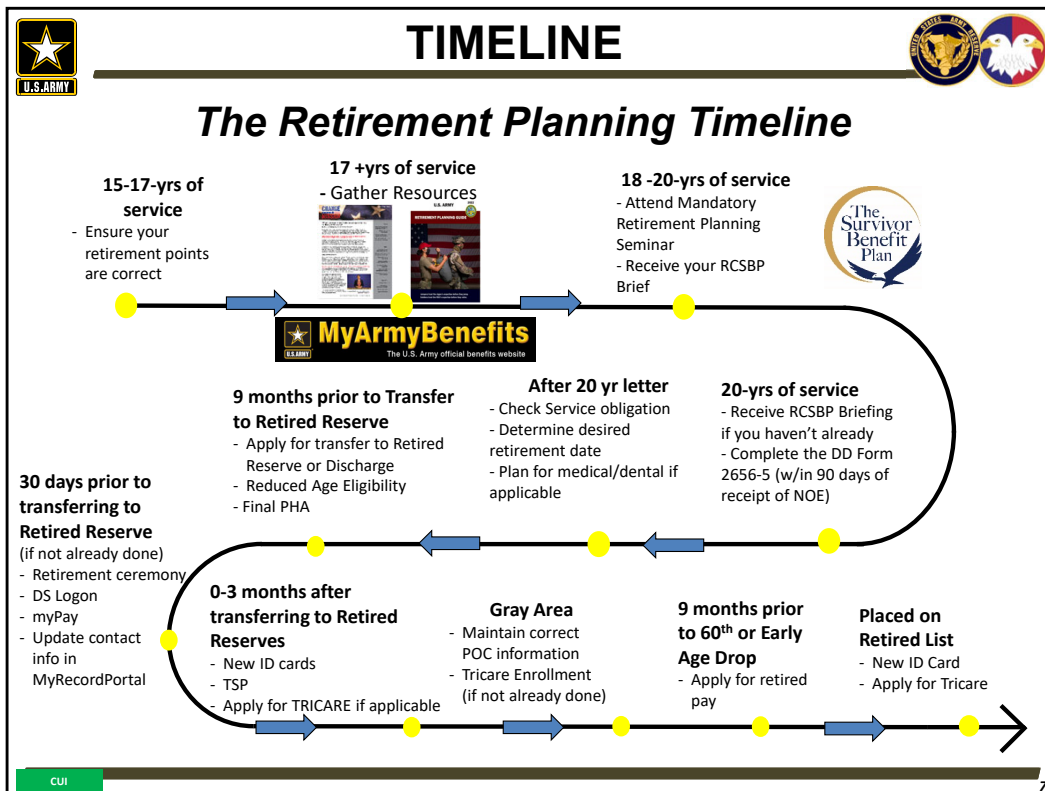
Acronyms and Systems



- BRS – Blended Retirement System
- NOE – Notification of Eligibility
- RCSBP – Reserve Component Survivor Benefit Plan
- VSI – Voluntary Separation Incentive
- DFAS – Defense Finance Accounting Services
- NARA – National Archives and Record Administration (St. Louis, MO)
- SMS – Soldier Management System
- CRDP – Concurrent Retirement Disability Pay
- PDRL – Permanent Disability Retirement List
- TDRL – Temporary Disability Retirement List
- RPAS – Retirement Points Accounting System
- GAR - Gray Area Retiree (the time period from Retired Reserve to age 60)

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This timeline is an overview of the retirement planning. For detailed information to this timeline, refer to the U.S. Army Retirement Planning Guide located at <https://soldierforlife.army.mil/Retirement/retirement-planning>

The takeaway on this slide is during your retirement month, make sure to update your myPay Account with a civilian email address, so HRC/Department of the Army can reach you since you will be in the Gray Area!



TRANSFERRING TO RETIRED RESERVE



TPU Retirement Related Requests

- T-11-A-2 Request for Mandatory Removal Date (MRD)
 - Complete DA Form 4651.
 - Include DA Form 4856 that's in T-11-A-6.
 - Complete T-11-A-5 for the Army Retiring Soldier Commendation Program (ARSCP) Package.
 - Refer to slide 32 for a detailed list of applicable recognition items.
- T-11-A-5 Request for Retirement Recognition Packet
 - Can be sent either to the unit or the Soldier.
 - Includes the ARSCP, Retirement Certificate, Spouse Appreciation Certificate (if applicable), Presidential Certificate of Recognition, Presidential Letter of Recognition (if applicable – 30 yrs or more of creditable service).

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More detailed checklist for MRD Request and Request for Retirement Recognition Packet.



TRANSFERRING TO RETIRED RESERVE



TPU Retirement Related Requests

- T-11-A-6 Request for Reassignment of AR TPU Soldiers to the Retired Reserve (9 months prior to effective date)
 - If you are 59 or older when you complete your 20th qualifying year, you will not receive a 20 yr letter. You do NOT need this for the packet. Only your DA 5016 showing 20 qualifying years for retirement is required
 - Must show proof you do not have an obligation due to transferring the Post-9/11 GI Bill
 - Complete the T-11-A-5 as part of this submission
 - Make sure you packet is uploaded into IPERMs

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More detailed checklist for Request for Reassignment of TPU SM to the Retired Reserve.