



# 2016

# Army National Guard

# Non-Regular Retirement

# Information Guide

## (Working Document)



Compiled by  
Army National Guard  
Retirement Services

**Last Updated 20 October 2016**

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# Army National Guard Retirement Guide

Army National Guard, Personnel Division, Transition Branch  
Updated 19OCT2016

# Reference

References	Annex A: References with links to policies, laws, and helpful websites	● No page numbers
Survivor Benefit Program <a href="#">↑ To Top</a>	Annex B: Reserve Component Survivor Benefit Plan (RCSBP) B-1. Overview of the Program B-2. RCSBP Options B-3. RCSBP Categories for Elections B-4. RCSBP/SBP Premiums and Benefits B-5. RCSBP Election upon Regular (Active Service) Retirement B-6. Distribution of RCSBP Election Forms B-7. Change Forms B-8. Cancellation of Survivor Benefits B-9. Additional Information pertaining to RCSBP	● No page numbers
PDRL, TDRL, Severance <a href="#">↑ To Top</a>	Annex C: Medical Separations Initiation of medical separation 15 year NOE Unfit for Duty State Medical Boards Temporary Disability Retirement List (TDRL) Permanent Disability Retirement List (PDRL) Chapter 61 Retirement Concurrent Retirement and Disability Pay (CRDP) Combat Related Special Compensation Pay (CSCP) Medical Severance Referral to the Physical Evaluation Board (PEB) liaison officer Physical Disability MOU	● No page numbers
Blended Retirement System (BRS) <a href="#">↑ To Top</a>	Annex D: Blended Retirement System  <b>This space reserved for Upcoming Update based upon BRS Implementation Guidance.</b>	● No page numbers

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Chapter 1: Introduction

<p><b>Purpose</b></p> <p><a href="#">↑ To Top</a></p>	<p><b>1-1. Purpose:</b> This guide provides information pertaining to earning credit towards retired pay for non-regular service and all related matters. This information is provided to complement official information for ARNG Soldiers as they approach and enter the retired stage of their military lives. It does not replace existing guidance provided by Human Resources Command (HRC), Ft. Knox, KY in AR 135-180, Qualifying Service for Retired Pay Non-regular Service, and other instructions and information provided by them or the guidance in NGR 680-2, Automated Retirement Point Accounting Management.</p>	<ul style="list-style-type: none"> <li>• <a href="#">HRC Retirement Website</a></li> <li>• <a href="#">AR 135-180</a></li> <li>• <a href="#">NGR 680-2</a></li> </ul>
<p><b>Back-ground</b></p> <p><a href="#">↑ To Top</a></p>	<p><b>1-2. Background:</b> Retired pay for non-regular service, the complement to retired pay granted to Regular and other members at the end of at least 20 years of active service, was authorized for members of the Reserve Component in 1949. Changes since that time include the requirement for the 20 Year Notification of Eligibility for Retired Pay at Age 60 (NOE) in 1966, referred to throughout the Guide as the 20 Year NOE, and several laws and programs that have resulted in the Reserve Component Survivor Benefit Plan (RCSBP). The total-points for Inactive Duty Training (IDT) limit per anniversary year has increased from the original limit of 60 points to the current limit of 130 IDT points per year. Other changes have been; the addition of Inactive Duty Funeral Honors Duty points not subject to the IDT point caps, the Temporary Early Retirement Authority (TERA) which is currently not authorized for non-regular retirements, the 15 Year Letter Notification of Eligibility for Retired Pay at Age 60 (NOE), referred to throughout this Guide as the 15 Year NOE, for individuals disqualified from continued military service due to medical disqualification or disability, and the implementation of a reduced age for issuance of retired pay for periods of service performed under certain authorities of law.</p>	<ul style="list-style-type: none"> <li>• <a href="#">10 USC Chap 1223</a></li> <li>• <a href="#">TERA PPOM</a></li> </ul>

Chapter 2: Non-regular Service Retirement

<p><b>“20 Good Years”</b></p> <p><b>Each anniversary year must stand on its own</b></p>	<p><b>2-1: Qualifying years of satisfactory service</b></p> <p>a. Soldiers must have 20 qualifying years of service to be eligible for retired pay for non-regular service. A qualifying year is an anniversary year in which Soldiers earn a minimum of least 50 retirement points.</p> <p>b. Soldiers who do not earn at least 50 points during a full anniversary year will receive credit for the points they earned, but the year cannot be counted as one of the 20 qualifying years required for eligibility for retired pay, in accordance with NGR 680-2. Extra points earned in one anniversary year cannot be carried to another anniversary year in order to claim that year as a qualifying year. Each anniversary year has to stand on its own.</p>	<ul style="list-style-type: none"> <li>• <a href="#">NGR 680-2</a></li> </ul>
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<p><b>Establishing anniversary years</b></p> <p><a href="#">↑ To Top</a></p>	<p><b>2-2. Establishing Anniversary Years:</b> Anniversary years are full 12 month periods calculated from anniversary year dates. Effective 1 October 1995, these years are established, with the exceptions listed in paragraphs 2-3 and 2-4 below, upon entry into an active status in any component of military service, Regular or Reserve. Prior to 1 October 1995, anniversary years were established upon entry into a Reserve Component status.</p>	<ul style="list-style-type: none"> <li>• <a href="#">NGR 680-2 Sec 2-1</a></li> </ul>
<p><b>anniversary years, Adjustments &amp; exceptions to</b></p> <p><a href="#">↑ To Top</a></p> <p><b>Break in Service</b></p> <p><b>Cadets / Midshipmen</b></p>	<p><b>2-3. Adjustments and exceptions to anniversary years</b></p> <p>a. The start date for each successive anniversary year will not be adjusted unless the Soldier has a break in service. A break in service for this purpose occurs only when a Soldier transfers to an inactive status list, the Inactive Army National Guard (ING), the temporary disability retired list, the Retired Reserve, or is discharged to civilian life for longer than 24 hours. There will be no break when a Soldier moves directly from one Service or Component to another while in an active status.</p> <p>b. For Soldiers with a break in service, their revised or adjusted anniversary year start dates will be the date of return or reentry into an active status.</p> <p>c. For officers with Reserve service as a cadets or midshipmen at a Service Academy or in an ROTC Program without a contract under the simultaneous membership program (SMP), the dates for the start of their initial anniversary years will be the dates they entered into active service or active status minus any service as a cadet or midshipmen.</p> <p>d. In the case of enlisted members of the Armed Forces, who served as cadets or midshipman but who did not later receive a commission as an officer, the service as a cadet or midshipman at a service academy shall be included and counted as active duty.</p>	<ul style="list-style-type: none"> <li>• <a href="#">DODI 1215.07</a></li> <li>• <a href="#">DODI 1215.07 Encl 3(d.)</a></li> </ul>
<p><b>Partial years</b></p> <p><a href="#">↑ To Top</a></p> <p><a href="#">↑ To Top</a></p>	<p><b>2-4. Partial years</b></p> <p>a. A partial qualifying year is any period of service less than 12 full months in which the total retirement points received meet the established prorated total necessary for a qualified retirement year. Table D-2 in NGR 680-2 provides minimum points required per total of days served in the retirement year. RPAM – the Army National Guard’s automated Retirement Points Accounting Management system – automatically determines the amount of qualified creditable service for retirement based on this table.</p>	<ul style="list-style-type: none"> <li>• <a href="#">NGR 680-2 (D-2)</a></li> </ul>

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<p><b>Membership Points, Partial Years</b></p>	<p>b. Partial years of qualifying service may be combined and credited towards total qualifying service to determine eligibility.</p> <p>c. Membership points for partial years will be credited proportionally using the table in NGR 680-2, appendix D for that purpose.</p> <p>d. On completion of a partial year, all points will be totaled. The restrictions on points creditable for retired pay are established in paragraph 2-5 below. Additionally the points cannot exceed the actual number of days in the partial year period.</p>	<ul style="list-style-type: none"> <li>• <a href="#">NGR 680-2 (D-1)</a></li> </ul>																				
<p><b>Retirement Point, Limits on</b></p> <p><a href="#">↑ To Top</a></p> <p><b>Years Served : IDT Point Limits</b></p> <p><b>Funeral Honor Duty not subject to caps</b></p> <p><b>365 or 366 total points possible</b></p>	<p><b>2-5. Limits on retirement points, (max per anniversary year)</b></p> <p>a. All Reserve retirement points earned by Soldiers are recorded in their Retirement Points Accounting Statement. However, members of a Reserve Component may only receive credit for retirement points toward the calculation of retired pay as follows:</p> <p>b. IDT (Inactive Duty Training) points, which include IDT, membership and ACCP points cannot exceed the cap set on IDT points for that retirement year. These totals are shown in table 2-5 below.</p> <table border="1" data-bbox="282 947 1317 1281"> <thead> <tr> <th colspan="3">Table 2-1 (NGR 680-2, page 12) IDT Retirement Point Limits per Anniversary Year</th> </tr> <tr> <th colspan="2">Membership between</th> <th rowspan="2">Maximum IDT Points per Anniversary Year</th> </tr> <tr> <th>Beginning</th> <th>Ending</th> </tr> </thead> <tbody> <tr> <td>1-Jul-1949</td> <td>22-Sep-1996</td> <td>60</td> </tr> <tr> <td>23-Sep-1996</td> <td>29-Oct-2000</td> <td>75</td> </tr> <tr> <td>30-Oct-2000</td> <td>29-Oct-2007</td> <td>90</td> </tr> <tr> <td>30-Oct-2007</td> <td>Present</td> <td>130</td> </tr> </tbody> </table> <p>c. Points for active service include but are not limited to duty for AGR, ADOS, FTNGD, AT, ADT and mobilization. Funeral Honors Duty (FHD) is inactive duty that is not subject to the caps for IDT points shown above. Each of these types of points will be recorded in their respective categories, whether paid or unpaid. These points cannot exceed the total days in the retired year, whether whole or partial.</p> <p>d. The sum of retirement points credited from all categories – the total allowable for IDT plus the total FHD, plus the total of active service points – may not exceed the number of days in an anniversary year: 365 or 366 points for a full year, or the actual number of days in a partial year.</p>	Table 2-1 (NGR 680-2, page 12) IDT Retirement Point Limits per Anniversary Year			Membership between		Maximum IDT Points per Anniversary Year	Beginning	Ending	1-Jul-1949	22-Sep-1996	60	23-Sep-1996	29-Oct-2000	75	30-Oct-2000	29-Oct-2007	90	30-Oct-2007	Present	130	<ul style="list-style-type: none"> <li>• <a href="#">NGR 680-2 (2-1)</a></li> <li>• <a href="#">10 USC 12053</a></li> <li>• <a href="#">NGR 680-2 (D-2)</a></li> <li>• <a href="#">DoDI 1215.07</a></li> </ul>
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Retirement credits by activity

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Unit Training Periods

Equivalent Training Credits by activity, continued

Membership Points

EBDL

**2-6. Retirement credits by activity**

Reserve retirement points are credited on the following basis:

- a. One point for each day of active service, paid or unpaid, which includes:
  - (1) Active duty under Title 10, U.S. Code or, for service in the Coast Guard, Title 14, U.S. Code; and
  - (2) Full-Time National Guard Duty under Title 32, U.S. Code.
- b. One point for each inactive duty period, whether paid or unpaid, for the following types of training (followed by the current coding system):
  - (1) Regularly scheduled Unit Training Periods or Assemblies (UTA, MUTA) (Code 11)
  - (2) Equivalent Training periods or assemblies (ET) (Code 21)
  - (3) Additional Flying and Flight Training Period (AFTP) (Code 31)
  - (4) Additional Unit Training Assembly (AUTA) (for unit, group, or individuals) (Code 41)
  - (5) Jump Proficiency Additional Unit Training Assembly (Code 42)
  - (6) Junior Leader Training for Civil Disturbance (JLTCD) (Code 51)
  - (7) Nuclear Weapons Surety Readiness Proficiency (Code 61)
  - (8) Readiness Management Period (Training Support) (RMP) (Code 71)
  - (9) Additional Training Period (ATP) (Code 81)
  - (10) Additional Simulation Training Period (ASTP) (Code 82)
  - (11) Mobile Conduct of Fire Training (MCOFT) (Code 82)
  - (12) Readiness Management Period (Management Support) (Code 91)
- c. Membership points at the rate of 15 per year for each year of service in an active status. These points will be awarded on a pro-rated basis for partial anniversary years. See Appendix D, table D-1 for partial year membership points allowed.
- d. 50 points for each year as a student in a Health Professions Financial Assistance Program under section 2126(b) of Title 10, U.S. Code.
- e. Electronic Based Distance Learning (**EBDL is now only compensated when a Soldier is in a paid status.** There is a very small population who were eligible for retirement points only from an Army Correspondence Course Program class taken online. The class would have been taken before 11MAR14. The update of DoDI 1215.06 on 11MAR14 stopped the practice of ACCP retirement points only credit. Current ARNG EBDL Policy is for pre-approved courses in a paid status by the Soldier's Commander. This does not include Army War College.

• [NGR 680-2 \(Appendix M\)](#)  
• [DoDI 1215.07 \(Encl. 3\)](#)

• [NGR 680-2 \(Appendix M\)](#)

• [NGR 680-2 \(Appendix M\)](#)

• [NGR 680-2 \(pg 31\)](#)

• [10 USC 2126](#)

• [DoDI 1215.06 \(Encl 3\)](#)

• [AD 2010-06 \(not clickable\)](#)

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<p><a href="#">↑To Top</a></p> <p>Funeral Honors</p>	<p>f. One point for each day on which Funeral Honors Duty (IDFH) is performed for at least two hours and which are not performed in any form of active service (shown on NGB Form 23A1, Detailed Point Statement as a code 44).</p>	<ul style="list-style-type: none"> <li>• <a href="#">NGR 680-2 (Appendix M)</a></li> </ul>
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**RPAM**

<p>RPAM</p> <p><a href="#">↑To Top</a></p> <p>NGB Form 23A</p> <p>20 Year NOE</p>	<p><b>2-7. Retirement Points Accounting Management (RPAM) system.</b>  RPAM (formerly known as Retirement Points Accounting System (RPAS) was implemented to facilitate compliance with a number of laws and to provide an automated method to ensure timely recording and verification of all retirement points earned during an ARNG Soldier’s career. Soldiers will receive an NGB Form 23A and A1 (Annual and Detailed Point Statements) on an annual basis. This provides an opportunity for the Soldiers to identify errors and ask for corrections in a timely manner. The State should have a process to identify Soldiers who do not review their RPAM Statement for an extended period of time. The goals for RPAM are:</p> <p>a. Provide an accurate record of all military service and participation to all Army National Guard (ARNG) Soldiers each year. The NGB Form 23A, B, or C, when certified by the MPMO/G-1, is a source document to prove all service and retirement points earned for retirement qualification.</p> <p>b. Provide an automated 20-Year NOE (NGB Form 23D) to each ARNG Soldier within one year after completion of the 20th qualifying year of service.</p> <p>c. Provide a valid data source for use by the Department of Defense in projecting future retirement costs. (Reserve Component Common Personnel Data System [RCCPDS] Report generated monthly by the National Guard Bureau [NGB]).</p>	<ul style="list-style-type: none"> <li>• <a href="#">NGR 680-2 (2-5)</a></li> <li>• <a href="#">NGR 680-2 (3-6)</a></li> <li>• <a href="#">10 USC 12731 (d)</a></li> <li>• <a href="#">DoDI 7730.54</a></li> </ul>
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**Chapter 3: Retirement Eligibility**

<p>Eligibility</p> <p><a href="#">↑To Top</a></p>	<p><b>3-1. Eligibility</b>  "A person is entitled, upon application, to retired pay" who has reached the age of eligibility for retired pay, has completed at least 20 years of qualifying service, and for certain persons, completed any additional service requirements, and not be entitled under any other provision of law to retired pay from an armed force or retainer pay from the Fleet Reserve or the Fleet Marine Corps Reserve. There is also a disqualification for persons who served before 16 August 1945 and did not meet certain requirements</p>	<ul style="list-style-type: none"> <li>• <a href="#">10 USC 12731 (d)</a></li> <li>• AR 135-180 (not linked)</li> </ul>
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<p><b>Qualifying Years</b> <b>Age 60</b> <a href="#">↑ To Top</a></p> <p><b>Qualifying service</b></p> <p><b>Disability Retirement (15 Years)</b></p> <p><b>No other Retirement</b></p> <p><b>Apply with HRC</b></p>	<p><b>3-2. Qualifying years of service for non-regular retired pay</b></p> <p>a. Traditional or former traditional Soldiers must be at least 60 years of age or qualified for reduced retirement age per paragraph 5-3.</p> <p>b. They must have performed at least 20 years of qualifying service, as indicated above.</p> <p>c. Soldiers who are medically disqualified from future service for physical disability or other medical disqualifications and do not receive immediate disability retirement, must have served at least 15, and less than 20 years of qualified service. Paragraph 3-5b explains the procedure for Soldiers to be issued the 15 Year NOE.</p> <p>d. Soldiers and former Soldiers must not be entitled, under any other provision of law to retired pay from an armed force or retainer pay as a member of the Fleet Reserve or the Fleet Marine Corps Reserve.</p> <p>e. Soldiers and former Soldiers must submit applications for retired pay to the branch of service in which they last served (the branch of service to which they are assigned at time of discharge or transfer to the Retired Reserve). The Human Resources Command (HRC) at Fort Knox, KY is the non-regular retired pay authority for all Soldiers who served in any component of the Army (National Guard, U.S. Army Reserve or Regular Army).</p> <p>f. Paragraph 3-3 below, explains additional service requirements for those who qualify for the 20 or 15 Year NOE for retired pay at age 60 prior to 26 April 2005.</p>	<ul style="list-style-type: none"> <li>• <a href="#">10 USC 12731 (f)</a></li> <li>• <a href="#">10 USC 12732</a></li> <li>• <a href="#">10USC1405</a></li> <li>• <a href="#">10 USC 12731b</a></li> <li>• <a href="#">AR635-40 (3-2b)</a></li> <li>• <a href="#">DoDI 1215.07 (E-3)</a></li> <li>• <a href="#">HRC Website</a></li> </ul>
<p><b>Additional Requirements</b> <a href="#">↑ To Top</a></p> <p><b>Last 8 Rule (before 5OCT94)</b></p>	<p><b>3-3. Additional requirements</b></p> <p>Soldiers who attain 20 qualifying years or were medically disqualified with 15 qualifying years, on or before 25 April 2005 must meet the last 8 or 6 rule, as stated below in the note section. Soldiers who complete 20 qualifying years or were medically disqualified with 15 qualifying years, on or after 26 April 2005 are not required to meet a minimum Reserve Component service rule to qualify for retired pay.</p> <p>b. The <b>Last 8 Rule</b>: Soldiers who completed 20 qualifying years of service prior to 5 October 1994 must have served the last eight years of their qualifying service in other than a Regular Component, the Fleet Reserve, or the Fleet Marine Corps Reserve. Their first 12 years are not considered, only the last eight. This service need not be the actual last eight years of military service, nor do the years have to be continuous. Also, service performed concurrently in a Reserve</p>	<ul style="list-style-type: none"> <li>• AR 135-180 (2-3) not linked</li> <li>• <a href="#">10 USC 12731</a></li> <li>• <a href="#">DoDI 1215.07 (2)</a></li> <li>• <a href="#">NGR 680-2 (pg 52)</a></li> </ul>

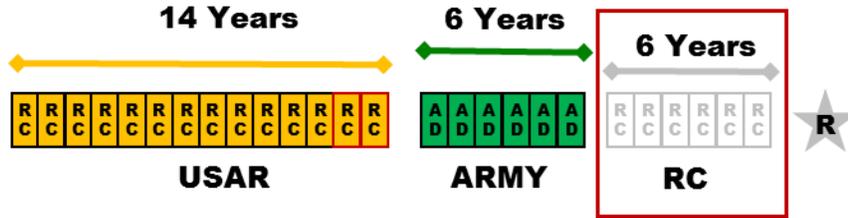
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Last 8 Rule Example

Component while serving on extended active duty in the strength of the Regular Army, Navy, Air Force, Marine Corps, or Coast Guard is not creditable for determining the last eight years. However, RC service while in AGR, mobilized, or short periods of active service solely as a member of a RC will be used to meet the rule.



**Example:** A Soldier enlisted in the USAR and served 14 years. She was enlisted or appointed into the RA and served six years, and reached her 20<sup>th</sup> qualifying year in 1993. When she returns to the ARNG (or another reserve component), she must serve six additional qualifying years in an active status in a Reserve Component to become eligible for a 20 Year NOE. Although the Soldier has 20 years of service, her 13<sup>th</sup> and 14<sup>th</sup> years, and her 22<sup>nd</sup> through 27<sup>th</sup> years are required to make up “the last eight years” of her total service.

The Last 6 Rule

50CT94, - 26 APR05

“Other than a Regular Component”

RC Mobilized counts

b. The **Last 6 Rule:** Soldiers who completed 20 qualifying years of service during the period beginning on **5 October 1994** and ending on **25 April 2005** or were medically disqualified with 15 years of qualifying service during the period beginning 1 December 1994 and ending on 25 April 2005 must have served the last six years of their qualifying service in other than a Regular Component, the Fleet Reserve, or the Fleet Marine Corps Reserve. Their first 14 years are not considered, only the last six. This service need not be the actual last six years of military service, nor do the years have to be continuous. Also, service performed concurrently in a Reserve Component while serving on extended active duty in the strength of the Regular Army, Navy, Air Force, Marine Corps, or Coast Guard is not creditable service for determining the last six years. However, RC service while in AGR, mobilized, or short periods of active service solely as a member of a RC will be used to meet the rule. From 1 January 2002 through 30 September 2002, a temporary last 6 rule was eliminated in a change in law, and that period reverted to the last 8 rule in (a) above. The current rule is: “For Soldiers who completed the years of qualifying service on or after 26 April 2005, there is no minimum service requirement...”

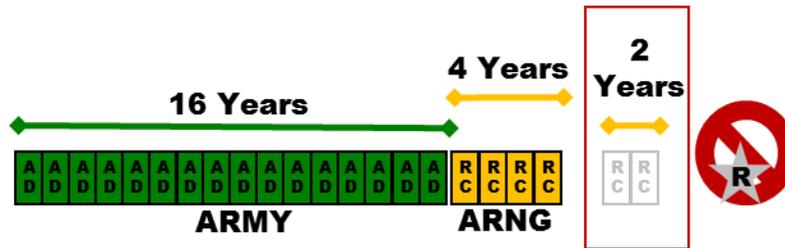
- [10 USC 12731](#)
- [DoDI 1215.07 \(2.\)](#)
- [NGR 680-2 \(pg 52\)](#)

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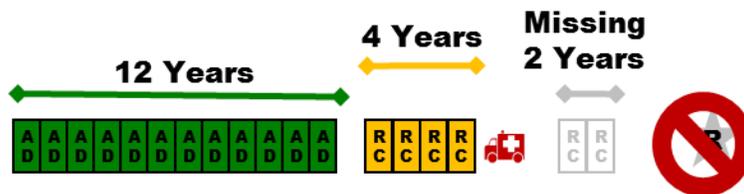
6 Year Rule Example



**Example—Last 6 Rule:** A Soldier served in the Regular Army for 16 years. He was enlisted or appointed in the ARNG and reached his 20<sup>th</sup> qualifying year on 25 April 2005. Even though the Soldier has already reached 20 years of service, the 17<sup>th</sup> through 20<sup>th</sup> years count for only four years of the six years required. He must serve an additional two qualifying years to meet the last 6 rule.

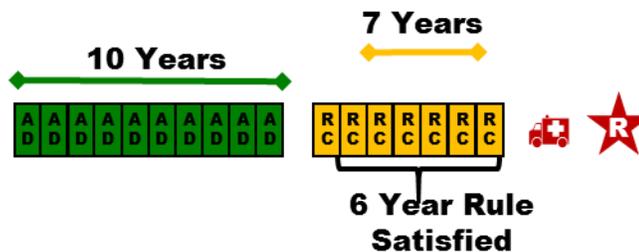
- [10 USC 12731](#)
- [DoDI 1215.07 \(2.\)](#)
- [NGR 680-2 \(pg.52\)](#)

15 NOE (not qualified)



**Example—Last 6 Rule with 15 year NOE (not qualified):** A Soldier served in the RA for 12 years. He was enlisted or appointed in the ARNG served 4 years and was found medically unfit for continued service on 1 October 1995. Even though the Soldier has already reached 16 years of service, he is not eligible for a 15 year NOE. Only the last 4 years were in a reserve component and he did not meet the last 6 rule.

15 NOE (qualified)



**Example—Last 6 Rule with 15 year NOE (qualified):** A Soldier served in the USN (AD) for 10 years. He was enlisted or appointed in the ARNG served 7 years and was found medically unfit for continued service on 1 October 1995. The Soldier met the last 6 rule and is eligible for a 15 year NOE.

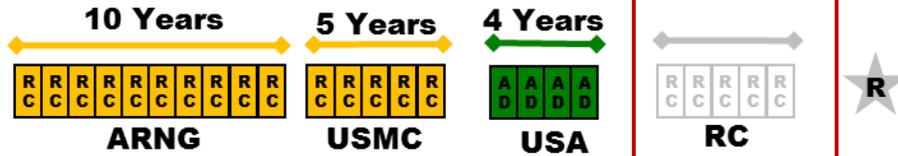
non-consecutive time

*Remember that 8 or 6 year calculations*

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are based upon specific dates"  
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**Example—Last 8 or 6 Rule with non-consecutive time:** A Soldier enlists into the **ARNG** and serves **10 years**, then transfers and serves **five years in the USMCR**, and then joins the **Regular Army** and serves **four years** for a total of 19 years:

**For the last 8 rule in this example**, this Soldier must serve an additional five qualifying years in an active status in other than a Regular Component to become eligible for retired pay for non-regular service because only the 13<sup>th</sup>, 14<sup>th</sup>, and 15<sup>th</sup> years count towards the last 8 rule.

For the last 6 rule in this example, this same Soldier must serve an additional **five qualifying years in an active status in other than a Regular Component to become eligible** for retired pay for non-regular service because only the 15<sup>th</sup> year count towards the last 6 rule.

Physical Disability  
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**3-4. Physical disability and Unfit for Continued Military Service**

a. Soldiers who cannot continue military service due to being found medically unfit by the Integrated Disability Evaluation System (IDES), determination by the MOS Administrative Retention Review (MAR2 Board) or State Surgeon, may be issued a 15 year NOE. The 15 year NOE may be issued for both line of duty and non-line of duty determinations as long as the condition was not the result of misconduct. See paragraph 3-5b below.

Severance Pay <OR> Retirement?

b. **Disability Severance Pay versus Non-Regular Retirement.** Soldiers subject to separation as a result of IDES, per AR 635-40, might not be medically retired with retired pay but might be offered discharge with disability severance pay. **Soldiers who elect to receive disability severance pay will forfeit future entitlement to retired pay and benefits for their service** (Title 10 U.S. Code 1209 and 1213). Soldiers who are eligible for their 20 or 15 Year NOEs for Non-Regular Service will be counseled on their specific options at separation. They may accept discharge with disability severance pay and **forfeit retired pay and benefits for non-regular service**; or request transfer to the Retired Reserve until eligible for retired pay at age 60. Soldiers who elect to accept severance pay should be counseled in writing using the DA Form 4856 on the forfeiture of non-regular retired pay and the loss of entitlement to benefits for themselves and their Family to include military installation privileges and medical coverage.

- [AR 635-40 \(3-6\)](#)
- [DoDI 1332.18 \(3.\(6\)\)](#)

- [AR 635-40 \(page 17\)](#)
- [10 USC 1209](#)
- [10 USC 1213](#)

- [DA 4856](#)

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<p><b>20 NOE</b></p> <p><a href="#">↑ To Top</a></p> <p><b>AYE Date</b></p> <p><b>Soldier Requests 20 Year NOE before AYE Date</b></p> <p><b>15 Year NOE</b></p>	<p><b>3-5. Notifications of eligibility</b></p> <p>The Notification of Eligibility for Retired Pay for Non-Regular Service is commonly referred to as the 20 Year NOE or letter and the 15 Year NOE or letter.</p> <p>a. 20 Year NOE</p> <p>(1) The RPAM system identifies Soldiers eligible to receive their 20 Year NOEs on a monthly basis or for a specific Anniversary Year Ending (AYE) date. RPAM Administrators retrieve the lists of potentially eligible Soldiers and verify all entries with appropriate source documents. When possible, the RPAM Administrator will issue the 20 Year NOE within 60 days after the AYE date of the 20th qualifying year. By law, the NOE will be issued no later than one year after the date of eligibility. RPAM Administrators will forward 20 Year NOEs and Reserve Component Survivor Benefit Plan (RCSBP) forms and counseling requirements to the Soldier and their unit for presentation. The law requires this notification be provided with the NOE. Appendix B provides specific information and procedures pertaining to RCSBP counseling and election requirements.</p> <p>(2) Soldiers who might be eligible for their 20 Year NOEs before the end of their next AYE may request discharge and retirement prior to their next AYE date and before issuance of a manual 20 Year NOE. The RPAM system will not automatically generate the 20 Year NOE until after the AYE date of the year in which the Soldier completes 20 qualifying years of service. Soldiers may request discharge and transfer to the Retired Reserve after they have earned the required 20 years of qualified service. Soldiers making this request should ensure they have verified with the RPAM administrator their date of eligibility for 20 years of service for Non-Regular retirement. RPAM Administrators may issue a manual 20 Year NOE only upon:</p> <ul style="list-style-type: none"> <li>(a) Approval for discharge and transfer to the Retired Reserve on specific dates;</li> <li>(b) Verification that the Soldier has earned at least the minimum retirement points necessary for the qualifying year or partial year of service;</li> <li>(c) That the total qualifying service equals 20 qualifying years of service; and</li> <li>(d) Upon issuance of the discharge and transfer orders.</li> </ul> <p>b. 15 Year NOE</p> <p>The RPAM Administrators may issue 15 Year NOEs to Soldiers who no longer meet the qualifications for membership in the Selected Reserve solely because they are unfit for physical disability, whose disability was not the result of their intentional misconduct, willful neglect, or willful failure to comply</p>	<ul style="list-style-type: none"> <li>• <a href="#">NGR 680-2 (3-5)</a></li> <li>• <a href="#">NGR 680-2 (2-1)</a></li> <li>• <a href="#">10 USC 12731 (d)</a></li> <li>• <a href="#">NGR 680-2 (3-6)</a></li> <li>• <a href="#">NGR 680-2 (3-2)</a></li> <li>• <a href="#">10 USC 12731b</a></li> </ul>
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<p><a href="#">↑ To Top</a></p> <p><b>NOE Official</b></p> <p><b>NOE is not revocable</b></p> <p><b>“corrected years of service”</b></p> <p><b>“6 or 8 year rule must be computed properly”</b></p>	<p>with standards for retention, was not incurred during a period of unauthorized absence, and who have served at least 15 years, but less than 20 years of qualifying years of service, and meet all other eligibility criteria. The 15 Year NOE is issued manually by the RPAM Administrator when competent medical authority, usually the State Surgeon or the Physical Disability Agency (PDA) provides written notice of the disqualification, and either when requested by the PDA or when the separation (retirement and transfer, or discharge) orders are issued. RPAM Administrators provide the 15 Year NOEs and Reserve Component Survivor Benefit Plan (RCSBP) counseling requirements for presentation to each affected Soldier. Appendix B provides specific information and procedures pertaining to RCSBP.</p> <p>c. NOE Authenticating Official Authentication of the NOE will be by the official immediately responsible for the determination of the eligibility of the Soldier being notified. The MPMO/G-1 is the designated official. This authority may not be further delegated. Note: An Acting MPMO/G-I may not authenticate. In the event the State does not have an appointed MPMO/G-1; the State Adjutant General would be the authenticating official.</p> <p>d. Revocability. If a NOE is issued erroneously, and the member is not complicit in a fraud to obtain the NOE, it is not revocable. However, only the accurate period of qualified service will be used in the computation of retired pay. The portion of Title 10 that covers this is: (1) Section 12738 of Title 10, U.S. Code which states "(a) After a person is granted retired pay under this chapter, or is notified in accordance with section 12731(d) of [Title 10] that the person has completed the years of service required for eligibility for retired pay under this chapter, the person's eligibility for retired pay may not be denied or revoked on the basis of any error, miscalculation, misinformation, or administrative determination of years of service performed as required by section 12731(a)(2) of [Title 10], unless it resulted directly from the fraud or misrepresentation of the person." and "12731(b) The number of years of creditable service upon which retired pay is computed may be adjusted to correct any error, miscalculation, misinformation, or administrative determination and when such a correction is made the person is entitled to retired pay in accordance with the number of years of creditable service, as corrected, from the date the person is granted retired pay." (2) Section 12731(a)(2) refers to a current or former Soldier who "has performed at least 20 years of service computed under section 12732" of Title 10 U.S. Code. It does not protect the person to whom an erroneous notification of eligibility for retired pay for non-regular service was issued</p>	<ul style="list-style-type: none"> <li>• <a href="#">NGR 680-2 (1-4)</a></li> <li>• <a href="#">10 USC 12738</a></li> <li>• <a href="#">10 USC 12731(d)</a></li> <li>• <a href="#">10 USC 12731(a)</a></li> </ul>
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	<p>when the last 6 or last 8 years rule was not computed correctly. That requirement is stated in section 12731(a)(3) as "in the case of a person who completed the service requirements of paragraph (2) before 25 April 2005, performed the last six years of qualifying service while a member of any category named in section 12732(a)(1) of [Title 10], but not while a member of a regular component, the Fleet Reserve, or the Fleet Marine Corps Reserve, except that in the case of a person who completed the service requirements of paragraph (2) before 5 October 1994, the number of years of such qualifying service under this paragraph shall be eight..."</p>	
<p><b>20 NOE: 4 Options</b> <a href="#">↑ To Top</a></p> <p><b>1</b> Continue ARNG</p> <p><b>2</b> Transfer to Retired Reserve</p> <p><b>3</b> Transfer to IRR</p> <p><b>4</b> Request Discharge</p>	<p><b>3-6. Status upon receipt of 20 Year NOE</b></p> <p>a. ARNG Soldiers who receive a 20 Year NOE have four options:</p> <p>(1) Remain in the ARNG or other Reserve Component and continue to perform inactive duty training, annual training and other periods of active service depending on their training and pay category. Soldiers who receive their 20 Year NOEs before they complete 20 years of active service and eligibility for retirement for active service length of service under Title 10, U.S. Code per section 3911 (commissioned officers), 1293 (warrant officers), or 3914 (enlisted) may continue in an active status in the ARNG unless they otherwise must be separated from an active status. Individuals found medically unfit for continued military service must be separated. Soldiers must earn a minimum of 50 retirement points per AYE to remain in a drilling status in the ARNG.</p> <p>(2) Request discharge from the Army National Guard and transfer to the Retired Reserve to await eligibility for retired pay either at age 60 or their reduced retired pay eligibility date.</p> <p>(3) Request discharge from the Army National Guard and transfer to the IRR (Control Group) or to the Standby Reserve (active status list) and continue to perform unpaid training for the purpose of accumulating retirement points. Soldier must earn a minimum of 50 retirement points per AYE to remain in the IRR.</p> <p>(4) Request discharge from the ARNG and as a Reserve of the Army. This removes the potential for recall to active status and possibly, active duty, but severs military membership. Discharge could severely impact retired pay for many Soldiers. As a former member who joined the military on or after 8 September 1980, retired pay under the high 36 calculation will only use the military pay tables in effect at the time of discharge.</p> <p>b. ARNG Soldiers who receive their 15 Year NOEs must either be discharged with transfer to the retired reserve or discharged from the ARNG and from a Reserve of the Army because they are disqualified from further service. These options are outlined in paragraphs above.</p>	<ul style="list-style-type: none"> <li>• <a href="#">10 USC 3911 (O)</a></li> <li>• <a href="#">10 USC 1293 (WO)</a></li> <li>• <a href="#">10 USC 3914 (EN)</a></li>   <li>• <a href="#">10 USC 3911 (O)</a></li> <li>• <a href="#">10 USC 1293 (WO)</a></li> <li>• <a href="#">10 USC 3914 (EN)</a></li> <li>• <a href="#">10 USC 12732</a></li>   <li>• <a href="#">10 USC 12731b</a></li> </ul>

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	<p><b>Note: Regardless of the option chosen, the member is entitled to apply for and receive retired pay at age 60, or earlier if qualified under the reduced eligibility age.</b></p>	
<p>Lost 20 Year NOE</p> <p><a href="#">↑ To Top</a></p>	<p><b>3-7. Reissuance of the 15 or 20 Year NOE</b></p> <p>Normally, a 15 or 20 year letter will not be reissued. However, Soldiers or Retirees may contact the MPMO/G-1 to request a copy of their 15 or 20 year NOE to replace those lost or misplaced. RPAM Administrators who cannot locate a copy in the individual's iPERMS, State records or at HRC may issue replacements. Copies located in records may be made and issued as a "Certified True Copy". When copies cannot be located, RPAM Administrators may reissue the NOE provided the eligibility criteria was previously met, and annotate on the 15 or 20 year letter "(Reissue)" at the end of the subject line and type the following statement on the bottom of the NOE: "This Notification of Eligibility for Retired Pay at Age 60 is reissued to replace a previously issued NOE that was lost or misplaced and cannot be located in the above named Soldier's iPERMS, State record or HRC file. This reissue does not authorize the Soldier to enroll in or change their previously elected Reserve Component Survivor Benefits Plan (RCSBP) option." The MPMO/G-1 will sign it. RPAM Administrators will ensure a copy of the reissued NOE is filed in the individual's iPERMs and State record to verify entitlement to retired pay. Recommend to your Soldiers that they keep their NOE in secure place like a Safe Deposit Box.</p>	<ul style="list-style-type: none"> <li>• <a href="#">HRC's Website</a></li> </ul>
<p><b>Chapter 4. Separation from Active Status and Continuation</b></p>		
<p>Eligibility</p> <p><a href="#">↑ To Top</a></p> <p>NOE Soldiers transferred to Retired Reserve unless...</p>	<p><b>4-1. Eligibility</b></p> <p>All ARNG personnel issued 20 or 15 year NOEs are eligible for transfer to the Retired Reserve, unless under an involuntary retention measure, such as stop loss, legal or medical hold, etc.</p> <p>a. Soldiers who are separated and have a NOE will be transferred to the Retired Reserve unless they request in writing to be transferred to the IRR or discharge from the Army National Guard and as a Reserve of the Army.</p> <p>b. Soldiers who elect transfer to the IRR or discharge will be counseled in writing regarding the effects on retirement benefits and retired pay.</p> <p>References: NGR 600-200, chapter 6 for Enlisted, NGR 635-100, chapter 5 for Commissioned Officers, and NGR 600-101, chapter 10 for Warrant Officers.</p>	<ul style="list-style-type: none"> <li>• <a href="#">10 USC 12731b</a></li> <li>• <a href="#">NGR 600-200 (6-39)</a></li> <li>• <a href="#">NGR 635-100</a></li> <li>• <a href="#">NGR 600-101</a></li> </ul>
<p>"Protect the Soldier from poor decisions..."</p>	<p><b>4-2. Separation Authority</b></p> <p>The separation authority will not approve requests for separation until they verify that:</p> <p>a. Soldiers have completed all remaining service obligations, such as for bonuses, promotion and appointment (except for those discharged for maximum age, maximum years of service, or medical disability).</p>	

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<p><b>Sanctuary</b></p>	<p>b. Soldiers have received their 15 or 20 Year NOEs. If they haven't, they should remain members of the ARNG in an active status until they receive their NOEs unless their separation is required by law. Soldiers who still request discharge or separation should be counseled in writing on DA Form 4856 (and a copy retained in their State records) of the potential loss of future retirement eligibility, the related benefits, effects on military retired pay, and that they may be ineligible for later reentry into an active status to gain eligibility.</p> <p>c. A Soldier having completed eighteen, but less than twenty, years of qualifying service (FTNGD or A for retired pay will not be involuntarily separated without the approval of the Secretary of the Army or his designated representative IAW Title 10 USC section 1176(b) or 12686. All recommendations for involuntary separation of Soldiers in this category will be sent to ARNG-HRH-S for consideration.</p>	<ul style="list-style-type: none"> <li>• <a href="#">Counseling Form</a></li> <li>• <a href="#">10 USC 1176</a></li> <li>• <a href="#">10 USC 12686</a></li> </ul>
<p><b>Age 60</b></p> <p><a href="#">↑ To Top</a></p> <p><b>HRC interacts with DFAS</b></p> <p><b>Waiver past age 60</b></p>	<p><b>4-3. Serving in the ARNG until age 60</b></p> <p>a. Soldiers who remain in the ARNG until age 60 and have received a NOE should work with State and unit personnel to complete and submit the retirement applications as early as two years before their retirement date. The effective date of retirement can be their 60th birthday or the end of the month in which they turn 60 (no waiver required). Retirement dates will coincide with the requested retirement date on the DD Form 108 (APPLICATION FOR RETIRED PAY BENEFITS). This will dictate the retired pay start date.</p> <p>b. When Soldiers are discharged from the ARNG and transferred to the Retired Reserve, their RPAM records are closed out. RPAM Administrators will mail a certified NGB Form 23C with a copy of the separation order to HRC Fort Knox for re-computation of the total retirement points earned. RPAM Administrators should do this about one month after the date of discharge to ensure retirement points earned from all sources have been posted. HRC Fort Knox will not submit retired pay applications to DFAS Cleveland without a discharge/transfer order and closed out NGB 23C.</p> <p>c. Initial retired pay will be based on the retirement points submitted to HRC Fort Knox with the application. Retirement points earned from the date the record was closed out for submission with the packet, until the date of discharge will be added to the Soldier's record. HRC will re-compute and submit the new computation to DFAS for back pay to the Soldier's date of retirement. That figure will then become the basis for all future retired pay.</p> <p>d. Soldiers serving past age 60 must have a waiver for that service in order for retirement points earned past age 60 to be credited. Copies of the waiver(s) must be attached to the retired pay application sent to HRC Fort Knox.</p>	<ul style="list-style-type: none"> <li>• <a href="#">NGR 680-2 (3-12)</a></li> <li>• <a href="#">HRC Website</a></li> <li>• <a href="#">DD Form 108</a></li> <li>• <a href="#">HRC Website</a></li> <li>• <a href="#">AR 600-8-7 (8-16)</a></li> </ul>
<p><b>Highest Rank held</b></p>	<p><b>4-4. Grade in which retired</b></p>	<ul style="list-style-type: none"> <li>• <a href="#">AR 135-180 (Table 4-2)</a></li> </ul>

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<p><a href="#">↑ To Top</a></p> <p><b>HRC needs to know Gray Area Retiree's status</b></p> <p><a href="#">↑ To Top</a></p>	<p>Soldiers will retire in the grade held on the day before, or the date of eligibility for retired pay unless they are entitled to higher grades by law. AR 135-180 (Table 4-2) describes this process.</p> <table border="1"> <thead> <tr> <th colspan="4">Table 4-2 Rules for highest grade held timelines</th> </tr> <tr> <th>Status</th> <th>Reference</th> <th>Voluntary separation</th> <th>Involuntary separation</th> </tr> </thead> <tbody> <tr> <td>Enlisted: E1 thru E6</td> <td>AR 600-8-19</td> <td>1 year</td> <td>185 days or 6 calendar months</td> </tr> <tr> <td>Enlisted: E7 thru E9</td> <td>AR 600-8-19</td> <td>3 years</td> <td>185 days or 6 calendar months</td> </tr> <tr> <td>Officer: O1 thru O4</td> <td>10 USC 1370</td> <td>6 months</td> <td>185 days or 6 calendar months</td> </tr> <tr> <td>Officer: O5 and above</td> <td>10 USC 1370</td> <td>3 years</td> <td>185 days or 6 calendar months</td> </tr> <tr> <td>Warrant officer</td> <td>NGR 600-101</td> <td>31 Days</td> <td>31 Days</td> </tr> </tbody> </table> <p><b>4-5. Assignment to the Retired Reserve</b></p> <p>a. Soldiers eligible for retirement in accordance with paragraph 4-1, will be discharged from the ARNG and transferred to the Retired Reserve.</p> <p>b. Soldiers transferred and assigned to the Retired Reserve are required to notify HRC Fort Knox of any changes in their mailing address, death of a beneficiary; birth, adoption or death of a dependent, divorce; remarriage, etc. Soldiers must be briefed before retirement about the importance of keeping HRC informed of any changes by written notification, telephonically at 1-888-ARMYHRC (1-888-276-9472) or by going into My Record on the HRC website at <a href="http://www.hrc.army.mil/">http://www.hrc.army.mil/</a>.</p> <p>• <a href="#">HRC Portal</a></p>	Table 4-2 Rules for highest grade held timelines				Status	Reference	Voluntary separation	Involuntary separation	Enlisted: E1 thru E6	AR 600-8-19	1 year	185 days or 6 calendar months	Enlisted: E7 thru E9	AR 600-8-19	3 years	185 days or 6 calendar months	Officer: O1 thru O4	10 USC 1370	6 months	185 days or 6 calendar months	Officer: O5 and above	10 USC 1370	3 years	185 days or 6 calendar months	Warrant officer	NGR 600-101	31 Days	31 Days	
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Warrant officer	NGR 600-101	31 Days	31 Days																											
<p><b>Involuntary Retiree Recall</b></p> <p><a href="#">↑ To Top</a></p> <p><b>Don't be a Deserter</b></p>	<p><b>4-6. Recall and return to service</b></p> <p>a. Soldiers assigned to the Retired Reserve, but who are not yet eligible for payment of retired pay, are eligible for assignment to an active status in the Army Reserve or enlistment or appointment in the Army National Guard provided they were not removed from an active status for certain disqualifying reasons. They also are subject to retiree recall as a voluntary measure under limited conditions, or involuntarily subject to the needs of the Service.</p> <p>b. Notification for recall to Active Duty is by written correspondence. After two failures to report; a Retiree may be declared a deserter. It is essential that Retirees keep their contact information current with HRC. This may be done online at <a href="https://hrc.army.mil/portal">https://hrc.army.mil/portal</a>, by simply going into My Record, select contact information and edit address, or call HRC at 1-888-276-9472.</p> <p>• <a href="#">10 USC 688</a> • <a href="#">10 USC 12301</a></p> <p>• <a href="#">AR 601-10</a></p>																													
<p><a href="#">↑ To Top</a></p> <p><b>Retirement Ceremony</b></p> <p><b>Presidential Recognition</b></p> <p><b>CNGB Certificate</b></p>	<p><b>4-7. Military service recognition</b></p> <p>a. All Soldiers should be provided the opportunity to participate in an appropriate retirement ceremony as determined by the commander.</p> <p>b. Presidential Recognition on Retirement from Military Service. Soldiers are eligible for recognition for their contributions in the Armed Forces upon retirement.</p> <p>c. National Guard Bureau Certificate of Service, NGB Form 35, is issued to individuals upon discharge from the Army National Guard in recognition of more than 20 years of honorable or faithful service in the Armed Forces of the United States, 10 years of which were served in the Army or Air National Guard, or a combination of both. State MPMO/G-1s will ensure certificates</p> <p>• <a href="#">AR 600-8-7 (2-2)</a></p> <p>• <a href="#">NGR 680-2 (Appx N)</a></p> <p>• <a href="#">NGR 672-5</a></p>																													

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<p>Citizen Soldier for Life <a href="#">↑To Top</a></p>	<p>are prepared and sent to the individuals coordinating Soldiers' retirement ceremonies or last formations. The packages include: (1) The Army Retiring Soldier for Life Commendation Program package: (a) Full-color letter signed by the Secretary of Army, Chief of Staff, Army and Sergeant Major of the Army. (b) U.S. flag (in accordance with Section 644, Public Law 105–261, or Section 652, PL 106–65). (c) Retired Army Lapel Button, (AR 600–8–22). (d) Three two-color Retired Army window decals (one large, two small). (e) Packaging materials to allow all contents to reach the retiring Soldier in superior condition.</p>	<ul style="list-style-type: none"> <li>• <a href="#">Swinford will provide</a></li> <li>• <a href="#">PL 105-261 (S: 644)</a></li> <li>• <a href="#">PL 106-65</a></li> <li>• <a href="#">AR 600-8-22 (6-17)</a></li> </ul>
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**Chapter 5. Application for Retired Pay**

<p><a href="#">↑To Top</a> Don't lose 20 Year NOE Reduced Age Retirement Application packet <i>(HRC has a bundled PDF for the Soldier to fill out)</i></p>	<p><b>5-1. Basic requirements</b> a. The 20 or 15 Year NOE is the only proof of eligibility for retired pay for non-regular service. Soldiers should store theirs with other documents pertaining to their estates. b. Soldiers who qualify for retirement at age 60 or reduced age retirement age as authorized under 10 U.S. Code 12731(f), may download a retired pay application from the HRC website at <a href="https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements">https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements</a> or request a copy from their State RPAM Administrator. c. The Retirement Application Packet consists of the following documents: (1) <b>DD Form 108</b>, Application for Retired Pay Benefits. (2) <b>DD Form 2656</b>, Data for Payment of Retired Personnel. (3) <b>SF 1199a</b>, Direct Deposit Sign-up form. d. Soldiers must complete the DD form 108; DD Form 2656 and SF 1199a, attach the following supporting documents, and return the entire packet to HRC.</p>	<ul style="list-style-type: none"> <li>• <a href="#">AR 600-8-7 (9-5)</a></li> <li>• <a href="#">10 USC 12731</a></li> <li>• <a href="#">HRC Website</a></li> </ul>
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<p><a href="#">↑ To Top</a></p> <p>Statute of Limitations</p>	<p>(1) <b>NGB Form 23C</b>, RPAM statement, Application for Retired Pay. NOTE: All retirement points earned must be included on the NGB Form 23C. HRC will not accept manual retirement point statements that were issued prior to the automation of the NGB Form 23.</p> <p>(2) <b>20 or 15 Year NOE</b>.</p> <p>(3) <b>DD Form 1883</b>, Survivor Benefit Plan Election Certificate, or</p> <p>(4) <b>DD Form 2656-5</b>, Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate.</p> <p>(5) <b>Promotion or reduction order</b>, for those requesting a higher grade held.</p> <p>(6) <b>DD Forms 214</b>, Certificate of Release or Discharge from Active Duty.</p> <p>(7) <b>DD Forms 215</b>, Correction to DD Form 214.</p> <p>(8) Approved extensions beyond age 60, if applicable.</p> <p>(9) Supporting documents for reduced retired pay age (DD Form 214, DD Form 220, Orders, etc.)</p> <p>(10) DD Form 2656-1, if changes to SBP elections apply.</p> <p>(11) Miscellaneous Documents, such as death certificate for spouse; divorce decree; remarriage certificate; or other documents that affect dependency and beneficiary information not listed which supports the retirement application.</p> <p>NOTE: Soldiers and Retirees are required to forward death certificate or remarriage certificate to HRC, effective with the death or remarriage. Also, RCSBP election changes are required to be submitted at the time of a life event such as the death of annuitant or remarriage and divorce.</p> <p>e. Statute of limitations. <b>There is a six-year statute of limitations on back pay.</b> If a retired pay application is filed more than six years after the Soldier's 60th birthday, the Soldier will lose one day of eligibility for retired pay for each day of delay past the six year limit. If granted an exception to extend beyond Age 60, the retired pay application will be filed within six years after the last approved extension expires, as the six-year statute of limitations will apply.</p>	<ul style="list-style-type: none"> <li>• <a href="#">31 USC 3702 (b.)</a></li> <li>• <a href="#">AR 135-180 (4-7)</a></li> </ul>
<p>HRC Processes Retirements with our help</p> <p><a href="#">↑ To Top</a></p>	<p><b>5-2. Responsibilities to retirees</b></p> <p>HRC is responsible for all ARNG and USAR Soldiers who retire for non-regular service. States may assist former members of their State in retirement matters. Completion and return of the forms contained in the packet are imperative in requesting retirement benefits at age 60. The State MPMO/G-1 is encouraged to offer assistance to help former ARNG members complete their applications for submission to HRC. This function may include researching military personnel records maintained in the State's archives and</p>	<ul style="list-style-type: none"> <li>• <a href="#">AR 135-180 (1-4)</a></li> </ul>

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	providing documentation which HRC may not have on file and the retirees do not possess.	
<p><b>Eligibility</b></p> <p><b>Reduced age Retirement</b></p> <p><a href="#">↑ To Top</a></p> <p><b>Qualified Service (Reduced Age Ret)</b></p>	<p><b>5-3. Eligibility ages</b></p> <p>a. The standard eligibility for retired pay for non-regular service is age 60.</p> <p>b. Reduced Eligibility Age. Title 10 United States Code section 12731(f) allows reduction of retired pay age for Reserve Component (RC) Soldiers from age 60 to a lesser age, but not below age 50, for those who have served on active duty or performed active service in an eligible status on or after 29 January 2008.</p> <p>(1) Qualified service for this purpose includes:</p> <p>(a) Service pursuant to a call or order to AD on orders specifying, as the authority a provision of law referred to in section 101(a)(13)(B), and performed under section 688, 12301 (a), 12302, 12304, 12305, 12406, or chapter 15 (insurrection), or under section 12301 (d) of Title 10 USC. Active Guard</p> <p>Reserve (AGR) duty under section 12310 of Title 10 USC will not be included as service on active duty for determining eligibility for reduced age retired pay for non-regular service.</p> <p>(b) If a Soldier is wounded or otherwise injured or becomes ill while serving on AD pursuant to a call to order to AD under a provision of law referred to above, and the member is then ordered to AD under section 12301 (h) (1) to receive medical care for the wound, injury, or illness, each day of AD under that order for medical care, shall be treated as a continuation of the original call or order to active duty for purposes of reducing the eligibility age of the member.</p> <p>(c) Active service under a call to active service authorized by the President or the Secretary of Defense under section 502(f) of title 32 for purposes of responding to a national emergency declared by the President or supported by Federal funds, and the national emergency is within the united States.</p>	<ul style="list-style-type: none"> <li>• <a href="#">10 USC 12731 (f)</a></li> <li>• <a href="#">10 USC 101</a></li> <li>• <a href="#">10 USC 688</a></li> <li>• <a href="#">10USC12301</a></li> <li>• <a href="#">10USC12302</a></li> <li>• <a href="#">10USC12304</a></li> <li>• <a href="#">10USC12305</a></li> <li>• <a href="#">10USC12406</a></li> <li>• <a href="#">10USC12310</a></li> <li>• <a href="#">10 USC 12301(h)(1)</a></li> <li>• <a href="#">32USC502(f)</a></li> </ul>

Statute	Limitations	Factors / Examples	Law
<b>Full Mobilization</b>	<p>Declared by Congress:</p> <ul style="list-style-type: none"> <li>▪ In time of war or national emergency</li> <li>▪ No limit on number of Soldiers called up</li> </ul>	Includes Selective Service in addition to the full mobilization of all Active Component (AC) and Reserve Component (RC) members	• <a href="#">10USC12301</a>
<b>Partial Mobilization</b>	<p>Declared by the President:</p> <ul style="list-style-type: none"> <li>▪ In time of national emergency</li> <li>▪ No more than 1,000,000 called up</li> <li>▪ No more than 24 months</li> </ul>	The national emergency is declared in an Executive Order. The 24-month period is tied to the Executive Order. Any	• <a href="#">10USC12302</a>

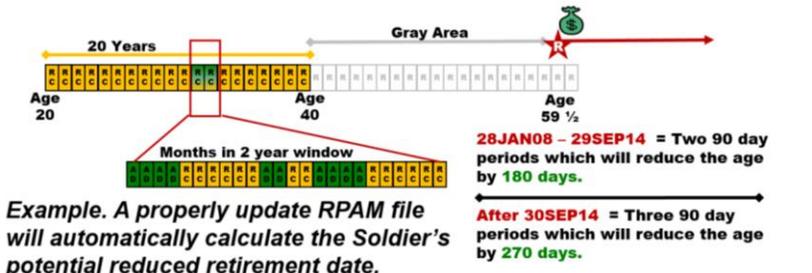
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		campaign tied to the EXORD counts towards the 24-month period Example: Executive Order 13223, dated 14 Sep 01 (ties Operation Noble Eagle, Operation Enduring Freedom and Operation Iraqi Freedom together)	
<b>Presidential Reserve Call-up (PRC)</b> <a href="#">↑ To Top</a>	Determined by the President: <ul style="list-style-type: none"> <li>Augmented the AD for operational missions</li> <li>No more than 200,000 called up</li> <li>No more than 365 days (12 months)</li> </ul>	Generally used for operations with 'boots on the ground for no more than 179 days <ul style="list-style-type: none"> <li>Example: KFOR, SFOR, etc</li> </ul> <i>A Soldier can only participate one time in a "named" campaign under PRC. A Soldier can participate in many PRCs as long as the official campaign name is different each time</i>	• <a href="#">10USC12304</a>
<b>volunteers for Active Duty</b>  <b>volunteers for Active Duty (Cont)</b>	Headquarters, Department of the Army (HQDA) and Assistant Secretary of the Army, Manpower and Reserve Affairs (ASA M&RA) may order to AD any member who: <ul style="list-style-type: none"> <li>Volunteers (i.e. must have member's consent)</li> <li>With the consent of the Governor or appropriate authority i.e. The Adjutant General (TAG)</li> </ul>	<i>Examples: Contingency Operation-AD for Operation Support (CO-ADOSs), ADOSs, Medical Retention Processing Unit, Uniform Code of Military Justice (UCMJ) violators waiting processing in some cases</i>	• <a href="#">10 USC 12301 (d)</a>  • <a href="#">10 USC 12301 (d)</a>
<b>Wounded</b>	If a member is wounded or otherwise injured or becomes ill while serving on AD pursuant to an original call or order to AD under section 688, 12301 (a), 12302, 12304, 12305, 12406, and chapter 15 (insurrection), or under section 12301 (d) of Title 10 USC and is subsequently ordered to AD under section 12301 (h) (1) of this title.	<ul style="list-style-type: none"> <li>Example: WTU medical care for the wound, injury or illness</li> <li>Each day of AD under that order shall be treated as a continuation of the original call or order to AD</li> </ul>	• <a href="#">10 USC 12301 (h)</a>
<b>Governor Call up authorized by POTUS and/or SECDEF</b>	Called to Active Service by a governor and authorized by the President or the Secretary of Defense: <ul style="list-style-type: none"> <li>In time of national emergency declared by the President or</li> <li>National emergency supported by Federal Funds</li> </ul> AGR Service Not Eligible:	Examples: <ul style="list-style-type: none"> <li>Secure U.S. airports from terrorists</li> <li>Assist in the aftermath of hurricane Katrina</li> <li>Assist Department of Homeland Security in securing Southwest</li> </ul>	• <a href="#">32 USC 502 (f)</a>

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	<ul style="list-style-type: none"> <li>AGR Service under T32 502(f) is not applicable towards reduced age retirement</li> <li>Time not applicable towards reduced age retirement under sect. 647 of NDAA 2008: Soldiers attending service school under 502 (f)</li> </ul>	<p><i>borders of the United States</i></p> <ul style="list-style-type: none"> <li><i>Support National Special Security Events as designated by the Department of Homeland Security such as Summer Olympics, G8 Summit</i></li> </ul>	<ul style="list-style-type: none"> <li><a href="#">PL 110-181 (Sec 647)</a></li> </ul>
<p><b>Reduced Age Notes</b> <a href="#">↑To Top</a> <b>28JAN08</b></p> <p><b>30SEP14 (current rule)</b></p> <p><b>Not Below age 50</b></p> <p><b>Documents</b></p>	<p>Reduced Age Retirement Notes: Reduced age retirement is calculated based upon the date of the qualifying service. Below is the recently update 10 USC 12731 (e)(2)(B)</p> <p>“...after January 28, 2008, the eligibility age for purposes of subsection (a)(1) shall be reduced, subject to subparagraph (C), below 60 years of age by three months for each aggregate of 90 days on which such person serves on such active duty or performs such active service in any fiscal year after January 28, 2008, or in any <u>two consecutive fiscal years</u> after September 30, 2014. A day of duty may be included in only one aggregate of 90 days for purposes of this subparagraph.”</p>  <p><b>Example. A properly update RPAM file will automatically calculate the Soldier's potential reduced retirement date.</b></p> <ul style="list-style-type: none"> <li>The eligibility age for purposes of reduced retirement age may not be reduced below age 50.</li> <li>Soldiers will be responsible to maintain the appropriate source documents <ul style="list-style-type: none"> <li>DD Form 214 (Certificate of Release or Discharge From Active Duty);</li> <li>DD Form 215 (Correction to DD Form 214),</li> <li>DD Form 220 (Active Duty Report),</li> <li>NGB Form 22 (Report of Separation and Record of Service),</li> <li>NGB Form 22A (Correction to NGB Form 22), and</li> <li>Leave and Earning Statements with</li> <li>Active duty and Full-Time National Guard Duty orders indicating the purpose of the contingency operation or national emergency as indicated in paragraph (a) above.</li> </ul> </li> <li><b>These documents must be submitted with the retired pay application.</b></li> </ul>	<ul style="list-style-type: none"> <li><a href="#">10USC12731</a></li> </ul>	
<p><b>Requesting Retirement Packet</b> <a href="#">↑To Top</a></p>	<p><b>5-4. Processing retirement packets</b></p> <p>a. Soldiers may request a retirement packet from HRC by phone at 1-888-276-9472 or by writing to:</p> <p><b>Commander</b> <b>U.S. Army Human Resources Command</b></p>		

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# Army National Guard Retirement Guide

Army National Guard, Personnel Division, Transition Branch  
Updated 19OCT2016

# Reference

<p><a href="#">↑ To Top</a></p> <p><b>Email Packet</b></p> <p><b>Submit 9 months to 90 days prior</b></p>	<p><b>ATTN: Army Personnel Records Division AHRC-PDP-TR</b>  <b>1600Spearhead Division Avenue, Dept. #482</b>  <b>Ft. Knox, KY 40122-5402</b></p> <p>Retirement application downloads are also available online at:  <a href="https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements">https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements</a>.  The Soldier can also email their packet to HRC. This email address is to send your retirement application only. If you have questions use the second email address. Make sure they include this information in the EMAIL body:</p> <p><b>Full Name (Last, First, Middle)</b>  <b>Rank</b>  <b>Current Address</b>  <b>Last 4 (SSN)</b></p> <p>b. Upon receipt and verification of a retirement packet, HRC will notify the Soldier of any missing documentation. They will process complete packets prior to Soldier's 60th birthday. <b>Unsigned packets will be returned to the Soldier.</b> Corrected documents may be sent to HRC for recalculation of established retired pay accounts.</p>	<ul style="list-style-type: none"> <li>• <a href="#">HRC Retirement Services</a></li> <li>• <a href="#">EMAIL Retirement Application</a></li> <li>• <a href="#">EMAIL Ask HRC Questions</a></li> </ul>
<p><b>Retired Pay</b>  <a href="#">↑ To Top</a></p> <p><b>DIEMS Date</b></p> <p><b>Which Retirement Plan?</b></p> <p><b>Final Base Pay</b></p> <p><b>High 36</b></p>	<p><b>5-5. Calculation of Retired Pay</b></p> <p>There are two retirement computation methods that affect Non-regular retired pay; they are the Final Base Pay and the High-36. A Soldier's Date Initially Entered Military Service (DIEMS) determines which system will be used to calculate their retired pay. A DIEMS is established the first day the Soldier joins the military, including Delayed Entry Program (DEP) and cadet/Reserve Officers' Training Corps (ROTC) status. It is important to note that the DIEMS date does not change due to a break in service or active status. Specific details pertaining to both methods are listed below:</p> <p>a. Final Base Pay – Applicable to Soldiers who first joined the military <b>before 8 September 1980</b>, as stated in section 1406 of Title 10, U.S. Code. Years of satisfactory (equivalent) service will be multiplied by 2.5% up to a maximum of 75%. The percentage will be applied to the basic pay in effect for individuals (based on retired pay grade and years of service) on the date retired pay starts to determine monthly retired pay. Soldiers who separate or are discharged before age 60 will have their total years of service for pay determined at the time of separation. Soldiers who transfer to the Retired Reserve and remain until age 60 will have their total years of service for pay determined at age 60 or upon entry into a retired pay status (whichever is later).</p> <p>b. High-36 month average – Applicable to Soldiers who first joined the military on or after 8 September 1980, as stated in section 1407 of Title 10, U.S. Code. Years of satisfactory (equivalent) service will be multiplied by 2.5</p>	<ul style="list-style-type: none"> <li>• <a href="#">DOD 7000.14-R (FMR, Vol B para 010102A)</a></li> <li>• <a href="#">10USC1406</a></li> <li>• <a href="#">10USC1407</a></li> </ul>

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<p><a href="#">↑ To Top</a></p> <p><b>MYARMY-BENEFITS</b></p>	<p>% up to a maximum of 75% just as in the first example; however, the resulting percentage will be applied to the average of the highest 36 months of basic pay in effect for the Soldier to determine monthly retired pay. ARNG Soldiers who separate or are discharged before age 60 will have their highest 36 months of basic pay determined at time of separation. Soldiers who transfer to the Retired Reserve and remain until age 60 will have their highest 36 months of basic pay determined at age 60 – generally, the pay scales in effect when they were ages 57, 58, and 59.</p> <p>c. Soldiers interested in obtaining estimates of their retired pay should visit the My Army Benefits website at: <a href="http://myarmybenefits.us.army.mil/Home/Benefit_Calculators/Retirement.html">http://myarmybenefits.us.army.mil/Home/Benefit_Calculators/Retirement.html</a></p> <p>d. Appendix K provides additional information pertaining to the Retired pay system, the Defense Retiree and Annuitant Pay System (DRAS).</p>	<ul style="list-style-type: none"> <li>• <a href="#">MyArmyBenefits Website</a></li> </ul>
<p><b>Retired Pay Grade</b> <a href="#">↑ To Top</a></p> <p><b>Time &amp; Grade Required</b></p> <p><b>Highest Grade Held upon Retirement</b></p> <p><b>Highest Grade Held</b></p>	<p><b>5-6. Matters of retired pay grades</b> Highest grade held satisfactorily:</p> <p>a. Soldiers will receive retired pay at their highest grade held, provided they meet the criteria in AR 135-180, Paragraph 2-11c(1)(2)(3) and;</p> <p>(1) Meet current time and grade requirements, per 10 U.S. Code 1370 (Officers), 10 U.S. Code 1371 (Warrant Officers) and 10 U.S. Code 3914 (Enlisted).</p> <p>(2) Prior to discharge/transfer, Enlisted members will be promoted by their State to their highest enlisted grade satisfactorily held upon transfer to the Retired Reserve, per AR 600-8-19, paragraph 7-14e</p> <p>b. All officer promotions to the highest grade held are processed by HRC with the retired pay application. Officers will be transferred to the Retired Reserve in the current grade held. Upon retirement by HRC, they will be placed on the Retired List in the highest grade held satisfactorily. All Retirees should include documentation to support these determinations with the retirement applications. The following chart shows the requirements and directives used to determine the highest grade held. Note: the rule used depends upon the reason for reduction, separation or retirement; and if the action was voluntary or involuntary.</p>	<ul style="list-style-type: none"> <li>• <a href="#">AR 135-180</a></li> <li>• <a href="#">10USC1370</a></li> <li>• <a href="#">10USC1371</a></li> <li>• <a href="#">10USC3914</a></li> <li>• <a href="#">AR 600-8-19</a></li> </ul>

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Highest Grade Held Time in Grade Requirements

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Highest Grade Held: Time in Grade Requirements		
Status	Voluntary Retirement	Involuntary Retirement
<b>Officer :</b>		
O1 – O4	6 months	185 Days
O5 and higher	3 years	185 Days
Reference 10 USC 1370		
<b>Warrant Officer</b>	31 Days	31 Days
Reference 10 USC 1371		
<b>Enlisted:</b>		
E-5 thru E-6	1 year	185 Days
E-7 thru E-9	3 years	185 Days
Reference AR 600-8-19, Chapter 7		

- [10USC1370](#)
- [10USC1371](#)
- [AR 600-8-19](#)

Army Grade Determination Board

Note: Involuntary separation includes involuntary discharge or reduction for any reason other than misconduct. Soldiers reduced for misconduct are not entitled to that rank unless earned through a normal promotion system. Soldiers who disagree with a grade action may request in writing the assistance of the Army Grade Determination Review Board (AR15-80) in the matter. Those reduced in grade may have their grades determined by the board.

- [AR 15-80](#)

Chapter 6. Retiree Benefits and Related Matters

DEERS  
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**6-1. Defense Enrollment Eligibility Reporting System (DEERS)**  
 DEERS is a computerized database of information on military members and sponsors (Regular, Guard, Reserve, and Retired) and their beneficiaries who may be eligible for medical care and other military privileges. The database is updated through personnel actions and when new ID cards are issued. Retirees who need to update Family data should contact the nearest ID Card Issuing Facility for information on ID Card issue and DEERS enrollment. Use the following website to locate the nearest site to the Soldier's home of record at  
[https://www.dmdc.osd.mil/rsl/appj/site;jsessionid=sKa4Y9gcocpJWTY2N7\\_Bf kC- L3PHttbhkG8fP3\\_idur2BwZ8uEE!1730063407?execution=e1s1](https://www.dmdc.osd.mil/rsl/appj/site;jsessionid=sKa4Y9gcocpJWTY2N7_Bf kC- L3PHttbhkG8fP3_idur2BwZ8uEE!1730063407?execution=e1s1), or call 1-800-538-9552.

- [ID Card Locations Website](#)

"Don't have family members dropped from DEERS"  
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**6-2. Benefits before receipt of retired pay**  
 Retirees and Family members are encouraged to obtain their ID cards within 90 days before the effective date of discharge and transfer **or their information will be dropped from DEERS.** Personnel dropped from DEERS will be required to have their data reloaded by the DEERS/Real-time Automated Personnel Identification System (RAPIDS) POC at NGB, ultimately causing a delay in issuing ID cards to the Retiree and their Family members. Source documents for issuing identification cards are the 20 Year NOE, and Discharge and transfer orders. Appendix G contains a list of benefits for Retirees who are not yet eligible for retired pay.

- [CAC Policies Website](#)

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<p><b>Retire Reserve</b></p> <p>“Same benefits as AD if age 60+”</p> <p><a href="#">↑ To Top</a></p>	<p><b>6-3. Benefits upon receipt of retired pay</b></p> <p>As Soldiers reach their eligibility ages for retired pay, and after their applications for retired pay are approved and processed by HRC, they will receive orders that discharge them from the State and transfer them to the USAR for placement on the Retired List. Soldiers who were previously assigned to the Retired Reserve will receive an order placing them on the Retired List. These orders are the source documents needed to receive their DD Form 2 (RETIRED) ID cards. Issuance of the DD Form 2 (RETIRED) ID card means that the previous RC retiree now has the same benefits and entitlements as an AD retiree provided they are at least 60 years old.</p> <p>Appendix F is a table of retiree benefits. Appendix G lists current TRICARE Benefits.</p>	<ul style="list-style-type: none"> <li>• <a href="#">AR 135-180 (4-4)</a></li> </ul>
<p><b>Chapter 7. Retirement Briefings</b></p>		
<p><b>Pre-Retirement Briefs</b></p> <p><a href="#">↑ To Top</a></p> <p><b>RSO Training</b></p>	<p><b>7-1. Content and structure</b></p> <p>States conduct pre-retirement briefings for Soldiers during their 18th or 19th qualifying years of service. These pre-retirement briefings should, at a minimum, explain RCSBP, retirement benefits, effective dates of eligibility for TRICARE (Medical and Dental), discharge procedures, and the retired pay application process. If at all possible, spouses should attend this briefing. Those conducting the briefing are encouraged to complete the Headquarters, Department of the Army (HQDA) SBP/RCSBP online certification course and RSO online course, contact the NGB Retirement Services Office to request enrollment.</p>	<ul style="list-style-type: none"> <li>• <a href="#">AR 135-180 (1-4)</a></li> <li>• <a href="#">RCSBP Course Link</a></li> <li>• <a href="#">RSO Course Schedule</a></li> </ul>
<p><b>Retirement as a “Retention” program</b></p> <p><a href="#">↑ To Top</a></p>	<p><b>7-2. Resources</b></p> <p>States use their available resources, qualified retirement personnel, RCSBP counselors, etc., to reach as many Soldiers and their spouses as possible. Briefings should periodically be scheduled throughout the year and at various locations in the State. Soldiers may be authorized Rescheduled Training (RST) to attend these briefings.</p>	<ul style="list-style-type: none"> <li>• <a href="#">Reference</a></li> </ul>
<p><b>“Use Gray Area Retirees”</b></p> <p><a href="#">↑ To Top</a></p>	<p><b>7-3. Outside agencies</b></p> <p>Recommend that States invite as many outside agencies as possible to their scheduled retirement briefings, such as representatives from the Social Security Administration, MYARMY Benefits, TRICARE and other agencies that would be beneficial to the Soldier and their Family for future entitlements and benefits at retirement age. States should pay special attention to their Gray Area Retirees serving in these new roles, example VA Representative former Guard Soldier from your State.</p>	<ul style="list-style-type: none"> <li>• <a href="#">Social Security</a></li> <li>• <a href="#">TRICARE Website</a></li> </ul>

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<p><b>Army Echoes</b></p> <p><a href="#">↑ To Top</a></p> <p><b>Register for Echoes</b></p> <p><b>Soldier for Life</b></p>	<p><b>7-4. Information sources</b></p> <p>a. Army Echoes is the HQDA bulletin for retired Soldiers and surviving annuitant spouses. It's published three times a year, usually in January, May and September. Echoes reports significant changes to laws that affect retired personnel. Retirees should begin receiving Echoes when they are assigned to the Retired Reserve. The Army Retirement Services Office emails Echoes to Retired Reserve Component Soldiers not yet receiving retired pay to the email address on file at HRC. Retirees who do not receive Echoes may register at <a href="http://soldierforlife.army.mil/retirement/echoes">http://soldierforlife.army.mil/retirement/echoes</a>. When Retirees begin receiving retired pay, the email listed on the Retirees MYPAY account will be used for emailing Echoes.</p> <p>b. While Army Echoes is emailed only three times a year, the Army offers online resources updated more frequently. The Army Retirement Services homepage at <a href="http://soldierforlife.army.mil/retirement/">http://soldierforlife.army.mil/retirement/</a> reports information for Retirees and Families, including a Current News section and several other links to answer a wide range of questions.</p>	<ul style="list-style-type: none"> <li>• <a href="#">SFL Echoes Website (.MIL)</a></li> <li>• <a href="#">DFAS MyPAY (CAC / DS Logon)</a></li> <li>• <a href="#">SFL Website (.MIL)</a></li> </ul>
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**Chapter 8. Death Notification and Annuity Claim Procedures**

<p><b>Death Notification</b></p> <p><a href="#">↑ To Top</a></p> <p><b>SBP Claims Packet</b></p> <p><b>RSO's Role in SBP Claim</b></p>	<p><b>8-1. RC Survivor Benefit Plan (RCSBP) Death Notification</b></p> <p>a. Upon notification of the death of a Soldier that is not on active duty and has a 20 year NOE or is a gray area Retiree in the Retired Reserve, the Survivor should submit a memorandum to HRC notifying them of the Soldier's death, and requesting all benefits and entitlements due them and their Family. This memorandum will initiate the annuity claim process. Appendix D is a sample memorandum.</p> <p>b. HRC will mail the annuitant the following SBP Claim forms, or the annuitant may download the forms at the link provided below and mail to HRC:</p> <ul style="list-style-type: none"> <li>▪ <b>DD Form 2656-7</b>, Verification for Survivor Annuity.</li> <li>▪ <b>DD Form 2788</b>, Child Annuitant's School Certification.</li> <li>▪ <b>DD Form 2790</b>, Custodianship Certificate to Support Claim on behalf of Minor Children of Deceased Members of the Armed Forces.</li> <li>▪ <b>SF 1199A</b>, Direct Deposit Sign-up Form.</li> <li>▪ <b>W-4P</b>, Withholding Certificate for Pension or Annuity Payments.</li> </ul> <p>c. Annuitants who need help to complete the above forms may contact a Survivor Assistance Officer, if applicable, or their State MPMO/G-1. When they return those forms to HRC, they also must include:</p> <ul style="list-style-type: none"> <li>▪ <b>A copy of the final Death Certificate.</b></li> <li>▪ <b>A copy of the Soldier's last annual retirement point statement, NGB Form 23B.</b></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">SBP Claim Online</a></li> <li>• <a href="#">AR 600-8-7 (Table 1-1)</a></li> </ul>
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<p><a href="#">↑ To Top</a></p> <p><i>“Remind Soldier to keep SBP election in a safe place”</i></p>	<ul style="list-style-type: none"> <li>▪ <b>A copy of the marriage certificate</b> or, if applicable, a divorce decree authorizing former spouse coverage.</li> <li>▪ <b>Common Law Marriage Documentation</b>, when applicable. Claimants are responsible to provide proof that they were common law spouses such as filing of a Joint Federal Tax Return; bank statements, joint owners on all accounts; auto insurance showing both names on policy; car titles with both names, etc.</li> </ul> <p>d. Mail the above documentation to the following address:  <b>Commander, U.S. Army Human Resources Command</b>  <b>ATTN: AHRC-PDP-TR</b>  <b>1600 Spearhead Division Avenue Dept. 482</b>  <b>Ft. Knox, KY 40122</b></p> <p>e. HRC encourages Soldiers to safeguard copies of their elections and RCSBP instructions with their insurance papers and other related documents. The instructions will assist the spouse or beneficiary with the claim process. Additional information is available at:  <a href="https://www.hrc.army.mil/TAGD/Processing%20A%20Survivor%20Benefit%20Program%20SBP%20Claim">https://www.hrc.army.mil/TAGD/Processing%20A%20Survivor%20Benefit%20Program%20SBP%20Claim</a></p>	
<p><b>HRC Processes RCSBP Claims</b></p> <p><i>“Cover-age during Gray Area time ”</i></p>	<p><b>8-2. Processing a Claim for RC Survivor Benefit Plan (RCSBP)</b></p> <p>a. HRC Transition and Separation Branch is the only office that can process a claim under the Reserve Component Survivor Benefit Program. RCSBP claims mailed directly to the Defense Finance and Accounting Service Centers are not processed unless received from HRC- STL.</p> <p>b. The Transition and Separation Branch, upon receipt of the above documents, computes the service data required for processing, attaches the original DD Form 1883 or DD Form 2656-5, and other documents if submitted, to the required documents and forwards the claim to DFAS-Cleveland Center for payment calculation. DFAS-Cleveland builds the pay file and provides the payment to the claimant.</p> <p>c. When HRC forwards the claim to DFAS-Cleveland, they notify the Survivor by letter.</p>	<ul style="list-style-type: none"> <li>• <a href="#">SBP Claim Online</a></li> <li>• <a href="#">10USC1431</a></li> </ul>
<p><b>SBP Death Notification</b></p> <p><b>SBP Death Notification</b></p>	<p><b>8-3. Survivor Benefit Program (SBP) Death Notification</b></p> <p>a. SBP claim procedures only apply to Retirees receiving retired pay. Since they have already had their retired pay calculated, there is no need to contact HRC. The annuitant should call the Defense Finance and Accounting Service (DFAS) at 1-800-321-1080, this number is also located on the Retiree’s Retired Account Statement (RAS) and published in the “Army Echoes.” DFAS will stop the Retiree’s pay and mail the annuitant a SBP</p>	<ul style="list-style-type: none"> <li>• <a href="#">DFAS Reporting a Death Link</a></li> <li>• <a href="#">DFAS Reporting a Death Link</a></li> </ul>

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<p><a href="#">↑ To Top</a></p>	<p>Annuitant packet for processing upon the notification of death. The claim forms are:</p>	
<p><b>Packet Contents</b></p>	<ul style="list-style-type: none"> <li>▪ <b>DD Form 2656-7</b>, (Verification for Survivor Annuity) under the Serviceman’s Family Protection Plan and/or Survivor Benefit Plan (SBP).</li> <li>▪ <b>SF 1199a</b> (A direct deposit form), from the annuitant’s financial institution.</li> <li>▪ <b>DD Form 2790 (?)</b> If children are involved, a completed DD Form 2790 Custodianship Certificate to Support Claim on Behalf of Minor Children of Deceased Member of the Armed Forces.</li> <li>▪ <b>DD 2788 (?)</b> If applicable completed a DD Form 2788 Child Annuitant’s School Certificate.</li> <li>▪ <b>W-4P</b> Withholding Certificate for Pension or Annuity payment.</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">DFAS Packet Link</a></li> <li>• <a href="#">Ask DFAS Link</a></li> </ul>
<p><b>Phone Numbers for Death Assistance</b></p>	<p>The annuitant must complete the forms received and return to DFAS for processing the SBP or Annuitant pay. The annuitant may contact a Survivor Assistance Officer (SAO), if applicable, or the State MPMO/G-1 for assistance in completing the forms.</p>	
<p><b>VA Benefits Terminate</b></p>	<p>The following is a list of possible services and telephone numbers that may be of assistance to the Family:</p> <ul style="list-style-type: none"> <li>▪ Armed Forces Benefit Association (AFBA)..... 1-800-776-2322</li> <li>▪ Army and Air Force Mutual Aid Association 1-800-522-5221</li> <li>▪ Funeral Honors 1-877-645-4667</li> <li>▪ Military Benefit Association 1-800-336-0100</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Casualty Assistance Weblinks</a></li> <li>• <a href="#">VA: Survivors Assistance</a></li> </ul>
<p><b>HRC owns Retirees in the Retired Reserve</b></p>	<p><b>c. Arrears of Pay (Death).</b> Entitlement to retired pay terminates on the date of the retiree’s death. Arrears of pay include all unencumbered amounts due to the deceased Retiree. Arrears are not due if the retiree waived pay in favor of a civil-service annuity. Department of Veterans Affairs (VA) benefits terminate on the last day of the month before death. For Retirees who waive retired pay for VA benefits, the only retired pay is due on behalf of the Retiree is for the month of death. A retiree’s account is placed in a suspended status upon receipt of a notification of death from any source until the date of death can be verified. Defense Finance and Accounting Service (DFAS) will obtain proof of death before closing the account.</p> <p>d. The Military Department concerned advises the surviving spouse or designated annuitant to contact the VA or the Social Security Administration on matters relating to entitlement benefits payable by those agencies.</p>	<ul style="list-style-type: none"> <li>• <a href="#">HRC Retiree Death Reporting Link</a></li> <li>• <a href="#">DoD FMR 7b</a></li> </ul>

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e. If the Retiree was a civil servant or retired civil servant, notify the Office of Personnel Management (OPM) at 1-888-767-6738.

f. Additional information and guidance is available within the DOD Financial Management Regulation, 7000.14-R, volume 7B, chapter 30 “Death of Retiree”.

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