



Department of the Army ***Preparing for Retirement Seminar***

Soldier for Life Retirement Services Office

19 May 2015



Purpose

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

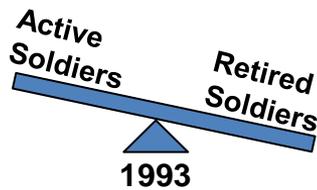


NOTE: This briefing is not designed to replace the Army Pre-Retirement Briefing provided by Retirement Services Officers!



Population Served -- Growing

<u>Year</u>	<u>Active Soldiers</u>	<u>Retired Soldiers</u>
1920	204,000	6,000
1950	593,000	42,000
1960	873,000	102,000
1970	1,323,000	282,000
1980	777,000	425,000
1990	732,000	489,000
2000	482,000	526,000
2010	562,000	847,000



**In FY13, the Army paid \$18.5 Billion
in retired and annuity pay to
Retired Soldiers and surviving spouses**





Army Retirement Services

An Army Program Since 1955

Retirement is a process, not an event!

32,210 Soldiers retired in FY14

2015 Population Served	Active Army			Retired Soldiers	Surviving Spouses	Total
	<u>Army</u>	<u>ARNG</u>	<u>USAR</u>			
	498,642	348,661	197,668	934,816	248,046	2.23M

Pre-Retirement Policy

- 117 Retirement Services Officers
- Career Status Bonus Counseling
- Pre-Retirement Counseling
- SBP/RCSBP Counseling
- MyArmyBenefits website
- Soldier for Life website

Post-Retirement Policy

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

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

<http://soldierforlife.army.mil/retirement>



Throughout Your Retirement Planning

- Gather and study information needed to make critical retirement decisions
- Discuss the information with your family



Some Planning Thoughts

Two Years Prior to Retirement

- Make fundamental life decisions and consider retirement locations
- Confirm when your active duty service obligation ends
- Review the Preseparation Counseling Checklist with your SFL-TAP Counselor
- Identify Army and other service providers who will assist you

24-12 Months Prior to Retirement

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

12 Months Prior to Retirement

- Receive post-government service employment restriction counseling
- Begin researching the job market and developing a resume

For a full list, visit: https://www.sfl-tap.army.mil/pages/transition/preseparation_timeline.aspx



Retirement Planning Step 1

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



TRANSITION ASSISTANCE PROGRAM

Start Strong • Serve Strong • Reintegrate Strong • Remain Strong



Soldier For Life Transition Assistance Program

- You may initiate the SFL - TAP process 24 months before retirement.
- You **MUST** complete the mandatory Pre-Separation Counseling at least 12 months prior to your effective retirement date.
- Soldiers need an average of 40 hours, spread over a six-month period of time, to take advantage of SFL - TAP services.
- Consists of:
 - Pre-separation counseling
 - Job assistance workshops
 - Individual counseling
 - Job search resources
- SFL - TAP Home Page: <https://www.sfl-tap.army.mil>





Retirement Planning Step 2

Submit for Retirement



Applying for Active Duty Length of Service Retirement

• **How**

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

• **When**

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

• **Where**

- General Officers: Notify GOMO at (703) 697-7994/9466 (DSN 227)
- COL & LTC (P): Notify Colonels Management Office at (703) 602-8529 (DSN 332)
- All others: Local Military Personnel Office
- JAG Retirements (703) 545-2028
- Chaplain Retirements (571) 256-8764

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



Other Retirement Considerations

- **Retirement date**
 - 1st day of the month if for length-of-service
 - any date for disability retirement
- **In lieu of PCS** – apply within 30 calendar days of alert for a retirement date no more than 6 months from the date of the PCS alert or the first day of the month after the officer attains 20 years AFS, whichever is later.
- **Active duty service obligations** due to promotion, PCS, transferring GI Bill
- **Retiring on same day as AD pay raise** (final pay only)



Non-Regular Retirement Eligibility & Transfer to Retired Reserve

- ***Acquire the minimum qualifying years***
 - 20 years for normal retirement; 15 years for a medical retirement
 - 6 or 8 year final service rule might apply:
 - NOE prior to 5 Oct 94? Serve last 8 years in RC
 - NOE 5 Oct 94 to 24 Apr 05? Serve last 6 years in a RC
 - NOE 25 Apr 05 and later? No RC service requirement
- ***Points = Retired Pay:*** verify yours are correct NOW!
- ***Retired Pay before 60?***
 - Federal law reduces nonregular retirement age 90 days for each 90-day increment on qualifying orders.
 - CAN cross fiscal year boundaries, but only if served after 1 OCT 2014.
 - The maximum reduction is to age 50.
- ***When to Apply to HRC:*** NET 9 months and NLT than 90 days prior to the date retired pay is to start.



Retirement Planning

Step 3

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

You may attend the pre-retirement briefing at any time.
We encourage you to attend BEFORE you apply for retirement



Pre-Retirement Briefing Topics

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

NOTE: The mandatory Soldier for Life - Transition Assistance Program is a separate program for all Soldiers leaving the Army



Calculate Your Retired Pay in 3 Steps

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

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

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

Where to validate your DIEMS

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

For a fast, personalized retired pay calculation, go to <http://myarmybenefits.us.army.mil> and click on the retirement calculator



Final Basic Pay Plan

(DIEMS Pre 8 Sep 80)

**RETIRED PAY = (Years of creditable service X 2-1/2%)
X Final Basic Pay**

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

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
Final Pay Multiplier %	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75 - 100

Or just go to <http://myarmybenefits.us.army.mil>
for your personal retirement calculation



High-3 Pay Plan

(DIEMS between 8 Sep 80 and 31 Jul 86)

**RETIRED PAY = (Years of creditable service x 2-1/2%) x
average of highest 36 months basic pay**

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

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

Or just go to <http://myarmybenefits.us.army.mil>
for your personal retirement calculation



High-3 or REDUX Plan

(DIEMS post – 1 Aug 86 – “Choice”)

RETIRED PAY = (Years of creditable service x 2-1/2%) minus 1% for each year < 30 years x average of highest 36 months of basic pay

- 2% per yr thru 20 yrs; 3.5% from 20-30 yrs; 2.5% thereafter
- \$30K Career Status Bonus (CSB) - 15th year
- **If you chose the CSB, you receive COLA minus 1%; one-time catch-up COLA at age 62; COLA minus 1% after age 62**
- Credit for all full months served

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

Or just go to <http://myarmybenefits.us.army.mil>
for your personal retirement calculation



Income Taxes*

No State Income Tax

Alaska
Florida
Nevada
New Hampshire
South Dakota
Tennessee
Texas
Washington
Wyoming

No State Tax On Retired Pay

Alabama
Hawaii
Illinois
Iowa
Kansas
Louisiana
Massachusetts
Michigan
Mississippi
New Jersey
New York
Ohio
Pennsylvania
Wisconsin

Some State Tax On Retired Pay

Arizona	Missouri
Arkansas	Montana
Colorado	New Mexico
Connecticut	North Carolina
Delaware	North Dakota
Georgia	Oklahoma
Idaho	Oregon
Indiana	South Carolina
Kentucky	Utah
Maine	Washington DC
Maryland	West Virginia

State Tax on ALL Retired Pay

California
Minnesota
Nebraska
Rhode Island
Vermont
Virginia



* As of March 2015. Conditions or limitations apply.
See the MyArmyBenefits state fact sheets for details.



MyArmyBenefits

MyArmyBenefits
The U.S. Army official benefits website

★ Home ★ Benefit Library ★ Benefit Calculators ★ News ★ Help ★ Español

Google Custom Search SEARCH

SPECIAL MODULES

- ▶ Wounded, Ill and Injured
- ▶ Casualty Operations
- ▶ Multimedia

DS LOGON

A CAC or DS Logon Premium Account is required to access the MyArmyBenefits Calculators.

REGISTER FOR DS LOGON

NEED BENEFITS HELP?
Contact our counselors ▶

FEDERAL BENEFITS

- ▶ By Category
- ▶ By Component
- ▶ By Life Event
- ▶ A to Z

STATE / TERRITORY BENEFITS

Please select. GO

ESTIMATE YOUR RETIREMENT PAY
Log in to calculate an estimate of your retirement pay for any of the three retirement systems—High 3, Final Pay or REDUX. Your personal data is filled in for you. [MORE](#)

MyArmyBenefits is the Official Army Benefits Website

Finding Your Benefits is as Easy as 1 - 2 - 3!

- ★ Browse Over 150 Fact Sheets for Benefit Eligibility and Highlights
- ★ Calculate Estimates of Your Survivor and Survivor Education Benefits
- ★ Forecast Your Retirement Benefits

Special information is provided for severely injured Soldiers and their families in the [Wounded Warrior](#) section of the site and for surviving family members of fallen Soldiers in the [Survivor Benefits](#) section. If you have questions or comments please [contact us](#).

- **Benefit Library**
 - Federal Fact Sheets
 - State and Territory Benefits Fact Sheets
 - Resource Locators
- **Benefit Calculators**
 - Retirement
 - Survivor Benefits
 - Deployment Calculator
- **Benefits Help Desk Operations**
- **Wounded Warrior Special Module**
 - Wounded Warrior / DRE Calculator
 - Sustaining Income Calculator
- **Casualty Operations Special Module**
 - Survivor Benefits Report

<http://myarmybenefits.us.army.mil>

Links directly to DEERS information
through CAC or DS Logon.



Retirement Planning

Step 4

Schedule your
retirement physical



Retirement Physical



- Army requires a retirement physical
- **NET 6 months** and **NLT 1 month** before retirement/transition leave
- Your last record of active duty health
- Assists with claim for VA service-connected disability

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

- Benefits Delivery at Discharge (BDD) Program (60-180 days left)
- Quick Start Program (<60 days left)

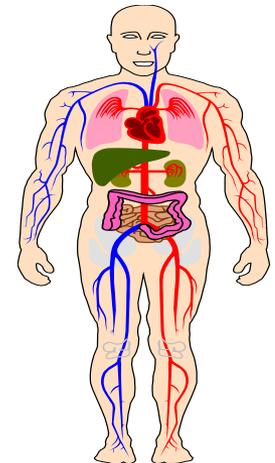
VA goal is to start disability payments within 60 -120 days of retirement. Visit the VA web site at <http://www.va.gov> or call 1-800-827-1000



VA Compensation for Service-Connected Disability

VA rates disabilities 0% - 100%

- Each % has an assigned dollar amount
- 2015 basic rates: from \$133 (10%) to \$2907 (100%)
(30% & higher = Extra dependent allowance)
- Tax free payments
- *For Retired Soldiers <u>50% disabled</u>, disability pay offsets military retired pay \$ for \$*
- Free VA medical care for service-connected conditions
- 0% rating means a condition is service related, but is not severe enough to merit disability pay





CRSC & CRDP Comparison

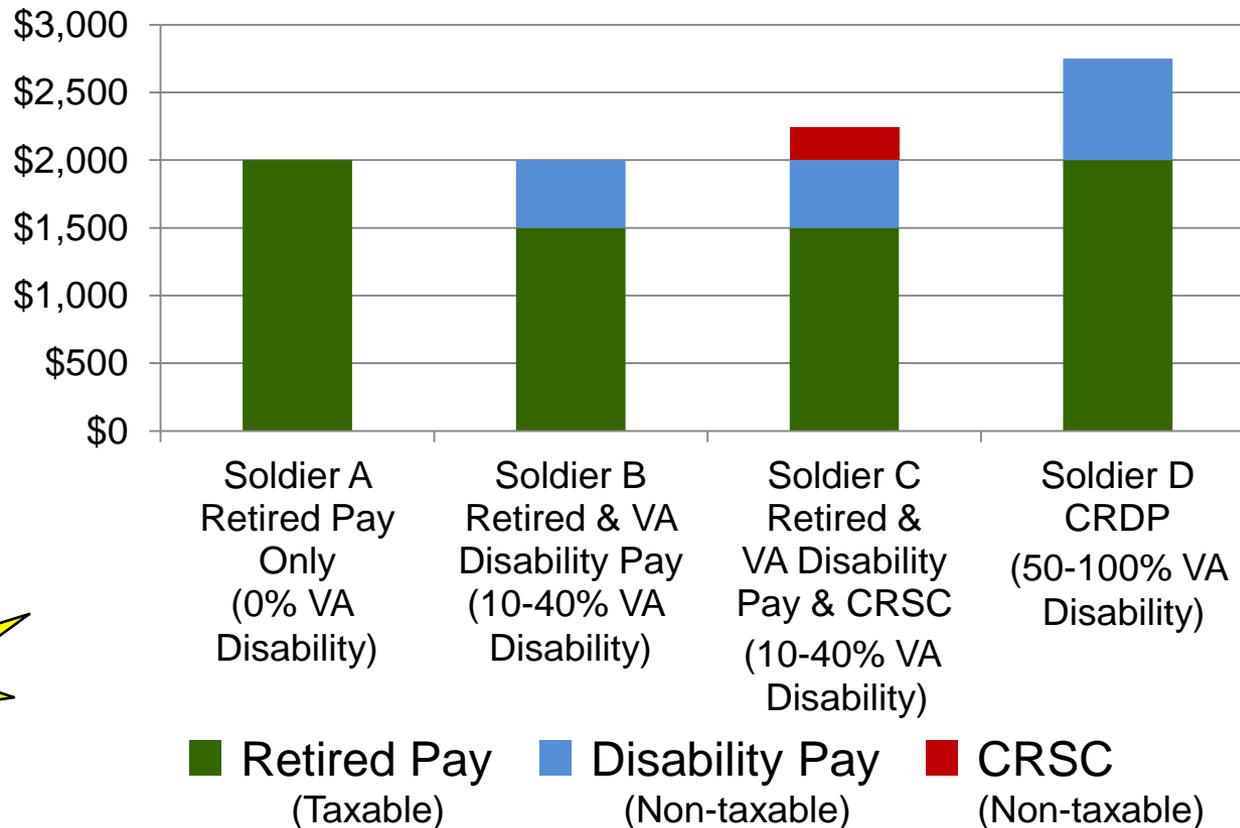
Combat-Related Special Compensation	Concurrent Retired and Disability Pay
<p>Combat-related disabilities</p> <ul style="list-style-type: none"> • Armed conflict (e.g. wounds) • Simulated combat (e.g. FTX) • Hazardous service (e.g. parachute duty) • Instrumentalities of war (e.g. combat vehicles) 	<p>Service-connected disabilities</p> <p>Retired pay that would have been waived by the Soldier in order to receive disability pay is restored</p>
10%-100% disability rating	50%-100% disability rating
Not taxable; not divisible in divorce	Taxable; divisible in divorce
Receiving retired pay	20-year (Active or RC) or TERA retirement
Must apply to HRC	Automatic; no application required
http://www.crsc.army.mil	http://www.dfas.mil/retiredmilitary/disability/crdp.html



Retired and Disability Payments

Tying It All Together

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



Example Only

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



Post 9/11 GI Bill Transferability

- Since 1 AUG 2013, Soldiers who transfer Post-9/11 GI Bill education benefits to their dependents incur a **4-year service obligation**. Soldiers cannot retire until their service obligations are satisfied, with a few exceptions.
- **Confirm obligation end date** before establishing retirement date by visiting the Transfer of Education Benefits website (<http://milconnect.dmdc.mil>).
- VA will **revoke the transfer and recoup benefits** already used by dependents of Soldiers who are separated or released under involuntary provisions before the agreed upon additional service commitment.

For more information, contact HRC Education Incentives Section at 1-800-872-8272 or usarmy.knox.hrc.mbx.tagd-post911gibill@mail.mil



- ***When On Active Duty***

- you are enrolled in TRICARE Prime and pay no fees
- your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime

- ***When Retired***

- **TRICARE Prime** – MTFs are principal source of health care (100% covered)
 - ❖ Annual fee is \$555.84 per family or \$277.92 per individual plus copays for treatment at non-MTF TRICARE network providers
- **TRICARE Extra** – the “preferred provider” option (80% covered/20% copay)
 - ❖ No enrollment fee, but annual deductible and co-payments apply
- **TRICARE Standard** – “fee-for-service” option (75% covered/25% copay)
 - ❖ No enrollment fee, but annual deductible and co-payments apply
- **TRICARE Young Adult** – for children between ages 23 and 26
 - ❖ Not subsidized by the Federal Government
- **TRICARE For Life** – Supplements Medicare when you turn 65

See <http://www.tricare.mil> for more details



Healthcare Decisions . . .

– US Family Health Plan

- ❖ TRICARE Prime Option for Active duty family members, retirees and eligible family members up to age 65.
- ❖ <http://www.usfhp.com/> or (800) 748-7347



– Department of Veterans Affairs

- ❖ Vets separated under any condition other than dishonorable including Army Reserves or National Guard called to active duty by a federal order who completed the full period
- ❖ Some Vets may be required to pay a copay for treatment of their nonservice-connected conditions. Private health insurance may reduce or eliminate the copay.
- ❖ Most Vets must complete a financial assessment at time of enrollment
- ❖ <http://www.va.gov/health/> or 1-877-222-VETS (8387)





TRICARE Retiree Dental Plan

Who Is Eligible

- Retired Soldiers of any age
- Gray Area Soldiers, not yet age 60
- Spouses, unremarried surviving spouses, and eligible children of both



A REGISTERED MARK OF DELTA DENTAL PLANS ASSOCIATION

Where It's Available

- U.S., Puerto Rico, Canada, U.S. Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands, and Overseas TRDP

What it Costs

- Dependent on location; monthly rates \$25-\$120
- Costs borne by participant; no government subsidy
- Must enroll within 120 days after retirement to skip the 12-month waiting period

See <http://www.trdp.org> for more details

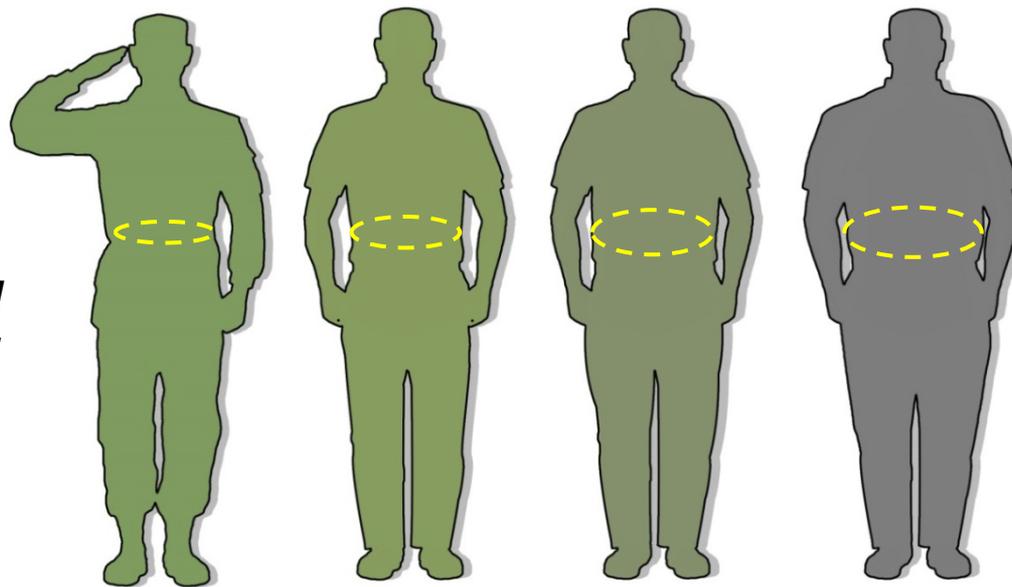
Retirement = New Mission



Don't take off the uniform and put on the pounds.

Prevent unnecessary post-retirement weight gain!

- ***Almost half of military retirees are obese.***
- ***When compared to active duty of the same age, the rate of obesity is twice as high in retirees.***



It is much easier to maintain your weight, than to lose what you gained!

Obesity Increases Risk For:

- ***Stroke***
- ***Heart Disease***
- ***Diabetes***
- ***High Blood Pressure***
- ***Sleep Apnea***
- ***Joint pain***
- ***Gallstones***

Source: U.S. Army Public Health Command



Focus on the Performance Triad

<http://armymedicine.mil/Pages/performance-triad.aspx>



Be mission-ready so that you can enjoy a long and healthy retirement.



Sleep

- Get sufficient quality sleep



Activity

- Maintain an exercise routine
- Increase daily physical activity



Nutrition

- Improve your nutrition
- Control your portions and calories

- Set a goal, make a plan - make time
- Employ self-monitoring tactic(s)

The Survivor Benefit Plan



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

A **financial foundation** for your retirement

RETIRED PAY **STOPS** WHEN THE RETIRED SOLDIER DIES!

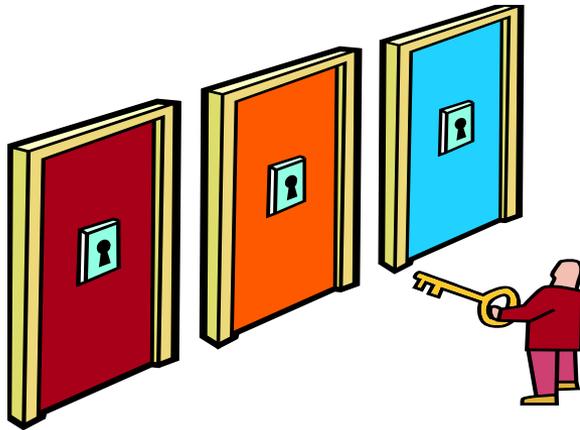


In FY13, 81% of Retiring Soldiers took SBP

<http://soldierforlife.army.mil/retirement/sbp>



SBP Elections . . .



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

Six Election Categories

- Spouse Only
- Spouse & Children
- Children Only
- Former Spouse Only
- Former Spouse & Children
- Insurable Interest



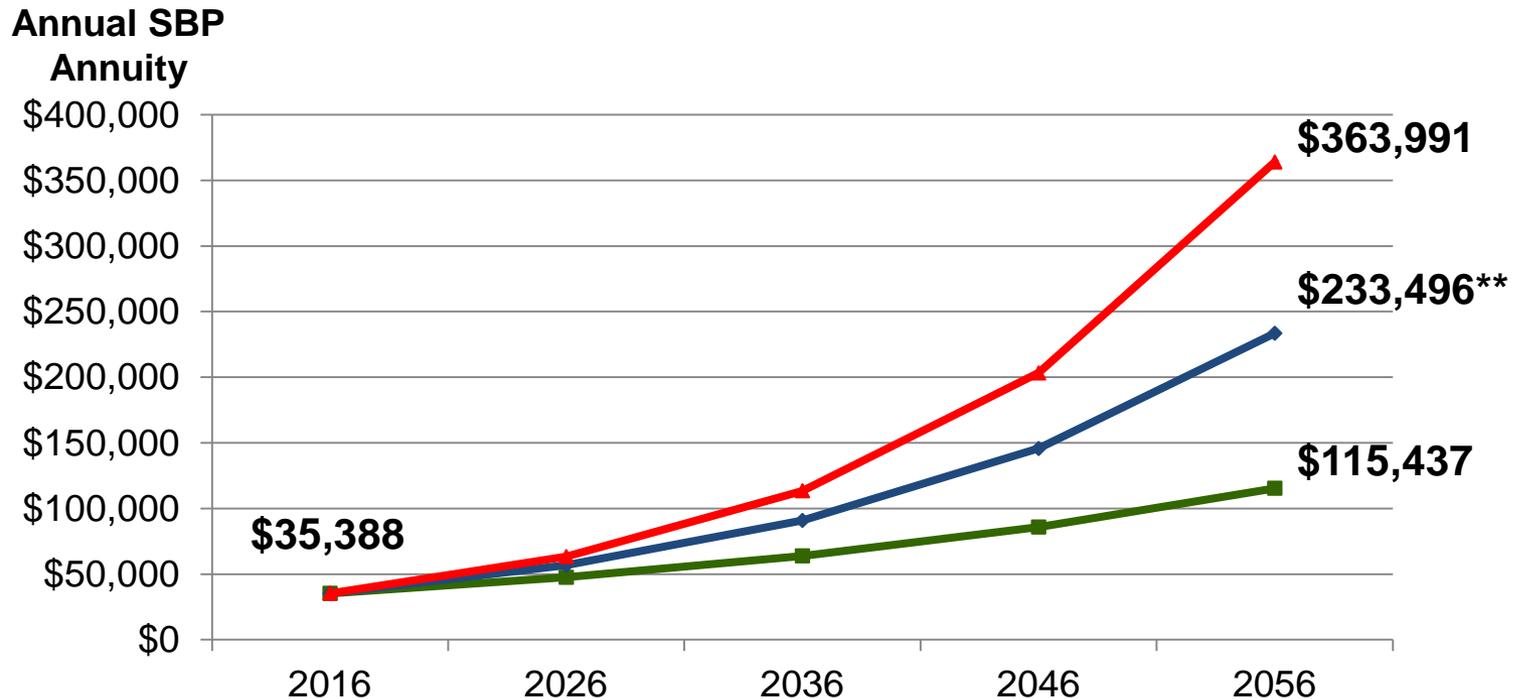
Spouse SBP

- Annuity is 55% of the “base amount”
- Cost is 6.5% of the “base amount”
- “Base amount” can be \$300 up to full retired pay
- Annuity paid forever (unless spouse remarries before age 55; if remarriage ends, annuity is reinstated)
- If surviving spouse remarries after age 57 and is eligible to receive both SBP and DIC, spouse receives both based on case law
- Annuity is increased by annual COLA
- Annuity is taxable as unearned income (premiums are paid with pre-tax dollars)



SBP Cost of Living Adjustments (COLA)

The effects of COLA on SBP over 40 years for a CSM who retires in 2015 with a \$5,362 SBP base amount and then dies in 2016.



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

- **3% COLA** represents low inflation
- **4.83% COLA**** represents inflation average over previous 40 years
- **6% COLA** represents moderate inflation

All calculations are before tax dollars made using DOD Office of the Actuary tables
** SOURCE: US Dept. of Labor, Bureau of Labor Statistics



Spouse SBP Premium Payback Period

<u>SBP Premiums Paid</u>	<u>Premium Payback Period</u>
5 Years	8 Months
10 Years	1 Year, 1 Months
15 Years	1 Year, 6 Months
20 Years	1 Year, 10 Months
25 Years	2 Years, 2 Months
*30 Years	2 Years, 5 Months

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

SOURCE: DOD Actuary



U.S. ARMY

Soldier Life Cycle

Serve Strong

- Technical and Leadership experience
- PME supports continued development
- ACT / COOL / JST
- Credentialing, Certifications and Licensing



Start Strong

- Recruit Top 29%
- HS Diploma / College
- PaYS Partner (Partnerships for Youth Success)
- Initial Entry Training (IET)
- Army Values and Warrior Ethos



Re-integrate Strong

- SFL-Transition Assistance Program (TAP)
- Retirement Services
- National Guard / Reserve
- Army Network / Mentors
- Community Action Teams
- Apprenticeships/Internships



Remain Strong

- Community Reception
- National Guard / Reserve
- VSO / MSO
- Retired Soldiers / Veterans
- Mentors
- Community / Civic Leaders



STRONGER RELATIONSHIPS
MEAN A STRONGER ARMY





Army Lapel Button/ Retired Army Lapel Button & Badge

Past



Army Lapel Button

Present



Army Lapel Button



US Army Retired
Lapel Button
1968-2007



US Army Retired
Lapel Pin
2007-2014



Retired Army
Lapel Button



US Army Retired ID Badge



US Army Retired ID Badge





The **NEW** Retirement Services Website

<http://soldierforlife.army.mil/retirement>

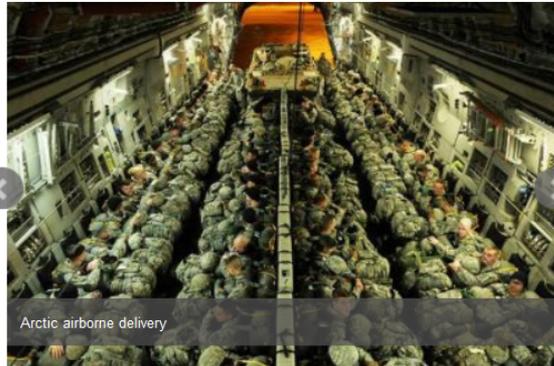


Army Retirement Services Office

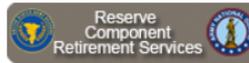
SOLDIER FOR LIFE

Once a Soldier, Always a Soldier ... A Soldier for Life!

- Retired Soldiers - Home
- Army Echoes
- Army Echoes Blog
- Preparing to Retire
- After Retiring
- Survivor Benefit Plan
- Career Status Bonus
- Retirement Services Officers
- RC Retirement Services
- Survivor Assistance
- CSA Retired Soldier Council
- Former Spouse Information
- Frequently Asked Questions
- Calculators
- Active Officer Retirement
- Active Enlisted Retirement
- RSO - Mission
- Helpful External Links
- Contact Us



Arctic airborne delivery



[Click here to buy the new U.S. Army Retired Lapel Button](#)

Army Echoes Updates

- [Department of Defense Announces New Policy on Service Member Allotments](#)
- [Installation Visitors, Civilian Workers Can Dine At The Exchange](#)
- [Exchange Doubles Savings on Gas Nov. 14-16 for MILITARY STAR® Card Users](#)
- [Consumer Financial Protection Bureau: Making Your Voice Heard](#)
- [Nationwide Telephone Scam Affecting TRICARE](#)

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Retiree Appreciation Days

Today Friday, April 10

Friday, April 24

Hanscom AFB, Concord, MA

Saturday, April 25

JB McGuire-Dix-Lakehurst, NJ

Saturday, May 2

West Point, NY

Saturday, May 9

Aberdeen Proving Grounds, MD

Ft. Wainwright, AK

Thursday, May 14

Events shown in time zone: Eastern Time



[SFL Home](#) | [Soldiers \(AD/NG/AR\)](#) | [Retired Soldiers](#) | [Veterans](#) | [Military Families/Gold Star Families](#) | [Education](#) | [Employment](#) | [About](#)

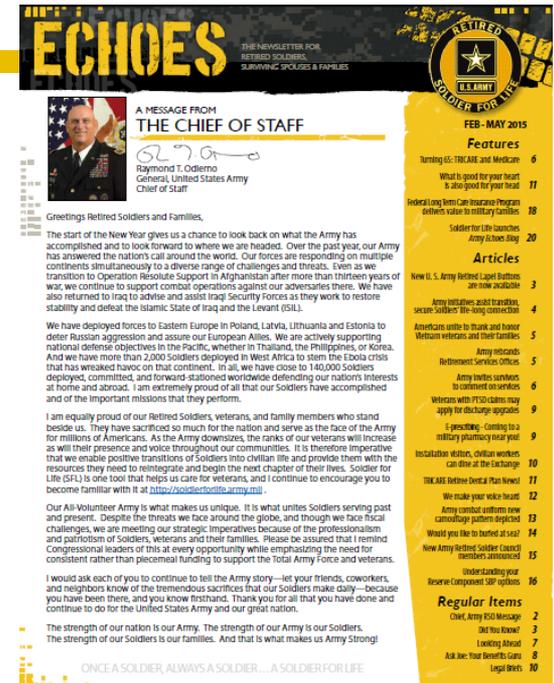


[SFL Mission](#) | [SFL TAP](#) | [Army White Pages](#) | [Resource Map](#) | [SFL Initiatives](#)





Army Echoes



- Official Army publication for communicating with Retired Soldiers/Families
- 3 issues: FEB, JUN, OCT
- New apps for iPhone, iPad, Android phones
- All Retired Soldiers and SBP annuitants with **myPay** accounts now receive **Army Echoes** electronically at their email addresses in **myPay**.

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

- Receive **Army Echoes** **BEFORE** you retire! Subscribe at <https://soldierforlife.army.mil/retirement/echoes-subscription>.
- Subscribe to the **Army Echoes Blog** to receive frequent news between editions at <http://soldierforlife.army.mil/retirement/blog>.



Impact of ID Card Changes at Retirement

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

DS Logon: Request an account online at
<https://www.dmdc.osd.mil/identitymanagement/authenticate.do?execution=e1s1>
Or visit an ID Card facility or VA Regional Office



Retirement Services Officers (RSO)

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

Joint Base Myer-Henderson Hall Pre-Retirement Briefing held the first Tuesday of each month in Town Hall (Bldg 243), 0800-1200. RSO contact information 703-696-5948, email usarmy.jbmhh.asa.mbx.hrd-rso@mail.mil

Fort Belvoir Pre-Retirement Briefing held the second Wednesday of the month at the Barden Education Center (Bldg 1017), 0800-1200. RSO contact information 703-806-4551, email gwendolyn.s.lott.civ@mail.mil

Fort Meade Pre-Retirement Briefing held the 2nd and 4th Friday each month (check website, reservations required) at McGill Training Center. RSO contact information (301) 677-9600/9434/9603, email MeadeRSO@mail.mil



Where Do You Find Retirement Information?

- Army G-1 Retirement Services Office Homepage
<http://soldierforlife.army.mil/retirement>
 - DA Pre-Retirement Counseling Guide
 - USAR & ARNG Non-Regular Retirement Guides
 - DA Survivor Benefit Plan (SBP) Briefing
- MyArmyBenefits at <http://myarmybenefits.us.army.mil/>
- Army Installation Retirement Services Officers (RSOs)
<http://soldierforlife.army.mil/retirement/rso>
- HRC Reserve Retirements Branch
<https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements>
- USAR Regional Support Command RSOs listed at:
<http://soldierforlife.army.mil/retirement/reservecomponent>
- State RSOs can assist National Guard Soldiers
http://myarmybenefits.us.army.mil/Home/Benefit_Library/Resource_Locator.html



For more information

Army

<http://soldierforlife.army.mil/retirement>

Air Force

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

Navy

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

Marine Corps

https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR

Coast Guard

<http://www.uscg.mil/ppc/ras/>



**Thank you for your
service!!**

QUESTIONS?