



Department of the Army Retirement Planning Briefing

HQ, Army Retirement Services
251 18th Street S., Suite 210
Arlington, VA 22202-3531
1 June 2019



Purpose

To provide Soldiers and Family members information on retirement programs, benefits and entitlements.



Retirement is a process **NOT** an event!!





Retirement Planning Briefing Topics

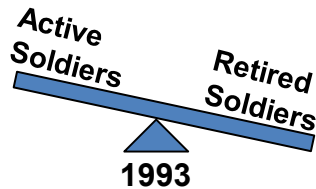
- RSO Program
- Retired Pay & Taxes
- Cost of Living Adjustments
- Transition Leave & PTDY
- Uniformed Services Former Spouses' Protection Act (USFSPA)
- SGLI ➡ VGLI
- Shipment of Household Goods
- Ethics
- Post-Service Employment
- Space-A Travel
- ID Cards
- Combat-Related Special Compensation (CRSC)
- Concurrent Retirement and Disability Pay (CRDP)
- Retiree Mobilization
- **Survivor Benefit Plan (SBP) (Separate Brief)**
<https://soldierforlife.army.mil/retirement/survivor-benefit-plan>
- MyArmyBenefits
- Visit websites for complete information on TRICARE, VA benefits, Social Security





Population Served – and Still Growing

<u>Year</u>	<u>Active Soldiers</u>	<u>Retired Soldiers</u>
1920	204,000	6,000
1950	593,000	62,000
1960	873,000	122,000
1971	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
2018	468,128	983,068



**In FY18, the Army paid \$20.9 Billion
in retired and annuity pay to
Retired Soldiers and surviving spouses**





Army Retirement Services

current Population Served	Active <u>Army</u>	<u>ARNG</u>	<u>USAR</u>	Retired <u>Soldiers</u>	Surviving <u>Spouses</u>	<u>Total</u>
	465,435	335,204	190,500	989,029	248,730	2.23M

Pre-Retirement Policy

- 116 Retirement Services Officers
- Pre-Retirement Counseling
- SBP/RCSBP Counseling
- *Change of Mission* Newsletter
- MyArmyBenefits website
- Soldier for Life website

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

Post-Retirement Policy

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

**Your mission has changed,
but your duty has not!**

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

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

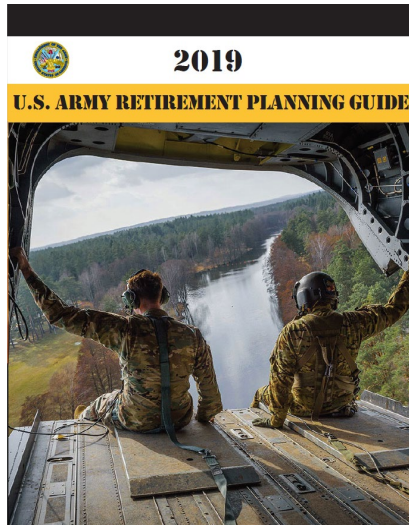


**34,344 Soldiers
retired in FY18**



The Army Retirement Services Website

<https://soldierforlife.army.mil/retirement/home>



ABOUT US

The Army Retirement Services Office develops Army policy and oversees Army programs worldwide that prepare Soldiers and their Families for retirement, assist survivors of Soldiers who die on active duty, and serve Retired Soldiers, surviving spouses, and their Families until death in order to comply with federal laws, encourage Retired Soldiers to be a Soldier for Life, and improve recruiting and retention. In accordance with AR 600-8-7, Army Retirement Services develops Army policy and procedures for the Survivor Benefit Plan (SBP) program; publishes Echoes, the newsletter for Retired Soldiers and surviving spouses and their families; develops policy for the operation of the Army Retirement Services Program; and administers the Army Chief of Staff's (CSA) Retiree Council.

RECENT ENTRIES

- [Hurricane Florence Tricare refill prescriptions](#)
- [Patrons Can Save On Critical Supplies](#)
- [How The Rules Work For You](#)
- [Exchange Makes Durable Medical Equipment Easier to Find for Military Communities](#)
- [How To Choose or Change Your TRICARE Provider](#)

LATEST ANNOUNCEMENTS

- If you have less than 12 years of active military service or less than 4,320 Reserve Component retirement points on 31 December 2017, you are eligible to opt into the new Blended Retirement System (BRS) during 2018. Learn about BRS and get help making the decision by taking DOD's BRS Opt In Course now.



Survivor
Benefit Plan

Former Spouse
Information



Change of Mission



- Official Army retirement planning publication for Soldiers with 17+ years of service
- Published electronically: Jan, Apr, Jul and Oct
- Soldiers in all components with receive via **myPay** SmartDoc
- Available at <https://soldierforlife.army.mil/retirement/change-of-mission>
- Debuted at AUSA 2018
- First edition distribution was on 15 OCT 2018 by email to 172K Soldiers in all components





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 Retirement Planning 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 transition 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



Post 9/11 GI Bill Transferability

- 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, resulting in an average debt of \$38K.
- **Starting 12 July 2019**, eligibility to transfer benefits limited to service members with less than 16 years of total service (active duty service and/or selected reserves as applicable).
- The Service member will be considered to have completed previously approved Transfer of Education Benefits (TEB) service obligation under conditions listed in DoDI 1341.13, enclosure 3, para 3(g)(2).

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



(<https://milconnect.dmdc.osd.mil/milconnect/>)

Powered by DMDC

Sign Out | About Us | Contact Us | Help | 

You are signed in as a sponsor:

Home | My Profile | eCorrespondence | Health Care | Education | ID Cards | Help

Transfer of Education Benefits

TEB | FAQs | Contact Us


Name:


Rank:

Status: Request Approved

Status Date: 2010-11-02

Obligation End Date: 2013-10-30

 Approval Form




 Next Steps

Message from Your Service Component:

Please monitor the status of your transfer request by checking back periodically in TEB on the milConnect website for a status update. Please do not email usarmy.knox.hrc.mbx.tagd-post911gibill@mail.mil regarding the status of your transfer request. This email address is to be used only for eligibility questions or issues with a transfer request.

Select the educational program from which to transfer benefits:

☒ Post-9/11 GI Bill, Chapter 33

Relation	Name	Birth Date	Months	Begin Date	End Date	Revoke	Revoke Date
Spouse		1976-07-29	1	2010-10-31		<input type="checkbox"/>	
Child (ineligible)		1992-08-25	0			<input type="checkbox"/>	
Child		1998-10-01	35	2010-10-31		<input type="checkbox"/>	

* If there are any questions regarding your family members, please contact your service personnel center.

* To determine your remaining months of entitlement, contact The Department of Veterans Affairs at 1-888-GI-BILL-1 (1-888-442-4551) to speak with a Veterans Benefits Counselor or visit their website at <http://www.gibill.va.gov/>

Transferability of Education Benefits Acknowledgements:

☒ a) I am eligible for the Post-9/11 GI Bill, the program I am applying to transfer.

☒ b) I understand I may transfer up to 36 months (or my remaining months of eligibility, whichever is less) of my education benefits to spouse and/or children, and can modify or revoke my election at any time.

☒ c) I understand that my spouse may use the benefit immediately and children (ages 18-26) after I have served 10 years.


☒ d) I understand and agree to remain in the Armed Forces for the period required. I understand that failure to complete that service may lead to an overpayment by the Department of Veterans Affairs for any payments made. (Service documentation will remain on file with the Service).

☒ e) I understand that I am responsible for any overpayments due to not completing my additional obligated term of service agreement.


☒ f) I understand that in order to request this transfer, if I'm eligible for the MGIB (Chapter 30, 38 USC), or the MGIB-SR (Chapter 1606, 10 USC) or REAP (Chapter 1607, 10 USC), I am

Quick Links

- Transfer Education Benefits (TEB)
- Update Address
- Update Global Address List (GAL)
- Beneficiary Web Enrollment
- eBenefits (VA Portal)
- Family Subsistence Supplemental Allowance (FSSA)
- Joint Qualification System (JQS)
- Manage DS Logon Account
- RAPIDS Self Service
- RAPIDS Site Locator
- TRICARE Claims
- TRICARE for Guard and Reserve (TRS)
- TRICARE for Life (TFL)
- TRICARE North
- TRICARE South
- TRICARE West
- TRICARE Online
- TRICARE Overseas
- Verification of Military Experience and Training (VMET)



1-800-273-8255 PRESS 1



Safe Helpline

Sexual Assault Support for the DoD Community

Privacy Act Statement

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Calculate Your Retired Pay in 3 Steps

Step 1: Determine your DIEMS date (**D**ate of **I**nitial **E**ntry into **M**ilitary **S**ervice)

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 go to update DIEMS

The brigade/installation Personnel Automation Section POC can correct DIEMS dates.

The local finance office is the responsible agency for corrections to 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
<https://myarmybenefits.us.army.mil/Benefit-Calculators/>
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%)

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

<https://myarmybenefits.us.army.mil/Benefit-Calculators/>

for your personal retirement calculation





High-3 Plan

(DIEMS between 8 Sep 80 and 31 Jul 86)

**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
- 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
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 1 Aug 86 to 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 (CSB), you'll receive REDUX (****CSB no longer available as of 31 December 2017**)
- If you didn't take the CSB, you'll receive High-3 (refer to previous slide)
- 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%)

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





Blended Retirement System Basics



(DIEMS on or after 1 Jan 18 and those who opted-in to the BRS)

Defined Benefit

For non-regular retirement, at age 60 or earlier with creditable active service

- Basic qualifications for retirement do not change
- The pension is still the primary component of military retirement

2.0% x

Years of Service

**High-36
Month
Average of
Base Pay**

Monthly Retired Pay



Defined Contribution



Individual Contribution	Agency Automatic Contribution	Agency Matching Contribution	Total TSP Monthly Contribution
0%	1%	0%	1%
1%	1%	1%	3%
2%	1%	2%	5%
3%	1%	3%	7%
4%	1%	3.5%	8.5%
5%	1%	4%	10%

AFTER 60 DAYS

AFTER 2 YEARS

NOTE: Currently serving members who opt-in will see matching contributions immediately

Continuation Pay

- Mid-career incentive designed to maintain force retention
- Payable at 12 years of service
- AC: 2.5x to 13x monthly basic pay (0.5x to 6x for RC)

Lump Sum

- At retirement, may elect lump sum of 25% or 50% of retired pay from retirement to age 67
- At age 67, reverts back to full annuity



Thrift Savings Plan



- You stop contributing to TSP at retirement
- Your options at retirement:
 - 1--do nothing and draw returns when permitted; or
 - 2--roll into an IRA or 401K
- May resume active participation if you become a federal civilian employee; military and civilian TSP accounts may be combined.
- If you are moving, please make sure that you fill out the Form TSP-9 when separating for change of address. TSP info: www.tsp.gov





Thrift Savings Plan



Account Withdrawal Deadline

- If you decide to leave your money in the TSP, be aware that you will be required to start withdrawing your money by April 1 of the year following either:
 - The year you turn age 70½, if you are separated from Federal employment or the uniformed services. -OR-
 - The year you separate from Federal service or the uniformed services, if you are not separated from Federal service or the uniformed services when you reach age 70½.
- As a helpful reminder, the TSP will notify you before your required withdrawal date and mail you important tax information about your TSP withdrawal, as well as information about the IRS required minimum distributions.





Retired Pay Facts



- Retired pay -- paid by DFAS-Cleveland
- Payable on the 1st of the month (when the 1st falls on a weekend or holiday, the pay date is moved to the previous business day)
- Use **myPay** to make online changes to pay, reissue 1099Rs, change bank account, change email address, manage allotments, etc.
- **Keep correspondence and email addresses current**
- Monthly electronic Retiree Account Statements (eRAS) are available in your **myPay** account

<https://myPay.dfas.mil/myPay.aspx>





Cost-of-Living Adjustments (COLA)

All Retirement Plans

- Based on difference between Consumer Price Index from last year's 3rd Qtr CY to current year's 3rd Qtr CY
- Partial first year COLA

Final Basic Pay or High-3 Plan or Blended Retirement System

- Full annual COLA

REDUX (\$30K CSB) Plan

- Reduced until 62 (COLA minus 1%)
- At 62, one-time catch-up
- COLA minus 1% after 62





Dividing Retired Pay as Property If Divorced

Uniformed Services Former Spouses' Protection Act (USFSPA)

- **NOT AUTOMATIC**

- Up to state courts and can be any amount



- After 23 December 2016, a service member's disposable income is limited to the amount of basic pay based on pay grade, years of service, and pay table at the time of the court order with COLA increases.

- Award not tied to length of marriage

- DFAS direct payment requirements:
 - Marriage overlapped 10 years with service
 - Limited to 50% of "disposable" retired pay**



*****In cases where there are payments both under the USFSPA and a garnishment for child support or alimony, the total amount payable cannot exceed 65% for garnishments***

https://comptroller.defense.gov/Portals/45/documents/fmr/Volume_07b.pdf
<https://www.dfas.mil/garnishment/usfspa/legal.html>

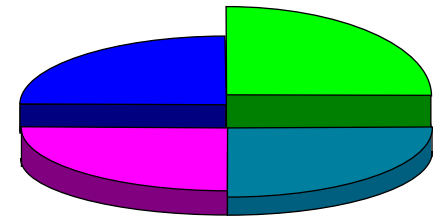




Allotments

- In retirement, permitted to have:
 - Maximum of 6 “discretionary” allotments
 - You can have an unlimited amount of “non-discretionary” allotments.

- For recalled Soldiers at retirement:
 - NONE continue from active duty
 - ALL must be re-initiated after separation
 - WHY? DFAS-CL has no interface with DFAS-IN



- Can start/stop/change allotments in **myPay** at <https://myPay.dfas.mil>

- More information available at: <https://www.dfas.mil/retiredmilitary/manage/allotments.html>





MyArmyBenefits

Featuring the personalized Retirement Calculator!!

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

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

Links directly to DEERS information
through CAC or DS Logon.





Taxes*



Federal taxes are due on all retired military compensation

No State Income Tax

Alaska
Florida
Nevada
New Hampshire
South Dakota
Tennessee
Texas
Washington
Wyoming

No State Tax On Retired Pay

Alabama	Minnesota
Arkansas	Mississippi
Connecticut	Missouri
Hawaii	New Jersey
Illinois	New York
Iowa	North Dakota
Kansas	Ohio
Louisiana	Pennsylvania
Maine	West Virginia
Massachusetts	Wisconsin
Michigan	

Some State Tax On Retired Pay

Arizona
Colorado
Delaware
Georgia
Idaho
Indiana
Kentucky
Maryland
Nebraska
New Mexico
North Carolina
Oklahoma
Oregon
South Carolina
Washington DC

State Tax on **ALL Retired Pay**

California
Montana
Rhode Island
Utah
Vermont
Virginia

**Home of
Residence is
determining
factor; not
Home of
Record!**

You pay NO Social Security or Medicare tax on retired pay. You'll collect full Social Security benefits when you reach the age of eligibility!

*State taxes as of 10 April 2019. Conditions or limitations apply. Check state law. See the MyArmyBenefits state fact sheets at http://myarmybenefits.us.army.mil/Home/Benefit_Library/State_Territory_Benefits.html for details.



Army Emergency Relief

Helping the Army take care of its own since 1942



Did you know...

- **AER's sole mission is to provide emergency financial assistance to relieve the distress of Army personnel, Retired Soldiers, and their families.**
- **As a Retired Soldier, you are eligible for all categories of assistance and you may continue to contribute through an allotment from your retired pay.**
- **Also awards scholarships to spouses and children of Retired Soldiers.**
- **For assistance, contact the AER section on your nearest Army installation, other service aid societies or the American Red Cross.**

More information available at <https://www.aerhq.org/>





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
- Most sites now provide combined Service and VA retirement physical



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

- Benefits Delivery at Discharge (BDD) Program (90-180 days left)
- Fully Developed or Standard Claim (1-89 days left)

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

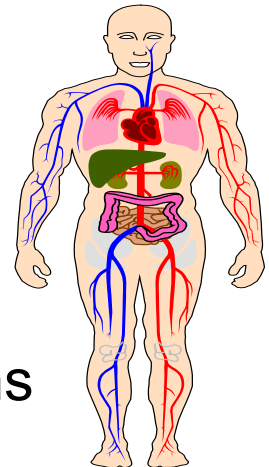




VA Compensation for Service-Connected Disability

VA rates disabilities 0% - 100%

- Each % has an assigned dollar amount
- Basic rates effective 1 December 2018 (Veteran only): from \$140.05 (10%) to \$3057.13 (100%) (30% & higher = Extra dependent allowance)
- Tax free payments
- *For Retired Soldiers <50% disabled, disability pay offsets military retired pay dollar for dollar*
- 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



<https://www.benefits.va.gov/compensation/types-compensation.asp>





Applying to the VA for Service-Connected Disability

- *Lifetime* reevaluations and appeals available from VA
- VA ID card expedites future VA care
- Survivor annuity, Dependency and Indemnity Compensation payable if your death is service-connected
- \$10K (or \$30K) Service-Disabled Veterans Insurance (S-DVI) policy available to disabled
- At retirement, you have easiest access to your medical records to support your claim (can apply at any time)

<http://www.benefits.va.gov/COMPENSATION/types-disability.asp>





CRSC & CRDP Comparison



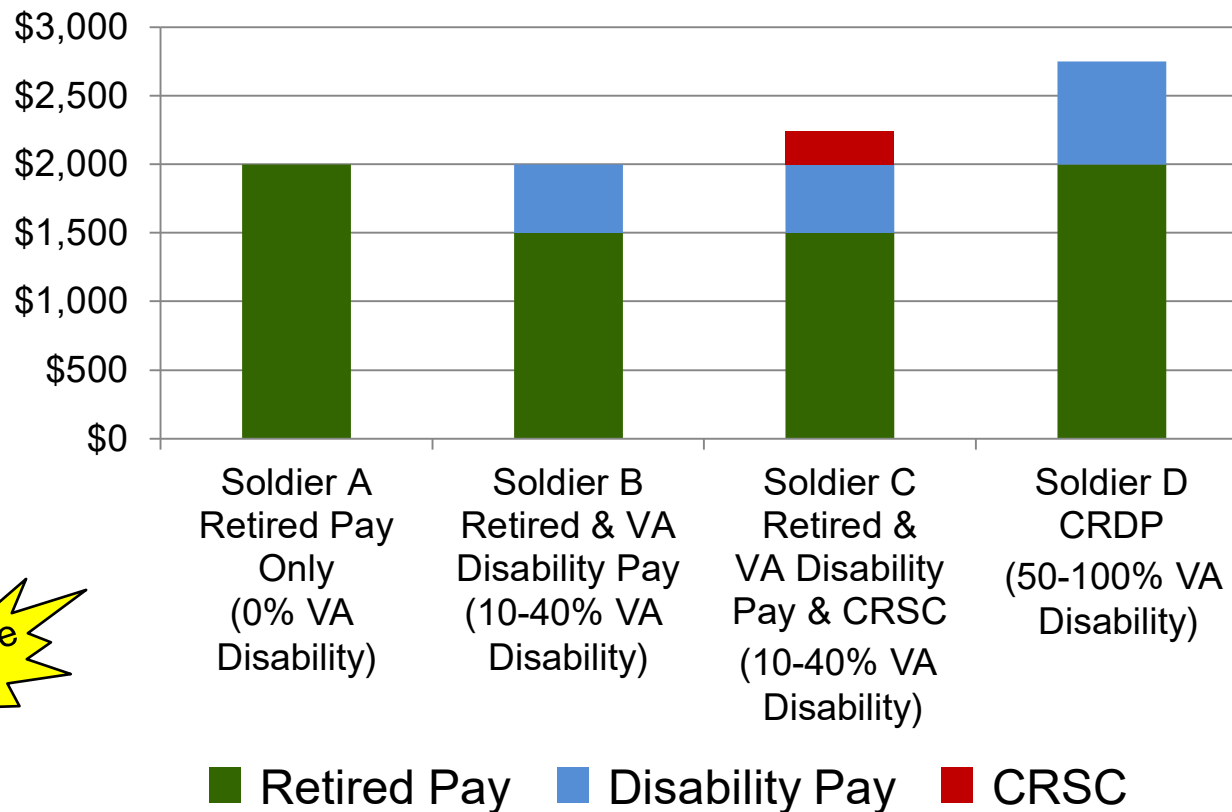
Combat-Related Special Compensation	Concurrent Retirement and Disability Pay
Combat-related disabilities <ul style="list-style-type: none">• Armed conflict (e.g. wounds)• Simulated combat (e.g. FTX)• Hazardous service (e.g. parachute duty)• Instrumentalities of war (e.g. combat vehicles)	Service-connected disabilities <p>Retired pay that would have been waived by the Soldier in order to receive disability pay is restored (i.e., no dollar for dollar off-set of retired pay)</p>
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	https://www.dfas.mil/retiredmilitary/disability/crdp.html



Retirement 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)



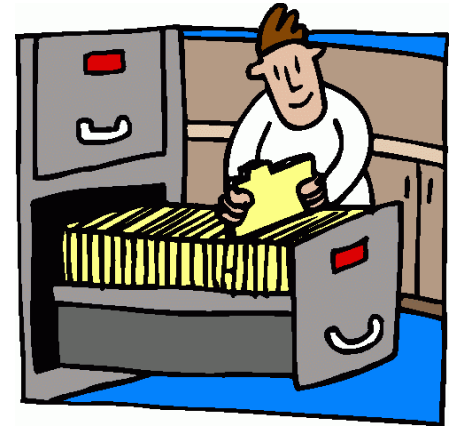
NOTE: Example depicts four Soldiers retired at the same pay grade and years of service





Medical Records

- Belongs to the Government per AR 40-66
- Make a copy of your records
- Make a copy of Family member records
- May be hard to obtain after retirement
- Can be placed on CD or emailed (Varies by record type)





Gulf War Veterans

- DOD and VA offers a free Gulf War Registry Health Exam for eligible Veterans
 - **DoD: Comprehensive Clinical Evaluation Program (CCEP)**
 - **VA: Gulf War Registry Program**
- Exam results entered into central registry
- Family members and survivors may also be eligible for benefits
- Receive newsletter
- Applies to any Veteran who served on active military service for any period from August 2, 1990, to the present and meets the wartime service requirement.

<http://www.publichealth.va.gov/exposures/gulfwar/>





SGLI & VGLI



- You must **apply** to convert SGLI to VGLI within one year and 120 days from discharge.
- If you submit a VGLI application within 240 days after discharge, you can obtain this coverage regardless of health.
- You can retain VGLI for as long as you pay the premiums.
- Premiums may be paid by allotment, check or money order, if paid monthly
- Discounts are offered for the following pay schedules:
 - quarterly (2.5%)
 - semi-annually (3.75%)
 - annually (5%)
- All terminally ill policyholders with less than 9 months to live will be eligible to take up to 50% of their SGLI or VGLI coverage in a lump sum.
- Applying for VGLI is simple using one of the following methods:
 - Apply through [eBenefits](#)
 - Download and complete SGLV 8714, Application for Veterans' Group Life Insurance and mail it to the Office of Servicemembers' Group Life Insurance

<http://www.benefits.va.gov/insurance/index.asp>





VA Info Sources



Online:

- <https://www.va.gov>
- <https://www.ebenefits.va.gov/ebenefits/homepage>
- <https://www.myhealth.va.gov/mhv-portal-web/web/myhealthvet/home>
- Send e-mail inquiries
- Download forms
- Get benefits information
- Apply for benefits

By Phone:

- Benefits: 1-800-827-1000
- Education: 1-888-442-4551
- VA Life Insurance: 1-800-669-8477
- SGLI/VGLI: 1-800-419-1473
- Gulf War: 1-800-749-8387
- TDD: Dial 711
- Women Veterans Hotline 1-855-829-6636



In-Person:

- County VA Director (blue pages of phone book)





DD Form 214 (Certificate of Release or Discharge from Active Duty)

- Check for accuracy before signing - **Your** personal responsibility!
- Copies:
 - #1 – Service member
 - #2 – Service Personnel File
 - #3 – Department of Veterans Affairs
 - #4 – Member; only copy that contains reason for discharge; of interest to some employers
- File your copies (1 & 4) in a safe place (**NOT a courthouse unless they assure you that it will not be accessible by the general public!**)

CAUTION: NOT TO BE USED FOR IDENTIFICATION PURPOSES. THIS IS AN IMPORTANT RECORD. SAFEGUARD IT. ANY ALTERATIONS IN SHADDED AREAS RENDER FORM VOID.

CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY					
The Report Contains Information Subject to the Privacy Act of 1974, As Amended					
1. NAME (Last, first, middle initial)	2. DEPARTMENT, COMPONENT AND BRANCH	3. SOCIAL SECURITY NUMBER			
4a. GRADE, RATE OR RANK	5b. PAY GRADE	5. DATE OF BIRTH (YYYYMMDD)	6. RESERVE OBLIGATION TERMINATION DATE (YYYYMMDD)		
7a. PLACE OF ENTRY INTO ACTIVE DUTY	7b. HOME OF RECORD AT TIME OF ENTRY (City and state, or complete address if known)				
8a. LAST DUTY ASSIGNMENT AND MAJOR COMMAND	8b. STATION WHERE SEPARATED				
9. COMMAND TO WHICH TRANSFERRED	10. BOLL COVERAGE	HOME AMOUNT: \$			
11. PRIMARY SPECIALTY (List number, title and years and months in specialty. List additional specialty positions and their starting period of one or more years.)		12. RECORD OF SERVICE			
M		YEARS MONTHS DAYS			
		A. DATE ENTERED IN THIS PERIOD			
		B. SEPARATION DATE THIS PERIOD			
		C. NET ACTIVE SERVICE THIS PERIOD			
		D. TOTAL PRIOR ACTIVE SERVICE			
		E. TOTAL PRIOR INACTIVE SERVICE			
F. FOREIGN SERVICE					
G. SEA SERVICE					
H. BASIC ENTRY TRAINING					
I. EFFECTIVE DATE OF PAY GRADE					
13. DECORATIONS, MEDALS, BADGES, CITATIONS AND CAMPAIGN RIBBONS AWARDED OR AUTHORIZED (List periods of service)					
14. MILITARY EDUCATION (Course title, number of credits, and month and year completed)					
15a. COMMISSIONED THROUGH SERVICE ACADEMY				YES	NO
15b. COMMISSIONED THROUGH ROTC SCHEDULED RAMP (10 USC Sec. 2107)				YES	NO
15c. ENLISTED UNDER LOAN REPAYMENT PROGRAM (10 USC Chap. 161) (If Yes, years of commitment)				YES	NO
16. DATE ACCRUED LEAVE PAID				17. MEMBER WAS PROVIDED COMPLETE DENTAL EXAMINATION AND ALL APPROPRIATE TREATMENT	
18. REMARKS				L	
The information contained herein is subject to computer matching within the Department of Defense or with any other affected Federal or non-Federal agency for violation purposes and to determine eligibility for, and/or continued compliance with, the requirements of a Federal loan program.				19a. MAILING ADDRESS AFTER SEPARATION (Include ZIP Code)	
				19b. NEAREST RELATIVE (Name and address)	
20. MEMBER REQUESTS COPY 4 BE SENT TO (Specify destination)				OFFICE OF VETERANS AFFAIRS	
21a. MEMBER REQUESTS COPY 3 BE SENT TO THE CENTRAL OFFICE OF THE DEPARTMENT OF VETERANS AFFAIRS (WASHINGTON, DC)				YES	NO
21b. MEMBER SIGNATURE				22a. OFFICIAL AUTHORIZED TO SIGN (Typed name, grade title, signature)	22b. DATE (YYYYMMDD)

DD FORM 214, AUG 2009 PREVIOUS EDITION IS OBSOLETE MEMBER - 1





Obtaining a Copy of Your DD Form 214

Copies of a Retired Soldier's DD Form 214(s) may be obtained from the following sources, as applicable:

- Retired Soldiers may access their records through the HRC My Records Portal by logging in with their DS login at <https://www.hrcapps.army.mil/portal/> and clicking on "Reserve/Retiree/Veteran Record"
- Retired Soldiers separated after 1 October 2002 who do not have DD Form 214(s) available in iPERMS, forward request to Commander, U.S. Army Human Resources Command (AHRC-PDR-HI), 1600 Spearhead Division Avenue, Department 420, Fort Knox, KY 40122-5402
- Retired Soldiers and Veterans who register for level 2 premium eBenefits through the Veterans Administration at <http://www.ebenefits.va.gov> can obtain copies of DD Form 214(s) from iPERMS through the Defense Personnel Records Information Retrieval System.
- Retired Soldiers who retired prior to 1 October 2002, forward requests to the National Personnel Records Center. Relevant information may be found at <https://www.archives.gov/veterans/military-service-records>
- Installation military personnel divisions or ARNG State headquarters may provide Soldiers and Veterans with copies of DD Form 214(s) available in iPERMS.



At Retirement, You Will Also Receive...

- Retirement Certificate
- Presidential Certificate of Recognition - if 20 YOS
- Presidential Letter of Recognition - if 30 YOS or other special category (e.g., CSA, SMA, Medal of Honor Recipient or former POWs who qualify for or have been awarded the POW Medal.)
- Retirement Ceremony (*optional*)
- Spouse Certificate of Appreciation (*if applicable*)
- Army Retiring Soldier Commendation Program Package
 - Contains a letter signed by the Secretary of the Army, the Army Chief of Staff, and the Sergeant Major of the Army, a U.S. Flag, a U.S. Army Retired Lapel Button, and two Soldier for Life window decals.





Army Retiring Soldier Commendation Program



- The Army Retiring Soldier Commendation Program package (ARSCP), was created by ASA (M&RA) in 2009
- Flag required by 10 USC §3681 (active duty retirement) since 1998 and T10 USC §12605 since 1999 (Reserve Component retirement)
- Retired Army Lapel Button required by Army policy since 1968
- Presented to Active Duty Soldiers at retirement
- Presented to Reserve Component Soldiers upon entry into the Retired Reserve
- Package includes a U.S. Flag, Retired Army Lapel Button, 2 window decals, and a tri-signed letter
- Installation, State, RSC Retirement Services Officers order ARSCP packages





Mobilization/Retiree Recall

- By Age
 - Officers and enlisted, up to age 60
 - Warrant officers, up to age 62
 - General officers, on a case-by-case basis
- By Category
 - Cat I: Non-disability, retired less than 5 years, under 60
 - Cat II: Non-disability, retired 5 years or more, under 60
 - Cat III: All military retired Soldiers not in category I or II to include WOs and health care professionals who retire from AD after age 60



<https://www.hrc.army.mil/content/Retiree%20Recall>

<https://hrc.army.mil/STAFF/Retiree%20Recall>





ID Cards

- Same privileges as active duty (with some being Space-A)
- Family members need new ID cards to reflect sponsor's retired status
- Children are eligible up to age 21 or 23 if full-time student; indefinite if incapacitated
- Permanent ID card to Family members at age 75 or who are permanently disabled; under 75 renew every 4 years
- Dependent parents/parents-in-law may qualify

FIND NEAREST ID CARD ISSUING FACILITY

<https://www.dmdc.osd.mil/rs/>





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

DS Logon: Request an account online at
<https://www.dmdc.osd.mil/identitymanagement>
or visit an ID Card facility or VA Regional Office





Former Spouse ID Card

Authorized ONLY if:

- The marriage and the sponsor's creditable service overlapped by at least 20 years – OR –
- The marriage and the sponsor's creditable service overlapped by at least 15 years but less than 20 years.

OVERLAP

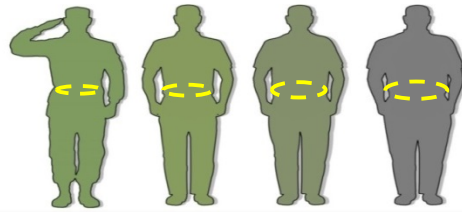
PRIVILEGE(S)

20+ years.....	Full (medical, commissary, exchange, MWR)
15 years, but less than 20.....	Medical care (for 1 yr from date of divorce)
Less than 15 years.....	None

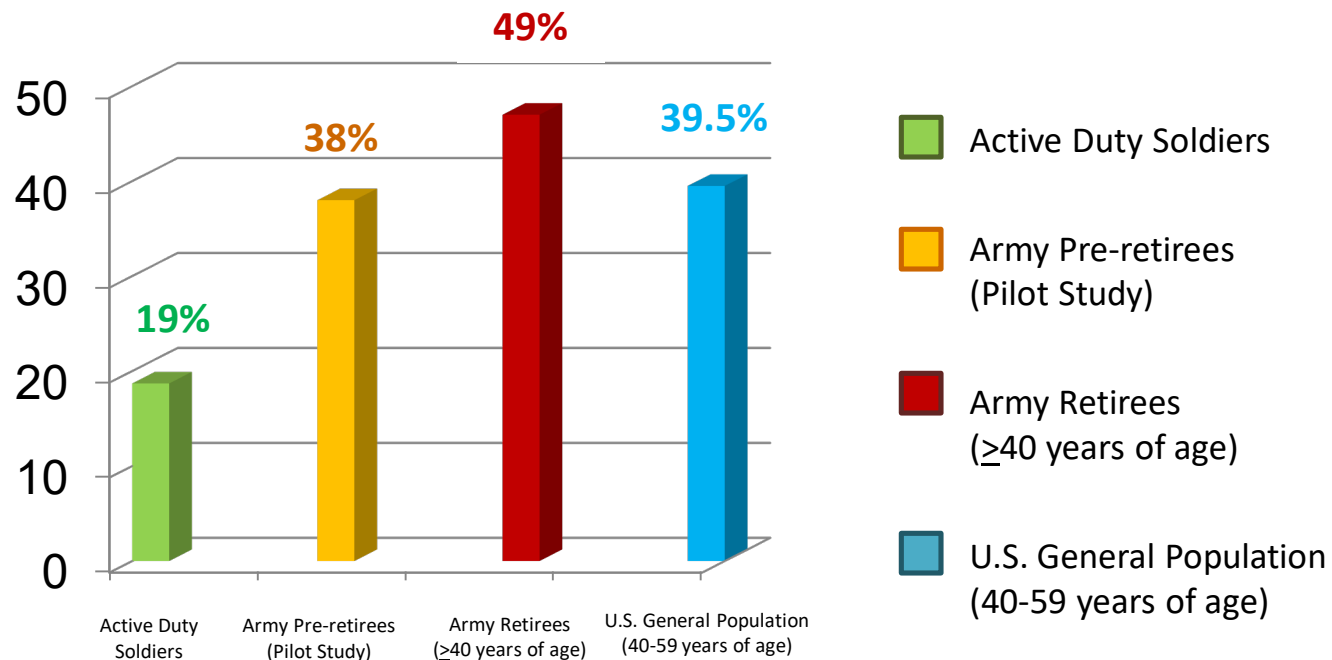
Note: A former spouse is not eligible for medical benefits if enrolled in an employer-sponsored health plan. Benefits terminate upon remarriage of the former spouse.



Avoid Post-Retirement Weight Gain



Percent of Population Obese (BMI ≥ 30)



Source: All Active Duty Soldiers (all ages) and the Army Retirees (≥ 40 years of age): Data 7 March 2017 from M2, 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)

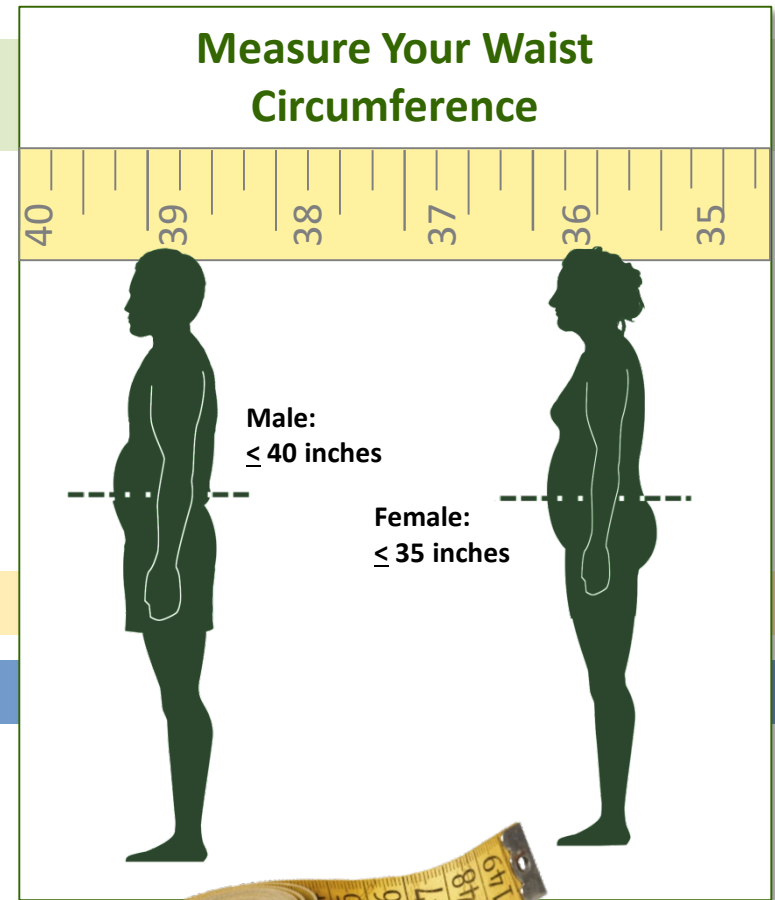
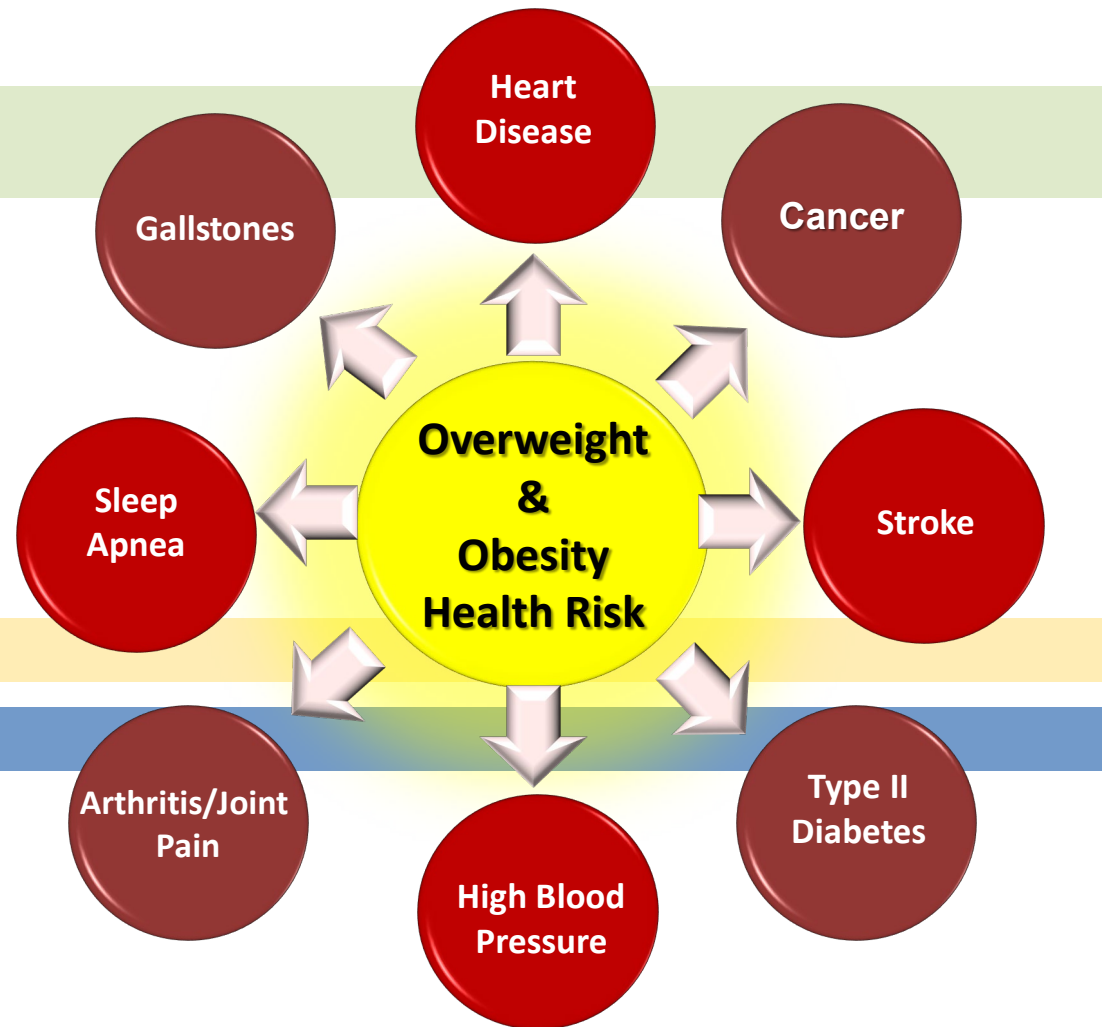
Website: <http://jama.jamanetwork.com/article.aspx?articleid=1832542>

Army Pre-Retiree Pilot Study Data: Data collected 2015-2017. 5 Pilot Test Sites (Fort Bragg, Fort Meade, Fort Belvoir, Fort Sill, and Aberdeen Proving Ground).

N=649 of Army pre-retirees; Average Age = 44.6



Know Your Risk



Set a goal - Make a plan –Take action



- **Employ self-monitoring tactics**
 - Weigh yourself weekly and graph it
 - Measure waist circumference
 - Try on “marker clothes”
 - Go “high-tech” with nutrition or fitness apps
 - Use an activity tracker
- **Determine your threshold**
 - Set a 3 pound weight gain limit
 - Take corrective action sooner than later

*Easier to prevent weight gain
than to try and lose it and keep it off.*



Use These Resources Now...



- Contact your local Medical Treatment Facility (MTF) to get help from a Registered Dietitian
- Visit your local Army Wellness Center (AWC)
- <https://soldierforlife.army.mil>
- <http://www.myarmyonesource.com>
- <https://p3.amedd.army.mil/>



"Space-A" Travel

- Retired Soldiers may travel within CONUS or OCONUS
- May FAX request to site; stay on list 60 days
- Instructions on signing up by fax or e-mail provided on AMC page at the link below
- Benefit ends for Family members with death of the Retired Soldier



<https://www.amc.af.mil/Home/AMC-Travel-Site/AMC-Space-Available-Travel-Page/>





Your Exchange Benefits in Retirement

EXCHANGE™

“We’re honored to serve those who have served.”



Savings and special offers are right at your fingertips-shopmyexchange.com

On Your Phone



Get great money saving offers!

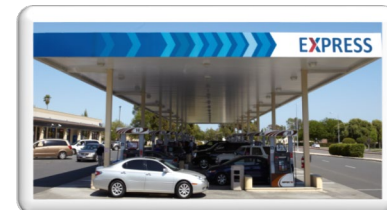
- Tri-weekly coupons by text
- Name brand discounts (10%+)
- Weekly Facebook discounts (www.facebook.com/AAFES.BX.PX)
- eNewsletter online discounts
- Buddy list specials/local events

Online



Sign up for alerts and discounts

At your local Exchange and Express!





Military Service Organizations

- Consider joining to be heard
- A group of 35 organizations lobbies on behalf of Soldier/retiree/survivors issues
- Percentage of Veterans in Congress
 - House: (114th) 18%; (115th) 18%; (116th) 18%
 - Senate: (114th) 12%; (115th) 22%; (116th) 17%



Keep up on legislative matters at:
<https://www.congress.gov/>





Retired Soldier Motto:

“Your mission has changed, but your duty has not”

Opportunities to Still Serve include:

- Installation volunteer positions
- Military service organizations
- Veterans service organizations



Talk to your retirement services officer about joining

- Installation Retiree Councils
- CSA Retired Soldier Council

Recent Council reports available at:

<https://soldierforlife.army.mil/retirement/csa-retired-soldier-council>





Retired Soldier Mission: To Hire and Inspire

To Hire

- Hire Veterans if you can
- Refer Veterans to jobs you know of
- Refer job openings to the closest American Job Center run by the Department of Labor



To Inspire

- Talk to young people about joining the military
- Tell your Army story!
- Connect the 99% who don't serve with the 1% who do; correct the misperceptions about the military!





Army Echoes

- Official Army publication for communicating with Retired Soldiers/Families
- 3 issues: FEB, JUN, OCT
- 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: <https://soldierforlife.army.mil/retirement/blog>.





Where Do You Find Retirement Information?

- Army G-1 Retirement Services Office Homepage
<https://soldierforlife.army.mil/retirement>
 - U.S. Army Retirement Planning Guide
 - USAR & ARNG Non-Regular Retirement Guides
 - DA Survivor Benefit Plan (SBP) Briefing
- MyArmyBenefits at <https://myarmybenefits.us.army.mil/>
- Army Installation Retirement Services Officers (RSOs)
<https://soldierforlife.army.mil/retirement/contact-us>
- HRC Reserve Retirements Branch
<https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements>
- USAR Mission Support Command (MSC)/Readiness Division RSOs listed at:
<https://soldierforlife.army.mil/retirement/reserve-component-retirement-services>
- State RSOs can assist National Guard Soldiers
<http://myarmybenefits.us.army.mil/benefit-library/resource-locator>
- SBP vs. Life Insurance Comparison tool
<http://actuary.defense.gov/>





For more information

Army

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



Air Force

<https://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/webcenter/portal/MRAHome>

Coast Guard

<https://www.dcms.uscg.mil/ppc/ras/>





Thank you for your service!!



QUESTIONS?

