



U.S. ARMY

HEADQUARTERS DEPARTMENT OF THE ARMY RETIREMENT SERVICES OFFICE

Army National Guard (ARNG) and United States Army Reserve (USAR) Non-Regular Retirement Planning Seminar

21 JANUARY 2026

“BE ALL YOU CAN BE”



Purpose

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



Retirement is a process NOT an event!!

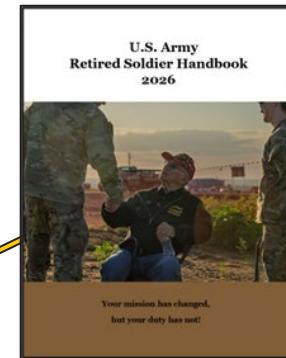
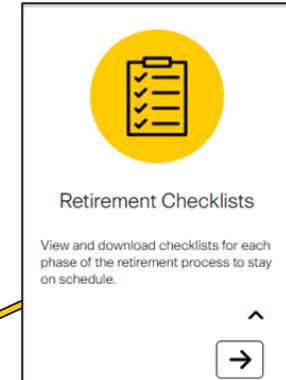
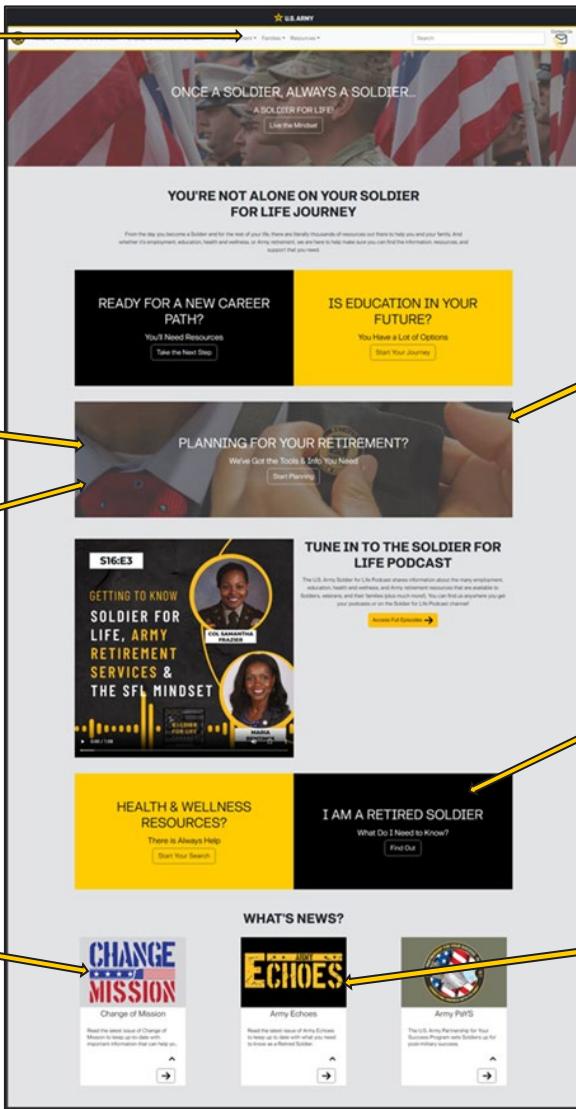
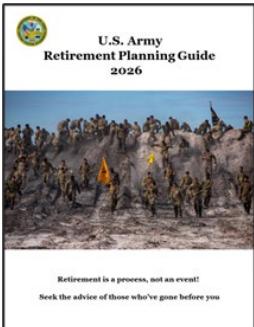
The Army Retirement Services Program

The Army Retirement Services Website

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



Former Spouses



Change of Mission

- U.S. Army's official retirement planning newsletter for Soldiers in all three components with 17+ years of service
- Published via *myPay* SmartDoc in Jan, Apr, Jul and Oct
- Sent to 171K Soldiers quarterly. If you didn't receive it, check your email address in *myPay*
- Available at <https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning/Change-of-Mission-Newsletter>



CHANGE OF MISSION	
THE OFFICIAL NEWSLETTER FOR SOLDIERS WITH 17 OR MORE YEARS OF SERVICE	
JAN - MAR 2026	
From recruitment through retirement and beyond By Col. Samantha Fraizer, Director, Soldier for Life and Reina Vasquez, Army Retirement Services	
On average, roughly 32,000 Soldiers retire from the U.S. Army each year, including the Active Component, National Guard, and Army Reserve. Most of these professional men and women continue to contribute to the workforce, and upon taking off the uniform, look to reintegrate successfully into the civilian labor force.	
As these Soldiers seek to continue to serve with purpose, the Soldier for Life (SFL) program acts as a bridge between the Army to the government, veterans, communities, nonprofits, academia, and industries.	
"It is imperative that Soldiers understand that from the moment you take the oath to the United States Army, and serve honorably, you are a Soldier for Life," says Col. Samantha Fraizer, Soldier for Life program director. "Your length of service, be it four, eight, or 20 years, does not dictate our commitment to all Soldiers. You don't stop being a Soldier when the uniform comes off."	
The Soldier for Life program focuses on the whole individual by anchoring its mission to three pillars: Education, Employment, and Health and Wellness. This holistic approach ensures that service extends beyond just a career transition, but instead, encompasses every aspect of a Soldier's life.	
"We are a team, the entire Army organization, and as a Soldier, you are part of that Soldier for Life network, whether you're just starting out and still in uniform, or about to take it off for good," says Fraizer. All a Soldier has to do is contact SFL, and we can connect them to our partners.	
Considering that SFL is a mindset of service beyond a formal career, the resources available are quite extensive.	
Education Through their strategic alliances, SFL leverages their institutional relationships to gather the best resources to help Soldiers in their academic goals. Even if that goal is 10 years down the road, everyone has got to start somewhere.	
"Maybe you'd like to teach or become an adjunct professor, we can connect you with those types of programs that will help you get on that path," says Fraizer. Read 'You served your country, now serve your future' on page 11 of this newsletter for more information.	
Employment There's no question that employment and working to support ourselves and our families is a fundamental part of the human existence, and navigating the civilian job market after military service is a challenge for many.	
"The transition is life-changing," says Fraizer, "but SFL is here to assist." Partnering with American business community and public sector employers, SFL knows the importance of positively impacting local perceptions, building environments that are more favorable to the Army's Brand and to reconnect America with its Army.	
A lot of companies that we've partnered with have programs like internships, and through the U.S. Army Partnership for Your Success (PaYS) Program, Soldiers can secure their future	
<small>(Continued on page 2)</small>	
IN EVERY ISSUE	
Ask Joe MyArmyBenefits: Planning a move after retirement? Check the state taxes	
Army Retirement Quiz Reserve Retirement Planning Seminars calendar	
Website directory	
USAR: Receiving Reserve retired pay at a reduced age 10	
POST-RETIREMENT PERSPECTIVES	
New routines and responsibilities You served your country, now serve your future	
myAuth: One sign-in, all your benefits Lessons learned: Ask questions, plan, and repeat	
IN EVERY ISSUE	
Ask Joe MyArmyBenefits: Planning a move after retirement? Check the state taxes	
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Retirement Planning Considerations

Non-Regular Retirement Process

Priority tasks indicated in red

15-20+ creditable years of service

- Ensure your retirement points are correct/manage your retirement points
- Attend Retirement Planning Seminar once beginning the MEB/PEB process

17+ years of service

- Gather Resources



18-20 years of service

- Attend Mandatory Retirement Planning Seminar
- Receive your RCSBP Briefing
- Submit a sanctuary packet NLT 120 days before demobilization/REFRAD if reaching 18 years AFS



30 days prior to transferring to the Retired Reserve

(if not already done)

- Retirement ceremony
- DS Logon
- myPay

9 months prior to Transferring to the Retired Reserve

- Apply for transfer to Retired Reserve or Discharge
- Reduced Age Eligibility
- Final PHA

After 20-year NOE

- Check Service obligation
- Determine desired retirement date
- Plan for medical/dental if applicable

20 years of service

- Receive RCSBP Briefing if you haven't already
- Complete the DD Form 2656-5 (within 90 days of receipt of NOE)



0-3 months after transferring to the Retired Reserve

- New ID cards
- TSP
- Apply for TRICARE Retired Reserve, if applicable

Gray Area

- Maintain correct POC information
- TRICARE Enrollment (if not already done)

9 months prior to 60th birthday or Early Age Drop

- Apply for retired pay

Placed on Retired List

- New Retired ID Card
- Apply for TRICARE

For detailed information regarding this timeline, refer to the U.S. Army Reserve Retirement Planning Guide at <https://soldierforlife.army.mil/Resources/Retirement-Quick-Links>



Non-Regular (Reserve) Retirement

- **Retirement eligibility**
 - 20 years of creditable service for a length of service retirement (must have completed a full anniversary year).
 - 15 years of creditable service and medically disqualified, not as a result of own misconduct.
- **Retirement Points = Retired Pay:** verify yours are correct now! Note: Soldiers must earn a minimum of 50 points per anniversary year ending (AYE) date for a qualifying year.
- Check out the Retirement Planning Checklists available at <https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning/Retirement-Checklists> for timelines to assist you throughout your retirement planning process
- The MyArmyBenefits retirement calculator has been updated to calculate non-regular retired pay. This calculator automatically pulls retirement points from the Integrated Personnel and Pay System - Army (IPPS-A)! <https://myarmybenefits.us.army.mil/NEW-Benefit-Calculators/Retirement-Calculator>



Manage Retirement Points

- Retirement point statements are crucial in determining retirement eligibility and retired pay.
 - ARNG Soldiers will be issued a DA Form 5016 (Retirement Accounting Statement) upon reaching their AYE, which should be reviewed annually with the RPAM Administrator.
 - USAR Soldiers will be issued an updated DA 5016 annually, at their AYE.
- Soldiers are responsible for ensuring they earn a minimum of 50 retirement points for each AYE for it to count as a qualifying year.
- Retirement point statements should be reviewed for errors. If there are none, no further action is necessary. If errors are identified, the Soldier must provide supporting documentation for correction (i.e., Leave and Earnings Statement, DD Form 214/214-1, DD Form 220, retirement point statements from other services, etc.).
- Creditable service for retired pay, retirement points, and total career points are summarized in this statement.

Reserve Retirement Points Calculation

Active duty: 1 point per day

1. AT (Annual Training)
2. ADT (Active Duty for Training)
3. IADT (Initial Active-Duty Training)
4. Active Duty for Operational Support (ADOS) (formerly ADSW)
5. Service in an Active Component
6. Active Guard Reserve (AGR)
7. TTAD (Temporary Tour of Active Duty)
8. FTNGD (Full-Time National Guard Duty)

Inactive Duty Service

1. Inactive Duty Training (IDT) - 1 point per IDT period, max 2 points per day; unit training assemblies (UTA), rescheduled training (RST), equivalent training (ET), readiness management assemblies (RMA), additional training assemblies (ATA), additional flight training periods (AFTP), etc. (2-hour rule, AR 140-1 & NGR 680-2)
2. Extension Courses (prior to 14 April 2016 only) - 1 point for every 3 hours
3. Membership Points (max of 15 per year, pro-rated for partial years)

Two-Hour Rule — Inactive Duty Funeral Honors (IDFH)

- You receive one point for each day in which you perform funeral honors duty
- Minimum 2 hours, including travel
- You may perform no more than 1 Funeral Honors Duty per day
- Funeral Honors points do not apply to the max IDT point rule

Manage Retirement Points

ARNG (Prior to 22 September 2025)

NGB Form 23B, Army National Guard Retirement Points History Statement

This summary is a statement of your points earned towards retirement. You should review all entries and report any discrepancies to your unit clerk. Particular attention should be given to any period of service with a verification status (VS) of "B" because points are not credited until verified.

Begin Date (yyyymmdd)	End Date (yyyymmdd)	MMSI	IDT	MEM	ACCP	FHD	AD	VS	Total Career Points	Total Pts For Ret Pay	Creditable Svc For Ret Pay
					Misc Pts		Pts				
1985/10/25	1986/01/14	E5	0	--	0	0	0	V	---	---	---
1986/01/15	1986/10/24	A1	0	3	0	0	283	V	286	286	01/00/00
1986/10/25	1987/10/24	A1	0	0	0	0	365	V	365	365	01/00/00
1987/10/25	1988/10/24	A1	0	0	0	0	366	V	366	366	01/00/00
1988/10/25	1989/02/23	A1	0	--	0	0	122	V	---	---	---
1989/02/24	1989/07/01	D4	0	--	0	0	0	V	---	---	---
1989/07/02	1989/07/28	D1	0	--	0	0	0	V	---	---	---
1989/07/29	1989/10/24	B1	0	10	0	0	0	V	132	132	01/00/00
1989/10/25	1990/05/20	B1	20	--	0	0	0	V	---	---	---
1990/05/21	1990/10/24		24	--	0	0	457	V	192	192	01/00/00
1990/10/25	1990/11/16								---	---	---
1990/11/17	1991/10/24								52	52	01/00/00
1991/10/25	1992/02/09								---	---	---
1992/02/10	1992/10/24								20	20	00/00/00
1992/10/25	1993/10/24								15	15	00/00/00
1993/10/25	1993/10/25	D4	0	0	0	0	0	V	0	0	00/00/00
1993/10/26	1998/02/19	H3	0	0	0	0	0	V	0	0	00/00/00
1998/02/20	1999/02/19	B1	41	15	0	0	0	V	56	56	01/00/00
1999/02/20	2000/02/19	B1	35	15	0	0	43	V	93	93	01/00/00
2000/02/20	2001/02/19	B1	44	15	0	0	7	V	66	66	01/00/00
2001/02/20	2001/10/09	B1	28	--	0	0	23	V	---	---	---
2001/10/10	2002/02/19	B2	0	15	0	0	133	V	199	199	01/00/00
2002/02/20	2002/10/09	B2	0	--	0	0	232	V	---	---	---
2002/10/10	2003/02/19	B1	11	15	0	0	0	V	258	258	01/00/00
2003/02/20	2003/09/30	B1	27	--	0	0	35	V	---	---	---
2003/10/01	2004/02/19	B4	0	15	0	0	142	V	219	219	01/00/00
2004/02/20	2004/03/03	B4	0	--	0	0	13	V	---	---	---
2004/03/04	2005/01/12	B1	27	13	0	0	36	V	89	89	00/10/23
									Grand Totals	1980	2408

MILITARY MEMBERSHIP STATUS IDENTIFIERS

A1 - United States Army Regular Service
B1 - Army National Guard Unit Member
B2 - Army National Guard Mobilized Service

NGB FORM 23B

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USAR and ARNG

DA Form 5016, Retirement Accounting Statement

BEGIN DATE	END DATE	ML PER CLASS	SERVICE TYPE	INACTIVE DUTY POINTS	EXT COURSE POINTS	MEMBERSHIP POINTS	ACTIVE DUTY POINTS	QUALIFYING FOR RETIREMENT	POINTS EARNED	POINTS CREDITABLE	NOT CREDITED (REASONS)
				YRS	MOS	DAYS					
2003/11/07	2004/11/06	E	TPU	18	0	0	15	79 01 00 00	112	112	
2004/11/07	2005/11/06	E	TPU	32	0	0	15	157 01 00 00	204	204	
2005/11/07	2006/11/06	E	TPU	38	0	0	15	21 01 00 00	74	74	
2006/11/07	2006/11/13	E	TPU	0	0	0	0	0 00 00 00	0	0	
2006/11/14	2007/11/06	O	TPU	26	0	0	15	14 01 00 00	55	55	
2007/11/07	2008/11/06	O	TPU	35	0	0	15	30 01 00 00	80	80	
2008/11/07	2009/11/06	O	TPU	44	0	0	15	14 01 00 00	73	73	
2009/11/07	2010/11/06	O	TPU	48	0	0	15	27 01 00 00	99	99	
2010/11/07	2011/11/06	O	TPU	48	0	0	15	29 01 00 00	92	92	
2011/11/07	2012/11/06	O	TPU	54	0	0	15	17 01 00 00	86	86	
2012/11/07	2013/11/06	O	TPU	26	0	0	15	168 01 00 00	209	209	
2013/11/07	2014/11/06	O	TPU	19	0	0	15	231 01 00 00	265	265	
2014/11/07	2015/11/06	O	TPU	48	0	0	15	65 01 00 00	128	128	
2015/11/07	2016/11/06	O	TPU	0	0	0	15	366 01 00 00	381	366	X
2016/11/07	2017/11/06	O	TPU	0	0	0	15	328 01 00 00	343	343	
2017/11/07	2018/11/06	O	TPU	0	0	0	15	309 01 00 00	324	324	
2018/11/07	2019/11/06	O	TPU	10	0	0	15	328 01 00 00	353	353	
2019/11/07	2020/11/06	O	TPU	44	0	0	15	12 01 00 00	71	71	
2020/11/07	2021/11/06	O	TPU	60	0	0	15	17 01 00 00	92	92	
2021/11/07	2022/11/06	O	TPU	57	0	0	15	12 01 00 00	84	84	
2022/11/07	2022/11/13	O	TPU	0	0	0	0	0 00 00 00	0	0	
		O	AMA	34	0	0	15	12 00 00 00	46	46	
				641	0	0	285	226 19 00 00	3162	3147	

Points Not Credited Reasons:

X - Exceeded Year Limit

S - Exceeded IDT Limit

Total qualifying years towards non-regular retirement

Total points creditable for retired pay

US EDITION IS OBSOLETE

APOLC V1.00

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How to Read an NGB Form 23

Begin Date (yyyymmdd)	End Date (yyyymmdd)	MMSI	IDT	MEM	ACCP Misc Pts	FHD	AD Pts	VS	Total Career Points	Total Pts For Ret Pay	Creditable Svc For Ret Pay
1985/10/25	1986/01/14	E5		0	--	0	0	0	---	---	--/-/-
1986/01/15	1986/10/24	A1		0	3	0	0	283	286	286	01/00/00
1986/10/25	1987/10/24	A1		0	0	0	0	365	365	365	01/00/00
1987/10/25	1988/10/24	A1		0	0	0	0	366	366	366	01/00/00
1988/10/25	1989/02/23	A1		0	--	0	0	122	---	---	--/-/-
2003/10/01	2004/02/19	B4		0	15	0	0	142	219	219	01/00/00
2004/02/20	2004/03/03	B4		0	--	0	0	13	---	---	--/-/-
2004/03/04	2005/01/12	B1		27	13	0	0	36	89	89	00/10/23
Grand Totals				1980				2408	2408	2408	12/10/23

Note: One anniversary year will be broken up over more than one line when there is a change in Military Membership Status Identifier (MMSI), this is indicated by the dashed lines in the last three columns as shown in the example above.

Start/End of Anniversary Year

Military Membership Status Identifier (see NGR 680-2 Table L-1)

Membership points earned

Points earned for attending drill

Army Correspondence Courses completed

Points earned performing Inactive Duty Funeral Honors

Verification Status (V=Verified; B=Unverified)

Total points earned

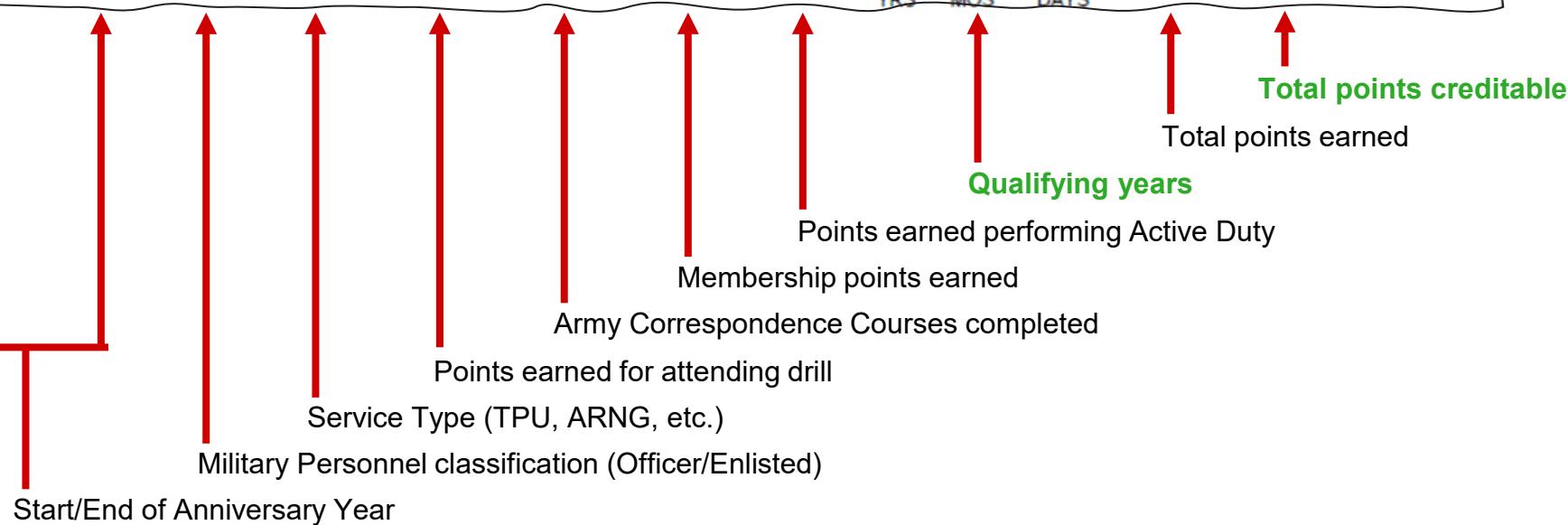
Total points creditable

Qualifying years

How to Read a DA Form 5016

BEGIN DATE	END DATE	MIL PER CLASS	SERVICE TYPE	INACTIVE DUTY POINTS	EXT COURSE POINTS	MEMBER-SHIP POINTS	ACTIVE DUTY POINTS	QUALIFYING FOR RETIREMENT			POINTS EARNED	POINTS CREDITABLE	NOT CREDITED REASON(S)
								YRS	MOS	DAYS			
19851116	19861115	E	ARNG	21	0	15	151	01	00	00	187	187	
19861116	19871115	E	ARNG	47	0	15	48	01	00	00	110	108	S
19871116	19881115	E	ARNG	40	0	15	46	01	00	00	101	101	
19881116	19890228	E	ARNG	8	0	4	0	00	00	00	12	12	
19890228	19891115	F	USA	0	0	0	260	01	00	00	260	260	

20220513	20221113	O	TPU	0	0	8	185	00	06	02	193	185	X
20221114	20230512	O	IRR-AT	0	0	7	180	00	05	29	187	180	X
20230513	20240512	O	IRR-AT	0	0	15	366	01	00	00	381	366	X
20240513		O	IRR-AT	0	0	0	19	00	00	00	19	19	
CAREER TOTALS				235	0	328	11866	36	09	08	12429	12216	
										YRS MOS DAYS			



IDT Maximum Retirement Points Chart

You cannot exceed the maximum number of retirement points, for service (excluding active service), authorized for each AYE. Maximum retirement points for inactive duty to include IDT, Membership, and the Army Correspondence Course Program (ACCP) (no longer eligible for credit after 15 April 2016) are as follows:

Prior to 23 September 1996 -	– Max of 60 points
23 September 1996 to 29 October 2000	– Max of 75 points
30 October 2000 to 29 October 2007	– Max of 90 points
30 October 2007 to present	– Max of 130 points

NOTE: Funeral Honors Duties do not affect, nor are they subject to, the annual maximum points per anniversary year.

References: Title 10 USC section 12733 and DODI 1215.07 para 3.4(f)

15- or 20-Year Notification of Eligibility (NOE)

- Under T10 USC section 12731, RC Soldiers who complete 20 years of qualifying service will be issued the Notification of Eligibility (NOE) for Retired Pay at Age 60 (commonly referred to as the 20-year letter) within 1 year after completion of required service
- RC Soldiers who complete at least 15, but less than 20 years of qualifying service who are deemed unfit for continued Selected Reserve service will be issued a 15-year NOE for Retired Pay at Age 60
- NOEs will be provided to eligible Soldiers to their address of record and posted in their iPERMS record
- A 20-year NOE is not required for Soldiers who continue to serve in a drilling status and don't transfer to the retired reserve until after they reach age 59. (the applicable component may still issue the NOE; however, it is not a required document for submission of the non-regular retirement application packet)

15- or 20-Year NOE (Cont'd)

- HRC (USAR Soldiers), and the applicable state Retirement Points Accounting Management (RPAM) Administrator (ARNG Soldiers), are tracking NOE eligibility for Soldiers in IPPS-A.
- Soldiers can review and verify their retirement points summary in IPPS-A at <https://ipps-a.army.mil/>. Official copies of the DA Form 5016 (Retirement Accounting Statement) are available by logging into the Interactive Personnel Electronic Records Management System (iPERMS) at <https://iperms.hrc.army.mil/login/> using either a CAC or DS Logon.
- As of 22 September 2025, the IPPS-A retirement points module replaced the ARNG RPAM application. ARNG Soldiers may obtain a copy of their previous NGB Form 23 by logging into iPERMS.

Retired Reserve vs. Discharge after NOE

- Electing discharge in lieu of transfer to the Retired Reserve will have an impact on retired pay.
- Soldiers who elect discharge before age 60 will have their high-36 average computed based on the rates in effect on their date of discharge.
- Soldiers who elect discharge are considered “Former Members” and are not eligible to enroll in TRICARE until they reach the age of eligibility for retired pay.
- Soldiers electing transfer to the Retired Reserve will continue to receive credit for longevity and DFAS will compute retired pay based on the rates in effect at the time of retired pay eligibility.
- **Soldiers who elect discharge in lieu of transfer to the Retired Reserve must be counseled in writing regarding the effects on retirement benefits and retired pay.**

Retired Reserve vs. Discharge after NOE (Cont'd)

Example:

CW3 with over 20 years of creditable service for pay at time of discharge or transfer to Retired Reserve.

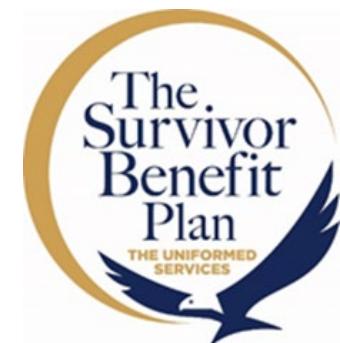
Monthly retired pay at age 60 if discharged: \$1,394.94

Monthly retired pay at age 60 if transferred to the Retired Reserve: \$2,542.51

Difference: \$1,147.57

Reserve Component Survivor Benefit Plan (RCSBP)

- A **LAW** enacted by Congress in 1978 for coverage between receipt of your NOE for retired pay and when you start to receive retired pay.
- What you did or did not do at the time of receipt of your 15- or 20-year NOE will impact your SBP election.
- Prior to 1 January 2001, Soldiers who failed to make an election for RCSBP within 90 days of receipt of their NOE were automatically prevented from enrolling until age 60.
- From 1 January 2001 to present, **Soldiers who fail to make an RCSBP election within 90 days of receipt of their NOE are automatically enrolled in RCSBP under option C** (immediate coverage) for spouse and/or child that the Soldier had upon receipt of the NOE.
- Soldiers who do not have dependents at the time of NOE will complete the DD Form 2656-5 showing no dependents, leaving the option section blank.



Reserve Component Survivor Benefit Plan (RCSBP) (Cont'd)

- RCSBP information is provided to Soldier with the 20-year NOE and is also available online at:
<https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning/Survivor-Benefit-Plan-Decision>
- See separate SBP/RCSBP mandatory briefings for more information and resources. Both can be found at:
<https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning/Survivor-Benefit-Plan-Decision/SBP-RCSBP-Mandatory-Briefings>



USAR Retirement Services Office Locations and Areas of Responsibility



63rd RD, Mountain View, CA
719-516-6882/6875/6850

usarmy.usarc.63-rd.mbx.63-rso@army.mil



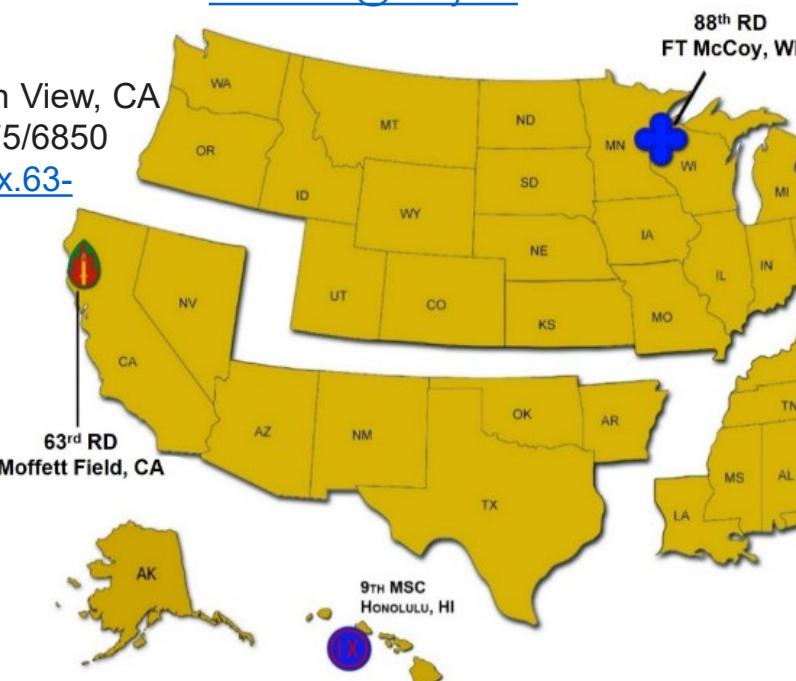
9th MSC, Ft. Shafter, HI
808-438-1600 x 3553
usarmy.shafter.9-msn-sup-cmd.list.retirement-services-office@army.mil



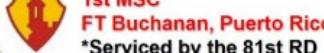
88th RD, Ft. McCoy, WI
502-898-7448
usarmy.usarc.88-rd.mbx.retirement-services1@army.mil



7th MSC, Kaiserslautern, Germany
+49 (0) 611-143-528-0310
usarmy.rheinland-pfalz.7-msn-spt-cmd.mbx.g1@army.mil



99th RD, JBMDL, NJ
609-562-1696/7055
usarmy.usarc.99-rd.mbx.retirement-services-office@army.mil



81st RD
FT Jackson, SC



1st MSC
FT Buchanan, Puerto Rico
*Serviced by the 81st RD

81st RD, Ft. Jackson, SC
803-751-9864/9698
usarmy.usarc.81-rd.mbx.dhr-psd-rso@army.mil

ARNG Retirement Services Officers

- ARNG Retirement Services Officers (RSOs) are located in every State, Territory, and the District of Columbia. There is an RSO directory for all components available at <https://soldierforlife.army.mil/About-Us/Contact-Your-RSO>
- ARNG Retirement Points Accounting Management (RPAM) Administrators are located in every State, Territory, and the District of Columbia
- Contact information for ARNG RSOs and RPAM Administrators can be found at <https://armyeitaas.sharepoint-mil.us/teams/S1NETHomePage/SitePages/Army-Retirement-Services-Page.aspx>

Military Retired Pay and Other Financial Considerations

Calculate Your Retired Pay in 3 Steps

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

**This is the date of your initial service contract. This date does not change regardless of breaks in service or changes in duty status.

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

Step 3: Use the appropriate formula to calculate your retired pay (see following slides).

- You can find your DIEMS by logging into IPPS-A at <https://ipps-a.army.mil/> (CAC only) or by using the mobile app (DS Logon only).
- To register for a DS Logon account, go to DMDC Registration page at <https://myaccess.dmdc.osd.mil/identitymanagement/app/login>.



For a fast, personalized retired pay calculation, go to the MyArmyBenefits Retirement Calculators at <https://myarmybenefits.us.army.mil/NEW-Benefit-Calculators/Retirement-Calculator>

Retired Pay Plans

Retirement Plan	DIEMS
Final Basic Pay Plan (Calculated service (points/360) x 2.5%) x final basic pay	Prior to 8 September 1980
High-36 (AKA High-3) Pay Plan (Calculated service (points/360) x 2.5%) x average of highest 36 months of basic pay	Between 8 September 1980 and 31 December 2017
Blended Retirement System (BRS) (Calculated service (points/360) x 2.0%) x average of highest 36 months of basic pay	1 January 2018 or later, or opted-in during the opt-in period (if eligible)

Example: 2,560 retirement points divided by 360-day year/30-day month = 7.11 (years of service) or 7 years, 1 month, and 10 days. Retired pay percentage: 7.11 X 2.5% (2% for BRS) = 17.77%

Retired pay is calculated based on the basic pay at the time of application for retired pay if the Soldier was not discharged from service. Soldiers who were discharged will have their retired pay calculated based on the basic pay on the date of discharge.

Final Pay Plan Calculation Example

$$\left(\frac{\text{Total Pts for Ret Pay}}{360} \times 2.5\% \right) \times \text{final basic pay} = \text{Retired Pay}$$

- **DIEMS:** 19790731
- **Service for Retirement:** Total Points 2,846 = 7.91 years*
- **Calculation:** $7.91 \times 2.5\% \times \$8,073.90 = \$1,596$
- **Monthly Retired Pay:** **\$1,596**
- **SBP Monthly Premium:** $\$1,596 \times 6.5\% = \103
- **RCSBP Monthly Premium:** $\$1,596 \times 3.5\%** = \55
- **Monthly Taxable Retired Pay:** $\$1,596 - \$158 = \$1,438$
- **SBP Monthly Annuity:** $\$1,596 \times 55\% = \877



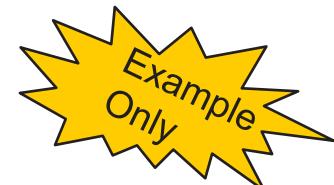
*Years of service are computed by dividing total creditable points by 360

**RCSBP Monthly Premium percentage is dependent on age of Soldier at NOE, age of beneficiary at NOE, and age at non-regular retirement. Use the SBP Premium Calculator for your specific estimate
<https://myarmybenefits.us.army.mil/NEW-Benefit-Calculators/SBP-Premium-Calculator>

High-36 Pay Plan Calculation Example

$$\left(\frac{\text{Total Pts for Ret Pay}}{360} \times 2.5\% \right) \times \text{highest 36 months of basic pay} = \text{Retired Pay}$$

- **DIEMS:** 19850731
- **Service for Retirement:** Total Points 2,846 = 7.91 yrs*
- **Calculation:** $7.91 \times 2.5\% \times \$7,817 = \$1,545$
- **Monthly Retired Pay:** $\$1,545$
- **SBP Monthly Premium:** $\$1,545 \times 6.5\% = \100
- **RCSBP Monthly Premium:** $\$1,545 \times 3.5\%** = \54
- **Monthly Taxable Retired Pay:** $\$1,545 - \$154 = \$1,391$
- **SBP Monthly Annuity:** $\$1,545 \times 55\% = \849



*Years of service are computed by dividing total creditable points by 360

**RCSBP Monthly Premium percentage is dependent on age of Soldier at NOE, age of beneficiary at NOE, and age at non-regular retirement. Use the SBP Premium Calculator for your specific estimate
<https://myarmybenefits.us.army.mil/NEW-Benefit-Calculators/SBP-Premium-Calculator>



Blended Retirement System (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

$$\left[\frac{\text{Total Pts for Ret Pay}}{360} \times 2\% \right] \times \text{highest 36 months of basic pay} = \text{Retired Pay}$$



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%

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

Continuation Pay

- Mid-career incentive designed to maintain force retention
- Payable between 7 and 12 years of service*
- AC: 2.5x to 13x monthly basic pay; 0.5x to 6x for RC*

***As determined by the Service Secretaries each calendar year**

Lump Sum

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

High-36/BRS Comparison

		High-36	BRS
Dates	Thru: 31 December 2017	Starts: 1 January 2018 Opt In: 1 January to 31 December 2018	
Pay Formula	Yrs & mos of service x 2.5% x avg of 36 highest months of basic pay	Yrs & mos of service x 2.0% x avg of 36 highest months basic pay	
% at 10 YOS (3,600 points)	25%	20%	
% at 15 YOS (5,400 points)	37.5%	30%	
% at 20 YOS (7,200 points)	50%	40%	
TSP	Yes, but no matching	Yes, with matching	
Continuation Pay	No	Yes	
Lump Sum at Retirement	No	Yes (25% or 50% with full annuity at age 67)	

Key websites:

DOD Uniformed Services BRS

<http://militarypay.defense.gov/BlendedRetirement/>

USAR BRS

<http://www.usar.army.mil/Retirement/>

ARNG BRS

<https://actnow.army.mil/communities/community/S1NETHomepage/RetirementServices>



Thrift Savings Plan (TSP)

- 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 moving, make sure that you fill out the Form TSP-9 when separating for change of address
- TSP info: <https://www.tsp.gov/>



Thrift Savings Plan (TSP) (Cont'd)

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 when you turn age 73.
- 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.

Reduced Age Eligibility

- Eligibility age reduced below age 60, in 90-day increments, for qualifying periods of active duty (AD) service within a fiscal year on or after 29 January 2008. On or after 1 October 2014, 90-day increments CAN cross fiscal year boundaries (not retroactive).
- AD for this purpose means service pursuant to a call or order to AD on orders specifying and performed under Title 10 United States Code (USC) sections 688, 12301(a), 12301(d), 12302, 12304, 12304a, 12304b, 12305, 12406, and chapter 13 (insurrection). In addition, service under a call to active service authorized by the President or the Secretary of Defense under 32 USC section 502(f) for purposes of responding to a national emergency declared by the President or supported by Federal funds.
- If a Soldier is wounded, injured, or ill while serving on AD while serving under a provision of law mentioned above, and then ordered to AD pursuant to section 12301(h)(1) to receive medical care for the wound, injury, or illness, each day of AD under that order is qualifying service towards reduced age eligibility.
- **Service on Active Guard/Reserve (AGR) duty pursuant to T10 section 12310 will not be included as service on active duty for determining eligibility for reduced age retired pay for non-regular service.**

Complete Non-Regular Retired Pay Application

- The Gray Area Retirements (GAR) Branch mails postcards to eligible Retired Reserve Soldiers when they turn age 59 to notify them that they are eligible to apply for retirement. Soldiers may request a retirement application by contacting HRC or by downloading it from
<https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>
- Submit no earlier than 9 months and no later than 90 days prior to retirement date (Age 60 or reduced age eligibility) to ensure payment in a timely manner
- The application packet consists of a DD Form 108 (Application for Retired Pay Benefits), a DD Form 2656 (Data for Payment of Retired Personnel), retirement point statement, NOE, etc. (see website at link above for all required documents).

Complete Non-Regular Retired Pay Application (Cont'd)

- Soldiers may initiate the non-regular retired pay application process by utilizing the new form tool that walks you through completion of the DD Form 108. This tool is available online at <https://forms.osi.apps.mil/r/0iVZDVfw4T>.
- You must also complete the DD Form 2656 (Data for Payment of Retired Personnel) available at: <https://www.dfas.mil/RetiredMilitary/forms/>
- Consult with your Retirement Services Officer (RSO) for additional support: <https://soldierforlife.army.mil/About-Us/Contact-Your-RSO>
- Submit signed forms and supporting documents to:
 - Email: usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil (preferred method)
 - Mail: Department of the Army
US Army Human Resources Command
ATTN: AHRC-RPS-GAR
1600 Spearhead Division Avenue Dept. 482
Ft. Knox, KY 40122-5402



Retired Pay Facts

- Retired pay is 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 accounts, change email or mailing addresses, change tax withholding, 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/>

Gray Area Future Retiree myPay Account

How to Access a Gray Area Future Retiree myPay Account:

If you set up a Login ID and password in myPay prior to your transition:

- You may be able to use the myPay login you created prior to your retirement if you previously set up a Login ID and password, and you remember the answers to your security questions (and if retired after 2021, have access to the Two-Factor Authentication method you chose).
- If you do not remember your password, or it has expired, you can reset your myPay password online by correctly replying to 3 of the 8 security questions you set up, after clicking on the “Forgot or Need a Password” link on the myPay homepage.

If you've never used myPay, or it's been several years, or you did not set up a Login ID and password in myPay prior to your transition, here's how to get started:

- Go to the myPay homepage at <https://mypay.dfas.mil> and click on the “Forgot or Need a Password?” link. Follow the instructions to have a temporary password mailed to you. If you don't receive the mailed password, it is likely DFAS doesn't have a current mailing address for you.

Gray Area Future Retiree myPay Account (Cont'd)

- You can locate a Trusted Agent in your area that can provide an in-person password reset. To see the list, go to the myPay homepage and click on “Contact Us” at the top of the page, then click on the “Trusted Agent” link under “In Person” OR call the myPay Customer Support Unit Toll-Free at 888-332-7411 or 317-212-0550 for additional assistance. Identify yourself as a Gray Area Retiree.

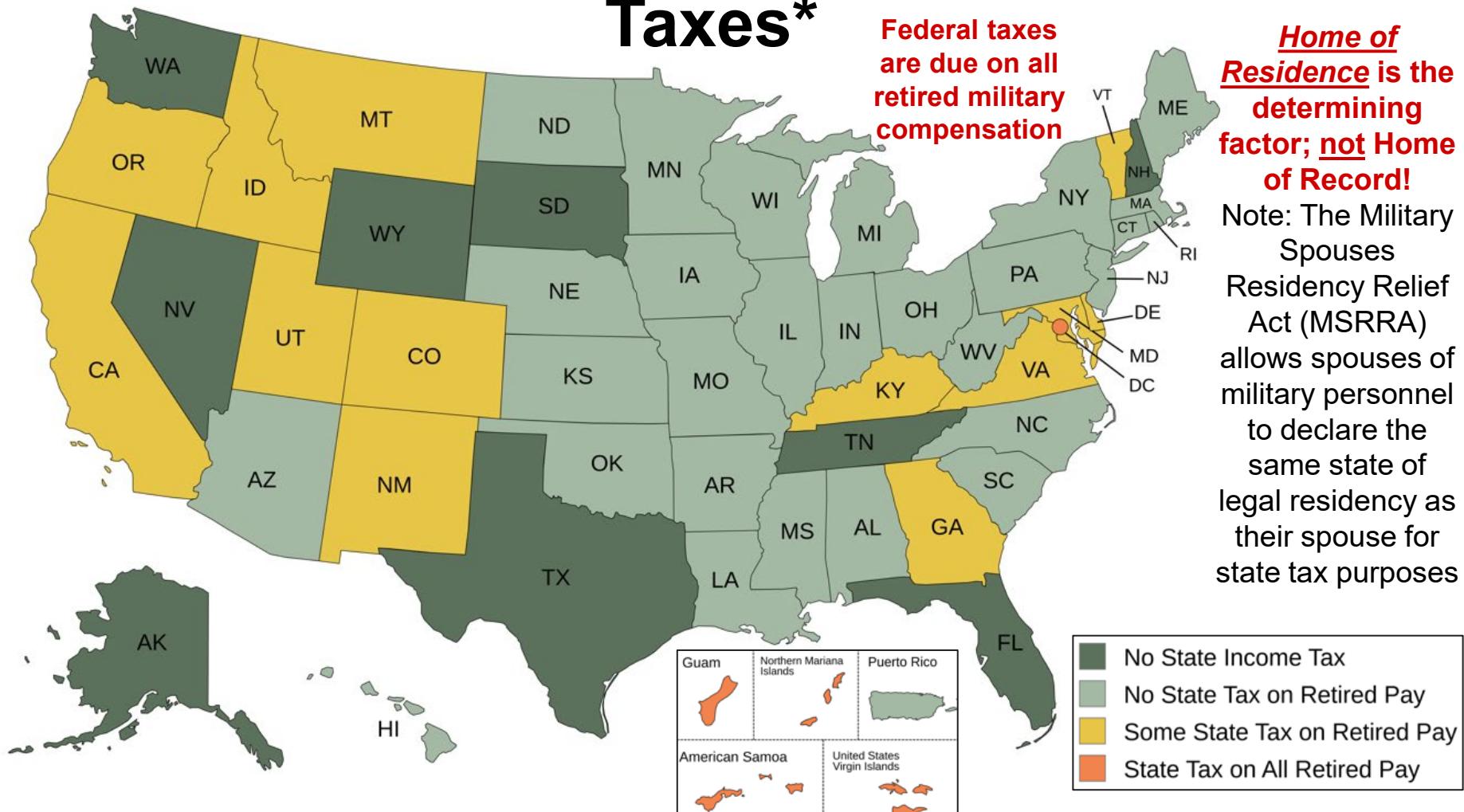
If you try to log in and receive a message saying that you don't have an account, or you are told you aren't on the future retiree list:

- Call the DFAS Retired & Annuitant Pay Customer Care Center at 800-321-1080 and tell them you are a Gray Area Retiree and don't have a myPay Account. Ask them to notify the Retired & Annuitant Pay Gray Area Team. Provide your full name, social security number, the year you transitioned to the Gray Area, and your contact information. DFAS will let you know when they have resolved the issue so you can log in.

For additional information, go to:

<https://www.dfas.mil/RetiredMilitary/plan/Gray-Area-Retirees/>

Taxes*



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 9 January 2026. Conditions or limitations apply. Check state law. See the MyArmyBenefits state fact sheets at <https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits> for details.

Periodic Health Assessment (PHA) and Medical Records

Periodic Health Assessment (PHA)

- Your last Periodic Health Assessment (PHA) is your last record of physical health while in service.
- Make sure all your service-connected conditions are documented on your last PHA if they are not already.
- **USAR** Soldiers should contact the Defense Health Agency (DHA) Quality, Timeliness, & Customer Service (QTC) Health Services at <https://smp.qtcm.com/my.policy> or 1-833-782-7477 to schedule your final PHA.
- **ARNG** Soldiers should coordinate their final PHA through their unit or State Medical Command (MEDCOM).



Medical Records

- Belong to the government per AR 40-66, Medical Record Administration and Healthcare Documentation.
- You should make a copy of your records, and your family members' records as it may be difficult to obtain copies of medical records after retirement.
- You can view and download personal health information from your DOD electronic health record if you get care at military hospitals and clinics, and you're a registered user on the MHS GENESIS Patient Portal at <https://my.mhsgenesis.health.mil/>.
- To request a complete copy of your health record, you can submit an SF 180 (Request Pertaining to Military Records) to the applicable record location as identified on the form (go to <https://www.archives.gov/veterans/military-service-records/medical-records.html> for more information). Requests can also be made in person at your last military hospital or clinic.



VA Disability



VA Compensation for Service-Connected Disability

VA rates disabilities 0% - 100%

- Each % has an assigned dollar amount
- Tax free payments
- Basic rates effective 1 December 2025 (Veteran only): from \$180.42 (10%) to \$3,938.58 (100%), (30% & higher = Extra dependent allowance)
- 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-connected, but is not severe enough to merit disability pay



<https://www.va.gov/disability/compensation-rates/>

CRSC & Concurrent Receipt (CR) Comparison

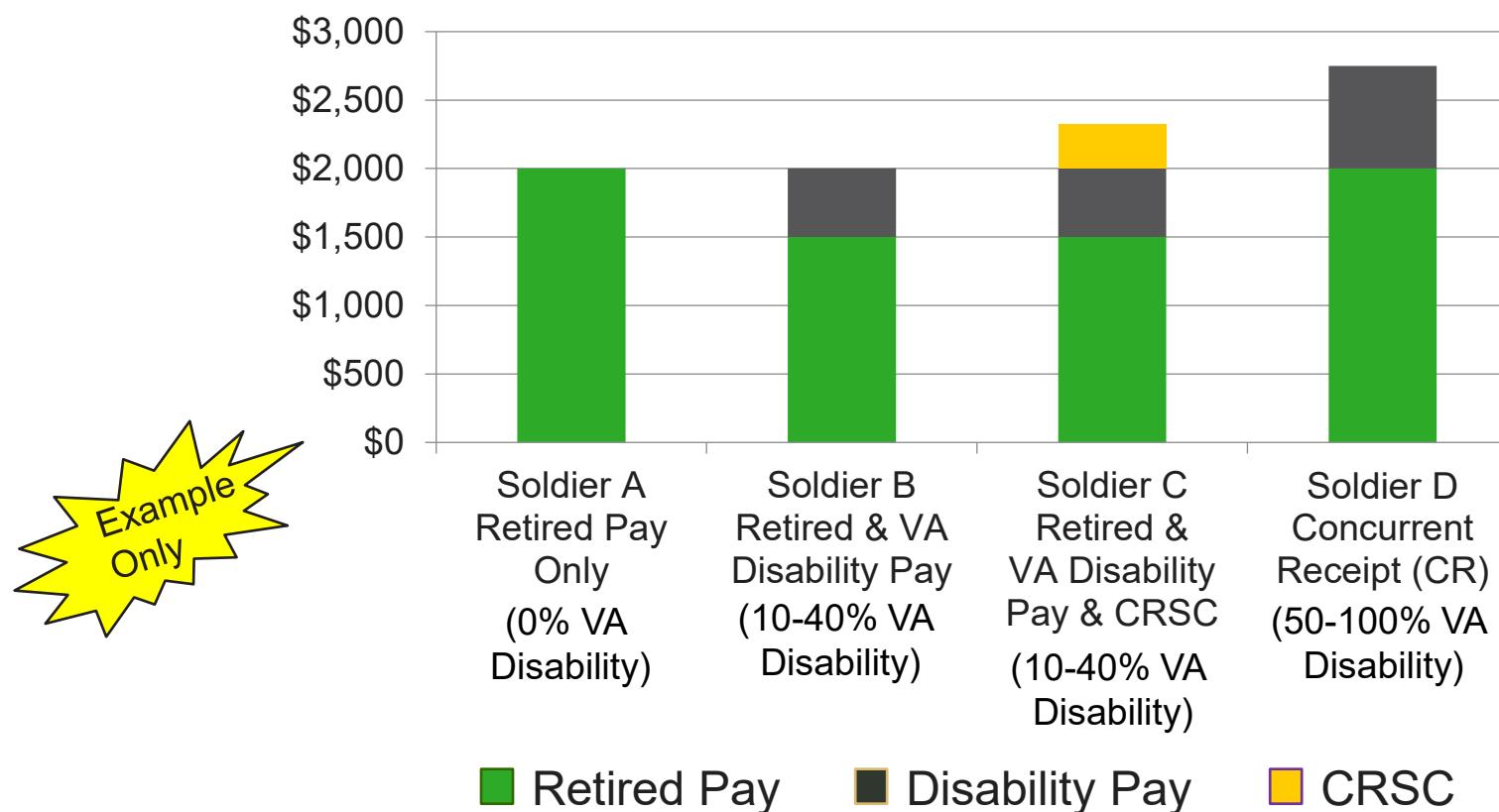
Combat-Related Special Compensation (CRSC)	Concurrent Military Retired Pay and VA Disability Compensation (Concurrent Receipt)
Combat-related disabilities <ul style="list-style-type: none"> Armed conflict (e.g., wounds) Simulated combat (e.g., FTX) Hazardous service (e.g., parachute duty) Instrumentalities of war (e.g., combat vehicles) 	Service-connected disabilities Retired pay that would have been waived by the Soldier to receive disability pay is restored (i.e., no \$ for \$ off-set of retired pay)
10%-100% disability rating (combat-related)	50%-100% disability rating (service-connected)
CRSC is not taxable or divisible in divorce	Retired pay is taxable and divisible in divorce
Receiving retired pay	Qualified retiree receiving retired pay*
Must apply to HRC	Automatic; no application required
https://www.hrc.army.mil/content/Apply%20for%20CRSC	https://www.dfas.mil/retiredmilitary/disability/cr_dp.html

*A member or former member of the uniformed services who is entitled for any month to retired pay is a qualified retiree. (Special Rules for Chapter 61 Disability Retirees). Qualified Disability Retirees with a 20-year NOE and 50% or higher VA disability rating may submit a complete non-regular retirement application at eligibility age for Concurrent Receipt.

CRSC and Concurrent Receipt (CR) Comparison

Tying It All Together

Retired pay is reduced dollar-for-dollar by VA Disability Pay unless the Soldier qualifies for Concurrent Receipt (CR)



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

Toxic Substance Exposure

- The **PACT Act** expands VA healthcare and benefits for Veterans exposed to burn pits, Agent Orange, and other toxic substances, and adds to the list of health conditions that are presumed to be caused by exposure to these substances. It also expands and extends eligibility for VA healthcare for Veterans with toxic exposures and Veterans of the Vietnam, Gulf War, and post-9/11 eras
- DOD and VA offer a free Gulf War Registry Health Exam for eligible Veterans
 - **DOD: Comprehensive Clinical Evaluation Program (CCEP)**
 - **VA: Gulf War Registry Program**
- 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.
- Exam results are entered into a central registry
- Receive newsletter
- Family members and survivors may also be eligible for benefits

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



Healthcare

TRICARE Coverage - Retired Reserve Component (RC) Soldiers

Retired Reserve Coverage Timeline

Under age 60	60	61	62	63	64	Age 65+
Gray Area Retired Soldiers may qualify to purchase TRICARE Retired Reserve (TRR)				Eligible for TRICARE Select, TRICARE Prime, or US Family Health Plan (USFHP) (where available)		Begin TRICARE For Life (TFL)

Note: TRICARE Standard and TRICARE Extra plans transitioned to TRICARE Select. Retired members will need to choose between TRICARE Select, TRICARE Prime, or US Family Health Plan.

For information and assistance: <https://tricare.mil/Plans/HealthPlans>

Healthcare Decisions



Turning 60 after retiring from the National Guard or Reserve is a Qualifying Life Event (QUE). You have 90 days from the day you turn 60 to enroll in a TRICARE plan. If you do not enroll within 90 days, you will have to wait until the next open season, which is held each year.

- **TRICARE Retired Reserve** – Available to members in the Retired Reserve who are qualified for non-regular retirement and are currently under age 60.
 - Not subsidized. Premiums are \$1,548.30 per month (Member and Family) or \$645.90 per month (Member Only) plus co-pays and cost shares.
- **TRICARE Prime** – Managed care option. MTFs are the principal source of healthcare (100% covered). Available to Retired Guard/Reserve members at age 60 and their families.
 - Annual enrollment fee is \$765 per family or \$381.96 per individual plus co-pays for treatment at non-MTF TRICARE network providers.

NOTE: CY 26 Group A rates reflected

Healthcare Decisions (Cont'd)



- **TRICARE Select** – Fee for Service Plan. Schedule appointments with any TRICARE authorized provider. Available to Retired Guard/Reserve members at age 60 and their families.
 - Annual fee (\$375 per family or \$186.96 per individual), plus co-pays and cost shares based on the type of care and type of provider you see. Deductible of \$150 (individual), no more than \$300 per family.
- **TRICARE Young Adult** – for children between ages 23 and 26
 - Not subsidized. Premiums are \$794 per month (Prime) or \$363 per month (Select), plus co-pays and cost shares.

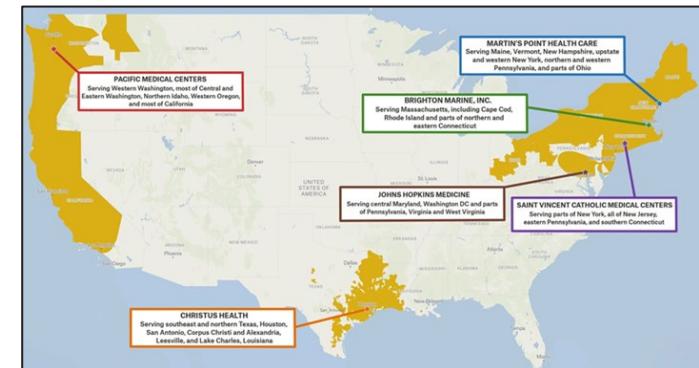
See <https://www.tricare.mil> for more details

NOTE: CY 26 Group A rates reflected

Healthcare Decisions (Cont'd)

- ***US Family Health Plan***

- Began as US Public Health Service hospitals
- TRICARE Prime Option for Retired Soldiers and eligible family members up to age 65
- <https://www.usfhp.com/> or (800) 748-7347
- The annual fee is \$765 per family or \$381.96 per individual



- ***Department of Veterans Affairs***

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



Federal Employees Dental and Vision Insurance Program (FEDVIP)

- FEDVIP offers supplemental vision coverage to those enrolled in a TRICARE health plan
- There are 12 dental and 5 vision carriers to choose from
 - FEDVIP also offers national and international plans, with some plans featuring both high and standard options
- Retiring service members can enroll in a FEDVIP dental and/or vision plan between 31 days prior to their military retirement date and up to 60 days following
 - To prevent a gap in coverage between your active duty or reserve plan and your new FEDVIP plan, you must enroll prior to your military retirement date
- BENEFEDS is the online portal that you can use to research, enroll in, and manage your FEDVIP coverage



Visit <https://www.benefeds.com/military> for more information

VA Dental Care

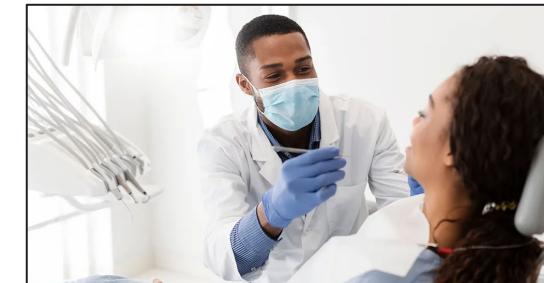
No-cost dental care MAY be furnished if you—

- Have a service-connected compensable (10% or greater) dental disability or condition **-or-**
- Are a former prisoner of war **-or-**
- Have service-connected disabilities rated 100% (total) disabling, or are unemployable and paid at the 100% rate due to service-connected disabilities **-or-**
- Request dental care within 180 days of discharge (under conditions other than dishonorable) from a period of active duty of 90 days or more
 - On a one-time basis
 - Not eligible if necessary treatment was completed by dental treatment facility within 180 days of retirement (reflected on DD Form 214)
- Or other qualifying condition (see link below for additional information)

If you are not eligible for VA Dental Care, the VA implemented a national VA Dental Insurance Program (VADIP) to provide enrolled Veterans and CHAMPVA beneficiaries the opportunity to purchase dental insurance through Delta Dental or MetLife at a reduced cost. Participation is voluntary and purchasing a dental plan does not affect Veterans current eligibility for VA dental services and treatment.

<https://www.va.gov/dental/>

<https://www.va.gov/health-care/about-va-health-benefits/dental-care/dental-insurance/>



Life Insurance and VA Information and Resources

SGLI & VGLI

- You must apply to convert SGLI to VGLI within one year and 120 days of: retiring or being released from the Ready Reserve or National Guard; assignment to the Individual Ready Reserve (IRR); assignment to the Inactive National Guard (ING); or if you suffered an injury or disability (damage to your body or mind that makes it hard for you to do everyday tasks, including meaningful work) while on duty, (to include direct travel to and from duty) that disqualified you for standard premium insurance rates.
- If you submit a VGLI application within 240 days, you can obtain 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 the Office of Servicemembers' Group Life Insurance (OSGLI),
<https://giosgli.prudential.com/osgli/OnlineFillableAppController/NBEnrollment>
 - Download and complete SGLV 8714, Application for Veterans' Group Life Insurance available at
<https://www.benefits.va.gov/INSURANCE/resources-forms.asp> and Fax it to OSGLI at 800-236-6142, or mail it to: PO Box 41618, Philadelphia, PA 19176-9913



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

Veterans Affairs Life Insurance (VALife)

Veterans Affairs Life Insurance (VALife) provides low-cost coverage to Veterans with service-connected disabilities. VALife is guaranteed acceptance whole life insurance.



- **For age 80 or younger:**
 - You're eligible for VALife if you have a VA service-connected disability rating, even if your rating is 0%.
 - There's no time limit to apply after getting your disability rating.
- **You can get these benefits:**
 - Up to \$40,000 in whole life insurance coverage (in \$10,000 increments), and
 - Cash value that starts to add up 2 years after the VA approves your application

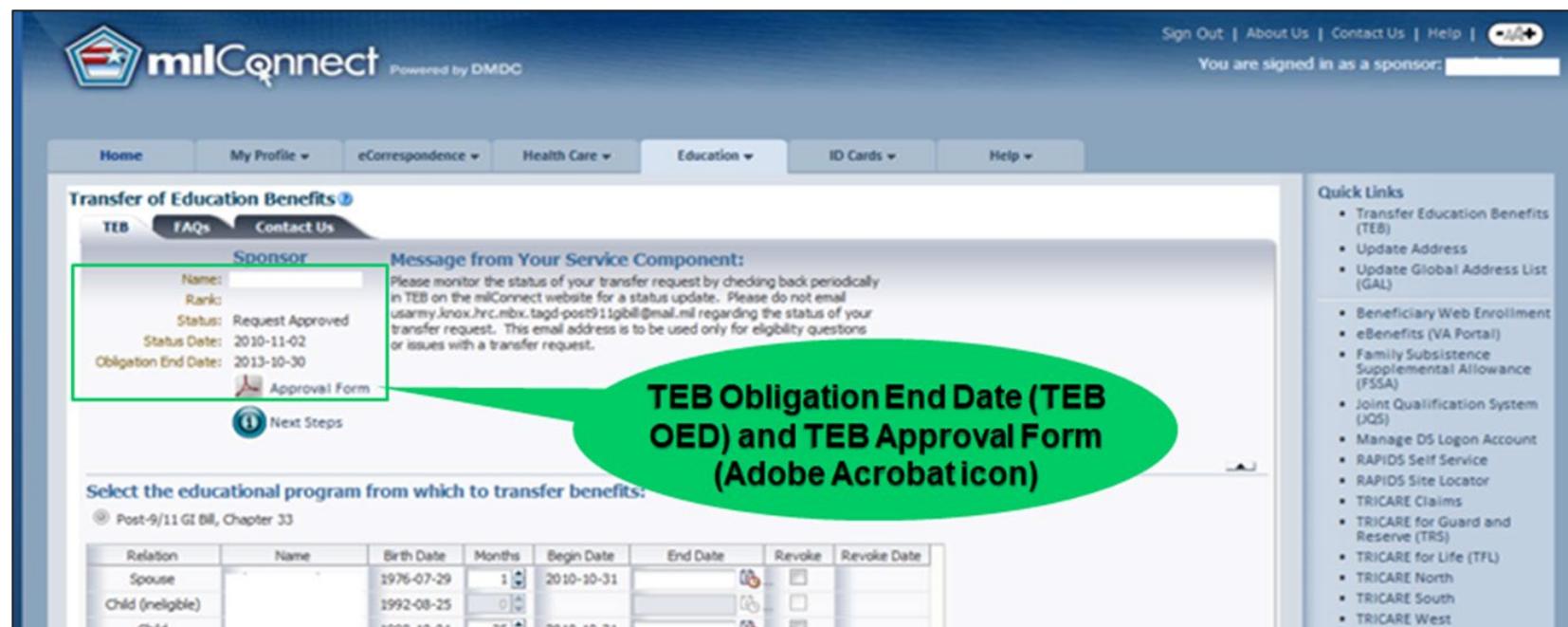
VA Life page: <https://www.benefits.va.gov/insurance/VALife.asp>

Whole Life vs. Term Fact Sheet: <https://www.benefits.va.gov/insurance/forms/Whole-Life-Fact-Sheet.pdf>

Transfer of your Post-9/11 GI Bill

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

- Since 1 August 2013, Soldiers who transfer Post-9/11 GI Bill education benefits to their dependents incur a **4-year service obligation**
- Members who retire before completing service obligation will incur a debt for any used transferred benefits



The screenshot shows the milConnect website interface. The top navigation bar includes links for Sign Out, About Us, Contact Us, Help, and a user sign-in status. The main content area is titled 'Transfer of Education Benefits'. A green callout box highlights the 'TEB Obligation End Date (TEB OED) and TEB Approval Form (Adobe Acrobat icon)' section, which contains a message about monitoring transfer request status and provides an email address for inquiries. The 'TEB' tab is selected in the navigation bar. The 'Sponsor' section displays a summary of the transfer request, including the Name, Rank, Status (Request Approved), Status Date (2010-11-02), and Obligation End Date (2013-10-30). A link to the 'Approval Form' is also present. The 'Next Steps' button is visible. Below this, a table lists educational programs for transfer, with 'Post-9/11 GI Bill, Chapter 33' selected. The 'Quick Links' sidebar on the right provides links to various military programs and services.

Relation	Name	Birth Date	Months	Begin Date	End Date	Revoke	Revoke Date
Spouse		1976-07-29	1	2010-10-31			
Child (ineligible)		1992-08-25	1	2010-10-31			
Child		1998-10-01	1	2010-10-31			

For more information go to the HRC GI Bill Programs page at
<https://www.hrc.army.mil/content/GI%20Bill%20Programs>

VA Information Sources

Online

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

By Phone

• Healthcare:	1-877-222-VETS (8387)
• Benefits:	1-800-827-1000
• Education:	1-888-442-4551 (GIBILL-1)
• VA Life Insurance:	1-800-669-8477
• SGLI/VGLI:	1-800-419-1473

In-Person

- County VA Director (blue pages of phone book)



Documents Issued Upon Retirement and Service Recognition

DD Form 214 (Certificate of Uniformed Service), and DD Form 214-1 (Certificate of Uniformed Service, Reserve Component Addendum)

Check for accuracy before signing – Your personal responsibility!

- Any updates to your record such as awards, schools, deployments, etc. must be done with your S1 prior to signing your DD 214 or DD 214-1
- *Entries for DD 214-1 must be reviewed and corrected prior to finalization of DD 214*
- *If DD 214-1 is not correct when DD 214 is finalized, a CRM ticket must be submitted to request corrections*

Copies:

- #1 – Member; Copy
- #2 – Service; automatically sent to the Interactive Personnel Electronic Records Management System (iPERMS)

Note: Due to the electronic transmission of DD 214 data to the Defense Manpower Data Center (DMDC), military services no longer produce or distribute paper copies.

DD Form 214, and DD Form 214-1, Cont'd

File your DD Form 214 in a safe place (***NOT a courthouse unless they assure you that it will not be accessible by the general public!***).

- Any Corrections to your DD 214 after 30 days of signature must go through HRC Veterans Inquiry Branch Veterans (Soldiers discharged or retired with no military service obligation) may contact: **Commander, U.S. Army Human Resource Command, Human Resources Service Center (AHRCPDR-V), 1600 Spearhead Division Avenue, Department 420, Fort Knox, KY 40122-5402, or email at usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil.**

Note: Due to the electronic transmission of DD 214 data to the Defense Manpower Data Center (DMDC), military services no longer produce or distribute paper copies.

Obtaining a Copy of Your DD 214 or 214-1

Copies of a Retired Soldier's DD Form 214(s) or 214-1(s) may be obtained from the following sources, as applicable:

- Retired Soldiers separated after 1 October 2002 who do not have DD Form 214(s) or 214-1(s) available in iPERMS (log in with your DS Logon at <https://iperms.hrc.army.mil/login/> to verify), can submit a request to the Army Service Center at usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil (Note: records are stored electronically at the Army Human Resources Command (AHRC) but requests can also be serviced by the National Personnel Records Center, see link below).
- Retired Soldiers and Veterans who register for a premium DS Logon can obtain copies of DD Form 214(s) or 214-1(s) from iPERMS through milConnect, see information provided at <https://www.va.gov/records/get-military-service-records/>.
- Soldiers who retired prior to 1 October 2002, can submit a request to the National Personnel Records Center at <https://vetrecs.archives.gov/VeteranRequest/home.html>.
- Installation military personnel divisions or ARNG State headquarters may provide Soldiers and Veterans with copies of DD Form 214(s) or 214-1(s) available in iPERMS.

At Retirement, You Will Receive...

- **DD Form 363, Certificate of Retirement**
- **DD Form 2542, Presidential Certificate of Appreciation** for Service in the Armed Forces of the United States – Presented to Soldiers retiring with 20 or more years of active service (15 when early retirement authorized), medical retirements, upon transfer to the Retired Reserve (reserve components), TDRL, or PDRL
- **Presidential Letter of Appreciation** - Presented to service members retiring with 30 or more years of service or special category (e.g., CSA, SMA, Medal of Honor Recipient or former POWs who qualify for or have been awarded the POW Medal.)
- **DA Form 3891, Army Spouse Certificate of Appreciation (*if applicable*)**
- **Army Retiring Soldier Commendation Program (ARSCP) Package** (see *next slide*)
- **Retirement Ceremony (*optional*)**
- **Chief Army Reserve Retirement Certificate (*USAR only*)**

Army Retiring Soldier Commendation Program



- The Army Retiring Soldier Commendation Program package (ARSCP) was created by the Assistant Secretary of the Army (ASA) Manpower and Reserve Affairs (M&RA) in 2009
- ARNG and USAR Soldiers should receive the ARSCP package when they transfer to the Retired Reserve or are discharged after receiving their Notification of Eligibility (NOE) (20-Year Letter), or 15-Year NOE (for medical retirements)
- Presentation of the U.S. flag to a retiring Soldier has been required under federal law since 1998 (1999 for reserve component non-regular retirements)
- Presentation of the U.S. Army Retired Lapel Button has been required by Army policy since 1968 IAW AR 600-8-22
- **The ARSCP package contains a tri-signed letter, a U.S. Flag, a U.S. Army Retired Lapel Button, and two Soldier for Life window decals (DA Labels 180 and 180-1)**
- State, and RD/MSC Retirement Services Officers order ARSCP packages

Retired Uniformed Services Identification Card (USID), and DS Logon Information

Impact of ID Card Changes at Retirement

- Soldier turns in Common Access Card (CAC)
- The Retired Uniformed Services ID (USID) 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** and **myAuth** Accounts to access records and systems
- DOD has transitioned to the issuance of a more secure next generation USID to replace the former paper-based USID. Although the new USID looks like a CAC, it does not contain a chip. For more information go to <https://www.cac.mil/Next-Generation-Uniformed-Services-ID-Card/>



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

myAuth: Create an account online using your DS Logon or CAC by going to <https://myaccess.dmdc.osd.mil/identitymanagement/app/login/myauth>

Websites Currently Accepting DS Logon

- Army Review Board Agency (ARBA) Case Tracking System (ACTS)
- Army Transition Assistance Program (Army-TAP) Portal
- ArmyFit - U.S. Army Resilience Directorate (ARD)
- Beneficiary Web Enrollment (BWE) - milConnect
- U.S. Army Human Resources Command (HRC) – Record Portal and interactive Personnel Electronic Records Management System (iPERMS)
- Integrated Personnel and Pay System - Army (IPPS-A)
- Military Health System GENESIS Patient Portal (MY MHS GENESIS)
- Military Information Platform (MIP)
- Military OneSource
- Remote Order Entry System (ROES)
- TRICARE Online (TOL) (website and mobile app)



myAuth Replacing DS Logon

- What is myAuth?
 - myAuth will be your new digital login, replacing DS Logon. With myAuth, you can use your CAC or username/password plus a secure multi-factor authentication method to access multiple DOD websites with just one login.
- What is changing?
 - DOD is rolling out myAuth in phases, which started with **milConnect and ID Card Office Online (IDCO)** on 20 May 2025. Over time, all DOD Applications that use DS Logon will be transitioned to myAuth.
 - There is a new login page and streamlined account creation process.
 - You will continue to use your DS Logon account with other applications until they have transitioned to myAuth.
- How will this benefit me?
 - Easy Access: Log in once, access multiple sites.
 - Enhanced Security: More options to protect against unauthorized access.
 - User-Friendly Experience: Simple interface and easy account management.



Staying Connected, and Additional Information and Resources

How to Update your contact information in IPPS-A

- Login to your account in IPPS-A at <https://ipps-a.army.mil/> using your CAC or DS Logon
- Once logged in, click on the navigation bar symbol on the top right of the page, then select “menu”
- This will open the personal information section where you can update or add:
 - Your work and/or home mailing addresses
 - Your contact phone numbers to include work, home, mobile, and next of kin



Benefit Calculators

Help Desk

Benefit Library

MyArmyBenefits

From wherever you are, get benefits information and plan for the future

The MyArmyBenefits calculators are back online. Find out more [here](#).

How Do I...

- Prepare for my next PCS within CONUS
- Handle my current finances while also planning for my future
- Get my prescription while I'm on deployment

Features

- Army spouses can apply for up to \$2,000 in reimbursement for business costs and relicensing fees when they PCS
- Find out what camps and after school programs your school age center offers
- Learn about what benefits your state offers just in time for a summer vacation

U.S. Army photo: Spc. Hunter Carpenter, 5th Mobile Public Affairs Detachment

SOCIAL MEDIA

UPDATES TO THE NEW BENEFIT CALCULATORS

Find information about the latest updates to the New MAB Benefit Calculators.

View Updates

PLANNING AND ASSISTANCE

15 Retirement Planning

Casualty and Survivor Assistance

Army Benefits Center—Civilian

DS LOGON

A CAC or DS Logon is required to access the MyArmyBenefits Calculators.

REGISTER FOR DS LOGON

BENEFIT NEWS

Stay up to date

08/21/2025

How TRICARE Covers Breastfeeding Supplies and Services

FAIRFAX, VA, August 21

MyArmyBenefits

Benefit Library

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

Benefit Calculators

- Retirement
- Survivor Benefit Plan (SBP) Premium
- Survivor Benefits
- Deployment
- Special Compensation for Assistance with Activities of Daily Living (SCAADL)

Online Survivor Benefits Reports (OSBR)

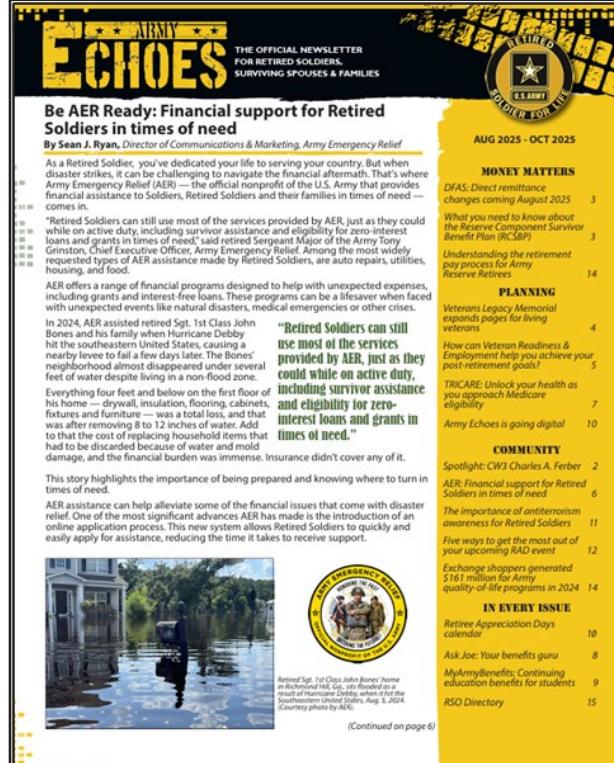
- Survivor Benefits Reports

Benefits Help Desk Operations

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

Army Echoes

- The Army's official newsletter for Retired Soldiers
- Delivered electronically to your email address in ***myPay***
- *Change your email address in myPay to a commercial email address before you retire!*
- iPhone & Android phone apps
- Available to over 1M Retired Soldiers and 250K surviving spouses quarterly.



ARMY ECHOES THE OFFICIAL NEWSLETTER FOR RETIRED SOLDIERS, SURVIVING SPOUSES & FAMILIES

Be AER Ready: Financial support for Retired Soldiers in times of need
By Sean J. Ryan, Director of Communications & Marketing, Army Emergency Relief

As a Retired Soldier, you've dedicated your life to serving your country. But when disaster strikes, it can be challenging to navigate the financial aftermath. That's where Army Emergency Relief (AER) — the official nonprofit of the U.S. Army that provides financial assistance to Soldiers, Retired Soldiers and their families in times of need — comes in.

"Retired Soldiers can still use most of the services provided by AER, just as they could while on active duty, including survivor assistance and eligibility for zero-interest loans and grants in times of need," said retired Sergeant Major of the Army Tony Gonsalves, Executive Director, Army Emergency Relief. Among the most widely requested types of AER assistance made by Retired Soldiers, auto repair, utilities, housing, and food.

AER offers a range of financial programs designed to help with unexpected expenses, including grants and interest-free loans. These programs can be a lifesaver when faced with unexpected expenses such as medical bills, medical emergencies or other crises.

In 2024, AER assisted retired Sgt. 1st Class John Bones and his family when Hurricane Dobby hit the southeastern United States, causing a nearby levee to fail a few days later. The Bones' neighborhood almost disappeared under several feet of water despite being in a 100-year flood zone. Everything four feet and below on the first floor of his home — drywall, insulation, flooring, cabinets, fixtures and furniture — was a total loss, and that was after removing 8 to 12 inches of water. Add to that mold, which can grow in as little as 48 hours, had to be discarded because of water and mold damage, and the financial burden was immense. Insurance didn't cover any of it.

This story highlights the importance of being prepared and knowing where to turn in times of need.

AER assistance can help alleviate some of the financial issues that come with disaster relief. One of the most significant advances AER has made is the introduction of an online application process. This new system allows Retired Soldiers to quickly and easily apply for assistance, reducing the time it takes to receive support.

"Retired Soldiers can still use most of the services provided by AER, just as they could while on active duty, including survivor assistance and eligibility for zero-interest loans and grants in times of need."

Retired Sgt. 1st Class John Bones' home was inundated by floodwaters in the aftermath of Hurricane Dobby, when it hit the southeastern United States, Aug. 5, 2024. (Courtesy photo by AER)

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Understanding the retirement pay process for Army Reserve Retirees 14
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How can Veteran Readiness & Employment help you achieve your post-retirement goals? 5
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Retired Soldier Motto:

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

- Opportunities to Still Serve include:
 - Military service organizations
 - Veterans service organizations
 - JROTC Instructor <https://usarmyjrotc.army.mil/instructor-positions/>
 - Retiree Recall <https://www.hrc.army.mil/content/Retiree%20Recall>
 - Installation volunteer positions <https://www.armymwr.com/programs-and-services/personal-assistance/volunteer-corps>
- Talk to your retirement services officer about joining:
 - Installation Retiree Councils
 - CSA Retired Soldier Council
 - Army in Europe and Africa Retired Soldier Council (AEA RSC)
- Retired Soldier Council reports available at: <https://soldierforlife.army.mil/Army-Retirement/Post-Retirement/CSA-Retired-Soldier-Council>



Where Do You Find Retirement Information?

- Army G-1 Retirement Services Office, resources section
<https://soldierforlife.army.mil/Resources/Retirement-Quick-Links>
 - DA Retirement Planning Guide
 - USAR Non-Regular Retirement Guide
 - DA Survivor Benefit Plan (SBP) Briefing
- MyArmyBenefits at <https://myarmybenefits.us.army.mil/>
- Retirement Services Officers (RSOs) locator
<https://soldierforlife.army.mil/About-Us/Contact-Your-RSO>
- HRC Gray Area Retirements Branch
<https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>
- SBP vs. Life Insurance Comparison tool
<https://actuary.defense.gov/Survivor-Benefit-Plans/>



<https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning>



@USArmySoldierForLife



@USArmySFL



<https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning/Change-of-Mission-Newsletter>



<https://www.dvidshub.net/unit/HQDA-RSO>



@USArmySoldierForLife



@USArmySFL



@USArmySFL



<https://soldierforlife.army.mil/Army-Retirement/Post-Retirement/Army-Echoes-Newsletter>

Join the conversation

Additional Benefits Information

Veterans Inquiry Branch - The Veterans S1



OUR MISSION

To provide timely service to Army Veterans, Retired Soldiers, their family members, and Government Agencies in support of their efforts to receive or process entitlements and benefits.

OUR VISION

Provide exceptional customer service to America's Army past, present and future.

CONTACT US



1-888-276-9472 (888-ARMYHRC)
Hours: 0800 – 1800 EST, Monday – Friday

 U.S. Army Human Resources Command
ATTN: AHRC-PDR-H
1600 Spearhead Division Ave., Dept. 420
Ft. Knox, KY 40122-5402

 E-mail:
usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil

 Stay up to date with us on our
Facebook page:
<https://www.facebook.com/HRCVeteransS1>

Contact:

- **Phone: 888-276-9472, 0800-1800 EST Monday-Friday**
- **Email: usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil**

What does the Veterans Inquiry Branch do?

1. Processes Record Requests
2. Processes Name, Date of Birth, Gender and SSN Change Requests
3. Processes DD Form 214 and Statements of Service Requests
4. Processes DD Form 215 Requests
5. Processes Records Maintenance Requests
6. Processes NonWartime Campaigns and Expeditions Requests (SF813)
7. Processes Requests for Documents needed for VA Home Loans
8. Processes Veteran's Claim Information for VA Requests
9. Processes Statements of Retirement Points (DA Form 5016)
10. Processes Homeless Veterans Requests for Information
11. Processes Requests to Add Documents to Veterans OMPF
12. Screens Gray Area Retirement Packets

"We are Your S1, handling all Veteran Requests"

- **Name/gender/SSN change requests**
- **Personnel records maintenance/updates, and copy requests**
- **DD Form 214/215 Requests**
- **Retirement Point Statements requests**



Where are my Records?

To access copies of your personnel documents, you may log on to the Primary Records Center at:
<https://iperms.hrc.army.mil/login/>

To request, activate, or upgrade a DS Logon account, click the DS LOGON button.

The Army only maintains personnel records for Soldiers who were discharged or retired **after October 1, 2002**. Prior to that time, records were forwarded to the National Personnel Records Center (NPRC) for archival.

To request a copy of your records from NPRC, click the START REQUEST ONLINE at: www.archives.gov/veterans/evetrecs

How can I access My Military Medical Records?

AMEDD: Discharged, deceased, or retired on or after 1/1/2014

VA: Discharged, deceased, or retired (10/16/1992 – 9/30/2002) or (10/1/2002 – 12/31/2013)

AMEDD Army Record Processing Center
3370 Nacogdoches Rd., Suite 116
San Antonio, TX 78217
Fax Number: 210-201-8310

Department of Veterans Affairs
ATTN: Release of Information
Claims Intake Center
P.O. Box 4444
Janesville, WI 53547-4444
Fax: 844-531-7818

Space-Available Travel



- Retired Soldiers may travel within CONUS or OCONUS.

- All travelers remain on the Space-A list for 60 days after registration, for the duration of their travel authorization, or until they are selected for travel.



- Eligible travelers can sign up for the Space-A list online at <https://www.amc.af.mil/AMC-Travel-Site/AMC-Space-Available-Travel-Page/Space-Available-Email-Sign-up-Form/> or by completing AMC Form 140 and bringing (or faxing) it to the nearest AMC Passenger Terminal.
- Benefit ends for Family members with death of the Retired Soldier.

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



AIR MOBILITY COMMAND

Your Exchange Benefits in Retirement



EXCHANGE™



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

On Your Phone



Get great
money saving
offers!

Online

- Tri-weekly coupons by text
- Name brand discounts (10%+)
- Weekly Facebook discounts (<https://www.facebook.com/shopmyexchange>)
- eNewsletter online discounts
- Buddy list specials/local events



And at your local Exchange
and Express stores!



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.
- You can continue taking care of Soldiers who are still currently serving as well as fellow Retired Soldiers by setting up an allotment from your retired pay or by making an annual donation to AER.

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

Thank you for your service!!

Questions?





U.S. ARMY