

Army launches new Soldier for Life clothing line!

By **Mark Overberg**, Director, Army Retirement Services Office

In early August, the Army will launch the Soldier for Life (SFL) program's first clothing line to make veterans more visible and serve as a conversation starter with Americans who say they know little about the Army or military service.

The Army will partner with the Army and Air Force Exchange Service to launch the line at 29 installations (list below) and in its [online store](#). The Exchange will initially sell SFL polos, ball caps, and short sleeve t-shirts. Long sleeve t-shirts and hoodies will follow in September.

There will be two versions of SFL gear. One with the word "Retired" across the top of the SFL logo, which is intended to be worn by Retired Soldiers, and one without the word "Retired," which is intended to be worn by current Soldiers and Army veterans who did not retire (logos on the right).



Why Soldier for Life is important to the Army

When Army Chief of Staff Gen. Raymond T. Odierno created the Soldier for Life Program, he envisioned that "Soldier for Life" would rally Army veterans for continued service to the Army and nation. The Army has approximately eight million veterans who live in every U.S. state and territory and at least 124 countries.

Gen. Odierno wanted veterans to explain how their post-service success was the result of their Army experiences and the skills they learned while serving. He hoped veterans would reach out to Americans to reduce what he perceived was a growing civil-military divide.

The new SFL clothing will inevitably start conversations between veterans and Americans who don't understand military service. Now visibly identified as Army veterans, these Soldiers for Life will show their service pride as they help Americans understand why the Army wants American youth to "Be All You Can Be."

Every time someone buys a licensed Soldier for Life item, the vendor pays the Army a royalty that goes into the Army Family and Morale, Welfare, and Recreation Fund for the benefit of all Soldiers and their families.

Initially, AAFES stores at these installations will be selling SFL items:

Fort Buchanan	USAG Bavaria (Graf)	Fort Gordon
Fort Campbell	Fort Leavenworth	Fort Carson
Fort Leonard Wood	Fort Cavazos	Fort Bliss
USAG Humphreys	JBSA-Ft. Sam Houston	Fort Belvoir
JB McGuire-Dix-Lakehurst	Fort Liberty	Fort Jackson
West Point	Fort Sill	Fort Drum
Fort Moore	USAG Stuttgart	Fort Knox
Fort Meade	JBLM-Ft. Lewis	JBLE-Ft. Eustis
JB Myer-Henderson Hall	Schofield Barracks	USAG Wiesbaden
Fort Gregg-Adams	Fort Stewart	

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The marriage of the resume and the LinkedIn profile

By Matt Scherer, U.S. Air Force Retired

When it comes to any job transition, the missing link for most is not placing their LinkedIn Uniformed Resource Locator (URL) right under their name, phone, and email.

LinkedIn does a great job of helping everyone get a custom URL. By clicking on this link, every user can add that custom link to their profile. I tell my students to put the search terms "custom URL and LinkedIn." That effort will get you this link.

Meg Guiseppi, one of my LinkedIn connections, recently posted "What is the Perfect Executive Resume?" For every job seeker, I would put this article into your "must read" file.

"Space is limited in a resume, so you may need to exclude some things," she wrote. And that's where LinkedIn can come to the rescue. There exist some character limitations within LinkedIn, including 3000 for their About section.

Think of LinkedIn as that classic sourdough starter that my

wife uses to make baked goods. By adding a well-crafted URL to the resume, this simple addition can motivate some people to find what one of my students termed the "gold nuggets" of their story.

Adding the LinkedIn URL on a resume provides one way to share this resource. If you're speaking at a conference, I'd put that LinkedIn URL at the end of your slide deck.

I also place my LinkedIn URL as part of my email signature and on my business cards.

Finally, if you have a high school student who is competing for scholarships, adding the LinkedIn URL will encourage those on the scholarship committee to want to review their volunteer experiences and work history.

Source: <https://matt-scherer.medium.com/the-marriage-of-the-resume-and-the-linkedin-profile-60f691e34692>

Want to talk to a Retirement Services Officer?

Whether you're Regular Army, Army National Guard, or Army Reserve, you have an assigned Retirement Services Officer (RSO). Find yours at the [interactive RSO maps](#) on the Army Retirement Services website.

In case you missed it

Highlights from April's *Change of Mission*

- Finance and military medical retirement
- Child Survivor Benefit Plan (SBP) Coverage
- VA increases maximum life insurance coverage
- Post-9/11 GI Bill benefits expanded
- Retirement finances and the military spouse
- Survivor Benefit Plan election planning
- Retirement affects the military spouse

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

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

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

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

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

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How much do you know about the Blended Retirement System?

Do you know enough to mentor your Soldiers?

By Mark E. Overberg, Director, Army Retirement Services

EDITORIAL

How much should the Army’s noncommissioned officers (NCOs) and officers know about the Department of Defense’s Blended Retirement System (BRS)? Like anything else, NCOs and officers teach their Soldiers about everything from how to properly wear their uniforms to firing their rifles to managing their finances.

But Soldiers must now manage much more than checking accounts and monthly bills. Today’s Soldiers must also understand and manage their retirement investment accounts, which include automatic contributions from their base pay and matching contributions from the federal government to their Thrift Savings Plan (TSP) accounts.

BRS Participation Rates	
Active Duty	68%
Army National Guard	53%
Army Reserve	47%
As of 30 June 2023	

Today, Soldiers must choose which individual and Lifecycle TSP funds to invest in, and now they can also invest through the TSP in mutual funds outside the TSP! Soldiers should be aware of the tax implications from deciding to accept Continuation Pay between 8 and 12 years of service and an immediate lump sum payment when they retire. Soldiers serving in combat zone tax exclusion areas or direct support areas should understand the opportunities to grow their retirement investments through tax deferred investments in their TSP accounts.

The challenge for today’s NCOs and officers

Today’s senior NCOs and officers, who were contracted to the military before 2018, will retire under the High Three Retired Pay Plan, unless they opted into the BRS in 2018 or took the Career Status Bonus before 2018. These older Soldiers didn’t grow up with BRS and may have only taken the mandatory, hour-long BRS leadership course in 2017. That basic BRS course helped NCOs and officers advise their Soldiers about opting into BRS in 2018.

To mentor their Soldiers now, Army senior leaders must know more about a retirement plan that is not only not

theirs, it requires dedicated study. It’s not automatic like their own High Three Plan. Soldiers who minimize TSP contributions or invest their TSP funds unwisely can adversely impact themselves and their families for their rest of their lives.


Why BRS is becoming a big deal

The first Soldiers to retire under BRS will retire in 2026. And when they retire, they can no longer contribute to the TSP or receive matching funds. The TSP funds they have should make up for the 20% less monthly retired pay they’ll receive. At 20 years, they’ll receive only 40% of their base pay as monthly retired pay, versus 50% under the High Three Plan. At 30 years, they’ll receive only 60% of their base pay, versus 75% under the High Three Plan.

How to help your Soldiers manage their BRS

First, NCOs and officers don’t have to be investment experts to help their Soldiers understand BRS. Here are some helpful resources for becoming conversant in BRS.

- Refer your Soldiers to the free accredited personal financial counselor at the [Army Community Service Office](#) near you.
- Retake the BRS training at the [DOD BRS Resource Center](#). Want a challenge? Take the [Financial Counselor’s/Educator’s Course](#).
- Use the [DOD BRS calculator](#) to see how changes in contributions and rates of return can impact retirement funds.
- Review some of the 11 Army financial literacy training courses on the [Army’s Financial Frontline website](#) that Soldiers are now required to take at touchpoints throughout their careers.
- Review the basic investing/savings/purchasing calculators on the [Financial Frontline website](#)
- Use the [MyArmyBenefits Retirement Calculator](#) to compare their personal retirement pay to BRS retired pay.
- Talk with a free local accredited personal financial counselor at the [Army Community Service Office](#) near you.



CASUALTY ASSISTANCE CHECKLIST

If you died tomorrow, would your loved ones know what to do? Would they know where all the important documents and accounts (physical and online) are and how to access them? Would they know if you want to be buried in uniform and how to access the Survivor Benefit Plan if you die on active duty? Regardless of your age or retirement status, filling out the [Casualty Assistance Checklist](#), found in a printable PDF format online at the [Army Retirement Services](#) website, can help ease their burden during the difficult time. Don't wait until it's too late to have the conversation. Start filling it out now, continually **update it** throughout your retirement process, and make sure your loved ones know where to find it.

Eight keys to a harmonious military transition

By Lt. Col. Christine Emerick, U.S. Army, Retired

LESSONS LEARNED

Take time for yourself. Start early. Retirement is a process, not an event. After 20 years of service, I needed to hear these statements multiple times before actually understanding what they truly meant. When I first heard them, I thought, "I am doing that, I spent last Saturday on it." Now, as I complete my retirement process, I'd like to share with you my eight keys to a harmonious military transition in hopes they will help you on your journey.

#1 Identify your purpose and build your network. The Army instills a great sense of purpose in being Soldiers. We are proud and love what we do. As you transition, you may lose that sense of purpose. It's critical to find something else you're passionate about and begin directing your energy into it and building your network. As I retired, I wasn't stressed or worried about finances. I was excited. I had a network established. I was looking forward to starting my next chapter. I felt this way because I put in the work and prepared properly. Retirement is simply the next step in expanding my purpose work.

#2 Accept your decision. Acceptance is the first step to cultivating true change in your life. This was challenging for me, and it took some time to let go of the life I lived for so long. I moved through the different stages of grief over the last 18 months. It felt conflicting at times to be actively making a different choice than those I was currently serving next to. Plus, as you transition, your role in the Army framework will change. Accepting that fact is the very first step in cultivating a conscious shift in how you live your life. I suggest you read the quarterly *Change of Mission* newsletter from the Army Retirement Services Office, as it is filled with valuable advice and wisdom from those who have walked before you. Look for an email from DFAS every quarter announcing where to read the newest edition.

#3 Let go of your expectations. I'm not sure why I thought retiring would be easy. I was frequently frustrated during the process and had to move through those feelings. Holding onto frustration only affects you; it isn't going to result in any meaningful change. I expected it to be easy; it wasn't, so I had to change my approach. I stopped trying to do everything for everyone and shifted my focus to what I needed to do to transition. I prioritized myself and my transition needs, and this was critical in finding harmony with the entire process.

#4 Start early. It doesn't matter where you look for transition information, you'll hear "start early" for a reason. Ultimately, there's only so much you can do at any one time, but do what you can when you can. For example, any Soldier can attend the Army Transition Assistance Program and Army Retirement Planning Seminar at any time. You don't need orders to sign up. You can take the courses as many times as you need and they are a great place to start.

#5 Tidy your household. This can be difficult for some because we're trained to keep everything "just in case." This



Lt. Col. (Ret.) Chrissy Emerick served in the Army Chemical Corps from 2003 to 2023. She served predominately as an operations officer at various levels throughout her career. She now lives in Traverse City, Michigan with her husband and two dogs. She is continuing to serve as a Soldier for Life as she transitions to focusing on supporting others in healing trauma and PTSD.

applies to everything from your "I love me book" to your gear, plaques, and gifts shoved in the back of a closet; your uniforms (yes, all of them); the boxes that never get unpacked from PCS move to PCS move; and the furniture you keep because it hasn't broken yet but doesn't match anything in your house. I started this process about six months prior to transitioning from my life in the Army to that of a civilian. I shredded over 10 pounds of paper from my "I love me book," threw out countless bags of trash, and felt energetically lighter in every area of my house and within my heart. This is a part of the process that I highly suggest you do while transitioning because, if you wait, it will eventually need to get done and it will only weigh on your heart and home until complete.

#6 Prioritize yourself. If you're like me, you never put yourself first. So when it's time to do something for you, you're so exhausted, the only thing you want to do is relax and watch a movie or play video games. Start prioritizing yourself, take the time to process this transition from a spiritual, emotional, and psychological perspective. If you don't prioritize your inner life for the physical transition, you may experience an overwhelming backlog that will someday need to be addressed, and, by that time, you may not have the resources you have now at your disposal to address them.

#7 Ask for help. As I got closer to my retirement date, I slowly transitioned my duties to others. I felt as though I was doing very little, but even then, I got overwhelmed. The amount of transition tasks builds over time and the timeline to complete them gets shorter. I ultimately asked for help and transitioned my duties before my actual transition. This provided me the space and time both I, and my unit, needed. The Army will keep rolling without you, I promise.

(Continued on next page)

Bored with the TSP's individual and lifecycle funds? There are more options!

Adapted from the [Thrift Savings Plan's website](#)

Some servicemembers felt the Thrift Savings Plan's (TSP) five individual fund options and lifecycle funds didn't give them the retirement investment options they wanted. So the Federal Reserve Thrift Investment Board created a mutual fund window within the TSP.

The mutual fund window is an option designed for TSP participants who are interested in greater investment flexibility. If you meet certain eligibility requirements and pay the necessary fees, you can choose to invest a portion of your TSP savings in your choice of available mutual funds.

With this option, you can transfer money from your TSP account, through the mutual fund window, and open a separate investment account provided by the TSP's mutual fund window vendor.



Once your account is established, you can buy, sell, and exchange mutual funds that you select from those available.

There are certain requirements to participate in the mutual fund window:

- Your initial transfer to the mutual fund window must be \$10,000 or more but may not be more than 25% of your total TSP savings.

- You must have at least \$40,000 in your TSP account to ensure that your initial transfer isn't more than 25% of your total TSP savings.

You may not invest more than 25% of your total account balance in the mutual fund window at any time.

TSP participants who choose to invest through the mutual fund window pay fees that do not apply to participants who invest only in TSP funds.

While cost is only one of several factors you should consider when making investment decisions, the cumulative effect of fees and expenses can substantially reduce the growth of your investments. When you keep your investment costs low, you're able to save more of what you invest. The [low fees associated with TSP funds](#) can add up to many tens of thousands of extra dollars in savings over the long term compared with higher-cost mutual funds.

Fees you'll pay

- **\$55 annual administrative fee** to ensure that use of the mutual fund window does not indirectly increase TSP administrative expenses for TSP participants who choose not to use the mutual fund window
- **\$95 annual maintenance fee**
- **\$28.75 per-trade fee**
- **Other fees and expenses specific to the mutual funds you choose**, which you can review in each fund's prospectus

Unlike [the low-cost TSP funds](#), mutual funds available through a brokerage account aren't vetted by a plan fiduciary to determine whether they are wise investments. This means that you need to carefully review the prospectus for each mutual fund you consider and make your own decisions about which ones will meet your investment goals.

Free TSP webinars

Whether you're early in your career, mid-career, or nearing retirement, you can find a free online TSP webinar tailored to your needs. Join sessions with an official TSP training team member and get answers to your questions during live Q&As.

(Continued from page 4)

(*"Eight keys to a harmonious military transition"* continued from previous page)

#8 Utilize the available resources. It's your responsibility to take advantage of the resources you have at your disposal while on active duty. No one is going to do that for you. For example, you have priority for medical appointments at military facilities while on active duty. You will no longer hold that priority when retired, so take advantage of it now.

These keys to a harmonious transition are nothing new. In fact, if you review the *Change of Mission* newsletter, you'll find my experiences are not uncommon. The major difference I can see is how I prepared myself to transition. I chose to invest in my purpose work early, build a network, be honest with myself about what I needed, and ask for help along the way. You can do that, too, and although you'll still experience challenging moments overall, you'll feel excited and ready for your next chapter.

Understanding post-service tax implications

The Department of Defense Office of Financial Readiness

Post-service life will look and feel different in many ways from what you've known as a Soldier. Suits and ties, polo shirts and khakis or pantsuits and dresses — or something else, depending on your plans — will replace the familiar Army green service uniform and operational camouflage pattern uniforms. And even if you accept a civilian job that pays the same salary you earned in the military, it's likely your taxes will increase and you won't have the same buying power. Find out why — and what that means for you.

Military compensation includes certain tax benefits. Let's look at the implications of federal and state taxes on post-service income. This will help you determine the salary you will need to maintain your current or desired lifestyle after you hang up those Army uniforms for good.



Looking Beyond Basic Pay

Basic pay, special pay and incentive pay are considered part of gross income — and are usually subject to federal income tax. Military allowances, however, are typically not subject to federal income tax. These include Basic Allowance for Housing, or BAH, and Basic Allowance for Subsistence, or BAS.

Once you leave the military, all of your income — with the exception of benefits you receive as a veteran, including education and disability compensation — will be taxable. When you begin collecting military retired pay, the amount you receive after any [Survivor Benefit Plan](#) premiums are deducted also counts as income for your federal income taxes. This means you may be in a higher tax bracket after leaving the Army.

To provide a more complete picture of what service members earn — which helps with comparing military pay to civilian pay — a measure called [Regular Military Compensation, or RMC](#), combines all elements of military compensation. You can calculate how much you would need

to earn after leaving the military to maintain your same level of spending power by using the [DOD RMC calculator](#). Note that RMC does not include special pays and bonuses, travel reimbursements, educational assistance, deferred compensation or benefits such as health care, childcare, recreational facilities or commissaries and exchanges.

Here's an example of RMC: For 2022, a mid-grade enlisted service member with an E-5 pay grade received an annual average of \$39,489 in basic pay — an average of \$70,890 in RMC. If that service member wanted to earn an equal amount in civilian employment, he or she would need to earn a salary of at least \$70,890.

Estimating Your Civilian Tax Withholdings

It's important to have the right amount of taxes withheld from your civilian paychecks once you accept a job offer, as well as from your retired pay you expect to receive for the current tax year, to reduce the risk of having too much or little withheld. You can use the IRS's [Tax Withholding Estimator](#) to estimate your federal income tax withholding. [Tax rates](#) vary by state and locality, so understanding the cost of living where you're applying for jobs is also helpful.

Reaching Out for Free, Trusted Support

Retiring from the military is an important life event, but research and planning can help put your post-service goals within reach. As you crunch your numbers and

prepare to transition from the Army, remember that you and your family are not alone.

Trusted [personal financial managers](#) and [counselors](#) are available to help you plan for financial success at every step. You can also check out the Army's [transition assistance website](#). Reach out to [your nearest installation](#) to make an appointment with a local transition counselor who can help you develop your individual transition plan, or ITP.

As you reach new milestones and complete your [service's financial readiness training](#), look to the [Office of Financial Readiness](#) and your service for additional trusted resources. You can also follow @DoDFINRED on [Facebook](#), [Twitter](#), [Instagram](#) and [YouTube](#) and download the no-cost DoD financial literacy app, Sen\$e, for financial tips on the go! Find it in the [Google Play](#) and [iOS](#) app stores.



When to expect your first retired pay deposit

Defense Finance and Accounting Service



The question on every retiring Soldier's mind is: When will I get paid?

It's important to know that there will be a gap between your last military pay deposit and your first retired pay deposit, so you can plan. The size of the gap will depend on a number of factors.

Retired pay is paid monthly, on the first day of the month, unless that day is a weekend or holiday. In that case, it is paid on the last business day of the prior month. For example, if October 1 is a Saturday, payday will be Friday, September 30.

Our goal at DFAS is to pay new retirees on the first of the month **following their retirement date**. That means if your retirement date is the first of June, our goal is to deposit your first pay on **July 1**. However, if you are an Army Reserve or Army National Guard Soldier and your retirement date is later in the month (not the first of the month), your first deposit **could be later** in the following month.

Also, if you are a Reserve or Guard Soldier who submits a retired pay application **after** your retirement date, it may take longer to process and deposit your first retired pay, and then to calculate and deposit the retroactive pay.

We can only hit our goals if we receive a complete retired pay application package, including a properly signed DD Form 2656. When there is a delay in the first retired pay deposit, it's often because there is missing information or documentation in the package we receive.

You can help in this process by making sure that you complete your documents properly and on time. Here are a few tips:

- Working with your [Army installation Retirement Services Officer](#) (active duty/AGR) or the US Army Human Resources Command's [Gray Area Retirements Branch](#) (Soldiers in the Retired Reserve)
- Filling out your DD Form 2656 correctly is one action you can take to get your first retired pay on time and to have your account established correctly.
- You must sign the DD Form 2656 before your retirement date, or before your DD108 date if you are a Reserve Component Soldier approaching the age of eligibility (usually age 60 unless eligible for reduced age).
- If you are married and you choose not to elect full spouse Survivor Benefit Plan coverage, your spouse must sign to agree with your election. And the date your spouse signs must be the **same date or after the date** you sign. **Both** your signature and your spouse's signature must be before your retirement date or DD Form 108 date.
- Your spouse's signature must be notarized.
- Even if you do not have dependents, you must fill out the Survivor Benefit Plan section of the DD Form 2656.
- Make sure all of your forms are signed and dated. One of the most common reasons we cannot process a request is because it was not signed or not dated.

Also, keep in mind that when you do get your deposit, there will be deductions from your pay. Deductions may include federal income tax withholding, SBP premiums (if you elected SBP coverage), or other deductions, based on programs you elect.

We know there is a lot of paperwork and many decisions involved in retiring from the Army. While you are in the process, remember to check your documents to make sure they are complete and properly signed so DFAS can deposit your first retired pay promptly.

DFAS status notifications for newly retiring Soldiers

Defense Finance and Accounting Service

Over the past few years, DFAS has partnered with the Army to expand our capabilities to serve you better. The latest improvements **began in mid-June 2023**: newly retiring Soldiers (regular, non-regular, and disability) will now receive a **set of two emailed status notifications from DFAS about your retired pay application processing**.

DFAS will email the **first status notification** to inform you when Army transmits your retired pay data to DFAS. The **second status notification** will be emailed once DFAS processes your retired pay package and schedules your initial pay.

The notifications provide basic information and links to the DFAS website for additional information. The messages also direct your attention to the Welcome Letter you will receive in the mail, which provides a detailed breakdown of your retired pay.

How to Receive Status Notifications

These status notifications will **only** be delivered to you if

you have a current email address in myPay.

Not sure if you have a valid email address in myPay? You can log in to your account at <https://mypay.dfas.mil>. Please note while you are still serving, your .MIL email address may be the primary email on your account; you should plan to update your myPay account with a personal email address before you submit your retirement pay application.

Assuming you have a valid email address in myPay, you will receive these status notifications as myPay SmartDoc emails.

Conclusion

We are pleased to partner with the Army to improve our communication with you during your [Change of Mission](#) to the retired pay rolls. We hope these status notifications **provide helpful information on the processing status of your retired pay package**. Thank you for your service to our country.

Ask Joe: Your benefits guru

Dear Joe,

I have used the legal assistance services with the JAG offices throughout my Army career. Do I lose access to these services after retirement, or can I continue to visit my local JAG office for assistance?

Sincerely,
Keeping Everything Legal

Dear Legal,

In general, [legal assistance services](#) that provide personal legal advice, but not representation in court, are available through the Staff Judge Advocate for retired service members of all branches, including retired Army National Guard and Army Reserve Soldiers. However, this is dependent on available resources and personnel at the installation where you are seeking services as priority is given to active duty personnel. Use the [MyArmyBenefits Resource Locator](#) to find contact information for the legal assistance office at the installation closest to you and ask about their availability to assist Retired Soldiers. Also, many states offer legal assistance services for military members, veterans, and retirees through their Department of Veterans Affairs or other state entity. Check the MyArmyBenefits [state/territory fact sheets](#) for legal assistance information, and also check the websites for the states you are considering retiring to, for more information on free legal assistance after military retirement.

Joe

Dear Joe,

Where can I find state benefits for Retired Soldiers and their families including those with 100% VA Disability? We are trying to decide where we want to live after retirement.

Signed,
Settling Down

Dear Settling Down,

The [MyArmyBenefits website](#) contains [state and territory benefit fact sheets](#) for all 50 states, Washington, D.C., and the territories of Guam, Puerto Rico, and the U.S. Virgin Islands. Each fact sheet provides information on all the available benefits for veterans, Retired Soldiers, as well as for Soldiers still serving and veterans with disability ratings, and their families. State taxes on retired pay, education and employment benefits, recreation benefits, and various miscellaneous benefits unique to each state are some of the categories of benefits included in each fact sheet. Many states offer a reduction or total exemption of property taxes when the veteran/Retired Soldier is 100% disabled. Other common benefits among states to 100% disabled veterans/Retired Soldiers are scholarships, discounted or free state park and recreation access, and employment advantages for state employment. For all the details, be sure to check out the state/territory fact sheets for the areas you are considering living after retirement. I am sure you will find a place that provides all the benefits to meet the needs of you and your family.

Joe



MyArmyBenefits

The official military benefits website of the U.S. Army



In the homestretch of the active duty retirement timeline

By MyArmyBenefits Staff

Heading into the final six months in uniform, all efforts towards retirement continue at warp speed. Sometimes it may seem like everything is close and almost within reach while at the same time, not real yet. During these last few months there are a mix of emotions—happiness, excitement, anticipation, joy, sadness, worry, dread, fright, and everything in between. After completing the [36-24 months](#), [24-18 months](#), [18-12 months](#), and [12-6 months](#) tasks and checklists, you are well prepared and implementing on schedule. In this phase of the process, you are continuing to finalize your plans for a successful retirement and implementing those plans as you get closer to the month of retirement. **Any decisions or actions delayed at this stage of the process will negatively impact your retirement and/or benefits.**

Before your terminal leave and transition administrative absence, be sure to accomplish the following tasks within the timelines stated below. Remember, getting things done as soon as you can versus waiting until close to the deadline is always a good idea.

Between **180 and 90** days prior to separation: Register for Department of Veterans Affairs (VA) Healthcare on the [VA.gov site](#).

Determine your eligibility for the [Benefits Delivery at Discharge program and file a pre-discharge claim](#). This will help you get your benefits sooner. The process is different depending on whether you retire while stationed [stateside](#) or [overseas](#).

- Update your wills and powers of attorney using the Staff Judge Advocate [legal assistance services](#).
- Schedule and finalize your retirement ceremony.
- Apply for a [DS Logon](#) (spouses too) so you have access to DoD systems after retirement.
- Change your email address in all accounts from your DoD email address to a personal email.
- Double down on the job hunt to obtain employment prior to separation.
- If you are moving, schedule your household goods for delivery.
- Schedule and receive your Survivor Benefit Plan (SBP) Counseling with your servicing Retirement Services Officer (RSO). **This must be done prior to completing DD Form 2656** (Data for Payment of Retired Personnel and SBP election) **and/or DD Form 2656-1** (SBP election for a former spouse).

No later than 90 days before retirement:

- If you are under the Blended Retirement System (BRS) and want a lump sum of your retired pay at the time of retirement, submit DD Form 2656 and/or DD Form 2656-1 to

your servicing RSO.

- This is also your Survivor Benefit Plan election, and you must complete SBP Counseling with your RSO prior to submitting this form. If you decline or elect a reduced amount of SBP, your spouse must sign the DD Form 2656 and have it notarized.

No later than 60 days before retirement:

- Submit your DD Form 2656 and/or DD2656-1. This is your Survivor Benefit Plan election, and you must complete SBP Counseling with your RSO prior to submitting this form. **If you decline or elect a reduced amount of SBP, your spouse must sign the DD Form 2656 and have it notarized.**

Between **31 days prior and 60 days after** your retirement date:

- Enroll in Dental and/or Vision Insurance plans through [FEDVIP](#) on the [BENEFEDS website](#). To avoid a gap in coverage between your active duty or reserve plan and your new plan through FEDVIP, you must enroll prior to your military retirement date.
- Complete all tasks in the 6 – 1 months checklist.

If you have not completed the [36-24 months](#), [24-18 months](#), [18-12 months](#), and [12-6 months](#) checklists yet, be sure to review the previous four *Change of Mission* articles in this series in the [July 2022](#), [October 2022](#), [January 2023](#), and [April 2023](#) issues and the information and checklists in the [Retirement Planning Toolkit](#). We will provide an overview of the final month before retirement planning window in the next issue of .



I'm about to enter the Gray Area -- what's next?

Understanding the Gray Area and the role of the Retirement Services Officer

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



Congratulations! You have completed at least twenty dedicated years of service in the Army National Guard (ARNG). You are about to hang up your uniform, transition to the next phase of life, and look forward to the day that you start receiving your hard-earned retired pay! So how do you initiate that process? When do you initiate the process? Who can you go to for help? And what is the "Gray Area?"

The Gray Area. Gray Area Retired Soldiers make up a significant portion of the ARNG retirement-eligible community. Gray Area Retired Soldiers are those Soldiers that have served at least twenty qualifying years in the reserve component, have received a Notification of Eligibility for Retired Pay (NOE), and have been transferred to the Retired Reserve. Unlike those that have attained a regular retirement, Gray Area Retired Soldiers are eligible for a non-regular retirement which they will receive at age 60 (or earlier if they qualify for a reduced age retirement*). The "Gray Area" refers to the period between when you leave the uniform and your retirement eligibility date (i.e. the date you are eligible for retired pay).

As a Gray Area Retired Soldier, you may be unfamiliar with the next step to start receiving retired pay and depending on your retirement eligibility date, you may still have some time go. There are a couple of things you can do during this period to make the process easier, later. The first, keep your contact information current with U.S. Army Human Resources Command (AHRC). This will ensure you receive important updates regarding your benefits and reminders to ensure timely receipt of your benefits. You can update your contact information [by email](#) or by calling (502) 613-8950.

Another step you can take now is to set up your Retired Soldier Pay Account through the Defense Finance and Accounting Service (DFAS). This is another avenue to stay informed and receive updates directly from DFAS. Additionally, when you do submit your application for retired pay, you will be able to receive email status notifications from DFAS, once the application is received by DFAS from Army Human Resource Command (HRC). You can read more about your Retired Soldier Pay Account on [DFAS' website](#).

Applying for Non-Regular Retirement. As you near your retirement eligibility date the key thing to remember is that you must apply for your retired pay. If you have kept your address current with the AHRC you should receive a post card with guidance, as you pass your 59th birthday. Although, you may find some helpful references along the way, the best thing you can do as you near your retirement eligibility date is to reach out to an [ARNG Retirement Services Officer \(RSO\)](#).

As an ARNG Retired Soldier, you have direct access to a group of individuals whose every day job is preparing Soldiers for this moment. ARNG RSOs are individuals (Soldier

or civilian) whose mission is to prepare and educate Soldiers for their transition into retirement and to support Retired Soldiers and their families during retirement. Your retired pay application should be submitted to AHRC no more than nine months prior to your retirement eligibility date but no less than 90 days.

Benefits of Working with a Retirement Services Officer

Accuracy and Ease of Processing. Retired pay applications that are completed with the assistance of an RSO are returned less often for corrections. Because RSOs are trained on the process, experienced, and familiar with the documentation of the retired pay application, they can ensure your packet is complete and accurate before it is submitted to AHRC for processing. Furthermore, RSOs continue to receive training which should speed processing at AHRC.

Resources. ARNG RSOs have numerous resources available to assist them - and you! They are knowledgeable on current laws, policy, and regulations and have a network of experts available to support them with unique questions and situations. They regularly receive updates on new processes, documentation requirements, or initiatives, so they can advise you of changes and important benefit updates.

Records. As you compile documents for your retired pay application or to request consideration for reduced age retirement, you might find that you don't have everything you need. As HR professionals, RSOs generally have access to records and retirement point documentation or they work alongside other HR professionals that can access required documents. Your RSO may be able to provide just what you need to complete your retired pay packet.

Status Tracking. The process of completing your retired pay application is meticulous but waiting for that first payment can be even more frustrating; especially when you submit your packet nine months out. Most ARNG RSOs have system access that allows them limited capabilities to track status updates as packets are reviewed and processed at AHRC and DFAS. And DFAS has just started notifying Soldiers when their retired pay applications are received and processed. As questions arise on the status of your packet, your RSO may be able to resolve them.

Initiatives & Tools. Retirement services for Gray Area Retired Soldiers continues to expand. Your RSO can provide insights on new initiatives and tools, such as using MyArmyBenefits for retired pay estimates and retirement benefits by state or territory.

(Continued on next page)

9 ways to earn your spouse's thanks

By Mark E. Overberg, Director, Army Retirement Services

The focus of military retirement planning is on you, the Soldier, but your family's lives will also be affected by your retirement. You and your spouse should devote some time to planning your whole family's transition.

Consider the challenge your children may face as they attend civilian schools where children have long-held friendship circles. Consider your family integrating into civilian neighborhoods and organizations that aren't automatically as welcoming as military communities are. And, of course, consider your spouse starting or reestablishing a career.

Your spouse manages a part of your household. He or she should thoroughly understand the coming changes and plan for those. Here are nine resources to share with your spouse that will earn his or her thanks.

1. Your spouse is encouraged to attend your mandatory, one-day [Army Retirement Planning Seminar](#) when you attend. Your [Retirement Services Officer](#) can provide the details for location and dates.
2. Your spouse is encouraged to attend the [Army Transition Assistance Program](#) when you attend.
3. Army Community Services' (ACS) [accredited personal financial counselors](#) can help your family develop a financial plan that manages your post-retirement financial uncertainties.
4. If you and your spouse prefer to manage your finances privately, visit these two military websites' retirement-focused pages.
 - a. [MilSpouse Money Mission](#)[®] (MMM) is a financial education website launched by the Department of Defense (DoD) as an official resource to provide relatable and trusted financial education for military spouses.
 - b. [Financial Frontline](#), the Army's home for financial literacy and resources, provides financial training at touchpoints throughout a Soldier's career, including retirement and transition.
5. ACS' [employment readiness program](#) (ERP) can help your spouse prepare for post-military employment.
6. The DoD established the [Spouse Education and Career Opportunities program](#) to provide military spouses education and career guidance, comprehensive resources and tools, such as career assessments and a resume builder, to explore career education, training and licensing, and career connections.
7. The [Military Spouse Employment Partnership](#) (MSEP)

provides employment resources for spouses through a corporate partnership initiative. Operated through ACS in connection with the ERP, MSEP helps spouses gain a competitive edge with corporate and federal partners.

8. [MyArmyBenefits](#), the Army's official military benefits website, has 180 federal and state benefits fact sheets. You'll want some help to see which new benefits to use when you retire. One key benefit for spouses is the [reimbursement for state licensure and certification costs](#).



Military spouse event.

(Continued from page 10)

Retirement Planning. Are you still wearing the uniform but considering if the time is right for you to start looking at retirement? RSOs assist with retirement planning as well. Between 18 and 20 years of service, each Soldier should attend the mandatory retirement planning seminar provided by their RSO. During this seminar, you will learn about resources, retirement and survivor benefits, health care, and other important items. Bring your spouse along so you can learn together!

The Army National Guard Retirement Services program was stood up to help Retired Soldiers navigate the complexities of their benefits and to ensure there is someone in your court to provide guidance, education, and assistance. These personnel are dedicated and knowledgeable and their scope of assistance extends well beyond the items listed above. So, as you approach the next step and prepare to hang up your uniform, reach out to an RSO, ensure you understand your benefits, ask questions, and make sure you understand the process to start receiving your hard-earned retired pay. Navigating retirement benefits doesn't have to be difficult, and RSOs are there to help!

**Note: qualifying service for reduced age eligibility cannot qualify a Soldier to receive retired pay earlier than age 50*

Taxes: another reason to start retirement planning 36 months before you retire

By Mark E. Overberg, Director, Army Retirement Services

When you retire from the military, where will you live? Taxes are only one of many criteria you'll use to make a decision, but they may have a great impact on your standard of living. Taxes are never simple, so leave yourself ample time to examine this part of your retirement plan.

Once you retire from the military, you'll no longer have a home of record. Your home of residence will determine what state and local taxes you'll pay, and every state generates tax revenue differently.

More than ten years ago, I created the chart below to help Soldiers think about taxes in retirement. Once a year, when I post the updated chart on LinkedIn, it receives well over 100,000 views and hundreds of comments. In their online posts, veterans sometimes urge their states to reduce taxes on military retired pay.

Oversimplifying

This chart oversimplifies state taxes during military retirement by only addressing state income taxes on military retired pay. Not mentioned are state and local income tax rates, state and local taxes on homes and personal property or state and local sales taxes.

Understand this: Every state provides goods and services to its residents. Every state raises revenue in various ways to provide these goods and services.

Even states that appear as green or blue in the chart must pay for infrastructure (roads and bridges, etc.) and services, such as state veterans benefits, state police, court systems, etc.

How you can prepare for tax changes in retirement

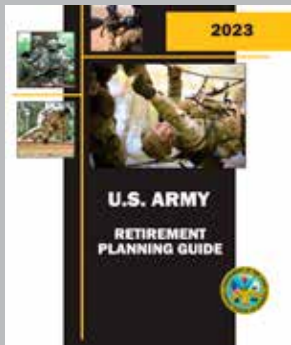
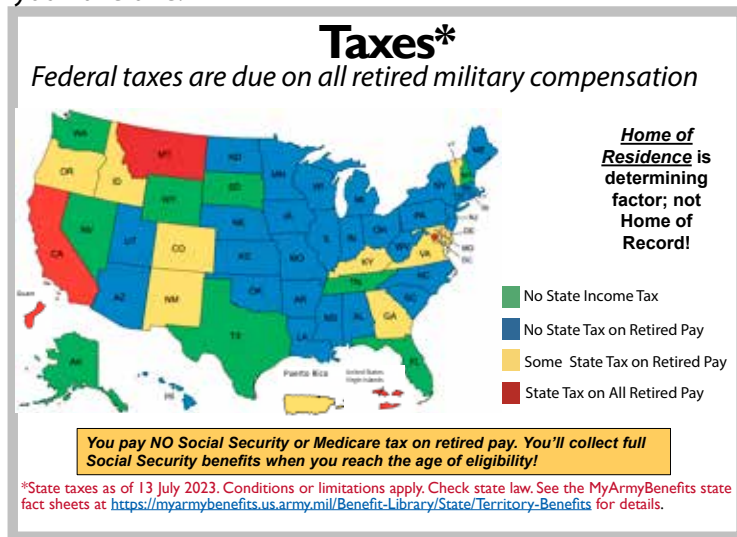
Most Soldiers are greatly surprised by their increased tax bill in retirement. They no longer receive the nontaxable benefits of basic allowance for housing and basic allowance for subsistence and their new income puts them in a higher

marginal tax bracket. As with all retirement planning, start early. You'll need the time.

- Start your state tax research in the state fact sheets at the [MyArmyBenefits website](https://myarmybenefits.us).
- Visit the website for the department of revenue, or equivalent office, in states where you plan to live to learn more.
- Use the Internal Revenue Service's [tax withholding estimator](#) to determine how much federal tax to withhold in retirement.
- The Defense Finance and Accounting Service (DFAS) will withhold state income tax from your retired pay, but you must tell DFAS how much to withhold.

The bottom line

You have choices where to settle in retirement. Your future tax situation is one factor in your decision. Develop your criteria, do your research early, and talk with your spouse if you have one.



2023 U.S. Army Retirement Planning Guide

Produced by Army Retirement Services, the U.S. Army Retirement Planning Guide is available for download as a PDF document from the [Army Retirement Services website](https://myarmybenefits.us).



May 2023 Army Echoes

Produced by Army Retirement Services, Army Echoes is the Army's official newsletter for Retired Soldiers and surviving spouses. It is available on the [Army Retirement Services website](https://myarmybenefits.us). After you retire, it will be automatically delivered to your email address in [myPay](#), so be sure to update it to a civilian email address before you retire.

VA Welcome Kit

VA's service and benefit navigational aid for Veterans, their families, caregivers and supporters



WASHINGTON — Research conducted by the [Department of Veterans Affairs](#) over many years has demonstrated that veterans, their family members, caregivers, and survivors are often unaware of all the VA benefits and services they've earned through their service to our country. Additionally, research also indicated a lack of awareness related to accessing those earned benefits and services. [The VA Welcome Kit](#) was developed to address these challenges.

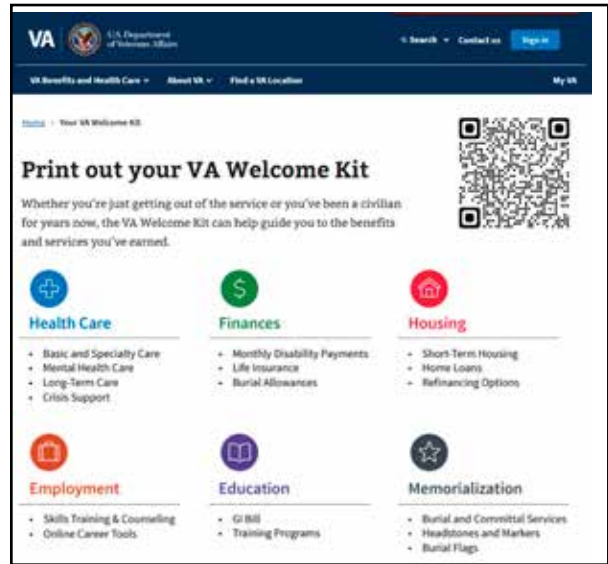
VA Secretary Denis R. McDonough has made his commitment to VA's values of Integrity, Commitment, Advocacy, Respect, and Excellence (I CARE) clear. He's also emphasized the expectation that all VA staff both internalize and demonstrate these values in every interaction with our customers. The intended outcome is to provide an outstanding customer experience (CX) to each of our customers in every interaction and build a life-long, trusting relationship with those customers.

On February 8th, 2021 when Secretary McDonough was sworn in as the eleventh VA Secretary he stated "Every decision I make will be determined by a simple principle, that it increases veterans' access to care and benefits and improves outcomes for them." In support of the Secretary's intent, the VA's [Veterans Experience Office](#) under the direction of Chief Experience Officer John W. Boerstler, produces the VA Welcome Kit annually. The Welcome Kit is published in hard copy and distributed to VA facilities around the country annually and in an [online version](#).

The Welcome Kit's purpose is to help veterans, their families, caregivers, and survivors better understand the VA benefits and services available to them and provide information to assist them in accessing all they've earned.

The Welcome Kit is intended to serve as a vehicle through which VA can best meet Secretary McDonough's commitment to deliver an exceptional experience in our service and benefits delivery.

[The VA Welcome Kit](#) contains contact information for VA benefits and services to include telephone numbers, internet addresses, and public contact locations through which VA's customers can get in-person assistance. The Welcome Kit also includes one-page Quick Start Guides designed to assist Veterans, their families, caregivers, and survivors in accessing the most commonly sought out benefits and services.



The VA Welcome Kit can be downloaded and printed directly from the website at <https://www.va.gov/welcome-kit>. Feedback and suggestions on how the VA Welcome Kit might be improved should be emailed directly to vawelcomekit@va.gov. You may also access a YouTube video on the welcome kit at <https://youtu.be/DZvITWcWutE>.

Upcoming Army Reserve Retirement Planning Seminar

Location	Date	Contact
Ogden, UT	Aug 5	(608) 388-7448
Savannah, GA	Aug 5	(803) 751-9661
Niagara Falls, NY	Aug 12	(609) 562-1696/7055
Phoenix, AZ & virtual	Aug 19	(650) 526-9512/9513

Location	Date	Contact
Fort McCoy, WI	Aug 26	(608) 388-7448
Elkhorn, NE	Sep 16	(608) 388-7448
Coraopolis, PA	Sep 16	(609) 562-1696/7055
Louisville, KY	Sep 16	(803) 751-9661
Las Vegas, NV & virtual	Sep 16	(650) 526-9512/9513

READ MORE NEWS AND UPDATES!

Army Echoes is the newsletter for Retired Soldiers. Both the [Army Echoes blog](#) and the app offer content pertinent to Soldiers as they approach retirement and beyond! Find updates from the Department of Veterans Affairs, the Social Security Administration, TRICARE, Defense Finance and Accounting Service, the Exchange, and more. The *Army Echoes* blog is updated weekly with 3-6 new articles. *Army Echoes* app is updated with the latest *Army Echoes* quarterly and is available on [Google Play](#) and the [Apple store](#).

How your RCSBP decision or lack of decision today affects your retired pay later

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



Did you know that when you receive your Notification of Eligibility (NOE) for Non-regular Retired Pay, otherwise known as your 20-year letter, you have a decision to make within 90 days of receiving it — regardless of whether you decide to continue to serve or retire? Your decision or lack of a decision affects your Reserve Component Survivor Benefit Plan (RCSBP) and your Survivor Benefit Plan (SBP) coverage . . . and your retired pay.

RCSBP coverage starts when you complete 20 years of creditable service and ends when you begin receiving retired pay. You don't have to pay your RCSBP premiums until you receive retired pay. SBP coverage starts when you begin receiving retired pay and ends when you die. SBP premiums start when you receive retired pay.

On your Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate (DD Form 2656-5), you must choose an option, a type of coverage or election category, and the level of coverage. An Option B or C election is considered an early SBP decision, meaning whatever your election is, it will carry over as your SBP election and coverage on your non-regular retirement date.

By law, if you fail to complete the DD Form 2656-5 within 90 days of receiving your NOE, you will automatically receive full coverage for Option C (see to the right) for your spouse and any children you have on the date of your NOE.

"If you are a Reserve Component Soldier, pay close attention to this article."

This may or may not be what you want, so complete your DD Form 2656-5 in a timely manner!

What happens if you earn a regular retirement or if you are placed on the temporary or permanent disability retired list?

If you earn a regular retirement or disability retirement, your RCSBP election will not affect your SBP coverage. You won't pay RCSBP premiums. Before your regular or disability retirement, you must make an election for SBP coverage.

Go to the [Army SBP Page](#) for more information and talk to your Personal Finance Counselor and your [Retirement Services Officer \(RSO\)](#) before making your RCSBP or SBP decisions. RSOs are trained to talk to you about SBP.

Option	RCSBP annuity payout if member's death is prior to receiving retired pay	Effect on SBP
A	Decline RCSBP = no coverage = no payout	Must make an SBP decision when you apply for your non-regular retired pay
B	Deferred annuity = payout when member would have turned age 60 even if eligible for a reduced age retirement	Your RCSBP election category and level of coverage carryover as your SBP coverage = no SBP decision when you apply for non-regular retired pay
C	Immediate annuity = payout immediately after death of member	
NONE	Leave Option section blank if you have no spouse or child and do not wish to elect former spouse or insurable interest. You have within one year of gaining your first eligible beneficiary (a spouse or child) to elect coverage, otherwise you will default to Option A.	- If you elect coverage within one year of gaining an eligible beneficiary, that election category and level of coverage carry over as your SBP coverage. - If you default to Option A, you must make an SBP decision when you apply for your non-regular retired pay

Veterans can build their business with the Exchange

By **Tom Shull**, Director/CEO, Army and Air Force Exchange

The unique talents and skillsets of our nation's heroes make them well-suited to post-retirement entrepreneurship.

That's why the Army & Air Force Exchange Service is recruiting veteran-owned businesses of all sizes—including retail; wholesale and nonretail procurement businesses, long- or short-term concessions, vending operations and restaurants—to help serve those who serve at PXs worldwide and [ShopMyExchange.com](#).

With 33.4 million authorized shoppers at locations in 50 states and more than 30 countries, the Exchange is the Department of Defense's largest retailer. A name that service members and military families have known and trusted for 128 years, the Exchange helps veterans get their businesses off the ground and increase visibility for their brands.

PXs and [ShopMyExchange.com](#) offer veteran business owners a proven environment for testing products and a welcoming culture for entrepreneurs with flexible leases, fees and formats. Doing business with the Exchange helps keep Soldiers for Life connected to their military community.

And their contribution to the Exchange mission helps the Exchange make life better for those who serve today.

Veteran-owned businesses interested in becoming a potential supplier for Exchange stores or [ShopMyExchange.com](#) can visit the Exchange website to learn more. Once the product information is uploaded, the product will be directed to the Exchange buyer that oversees the category. Businesses will receive a response within 30 days. Additionally, veteran entrepreneurs looking to open a shop on the installation, provide a support service, open a food operation or operate a mall kiosk can complete a source list application at the same link.

Veteran entrepreneurs continue to make the world a better place after retirement, and the Exchange is honored to help them kick-start the next step of their journey with its competitive business opportunities.

Tom Shull, a former infantry company commander, served as Military Assistant to Robert C. McFarlane, National Security Advisor to President Reagan. Currently, he is the Army & Air Force Exchange Service's Director/CEO and has served as CEO for retail and consumer packaged goods companies.

Why? Why start early?

Army Retirement Services

When we talk to Soldiers about retirement planning, they ask, "Why should we start so early?" The answer can be found in a joke: "How do you eat an elephant? One bite at a time." Retirement planning is not like a permanent change of station move. It's so much more involved.

If you want to move when you retire to a country whose language and customs are unfamiliar to you, and you have to find employment and medical care there for yourself and your spouse, and maybe medical care and schooling for your children, when would you develop your plan?

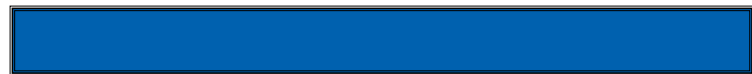


In some ways, that's what military retirement is like. You've lived for 20 to 30 years in an environment that is significantly different than the one you're

about to live in. Your success in that environment and the length of time it will take to acclimate depend on how well you prepare.

Would you want the advice and help of people who already live there?

Would you try to learn the language or local dialect so you can communicate and understand the nuances of what they say to you that would help you and your family?



ARMY RETIREMENT SERVICES RECOMMENDS SOLDIERS START RETIREMENT PLANNING 36 MONTHS BEFORE THEIR RETIREMENT DATE.

Would you try to learn how to dress like a local, so you wouldn't stick out as a foreigner?

Would you want to have an emergency fund to pay for food and rent while you search for employment there?

All that takes time, to say nothing of the fact that you have a regular day job as a leader in the Army that requires your primary attention. You'll take the one-day Army Retirement Planning Seminar but then all of your research and planning will end up being homework at the end of your work day, when you're already tired, and on weekends.

Over the last five years, nearly every Retirement Lessons Learned guest columnist in *Change of Mission* cautioned you directly, or indirectly, to "start early." This month's guest columnist, retired Lt. Col. Christine Emerick, specifically emphasized how often she heard this advice and why it's important not to ignore it.

So, what is holding you back? Get started early!

How do I receive *Change of Mission*? If you're a Soldier in any Army component with 17+ years of service, just make sure your [myPay](#) account at DFAS has a current email address. That's where we'll send *Change of Mission*. If you're not a Soldier with 17+ years of service, you can still read *Change of Mission* on the [Soldier for Life website](#).

Army Retirement Quiz

Find the answers to these retirement questions in your Army retirement planning resources!

- 1) Who is the Army employee specifically charged with advising retiring and Retired Soldiers? [See par. 2-4](#)
- 2) What [DOD program](#) allows retiring Soldiers to leave part of their retired pay to their families?
- 3) True or False: In a divorce, [former spouses](#) receive 50% of the Retired Soldier's retired pay.
- 4) What is the name of the Army's [retirement planning newsletter](#) for Soldiers?
- 5) At what age do traditional, drilling [Reserve Component Soldiers](#) normally start to collect retired pay (without qualifying for a reduced age retirement)?

Extra Credit) How much retired pay did the Army pay to Retired Soldiers out of the [Military Retirement Fund in FY2021](#)? \$9B? \$15B? \$21B?



Answers: (1) The Retirement Services Officer (RSO) (2) The Survivor Benefit Plan (3) False (4) *Change of Mission* (5) Age 60 (Extra Credit) 21B

New episodes of the Soldier for Life podcast

The Soldier for Life (SFL) Podcast continues! Find the latest podcasts below. Check the [Soldier for Life](#) website or [Libsyn](#) for new podcasts about being a Soldier for Life, especially throughout your retirement transition and into your next career.

[U.S. Secret Service Career Opportunities](#) Learn about what it's like to work for the Secret Service and what YOU need to do as a transitioning service member, veteran, or a member of the Army Reserve or the National Guard to find your next career.

[Veteran One](#) Veteran One uses technology to identify and match veterans' unique experiences, skill sets, and interests with companies and jobs that are the right fit for them. Learn more about how Veteran One can help you find a job that matches your personality and your passion.

[Easterseals DC MD VA Series - Part 1: Services for the Military Community](#) Easterseals DC MD VA provides mental health care, employment, education, and respite care opportunities and programs for military families to help them integrate into the community and enhance their quality of life. Learn more about the services that Easterseals provides for our military and veteran families.

[Easterseals DC MD VA Series - Part 2: Mental Health](#) Focus on the most common behavioral health issues that transitioning military and their families face, the perceived stigma in the military community when it comes to seeking care, and mental health resources for the military and veteran communities..

[Learn Design Apply: Grant Writing for Military Spouses](#) Learn how grant writing could be an excellent option and fit for military spouses who are looking for flexible, remote, or portable work opportunities.

[FourBlock](#) A nonprofit organization that helps veterans and military spouses build meaningful professional relationships and prepare for future employment via its in-person and online career readiness programs.

[ForgeNow](#) ForgeNow is Texas-based authorized U.S. Department of Defense SkillBridge and U.S. Army Career Skills Program provider that offers 8-week hands-on HVAC Maintenance Technician and Electrical Wiring training programs.



Helpful Websites

[Army Echoes](#)

[Army Echoes Blog](#)

[Army Reserve Retirement Services](#)

[Army Retirement Services](#)

[Army Transition Assistance Program](#) (800) 325-4715

[Change of Mission](#)

[Combat-Related Special Compensation](#) (888) 276-9472

[Concurrent Retirement & Disability Pay](#) (800) 321-1080

[Department of Veterans Affairs](#)

[DFAS](#) (800) 321-1080 (M-F, 8 a.m. to 5 p.m. EST)

[DOD Self Service Logon](#)

[FEDVIP Dental/Vision Plans](#)

[GI Bill](#) (888) 442-4551

[HRC Education Incentives Section \(GI Bill\)](#) (888) 276-9472

[HRC Gray Area Retirements Branch](#) (888) 276-9472

[MyArmyBenefits](#) Help Desk (888) 721-2769 (9 a.m. to 5 p.m. EST M-F)

[myPay](#) (888) 332-7411

[Non-regular \(Reserve\) Retirement Application Checklist](#)

[Soldier for Life on Facebook](#)

[Soldier for Life on Instagram](#)

[Soldier for Life on Twitter](#)

[Soldier for Life on LinkedIn](#)

[Soldier for Life on YouTube](#)

[Survivor Benefit Plan](#)

[Survivor Benefit Plan vs. Life Insurance \(from DOD Actuary\)](#)

[TRICARE](#)

[TRICARE Beneficiary Counseling & Assistance Coordinator](#)

[TRICARE East](#) (800) 444-5445

[TRICARE West](#) (844) 866-9378

[TRICARE Overseas](#) (888) 678-1207

[TRICARE Retired Reserve](#) Call the appropriate number just above

[TRICARE Young Adult](#) Call the appropriate number just above

[Uniformed Services Former Spouse Protection Act](#)

[US Family Health Plan](#) (800) 748-7347

[VA Benefits and Services](#) (800) 827-1000

[VA Health Care Benefits](#) (877) 222-8387

[VA Insurance](#) SGLI/VGLI: (800) 419-1473