Department of the Army
Preparing for Retirement Seminar

Soldier for Life Retirement Services Office
9 February 2016
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!
The Army Retirement Services Website

http://soldierforlife.army.mil/retirement
**Soldier Life Cycle**

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

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

**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
### Population Served -- Growing

<table>
<thead>
<tr>
<th>Year</th>
<th>Active Soldiers</th>
<th>Retired Soldiers</th>
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<tbody>
<tr>
<td>1920</td>
<td>204,000</td>
<td>6,000</td>
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<tr>
<td>1950</td>
<td>593,000</td>
<td>62,000</td>
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<td>1960</td>
<td>873,000</td>
<td>122,000</td>
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<td>1970</td>
<td>1,323,000</td>
<td>282,000</td>
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<td>1980</td>
<td>777,000</td>
<td>425,000</td>
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<td>1990</td>
<td>732,000</td>
<td>489,000</td>
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<tr>
<td>2000</td>
<td>482,000</td>
<td>526,000</td>
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<tr>
<td>2010</td>
<td>562,000</td>
<td>847,000</td>
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In FY14, the Army paid $19.0 Billion in retired and annuity pay to Retired Soldiers and surviving spouses.
Army Retirement Services

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

<table>
<thead>
<tr>
<th>2015 Population Served</th>
<th>Active Army</th>
<th>ARNG</th>
<th>USAR</th>
<th>Retired Soldiers</th>
<th>Surviving Spouses</th>
<th>Total</th>
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<tbody>
<tr>
<td>2015</td>
<td>490,326</td>
<td>349,042</td>
<td>198,698</td>
<td>948,296</td>
<td>249,160</td>
<td>2.23M</td>
</tr>
</tbody>
</table>

**Pre-Retirement Policy**
- 116 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

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 Pre-separation 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.
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](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)
  - JAG Retirements (703) 545-2028
  - Chaplain Retirements (571) 256-8764
  - Army National Guard: State AGR Office (T32); Human Capital Management (T10)
  - All others: Local Military Personnel Office

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

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

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

• **Active duty service obligations** due to promotion, PCS, transferring GI Bill
• Since 1 August 2013, Soldiers who transfer Post-9/11 GI Bill education benefits to their dependents incur a **4-year service obligation**. Prior to that, the ADSO depended on when the benefits were transferred. Soldiers cannot retire until their service obligations are satisfied, with a few exceptions.

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

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

- TEB Obligation End Date (TEB OED)
- TEB Approval Form (Adobe Acrobat icon)
Non-Regular Retirement Eligibility & Transfer to Retired Reserve

• **Acquire the minimum qualifying years**
  – 20 years for length of service retirement; 15 years for a medical retirement
  – To get your 20-Year Letter, the 6 or 8 year rule might apply. If you completed 20 years:
    • Before 5 Oct 94: Serve the last 8 years in a Reserve Component (RC)
    • From 5 Oct 94 to 24 Apr 05: Serve the last 6 years in a RC
    • On or after 25 Apr 05: No RC service requirement

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

• **Retired Pay before 60? (Reduced Age Retirement)**
  – Federal law reduces non-regular retirement age 90 days for each 90-day increment for qualifying orders on or after 29 January 2008.
  – CAN cross fiscal year boundaries, but only if served after 1 October 2014.
  – The maximum reduction is to age 50.

• **When to Apply to HRC:** Request retirement application or download from HRC’s website 12 months out. Submit 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 strongly recommend that you 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

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

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

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

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

Where to validate your DIEMS

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

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

(DIEMS Prior to 8 Sep 80)

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

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

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

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

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

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

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

(DIEMS 1 Aug 86 – 31 Dec 17)

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

- If you took the $30K Career Status Bonus, you’ll receive REDUX
- If you didn’t take the CSB, you’ll receive High-3
- REDUX: 2% per yr thru 20 yrs; 3.5% from 20-30 yrs; 2.5% thereafter
- REDUX receives COLA minus 1%; one-time catch-up COLA at age 62; then COLA minus 1% after age 62
- Credit for all full months served (22 yrs 4 mos = 48.17%)

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<th>24</th>
<th>25</th>
<th>26</th>
<th>27</th>
<th>28</th>
<th>29</th>
<th>30 thru 40</th>
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</thead>
<tbody>
<tr>
<td>REDUX Multiplier %</td>
<td>40</td>
<td>43.5</td>
<td>47</td>
<td>50.5</td>
<td>54</td>
<td>57.5</td>
<td>61</td>
<td>64.5</td>
<td>68</td>
<td>71.5</td>
<td>75 - 100</td>
</tr>
<tr>
<td>High-36/Final Mult. %</td>
<td>50</td>
<td>52.5</td>
<td>55</td>
<td>57.5</td>
<td>60</td>
<td>62.5</td>
<td>65</td>
<td>67.5</td>
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Or just go to [http://myarmybenefits.us.army.mil](http://myarmybenefits.us.army.mil) for your personal retirement calculation
**Blended Retirement System**

(DIEMS 1 Jan 18 and later)

**RETIRED PAY = DEFINED BENEFIT + DEFINED CONTRIBUTION**

**DEFINED BENEFIT** = Yrs of service x 2.0% x avg 36 highest months of base pay

**DEFINED CONTRIBUTION**
- After 60 days, automatic contributions to TSP L Fund account start: Government 1% & Soldier 3%
- After financial training, Soldier may change amount and TSP allocation
- After 2 years, Gov’t matches Soldier’s TSP contributions (until 26 YOS)
  - $ for $ match up to 3%; if Soldier contributes 4%, then Gov’t 3.5%; if Soldier contributes 5%, then Gov’t 4%
  - No matter what Soldier does, Gov’t still contributes initial 1%
- Limits: Gov’t: 5% (1% + 4%) Soldier: Annual IRS limit (currently $18K)
- After 2 years, Soldier is vested, may take TSP funds at ETS
Blended Retirement System (Cont.)
(DIEMS 1 Jan 18 and later)

RETIRED PAY = DEFINED BENEFIT + DEFINED CONTRIBUTION

OTHER INFO

• Soldiers with <12 YOS on 31 Dec 17, may opt in from 1 Jan – 31 Dec 18
• Soldiers with >12 years are grandfathered in their current retired pay plan
• Continuation Pay at 12 YOS for additional 4 year commitment
• Full COLAs
• Credit for all full months served (22 yrs 4 mos = 44.67%)
• 3 payout options at retirement:
  – Full annuity
  – Reduced annuity plus 25% lump sum
  – Reduced annuity plus 50% lump sum
**Income Taxes**

Federal taxes are due on all retired military compensation.

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<thead>
<tr>
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<tbody>
<tr>
<td>Alaska</td>
<td>Alabama</td>
<td>Arizona</td>
<td>California</td>
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<tr>
<td>Florida</td>
<td>Hawaii</td>
<td>Arkansas</td>
<td>Minnesota</td>
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<td>Colorado</td>
<td>Nebraska</td>
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<td>New Hampshire</td>
<td>Iowa</td>
<td>Connecticut</td>
<td>Rhode Island</td>
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<td>South Dakota</td>
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<td>Wisconsin</td>
<td>Maryland</td>
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* State taxes as of March 2015. Conditions or limitations apply. See the MyArmyBenefits state fact sheets for details.
MyArmyBenefits

Benefit Library
- Federal Fact Sheets
- State and Territory Benefits Fact Sheets
- Resource Locators

Benefit Calculators
- Retirement
- Survivor Benefits
- Deployment Calculator

Benefits Help Desk Operations
Wounded Warrior Special Module
- Wounded Warrior / DRE Calculator
- Sustaining Income Calculator

Casualty Operations Special Module
- Survivor Benefits Report

http://myarmybenefits.us.army.mil
Links directly to DEERS information through CAC or DS Logon.
Retirement Planning
Step 4

Schedule your retirement physical
• Army requires a retirement physical

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

• Your last record of active duty health

• Assists with claim for VA service-connected disability

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](http://www.va.gov) or call 1-800-827-1000

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

VA rates disabilities 0% - 100%

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

<table>
<thead>
<tr>
<th>Combat Related Special Compensation</th>
<th>Concurrent Retirement and Disability Pay</th>
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</thead>
<tbody>
<tr>
<td><strong>Combat related disabilities</strong></td>
<td><strong>Service connected disabilities</strong></td>
</tr>
<tr>
<td>• Armed conflict (e.g. wounds)</td>
<td>Retired pay that would have been waived by the Soldier in order to receive disability pay is restored (i.e., no $ for $ off-set of retired pay)</td>
</tr>
<tr>
<td>• Simulated combat (e.g. FTX)</td>
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<tr>
<td>• Hazardous service (e.g. parachute duty)</td>
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<tr>
<td>• Instrumentalities of war (e.g. combat vehicles)</td>
<td></td>
</tr>
</tbody>
</table>

| 10%-100% disability rating (combat related) | 50%-100% disability rating (service connected) |
| 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 |

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

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 Retirement and Disability Pay (CRDP).

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

• **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 $565.20 per family or $282.60 per individual plus co-pays for treatment at non-MTF TRICARE network providers
  – **TRICARE Extra** – the “preferred provider” option (80% covered/20% co-pay)
     No enrollment fee, but $300 annual deductible and co-payments apply
  – **TRICARE Standard** – “fee-for-service” option (75% covered/25% co-pay)
     No enrollment fee, but $300 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
– **US Family Health Plan**
  - Began as US Public Health Service hospitals
  - TRICARE Prime Option for Retired Soldiers and eligible family members up to age 65
  - [http://www.usfhp.com/](http://www.usfhp.com/) or (800) 748-7347

– **Department of Veterans Affairs**
  - Vets separated under any condition other than dishonorable including Army Reserves or Army National Guard called to active duty by a federal order who completed the full period
  - Some Vets may be required to pay a co-pay for treatment of their non-service connected conditions. Private health insurance may reduce or eliminate the co-pay.
  - Most Vets must complete a financial assessment at time of enrollment
  - [http://www.va.gov/health/](http://www.va.gov/health/) or 1-877-222-VETS (8387)
**Who Is Eligible**

- Retired Soldiers of any age
- Gray Area Soldiers, 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 of retirement to avoid the 12-month waiting period for major care (e.g. crowns, bridges, implants, dentures)

See [http://www.trdp.org](http://www.trdp.org) for more details
Avoid Post-Retirement Weight Gain

Percent of Population Obese (BMI ≥ 30)

- Active Duty Soldiers: 18.7%
- Army Pre-retirees (Pilot Study): 32.0%
- Army Retirees (≥40 years of age): 47.0%
- U.S. General Population (40-59 years of age): 39.5%

Source: All Active Duty Soldiers (all ages) and the Army Retirees (≥ 40 years of age): ALTHA/CDM data 31 March 2014, based on last recorded ht./wt.
U.S. General Population: JAMA 2014; 311(8):806-814. (Table 4: Adults aged 40 – 59 for all races/Hispanic origin groups)
Army Pre-Retiree Pilot Study Data: Public Health Assessment Report No. WS.0026997.3, April 2015. 5 Pilot Test Sites (Fort Bragg, Fort Meade, Fort Belvoir, Fort Sill, and Aberdeen Proving Ground). N=547 of Army pre-retirees; Average Age = 44.6
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 FY14, 82% 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)
- Annuity is increased by annual COLA
- Annuity is taxable as unearned income (premiums are paid with pre-tax dollars)
- Premiums are paid only when you have eligible beneficiaries. (Keep DFAS updated when beneficiaries change.)
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

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

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

SOURCE: DOD Actuary
Impact of ID Card Changes at Retirement

• Soldier turns in Common Access Card (CAC)

• Retired ID card is not a CAC, so…
  
  • No access to DOD Enterprise Email
  
  • No access to CAC-enabled systems
  
  • Must change myPay account to commercial email
  
  • Must obtain DS Logon Account to access records and systems

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**DS Logon:** Request an account online at [https://www.dmdc.osd.mil/identitymanagement](https://www.dmdc.osd.mil/identitymanagement) or visit an ID Card facility or VA Regional Office
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!

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

Soldier for Life logo and window sticker

US Army Lapel Button

US Army Retired Lapel Button

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

**Joint Base Myer-Henderson Hall 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 2\(^{nd}\) and 4\(^{th}\) 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
  - DA Pre-Retirement Counseling Guide
  - USAR & ARNG Non-Regular Retirement Guides
  - DA Survivor Benefit Plan (SBP) Briefing


- 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/reservecomponenent

- State RSOs can assist National Guard Soldiers
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/H_SR

Coast Guard
http://www.uscg.mil/ppc/ras/
Thank you for your service!!

QUESTIONS?