



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

Army G-1 Retirement Services Office

14 August 2014



# *Purpose*

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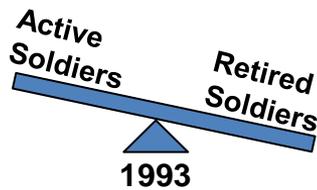
To provide an overview of the planning needed to prepare for retirement.

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!**

31,908 Soldiers retired in FY13

2014 Population Served	Active Army			Retired Soldiers	Surviving Spouses	Total
	<u>Army</u>	<u>ARNG</u>	<u>USAR</u>			
	519,786	355,954	196,782	918,228	246,216	2.24M

### Pre-Retirement Policy

- 117 Retirement Services Officers
- Career Status Bonus
- Active Duty Death SBP
- MyArmyBenefits Website
- Pre-Retirement Counseling
- SBP/RCSBP Counseling
- Retiring Soldier Commendation Program
- SBP Counselor Certification

### Post-Retirement Policy

- Lifetime benefits advice & support
- Survivor Benefit Plan (SBP)
- Annuity for Certain Military Surviving Spouses
- Army *Echoes* Newsletter
- CSA & Installation Retiree Councils
- Retiree Appreciation Days
- Strategic communications & websites
- AAFES/DeCA/AFRH Advisory Boards
- Army Family Action Plan GOSC

**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***

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

## ***24-12 Months Prior to Retirement***

- Attend installation RSO pre-retirement and SBP briefings
- Attend a Transition Assistance Program (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.acap.army.mil/transition/preseparation\\_timeline.aspx](https://www.acap.army.mil/transition/preseparation_timeline.aspx)



# Retirement Planning

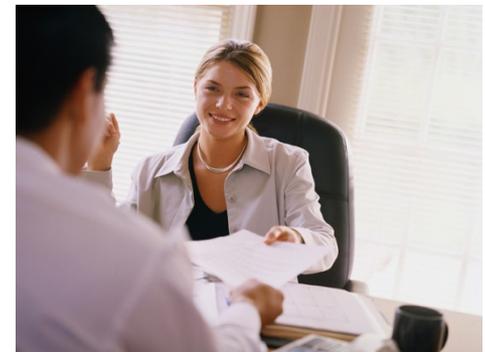
## Step 1

Contact your Transition Office and Army Career and Alumni Program (ACAP) office for assistance in preparing for a career after military service

# Army Career and Alumni Program



- You may initiate the ACAP 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 ACAP services.
- Consists of:
  - Pre-separation counseling
  - Job assistance workshops
  - Individual counseling
  - Job search resources
- ACAP Home Page: <http://www.acap.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**
  - 1<sup>st</sup> 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
- ***Applying to Transfer to Retired Reserve (Gray Area)***
  - TPU member under 60: Submit DA 4651 to chain of command & follow unit checklist
  - IRR, AGR or 60+: Submit DA 4651 to HRC
  - National Guard follow the procedures of your state



# Nonregular Retirement Facts

- **Points = Retired Pay:** verify yours are correct NOW!
- **Retired Pay before 60?** After 28 JAN 08, federal law reduces nonregular retirement age 90 days for each 90-day increment on qualifying orders. CANNOT cross fiscal year boundaries. The maximum reduction is to age 50.
- **When to Apply:** NET than 9 months and NLT than 90 days prior to the date retired pay is to start. HRC mails RC retirement applications during the month prior to the 59<sup>th</sup> birthday. *It's the Soldier's responsibility to ensure HRC has the current address and to request early retirement if authorized.*



# Retirement Planning

## Step 3

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

You may attend the preretirement briefing at any time –  
including 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



# 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)

$$\text{RETIRED PAY} = (\text{Years of creditable service} \times 2\text{-}1\text{/}2\%) \times \text{Final Basic Pay}$$

- Commissioned service requirement
- Time-in-grade requirement
- Percentage multipliers can now exceed 100%
- **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 and  
DIEMS on or post 1 Aug 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
- Percentage multipliers can now exceed 100%
- **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
- Percentage multipliers can now exceed 100%
- If you chose the CSB payment, you receive COLA minus 1%; one-time catch-up COLA at 62; COLA minus 1% after 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



# MyArmyBenefits

**MyArmyBenefits**  
Your one stop for up-to-date benefits information

Home • **Benefit Library** • Benefit Calculators • News • Help • Español

**1** **2** **3**

**4** **5**

**Calculate Your Survivor Benefits**  
Estimate your survivor benefit amounts to help plan your family's financial future. Use the "what if" feature to see how life events change the income stream. 100%

**Changes to MyArmyBenefits:**  
Major changes have been made to MyArmyBenefits. There's a new look, new content and a simplified navigation. But it is the changes made to the calculators that are most significant because they will now provide Army National Guardsmen and Reservists the same deployment, retirement and survivor benefit reports the Active Duty Soldiers and their Families have been provided.

**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 section. If you have questions or comments please contact us.

**Suicide Prevention**  
The following resources are available for reference and assistance:  
**Suicide Awareness for Leaders**  
**Resources for Suicide Prevention**  
The Army Campaign Plan for Health Promotion, Risk Reduction and Suicide Prevention ALARACT documents:  
• Signed Complete Army Campaign Plan  
• VCSA Sends Commander and Leader Responsibilities—Helping Our Soldiers and Enforcing Standards  
• Annex D, Command Policy and Role of GI

**New Benefits**  
**Local Moves and Rental Foreclosure**  
Soldiers and their Family Members are now authorized a local move through the Army when foreclosure action is taken against the owner/landlord of rental property in which they are residing. Read the ALARACT and go here for more information on foreclosures and landlord/tenant issues. Also contact your local housing office for more information.

**Need Help with Army Benefits?**  
MyArmyBenefits provides answers to questions about your benefits. Contact a Benefits Specialist for further assistance.

**Related Items**  
EagleCash SVC Issuance  
DD93 Training Regmt ALARACT  
MOS CrisisLine ALARACT  
Strong Bonds for Single Soldiers  
Battlemind Ldr Pocket Guide

**Benefit Issues and Updates**  
**Impact of benefits in event of Suicide:**  
Please note that in the event of a Soldier's death it determined to be self-inflicted, surviving Family member benefits may be subject to modification [AW Army Regulation 600-8-4. For more information contact your local benefits counselor, or call My Army Benefits at 1-888-721-2769 (1-888-721-Army)].

**Deployment Bulletin Board**  
**Strong Bonds for Single Soldiers**  
The Strong Bonds program that provides retreat weekends for couples by Army Chaplains also provides a program for single Soldiers. Learn how to choose a partner wisely, build relationship skills and more. See the brochure.

**Helpful Deployment Links**  
**Battlemind**  
**Battlemind for Families**  
**Army Behavioral Health**  
**After Deployment**

**07/21/10**  
**IRAQ deployments could drop to 9 months**  
U.S. planners in Iraq are considering cutting troop deployments from 12 months to as low as nine months some time after the first fall to the 50,000 mark, the top U.S. commander there said Wednesday. "I think nine months would be reasonable," Army Gen. Ray Odierno said during a Pentagon news conference. But he cautioned that there is no certainty such a change will take place during the period between September and Dec. 31, 2011, by which time all major U.S. military units must be withdrawn.

**07/21/10**  
**Officers group objects to new MyCAA limitations**  
The Defense Department's revised policy for the My Career Advancement Account program "yanks the rug out from under career spouses yet again," said Steve Shepperson, government relations director for the Military Officers Association of America. MOAA has expressed strong disagreement with the Pentagon's decision to severely limit military spouses' eligibility for tuition funding through the MyCAA program, announced Tuesday.

**07/21/10**  
**Hold off on new GI Bill changes, VA urges**  
The top education official for the Veterans Affairs department is asking Congress to delay until Aug. 1, 2011, any significant changes or improvements in the Post-9/11 GI Bill.

**07/20/10**  
**Gray-area reservists' Tricare wait**  
Tricare health benefits for so-called "gray area" reserve retirees remain elusive, with signs the Defense Department won't keep a promised Oct. 1 start date. Aimed at National Guard and reserve component members who have earned retirement benefits but are not yet eligible for health care or retired pay because they have not reached retirement age, the Tricare Reserve Program was authorized by Congress last October.

**07/20/10**  
**GI Bill stipend make-up checks coming in August**  
Underpayments of living allowances for 153,000 veterans using the Post-9/11 GI Bill will be corrected in August when the Veterans Affairs Department issues one-time catch-up checks to anyone who has received the stipend since Jan. 1. The checks represent a fix to a problem dated when VA set the 90-day living allowance in January after military housing allowances, on which the stipends are based, increased.

- 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 or not available for VA exam at separation point)

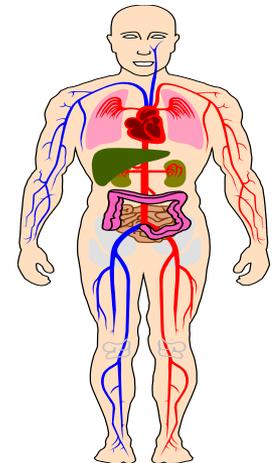
VA goal is to start disability payments within 60 -120 days of retirement. Visit the VA web site at <http://www.va.gov> or call 1-800-827-1000



# VA Compensation for Service-Connected Disability

## VA rates disabilities 0% - 100%

- Each % has an assigned dollar amount
- 2014 basic rates: from \$131 (10%) to \$2858 (100%)  
(30% & higher = Extra dependent allowance)
- Tax free payments
- *For retirees <50% disabled*, 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><b><i>Combat-related disabilities</i></b></p> <ul style="list-style-type: none"><li>• Armed conflict (e.g. Purple Heart)</li><li>• Simulated combat (e.g. FTX)</li><li>• Hazardous service (e.g. parachute duty)</li><li>• Instrumentalities of war (e.g. combat vehicles, Agent Orange)</li></ul>	<p><b><i>Service-connected disabilities</i></b></p> <p>Retired pay offset by disability pay is restored</p>
10%-100% disability rating	50%-100% disability rating
Not taxable; not divisible in divorce	Taxable; divisible in divorce
Must apply to HRC	No application: DFAS & VA bump files
<a href="http://www.crsc.army.mil">http://www.crsc.army.mil</a>	<a href="http://www.dfas.mil/retired_military/disability/crdp.html">http://www.dfas.mil/retired_military/disability/crdp.html</a>



## ***Post 9/11 GI Bill Transferability***

- 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](mailto:usarmy.knox.hrc.mbx.tagd-post911gibill@mail.mil)



# VA Information Sources

## Online

- <http://www.va.gov>
- <https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal>
- Send e-mail inquiries
- Download forms
- Get benefits information
- Apply for benefits



## By Phone

- Health Care 1-877-222-VETS (8387)
- Benefits: 1-800-827-1000
- Education: 1-888-GIBILL-1
- VA Life Insurance: 1-800-697-6947
- SGLI/VGLI: 1-800-419-1473



## In-Person

- County VA Director (blue pages of phone book)



# A TRICARE Overview



- **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:** 4 choices for health care –
  - **TRICARE Prime** -- MTFs are principal source of health care (100% covered)
    - ❖ Annual fee is \$547.68 per family or \$273.84 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
  - **TRICARE Young Adult** – for children between 23 and 26
    - ❖ Not subsidized by the Federal Government

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



# **TRICARE Retiree Dental Plan**

## ***Who Is Eligible***

- Retirees of any age
- Gray Area Reserve retirees, not yet age 60
- Spouses, unremarried surviving spouses, and eligible children of both

## ***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

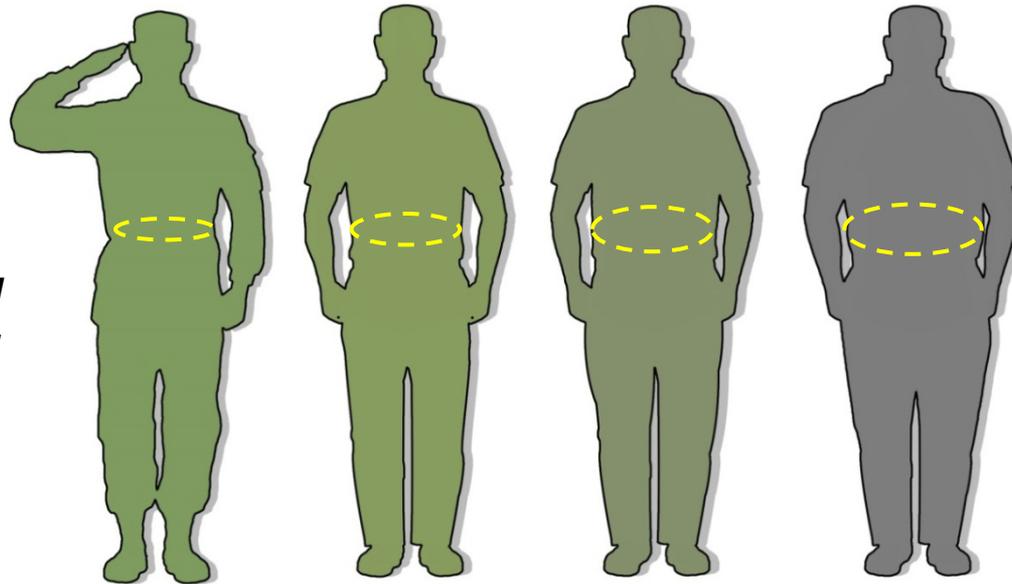
# Retirement = New Mission



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)

# YOUR RETIRED PAY STOPS



WHEN YOU DIE  
UNLESS YOU ELECT THE  
**SURVIVOR BENEFIT PLAN!**

# What is the Survivor Benefit Plan?



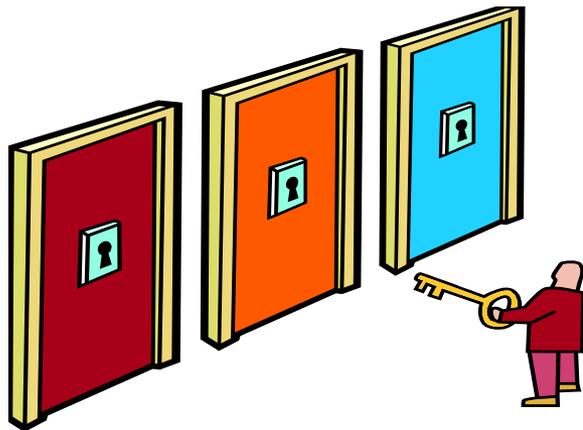
- A **LAW** enacted by Congress in 1972 to solve concerns about “destitute widows”
- Sole means for Retired Soldiers to leave a portion of their retired pay to survivors
- The government pays the premiums while you’re on active duty
- Decision at retirement -- begin to share cost



**In FY13, 81% of retiring Soldiers took 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

## Six Election Categories

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



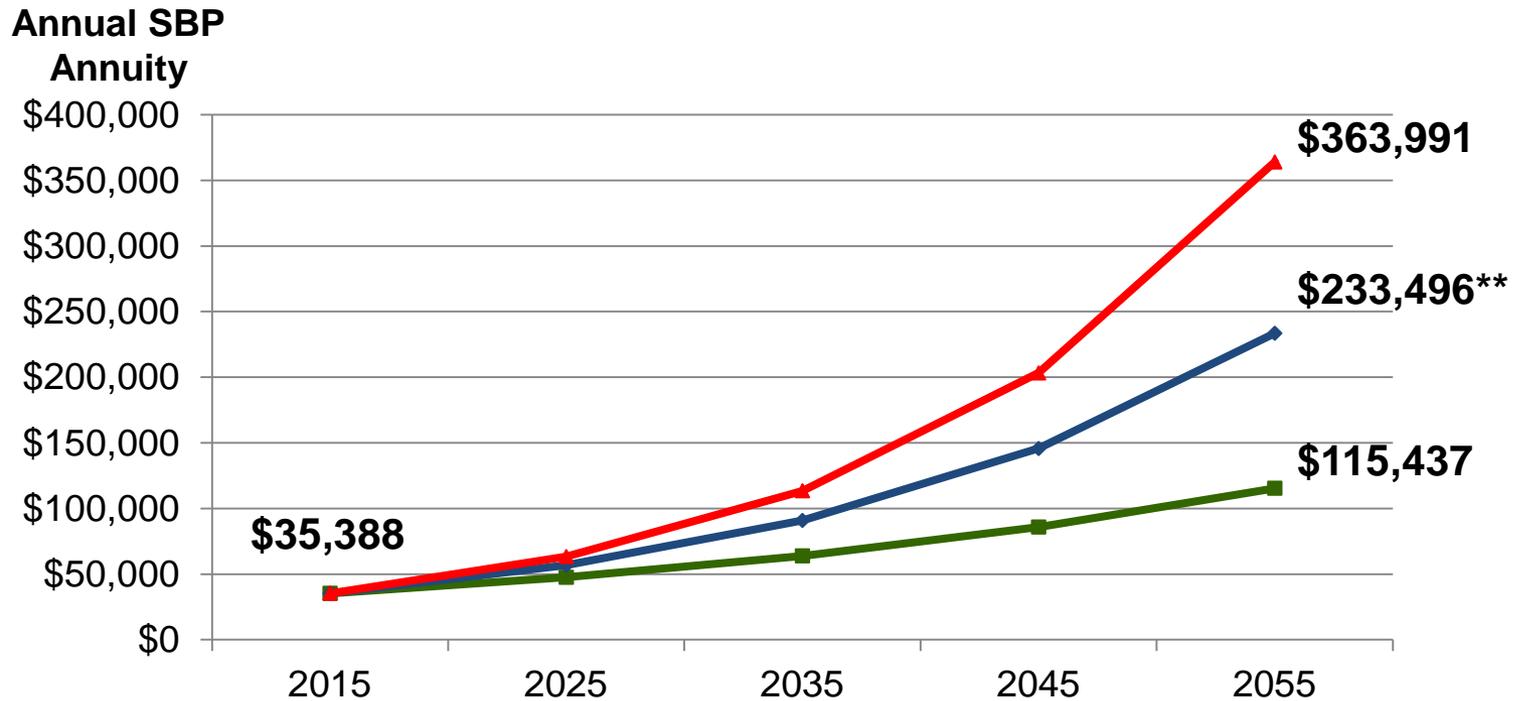
## *Spouse SBP*

- 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
- 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 2014 with a \$5,362 SBP base amount and then dies in 2015.



**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

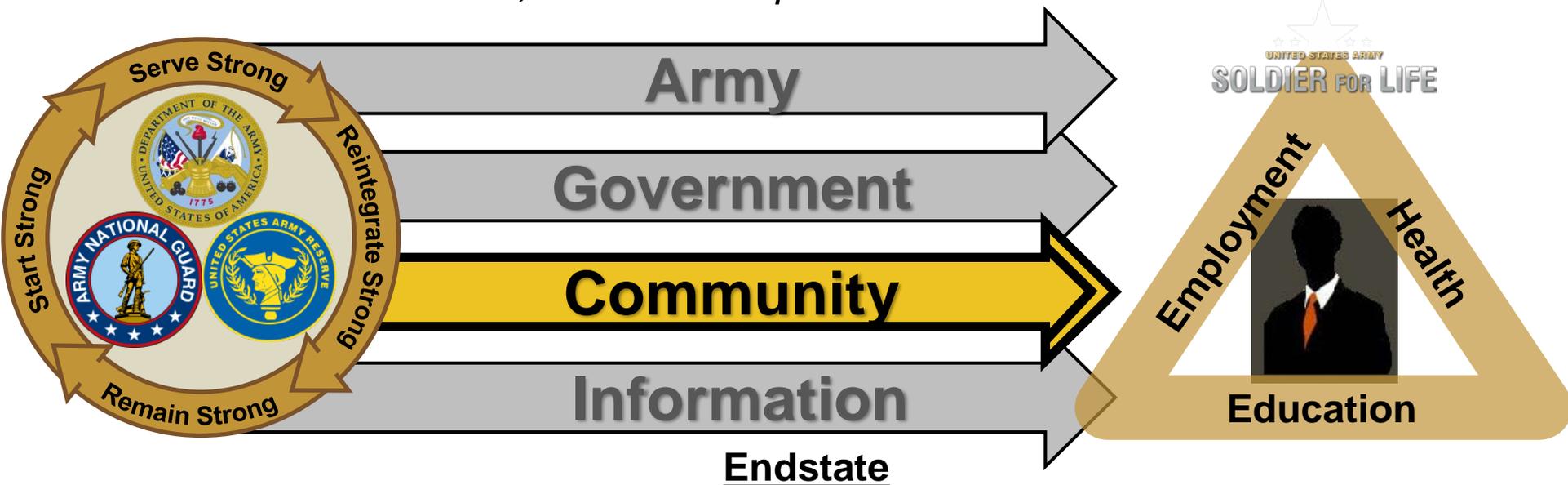
SOURCE: DOD Actuary



# Soldier for Life Campaign

## Mission

*Soldier for Life connects Army, governmental, and community efforts to build relationships that facilitate successful reintegration of our Soldiers, Retired Soldiers, Veterans, and their Families in order to keep them Army Strong and instill their values, ethos, and leadership within communities.*



## Endstate

*Soldiers, Veterans, and Families leave military service “career ready” and find an established network of enablers connecting them with the employment, education, and healthcare required to successfully reintegrate into civilian society.*

**Army Imperative: Sustain the Premier All-Volunteer Army**



# 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 *Echoes* electronically at their email addresses in **myPay**.

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

- Subscribe to *Echoes* **BEFORE** you retire by sending an email to [listserv@listserv.army.pentagon.mil](mailto:listserv@listserv.army.pentagon.mil) and putting “Subscribe RSO-Echoes” in the body of the email.
- Subscribe to updates between editions by sending an email to [listserv@listserv.army.pentagon.mil](mailto:listserv@listserv.army.pentagon.mil) and putting “Subscribe ArmyEchoesUpdates” in the body of the email.



# The **NEW** Retirement Services Website

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



Army Retirement Services Office

## SOLDIER FOR LIFE



- > RSO - Mission
- > Army Echoes
- > Survivor Benefit Plan
- > Army Chief Of Staff's Retiree Council
- > Retirement Services Officers
- > Pre-Retirement
- > Post-Retirement
- > Reserve Component Retirement Services
- > Casualty Assistance
- > Uniformed Services Former Spouse Protection Act
- > HRC Officer Personnel Management Directorate
- > Active Army Enlisted Retirements
- > Army Great Links
- > Calculators



Army Echoes	Survivor Benefit Plan: The Simple Facts
MyArmyBenefits	myPay
Installation Retirement Services Offices	Reserve Component Retirement Services Offices
DS Logon	Department of Veterans Affairs (VA)

### Army Echoes Updates

- [TRICARE Young Adult Offers a Variety of Healthcare Options for Young Adults](#)
- [How to Create your myPay Account](#)
- [TRICARE Service Center Walk-in Service Ended in the U.S. on April 1, 2014](#)
- [Behind the numbers: Servicemember complaints to the Consumer Financial Protection Bureau](#)
- [Retiree credits Army Intramurals for his success on the courts](#)

To receive these updates by email put "Subscribe rso-echoes@listserv.army.pentagon.army.mil" (without the quotes) in the body of an email message and send it to [listserv@listserv.army.pentagon.mil](mailto:listserv@listserv.army.pentagon.mil).

Retired Soldier news briefs

Opt in to receive the Army Echoes Updates newsletter

### Retiree Appreciation Days

Today ◀ ▶ **Saturday, May 10**

- Saturday, May 10**
- Fort Stewart
- JB Elmendorf-Richardson
- Thursday, May 15**
- Ft. Jackson, SC
- Friday, May 16**
- Ft. Jackson, SC
- Ansbach, Germany
- Fort Bragg, NC
- JB Lewis-McChord, WA

Events shown in time zone: Eastern Time

- SFL Home
- Soldiers (AD/NG/AR)
- Retired Soldiers
- Veterans
- Military Families/Gold Star Families
- Education
- Employment
- Health
- MyArmyBenefits
- About SFL



## Coming in OCT: News blog, social media, FAQs



# 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](mailto: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](mailto:gwendolyn.s.lott.civ@mail.mil)

**Fort Meade Pre-Retirement Briefing** held the 2<sup>nd</sup> and 4<sup>th</sup> Friday each month (check website, reservations required) at McGill Training Center. RSO contact information (301) 677-9600/9434/9603, email [MeadeRSO@mail.mil](mailto: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.html>
- 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.html>
- State RSOs can assist National Guard Soldiers  
[http://myarmybenefits.us.army.mil/Home/Benefit\\_Library/Resource\\_Locator.html](http://myarmybenefits.us.army.mil/Home/Benefit_Library/Resource_Locator.html)



## *For more information*

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### ***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](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](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?**