

Turn your career into a calling: Leading the next generation

By **Reina Vasquez**, Army Retirement Services

Created as part of the National Defense Act of 1916, the Army Junior Reserve Officers' Training Corps (Army JROTC) is one of the largest youth development and citizenship programs in the country today.

Col. Lee A. Evans, director of Army JROTC, says, "Our purpose is to instill in students the values of citizenship, service, personal responsibility, and a sense of accomplishment." All activities, he continued, revolve around our mission statement. "The mission," he says, "is to motivate young people to become better citizens." A perennial pursuit, if you will.

About twenty percent of Army enlistments come from schools that have an Army JROTC program, says Evans. "Those young men and women tend to have a propensity to naturally gravitate toward service in the military." The program itself, however, takes a broader view of what it means to serve. "Instilling the value of service can be done at any level and in any form, and that's what we teach our students," says Evans.

It's these core skills like critical thinking, teamwork, and problem solving, that translate into any workforce – be it military, national, or public service.

Following the 2023 National Defense Authorization Act (NDAA), JROTC instructor positions were no longer limited to retired personnel. New opportunities also opened for officers and NCOs who recently separated from service and served honorably. To learn more about all the eligibility guidelines, visit usarmyjrotc.army.mil, where you'll also find close to 500 current vacancies for Army Instructors (AI) and Senior Army Instructors (SAI). Service members serving in the U.S. Army Reserve (USAR) or the Army National Guard (ARNG) are also eligible given they meet the time in service, grade, and education requirements. With just over 1,750 active programs throughout the country, in U.S. territories, and Department of Defense Education Activity (DODEA) schools overseas – in both public and private schools, it's no surprise that JROTC is in high demand.

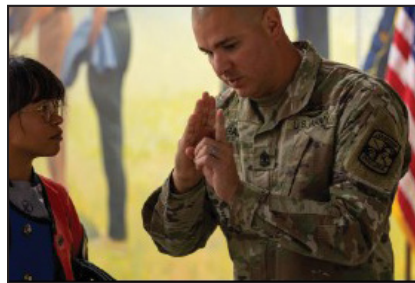
"Today, we have approximately 300,000 students participating in Army Junior ROTC, and more than 4,000 instructors teaching and guiding the next generation."

“What this program does — what our instructors do — can change the trajectory of a youngster’s life,” said Evans.

Evans noted significant changes for the program in the coming years, including a three-program expansion, with authorized instruction in science, technology, engineering, and mathematics (STEM). "This allows the Army to enhance opportunities for students to participate in drone technology, robotics, and 3D printing."

With new courses offered in health and fitness, as well as robotics, the changes are exciting. Army JROTC has multiple initiatives that align with current changes in secondary education. In addition to curriculum modernization, many Army JROTC programs participate in career and technical education, where students can earn a credential in Leadership and Employability Skills.

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(Above) Army JROTC instructor, 1st. Sgt. Richard Delgado coaches cadet Edian Colon Vargas, from West Port High School, Ocala, Fl., during a pause at the 2024 National Air Rifle Championship at Camp Perry, Ohio, March 22. (U.S. Army Photo by Tim Raymond)

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JROTC: Leading the next generation

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"As we look to grow Army JROTC by at least 35 programs per year, our expanded curriculum will give school administrators the flexibility to adopt course offerings that best suit their students and desired outcomes for their schools, while maintaining the core lessons that motivate young people to be better citizens," Evans said.

Another aspect of the JROTC program expansion is its geographic presence and where the program is underrepresented.

"We have a very strong presence in the Southeast and along the East Coast," Evans noted, "but there are areas where we're trying to increase our footprint like the Northeast, the Midwest, and along the West Coast."



(Above) JROTC cadets from Franklin High School, Franklin, Tenn., participate in the Gauntlet at the JROTC National Raider Challenge 2024 at Fort Knox, Ky., Oct. 25, 2024. (Photo by 2nd Lt. Kyle Merritt, U.S. Army Cadet Command Public Affairs)

What continues to draw many students and instructors alike to the wildly successful 110-year-old citizenship and leadership program is the structured environment that offers confidence, team-building, personal growth, mentorship, and a sense of belonging. All these things, again, transcending the boundaries of occupational limits, while fostering connection and personal excellence.

If you've read the article to this point, you may be asking yourself, "What does this have to do with my Army retirement?" Great question! Here's my answer: In an era of accelerating change, opportunities abound for Soldiers who have hung up their uniform. You can take part in cultivating the adaptable, and curious leaders of our future. In other words, this may be just what you're looking for!

You're staying connected to the Army, developing, mentoring, sharing your knowledge and experience in a highly effective and impactful program.

What could be more worthwhile? Seize the opportunity to model exactly what you're teaching! Continue to impart lessons from your past service to enrich the lives of today's youth – for tomorrow's future.

Once you've decided what vacancies you're interested in based on location and school district, anticipate a 6-8 month hiring process, including submitting a formal application, undergoing background checks, physicals, online training, and certification reviews.

Most instructors work on a 10 or 11-month contract and hiring is done by the individual school districts, said Evans. "I think we can all look back on our formative years and name teachers who made a difference in our lives," he continued.

"We want our cadets to value service beyond themselves," said Evans. "What this program does — what our instructors do — can change the trajectory of a youngster's life."

And while JROTC provides plenty of opportunities to hone hands-on skills like marksmanship, drone piloting, or robotics, it's the less tangible skills that are the most meaningful to the instructors, Evans stated. "Skills such as resilience, empathy, integrity, and emotional intelligence, are equally if not more important."



(Above) JROTC cadets and instructors cheer at the National Raider Challenge 2024 at Fort Knox, Ky., Oct. 25, 2024. (U.S. Army photo by Sarah Windmueller)

For further insights on the Army's JROTC programs and instructor positions, visit their website at: usarmyjrotc.army.mil.

Army tightens continuing education rules; ends credentialing assistance for commissioned officers

By Army.mil

Effective March 19, 2026, the following Credentialing Assistance (CA) updated policy changes are implemented in accordance with [AR 621-5](#), Army Continuing Education System:

- Officer eligibility cut: Commissioned Officers (O1-10) are ineligible for CA. Commissioned Officers who have submitted a credential education goal that has not been completed prior to 19 March 2026 will be allowed to request funding to complete and earn the credential.
- Mandatory command approval: Soldiers, regardless of rank, must receive supervisor or commander representative approval of all TA and CA requests as a part of the ArmyIgnitED approval process.

- The "two-strike" rule: Soldiers who have incurred two recoupment actions between TA and CA in the same FY will be suspended from requesting TA and CA for 12 months from the date the second unsuccessful grade is entered or the end date of course or exam, whichever occurs first. Soldiers may appeal the 12-month suspension through ArmyIgnitED. The 12-month suspension is not retroactive and will be implemented for all TA and CA approved funding requests with start dates on or after 19 March 2026.

- For CA assistance, Soldiers should contact the CA Virtual Counseling Cell (VCC) at https://www.cool.osd.mil/army/costs_and_funding/index.html?credentialingassistance.

New! Reserve Component Survivor Benefit Plan (RCSBP) elections in the Integrated Personnel and Pay System - Army (IPPS-A)

By Patty Cruz

Did you know that as a Reserve Component (RC) Soldier, you can now submit your Reserve Component Survivor Benefit Plan Election (RCSBP) within the Integrated Personnel and Pay System – Army (IPPS-A)?

Reserve Component Soldiers receive notifications directing them to contact their Retirement Services Officer (RSO) prior to receiving their Notification of Eligibility (NOE) for non-regular retired pay. This allows you to receive your mandatory RCSBP counseling in preparation for their RCSBP decision. Once the NOE is published, you should receive a notification from IPPS-A that includes the following attachments:

NOE for Non-regular retired pay

RCSBP fact sheet

RCSBP counseling form

DD Form 2656-5, RCSBP election certificate

You have 90 days from the date of the publication of the NOE to complete and submit the RCSBP election certificate, DD Form 2656-5.

We understand that you are busy with your family life, your full-time job, and your Army job, and as a result, prioritizing you can be difficult. So, if you are within the 90-day window and have not received your RCSBP counseling, call your RSO as soon as possible. You still need to make this decision even if you are not ready to hang up the uniform. If you do not, you will receive automatic coverage by law.



Once you have received your RCSBP counseling from your RSO and completed the DD Form 2656-5, you will upload it in IPPS-A where it will be processed and approved. Here's how:

1. Sign in to IPPS-A by going to: <https://my.ippsa.army.mil>
2. Go to the "Pay-Absence-Incent-Ded (PAID)" tile
3. Use the drop-down menu under "Entry Type" to select "Benefits"
4. Then click "Add" at the bottom
5. Once you transfer to the new screen, click the search button next to "Benefits Category" and select "RCSBP". Read the instructions carefully so that your submission goes through on the first try.
6. Select the RCSBP Option that you are electing. If you choose to elect RCSBP coverage (B or C), you will have additional fields to enter such as "Type of Coverage" and "Level of Coverage". You will only need to enter an amount if you choose "B-Reduced Retired Pay" for the level of coverage.
7. The "Change Reason" is "Initial"
8. Next, click "Attach" and upload your DD Form 2656-5, signed RCSBP counseling form, and any other supporting documentation as one pdf.
9. Lastly, click "Submit" and it will be routed to Army Human Resources Command for the Army Reserve and the State Joint Force Headquarters for the Army National Guard.

Don't wait until the last minute. Take the time to prioritize you. For more information, reach out to your [RSO](#). They are here to help!



Change of Mission is the Army's official newsletter for Soldiers in all three components with 17 or more years of service. *Change of Mission* educates Soldiers about the retirement process, the decisions they and their families will make leading up to and immediately after their retirements, how their benefits will change when they retire, and why the Army wants them to be active Soldiers for Life in retirement.

Change of Mission is published as a quarterly electronic newsletter in accordance with Army Regulation 600-8-7. Past editions are available for free download from <https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning/Change-of-Mission-Newsletter>.

Inquiries and comments about *Change of Mission* should be sent to Army Retirement Services, Attention: *Change of Mission* Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or USArmy.ChangeofMission@army.mil. Direct all other questions to the retirement services officers listed on the [Army Retirement Services website](#).

Prior to using or reprinting any portion of *Change of Mission*, please contact the [editor](#).

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How to verify authentic IRS communications

By IRS.gov



Know how and when the IRS contacts you so you can protect yourself from impersonators.

Ways we contact you:

We typically contact you the first time by mail delivered by the U.S. Postal Service.

To verify it's us, [search IRS notices and letters](#). Some letters are sent from [private collection agencies](#).

Other ways we may contact you:

- **Email** - We email only with your permission, with a [few exceptions](#) like criminal investigations.
- **Text message** - We text you only with your permission.
- **Phone** - The IRS or private collection agencies may call you to address account matters. In some cases, IRS uses automated messages that direct you to [IRS.gov](#) to securely manage your account, make payments, or resolve an issue. The messages don't share specific details.
- **Fax** - We might send a fax to verify or request employment information.
- **In-person visit** - These are rare. Find out [how and when IRS employees visit you](#) or your business. We generally send a letter before we visit.

We don't:

- Direct message or take payment on social media. Follow our [social media accounts](#).
- Accept gift cards or prepaid debit cards as payment.
- Call with automated messages that threaten or direct to websites that aren't [IRS.gov](#).

- Threaten to call law enforcement or immigration officials.
- Take your citizenship status, driver's license, or business license.
- Mail tax debt resolution advertisements.

If we visit you:

Unannounced visits are rare. Only four types of IRS employees may visit your home or business. Each IRS employee contacts you in specified ways and carries official identification (ID).

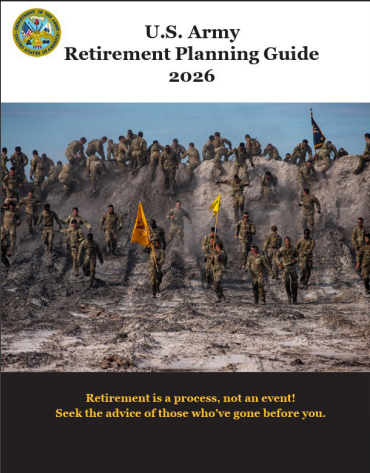
- Revenue agents - examinations (audits)
- Revenue officers - collections
- Special agents - criminal investigations
- Fuel inspectors

Identification we carry:

Revenue officers, revenue agents, and fuel inspectors carry an IRS-issued credential (pocket commission) and an HSPD-12 card. Both have the employee's serial number and photo. You can ask to see both.

- You may ask to see an additional ID from revenue agents and fuel inspectors.
- Fuel inspectors also wear uniforms and drive government vehicles.

Criminal Investigation special agents present law enforcement credentials when they investigate.



2026 U.S. Army Retirement Planning Guides

The 2026 U.S. Army Retirement Planning Guides are available [online](#).

The purpose of the U.S. Army Retirement Planning Guides are to provide information that helps Soldiers and their families transition from serving our nation in uniform to serving in their communities. It also provides Soldiers with a practical timeline, breaking down the many tasks involved with retirement planning; information on how to calculate their retirement pay; how to navigate healthcare benefits; Survivor Benefit Plan options, and much more.

Want to talk to a Retirement Services Officer?

Retirement Services Offices (RSOs) provide information regarding benefits, entitlements, and information to Soldiers and their families preparing for retirement. RSO contact information is on the [Army Retirement Services website](#).

TRICARE: Learn what to do if you're retiring in 2026

By TRICARE Communications

Are you getting ready to retire from active duty or the [National Guard or Reserve](#)? You should know there are some steps to take to ensure your [TRICARE](#) coverage continues as you make the transition to civilian life.

"Your TRICARE coverage doesn't automatically continue when you retire," said Zelly Zim, senior program analyst, TRICARE Health Plan Policy & Programs Division at the Defense Health Agency. "You must take action to keep your TRICARE coverage for yourself and any eligible family members."

Why you need to act now

When you retire from active duty, the National Guard, or Reserve, you experience a [TRICARE Qualifying Life Event](#) (QLE). A QLE gives you 90 days to enroll in a TRICARE health plan. You'll still have access to TRICARE coverage, but unlike during your military service, in retirement you get to choose your plan.

Before you retire

If you are an active-component Soldier or a Reserve Component Soldier on active duty, schedule your Separation History and Physical Examination (SHPE) between 90 and 180 days before you retire or start terminal leave. The [Department of Veterans Affairs](#) uses the SHPE as a single separation examination to capture your complete medical history.

Update DEERS

Your first priority is updating your status in the [Defense Enrollment Eligibility Reporting System](#) (DEERS). You have three ways to do this:

- Log in to [milConnect](#).
- Call 800-538-9552.
- Visit a [Uniformed Services ID card office](#) near you.

Get new ID cards

Once your retirement paperwork processes, you'll need to get new Uniformed Services ID (USID) cards for yourself and your family members. Find an ID card office at the link above.

Choose your health plan

Review your TRICARE options based on your situation. You'll need to enroll yourself and eligible family members within 90 days of retirement to avoid a gap in coverage and claims processing. Eligible family members don't have to be in the same plan, as described in the [TRICARE Retiring From Active Duty Brochure](#).

If retiring from active duty before age 65, your health plan options are:

- [TRICARE Prime](#) (if you live in a Prime Service Area)
- [TRICARE Select](#)
- [US Family Health Plan](#) (available in six U.S. locations)

- [TRICARE Prime Demo](#) (available in Atlanta, Georgia, and Tampa, Florida areas)
- [TRICARE For Life](#) if you have [Medicare Part A](#) and [Part B](#), regardless of age

If retiring from the National Guard or Reserve, your health plan options are:

- Before age 60: [TRICARE Retired Reserve](#)
- Ages 60-64: Same options as retirees from active duty
- Age 60 and older: [TRICARE For Life](#) (once you have Medicare Part A and have Medicare Part B).

Enroll in your new plan

You must enroll within 90 days of your retirement date to avoid a gap in coverage. You can enroll:

- Online through [milConnect](#)
- By phone with your TRICARE regional contractor
- By mail using an [enrollment form](#)
- If you're overseas: In person at a TRICARE Area Office
- If you have Medicare Part A and Part B, you automatically have TRICARE for Life if you meet all other requirements for TRICARE coverage

Set up payment

Most retiree plans require enrollment fees or premiums. For TRICARE Select or TRICARE Prime, you'll pay enrollment fees. You must set up payments to keep your coverage active.

Consider setting up an allotment from your retirement pay to cover your TRICARE enrollment fees automatically. This convenient payment option deducts the fees directly from your retirement check, saving you time. There are no enrollment forms or fees for TRICARE for Life. NOTE: If you have transferred to the Retired Reserve, you must submit an initial two-month premium payment with your completed form to begin coverage. You can pay the first payment by check, money order or cashier's check (payable to the regional contractor), or credit or debitcard. See <https://tricare.mil/Plans/Enroll/TRR/Premiums> for additional information.

Consider dental and vision coverage

When you retire, your active duty dental and vision coverage will end. You can choose to enroll in:

- Dental coverage through the [Federal Employees Dental and Vision Insurance Program \(FEDVIP\)](#)
- Vision coverage through FEDVIP if you enroll in a TRICARE health plan

Your pharmacy coverage

You'll have access to:

- [Military pharmacies](#)
- [TRICARE Pharmacy Home Delivery](#)
- [Retail network pharmacies](#)
- [Non-network pharmacies](#)

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BENEFEDS: New Chapter, New Benefits

Enroll today with your Qualifying Life Event!



By [BENEFEDS.gov](https://www.benefeds.gov)

If you missed open season, you may still be able to enroll in the [Federal Employees Dental and Vision Insurance Program \(FEDVIP\)](#) for the 2026 plan year with an effective date of January 1 by submitting a Belated Enrollment/Change Form.

The time limit for a belated enrollment or change may be extended for up to three months after the end of open season **only if** you provide evidence to BENEFEDS that you could not enroll or change enrollment during open season due to circumstances beyond your control. Please download the [Belated Enrollment/Change Form](#) and follow the instructions. If BENEFEDS approves your request for belated enrollment, you will have 30 days from the date on your approval letter to contact BENEFEDS to complete your enrollment or change request.

To enroll in the FEDVIP outside of open season, you must fall into one of the categories below.

I am newly eligible

If you are newly eligible for FEDVIP, you have 60 days from the date you became eligible to enroll in a FEDVIP dental and/or vision plan. Examples include:

- You are a newly hired federal employee.
- You are a newly retired uniformed service member.
- You are a family member of a sponsor who became an active-duty service member.
- You recently became a survivor.

You must [check your eligibility](#) and create a My BENEFEDS account to enroll. Then, select "Enroll" in dental or vision coverage from your account dashboard. We'll also ask you a few questions to determine when your coverage will be effective.

I experienced a qualifying life event that allows me to enroll in FEDVIP

If you experienced a Qualifying Life Event (QLE), you may be able to enroll in FEDVIP outside of open season. The QLEs for FEDVIP may be different from QLEs for other federal benefits programs; each program has its own rules.

Examples of FEDVIP QLEs include:

- You got married.
- You lost your other dental or vision coverage.

- Your military pay, federal annuity, or compensation was restored.

For a list of all of the FEDVIP QLEs, visit the [Qualifying Life Events](#) section of the [BENEFEDS website](#). To enroll, you must first check your eligibility and create a My BENEFEDS account. Then, select "Enroll" in dental or vision coverage from your account dashboard. We'll also ask questions to determine what QLE you experienced and if it allows you to enroll outside of open season.

*Special note: Uniformed service members

If you're retiring or recently retired from the uniformed services, you're eligible to enroll in FEDVIP dental coverage. If you're enrolled in a TRICARE health plan, you're eligible for FEDVIP vision coverage. However, this is not a QLE. You're considered newly eligible for the program and can enroll between 31 days prior to your military retirement date and 60 days following. If you do not enroll during this period, you must wait until the next open season. **If you want to prevent a gap in dental coverage between your active duty/reserve dental plan and your new FEDVIP plan, you must enroll prior to your retirement date.**

If you're already retired from the uniformed services and you are now leaving or retiring from private sector employment, you're able to enroll in FEDVIP within 60 days from the date you leave private sector employment and lose your existing dental and/or vision coverage. If you experienced a QLE, such as losing insurance as part of leaving the private sector, then you're eligible to enroll in FEDVIP within 31 days prior to and 60 days after the date of the QLE. However, if you're only canceling insurance with your employer but it is still available to you, you must wait until the next open season to enroll.

If your family member enrolled in FEDVIP vision coverage while you were on active duty, he or she is no longer eligible as a primary enrollee upon your retirement. You or your family member must notify BENEFEDS of your retirement, and their coverage will be cancelled. As the sponsor, you must then enroll in FEDVIP dental and/or vision coverage as a retired uniformed service member and add your eligible family member as a dependent to your coverage.

IN CASE YOU MISSED IT

Highlights from January's *Change of Mission*

- Make the most of your TRICARE pharmacy benefit in 2026
- Retiring from the Army? Explore your options today!
- Getting married? Here's what you need to know about your TRICARE benefit
- Planning a move after retirement? Check the state taxes
- USAR: Receiving reserve retired pay at a reduced age
- The importance of your Separation Health Assessment

Read it in the [Change of Mission archives](#)

TRICARE: Learn what to do if you're retiring in 2026

(Continued from page 5)



You may need to fill maintenance medications through home delivery. Contact [Express Scripts](#) to learn about prescription requirements and copayments.

Going overseas?

If you plan to live overseas after retirement, your TRICARE options will differ. Before you move, contact [International SOS](#), the TRICARE overseas contractor, to learn about available plans and coverage in your new location.

Plan ahead for Medicare

You can sign up for [Medicare](#) as early as 90 days prior to turning 65, and no later than two months before the month you turn 65, as described in the [TRICARE and Medicare Turning 65 Brochure](#).

If you receive Social Security Disability Insurance (SSDI) monthly benefits, you'll become eligible for Medicare Part A and Part B in the 25th month of receiving SSDI. You must keep Medicare Part A and Part B to remain eligible for TRICARE.

What if you miss the 90-day window?

If you miss the 90-day enrollment window and you're not yet age 65, you can request retroactive enrollment up to 12 months from your retirement date. Remember:

- Claims can't process until enrollment completes.
- Coverage starts from your retirement date.
- You must pay applicable enrollment fees back to your retirement date.

Until you enroll in a plan, you can only get care at [military hospitals and clinics](#). This is only true during your time between the 90-day enrollment window and when you sign up for a plan.

Changes to your coverage

You no longer have access to certain TRICARE services after you retire. These include but aren't limited to the following:

- The [Extended Care Health Option](#) for family members with special needs
- Hearing aids and hearing aid services, although you may be able to get hearing aids through the VA or the [Retiree-At-Cost Hearing Aid Program](#)
- Chiropractic care through military hospitals or clinics
- Routine eye exams except with TRICARE Prime or enrollment in FEDVIP



Home loan borrowers can now deduct funding fees

By Annie Sutton, Program & Management Analyst, VA Loan Guaranty Service

Starting this year, veterans, service members, and their surviving spouses can deduct VA funding fees on their taxes when purchasing a home using the VA-guaranteed home loan.

The VA funding fee is a one-time payment that the veteran, service member, or survivor pays on a VA-backed or [VA direct home loan](#). Generally, the VA home loan program doesn't require the veteran to make a down payment, and the program never requires monthly mortgage insurance. VA also grants exemptions of the funding fee to those who receive VA compensation for their service-connected disabilities, Purple Heart recipients still serving on active duty, and others.

The funding fee ranges from 0.5%–3.3% depending on the loan type, loan amount, down payment amount, and whether the veteran is a first-time user of the VA home loan program. Veterans pay the funding fee at closing, in one of two ways: It can be generally included in the loan amount or paid at closing.

"VA just recently reached a milestone of granting the 29 millionth VA-guaranteed home loan to veterans, service members, and surviving spouses who served and sacrificed on behalf of our grateful nation," said Patrick Zondervan, executive director of VA's Loan Guaranty Service. "We are pleased that eligible new borrowers can now deduct the funding fee and potentially put more money back in their pockets, which is where it belongs."

This post is for informational purposes only and is not intended to be, and should not be construed as, tax, legal, or accounting advice. You should consult your own tax advisor or legal counsel regarding your specific situation before making any decisions.

To learn more, read about [VA funding fees](#), [VA Home Loans](#) and [the legislation](#).



Ask Joe: Your benefits guru

Dear Joe,

I am retiring soon and wondering if my spouse and I can get our retirement IDs at the nearest base where we're moving to, or do we have to get them at my current duty station before we move?

Thank you,
Retiring Soon

Dear Retiring,

You can get your new retired military ID card at the [ID card office](#) on any military installation, regardless of service affiliation, including National Guard and Reserve facilities. You will want to get your first retired military ID as close as possible to your date of retirement and this may drive your decision on the location. To find military installations close to where you are moving, look up your state in the [MyArmyBenefits Resource Locator](#), where you will find a list of Army installations and links to information about installations of other services located in the state where you choose to get your ID.

Joe

Dear Joe,

We just found out we're most likely PCSing this summer. This isn't a new challenge for us, but we've never been where we are going. All the research I've done on the area is contradictory and I'm having a hard time financially planning for our arrival. Are there any tools that can help with this?

Thanks,
Prepping for another move

Dear Prepping,

No matter how many times you PCS, there are always challenges. But, the MyArmyBenefits [Basic Pay](#) and [Basic Allowance for Housing \(BAH\)](#) fact sheets can help with your preparations. You can link to the resources that provide your pay and BAH amounts based on your current and future zip codes or locations. You can also use the [MAB Regular Military Compensation calculator](#) to find out your annual basic pay, BAS, and BAH amounts to compare any differences due to location and see what is taxable based on your tax filing status.

Good luck with your next move,

Joe



MyArmyBenefits

Use your education benefits before retirement

By MyArmyBenefits staff



As you get close to retirement, you may be wondering what education benefits are available to you while you are still in the Army. The first step in learning what you are eligible

for is to visit the [MyArmyBenefits Federal Benefits library](#) and click on the “Education” drop down menu to find a list of education benefit fact sheets available to you.

If you are on active duty, active-duty orders, or drilling, you are eligible for [Tuition Assistance \(TA\)](#). The TA program offers \$250 per semester hour for up to 18 hours per year (max of \$4,500/year) towards tuition costs only—no fees, books, or course materials are covered. Using TA incurs a service obligation of two to four years depending on your status, so be sure to start with enough time to complete your degree and fulfill any service obligation prior to your planned retirement date. Courses must be from accredited schools recognized by the Department of Education and the Department of Defense Memorandum of Understanding (DOD MOU). To find schools approved by both agencies, visit the [TA Decide page](#). Soldiers requesting TA for the first time must use the Army IgnitED decision support tool and take [ArmyIgnitED TA training](#) before submitting their request.

If your college tuition costs exceed what TA pays, look into using [Tuition Assistance Top-Up \(TATU\)](#). If eligible, this

program covers the difference between the costs covered by TA and the full course costs for up to 36 months. To use this benefit you must qualify for the [Montgomery GI Bill Active Duty](#) and your course costs must be more than what TA covers.

Credentialing Assistance (CA) through [Army COOL](#) is another way to add additional education through credentials or certifications to your resume before retirement. The CA program includes credentialing courses and exams valuable for success in the fields of management, IT, healthcare, and others. It does not require a service obligation, but use is limited to one credential per year with a maximum of three credentials for every 10 years of service. Eligible Soldiers must get command approval before applying for CA and use the decision support tool on Army IgnitED. This program is not available to commissioned officers. CA has an annual cap of \$2,000 with the total cap set at \$4,500 for use of TA and CA. For example, if you use \$2,000 this year in CA, you have \$2,500 to use for TA.

Depending on your dates of service and other factors, you are likely eligible for GI Bill benefits under the [Montgomery GI Bill](#), the [Post 9/11 GI Bill \(Forever GI Bill\)](#), or in certain circumstances, a combination of both. The GI Bill programs provide 36 to 48 months of education benefits and can be used while still serving but you should [do your research](#) and carefully consider whether it makes sense to do so.

Use the benefits you earned in the way that is most beneficial for you. Visit the [MyArmyBenefits Benefit Library Federal Fact Sheets](#) for more information about your education opportunities before and after retirement.

Spouse benefits to use before retirement

By MyArmyBenefits staff

Spouses, as you begin to think about life after the uniform, there are some benefits to use now that will not be available to you after your Soldier’s retirement date. One of these is the reimbursement for eligible spouse relicensing and business expenses.

The 2018 National Defense Authorization Act authorizes each service branch to reimburse up to \$1,000 for a military spouse’s relicensing, certification, or business costs during a PCS move. Army Directive 2024-04 expands the benefit by allowing up to \$1,000 for relicensing and certification fees and an additional \$1,000 for business-related expenses tied to the move.

The Army considers “qualified relicensing costs” to be the fees required to obtain the same or a similar license in a new state that a military spouse previously held. This can include exam fees, registration fees, and other required licensing expenses. “Qualified business costs” can include expenses such as moving equipment, equipment removal or replacement, purchasing new equipment, information technology costs, and inspection fees. To qualify, the spouse must have owned the business at any of the Soldier’s previous duty stations, and the expenses must be directly related to relocating the business due to the PCS move.

The spouse does not need to have had the license or certification, or owned the business, at the Soldier’s most recent duty station. If the spouse held the license, certification, or owned the business at any previous duty station while married to the Soldier, they may meet eligibility requirements for reimbursement upon PCS to the new duty station.

Documents needed for reimbursement include:

- Standard Form 1034, “Public Voucher for Purchases and Services Other Than Personal”
- Copy of PCS orders
- Copy of spouse’s previous state license or certification that was valid at a previous station
- Copy of new state license or certification
- Proof of fee payment
- Copy of marriage certificate

Spouses can apply for reimbursement after getting their new license or certification. Commanders will assign local officers to approve documents and eligibility status. Once approved, the reimbursement will transfer to a Soldier’s direct deposit account. To learn more about this benefit, visit the [MyArmyBenefits fact sheet](#).

AER: Turning your support into a lifeline for Soldiers and their families



By Sean Ryan, Communications director, Army Emergency Relief

Army Emergency Relief (AER), has been a cornerstone of Army support for more than 84 years, offering grants, zero-interest loans, and scholarships. This year's goal is 20% participation, including financial support generated by AAFES point-of-sale contributions. Raising campaign funds assists in many ways, most importantly by helping Soldiers manage financial stress so they can stay resilient and mission ready.

Tony Grinston, AER's CEO—who retired as the Army's top enlisted leader in 2023 to become AER's chief executive officer—said, "I truly love my job, and my role with AER has given me a renewed sense of purpose. I just help Soldiers when they're going through a tough time. I can't think of a better job."

In 2025, AER assisted more than 31,000 Soldiers and families across five categories of support. The largest category is basic needs and housing, which covers PCS moves, food, housing expenses (including rent, utilities, minor home repairs, and car repairs). Health and wellness covers dental care, special-needs medical equipment,

cranial helmets, and wounded warrior support. AER also provides assistance under its third category, care during a crisis, which covers disaster relief, emergency travel, and funeral expenses. The fourth category is family support, which covers childcare, paternity leave, and immigration fees, among others. The fifth category is workforce development, which assists with spouse relicensing, recertification, and career-skills support for those leaving the Army.

Overall, AER provided more than \$20 million in grants, more than \$40 million in zero-interest loans, and supported 3,000 spouses and dependents with scholarships. The impact is substantial: 6.5% of the force uses AER services annually, which is why the campaign is so vital. AER does not receive government funding and relies solely on generous contributions.

If you would like to support the program this year, please visit <https://www.armyemergencyrelief.org/donate/>. We thank you for your support now and throughout the years.

Projecting your Army Reserve retirement income

By Maj. Alisia Mahatoo, Army Retirement Services, U.S. Army Reserve



As you prepare for retirement whether as a Troop Program Unit (TPU) or Active Guard Reserve (AGR) Soldier, understanding how your military retirement pay is calculated is essential. There are four retired pay plans: Final Basic Pay, High-36 or High-3, High-36 or REDUX, and the Blended Retirement System (BRS). Your Date of Initial Entry into Military Service (DIEMS) determines which retirement pay plan applies to you. This is the date you officially entered the military, for a reserve member, DIEMS may differ from your Basic Active Service Date (BASD) and is usually earlier than your Pay Entry Basic Date (PEBD) and never changes.

First, you must complete 20 qualifying years of service, then determine creditable service for percentage purposes which may include credit for active-duty service, inactive duty points, and certain specialty officer schools. Once creditable service is determined, your DIEMS identifies the formula used to calculate retired pay. For non-regular retirement, Years Of Service (YOS) is calculated by your total creditable points divided by 360.

The Retirement Pay Plans:

- 1. Final Pay** – DIEMS before Sept. 8, 1980. Formula: (Years of calculated service x 2.5%) x final basic pay = retired pay.
- 2. High-36** – DIEMS on or after Sept. 8, 1980, and before July 31, 1986. Formula: (Years of calculated service x 2.5%) x average highest 36 months of basic pay = retired pay.
- 3. High-36 or REDUX** – DIEMS on or after Aug. 1, 1986 - Dec. 31, 2017. Soldiers with a DIEMS during this period were automatically covered under the High-36 retired pay plan. Retired pay for Soldiers who elected and received the 30,000 Career Status Bonus (CSB) are calculated under the REDUX formula. Formula: [(Years of creditable service x 2.5%) minus

1% for each year under 30 years) x the average of the highest 36 months of basic pay = retired pay.

- 4. Blended Retirement System (BRS)** - DIEMS on or after Jan. 1, 2018 and those who opted into BRS. Formula: (Years of creditable service x 2%) x average of highest 36 months of basic pay = retired pay.

Medical Retirement:

Soldiers in the Medical Evaluation Board (MEB)/Physical Evaluation Board (PEB) process may be medically retired. There are two ways of calculating retirement pay, with the Soldier receiving the higher amount. Length of service formula (Final Pay, High-36, or BRS) or it's based on their disability percentage.

Additionally, Soldiers on the Temporary Disability Retired List (TDRL) will not receive less than 50% of their 36-month average basic pay; however, when the Soldier is placed on the Permanent Disability Retired List (PDRL), the minimum percentage is 30%. Soldiers who received CSB do not repay it and their pay is calculated under High-36. Also, to receive Concurrent Receipt (CR) you must have 20 qualifying years and a VA disability rating of 50% or greater to receive both your retired pay and VA disability compensation without offset, based on your length of service retired pay.

The Army's updated retirement calculator which provides personalized estimates based on DIEMS, retirement points, rank, and projected service can be accessed via the link below.

MyArmyBenefits Retirement Calculator:
<https://myarmybenefits.us.army.mil/NEW-Benefit-Calculators/Retirement-Calculator>.

Who do you contact for pay and benefit questions after you retire?

By DFAS Cleveland

After you retire, it can be difficult to identify which agency you should contact for questions about your pay or benefits. Here are the main points of contact you should keep handy.

DFAS Retired and Annuitant (R&A) Pay

<https://www.dfas.mil/RetiredMilitary/>

DFAS R&A Pay is primarily a payroll office. We establish and maintain military retired pay, Survivor Benefit Plan (SBP) annuity accounts, and issue monthly payments to both military retirees and their eligible survivors, including the following:

- Active and Reserve/Guard Retirement payments
- Temporary and Permanent Disability Retirement payments
- Concurrent Retirement and Disability Pay
- Combat-Related Special Compensation payments
- Survivor Benefit Plan payments

We also have a range of online tools where you can submit documents or a question online, change a retiree mailing address, order a duplicate copy of your 1099R, and submit documentation through our online upload tools: <https://www.dfas.mil/dfas/AskDFAS/>

To call our Customer Care Center, please call (800) 321-1080 or (317) 212-0551 during normal business hours.

DFAS myPay

<https://mypay.dfas.mil>

After you receive your first retired pay deposit, when you log in to myPay, you will see a new Army Retiree account. This is where you can manage your retired pay and download PDFs of your Retiree Account Statements (RAS).

If you are entering the gray area, approximately 30-45 days after your transition, when you log into myPay, you will see a new Future Retiree myPay account. If you keep your contact information current in this account, DFAS and Army can send you important information, such as news about changes in laws or policies that impact your retirement benefits, reminders about applying for retired pay, and *Army Echoes*.

Plus, with a current email address in myPay, when DFAS receives a completed Gray Area Retiree application for retired pay (uploaded from HRC), DFAS can send you email status notifications.

If you need assistance with your myPay account, please call (888) 332-7411.

Army

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

With more than 130 Retirement Services Offices (RSO) worldwide, servicing all three components of the Army, your servicing RSO is ready to assist you in the transition from a uniformed service member, to a Retired Soldier and make determinations for some entitlement programs, such as Combat-Related Special Compensation (CRSC), and assists with many other retirement related matters.

Find your RSO on the Soldier For Life website, bookmark [Army Retirement Services](#), for helpful planning tools and materials, and everything about retirement from A to Z in the [Army Retirement Planning Guide](#).



Read the "Change of Mission" newsletter for up-to-date information on policies and benefits relevant to Soldiers with 17 or more years of service. Consider where you want to retire to—will the decision be based on a desired location, a job or education opportunity or other variables?

U.S. Army Human Resources Command (HRC) issues official Army retirement orders for active-duty, Reserve, and National Guard Soldiers. HRC, specifically the Retirement Services Branch, processes the application and publishes the orders, which are subsequently uploaded to IPERMS and mailed to the Soldier. HRC issues retirement orders, which are required to process your retirement pay application. You should work with your RSO to complete and submit your application for retired pay. If you are entering the gray area, be sure to mark your calendar to contact your RSO to start your application for retired pay at least nine months before your pay-eligible date.

Please contact [HRC'S Retirement Services Branch](#) for assistance with the following:

- CRSC eligibility determinations
- Applying for retirement or retirement eligibility; assistance with the Blended Retirement System (BRS) lump sum election
- Retirement orders
- Legal name changes
- Assistance with making Survivor Benefit Plan decisions and changes

Department of Veterans Affairs (VA)

<https://www.va.gov>

The Department of Veterans Affairs (VA) provides services to former members of the military, not just those who are retired from the military.

If you are disabled, the VA establishes your level of disability compensation and handles any changes or updates. These include:

- Additional (tax-free) benefit for veterans injured while in the service
- Ratings for service-connected disability codes
- Ratings for Special Monthly Compensation
- Individual Unemployment ratings
- Re-rating you if you feel your disability has increased

The VA also administers pensions, educational programs, home loans, life insurance, vocational rehabilitation, survivor benefits (such as Dependency and Indemnity Compensation-DIC), medical benefits, and burial benefits.

(Continued on page 13)

Roth in-plan conversions for your TSP

By TSP.gov



As of January 2026, the Thrift Savings Plan (TSP) allows those with a traditional (pre-tax) balance in their TSP account to convert money to their Roth (after-tax) balance in their TSP account. This is called a “Roth in-plan conversion.” If you don’t have a Roth balance in your TSP account, your first Roth in-plan conversion will create one.

When you convert pre-tax money from your traditional TSP balance, your Roth in-plan conversion amount will become part of your taxable income for the year. This means that you’ll pay income tax on the conversion amount based on your income tax rate. You must pay the income tax on the conversion amount using personal funds from another source, such as a savings account. You cannot use part of the conversion amount in your TSP account to pay taxes.

A Roth in-plan conversion lets you move money from your [traditional \(pre-tax\) balance to your Roth \(after-tax\) balance](#) within your TSP account. You can do this any time during your working years and in retirement as long as your traditional TSP balance meets eligibility requirements.

There’s no TSP fee to convert money to Roth, but the amount you convert is added to your taxable income for the year. This could raise your tax bill more than you expect. How much you owe depends on the size of your conversion and your tax bracket.

Finally, keep in mind that a Roth in-plan conversion cannot be reversed or changed. Deciding whether to convert involves educated guessing about your future tax rate and income, and it has an immediate effect on your taxes. Before you make a decision you can’t undo, we strongly recommend that you consult a tax advisor to start planning how it would affect your taxable income and estimate how much you may need to pay in taxes.

To learn more about Roth in-plan conversions, read the TSP booklet, [Tax Rules about TSP Payments](#) and [general information about traditional and Roth](#) on the TSP website. You can also find a list of questions to ask yourself—and explanations about why they matter—in the TSP booklet [Roth In-Plan Conversions](#).



Upcoming Army Reserve [Retirement Planning Seminars](#)



Location	Date	Contact
9th MSC Anchorage, AK	Apr 18	(808) 438-1600 x3553
81st RD Louisville, KY	Apr 18	(803) 751-9864/9698
63d RD Glendale, AZ	Apr 18	(719) 516-6876/6875/6850
99th RD Bolling AFB Washington DC	Apr 18-19	(609) 562-1696/7055
7th MSC Kaiserslautern, Germany	Apr 25	+49 (0) 611-143-528-0310
88th RD St. Louis, MO	Apr 25	(502) 898-7448
88th RD JBLM, WA	May 2	(502) 898-7448
63d RD Austin, TX	May 2	(719) 516-6876/6875/6850
81st RD Orlando, FL	May 16	(803) 751-9864/9698
99th RD Devens, MA	May 16-17	(609) 562-1696/7055
99th RD Fort Indiantown Gap, PA	May 16-17	(609) 562-1696/7055
81st RD Fayetteville, NC	May 30	(803) 751-9864/9698
63d RD Dublin, CA	Jun 10	(719) 516-6876/6875/6850
9th MSC Guam	Jun 13	(808) 438-1600 x3553

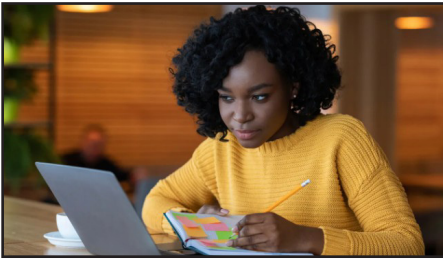
Location	Date	Contact
88th RD Grand Rapids, MI	Jun 27	(502) 898-7448
99th RD New London, CT	Jun 27-28	(609) 562-1696/7055
9th MSC Honolulu, HI	Jul 18	(808) 438-1600 x3553
88th RD *Virtual only*	Jul 18	(502) 898-7448
63d RD Los Alamitos, CA	Jul 18	(719) 516-6876/6875/6850
99th RD Fort Story, VA	Jul 18-19	(609) 562-1696/7055
81st RD New Orleans, LA	Jul 25	(803) 751-9864/9698
9th MSC Korea	Jul 25	(808) 438-1600 x3553
9th MSC Maui	Aug 8	(808) 438-1600 x3553
7th MSC Molesworth, England	Aug 15	+49 (0) 611-143-528-0310
81st RD Birmingham, AL	Aug 15	(803) 751-9864/9698
99th RD Niagara Falls, NY	Aug 15	(609) 562-1696/7055
63d RD San Antonio, TX	Aug 22	(719) 516-6876/6875/6850
7th MSC Grafenwoehr, Germany	Aug 29	+49 (0) 611-143-528-0310
88th RD Fort McCoy, WI	Aug 29	(502) 898-7448

Reminders for Army Reserve and Army National Guard Soldiers:

- While you’re in the Retired Reserve, keep your mailing and email address up to date with DFAS by using [myPay](#), and with [DEERS](#).
- To determine if you qualify for the reduced age retirement, visit [HRC’s website](#). If you are eligible, contact your [Army Reserve or Army National Guard RSO](#) for help in calculating your retirement eligibility date.
- If you are a Gray Area Retiree (GAR) and you’re approaching your 59th birthday, you must apply to receive your retired pay. You can download a retirement application [here](#), or you can email usarmy.knox.hrc.mbx.taqd-ask-hrc@army.mil. If you have any questions, you can reach out to HRC at 1-888-ARMYHRC (276-9472) (option 2) M-F, 8 a.m. - 6 p.m. ET.

Staying job search savvy online: Spot the signs of a scam

By Department of Veterans Affairs



Searching for a new job can be exciting, but as more hiring and recruiting moves online, job scams have unfortunately become increasingly common. Fraudsters can pose as the Department of Veterans Affairs (VA)

and other legitimate employers, create fake job postings, or request personal information under the guise of processing an application. Knowing how to spot the warning signs can help protect your time, money and personal information.

Here are a few key tips to help you stay safe during your job search.

Research the employer

Before applying or responding to a recruiter, take time to verify the organization.

- Visit the company's official website directly (type the URL into your browser rather than clicking a link).
- Look for consistent branding, contact information and job listings that match the posting.
- Check reviews or confirm the organization exists through trusted sources.

If something feels off, like poor grammar, vague company details or inconsistent messaging, it's worth pausing and investigating further.

Never pay to apply

Legitimate employers will never ask you to pay a fee to apply for a job, attend an interview or secure employment. Be cautious if you're asked to:

- Pay for training materials
- Purchase equipment upfront

- Provide gift cards or cryptocurrency
- Share bank information early in the process

These are common red flags of a scam.

Protect your personal information

Be mindful of what you share and when. Employers may request certain information later in the hiring process (such as social security numbers for background checks), but this should only happen after a formal offer and through secure systems. Avoid sending sensitive personal details via unencrypted email or messaging apps.

Watch for unrealistic promises

If a job offer sounds too good to be true, it probably is. Warning signs include:

- Extremely high pay for minimal qualifications
- Job offers without interviews
- Pressure to act quickly or "secure your spot"
- Communication only through text or private messaging apps

Legitimate hiring processes take time and include formal interviews and documentation.

Use trusted job platforms

Stick to reputable job boards and official company websites. For example, federal jobs—including positions at VA—are posted on [USAJOBS.gov](https://www.usajobs.gov) and official VA Careers pages. Applying through trusted platforms reduces the risk of encountering fraudulent listings.

Job searching with confidence

By staying informed, verifying employers and protecting your personal information, you can focus on finding the right role with confidence. Veterans who suspect they have experienced fraud can find out more and report to the appropriate agency at [VSAFE.gov](https://www.vsafe.gov) or calling (833) 38V-SAFE.

(Continued from page 11)

If you have questions about any of these topics, please contact the VA at (800) 827-1000 or visit their website.

TRICARE

If you have questions about your TRICARE allotment or enrollment premium, please contact TRICARE. DFAS can only start, stop, or change a TRICARE allotment with direct instruction from TRICARE.

East Region (formerly North and South Regions):

Visit: <https://www.humanamilitary.com/>

Call: (800) 444-5445

West Region:

Visit: <https://tricare.mil/west>

Call: 888-TRIWEST (874-9378)

The Federal Employees Dental and Vision Insurance Program – FEDVIP

<https://www.benefeds.com>

If you enrolled in the FEDVIP dental and/or vision insurance

program, BENEFEDS is the government-authorized and OPM-sponsored enrollment portal that eligible participants use to enroll in FEDVIP coverage.

If you have enrollment questions, and do not have access to the internet, please call the BENEFEDS Customer Service Center at (877) 888-FEDS (3337) or (571) 730-5942.

National Personnel Records Center

<https://www.archives.gov/veterans/military-service-records>

The National Personnel Records Center, Military Personnel Records is the repository of military personnel, health, and medical records of discharged and deceased veterans of all services. Contact the National Personnel Records Center if you need a copy of your DD 214 after you retire.

Internal Revenue Service (IRS)

<https://www.irs.gov>

Contact the IRS for tax-related questions and to download forms and publications.

All In, Always: The Army & Air Force Exchange Service is all in for you, even after service

By Tom Shull, Army & Air Force Exchange Service

After 14 years as the director/CEO of the Army & Air Force Exchange Service (AAFES), my family and I have decided that June is the right time to begin our next journey into retirement.

My father served 30 years in the Army, including 42 months in the Pacific in combat. He often said, "As long as my family is taken care, I'm all in for the Army." Memories of the sacrifices my mom and dad made in service to our nation, as well as those of my older brother, fuel my passion to be all in for the best customers in the world.

One of our most tremendous accomplishments in the last 14 years has been welcoming 22 million authorized shoppers to their Exchange benefit. Since Veterans Day 2017, all honorably discharged veterans can use their hard-earned benefit at ShopMyExchange.com—tax-free for life.

Since 2020, service-disabled veterans; Purple Heart recipients and caregivers have been able to shop in-store.

The important work we do sustains and strengthens Soldiers, their families and their quality of life. Since 2012, Team Exchange has:

- Provided \$15 billion in value through tax-free saving; an enhanced MILITARY STAR® card program; U.S. payroll and benefits for military spouses, veterans, and family members; dividends to the Services and customer experience improvements.
- Hired more than 65,000 veterans and military spouses.
- Nourished military children with more than 45 million meals served at Department of Defense Education Activity (DODEA) schools overseas.

- Supported more than 350 military exercises in Southwest Asia, Europe, and the Pacific, serving more than 1.2 million troops.
- Contributed more than \$9 million in shopper donations to Army Emergency Relief (AER) at PXs and online at ShopMyExchange.com.
- Held an industry-low APR rate for the MILITARY STAR card at 13.74% that all cardmembers enjoy, regardless of credit score.

Returning to the military community as a member of Team Exchange has been the greatest honor of my life. I am confident incoming Director/CEO Brad Bingham will take the benefit to even greater heights.

It matters where you shop. One hundred percent of Exchange earnings support military communities. Thank you for all you do to protect, preserve, and strengthen critical military quality-of-life support. We look forward to seeing you at your Exchange.

Soldier for Life!



Tom Shull, a former infantry company commander, served as Military Assistant to Robert C. McFarlane, National Security Advisor to President Reagan. Currently, he is the Army & Air Force Exchange Service's Director/CEO and has served as CEO for retail and consumer packaged goods companies.

Retirement is a process, not an event! Start planning 36 months out with the printable [Retirement Checklists](#) or the [Retirement Planning Guides](#) on the [Army Retirement Services website](#).

Army Retirement Quiz

Find the detailed answers to these retirement questions, and more in your [2026 U.S. Army Retirement Planning Guide!](#)

- 1) True or False: You have 90 days after retirement to make your Survivor Benefit Plan (SBP) election.
- 2) True or False: Your retired pay is not subject to Social Security or Medicare tax withholding because it is "deferred" income rather than "earned" income.
- 3) True or False: Retired Soldiers, including those on the TDRL or PDRL, continue to enjoy the same Army Emergency Relief (AER) benefits as when on active duty.
- 4) True or False: As a Reserve or National Guard Soldier, you must have 20 qualifying years of service (15 if found medically unfit) to be eligible for retired pay at age 65.

Answers: (1) True (2) True (3) True (4) False

Don't lose access: How to prep your myPay account for retirement

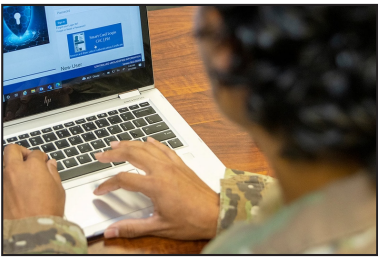
By DFAS Cleveland



The online account management system, [myPay](#), used by the Defense Finance and Accounting Service (DFAS), is the fastest and most secure way to manage your military pay account. Before you retire, there are a few steps you should take in myPay to make your transition a smooth one.

Prior to your retirement date, especially if you primarily access myPay with a Common Access Card (CAC) today, update your password, login ID, and security questions so that you can maintain access to myPay once a CAC is no longer an option for you.

In addition, you may not have access to your government email address after separation, so be sure to add a valid personal email address. You can do this right now, while you're thinking about it. Keeping your email address up to date will ensure you are able to receive important information from DFAS, such as notifications when tax statements are made available on myPay, any changes that may impact your pay, and other Army correspondence, used to keep you, as a Retired Soldier, and your family current on policies and laws that may impact you.



If you're on active duty, once you separate, your active-duty account will remain available on myPay for 13 months.

During those 13 months, you can access your W-2 information, but not your LESs; so be sure to download your LESs before you separate.

Another good reason to make sure you can log in without your CAC: now that myPay is more mobile-friendly, you can log in on a web browser from your connected device and download your LESs and W-2s for your files.

Access to myPay after retirement

If you are retiring immediately after separating, once DFAS has established your retired pay account, you will be able to [access both your retired pay account and your military pay account from myPay](#) using the same login ID and password.

For Soldiers in the Reserve or Guard who will be entering the Gray Area, myPay has a ["Future Retiree" myPay account](#), which provides Gray Area Retirees a convenient way to keep their contact information updated with DFAS during the Gray Area period, so that they can receive important news from DFAS and from the Army.

After you begin receiving retired pay, you can obtain retired pay and tax statements in myPay. For your retired pay, you'll receive a 1099-R instead of a W-2. The 1099-R is the tax document issued to report distributions from a retirement plan. You'll also begin receiving a Retiree Account Statement (RAS) instead of an LES.

How to update your myPay contact info before you retire: Use your personal email as your primary email and set up two-factor authentication

1. Go to <https://mypay.dfas.mil>
2. Login and select "Email Address" under the "Personal Settings" menu
3. Enter your new email address twice and click "Accept/Submit" to save changes
4. Ensure you select this as your preferred/"primary" email
5. Add DFAS-SMARTDOCS@MAIL.MIL to your safe senders list to ensure you receive notifications.



CASUALTY ASSISTANCE CHECKLIST

If you died tomorrow, would your loved ones know what to do? Would they know where all the important documents and accounts (physical and online) are and how to access them? Would they know if you want to be buried in uniform and how to access the Survivor Benefit Plan if you die on active duty? Regardless of your age or retirement status, filling out the [Casualty Assistance Checklist](#), found in a printable PDF format online on the [Army Retirement Services](#) website, can help ease their burden during the difficult time.

Don't wait until it's too late to have the conversation. Start filling it out now, continually update it throughout your retirement process, and make sure your loved ones know where to find it.

New episodes of the Soldier for Life podcast

The Soldier for Life (SFL) Podcast continues! Find the latest podcasts below. Check the [Soldier for Life](#) website or [Libsyn](#) for new podcasts about being a Soldier for Life, especially throughout your retirement transition and into your next career.

[S16E8 U.S. Army Reserve private public leadership program \(P3\)](#)

The U.S. Army Reserve Private Public Partnership (P3) program provides one-on-one, personalized assistance to Army Reserve Soldiers, family members, and veterans to help them find meaningful employment with the help their Army Reserve Employment Specialists (ARES) across the country.

[S16E7 U.S. Army Junior Reserve Officers' Training Corps \(JROTC\)](#) The U.S. Army Junior Reserve Officers' Training Corps – or Army JROTC – program offers amazing and life-changing experiences for America's youth AND for our Soldiers for Life (including eligible veterans, Retired Soldiers, and currently-serving Reserve Component Soldiers) who can continue their service outside of uniform and give back to their communities as JROTC instructors.

[S16E6 American Corporate Partners \(ACP\)](#) Ever wonder why we talk so much about networking and the importance of having a mentor when it comes time to find post-military employment? We talk with Leslie Coffey, the Vice President of Military Engagement for American Corporate Partners (ACP), about the important roles mentorship and networking play in helping transitioning Soldiers, veterans, and military spouses find their next career.

[S16E5 Vet Tix](#) Vet Tix provides free tickets to sporting events, concerts, performing arts, educational, and family activities to service members, veterans, and Gold Star families, giving them positive family and life experiences during and after their years of service to our country.



Helpful Websites

[Army Echoes](#)

[Army Reserve Retirement Services](#)

[Army Retirement Services](#)

[Army Transition Assistance Program](#)

[Change of Mission](#)

[Combat-Related Special Compensation](#)

[Concurrent Military Retired Pay and VA Disability Compensation](#)

[Department of Veterans Affairs](#)

[DFAS](#)

[DOD Self Service Logon](#)

[FEDVIP Dental/Vision Plans](#)

[GI Bill](#)

[HRC Education Incentives Section \(GI Bill\)](#)

[HRC Gray Area Retirements Branch](#)

[MyArmyBenefits](#)

[myAuth](#)

[myPay](#)

[Soldier for Life on Facebook](#)

[Soldier for Life on Instagram](#)

[Soldier for Life on LinkedIn](#)

[Soldier for Life on YouTube](#)

[Survivor Benefit Plan](#)

[Survivor Benefit Plan vs. Life Insurance \(from DOD Actuary\)](#)

[TRICARE](#)

[TRICARE Beneficiary Counseling & Assistance Coordinator](#)

[TRICARE East](#)

[TRICARE West](#)

[TRICARE Overseas](#)

[TRICARE Retired Reserve](#)

[TRICARE Young Adult](#)

[Uniformed Services Former Spouses' Protection Act](#)

[US Family Health Plan](#)

[VA Benefits and Services](#)

[VA Health Care Benefits](#)

[VA Insurance](#)