



SECRETARY OF THE ARMY
WASHINGTON

28 MAY 2025

MEMORANDUM FOR SEE DISTRIBUTION

SUBJECT: Army Directive 2025-09 (Reserve Component Retirement Planning)

1. References. See references enclosed.
2. Purpose. This directive announces Army Reserve Component (RC) retirement planning policy for Soldiers who will become eligible to request receipt of retired pay for non-regular service, also referred to as a "non-regular retirement."
3. Applicability. This directive applies to the Regular Army, Army National Guard (ARNG)/ Army National Guard of the United States, and United States Army Reserve (USAR).
4. Policy.
 - a. RC Soldiers with 17–20 years of active status service will attend a retirement planning seminar pursuant to reference 1f.

(1) In accordance with reference 1f, the delivery method is subject to the approval of the Director, Army Retirement Services, and will normally be conducted in person. The seminar will include the Director, Army Retirement Services-approved RC Survivor Benefit Plan (RCSBP) briefing and RC non-regular retirement planning briefing. Training will focus on preparing Soldiers who become eligible for non-regular retired pay to receive their Notification of Eligibility (NOE) for Retired Pay (commonly referred to as the 15- or 20-year letter), to make a timely RCSBP election, to transition to the Retired Reserve or be discharged, and to perform necessary actions while in the Retired Reserve.

(2) The seminar will be hosted by a State, Readiness Division, or Mission Support Command Retirement Services Officer (RSO) who has completed the Department of the Army-approved RSO and SBP certification courses. Seminars will include additional subject-matter experts as needed to explain retirement benefits, the retired pay application process, and the *MyArmyBenefits* website and calculators.

(3) RC retirement planning seminars will review Soldiers' options to request a discharge or to be transferred to the Retired Reserve when Soldiers complete service in active status. In accordance with reference 1f, paragraph 7–4, Soldiers who have received their NOE for Retired Pay will also receive written counseling from the first lieutenant colonel in the chain of command explaining the impact of selecting discharge in lieu of transferring to the Retired Reserve. RC RSOs will provide a summary of the advantages and disadvantages of these options, approved by the Director of Army Retirement Services, to the first lieutenant colonel in the chain of command.

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(4) ARNG and USAR seminars will be coordinated and held jointly, when possible, and be interchangeable, geographically dispersed, and frequently held. Commands will encourage spouses to attend retirement planning seminars.

b. A properly certified RSO will review the RCSBP with Soldiers after they receive their NOE for Retired Pay and before they make their SBP election.

c. As part of transition to the Retired Reserve or discharge, and with the assistance of their assigned human resources professional, RC Soldiers will—

(1) Review supporting documents required for the application for retired pay in accordance with reference 1d, paragraph 4–1.

(2) Submit requests for necessary record changes or updates prior to transferring to the Retired Reserve or being discharged.

d. As part of transition to the Retired Reserve or discharge, and with the assistance of their assigned RSO, RC Soldiers will—

(1) Review the existing DD Form 214 and determine the authorized reduced age retirement date, if eligible.

(2) Update the email address in the Defense Finance and Accounting Service (DFAS) “Future Retiree” myPay account with a current civilian email address.

(3) Learn how to update RCSBP elections due to beneficiary changes that occur while assigned to the Retired Reserve.

(4) Learn how and why to maintain communications with the DFAS Retired and Annuitant Pay Office and the Gray Area Retirements Branch of the U.S. Army Human Resources Command (HRC).

(5) Learn how and why to receive *Army Echoes*, the Retired Soldier newsletter.

(6) Create a Department of Defense (DoD) self-service logon username and password to access DoD and Department of Veterans Affairs websites.

e. With the assistance of their assigned RSO and HRC, Soldiers who receive a non-regular retirement will—

(1) Complete, to the maximum extent possible, the application for retired pay in accordance with reference 1d, paragraph 4–1.

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(2) Provide a copy of the non-regular retirement order to an office that can update the Defense Enrollment Eligibility Reporting System with the new eligibility for an identification card.

f. Reporting Requirements. The Deputy Chief of Staff (DCS), G-1 will publish the requirements for and collect from Reserve Components quarterly reporting on the status of retirement planning readiness.

(1) The Chief, National Guard Bureau will submit a quarterly report on the retirement planning readiness of ARNG Soldiers to the DCS, G-1 and annually update and publish an ARNG non-regular retirement planning guide and retirement planning seminar materials that have been approved by the Director, Army Retirement Services.

(2) The Chief of Army Reserve will submit a quarterly report on the retirement planning readiness of Troop Program Unit (TPU) Soldiers to the DCS, G-1 and annually update and publish a USAR non-regular retirement planning guide and retirement planning seminar materials that have been approved by the Director, Army Retirement Services.

(3) The Commander, HRC will submit a quarterly report planning readiness of all USAR Soldiers minus TPU Soldiers to the DCS, G-1 and compile a quarterly list of RC Soldiers who have surpassed their date of eligibility to apply for retired pay and have not applied for it. The commander will attempt to contact such Soldiers to apply for retired pay and summarize the list for the Director, Army Retirement Services.

5. Proponent. The Assistant Secretary of the Army (Manpower and Reserve Affairs) has oversight responsibility for this policy. The DCS, G-1 will incorporate its provisions into AR 600-8-7 within 2 years of the date of this directive.

6. Duration. This directive is rescinded on publication of the revised regulation.

Encl



Dan Driscoll

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REFERENCES

- a. Title 10; United States Code; sections 1401, 1406, and 1407
- b. Title 10, United States Code, sections 1447–1455
- c. Department of Defense Instruction 1332.42 (Survivor Benefit Plan), 30 December 2020
- d. Army Regulation (AR) 135–180 (Retirement for Regular and Non-Regular Service), 9 February 2024
- e. AR 140–10 (Army Reserve Assignments, Attachments, Details, and Transfers), 16 July 2021
- f. AR 600–8–7 (Retirement Services Program), 20 September 2022

Enclosure