Department of the Army
Preparing for Retirement Seminar

Soldier for Life Retirement Services Office
4 February 2019
Purpose

To provide an overview of the planning needed to prepare for retirement.

NOTE: This briefing is *not* designed to replace the Army Pre-Retirement Briefing provided by Retirement Services Officers!
Population Served – and Still Growing

<table>
<thead>
<tr>
<th>Year</th>
<th>Active Soldiers</th>
<th>Retired Soldiers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1920</td>
<td>204,000</td>
<td>6,000</td>
</tr>
<tr>
<td>1950</td>
<td>593,000</td>
<td>62,000</td>
</tr>
<tr>
<td>1960</td>
<td>873,000</td>
<td>122,000</td>
</tr>
<tr>
<td>1970</td>
<td>1,323,000</td>
<td>282,000</td>
</tr>
<tr>
<td>1980</td>
<td>777,000</td>
<td>425,000</td>
</tr>
<tr>
<td>1990</td>
<td>732,000</td>
<td>489,000</td>
</tr>
<tr>
<td>2000</td>
<td>482,000</td>
<td>526,000</td>
</tr>
<tr>
<td>2010</td>
<td>562,000</td>
<td>847,000</td>
</tr>
<tr>
<td>2017</td>
<td>476,243</td>
<td>972,065</td>
</tr>
</tbody>
</table>

In FY17, the Army paid $20.4 Billion in retired and annuity pay to Retired Soldiers and surviving spouses.
Army Retirement Services

Pre-Retirement Policy
• 116 Retirement Services Officers
• Pre-Retirement Counseling
• SBP/RCSBP Counseling
• Change of Mission Newsletter
• MyArmyBenefits website
• Soldier for Life website

Post-Retirement Policy
• Lifetime benefits advice & support
• Survivor Benefit Plan (SBP) assistance
• Army Echoes Newsletter & Blog
• CSA Retired Soldier & Installation Retiree Councils
• Retiree Appreciation Days

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

Your mission has changed, but your duty has not!

Current Population Served

<table>
<thead>
<tr>
<th></th>
<th>Active</th>
<th>Retired</th>
<th>Surviving</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Army</td>
<td>477,421</td>
<td>987,138</td>
<td>248,992</td>
<td>2.23M</td>
</tr>
<tr>
<td>ARNG</td>
<td>335,204</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>USAR</td>
<td>189,728</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

AR 600-8-7 – “Retirement Services Program”

http://soldierforlife.army.mil/retirement

33,997 Soldiers retired in FY18
Change of Mission

• Official Army retirement planning publication for Soldiers with 17+ years of service

• Published electronically: JAN, APR, JUL, OCT

• Soldiers in all components with receive via myPay SmartDoc

• Available at https://soldierforlife.army.mil/retirement/change-of-mission

• Debuted at AUSA 2018

• First edition distro was on 15 OCT 2018 by email to 172K Soldiers in all components
Throughout Your Retirement Planning

• Gather and study information needed to make critical retirement decisions

• Discuss the information with your Family
Some Planning Thoughts

Two Years Prior to Retirement
• Make fundamental life decisions and consider retirement locations
• Confirm when your active duty service obligation ends
• Review the Pre-separation Counseling Checklist with your SFL-TAP Counselor
• Identify Army and other service providers who will assist you

12-24 Months Prior to Retirement
• Attend installation RSO pre-retirement and SBP briefings
• Attend a SFL Transition Assistance Program (SFL-TAP) Employment Workshop
• Evaluate family requirements (education, care, employment, etc.)
• Develop your Individual Transition Plan with action dates
• Investigate health and life insurance alternatives
• Consider whether you will take transition leave or cash in unused leave

12 Months Prior to Retirement
• Receive post-government service employment restriction counseling
• Begin researching the job market and developing a resume

For a full list, visit: https://www.sfl-tap.army.mil/pages/transition/preseparation_timeline.aspx
How does the 180-Day Restriction on Hiring Retired Military Impact Me?

• The Department of Defense (DoD) has restrictions on hiring military members for DoD Federal civilian positions within 180 days of retirement. This includes and impacts military members on transition leave.

• Military retirees may not be appointed within 180 days after the effective date of military retirement as an appropriated fund (GS), or non-appropriated fund (NAF) civilian employee unless the position is covered by a special salary.

• The 180-day restriction is in place unless the hiring official requests and receives an approved waiver.
Retirement Planning

Step 1

Contact your Soldier for Life Transition Assistance Program (SFL-TAP) office for assistance in preparing for a career after military service
Soldier For Life Transition Assistance Program

• You may initiate the SFL-TAP process 24 months before retirement.
• You **MUST** complete the mandatory Pre-Separation Counseling at least 12 months prior to your effective retirement date.
• Soldiers need an average of 40 hours, spread over a 12-24 month period of time, to take advantage of SFL-TAP services.

• Consists of:
  - Pre-separation counseling
  - Job assistance workshops
  - Individual counseling
  - Job search resources

• SFL-TAP Home Page: [https://www.sfl-tap.army.mil](https://www.sfl-tap.army.mil)
Retirement Planning
Step 2
Submit for Retirement
Applying for Active Duty
Length of Service Retirement

• **How**
  - Officer - Chapter 6, AR 600-8-24
  - Enlisted - Chapter 12, AR 635-200

• **When**
  - Maximum: 12 months before desired retirement date
  - Minimum: Officers – 9 months before start date of transition leave
  Enlisted – 9 months before retirement date

• **Where**
  - General Officers: Notify GOMO at (703) 697-7994/9466 (DSN 227)
  - COL & LTC (P): Notify Colonels Management Office at (703) 602-8529 (DSN 332)
  - JAG Retirements (703) 545-2028
  - Chaplain Retirements (571) 256-8764
  - Army National Guard: State AGR Office (T32); Human Capital Management (T10)
  - All others: Local Military Personnel Office

CG, HRC is the retirement authority for officers with 20-30 years of service
and SSG(P) and above not retiring at RCP.
Other Retirement Considerations

• **Retirement date**
  - 1\textsuperscript{st} day of the month if for length-of-service
  - any date for disability retirement

• **In lieu of PCS**
  apply within 30 calendar days of alert for a retirement date no more than 6 months from the date of the PCS alert or the first day of the month after the officer attains 20 years AFS, whichever is later.

• **Active duty service obligation**
  due to promotion, PCS, completion of military or civilian schooling, etc.

• **Transferring of GI Bill**
  Four year service obligation incurred by transferring Post-9/11 GI Bill benefits to a dependent may not be waived.

• **Reassigned on a PCS**
  must wait 1 year to retire (Officer AR 350–100, Enlisted AR 635-200)
Since 1 August 2013, Soldiers who transfer Post-9/11 GI Bill education benefits to their dependents incur a **4-year service obligation**. Prior to that, the ADSO depended on when the benefits were transferred. Soldiers cannot retire until their service obligations are satisfied, with a few exceptions.

- 165 Soldiers left in FY13-15 w/o completing their ADSO. Result: AVG $38K debt

Starting 12 July 2019, eligibility to transfer benefits will be limited to service members with less than 16 years of total service (active duty service and/or selected reserves as applicable).

The Service member will be considered to have completed previously approved Transfer of Education Benefits (TEB) service obligation under conditions listed in DoDI 1341.13, enclosure 3, para 3(g)(2).

For more information, contact HRC Education Incentives Section at 1-800-872-8272 or usarmy.knox.hrc.mbx.tagd-post911gibill@mail.mil
TEB Request Page (http://milconnect.dmcdc.mil)

TEB Obligation End Date (TEB OED) and TEB Approval Form (Adobe Acrobat icon)
• **Retirement eligibility**
  – 20 years of creditable service for a length of service retirement
  – 15 years of creditable service for a medical retirement
  – If you completed 20 years:
    • Before 5 Oct 94: must serve last 8 years in a Reserve Component (RC)
    • From 5 Oct 94 to 24 Apr 05: must serve the last 6 years in a RC
    • On or after 25 Apr 05: No RC service requirement

• **Retirement Points = Retired Pay:** verify yours are correct now!

• **Reduced Age Retirement**
  – Eligibility age reduced below age 60, in 90-day increments, for qualifying periods of service within a fiscal year on or after 29 January 2008. After 1 October 2014, 90-day increments CAN cross fiscal year boundaries.
  – May not be reduced below age 50.

• **When to Apply to HRC:** Request retirement application or download from https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements, 12 months prior to eligibility date. Submit to HRC NET 9 months and NLT 90 days prior to the date retired pay is to start.
Retirement Planning
Step 3

Contact your Retirement Services Officer and attend a Pre-Retirement Briefing

You may attend the pre-retirement briefing at any time. We strongly recommend that you attend \textit{BEFORE} you apply for retirement.
Pre-Retirement Briefing Topics

- RSO Program
- Retired Pay & Taxes
- Cost of Living Allowances
- Transition Leave & PTDY
- Uniformed Services Former Spouses' Protection Act
- SGLI → VGLI
- Shipping Household Goods
- Post-Service Employment and Ethics
- Space-A Travel
- ID Cards
- Combat-Related Special Compensation (CRSC)
- Concurrent Retirement and Disability Pay (CRDP)
- Retiree Mobilization
- Survivor Benefit Plan (SBP)
- MyArmyBenefits
- Staying Connected to the Army
- VA Benefits
- TRICARE
- Social Security

The Soldier for Life - Transition Assistance Program is a separate program for all Soldiers leaving the Army.
Calculate Your Retired Pay in 3 Steps

**Step 1:** Determine your DIEMS date (Date of Initial Entry into Military Service)

**Step 2:** Determine which pay plan you are eligible for based on your DIEMS date

**Step 3:** Use the appropriate formula to calculate your retired pay

**Where to validate your DIEMS**

The brigade/installation Personnel Automation Section POC can correct DIEMS dates. The local finance office will correct the Defense Joint Military System. Once a Soldier’s DIEMS date can be verified, the changes will be reflected on the ERB/LES.

For a fast, personalized retired pay calculation, go to [http://myarmybenefits.us.army.mil](http://myarmybenefits.us.army.mil) and click on the retirement calculator.
Final Basic Pay Plan

(DIEMS Prior to 8 Sep 80)

RETIRED PAY = (Years of creditable service x 2.5%) x Final Basic Pay

• Commissioned service requirement
• Time-in-grade requirement
• Full COLAs
• Credit for all full months served (22 yrs 4 mos = 55.83%)

<table>
<thead>
<tr>
<th>Years of service</th>
<th>20</th>
<th>21</th>
<th>22</th>
<th>23</th>
<th>24</th>
<th>25</th>
<th>26</th>
<th>27</th>
<th>28</th>
<th>29</th>
<th>30 thru 40</th>
</tr>
</thead>
<tbody>
<tr>
<td>Final Pay Multiplier %</td>
<td>50</td>
<td>52.5</td>
<td>55</td>
<td>57.5</td>
<td>60</td>
<td>62.6</td>
<td>65</td>
<td>67.5</td>
<td>70</td>
<td>72.5</td>
<td>75 - 100</td>
</tr>
</tbody>
</table>

Or just go to [http://myarmybenefits.us.army.mil](http://myarmybenefits.us.army.mil) for your personal retirement calculation
High-3 Pay Plan

(DIEMS between 8 Sep 80 and 31 Jul 86)

RETIRED PAY = (Years of creditable service x 2.5%) x average of highest 36 months basic pay

- Typically an average of the last 36 months
- Commissioned service requirement
- Full COLAs
- Credit for all full months served (22 yrs 4 mos = 55.83%)

<table>
<thead>
<tr>
<th>Years of service</th>
<th>20</th>
<th>21</th>
<th>22</th>
<th>23</th>
<th>24</th>
<th>25</th>
<th>26</th>
<th>27</th>
<th>28</th>
<th>29</th>
<th>30</th>
<th>thru</th>
<th>40</th>
</tr>
</thead>
<tbody>
<tr>
<td>High-3 Multiplier %</td>
<td>50</td>
<td>52.5</td>
<td>55</td>
<td>57.5</td>
<td>60</td>
<td>62.5</td>
<td>65</td>
<td>67.5</td>
<td>70</td>
<td>72.5</td>
<td>75 - 100</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Or just go to [http://myarmybenefits.us.army.mil](http://myarmybenefits.us.army.mil) for your personal retirement calculation
High-3 or REDUX Pay Plan

(DIEMS between 1 Aug 86 – 31 Dec 17)

REDUX RETIRED PAY = (Years of creditable service x 2.5%) minus 1% for each year < 30 years x average of highest 36 months of basic pay

• If you took the $30K Career Status Bonus (CSB), you’ll receive REDUX (**CSB is no longer available as of 31 December 2017**)
• If you didn’t take the CSB, you’ll receive High-3 (refer to previous slide)
• REDUX: 2% per yr thru 20 yrs; 3.5% from 20-30 yrs; 2.5% thereafter
• REDUX receives COLA minus 1%; one-time catch-up COLA at age 62; then COLA minus 1% after age 62
• Credit for all full months served (22 yrs 4 mos = 48.17%)

<table>
<thead>
<tr>
<th>Years of service</th>
<th>20</th>
<th>21</th>
<th>22</th>
<th>23</th>
<th>24</th>
<th>25</th>
<th>26</th>
<th>27</th>
<th>28</th>
<th>29</th>
<th>30 thru 40</th>
</tr>
</thead>
<tbody>
<tr>
<td>REDUX Multiplier %</td>
<td>40</td>
<td>43.5</td>
<td>47</td>
<td>50.5</td>
<td>54</td>
<td>57.5</td>
<td>61</td>
<td>64.5</td>
<td>68</td>
<td>71.5</td>
<td>75 - 100</td>
</tr>
<tr>
<td>High-36/Final Mult. %</td>
<td>50</td>
<td>52.5</td>
<td>55</td>
<td>57.5</td>
<td>60</td>
<td>62.5</td>
<td>65</td>
<td>67.5</td>
<td>70</td>
<td>72.5</td>
<td>75 - 100</td>
</tr>
</tbody>
</table>

Or just go to [http://myarmybenefits.us.army.mil](http://myarmybenefits.us.army.mil) for your personal retirement calculation
**Blended Retirement System Basics**

*(DIEMS on or after 1 Jan 18 or < 12 YOS/4,320 points as of 1 Jan 18 & opted-in to the BRS)*

**Defined Benefit**

*For non-regular retirement, at age 60 or earlier with creditable active service*

- Basic qualifications for retirement do not change
- The pension is still the primary component of military retirement

![Image](2.0% \times \text{Years of Service})

**Defined Contribution**

<table>
<thead>
<tr>
<th>Individual Contribution</th>
<th>Agency Automatic Contribution</th>
<th>Agency Matching Contribution</th>
<th>Total TSP Monthly Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>0%</td>
<td>1%</td>
<td>0%</td>
<td>1%</td>
</tr>
<tr>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>3%</td>
</tr>
<tr>
<td>2%</td>
<td>1%</td>
<td>2%</td>
<td>5%</td>
</tr>
<tr>
<td>3%</td>
<td>1%</td>
<td>3%</td>
<td>7%</td>
</tr>
<tr>
<td>4%</td>
<td>1%</td>
<td>3.5%</td>
<td>8.5%</td>
</tr>
<tr>
<td>5%</td>
<td>1%</td>
<td>4%</td>
<td>10%</td>
</tr>
</tbody>
</table>

NOTE: Currently serving members who opted-in will see matching contributions immediately

**Continuation Pay**

- Mid-career incentive designed to maintain force retention
- Payable at 8-12 years of service
- AC: 2.5x to 13x monthly basic pay (0.5x to 6x for RC)

**Lump Sum**

- At retirement, may elect lump sum of 25% or 50% of retired pay from retirement to age 67
- At age 67, reverts back to full annuity
Questions?

The DoD BRS Resource Page at
https://militarypay.defense.gov/blendedretirement

#RetirementJourney

#FactorFiction

#AskRobyn
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
Wounded Warrior Special Module
- Wounded Warrior / DRE Calculator
- Sustaining Income Calculator

Casualty Operations Special Module
- Survivor Benefits Report

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

Featuring the personalized Blended Retirement Calculator!!
Taxes*

Federal taxes are due on all retired military compensation

**No State Income Tax**
Alaska
Florida
Nevada
New Hampshire
South Dakota
Tennessee
Texas
Washington
Wyoming

**No State Tax On Retired Pay**
Alabama
Arkansas
Connecticut
Hawaii
Illinois
Iowa
Kansas
Louisiana
Maine
Massachusetts
Mississippi
Missouri
New Jersey
New York
Ohio
Pennsylvania
West Virginia
Wisconsin

**Some State Tax On Retired Pay**
Arizona
Colorado
Delaware
Georgia
Idaho
Indiana
Kentucky
Maryland
Nebraska
New Mexico
North Carolina
Oklahoma
Oregon
South Carolina
Washington
Washington DC

**State Tax on ALL Retired Pay**
California
Montana
North Dakota
Rhode Island
Utah
Vermont
Virginia

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 23 October 2018. Conditions or limitations apply. Check state law. See the MyArmyBenefits state fact sheets at [http://myarmybene...](http://myarmybene...) for details.*
Retirement Planning
Step 4

Schedule your retirement physical
Retirement Physical

- Army requires a retirement physical

- **NET 6 months** and **NLT 1 month** before retirement/start of transition leave*

- Your last record of active duty health

- Assists with claim for VA service-connected disability

- Most sites now provide combined Service and VA retirement physical

Use the results of your retirement physical to apply for VA disability benefits under the:

- Benefits Delivery at Discharge (BDD) Program (90-180 days left)
- Fully Developed Claim (1-89 days left)

VA goal is to start disability payments within 60 - 120 days of retirement. Visit the VA web site at [http://www.va.gov](http://www.va.gov) or call 1-800-827-1000

* AR 40-501
VA Compensation for
Service-Connected Disability

VA rates disabilities 0% - 100%

- Each % has an assigned dollar amount
- Basic rates effective 1 December 2018 (Veteran only): from $140.05 (10%) to $3057.13 (100%) (30% & higher = Extra dependent allowance)
- Tax free payments
- For Retired Soldiers <50% disabled, disability pay offsets military retired pay $ for $
- Free VA medical care for service-connected conditions
- 0% rating means a condition is service connected, but is not severe enough to merit disability pay
<table>
<thead>
<tr>
<th><strong>Combat Related Special Compensation</strong></th>
<th><strong>Concurrent Retirement and Disability Pay</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Combat related disabilities</strong></td>
<td><strong>Service connected disabilities</strong></td>
</tr>
<tr>
<td>• Armed conflict (e.g. wounds)</td>
<td>Retired pay that would have been waived by</td>
</tr>
<tr>
<td>• Simulated combat (e.g. FTX)</td>
<td>the Soldier in order to receive disability</td>
</tr>
<tr>
<td>• Hazardous service (e.g. parachute</td>
<td>pay is restored (i.e., no $ for $ off-set of</td>
</tr>
<tr>
<td>duty)</td>
<td>retired pay)</td>
</tr>
<tr>
<td>• Instrumentalities of war (e.g.</td>
<td></td>
</tr>
<tr>
<td>combat vehicles)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>10%-100% disability rating (combat related)</strong></th>
<th><strong>50%-100% disability rating (service connected)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Not taxable; not divisible in divorce</td>
<td>Taxable; divisible in divorce</td>
</tr>
<tr>
<td>Receiving retired pay</td>
<td>20-year (Active or RC) or TERA retirement</td>
</tr>
<tr>
<td>Must apply to HRC</td>
<td>Automatic; no application required</td>
</tr>
</tbody>
</table>

**https://www.hrc.army.mil/TAGD/Apply%20for%20CRSC**

**http://www.dfas.mil/retiredmilitary/disability/crdp.html**
Retirement and Disability Payments

Tying It All Together

Retired pay is reduced dollar-for-dollar by VA Disability Pay unless the Soldier qualifies for Concurrent Retirement and Disability Pay (CRDP).

Example Only

NOTE: All Soldiers retired at the same pay grade and years of service
Healthcare Decisions . . .

See [http://www.tricare.mil](http://www.tricare.mil) for more details

**• When On Active Duty**
- you are enrolled in TRICARE Prime and pay no fees
- your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime

**• When You Retire.  **You must reenroll within 90 days of your retirement date to avoid a lapse in coverage.**
- **TRICARE Prime** – Managed care option. MTFs are principal source of health care (100% covered)
  - Annual fee is $594 per family or $297 per individual plus co-pays for treatment at non-MTF TRICARE network providers.
- **TRICARE Select** – Fee for Service Plan. Schedule appointments with any TRICARE authorized provider.
  - Copays and cost shares based on the type of care and type of provider you see. Deductible of $150 (individual), no more than $300 per family.
- **TRICARE Young Adult** – for children between ages 23 and 26
  - Not subsidized by the Federal Government. Premiums are $324 per month (Prime) or $225 per month (Select), plus copays and cost shares.
- **TRICARE For Life** – Medicare wrap-around coverage. Supplements Medicare when you turn 65. Must have Medicare Part A & Part B.
US Family Health Plan
- Began as US Public Health Service hospitals
- TRICARE Prime Option for Retired Soldiers and eligible family members up to age 65.
- [http://www.usfhp.com/](http://www.usfhp.com/) or (800) 748-7347
- The annual fee is $594 per family or $297 per individual

Department of Veterans Affairs
- Vets separated under any condition other than dishonorable including Army Reserves or Army National Guard called to active duty by a federal order who completed the full period
- Some Vets may be required to pay a co-pay for treatment of their non-service connected conditions. Private health insurance may reduce or eliminate the co-pay.
- Most Vets must complete a financial assessment at time of enrollment
- [http://www.va.gov/health/](http://www.va.gov/health/) or 1-877-222-VETS (8387)
On January 1, 2019, the TRICARE Retiree Dental Program (TRDP) was replaced by the Federal Employee Dental and Vision Insurance Program (FEDVIP).

Able to select from a choice of ten nationwide and regional dental carriers, to include Delta Dental.

High and Standard plan options available with varying monthly premium rates based on coverage.

Service members have 60 days from date of retirement to enroll in a FEDVIP dental and/or vision plan. (to avoid a lapse in coverage)

Premiums can be deducted from retired pay.

Visit https://www.benefeds.com/ for transition updates
The Survivor Benefit Plan

A critically important part of pre-retirement planning for you and your Family!

A financial foundation for your retirement

In FY17, 80% of Retiring Soldiers took SBP

https://soldierforlife.army.mil/retirement/survivor-benefit-plan

RETIRED PAY **STOPS** WHEN THE RETIRED SOLDIER DIES!
SBP Elections. . .

• Must be made **before** retirement
• Are generally irrevocable, but **may** be cancelled with spouse’s concurrence between months 25-36 following retirement
• Spouse concurrence is required **by law** if Soldier elects less than maximum SBP coverage for his/her spouse unless the election is for former spouse

**Six Election Categories**

• Spouse Only
• Spouse & Children
• Children Only
• Former Spouse Only
• Former Spouse & Children
• Insurable Interest
SBP Details

• Monthly annuity is 55% of the “base amount”
• Monthly Spouse cost is 6.5% of the “base amount”

• Spouse’s annuity paid forever (unless spouse remarries before age 55; if remarriage ends, annuity is reinstated)

• Child’s annuity is paid to age 18 (or age 22 or until death if totally incapacitated at age eligible for SBP)

• Annuity is increased by annual COLA

• Premiums are paid only when you have eligible beneficiaries. (Keep DFAS updated when beneficiaries change.)

• Former Spouse provisions
  o May be elected voluntarily, as a result of a court order in divorce; or a written agreement
  o May convert to spouse coverage upon the death of the former spouse

From $300/mo up to full retired pay
The effects of COLA on SBP over 40 years for a CSM who retires in 2019 with a $8,241 SBP base amount and then dies on 1 JAN 2020.

You pay in today’s dollars for an SBP annuity paid in future dollars

- **3% COLA** represents low inflation
- **4.01% COLA** represents inflation average over previous 40 years
- **6% COLA** represents moderate inflation

All calculations are before tax dollars made using DOD Office of the Actuary tables

<table>
<thead>
<tr>
<th>Premiums Paid</th>
<th>Payback Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 Years</td>
<td>8 Months</td>
</tr>
<tr>
<td>10 Years</td>
<td>1 Year, 1 Months</td>
</tr>
<tr>
<td>15 Years</td>
<td>1 Year, 6 Months</td>
</tr>
<tr>
<td>20 Years</td>
<td>1 Year, 10 Months</td>
</tr>
<tr>
<td>25 Years</td>
<td>2 Years, 2 Months</td>
</tr>
<tr>
<td>*30 Years</td>
<td>2 Years, 5 Months</td>
</tr>
</tbody>
</table>

*No further cost after 360 premium payments (30 years) and age 70

SOURCE: DOD Actuary
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

**DS Logon:** Request an account online at

[https://www.dmdc.osd.mil/identitymanagement](https://www.dmdc.osd.mil/identitymanagement)

or visit an ID Card facility or VA Regional Office
• Official Army publication for communicating with Retired Soldiers/Families

• 3 issues: FEB, JUN, OCT

• Apps for iPhone, iPad, Android phones

• All Retired Soldiers and SBP annuitants with myPay accounts now receive Army Echoes electronically at their email addresses in myPay.

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

• Receive Army Echoes BEFORE you retire! Subscribe at https://soldierforlife.army.mil/retirement/echoes-subscription

• Subscribe to the Army Echoes Blog to receive frequent news between editions at https://soldierforlife.army.mil/retirement/blog
Soldier for Life Branding

Soldier for Life logo and window sticker

US Army Lapel Button

US Army Retired Lapel Button

US Army Retired ID Badge
Every retiring/Retired Soldier and Family **WORLDWIDE** is supported by an RSO who gives pre-retirement briefings and answers questions one on one.

**Joint Base Myer-Henderson Hall Retirement Planning Briefing:** The briefings are held in the community center, bldg. 405, on the 1st Tuesday of each month, from 0800-1200. RSO contact information (703) 696-5948, email usarmy.jbmhh.asa.mbx.hrd-rso@mail.mil

**Fort Belvoir Retirement Planning Briefing:** The briefings are conducted on the 1st or 2nd Wednesday of every OTHER month, at the Barden Education Center (Bldg 1017), 0800-1230. RSO contact information (703) 806-4551/4084, email gwendolyn.s.lott.civ@mail.mil, to verify the date and register.

**Fort Meade Retirement Planning Briefing:** The briefings are held on the 2nd Thursday of each month at the Max J. Beilke Building, 2234 Huber Rd, Ft. Meade, MD, in classroom 4. Reservations are required (check the website at [http://www.ftmeade.army.mil/directorates/dhr/ mpd/rso/rso.html](http://www.ftmeade.army.mil/directorates/dhr/mpd/rso/rso.html)). RSO contact information (301) 677-9600/9434, email armyrsomeade@mail.mil
Where Do You Find Retirement Information?

- Army G-1 Retirement Services Office Homepage
  https://soldierforlife.army.mil/retirement/home
  - DA Pre-Retirement Counseling 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 Reserve Retirements Branch
  https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements

- USAR Regional Support Command RSOs listed at:
  https://soldierforlife.army.mil/retirement/reserve-component-retirement-services

- State RSOs can assist National Guard Soldiers
  https://myarmybenefits.us.army.mil/benefit-library/state/territory-benefits

- SBP vs. Life Insurance Comparison tool
  https://actuary.defense.gov/Survivor-Benefit-Plans/
For more information

Army
https://soldierforlife.army.mil/retirement/home

Air Force
https://www.retirees.af.mil/

Navy
https://www.public.navy.mil/bupers-npc/support/retired_activities/Pages/default.aspx

Marine Corps
https://www.manpower.usmc.mil/webcenter/portal/MRAHome

Coast Guard
https://www.dcms.uscg.mil/ppc/ras/
 QUESTIONS?

Thank you for your service!!