

**Army Regulation 600–8–7**

**Personnel–General**

# **Retirement Services Program**

**Headquarters  
Department of the Army  
Washington, DC  
20 September 2022**

**UNCLASSIFIED**

# ***SUMMARY of CHANGE***

AR 600–8–7  
Retirement Services Program

This major revision, dated 20 September 2022—

- o Adds the requirement to personalize the tri-signed letter included with the Army Retiring Soldier Commendation Program package (para 1–8*d*(1)(a)).
- o Adds DA Label 180–1 (Soldier for Life Window Sticker) (Interior) to the Army Retiring Soldier Commendation Program package (para 1–8*d*(1)(d)).
- o Adds eligibility dates for issuance of the Army Retiring Soldier Commendation Program, the U.S. flag and U.S. Army Retired Lapel Button, based upon the date of retirement or date of transfer to the Retired Reserve (para 1–8*d*(1)).
- o Changes the Retirement Services Officer course and Survivor Benefit Plan course recertification requirement from every three years to annually (paras 1–9*c*, 2–11(1), 2–3*b*(5), 2–5*e*(3), 4–3*a*, and 4–6*a*).
- o Makes attendance at the Defense Retired and Annuitant Pay System certification course optional for Reserve Component Retirement Services Officers (paras 1–9*c*, 2–11(3), and 2–3*b*(5)(c)).
- o Moves the assignment of responsibilities to the Commanding General, U.S. Army Installation Management Command through the Commanding General, U.S. Army Materiel Command, pursuant to Army General Order No. 2019–13 (para 2–5*b*).
- o Adds the requirement for commanders to identify and counsel Soldiers who are eligible for continuation pay under the Blended Retirement System (table 2–1).
- o Adds requirements for unit personnel offices (S1) regarding the applicable steps to process and submit continuation pay forms under the Blended Retirement System (para 2–9).
- o Adds Change of Mission, the Army’s official newsletter for Soldiers with 17 or more years of service, under Retired Soldier Publications (para 3–2*d*).
- o Adds language for same sex spouse Survivor Benefit Plan and Reserve Component Survivor Benefit Plan elections (chap 4).
- o Clarifies Survivor Benefit Plan and Reserve Component Survivor Benefit Plan active duty death counseling policy (para 4–5).
- o Adds provisions for electing Spouse Survivor Benefit Plan/Reserve Component Survivor Benefit Plan upon the death of the former spouse (para 5–4).
- o Eliminates the requirement to counsel Soldiers regarding the career status bonus (chap 6).
- o Provides guidance in regard to all retired pay plans: Final Pay, High–3, Career Status Bonus/Reduced Retired Pay Plan, and Blended Retirement System (chap 6).
- o Adds information and guidance regarding the new Blended Retirement System (para 6–5).

- o Provides detailed information and guidance pertaining to the new Blended Retirement System and its components to include Thrift Savings Plan matching and automatic contributions, continuation pay, and lump sum payment options (para 6–5).
- o Adds new references regarding the Blended Retirement System and flag etiquette (app A).
- o Updates Retirement Services Officer areas of responsibility titles, adds zip codes to Fort Jackson, and updates zip codes and moves Thailand under the responsibility of U.S. Army Pacific (app B).
- o Adds Army Reserve Retirement Services areas of responsibility (app C).
- o Moves internal control evaluation (app D).
- o Adjusts terminology in regard to the Notification of Eligibility for Retired Pay for Non-Regular Service (or at Non-Regular Retirement) (15-year or 20-year letter) to a shortened version of - Notification of Eligibility for Retired Pay (15-year or 20-year letter) (throughout).
- o Updates references to the U.S. Army Human Resources Command Reserve Retirements Branch to the U.S. Army Human Resources Command Gray Area Retirements Branch (RPMD–ROR–GAR) (throughout).

Personnel–General  
Retirement Services Program

By Order of the Secretary of the Army:

JAMES C. MCCONVILLE  
General, United States Army  
Chief of Staff

Official:



MARK F. AVERILL  
Administrative Assistant to the  
Secretary of the Army

**History.** This publication is a major revision.

**Summary.** This regulation implements DoDI 1332.42 and prescribes policies governing military personnel Retirement Services, the Survivor Benefit Plan, the retired pay plans, and the Chief of Staff, Army Retired Soldier Council. This publication adds policy on the new Blended Retirement System.

**Applicability.** This regulation applies to the Regular Army, the Army National Guard/Army National Guard of the United States, and the U.S. Army Reserve, unless otherwise stated. Also, it applies to all Retirement Services Officers and Survivor Benefit Plan counselors.

**Proponent and exception authority.** The proponent of this regulation is the

Deputy Chief of Staff, G–1. The proponent has the authority to approve exceptions or waivers to this regulation that are consistent with controlling law and regulations. The proponent may delegate this approval authority, in writing, to a division chief within the proponent agency or its direct reporting unit or field operating agency, in the grade of colonel or the civilian equivalent. Activities may request a waiver to this regulation by providing justification that includes a full analysis of the expected benefits and must include formal review by the activity’s senior legal officer. All waiver requests will be endorsed by the commander or senior leader of the requesting activity and forwarded through their higher headquarters to the policy proponent. Refer to AR 25–30 for specific requirements.

**Army internal control process.**

This regulation contains internal control provisions in accordance with AR 11–2 and identifies key internal controls that must be evaluated (see app D).

**Supplementation.** Supplementation of this regulation and establishment of command and local forms are prohibited without prior approval from the Deputy Chief of Staff, G–1, 300 Army Pentagon, Washington, DC 20310–0300.

**Suggested improvements.** Users are invited to send comments and suggested improvements on DA Form 2028 (Recommended Changes to Publications and Blank Forms) via email to [usarmy.pentagon.hqda-dcs-g-1.mbx.retirement-services-office@army.mil](mailto:usarmy.pentagon.hqda-dcs-g-1.mbx.retirement-services-office@army.mil).

**Committee management.** AR 15–1 requires the proponent to justify establishing/continuing committee(s), coordinate draft publications, and coordinate changes in committee status with the Office of the Administrative Assistant to the Secretary of the Army, Department of the Army Committee Management Office (AARP–ZA), 9301 Chapek Road, Building 1458, Fort Belvoir, VA 22060–5527. Further, if it is determined that an established "group" identified within this regulation later takes on the characteristics of a committee, as found in AR 15–1, then the proponent will follow all AR 15–1 requirements for establishing and continuing the group as a committee.

**Distribution.** This regulation is available in electronic media only and is intended for the Regular Army, the Army National Guard/Army National Guard of the United States, and the U.S. Army Reserve.

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\*This regulation supersedes AR 600–8–7, dated 18 January 2017.

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## **Chapter 1**

### **General**

#### **1-1. Purpose**

This regulation prescribes the policies for the Retirement Services and Survivor Benefit Plan (SBP) functions of military human resources management (see AR 600-8).

#### **1-2. References and forms**

See appendix A.

#### **1-3. Explanation of abbreviations and terms**

See the glossary.

#### **1-4. Responsibilities**

Responsibilities are listed in chapter 2.

#### **1-5. Records management (recordkeeping) requirements**

*a.* The records management requirement for all record numbers, as-associated forms and reports required by this regulation are addressed in the Records Retention Schedule—Army (RRS-A). Detailed information for all related record numbers, forms, and reports are located in Army Records Information Management System (ARIMS)/RRS-A at <https://www.arims.army.mil>. If any record numbers, forms, and reports are not current, addressed, and/or published correctly in ARIMS/RRS-A, see DA Pam 25-403 for guidance.

*b.* The Headquarters, Department of the Army (HQDA) Retirement Services Office (RSO) will maintain the following records:

- (1) Chief of Staff, Army (CSA) Retired Soldier Council meeting reports will be maintained indefinitely.
- (2) CSA Retired Soldier Council members' social security numbers will be maintained during their term of appointment plus 1 year. Older records will be destroyed.
- (3) Requests for administrative corrections to SBP elections will be maintained for the current year plus 2 years. Older records will be destroyed.
- (4) Requests for SBP elections for retiring mentally incompetent Soldiers will be maintained for the current year plus 2 years. Older records will be destroyed.
- (5) Requests for active duty death child only SBP benefits will be maintained for the current year plus 2 years. Older records will be destroyed.

*c.* Retirement Services Officers will maintain the following records:

- (1) Retiree Council meeting minutes will be maintained for the current year plus 6 years. Older records will be destroyed.
- (2) Retiree Council members' contact information will be maintained during their term of appointment plus 1 year. Older records will be destroyed.
- (3) Requests for administrative corrections to SBP elections will be maintained for the current year plus 1 year. Older records will be destroyed.
- (4) Requests for SBP elections for retiring mentally incompetent Soldiers will be maintained for the current year plus 1 year. Older records will be destroyed.
- (5) Requests for active duty death child only or insurable interest SBP benefits will be maintained by the Installation RSO for the current year plus 1 year. Older records will be destroyed.
- (6) Copies of signed DD Form 2656 (Data for Payment of Retired Personnel), and the SBP Counseling Statements will be maintained for the current year plus 1 year. Older records will be destroyed.
- (7) Mailing and email addresses for Retired Soldiers and surviving spouses may be retained as long as the individual resides in the RSO's area of responsibility identified in appendix B. Other addresses will be regularly purged.

#### **1-6. Overview**

The Retirement Services Program is a set of programs and services directed by the Deputy Chief of Staff (DCS), G-1, delivered by U.S. Army Materiel Command (AMC), Army National Guard of the United States (ARNGUS), U.S. Army Reserve (USAR), and U.S. Army Human Resources Command (HRC) to comply with Federal statutes and DoDIs. It is designed to educate Soldiers and Families and assist them in making decisions during their transition to



retirement, to keep them updated on their benefits and entitlements after retirement, and convince them to remain active Soldiers for Life. A primary element of Retirement Services is proper and timely counseling on the SBP and Reserve Component Survivor Benefit Plan (RCSBP) and the retired pay plans, to include Final Pay, High-3, Reduced Retired Pay Plan (REDUX), and the Blended Retirement System (BRS). An effective Retirement Services Program ensures retiring and Retired Soldiers know their authorized benefits and why they should continue to promote the Army and service to the nation. This regulation is binding on all organizations that provide Army Retirement Services.

### **1-7. Manpower resources**

Retirement Services and SBP programs manpower requirements will be determined in accordance with AR 570-4. For the purposes of manpower requirements determination within this broad personnel function, organizations, at a minimum, should track the following workload factors:

*a.* The total retirement actions processed will include the actual end-of-month count of retirement applications submitted and DD Form 214 (Certificate of Release or Discharge from Active Duty), National Guard Bureau (NGB) Form 22 (Report of Separation and Record of Service), DA Form 5016 (Chronological Statement of Retirement Points) and NGB Form 23B (Army National Guard Retirement Points History Statement) that are finalized for length of service (LOS) and medical retirements, obtained from ARIMS and the Retirement Points Accounting System (RPAS).

*b.* The actual end-of-month count of the Army retired population to include Reserve Component Soldiers who are not yet in receipt of retired pay (Gray Area Retired Soldiers) and survivors under the Military Personnel Division's areas of responsibility defined in appendix B.

*c.* The number of Soldiers, Retired Soldiers, and surviving spouses advised in individual and group settings.

### **1-8. Principles of support**

The military personnel system will include a function to—

*a.* Educate Regular Army (RA) and Reserve Component Soldiers about the military retirement system, to include BRS, throughout their service and provide information to assist them in making retired pay and Thrift Savings Plan (TSP) decisions and in understanding their applicable retired pay plan.

*b.* Educate Soldiers about their retirement benefits and entitlements, and provide the information needed to make appropriate and timely decisions for themselves and their Families. RA and Active Guard Reserve (AGR) Soldiers will receive information about retirement pay plans throughout their careers, and retirement and SBP information when they are within 24 months of their expected retirements. Reserve Component (RC) Soldiers will receive retirement and RCSBP/SBP information between their 18th and 20th years of service, with their Notification of Eligibility (NOE) for Retired Pay (20-year letter), and 12 months prior to non-regular retirement. The intent is to provide RC Soldiers with current retirement program and benefits information so they may make educated choices and timely applications for retirement and related benefits. Soldiers being considered for medical retirement will receive information when they are notified they are being considered for a medical retirement.

*c.* Provide Soldiers, regardless of component, the opportunity to participate in an appropriate retirement ceremony as determined and resourced by the commander.

*d.* Honor individual Soldiers and their Families for their careers of selfless service to the Army and nation when they retire, transition to the Retired Reserve, or are discharged after competition of eligibility for non-regular retired pay by issuing—

(1) The Army Retiring Soldier Commendation Program (ARSCP) package to all Soldiers who retire, transition to the Retired Reserve, or are discharged after competition of eligibility for non-regular retired pay on or after 15 May 2009, which includes—

*(a)* Personalized full-color letter signed by the Secretary of the Army, CSA, and Sergeant Major of the Army.

*(b)* U.S. flag in accordance with Section 7251, Title 10 United States Code (10 USC 7251) (upon the release of a member of the Army from active duty for retirement) or 10 USC 12605 (upon the transfer from active status or discharge of a RC Soldier who has completed the years of service required for eligibility for retired pay under chapter 1223).

*(c)* U.S. Army Retired Lapel Button (see AR 600-8-22).

*(d)* One full-color DA Label 180 (Soldier for Life Window Sticker (Exterior)). DA Label 180 has adhesive on the back and is intended to adhere to the exterior of car windows.

*(e)* One DA Label 180-1 has the same appearance, but uses electrostatic cling, and is intended to adhere to the interior of car windows.

*(f)* Full-color box carrier to allow all contents to reach the retiring Soldier in superior condition.

(2) A U.S. flag and a U.S. Army Retired Lapel Button to all RA Soldiers with a retirement date between 1 October 1998 and 14 May 2009, and RC Soldiers who retire, transition to the Retired Reserve, or are discharged after competition of eligibility for non-regular retired pay between 1 October 1999 and 14 May 2009.

(3) A U.S. Army Retired Lapel Button to all Soldiers who retire, transition to the Retired Reserve, or are discharged after competition of eligibility for non-regular retired pay between 1968 and 30 September 1998 (RA), or 30 September 1999 (RC).

(4) Army National Guard (ARNG)/ARNGUS Soldiers may also receive additional items in recognition of their unique service to their States.

(5) Retirement certificates (see AR 635–8).

*e.* Assist Retired Soldiers, Family members, and survivors following retirement.

*f.* Support the Army's Soldier Life Cycle function of transition.

### **1–9. Standards of service**

*a.* The Retirement Services Program is—

(1) A military human resources function.

(2) Resourced in the Base Operations Information System.

(3) Not deployed with the tactical force.

*b.* Installations, States, and Army reserve readiness divisions (RDs) and mission support commands (MSCs) will operate a RSO headed by a Retirement Services Officer (RSO) as outlined in paragraphs 2–1, 2–3, and 2–6. The RSO may be assigned additional duties if they do not detract from the primary mission of providing retirement-related counseling, briefings, and associated personnel actions to Soldiers, Retired Soldiers, and surviving spouses.

*c.* Only RSOs and assistant RSOs who have successfully completed a Department of the Army (DA)-approved RSO certification course will advise/counsel Soldiers, Retired Soldiers, spouses, and surviving spouses. Only SBP counselors and other Army employees who have completed a DA-approved SBP certification course will advise Soldiers, Retired Soldiers, spouses, and surviving spouses about the SBP. Initial RSO and SBP counselor certification must be presented in a physical, group seminar setting. Recertification must occur annually and may be accomplished through virtual presentations and distance learning. Installation RSOs must complete the Defense Finance and Accounting Service-Cleveland Center (DFAS–CL) Defense Retired and Annuitant Pay System (DRAS) training course within 6 months of assuming RSO duties and maintain access to DRAS as a job requirement. If the installation RSO or assistant RSO are unable to attend an in-person course within the allotted time, they may submit a request for an exception to policy to the Director, Army Retirement Services requesting to complete the online course in the interim, until they are able to complete the in-person course. RC RSOs may complete the optional DFAS–CL DRAS training course specific to RC RSOs when available.

*d.* All Soldiers and their Families will receive a common level of support, including those assigned to Joint bases where the Army is not the lead Service.

*e.* All installations with Retirement Services Offices will provide Retirement Services as outlined in this regulation or request a waiver from the Director, Army Retirement Services.

### **1–10. Customs and salutes**

*a.* Retired Soldiers will be addressed by their retired grade, if known, unless they are Government Civilian employees or contractors working in Government offices, in which case they will be addressed as Mr. or Ms. They will be addressed as “Sir” or “Ma’am” if their grade is unknown in accordance with AR 600–25.

*b.* A Retired Soldier is a Soldier who has achieved retired status from any component of the U.S. Army. This includes RC Soldiers who have transferred to the Retired Reserve. The word retired is a part of the Soldier's title and is capitalized. In concert with the Soldier for Life (SFL) Program, a Retired Soldier is not referred to as a retiree.

*c.* Refer to AR 25–50 for the proper way to address a Retired Soldier in correspondence and for how to use grade in a Retired Soldier's signature block.

*d.* In accordance with 4 USC 4, 4 USC 9, and 36 USC 301, Retired Soldiers, in or out of uniform, are authorized to render the hand salute to the U.S. flag when it is raised and lowered, when it passes them, during the playing of the National Anthem, and during the Pledge of Allegiance.

### **1–11. Volunteers**

*a.* The RSO will encourage Retired Soldiers to volunteer on military installations or with military or veteran services organizations. The RSO will refer Retired Soldiers who wish to volunteer on the installation to the installation volunteer coordinator.

*b.* To demonstrate the SFL mindset to Soldiers, Retired Soldiers may augment installation, State, RD, and MSC RSOs if approved by local commanders. They should perform administrative duties to include, but not be limited to, providing retirement pamphlets and fact sheets, maintaining records, answering basic inquiries and referring in-depth or technical inquiries to the RSO or other appropriate subject matter expert (SME). If approved, these volunteers may be issued volunteer access cards in order to access Confidential Unclassified Information, and the official Army email system. These volunteers may perform any tasks in support of the RSO mission that do not include determining entitlements to benefits, authorizing expenditures of Government funds, or deciding the rights and responsibilities of any party under Government requirements. They may not counsel Soldiers, Retired Soldiers, spouses, or surviving spouses about the SBP. All volunteers providing Retirement Services in Army facilities must be supervised by the installation, State, RD, or MSC RSO.

### **1–12. Referrals**

The RSO will refer requests for information or assistance received from Soldiers, Retired Soldiers, Family members, and survivors that are outside of defined RSO duties to appropriate agencies or activities.

### **1–13. Safeguarding personal information**

The Privacy Act of 1974 and AR 25–22 prohibit an agency from disclosing any record of personal information to another person or agency except in specific instances authorized by the Act, including the routine use for which the record was created. RSOs must exercise extreme caution when handling information that includes personal information such as social security numbers, home addresses, or email addresses. Employees and volunteers entrusted with such information will not share personal distribution lists containing personal information. Individuals handling such information will familiarize themselves with AR 25–22. Request for exceptions should be cleared with the Administrative Assistant to the Secretary of the Army per AR 25–22.

## **Chapter 2 Responsibilities**

### **2–1. Chief, National Guard Bureau**

The CNGB will—

- a.* Ensure ARNG/ARNGUS Soldiers understand their retirement benefits and entitlements outlined in this regulation.
- b.* Act as the ARNG's Retirement Services point of contact on the Army Staff (ARSTAF). Appoint sufficient staff at ARNG headquarters (HQs) to provide oversight and administer the ARNG/ARNGUS Retirement Services Program.
- c.* Publish guidance for Retirement Services' procedures to the ARNG/ARNGUS.
- d.* Ensure States/Territories are sufficiently resourced to provide Retirement Planning Services to their Soldiers and surviving spouses.
- e.* Coordinate policy and program updates/improvements with the Director, Army Retirement Services.
- f.* Ensure all survivors or legal guardians of Soldiers' survivors, regardless of component, who die on active duty or Inactive Duty training (IDT) receive SBP or RCSBP counseling by a DA- or ARNG-certified SBP Counselor within a reasonable time in accordance with AR 638–8.
- g.* Issue additional clarifying continuation pay (CP) guidance as necessary to ensure the program is clearly understood and executed throughout the ARNG/ARNGUS. All guidance must be coordinated with the Army G–1, proponent for CP.
- h.* Provide funding for and ensure ARNG/ARNGUS Soldiers receive the ARSCP package, in accordance with paragraph 1–8*d* when they enter the Retired Reserve or are discharged after qualifying for retired pay.
- i.* Act as the ARSTAF point of contact for ARNG/ARNGUS Soldiers who request retirement under the provisions of AR 635–200 and AR 600–8–24.
- j.* Ensure that delivery of the Retirement Services and SBP programs are provided to current and former members of the ARNG/ARNGUS. Assist HRC and Installation RSOs with providing Retirement Services to former ARNG/ARNGUS members, as needed.
- k.* Collaborate with State and Federal agencies to provide timely retirement-related benefits, information, and services to current and former ARNG/ARNGUS members.
- l.* Ensure that the State RSO and the State Retirement Points Accounting Manager (RPAM) complete the DA or USAR/NGB RSO Certification Course and SBP Certification Course.

- (1) Ensure that the DA or USAR/NGB RSO Certification Course is completed within 6 months of an individual assuming RSO duties and that recertification is completed annually.
- (2) Ensure that the DA or USAR/NGB SBP Certification Course is completed before an RSO counsels Soldiers, Retired Soldiers, or their Families about the SBP.
- (3) Encourage the State RSO and State RPAM to complete the optional DFAS–CL DRAS training course specific to RC RSOs when it is available.
  - m.* Ensure that all other State/Territory personnel who counsel Soldiers, Retired Soldiers, and Family members about the SBP have completed the DA or ARNG SBP Certification Course before they do so.
  - n.* Direct Title 32 USC AGR/Full Time National Guard Duty Soldiers to transition for retirement through their State Joint Forces Headquarters (JFHQ) or the nearest installation transition center. Transition activities for Active Service retirements will be coordinated by the State AGR manager/AGR Retirement Administrator to facilitate seamless retirement through the applicable personnel system(s).
  - o.* Direct a staff member senior to the State’s RSO to assess the State’s Retirement Services Program at least every 3 years using the internal control evaluation in appendix D.
  - p.* Ensure that the State RSO and State RPAM educate the State’s ARNG Soldiers, especially the leaders, about the Retirement Services Program.
  - q.* Ensure that the State Adjutants General (TAGs) are advised on all aspects of military retirement and the SBP.
  - r.* Ensure Soldiers, Retired Soldiers, and Family members are counseled concerning retirement benefits and entitlements. Ensure Soldiers and Family members receive retirement planning briefings from qualified personnel using briefings and materials furnished by HQDA and NGB Retirement Services during the Soldier’s 18th or 19th qualifying year of service. Ensure spouses are encouraged to attend these briefings.
  - s.* Upon request, coordinate with other Government agencies to resolve military retirement-related problems and provide information and referrals to Soldiers, surviving spouses, and their Families. Ensure that the State RSO and State RPAM assist HRC and installation RSOs with respect to Retired Soldiers, surviving spouses and Family members with other Government agencies as necessary.
  - t.* If requested by the TAG, the applicable State RPAM or RSO will ensure that a State Retiree Council is established, comprised of Retired National Guard Soldiers to voice the concerns of retirees to the applicable TAG. Ensure that council members are informed about matters affecting retirees and annuitants and solicit their input and support as needed.
  - u.* In conjunction with the servicing legal assistance office (see AR 27–3), ensure that the State RSO and State RPAM counsel Soldiers and their spouses on the Uniformed Services Former Spouses’ Protection Act (USFSPA).
  - v.* Ensure that Retired Soldiers and eligible survivors applying for non-military Federal benefits are referred to the appropriate agency.
  - w.* Ensure that Retirement Services are provided to Soldiers serving on active duty and their Families within the State when they are not reasonably available from an installation RSO.
  - x.* Ensure that the State RPAM determines individual Soldier's retirement points and qualifying service for retirement, validates individual Soldier's retired pay eligibility, and issues the NOE for Retired Pay (15-year and 20-year letters).
  - y.* Ensure all transfer orders to the Retired Reserve are published and added to the Army Military Human Resource Record (AMHRR) through interactive Personnel Electronic Records Management System (iPERMS).
  - z.* Ensure that HRC and installation RSOs are assisted with preparing and submitting retirement applications for non-regular retirement (excludes AGR and other active service retirement applications).
    - aa.* Ensure that a monthly metrics report is submitted through the Army National Guard chain of command to the Army RSO.
    - bb.* Ensure that the work of all volunteers providing Retirement Services to the State is supervised.
    - cc.* Ensure that State TAGs are advised on all aspects of military retirement and the SBP.
    - dd.* Ensure that the delivery of the State’s Retirement Services program and the SBP is adequately supervised.
    - ee.* Ensure RCSBP counseling is conducted for Soldiers who must make an RCSBP election on receipt of the NOE for Retired Pay (15 or 20-year letter). Ensure Soldiers, surviving spouses, and Family members are counseled on SBP entitlements; assisted with all phases of making an RCSBP or SBP election, as directed by 10 USC 1447 through 10 USC 1455. Ensure all Soldiers are counseled between their 18th and 20th year of service by a certified RCSBP/SBP counselor. Ensure RCSBP and SBP elections are processed. Ensure HRC and installation RSOs assist with respect to Retired Soldiers, surviving spouses and Family members on SBP matters. Ensure the DD Form 2656, DD Form 2656–1 (Survivor Benefit Plan (SBP) Election Statement for Former Spouse Coverage) and the Soldier Counseling Statement are filed by the unit or State JFHQ in each Soldier’s applicable AMHRR through iPERMS.
    - ff.* Ensure the service computation is prepared either manually or by using applicable personnel system(s).

gg. Ensure Soldiers are provided with contact information for the nearest servicing transition center and installation RSO.

hh. Ensure transfer orders are prepared and published to the servicing transition center.

ii. Ensure retirement orders for active service retirement are prepared and published, discharge/separation orders are requested from State ARNG with transfer to the Retired Reserve and withdrawal of State Federal recognition, as applicable.

jj. Ensure retirement applications for all active service retirements are prepared and submitted by the State, Territory, or District of Columbia RSOs.

## **2-2. Deputy Chief of Staff, G-1**

a. *The DCS, G-1 will —*

(1) Assist in the development of Army Retirement Services policy for the RA and RCs.

(2) Represent Army Retirement Services at Department of Defense (DoD) and interagency levels.

(3) Review Retirement Services programs.

(4) Integrate Retirement Services programs and other personnel programs.

(5) Provide an Army representative to the following advisory councils—

(a) DoD SBP Advisory Group.

(b) Exchange Retiree Advisory Council.

(c) DFAS-CL Pay and Personnel Conference (when attendance is approved in accordance with the Army Conference Policy).

(d) Armed Forces Retirement Home Advisory Council.

(6) Provide policy, administrative, logistical, and funding support to the CSA Retired Soldier Council.

(a) Request nominees from the Commanding General (CG), AMC, Army service component commands (ASCCs) commanders, the CNGB, and Chief, Army Reserve (CAR) when a vacancy exists on the Council.

(b) Request submission of issues of concern from installation, ASCC, ARNG, and USAR Retiree Councils for discussion by the CSA Retired Soldier Council.

(7) Communicate with Soldiers about retirement preparation and with Retired Soldiers about their benefits and entitlements and how they can continue to support the Army.

(8) Coordinate with U.S. Army Training and Doctrine Command (TRADOC) to train leaders, commanders, and command sergeants major about their responsibilities for educating Soldiers about retired pay plans, military retirement planning, and the SBP.

(9) Ensure the subordinate elements listed in the subparagraphs below comply with responsibilities listed for them.

b. *Commanding General, U.S. Army Human Resources Command.* The CG, HRC will—

(1) Publish regular and non-regular retirement orders as applicable for Soldiers in all components who request Regular retirement under AR 635-200 or AR 600-8-24.

(2) Administer the RCSBP and SBP for all Army Reserve Soldiers eligible for non-regular retirement.

(3) Provide funding for and ensure Individual Ready Reserve and individual mobilization augmentee Soldiers receive the ARSCP package, in accordance with paragraph 1-8d, when they enter the Retired Reserve or are discharged after qualifying for retired pay.

(4) Ensure all survivors or legal guardians of Soldiers' survivors, regardless of component, who die on active duty or IDT receive SBP or RCSBP counseling by an RSO within a reasonable time in accordance with AR 638-8.

(5) Include the career status bonus (CSB) election information on all applicable retirement orders for Soldiers who made CSB elections.

(6) Maintain and regularly validate current contact information (correspondence address and email) for all RC Soldiers who qualify for military retired pay and have been transferred to the Retired Reserve.

(7) Advise Gray Area Retired Soldiers of changes in non-regular retirement procedures before implementing such changes and assist them in applying for non-regular retired pay.

(8) Provide completed non-regular retirement applications received from Gray Area Retired Soldiers at least 9 months before their retirement date to Defense Finance and Accounting Service (DFAS) at least 30 days before the retirement date.

c. *Director, G-1 Plans and Resources.* The Director, G-1 Plans and Resources will exercise general staff supervision over personnel policies governing CP and will coordinate with DFAS to ensure CP payments are disbursed within 10 days of receipt to finance.

d. *Director, Military Personnel Management Directorate.* The Director, MPM will—

(1) Ensure that the Army Retirement Services Office is allocated adequate resources to accomplish its mission.

(2) Advise the DCS, G-1 about the Army Retirement Services Program.

- e. Director, Army Retirement Services.* The Director, Army Retirement Services will—
- (1) Advise the DCS, G-1 about the responsibilities listed in paragraph 2-2a and supervise the day-to-day operations required to execute those responsibilities.
  - (2) Accomplish a fourfold mission—
    - (a) Educate and advise Soldiers/Families about retirement.
    - (b) Advise survivors of Soldiers who die on active duty or IDT.
    - (c) Educate and advise Retired Soldiers and surviving spouses until death.
    - (d) Advocate for the retired community with Army leadership and DoD staff.
  - (3) Provide standards for program execution to the CG, AMC, the CNGB, the CAR, and the CG, HRC.
  - (4) Appoint members to the DA SBP Board to advise the Director, Army Retirement Services prior to the Director's adjudication of claims of administrative SBP election errors and SBP/RCSBP elections due to the death of a Soldier while on active duty or inactive duty for training.
  - (5) Act on behalf of the Secretary of the Army (SECARMY) regarding SBP/RCSBP Government error corrections, SBP/RCSBP elections for retiring mentally incompetent Soldiers, SBP/RCSBP elections due to death of Soldier while on active duty or inactive duty for training, and granting waivers of SBP/RCSBP spouse concurrence.
  - (6) Ensure that Retirement Services and SBP activities collaborate with other military and civilian agencies to maximize the use of allocated resources.
  - (7) Review all Retirement Services and SBP programs to ensure they are accessible, effective, accurate, and responsive to the needs of all Soldiers, Retired Soldiers, surviving spouses, and their Families.
  - (8) Direct a communications program that informs Army leaders, Soldiers, Retired Soldiers, surviving spouses, and their Families about available Retirement Services, retirement benefits, and entitlements and opportunities to continue to serve the Army after retiring.
    - (a) Publish four editions per year of Army Echoes, the official newsletter for Retired Soldiers, surviving spouses, and their Families, to connect the Army and the retired community, and to inform the retired community of their benefits, entitlements, and developments within the Army.
    - (b) Maintain a robust and current Retirement Services home page on the Internet.
    - (c) Assist RSOs in conducting local communications about the Retirement Services Program.
    - (d) Coordinate HQDA personnel to speak at retirement appreciation days (RADs).
    - (e) Publish Change of Mission, the Army's official newsletter for military retirement planning, quarterly.
    - (f) Annually update and publish the Army Retirement Planning Guide, the Army Retirement Planning Seminar, and the Army Retired Soldier Handbook.
  - (9) Provide analytical, administrative, logistical, and funding support to the CSA Retired Soldier Council.
  - (10) Specify program functions that must be resourced by installation funding in accordance with this regulation (for example, RSO/SBP training, Retired Soldier newsletters, ARSCP, and RAD activities).
  - (11) Provide guidance and personnel to assist ARNG/ARNGUS, USAR, HRC, and AMC Retirement Services in training personnel as needed.
  - (12) Evaluate and prioritize RSO training delivered by the CNGB, the CAR, CG, HRC, CG, AMC.
  - (13) Provide SMEs to assist ARNG/ARNGUS, USAR, HRC, and AMC with Retirement Services program assessments.
  - (14) Assist the CG, AMC, and other Services on Joint bases with the Army in creating standardized job descriptions for RSOs and developing common levels of support.
  - (15) Analyze and assess RSO Program information provided by ARNG/ARNGUS, USAR, HRC, and AMC.
  - (16) Based on assessments and analyses, advise ARNG/ARNGUS, USAR, HRC, AMC, and Army Support Activity commanders about short-term execution and long-term Retirement Services planning and goal-setting.
  - (17) Inform ARNG/ARNGUS, USAR, HRC, AMC, and Army Support Activity commanders of specific operations in need of enhancement to comply with this regulation.
  - (18) Maintain the RSO and SBP certification courses that certify RSOs, SBP counselors, and other employees who deliver Retirement Services.
  - (19) Coordinate RSO job descriptions and pay grades with Army Support Activity commanders to ensure Soldiers, Retired Soldiers, and Family members living on Joint bases not led by the Army receive commensurate Retirement Services support as those provided by Army installation staffs.
  - (20) Provide oversight of the ARSCP.
  - (21) Collaborate with other military departments' Retirement Services program directors to improve program efficiencies and services where appropriate.
  - (22) Establish and/or maintain a training program for volunteers providing/supporting Retirement Services.

(23) Maintain MyArmyBenefits, the Army's official benefits website, including its benefits library, calculators, and help desk.

### **2-3. Chief, Army Reserve**

*a. Chief, Army Reserve.* The CAR will—

(1) Ensure Army Reserve Soldiers are familiar with and receive the retirement benefits and entitlements outlined in this regulation.

(2) Publish guidance for Retirement Services procedures to the Army Reserve.

(3) Act as the ARSTAF point of contact for Retirement Services for troop program unit (TPU) Soldiers. The CAR may delegate ARSTAF responsibilities to the RD and MSC commanding generals. Appoint sufficient staff at Office of the CAR to provide oversight and administer the Army Reserve Retirement Services Program.

(4) Ensure all survivors or legal guardians of Soldiers' survivors, regardless of component, who die on active duty or IDT receive SBP or RCSBP counseling by an RSO within a reasonable time in accordance with AR 638-8.

(5) Provide funding for and ensure Army Reserve Soldiers receive the ARSCP package, in accordance with paragraph 1-8*d*, when they enter the Retired Reserve or are discharged after qualifying for retired pay.

(6) Ensure commanders of RDs/MSCs appoint in writing an RSO and assistant(s) and they complete the DA RSO Certification Course, or USAR/NGB RSO Certification Course within 6 months of appointment.

(7) Ensure the subordinate elements listed in the subparagraphs below comply with responsibilities listed for them.

(8) Issue additional clarifying CP guidance as necessary to ensure the program is clearly understood and executed throughout the Army. All guidance must be coordinated with the Army G-1, proponent for CP.

(9) Direct the RD and MSC commanders to assess their command's Retirement Services program at least every 3 years using the internal control evaluation in appendix D.

*b. Readiness divisions and mission support commands' Retirement Services Officers and assistant Retirement Services Officers.* RD and MSC RSOs will—

(1) Advise the RD and MSC commander on all aspects of military retirement and the RCSBP/SBP.

(2) Supervise the delivery of the RDs and MSCs Retirement Services Program and the RCSBP/SBP.

(3) Educate the RD and MSC Soldiers, especially the leaders, about the Retirement Services Program.

(4) Counsel Soldiers, Retired Soldiers, and Family members concerning retirement benefits and entitlements.

(5) Complete the DA RSO Certification and recertify annually.

*(a)* Complete the DA RSO Certification Course or USAR/NGB RSO Certification Course within 6 months of assuming the RSO duties.

*(b)* Complete the DA RCSBP/SBP Certification Course before counseling Soldiers, Retired Soldiers, or their Families about the RCSBP/SBP.

*(c)* Encourage RSOs to complete the optional DFAS-CL DRAS training course specific to RC RSOs when available.

(6) Ensure all Soldiers and Family members between the 18th and 20th years of service receive retirement planning briefings using briefings and materials furnished by HQDA Retirement Services Office.

(7) Conduct RCSBP counseling for Soldiers who must make an RCSBP election on receipt of the NOE for Retired Pay (15- or 20-year letter). Counsel Soldiers, surviving spouses, and Family members on SBP entitlements; assist them with all phases of making an RCSBP or SBP election, as directed by 10 USC 1447 through 10 USC 1455. All Soldiers will be counseled between their 18th and 20th years of service. Process RCSBP and SBP elections. Assist HRC and installation RSOs with respect to Retired Soldiers, surviving spouses and Family members on SBP matters. The DD Form 2656-5 (Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate), DD Form 2656-1, and the Soldier Counseling Statement will be filed by the RD and MSC RSOs in each Soldier's applicable AMHRR through iPERMS.

(8) Order the ARSCP Package for retiring Soldiers in accordance with paragraph 1-8*d*.

(9) Upon request, coordinate with other Government agencies as necessary to resolve military retirement-related problems and provide information and referrals to Soldiers, Retired Soldiers, surviving spouses, and their Families.

(10) If directed by the RD and MSC Commander, establish an RD and MSC Retiree Council to voice the concerns of retirees to the RD and MSC Commander. Ensure that council members are informed about matters affecting Retired Soldiers and annuitants and solicit their input and support as needed.

(11) In conjunction with the servicing legal assistance office (see AR 27-3), counsel active service, active status, and Retired Soldiers and their spouses on the USFSPA.

(12) Refer Retired Soldiers and eligible survivors applying for non-military Federal benefits to the appropriate agency.

- (13) Provide services to Soldiers serving on active duty and their Families when they are not reasonably available from an installation RSO.
- (14) Determine individual Soldier's retirement points.
- (15) Determine individual Soldier's qualifying service for retirement.
- (16) Validate individual Soldier's retired pay eligibility.
- (17) Assist individual Soldiers in receiving the NOE for Retired Pay (15- or 20-year letters).
- (18) Determine Defense Enrollment Eligibility Reporting System eligibility.
- (19) Submit a monthly metrics report through the USAR chain of command to the Army RSO.
- (20) Supervise the work of all volunteers providing Retirement Services to the RD and MSC.
- (21) Conduct monthly Retirement Planning Seminars in your respective regions (see app C).
- (22) Ensure all Retired Reserve Orders published are added to the AMHRR through iPERMS.

#### **2-4. Commanding General, U.S. Army Training and Doctrine Command**

The CG, TRADOC will ensure that military school curricula include training for leaders, commanders, and command sergeants major about their responsibilities for advising Soldiers about military retirement planning and the SBP and for administering retired pay plans. Ensure that all Soldiers receive training on the BRS while attending selected formal military schools.

#### **2-5. Commanding General, U.S. Army Materiel Command**

*a.* The CG, AMC will provide resources and oversight of all Retirement Services provided by AMC-managed Army installations and coordinate Retirement Services support provided to Soldiers, Retired Soldiers, and surviving spouses by Joint bases that include an Army Support Activity, but which are operated by another service.

*b.* The CG, AMC, through the CG, U.S. Army Installation Management Command (IMCOM), will—

(1) Deliver Army Retirement Services on Army installations, posts, camps, stations, and communities, and as appropriate Army Support Activities on Joint bases. Ensure that Retirement Services and SBP programs are accessible, effective, and responsive to the needs of Soldiers, Retired Soldiers, surviving spouses, and their Families.

(2) Manage the ARSCP and coordinate funding and implementation with the ARNG/ARNGUS, USAR, and HRC. Ensure RA Soldiers receive the ARSCP package in accordance with paragraph 1-8*d*.

(3) Inform the Director, Army Retirement Services of long-range strategic planning and immediate operational concerns about the Retirement Services Program (for example, curtailment or interruption of program functions or closure of Retirement Services operations at an installation).

(4) Ensure adequate financial resources, staffing, and physical facilities are provided at Army installations to enable RSOs to perform their primary duties effectively, efficiently, and equitably. Especially important is regular funding for training installation RSOs on congressionally-directed changes to benefits and entitlements laws.

(5) Use program policies established by the Director, Army Retirement Services, including the internal control evaluation in appendix D, and procedures and standards developed by AMC to assess the quality and uniformity of services provided by installation/garrison RSOs, including to Retired Soldiers in geographically distant States and countries. Apprise the Director, Army Retirement Services of the results of regular formal assessments made in accordance with appendix D and AR 11-2.

(6) Provide adequate Base Operations Information System resources and ensure equitable distribution of same to installations' RSO programs to train RSOs and enable them to provide mandated services that include, but are not limited to—

*(a)* Deliver retirement planning and post-Retirement Services (see tables 2-1 and 2-2).

*(b)* Award the ARSCP Package to retiring Soldiers in accordance with paragraph 1-8*d*(1).

*(c)* Conduct annual retiree appreciation days.

*(d)* Produce and distribute installation Retired Soldier newsletters, electronically when possible, to all Retired Soldiers and surviving spouses.

*(e)* Provide guidance and resources to Installation Retiree Councils.

(7) Ensure that installation RSO position descriptions and pay grades comply with this regulation and are standardized. Any proposed changes to installation Retirement Services Office responsibilities or operations will be reported to Director, Army Retirement Services for review and comment.

(8) Direct outside continental United States (OCONUS) region directors to—

*(a)* Establish and maintain a website as integral part of the ASCC website to ensure that DoD ID card beneficiaries in theater are informed on theater-specific Retirement Services Program resources and processes in place to support Retired Soldiers and Annuitants.



(b) Appoint an RSO to the region staff, reporting directly to a principal staff officer not lower than the regional director of military personnel in order to provide visibility to and to address conditions, benefits, and entitlements specific to Retired Soldiers and surviving spouses living in the region.

(9) Ensure that active service Soldiers' CSB elections are transmitted to DFAS as part of the Soldiers' retired pay applications.

(10) Ensure the subordinate elements listed in the subparagraphs below comply with responsibilities listed for them.

c. The CG, AMC, through Directors of IMCOM directorates with Joint bases in their areas of responsibility will—

(1) Ensure the delivery of military and Family program services (to include services for military retirees) is included in the Office of the Secretary of Defense (OSD) Joint Base Implementation Guidance, and therefore, is the responsibility of the supporting component. At Joint bases where the Army is the supported component, the associated IMCOM Directorate is responsible for ensuring the identification of any above Joint bases Common Output Level Standards are negotiated with the supporting component for inclusion in the Joint base memorandum of agreement.

(2) Ensure the following requirements are identified in Joint bases memorandum of agreements where the Army is the supported component.

(a) Ensure all Soldiers (RA, Army National Guard/ARNGUS, Army Reserve, Retired, and Retired Reserve), surviving spouses and their Families on the Joint base receive the same level Retirement Services that Soldiers on Army installations receive.

(b) Establish a Retiree Council to voice the concerns of military retirees to senior service component commanders and the Joint base commander. At least annually, consult with the Joint Base Retiree Council and decide if there are any issues of concern that the Joint base cannot resolve that should be forwarded through the appropriate Service channels (to include elevation to the Army Retirement Services Office to the CSA Retired Soldier Council to be addressed at the Army level). Ensure council members are informed about matters affecting military retirees and annuitants and solicit their input and support as needed.

(c) When requested, submit interested and approved Army Service nominees from the Joint Base Retiree Council to serve on the CSA Retired Soldier Council, through HQ, IMCOM G-1 to the Army Retirement Services Office.

(d) Seek technical advice for administering the Retirement Services Program through HQ, IMCOM G-1, to the Army Retirement Services Office.

(e) Notify the senior Army commander of any conditions or lack of resources that prevent Soldiers assigned to the Joint base, and Retired Soldiers and surviving spouses from receiving the services listed in tables 2-1 and 2-2 after first seeking resolution from the Joint base commander.

(f) Upload the monthly statistical data onto the IMCOM G-1 RSO SharePoint site by the established suspense date.

(3) Ensure any supported component concerns with regard to delivery of installation support services are assessed, advocated, and tracked through the OSD Joint Management Oversight Structure. Ensure HQ, IMCOM G-1, is aware of any identified service delivery shortfalls.

d. The garrison commanders will—

(1) Appoint a full-time and an assistant RSO in writing to implement the Retirement Services Program outlined in this regulation and SBP based on 10 USC 1447 through 10 USC 1455.

(2) Ensure that the Retirement Services Office and the services it provides receive resources and public visibility commensurate with the size of the retiring and retired population supported.

(3) Ensure that Retirement Services functions are allocated adequate resources to accomplish their missions as developed by the DCS, G-1 to include funding of RADs, retiree newsletters, RSO professional development, training, and issuing the ARSCP package to retiring Soldiers.

(4) Ensure that Soldiers, and their Families when present, are informed of the policies outlined in tables 2-1 and 2-2 of this regulation.

(5) Maintain a Retiree Council to voice the concerns of Retired Soldiers to the garrison commander, the senior commander, and the ASCC commander. At least semi-annually, consult with the Retiree Council and decide if there are any concerns that the installation cannot resolve that should be forwarded to HQ, IMCOM and, for overseas garrisons, to the ASCC commander for either resolution or forwarding to the CSA Retired Soldier Council for review.

(6) Coordinate with commanders of Army commands, ASCCs, direct reporting units (DRUs), satellite installations, tenant, or remote units or organizations, and military communities within their geographical area of responsibility to ensure delivery of Retirement Services, including counseling of survivors of Soldiers who die on active duty and SBP counseling of eligible Soldiers and their Families.

(7) Maintain a generic email address for the garrison RSO that the serviced population may use to reach the RSO.

(8) Ensure that retired pay applications, including CSB elections, are accurately transmitted to DFAS-CL.

- (9) Support the Army's Retirement Services Program by doing the following:
  - (a) Create a command climate that says Retired Soldiers, their Families, and survivors are valued.
  - (b) Meet at least semiannually with the RSO to learn about the concerns of the retired community.
  - (c) Familiarize with this regulation.
  - (d) Fund and support the RSO's attendance at required training.
  - (e) Know the Installation Retiree Council leadership and encourage periodic office calls by them.
  - (f) Attend Retiree Council meetings or send a representative and review subsequent meeting minutes.
  - (g) Budget for and conduct RADs at least annually. Coordinate with CG, AMC, the ASCC commander (in overseas commands), and with the leadership of the ASCC and Garrison Retiree Councils, to determine the best way to conduct a RAD. Commanders should support, attend, welcome, and update attendees at the annual RAD. Commanders may conduct more than one RAD per year.
  - (h) Invite Retired Soldiers to applicable installation functions (for example, retirement parades, unit deployments, and homecoming ceremonies).
  - (i) Look for ways to honor Retired Soldiers' service in front of current Soldiers at formations and ceremonies.
  - (j) Acknowledge volunteer contributions from Retired Soldiers and seek additional ways they can serve. Publicize the volunteer program to the retired community.
  - (k) Provide the senior commander with updates on the execution of the Retirement Services Program.
  - (l) Upload a monthly metrics report on the IMCOM G1 RSO SharePoint site and provide an information copy to the ASCC G-1.
  - (m) Ensure personnel performing Retirement Services are certified in accordance with paragraph 1-9c.
  - (n) Ensure the installation conducts monthly retirement planning and SBP briefings as needed.
  - (o) Ensure all volunteers providing/supporting Retirement Services are certified in accordance with paragraph 1-11b.
  - (p) Assess the installation Retirement Services Program at least every 3 years using the internal control evaluation in appendix D.
- e. Installation RSOs and assistant RSOs will—
  - (1) Ensure the delivery of the installation Retirement Services Program and the SBP.
  - (2) Counsel Soldiers, Retired Soldiers, and Family members concerning retirement benefits and entitlements.
  - (3) Become a DA-Certified RSO by completing the following and recertifying annually:
    - (a) Complete the DA RSO Certification Course within 6 months of assuming the RSO duties. If the RSO or Assistant RSO are unable to attend an in-person course within the allotted time, they may submit a request for an exception to policy to the Director, Army Retirement Services requesting to complete the online course in the interim, until they are able to complete the in-person course.
    - (b) Complete the DA SBP Certification Course before counseling Soldiers, Retired Soldiers, or their Families about the SBP.
    - (c) Complete the DFAS-CL DRAS training course within 6 months of assuming the RSO duties, or at the first opportunity if not offered by DFAS within 6 months, and complete periodic retraining as directed by DFAS or Army Retirement Services. After initial DRAS training, maintain current access to DRAS.
  - (4) Serve as the senior commander's/garrison commander's SME on military retirements, retirement benefits, and the SBP.
  - (5) Conduct regular retirement planning and SBP briefings for Soldiers and Family members using briefings and other materials furnished by HQDA Retirement Services Office.
  - (6) Counsel Soldiers, Retired Soldiers, surviving spouses, and Family members on SBP entitlements; assist them with all phases of making SBP elections prior to retirement as directed by 10 USC 1447 through 10 USC 1455; and have retiring Soldiers review and sign the DA-prescribed SBP Counseling Statement.
  - (7) Ensure all Soldiers retiring from the installation complete a DD Form 2656 prior to their retirement date and process the DD Form 2656 electronically using applicable personnel system(s). Follow up by mailing the form and supporting documents to the DFAS-Cleveland Center not later than the 10th day of the month of retirement to prevent a delay in retired pay. The DD Form 2656, DD Form 2656-1, and the Soldier Counseling Statement will also be filed by the RSO in each Soldier's applicable AMHRR through iPERMS.
  - (8) Order the ARSCP package for retiring Soldiers in accordance with paragraph 1-8d.
  - (9) Transmit all CSB elections to DFAS as part of Soldiers' retired pay applications.
  - (10) Upon request, coordinate with other Government agencies and activities as necessary to resolve military retirement-related problems and provide information and referrals to Soldiers, Retired Soldiers, surviving spouses and their Families.
  - (11) Upload monthly statistical data onto the IMCOM G1 RSO SharePoint site by the established suspense date.

(12) Assist the garrison commander in supporting the establishment of a local Retiree Council to receive input from the retired community in the installation's area of responsibility (see app B). Establish subordinate or regional councils, as needed, to support populations residing in areas away from the installation. Annually, help the local council submit to the CSA Retired Soldier Council issues of concern that cannot be addressed at the installation level per paragraph 5–8. Assist the local council to submit nominations to serve on the CSA Retired Soldier Council per paragraph 5–8. Ensure that local council members are informed about matters affecting Retired Soldiers and annuitants and solicit their input and support as needed.

(13) Publish a newsletter at least annually for all Retired Soldiers and surviving spouses residing within the installation's area of responsibility (see app B).

(14) In conjunction with the servicing legal assistance office (see AR 27–3), counsel active service, active status, and Retired Soldiers and their spouses about the USFSPA provisions concerning the division of military retired pay and former spouse SBP or RCSBP coverage.

(15) Refer Retired Soldiers and eligible survivors applying for non-military Federal benefits to the appropriate agency.

(16) Maintain an easily located presence on the installation's webpage, and provide up-to-date retirement-related information and a link to the Army Retirement Services website and a link and/or reference to the Installation Retired Soldier Council.

(17) Through Army Retirement Services, acquire and maintain access to the Defense Manpower Data Center's system to obtain the addresses of Retired Soldiers in the installation's area of responsibility (see app B).

(18) Provide services to the entire Army population in the installation's area of responsibility, to include non-regular Retirement Services when they are not available from the USAR and ARNG/ARNGUS.

(19) Supervise the work of all volunteers providing Retirement Services on the installation.

(20) Encourage Retired Soldiers who are interested in volunteering on the installation to contact the installation volunteer coordinator.

## **2–6. Commanders of overseas Army service component commands**

The commanders of overseas ASCCs will—

- a.* Be familiar with the quality of life and concerns of the retired community in their overseas theaters.
- b.* Support a Theater Retiree Council that voices the concerns of Retired Soldiers at the theater strategic level, focusing on pending legislation and policies that impact Retired Soldiers living in the ASCC commander's area of responsibility. The ASCC commander has sole responsibility for funding the Theater Retiree Council.
- c.* Evaluate the effectiveness of the Retirement Services Program provided in theater, including reviewing IMCOM's formal evaluation in accordance with AR 11–2 and the internal control evaluation in appendix D, participate in the prioritization of those services, and amend theater-level policy as needed for the theater-specific needs of the overseas retired community.
- d.* When requested, assist the IMCOM directorate director and garrison commanders in the overseas command with the delivery of Retirement Services.
- e.* Maintain and provide a supplement to the U.S. Army Retirement Planning Guide that addresses the procedures for retiring and living in foreign countries within the theater. The supplement should incorporate host nation laws, theater policies, and the experiences of local retirees that will smooth local retirements and encourage Retired Soldiers to act as Army ambassadors to host nation citizens.

## **2–7. Senior commanders**

The senior commanders (including senior commanders, senior mission commanders, and mission commanders, in context of AR 600–20) will support the Retirement Services Program and ensure the Retired Soldiers and their Family members and survivors remain integral, valued members of the Army Family, resolving installation issues with IMCOM and, as needed, the associated major command, ASCC, or DRU.

## **2–8. Commanders**

Commanders will—

- a.* Identify and counsel Soldiers eligible for CP under the BRS.
- b.* Establish and maintain a continuing program of CP orientation, training, and publicity. Soldiers must be familiar with all aspects of CP.
- c.* Appoint officials in writing on DD Form 577 (Appointment/Termination Record - Authorized Signature) in accordance with Department of Defense Financial Management Regulation (DoDFMR), Volume 5, Chapter 33 to certify the CP contract, using the Request for Continuation Pay - Blended Retirement System form.

- d. Verify Soldiers requesting CP are enrolled in the BRS.
- e. Ensure their Soldiers comply with the retirement planning briefing policy in paragraph 4-1.
- f. Appoint in writing an individual to coordinate delivery of Retirement Services (see tables 2-1 and 2-2), and SBP policies and procedures to eligible Soldiers and their Families with the nearest Army installation, State JFHQs, RD, or MSC when the command is geographically dispersed and not serviced by a garrison RSO (see paras 4-3 through 4-8).

**2-9. Unit personnel offices (S1)**

The officer in charge or noncommissioned officer in charge at the S1 (Battalion level equivalent) will—

- a. Validate the Soldier requesting CP meets the eligibility criteria to receive CP.
- b. Include the unit identification code, and a nine digit control number on the Request for Continuation Pay – BRS Form, prior to forwarding to the finance office in accordance with the guidance provided in AR 637-1.
  - (1) CP1801001 is an example of such a number.
  - (2) First two characters (CP) represents continuation pay.
  - (3) Next two numbers represent the fiscal year the CP contract, Request for Continuation Pay - BRS form is approved.
  - (4) Fourth and fifth numbers represents the month.
  - (5) Last three numbers depicts the cumulative number(s) of CP contracts processed by the assigned unit for a particular month.
- c. Forward the Request for Continuation Pay – BRS forms of those fully qualified to the finance office within 7 duty days via established procedures to finance for payment.
- d. Process the Request for Continuation Pay - BRS form for filing in the iPERMS under the service and finance folders.

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**Table 2-1  
Retirement Services for Regular Army and Reserve Component Soldiers**

---

Provide detailed retirement planning and SBP briefings for all retiring Soldiers monthly or as required (encourage spouses to attend).

---

Counsel Soldiers and Family members about retirement benefits and entitlements. Conduct group and individual retirement planning briefings as needed.

---

Conduct group and individual SBP counseling for all retiring Soldiers and their Family members.

---

Conduct RCSBP counseling, as requested, for RC Soldiers, and their Family members within 60 days after receipt of the NOE for Retired Pay (15-year or 20-year NOE).

---

Assist retiring RC Soldiers and Family members, as requested, with completion of the DD Form 2656-5, upon receipt of the NOE for Retired Pay (15-year or 20-year NOE).

---

Assist retiring Soldiers and Family members with completion of DD Form 2656 and DD Form 2656-1, if applicable.

---

Assist retiring RC Soldiers and Family members with completion of the retirement application including DD Form 108 (Application for Retired Pay Benefits), DD Form 2656, and SF 1199A (Direct Deposit Sign-up Form).

---

Provide an estimate of the Reduced Age Retirement eligibility date, as applicable.

---

Process the DD Form 2656 electronically using applicable personnel system(s) to DFAS-CL.  
Provide information about retiring, such as retirement application processing, retirement orders, DD Form 214 processing, and final out processing procedures.

---

Provide information about and promote use of Change of Mission for retirement planning.

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**Table 2–1**  
**Retirement Services for Regular Army and Reserve Component Soldiers—Continued**

---

Provide information about Army Echoes and converting Soldiers' enterprise email addresses in myPay to commercial email addresses before retirement.

---

Provide information and assistance to Soldiers, spouses, and former spouses about the USFSPA.

---

Advise Soldiers about Combat-Related Special Compensation (CRSC) and assist them in applying for benefits.

---

Advise Soldiers about Concurrent Retired and Disability Pay (CRDP).

---

Advise retiring Soldiers about electing a lump sum benefit at retirement and the impact of that election on monthly retired pay and the SBP premiums and annuity.

---

Advise Soldiers retiring under the BRS about electing a lump sum benefit at retirement and the impact of that election on monthly retired pay and the SBP premiums and annuity.

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**Table 2–2**  
**Retirement Services for Retired Soldiers and surviving spouses**

---

Publish garrison Retired Soldier newsletters annually. Post a copy to the local Retirement Services Office webpage.

---

Conduct an annual Retiree Appreciation Day (RAD).

---

Provide periodic articles for installation and local newspapers and other media.

Advise Retired Soldiers about CRSC and assist them in applying for benefits.

Advise Retired Soldiers about CRDP.

---

Advise Retired Soldiers and Family members how to obtain copies of lost documents (for example, DD Form 214, DD Form 220 (Active Duty Report), retirement orders, and medical records); reissued military awards; and military identification cards.

---

Provide Retired Soldiers and their Families with information and referrals for benefits/entitlements provided by the Department of Veterans Affairs, Tri-service medical care (TRICARE), Social Security, Medicare, and other providers.

---

Inform Retired Soldiers of their eligibility to receive employment services from the Army Transition Assistance Program on a space available basis for the rest of their lives.

Use the DRAS to resolve pay matters and update personal information for Retired Soldiers, Family members, and survivors.

---

Advise and assist Retired Soldiers in maintaining their SBP and RCSBP elections.

---

Counsel and assist survivors of Retired Soldiers, and Soldiers who die on active duty or IDT about their SBP options and entitlements, and the proper processing of their SBP applications including counseling about Department of Veterans Affairs Dependency and Indemnity Compensation (DIC) and its relationship to SBP.

---

Provide information and filing assistance for the annuity for certain military surviving spouses.

Provide information and assistance to Soldiers, spouses, and former spouses about the USFSPA.

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## **Chapter 3**

### **Program Communications**

#### **3–1. General**

- a.* The Army will clearly and consistently communicate key—
  - (1) Retirement-related information to Soldiers throughout their careers.

(2) Benefits and entitlements information to Retired Soldiers and surviving spouses. The Army will also communicate information about Army programs and policies that affect them.

(3) Information about the SFL Program to Soldiers throughout their military careers, so they identify with the Army even after their service ends and become advocates for Army service and inspire the next generation to serve.

b. The Army will consistently seek input from—

(1) Soldiers about military retirement planning.

(2) Retired Soldiers and surviving spouses about the most effective means for communicating with them and their concerns about Army programs and policies.

c. The Army will use timely communications in multiple channels/media to explain the Retirement Services Program.

d. The Army will—

(1) Remind Retired Soldiers and annuitants that it is their responsibility to provide current contact information to DFAS.

(2) Remind Gray Area Retired Soldiers that it is their responsibility to provide current contact information to HRC and DFAS.

(3) Encourage Retired Soldiers, Gray Area Retired Soldiers and annuitants to create/maintain myPay accounts at DFAS.

### 3–2. Retired Soldier publications

a. *Newsletters*. Newsletters are only one of the Army’s means for communicating with Retired Soldiers and their Families. These newsletters will inform Soldiers and the retired community about Army programs, benefits, and entitlements that affect them.

b. *Army Echoes*. The Army’s official newsletter for Retired Soldiers, surviving spouses and their Families—

(1) Will be distributed free of charge to Retired Soldiers, Gray Area Retired Soldiers, and surviving spouses.

(2) Will be distributed electronically to those who can receive it that way and will be mailed to those who cannot.

(3) May be distributed electronically to those not in the retired Army community.

(4) Will be posted on the SFL website (see <https://soldierforlife.army.mil>).

(5) Will be published at least 4 times per year.

c. *Army Echoes Blog*. The Army Echoes Blog will publish frequent news stories for the retired community and be hosted on the SFL website (<https://soldierforlife.army.mil>).

d. *Change of Mission*. The Army’s official newsletter for Soldiers with 17 or more years of service—

(1) Will be distributed electronically and free of charge to Soldiers in all three components.

(2) May be distributed electronically to those not in the Army community.

(3) Will be posted on the SFL website (<https://soldierforlife.army.mil>)

(4) Will be published quarterly.

e. *Garrison Retired Soldier newsletters*. Garrison Retired Soldier newsletters will—

(1) Focus on local information and volunteer opportunities and the concerns of the local retired community.

(2) Be published, at least annually by each garrison commander, and distributed to all Retired Soldiers and surviving spouses residing within the garrison commander’s area of responsibility (see app B). The newsletter will also be prominently posted on the garrison’s website.

(3) Will not repeat information contained in Army Echoes unless directed by Army Retirement Services.

(4) Follow the guidelines in AR 25–30.

(5) Not include commercial advertisements or content.

### 3–3. Installation and Reserve Component Retirement Services Office webpages

a. Installation and RC RSOs will maintain a Retirement Services webpage on the installation/RC command’s website with an easily located, active link from the installation and/or/RC Command’s home page.

b. The webpage will—

(1) Contain accurate, consistent, and current retirement and benefits information.

(2) Include an active link to the Army Retirement Services website at <https://soldierforlife.army.mil>.

(3) Include—

(a) The installation, State, RD, or MSC Retirement Services Office’s location (building number and room number), phone/fax number, generic office email address, hours of operation, and whether or not office access complies with the Americans with Disabilities Act.

(b) A listing of specific retirement planning and post-Retirement Services provided (see tables 2–1 and 2–2).

- (c) A directory that lists Army and Department of Veterans Affairs programs or agencies that Retired Soldiers use, their phone numbers, and hyperlinks to their websites.
- (d) Copies of local Retiree Council meeting minutes from the previous year. RC commands are exempt if they do not have a Retiree Council.
- (e) A schedule of future retirement planning and SBP briefings with date, time, and location.
- (f) Future retiree appreciation day information. RC commands are exempt if they do not have a retiree appreciation day.
- (g) Scheduled dates, times, and locations of upcoming retirement ceremonies.
- (h) The previous year's retiree newsletter. (RC commands are exempt if they do not have a newsletter.)

### **3-4. Generic email address**

Garrison commanders, RD and MSC commanders, and State JFHQ will maintain a generic email account for Soldiers, Retired Soldiers and annuitants' use to reach the RSO. The RSOs will coordinate with information technology staff to obtain a shortened email alias (for example, meaderso@army.mil) in place of the standardized organizational enterprise email box address.

### **3-5. Installation and/or Reserve Component command Retirement Services communications**

RSOs will coordinate Retirement Services messages with their installation and/or RC Command Public Affairs Office (PAO). The RSOs will notify their PAOs of future RADs, Retiree Council meetings, retirement planning briefings, retirement ceremonies, and other retirement-related events and services. The RSOs will publicize program services and events in all avenues afforded them including command newspapers, websites, electronic bulletin boards, meetings, and formal reports.

## **Chapter 4 Retirement Planning and Services**

### **Section I**

#### **Retirement Planning**

##### **4-1. Retirement planning briefing policy**

- a. All RA Soldiers and RC Soldiers with 20 or more years of active federal service will receive the DA retirement planning briefing, including an SBP briefing, at least 12–24 months before their retirement dates or for medical retirements at the start of the medical retirement process. In cases where a Soldier requests to retire in less than 12 months, the Soldier will attend the next group retirement planning briefing or receive an individual retirement planning brief from an RSO.
- b. RC Soldiers will receive a retirement planning briefing, including an RCSBP briefing, between 18 and 20 years of service and a mandatory RCSBP briefing within 60 days after receipt of the NOE for Retired Pay (15- or 20-year letter) if they haven't already received the briefing.
- c. Provisions must be made to assist medically retiring Soldiers, who may not be able to attend a retirement planning/SBP briefing.
- d. All retirement planning briefings and materials will refer Soldiers to the retired pay and SBP calculators on the MyArmyBenefits website to determine an estimate of their retired pay and SBP premiums. The briefings and materials will also caution Soldiers to verify that they will complete all remaining service obligations before retiring, especially the obligation incurred by transferring G.I. Bill benefits to Family members.

##### **4-2. Retirement planning briefings**

- a. All RA, ARNG/ARNGUS, and USAR Soldiers will receive the DA retirement planning briefing, portions of which may be presented by SMEs from outside the RSO. The DA SBP briefing will be given as part of the retirement planning briefing. The Director, Army Retirement Services will update the briefing as needed and provide it to all RSOs.
- b. The Director, Army Retirement Services must approve briefing materials and delivery methods and will direct which publications, as a minimum, will be given to retiring Soldiers at the retirement planning briefing.
- c. The installation RSO and RC RSO will—
  - (1) Verify that every Soldier has attended a retirement planning briefing before completing final out processing, and provide the briefing if the Soldier has not received one.

(2) Strongly encourage retiring Soldiers to invite their spouses to attend group and individual retirement planning and SBP/RCSBP counseling sessions.

## Section II

### Survivor Benefit Plan

#### 4–3. Survivor Benefit Plan counseling policy

Because retired pay stops when a Retired Soldier dies, the SBP is the sole means by which survivors can receive a portion of military retired pay. Participation in SBP allows retiring Soldiers to voluntarily elect to receive reduced retired pay during their lifetimes in order to provide a portion of their retired pay as an annuity to their survivor(s) following the Soldiers' deaths. All Soldiers retiring from active duty/active service and RC Soldiers who elected Option A for RCSBP (decline to make an election until non-regular retirement, see para 4–8) must make an SBP election before retirement.

*a.* Only designated SBP counselors, who successfully complete the DA SBP Certification Course, may counsel retiring and Retired Soldiers or spouses about SBP. SBP counselors must successfully recertify annually to continue counseling about SBP.

*b.* Every Soldier should receive one-on-one SBP counseling. The SBP counseling should be no less than 60 days before the retirement date or the start of terminal leave, using the most current DA SBP briefing, to include categories available under 10 USC 1448 and the effects of such elections in accordance with 10 USC 1455.

*c.* Before retirement, and after the one-on-one counseling, the Soldier must sign a DD Form 2656 certifying their SBP election and an SBP Counseling Statement verifying counseling that include an estimate of the Soldier's retired pay and SBP cost. The signed SBP Counseling Statement will be forwarded to the Defense Finance and Accounting Service (DFAS) with the DD Form 2656 for filing in the Soldier's retired pay file. A copy will be provided to the Soldier for future reference and a copy will be retained with the RSO's copy of the DD Form 2656 packet. The DD Form 2656, DD Form 2656–1, and the Soldier Counseling Statement will also be filed by the RSO in each Soldier's applicable AMHRR through iPERMS.

*d.* As part of the one-on-one counseling, the RSO will assist Soldiers with using the MyArmyBenefits calculators and fact sheets and provide current DA-developed SBP literature.

*e.* Whenever possible, SBP counseling of spouses, when the Soldier is electing less than the maximum SBP coverage allowed by law, will be conducted in person. If the spouse is unavailable for counseling based on incapacitation or geographic location, prescribed HQDA SBP information will be mailed to the spouse using certified mail, restricted delivery, along with notification of the Soldier's SBP election, a cost-benefit estimate, and a request for spouse concurrence using the DA-prescribed letter and concurrence statement, if applicable.

*f.* The following SBP provisions will be discussed during counseling:

(1) Any spouse or dependent child of a Soldier on active duty is automatically enrolled in SBP at no cost to the Soldier.

(2) To participate in the SBP, the Soldier must elect in writing, before retirement, one of the following categories:

(*a*) Spouse or former spouse only.

(*b*) Spouse or former spouse and child/children (former spouse and child/children only includes children of marriage to former spouse).

(*c*) Child/children only.

(*d*) Child SBP annuity for a fully incapacitated child may be paid to a special needs trust (SNT) for the child established in compliance with DoD guidance.

(*e*) Natural person with an insurable interest.

(*f*) No participation (Decline coverage with beneficiaries under the plan or decline with no beneficiaries under the plan).

(*g*) The election of former spouse or former spouse and child precludes a concurrent spouse or spouse and child election.

(*h*) Spouse and spouse and child elections include same sex spouses.

(*i*) Former spouse or former spouse and child/children include same sex spouses.

(3) Spouse concurrence.

(*a*) Married Soldiers who elect the following elections, must have the written, notarized concurrence of their spouses, or they will receive the maximum level of coverage for spouse—

1. To not participate in SBP.

2. To provide an annuity for the Soldier's spouse at less than the maximum level of coverage by law for Soldiers under Final Pay, High–3, or BRS Retired Pay Plans defined as the full retired pay base amount.



3. To provide an annuity for a dependent child but not for their spouses.
4. To not participate in SBP at the maximum level of coverage by law for Soldiers under the REDUX Retired pay plan defined as the full retired pay they would have received under High-3 if they had not elected the CSB.
5. For Soldiers retiring under the BRS who elect a lump sum retirement payment at retirement who do not elect a base amount of what retired pay would have been without the lump sum election.
  - (b) The Soldier's election must be dated on or before the spouse's written notarized concurrence and the spouse's written concurrence must be dated prior to the Soldier being placed on the retired list.
  - (c) By law, married Soldiers who fail to provide written spouse concurrence or an approved waiver of the same before date of retirement will be enrolled in full spouse SBP or, if any type of child/children coverage is elected, full spouse and child/children SBP. The DFAS-CL will use DD Form 2656-8 (Survivor Benefit Plan (SBP) - Automatic Coverage Fact Sheet), to validate Family members to be listed as eligible beneficiaries under SBP for Soldiers who received SBP automatic coverage due to failure to submit a DD Form 2656.
  - (d) Married Soldiers who cannot obtain spouse concurrence because the spouse's whereabouts cannot be determined, or due to exceptional circumstances, requiring the Soldier to seek the spouse's consent would otherwise be inappropriate, may request a waiver of the spouse concurrence requirement from the Director, Army Retirement Services. Legal separation or divorce proceedings are not considered exceptional circumstances. RSOs will assist with the procedures and required supporting documentation for requesting a spouse concurrence waiver. Waivers must be submitted prior to the date of retirement or the Soldier will receive automatic full spouse SBP coverage at retirement.
    - (4) Spouse concurrence is not required for a former spouse or former spouse and child/children election. However, the RSO must notify the current spouse of that election in writing (see 10 USC 1448).
    - (5) The SBP premiums are tax-free and automatically deducted from retired pay, regardless of any decree or property settlement stating the contrary. If there is no or insufficient retired pay or CRSC, direct remittance of premiums by the Soldier is required. SBP premiums cannot be deducted by DFAS from a former spouse's division of military retired pay awarded by a court in a divorce.
    - (6) Cost and annuity amounts for each category.
    - (7) Effective 1 October 2008, SBP premiums are considered "paid up" upon the member's reaching at least age 70 and having paid SBP premiums for at least 360 months.
    - (8) Beneficiary changes that are permitted by law after retirement and the importance of notifying DFAS within 1 year of these beneficiary changes.
    - (9) A Retired Soldier can terminate SBP, using the DD Form 2656-2 (Survivor Benefit Plan (SBP) Termination Request), with the spouse's concurrence, at any time during the 1 year period beginning on the second anniversary of the date on which payment of retired pay to the participant commences (see 10 USC 1448). A decision to terminate coverage under this provision is irrevocable. Re-enrollment is prohibited, even during an open enrollment period. Premiums paid for coverage already received through the date of termination will not be refunded.
      - g. Soldiers and spouses can contact the legal assistance office when possible SBP legal conflicts exist.
      - h. A former spouse can claim the former spouse SBP coverage by submitting a DD Form 2656-10 (Survivor Benefit Plan (SBP)/Reserve Component (RC) SBP Request For Deemed Election), a divorce decree, or a subsequent court order such as a Qualified Domestic Relation Order, or property settlement order that specifically states the former spouse has been awarded the SBP as marital property to DFAS within 1 year of the first court order that addressed and awarded SBP.

#### **4-4. Survivor Benefit Plan election policy**

- a. Soldiers will make their SBP elections using the most current version of DD Form 2656 and the RSO will file it no later than 60 days before retirement when possible. If Soldiers elect any type of former spouse coverage, they will also complete a DD Form 2656-1 with the DD Form 2656. SBP elections made less than 60 days prior to retirement may result in DFAS initially establishing automatic spouse SBP coverage.
- b. If a Soldier has been declared mentally incompetent at retirement, the Director, Army Retirement Services, as delegated by the SECARMY, will make the SBP election on behalf of the Soldier following in-depth counseling of the Soldier's primary next of kin by the RSO. The Soldier may change the election within 6 months of regaining mental competency.
- c. A Retired Soldier may request assistance from the nearest RSO to apply for a correction of a Government administrative error made in connection with an SBP election. For a Government administrative error that occurred within the previous 12 months, the RSO will forward the request to the Director, Army Retirement Services. The request must include a copy of the SBP election document being corrected and supporting documents or statements. The 12 months to request a correction for a Government administrative error for a retroactive retirement starts at the date of the retirement orders and not the date of the retroactive retirement. For administrative errors of SBP elections

that are more than 12 months old or corrections based on injustice, the Retired Soldier must submit the request to the Army Board for Correction of Military Records.

#### **4–5. Active duty death Survivor Benefit Plan counseling**

*a.* The Chief, Casualty and Mortuary Affairs Operations Division (CMAOD) will ensure all survivors and/or legal guardians/custodians of Soldiers, regardless of component, who die on active duty receive SBP counseling when the survivors are prepared to discuss benefits by a certified SBP counselor in coordination with the installation Retirement Services Office.

*b.* RSOs will follow DA-prescribed counseling procedures.

*c.* All active duty death cases involving a spouse and SBP-eligible children will have an initial in-depth comprehensive counseling on the SBP benefit and the pros and cons of the spouse (with children as secondary beneficiaries) and the children only (spouse excluded) elections. The Estimated Survivor Benefits Report will be used to show the benefit; the differences between elections; the offset of spouse SBP by spouse DIC; the financial implications of the elections; and to provide information to survivors regarding the tax implications of receiving SBP. The SBP counselor will provide the surviving spouse a copy of the most recent DoD General Counsel Information Paper on the tax implications of receiving SBP when there are SBP-eligible children. The SBP counselor will provide the surviving spouse the “Active Duty Death Surviving Spouse with Children Survivor Benefit Plan (SBP) Initial Counseling Statement” which provides a concise summary of the SBP counseling for the surviving spouse to study or reference as he or she consults with financial/legal/tax advisors before making a SBP decision. Surviving spouses will have as much time as desired to consult with financial/legal/tax advisors before making a decision. After the comprehensive SBP counseling session, the SBP counselor will be available to answer the survivor’s questions or concerns about the SBP election and the laws or policies that govern SBP in order to facilitate the survivor’s decision. The SBP counselor will ensure the surviving spouse understands they have as much time as they need to review the information, ask questions, and study the options prior to making an SBP election decisions. Once surviving spouses determine they have the information they require to make an informed SBP decision, they will contact the RSO to complete the Spouse Statement of Desired SBP Election Active Duty Death. The Casualty Assistance Officer (CAO) should be present for all SBP counseling sessions.

*d.* Following the in-depth counseling, the RSO Office will notify the Director, Army Retirement Services of any requests for child only, spouse excluded or insurable interest SBP. The email for child only, spouse excluded SBP will include the spouse’s and all eligible children’s names, dates of birth, children’s relationship to the spouse and deceased Soldier, if a child is fully disabled or not, the spouse’s marriage date, and the estimated SBP. The RSO will also provide in the remarks any pertinent information that would have a bearing on the adjudication of the request. For an insurable interest SBP, the RSO’s email will provide the insurable interest’s name, relationship to the Soldier, and proof the person is the deceased Soldier’s dependent as defined by 10 USC 1072(2).

*e.* After the Army officially determines a Soldier has died in the line of duty, the Director, Army Retirement Services, will adjudicate and approve any child only, spouse excluded SBP elections or insurable interest elections for a person who is not otherwise an eligible SBP beneficiary, but is the Soldier’s dependent as defined by 10 USC 1072(2) for single Soldiers with no eligible children or court ordered SBP for a former spouse. The Director Army Retirement Services will provide CMAOD and the survivor’s SBP counselor a copy of the adjudicated SBP request. The SBP counselor will provide the adjudicated request to the CAO who will inform the surviving spouse.

*f.* Effective 1 January 2023, child only, spouse excluded SBP for a line of duty death is repealed and the offset of spouse SBP by spouse DIC will be eliminated. Sections 4-5c.-e. as it pertains to child only, spouse excluded will no longer be a requirement effective 1 January 2023.

### **Section III**

#### **Reserve Component Survivor Benefit Plan**

#### **4–6. Reserve Component Survivor Benefit Plan counseling policy**

The RCSBP is the sole means by which survivors can receive a portion of military retired pay effective on the date of issuance of the NOE for Retired Pay, commonly referred to as the 15- or 20-year letter up to the effective date of commencement of retired pay. Participation in RCSBP allows RC Soldiers to voluntarily elect to receive reduced retired pay during their lifetime in order to provide a portion of their retired pay as an annuity to their survivor(s) following the retirement eligible Soldiers’ deaths. The RCSBP is designed to protect the immediate dependents. It allows an RC Soldier or former Soldier, who has received the NOE for Retired Pay, to provide a survivor annuity for their dependents should the Soldier or former Soldier die before reaching non-regular retirement. RC Soldiers who

elected RCSBP Options B or C when they received their NOE for Retired Pay, will have those elections, and if applicable, with any dependent changes become their SBP elections at non-regular retirement (see para 4–8). RC Soldiers who elected RCSBP election Option A, decline RCSBP participation, must make an SBP election prior to their date of non-regular retirement. The following is the policy that pertains to RCSBP counseling:

*a.* Only individuals who successfully complete the DA SBP certification course or DA-approved RCSBP Initial Election Certification Course, and recertify annually, may counsel retiring Soldiers or spouses about RCSBP. Individuals who complete the RCSBP Initial Election Certification Course and recertify annually may counsel retiring Soldiers or spouses on the initial election of RCSBP only.

*b.* Between the receipt of the NOE for Retired Pay (the 15- or 20-year letter) and 60 days after receipt of the 15- or 20-year letter, RC Soldiers and spouses should be counseled on the RCSBP, to include categories available under 10 USC 1448 and the effects of such elections, in accordance with 10 USC 1455.

*c.* After receiving the NOE for Retired Pay (the 15- or 20-year letter), RC Soldiers have 90 days to make their RCSBP elections using DD Form 2656–5.

*d.* As part of counseling, the RSO will assist Soldiers with using the MyArmyBenefits calculators and fact sheets and provide current DA-developed SBP literature.

*e.* Whenever possible, conduct RCSBP counseling for spouses in person. If the spouse is unavailable for counseling based on incapacitation or geographic location, prescribed RCSBP counseling information will be mailed to the spouse using a form of mail delivery that provides a receipt along with notification of the Soldier's RCSBP election, a cost-benefit estimate, and a request for spouse concurrence with the election, if applicable.

*f.* The following RCSBP provisions, at a minimum, will be discussed during counseling:

(1) RC Soldiers on active duty are automatically enrolled in active duty SBP at no cost to the Soldier.  
(2) Upon receipt of the NOE for Retired Pay (the 15- or 20-year letter), the RC Soldier must complete, in writing, an election under the RCSBP.

(*a*) Options—

1. Option A (decline to make an election until non-regular retirement).
2. Option B (deferred annuity).
3. Option C (immediate annuity).

(*b*) Coverage—

1. Spouse only.
2. Spouse and child/children.
3. Child/children only.
4. Former spouse.
5. Former spouse and child/children.
6. Natural person with an insurable interest.
7. The election of former spouse or former spouse and child/children precludes a concurrent spouse or spouse and child/children election.
8. Spouse and spouse and child/children include same sex spouses.
9. Former spouse and former spouse and child/children include same sex former spouses.
10. Child RCSBP annuity for a fully incapacitated child may be paid to an SNT for the child. The payment to an SNT must be elected and the SNT established in compliance with DoD guidance.

(3) Level of coverage.

(*a*) Minimum coverage is \$300.

(*b*) Maximum is the full amount of retired base pay.

(4) Spouse concurrence.

(*a*) Married Soldiers may not, without their spouses' written concurrence—

1. Decline to participate in RCSBP.
2. Cover less than the maximum level of spouse coverage under Option C.
3. Provide an annuity for a dependent child but not for their spouse (see 10 USC 1448).
4. Elect coverage under Option B.

(*b*) Participation in RCSBP at the maximum level of coverage for Soldiers under the Final Pay, High–3, or BRS Retired Pay Plans is defined as the full retired pay base amount.

(*c*) The Soldier's election must be dated on or before their spouse's written concurrence and the spouse's and Soldier's signatures must be dated on or before the 90th day from receipt of the NOE for Retired Pay.

(*d*) By law, married Soldiers who fail to provide written spouse concurrence or an approved waiver of same within 90 days of receiving the 20-year letter, will be enrolled in the maximum level of spouse RCSBP coverage under Option

Or, if any type of child/children coverage is elected, the maximum level of spouse and child/children RCSBP coverage under Option C.

(e) Married Soldiers who cannot obtain spouse concurrence because the spouse's whereabouts cannot be determined, or due to exceptional circumstances, requiring the Soldier to seek the spouse's consent would otherwise be inappropriate, may request a waiver of the spouse concurrence requirement from the Director, Army Retirement Services. Being legally separated is not considered an exceptional circumstance. USAR and ARNG/ARNGUS Retirement Services personnel will assist with the procedures and required supporting documentation for requesting a spouse concurrence waiver.

(f) Soldiers who do not complete an RCSBP election on or before the 90th day from receipt of the NOE for Retired Pay will receive, by law, automatic RCSBP coverage for spouse or spouse and eligible child or children they had at receipt of the NOE for Retired Pay. A DD Form 2656-5 is still needed to document the beneficiaries at the time of retirement for the automatic coverage.

(5) Spouse concurrence is not required for a "former spouse only" or "former spouse and child/children" election. However, the current spouse must be notified of that election in writing.

(6) The SBP and RCSBP premiums are tax-free and automatically deducted from retired pay, regardless of any decree or property settlement stating the contrary. If there is no or insufficient retired pay, DFAS-CL will instruct the Soldier to directly remit the premiums or deduct the payments from CRSC. RCSBP premiums will be deducted only when the Soldier is in receipt of non-regular retired pay.

(7) Cost and annuity amounts for each category.

(8) SBP and RCSBP premiums will be considered paid up upon the member reaching at least age 70 and having paid SBP and RCSBP premiums for at least 360 months for each program.

(9) Soldiers must maintain their RCSBP elections after election to reflect beneficiary changes that are permitted by law after election and/or retirement.

(10) Using DD Form 2656-2, a Retired Soldier receiving retired pay can terminate the SBP, with the spouse's concurrence, if applicable, at any time during the 1 year period beginning on the second anniversary of the date on which payment of retired pay to the participant commences (see 10 USC 1448). RCSBP premiums will not terminate as RCSBP premiums are paid for coverage already received. Soldiers with a non-regular retirement who withdraw from SBP between the 25th and 36th month following retirement will continue to pay RCSBP premiums until they have paid for 360 months. A decision to terminate coverage under this provision is irrevocable. Re-enrollment will be prohibited, even during an open enrollment period. Premiums paid through the date of termination will not be refunded.

(11) SBP/RCSBP counselors will refer Soldiers and spouses to the legal assistance office when possible legal conflicts exist.

(12) For a former spouse to claim the former spouse RCSBP coverage, a divorce decree, or a subsequent court order such as a Qualified Domestic Relation Order, property settlement incorporated into a court order, or a separate written agreement must specify that the former spouse has been awarded the RC SBP as marital property and the DD Form 2656-10 must be received by DFAS within 1 year of the first court order or separate written agreement that addressed and awarded SBP. Having the court award RCSBP again does not extend the former spouse's 1 year limitation to claim the former spouse RCSBP.

(13) All RC Soldiers will sign an Army Initial Reserve Component Survivor Benefit Plan (RCSBP) Soldier Counseling Statement and be provided a copy for their future reference.

#### **4-7. Reserve Component Survivor Benefit Plan election policy**

a. The RCSBP election will be made using the most current version of DD Form 2656-5. The DD Form 2656-5 and the Army Initial Reserve Component Survivor Benefit Plan (RCSBP) Soldier Counseling Statement will be filed in each Soldier's applicable AMHRR through iPERMs by the unit or State JFHQ. The Soldier's unit or State JFHQ will also process a personnel transaction indicating the Soldier's RCSBP election. If any type of former spouse coverage is elected use DD Form 2656-1 and submit with the initial DD Form 2656-5.

b. Initial RCSBP Elections for Mentally Incompetent Soldiers-If an Army National Guard or Army Reserve Soldier has been declared mentally incompetent (see 10 USC 1449) at the issuance of the NOE for Retired Pay (15-year or 20-year letter), the Director, Army Retirement Services, as delegated by the SECARMY, will make the RCSBP election on behalf of the Soldier following in-depth counseling of the Soldier's primary next of kin by a certified RCSBP counselor. The Soldier may change the election within 6 months of regaining mental competency.

c. An RC or Retired Soldier may request correction of a Government administrative error made within the last 12 months in connection with an RCSBP election by submitting a request to their State or RD/MSO RSO who will review and submit the request to the Director, Army Retirement Services, 251 18th Street South, Suite 210, Arlington, VA

22202–3531. The request must include a copy of the RCSBP election, along with other supporting documents or statements. For administrative errors of RCSBP elections that are more than 12 months old, the RC or Retired Soldier must submit the request to the Army Board for Correction of Military Records. A Retired Soldier may contact an RSO or the Chief, Gray Area Retirements (GAR) Branch (RPMD–ROR –GAR) at HRC if there are questions as to what constitutes a Government error.

#### **4–8. Reserve Component Survivor Benefit Plan election options**

*a. Option A (no Reserve Component Survivor Benefit Plan participation) (decline to make an election until non-regular retirement).*

(1) If the Soldier has no eligible dependents at the time of the RCSBP election and later marries or acquires a dependent child, the Soldier has 1 year from the date of first acquiring an RCSBP-eligible dependent spouse and/or child to make an RCSBP election. The election becomes effective upon either the first anniversary of the marriage or acquiring the dependent child. If no action is taken within 1 year of marriage or acquiring a child, the RCSBP election becomes Option A.

(2) A Soldier who declined to make an RCSBP election, or who did not have dependents at the time of the NOE for Retired Pay and who did not make an RCSBP election for a subsequent dependent, can elect at non-regular retirement to participate in the SBP. The SBP election is effective at non-regular retirement. If the Soldier dies prior to non-regular retirement, dependents are not entitled to survivor benefits.

(3) If the Soldier is married at the time of the RCSBP election, the spouse must concur with the election not to enroll in the RCSBP. Concurrence must be signed by the spouse and Soldier and be witnessed by a notary. Spouse concurrence must be dated on after the date the Soldier signed the DD Form 2656–5 but on or before the 90th day following receipt of the NOE for Retired Pay.

(4) A Soldier with either an eligible child or spouse that elects Option A closes all other RCSBP beneficiary categories.

(5) If the Soldier dies prior to non-regular retirement, there is no annuity payable.

*b. Option B (deferred annuity).* If Soldier dies before non-regular retirement, the authorized SBP beneficiary is entitled to an RCSBP annuity effective the date of the Soldier's 60th birthday. If Soldier's non-regular retirement is prior to age 60, the RCSBP and SBP premiums start immediately, but, if the Soldier dies prior to age 60, the annuity will not start until the Soldier would have been age 60. The Option B election becomes the Soldier's SBP election at non-regular retirement. The Soldier must maintain the RCSBP election until non-regular retirement. Soldiers are not authorized to make a new SBP election at non-regular retirement.

*c. Option C (immediate annuity).* A Soldier elects coverage requiring that the annuity payments to designated beneficiaries begin immediately upon the death of the Soldier. Option C election categories become the Soldier's SBP election at non-regular retirement. If the Soldier's non-regular retirement is prior to age 60, the RCSBP and SBP premiums start immediately, and, if the Soldier dies, the annuity will start immediately. A Soldier must maintain the RCSBP election until non-regular retirement. Soldiers are not authorized to make a new SBP election at non-regular retirement.

*d. No Beneficiary at notification of eligibility for retired pay.* An unmarried RC Soldier with no eligible children at NOE for Retired Pay who does not desire to make a former spouse or insurable interest election cannot elect an RCSBP election. The RC Soldier will complete the DD form 2656 but will not elect an RCSBP Option. The RC Soldier can elect an RCSBP Option, Category, and level of coverage within 1 year of marriage or acquiring a child. If the RC Soldier does not make an RCSBP election within 1 year of acquiring the first eligible beneficiary, spouse, and/or child, the RCSBP election defaults to Option A.

#### **4–9. Reserve Component Survivor Benefit Plan coverage**

*a.* RC Soldiers on active duty are under the provisions of active duty SBP.

*b.* RC Soldiers not on active duty are under the provisions of RCSBP as follows.

(1) RC Soldiers who made an RCSBP election for coverage at NOE.

(2) RCSBP coverage by law applies to RC Soldiers who die:

*(a)* After receipt of NOE to retire but who are within the 90–day period from receipt of notification and have not made an RCSBP election.

*(b)* Before receiving the NOE to retire, but who were eligible to retire.

*(c)* RC Soldiers who die from an injury or illness incurred or aggravated in the line of duty during inactive duty for training.

*c.* Paragraph 4–10 lists the RCSBP beneficiaries.

*d.* RCSBP is processed by the Human Resources Command, Gray Area Retirements (GAR) Branch (RPM-D-ROR-GAR).

#### **4-10. Child Only and Insurable Interest Reserve Component Survivor Benefit Plan elections**

*a.* RC Soldiers who die in the following status receive automatic RCSBP coverage:

(1) After receipt of NOE for non-regular retirement but who are within the 90-day period from receipt of notification and have not made an RCSBP election.

(2) Before receiving the NOE for Retired Pay, but who were eligible for non-regular retirement.

(3) Who die from an injury or illness incurred or aggravated in the line of duty during inactive duty for training.

*b.* The survivors of RC Soldiers who receive automatic RCSBP coverage under the provisions of 10 USC 1448 receive the following coverage in order of precedence.

(1) Former spouse if court ordered at RC Soldier's death or former spouse if RCSBP is subsequently awarded by a court order or if the requestor provides a statement from the clerk of court (or other appropriate official) that such agreement for the former spouse to receive RCSBP has been filed with the court.

(2) Spouse (if spouse becomes ineligible for RCSBP, the RCSBP goes to all eligible children).

(3) Child only by law, no spouse (RCSBP can be paid to a SNT for fully incapacitated children).

(4) Child only, spouse excluded until 31 December 2022. Effective 1 January 2023, this will no longer be an option.

(5) Insurable interest for someone not otherwise eligible but authorized or in receipt of a military dependent identification card as the deceased Reserve Soldier's dependent.

*c.* Spouses of RC Soldiers whose RCSBP is based on 10 USC 1448 may request the SBP go to eligible children and the spouse be excluded after counseling by HRC Gray Area Retirements (GAR) Branch (RPM-D-ROR-GAR) RCSBP counselors. The Chief, HRC Gray Area Retirements (GAR) Branch (RPM-D-ROR-GAR) will adjudicate the spouse's request for child only and forward the approved requests to DFAS with the RCSBP annuity paperwork.

*d.* The Chief, HRC Gray Area Retirements (GAR) Branch (RPM-D-ROR-GAR) will approve the deemed insurable interest elections for RC Soldiers whose RCSBP is based on 10 USC 1448.

## **Chapter 5**

### **Post-Retirement Services**

#### **Section I**

#### **Post-Retirement Services**

##### **5-1. General**

RSOs will provide Retirement Services to Retired Soldiers, Gray Area Retired Soldiers, and surviving spouses for life. In many areas, such as retired pay and the SBP, the RSO is the SME and will advise Retired Soldiers about current laws, policies, and programs that affect them. In other program areas, such as medical or veterans benefits, the RSO will refer Retired Soldiers to appropriate SMEs for assistance.

##### **5-2. Defense Retired and Annuitant Pay System**

*a.* All garrison RSOs will complete the training required by DFAS to access the DRAS. In this system, RSOs will be able to—

(1) View a Retired Soldier's pay account.

(2) View an annuitant's pay account.

(3) Change allotments.

(4) Change beneficiary information.

(5) Change a mailing address.

(6) Change bank information.

(7) Change tax filing and withholding status.

(8) Reissue Form 1099-R for tax filing purposes.

(9) Request copies of the Retired Account Statement.

*b.* Changes will only be made at the request of the Retired Soldier or annuitant.

## Section II

### Survivor Benefit Plan

#### 5–3. Maintaining elections after retirement

10 USC 1447 through 10 USC 1455 allows certain changes and updates of SBP and RCSBP after a Soldiers' initial election. Changes that occur after retired pay has begun must be submitted to DFAS within timeframes established by law. USAR or Gray Area Retired Soldiers' changes to RCSBP elections must be submitted to the Human Resources Command Gray Area Retirements (GAR) Branch (RPMD–ROR–GAR) within timeframes established by law. Army National Guard Soldiers' changes to RCSBP must be submitted to the ARNG State HQs within timeframes established by law. Failure to make these SBP/RCSBP election changes within the required timeframes may have negative consequences for the Retired Soldier and/or their survivors.

#### 5–4. Maintaining Survivor Benefit Plan elections after retirement

##### *a. Loss of Survivor Benefit Plan dependents after retirement.*

(1) If a Retired Soldier loses a spouse to death or divorce after receipt of retired pay, and the Retired Soldier notifies DFAS, DFAS will suspend the spouse SBP coverage and spouse SBP premiums. The Retired Soldier must notify DFAS of the spouse's loss by submitting a DD Form 2656–6 (Survivor Benefit Plan Election Change Certificate) with the death certificate. If the Retired Soldier divorced, see paragraph 5–4b(5).

(2) DFAS will suspend child SBP coverage when the last child is no longer an eligible beneficiary. Children remain eligible if: (1) unmarried, (2) under 18 years of age, (3) at least 18 but under 22 years of age and pursuing a full-time course of study or training in a high school, trade school, technical or vocational institute, junior college, college, university, or comparable recognized educational institution or (4) until death if unmarried and incapable of self-support because of a mental or physical incapacitation that existed at an age while eligible for SBP. A child who is pursuing a full-time course of study or training, whose twenty-second birthday occurs before 1 July or after 31 August of a calendar year, is considered to be 22 years of age on the first day of July after that birthday in order to allow them to complete the normal school year. SBP coverage for full-time students whose birthdays fall between 1 July and 31 August will end on that birthday. Marriage at any age makes a child ineligible for SBP coverage. Child RCSBP premiums, by law, will continue even when there is no eligible child in order to pay for coverage already received.

(3) SBP and RCSBP premiums stop when an insurable interest beneficiary dies. Also, if the Retired Soldier had a previous RCSBP election and elects to stop insurable interest SBP coverage, the SBP premiums will stop but RCSBP premiums will continue in order to pay for coverage already received.

(4) If notified, DFAS will stop collecting SBP/RCSBP premiums when a former spouse dies or all previous court orders are amended to terminate the requirement to provide former spouse SBP coverage. The Retired Soldier must notify DFAS in writing and provide the former spouse's death certificate or the court order.

##### *b. New Survivor Benefit Plan beneficiary after retirement.*

(1) If a Retired Soldier previously had spouse or spouse and child SBP coverage, lost the spouse through death or divorce and, if divorced, did not elect former spouse SBP, the Retired Soldier has three SBP options for a new spouse:

(a) Resume original spouse SBP coverage.

(b) Decline to cover the new spouse or any subsequent spouse.

(c) Increase the coverage if the Retired Soldier originally elected less than the full base amount. A Retired Soldier who increases the spouse SBP coverage will owe increased SBP premiums for all previous periods of spouse coverage plus interest.

(d) The Retired Soldier must submit the SBP option selected on a DD Form 2656–6 to DFAS within 1 year of the remarriage.

(e) If the Retired Soldier takes no action within 1 year of remarriage, the original SBP coverage will automatically resume for the new spouse on the first anniversary of the marriage.

(2) If a Retired Soldier did not have a spouse at retirement, the Retired Soldier has 1 year from the first marriage after retirement to request SBP coverage for the new spouse. If the Retired Soldier takes no action, on the first anniversary of the marriage the spouse SBP category will be closed for that spouse and any future spouse.

(3) When a Retired Soldier marries after retirement, the new spouse is not an eligible beneficiary and SBP premiums neither start nor resume until the first anniversary of the marriage with the following exceptions:

(a) If the spouse SBP category is still open for the Retired Soldier, and a child is born of that marriage, the new spouse is eligible for SBP upon birth of that child.

(b) If the Retired Soldier remarried a former spouse for whom the Retired Soldier had elected spouse SBP either during the first SBP open season or at retirement, eligibility starts on the date of the remarriage. Spouse SBP premiums start on the date of the new spouse's SBP eligibility.

(c) If child SBP was also elected and there is still at least one eligible child SBP beneficiary, DFAS will recalculate the SBP premiums as spouse and child on the date of the new spouse's SBP eligibility.

(4) Child after retirement.

(a) If a Retired Soldier elected child or spouse and child SBP coverage at retirement, an SBP-eligible child acquired after retirement becomes an SBP child beneficiary when the child is born or a legal parent-child relationship with the Retired Soldier is established in accordance with 10 USC 1447. If there is still an eligible child SBP beneficiary, the child or spouse and child cost factor will not change. If no eligible children remain, the child or spouse and child cost will be recalculated based on the new child. The Retired Soldier must notify DFAS in writing of the additional child and provide a birth certificate or other legal document proving the parent-child relationship.

(b) If a Retired Soldier did not have a child at retirement, the Retired Soldier may elect child SBP coverage or spouse and child SBP coverage, for the first child acquired after retirement, if the Retired Soldier already had spouse SBP coverage. The Retired Soldier must provide DFAS a DD Form 2656-6, with a birth certificate or documentation proving parent-child relationship, within 1 year of acquiring the child. If the Retired Soldier takes no action within 1 year of acquiring the child, the SBP category of child is closed for that child and any future child. If the current SBP election is spouse, and the child coverage is added, the SBP premiums will be recalculated as spouse and child. Child SBP eligibility and any new or additional SBP premiums for the child coverage are effective immediately.

(5) Divorce and former spouse SBP election after retirement.

(a) To elect former spouse SBP after retirement, the Retired Soldier must have had spouse SBP prior to the divorce. There are three forms of former spouse SBP coverage available: court ordered, by written agreement, and voluntary. Within 1 year of the divorce, the Retired Soldier must submit to DFAS a DD Form 2656-1 signed by the former spouse with the divorce decree and subsequent court orders or written agreement if either document awarded SBP. If the court order first awarding SBP is over 1 year after the date of divorce, the Retired Soldier is not able to change the SBP election to former spouse based on that court order. Since a former spouse election after retirement terminates all previous elections, the Retired Soldier must specifically request former spouse and child coverage to continue existing child SBP coverage.

(b) As long as the divorce was on or after 14 November 1986, the former spouse has 1 year from the first court order or written agreement that awarded the former spouse SBP coverage to claim the former spouse election with DFAS. The former spouse must submit a DD Form 2656-10 with the divorce decree and all subsequent court orders or separate written agreements to DFAS. If the Retired Soldier does not change the SBP election to former spouse coverage within 1 year of the divorce, the timely claimed former spouse election is effective. If former spouse SBP coverage is based on a claimed election, the former spouse's children will not be covered unless the court order or written agreement specifically states former spouse and child coverage was awarded.

(c) A former spouse and child election only includes the child or children of the Retired Soldier's marriage to the former spouse.

(d) DFAS will calculate former spouse SBP premiums in the same manner as spouse SBP premiums and will start deducting them from the date of the divorce.

(e) If neither the Retired Soldier nor the former spouse take action within the prescribed 1 year time frame to establish former spouse SBP coverage, the SBP election reverts to suspended spouse or suspended spouse and child coverage retroactive to the date of divorce.

(6) Retired Soldiers with insurable interest SBP coverage may designate a new insurable interest beneficiary by notifying DFAS of the new insurable interest beneficiary in writing within 180 days of the previous beneficiary's death. The effective date of the change in beneficiary will be the first of the month following the notification of DFAS.

(a) The Retired Soldier must live 2 years from the effective date of the new beneficiary for the election to be valid. If the Retired Soldier dies prior to the 2 years, the election is invalid and any premiums paid will be refunded by DFAS to the new designated insurable interest beneficiary.

(b) Premiums for the new insurable interest beneficiary will be charged retroactively to the date of death of the previous beneficiary. If the new beneficiary is more than 5 years younger than the previous beneficiary, the increased premiums will be charged for the whole period of insurable interest coverage.

c. *Withdrawal or termination of Survivor Benefit Plan coverage.*

(1) Retired Soldiers may terminate SBP coverage between the 25th and 36th month following the date retired pay was first authorized.

(a) The termination is for all SBP coverage and precludes any future participation in SBP.

(b) The Retired Soldier must submit the termination request to DFAS on a DD Form 2656-2.



- (c) If the Retired Soldier is terminating spouse SBP coverage, the spouse must concur on the DD Form 2656–2.
  - (d) If the Retired Soldier is terminating court-ordered former spouse SBP coverage, the Retired Soldier must attach a certified copy of the modified court order allowing the termination. The former spouse’s concurrence is not required.
  - (e) If the Retired Soldier is terminating former spouse SBP which was based on a written agreement not incorporated into a court order, the former spouse must concur on the DD Form 2656–2.
  - (f) If the Retired Soldier is terminating voluntary former spouse SBP, the former spouse’s concurrence is not required.
  - (g) Termination of SBP under this provision will not result in any refund of SBP premiums.
  - (h) This provision allows termination of SBP premiums because the Retired Soldier paid for all coverage received. However, RCSBP premiums will continue to be deducted from retired pay for RCSBP coverage previously received but not paid for.
  - (i) The Retired Soldier can withdraw the request to terminate SBP by notifying DFAS in writing within 30 days of the termination request.
- (2) A Retired Soldier may withdraw from SBP with the spouse’s concurrence if rated totally disabled by the U.S. Department of Veterans Affairs for five continuous years from the last date on active duty or for ten continuous years if the effective date of total disability is after retirement.
- (a) Withdrawal from SBP is allowed because the Department of Veterans Affairs will presume the Retired Soldier’s death is service-connected and the spouse will receive DIC from the Department of Veterans Affairs. Spouse SBP is offset by one-third the spouse DIC amount until 31 December 2022. Effective 1 January 2023, there will no longer be an offset of spouse SBP by spouse DIC.
  - (b) Premiums for the portion of the SBP offset by DIC will be refunded to the spouse when the spouse starts to collect DIC after the Retired Soldier’s death.
  - (c) If the Retired Soldier withdraws from SBP for total disability, the SBP benefits that exceed the DIC offset and the Special Survivor Indemnity Allowance will not be paid to the surviving spouse.
- (3) When a Retired Soldier combines military and Federal civil service retirements, the Retired Soldier has the following options for terminating SBP:
- (a) Continue current military SBP and decline Federal civil service SBP.
  - (b) Elect Federal civil service SBP and military SBP is terminated. The Office of Personnel Management will notify DFAS who will terminate the military SBP. There is no refund of premiums already paid for the military SBP coverage.
- (4) Retired Soldiers with insurable interest elections may terminate SBP coverage for a beneficiary who is not a former spouse at any time by notifying DFAS in writing of the termination. DFAS will terminate the SBP on the first of the month following the month it received the termination request. The Retired Soldier can withdraw the request to terminate the insurable interest SBP within 30 days of the termination request by notifying DFAS in writing.
- d. Department of Veterans Affairs disability pay offset of retired pay.* If the Department of Veterans Affairs disability compensation completely offsets retired pay, there is no automatic deduction of monthly SBP premiums. The Retired Soldier has three methods to pay the SBP premiums.
- (1) Automatic payment from CRSC.
  - (2) The Retired Soldier can pay the SBP premiums by mailing the monthly premium to the following address: Defense Finance and Accounting Service, DFAS–CL; SBP and Retired Serviceman’s Family Protection Plan (RSFPP) Remittance; P.O. Box 979013; St. Louis, MO 63197–9000.
  - (3) The Retired Soldier can submit a DD Form 2891 (Authorization for Retired Serviceman’s Family Protection Plan (RSFPP) and/or Survivor Benefit Plan (SBP) Costs Deduction) to their servicing Department of Veterans Affairs office, authorizing the Department of Veterans Affairs to deduct the SBP premiums from Department of Veterans Affairs disability compensation and pay DFAS directly. The Department of Veterans Affairs will automatically adjust the direct remittance to reflect cost of living increases to SBP premiums. Retired Soldiers should not submit an SBP premium payment or a DD Form 2891 directly to the Department of Veterans Affairs until DFAS provides a Retired Account Statement informing them that their disability pay offset does not leave sufficient retired pay to pay their SBP premiums.
- e. Electing spouse Survivor Benefit Plan at death of former spouse with Survivor Benefit Plan.*
- (1) Married at death of the former spouse.
  - (a) Spouse SBP can be elected by requesting DFAS change election to spouse coverage within 1 year of the former spouse’s death.
  - (b) Premiums and costs are effective at the date of the former spouse’s death or first anniversary of remarriage, whichever is later.

(c) No action within 1 year of former spouse's death results in closing the spouse SBP category for that spouse and any future spouse.

(2) Not married at death of former spouse but later marries.

(a) Spouse SBP can be elected by requesting DFAS change election to spouse coverage within 1 year of the remarriage.

(b) Premiums and costs are effective at the first anniversary of the marriage.

(c) No action within 1 year of marriage results in closing the spouse SBP category for that spouse and any future spouse.

## **5-5. Maintaining Reserve Component Survivor Benefit Plan elections after initial election but prior to receipt of retired pay**

*a. Loss of Reserve Component Survivor Benefit Plan beneficiaries prior to non-regular retirement.*

(1) If an RC Soldier loses a spouse to death or divorce after initial RCSBP election, the spouse RCSBP coverage will be suspended and DFAS will not calculate spouse RCSBP premiums for the period that spouse RCSBP was suspended. The Retired Soldier must submit a DD Form 2656-6 with the death certificate or divorce decree to notify the Chief, Gray Area Retirements (GAR) Branch (RPMD-ROR-GAR), HRC or the ARNG State JFHQs of the spouse's loss. If the Retired Soldier divorced, see paragraph 5-4b(5).

(2) DFAS will suspend child RCSBP coverage when the last child is no longer an eligible beneficiary. Children remain eligible if: (1) unmarried, (2) under 18 years of age, (3) at least 18 but under 22 years of age and pursuing a full-time course of study or training in a high school, trade school, technical or vocational institute, junior college, college, university, or comparable recognized educational institution or (4) until death if unmarried and incapable of self-support because of a mental or physical incapacitation that existed at an age while eligible for SBP. A child who is pursuing a full-time course of study or training, whose twenty-second birthday occurs before 1 July or after 31 August of a calendar year, is considered to be 22 years of age on the first day of July after that birthday in order to allow them to complete the normal school year. SBP coverage for full-time students whose birthdays fall between 1 July and 31 August will end on that birthday. Marriage at any age makes a child ineligible for SBP coverage. Child RCSBP premiums, by law, will continue even when there is no eligible child in order to pay for child coverage already received.

(3) If an insurable interest beneficiary dies or the RC Soldier terminates the election, the period after the insurable interest coverage is stopped will not be included in future RCSBP costs.

(4) When a former spouse dies or all previous court orders are amended to discontinue the requirement to provide former spouse RCSBP coverage, the RC Soldier must notify the Chief, Gray Area Retirements (GAR) Branch (RPMD-ROR-GAR), HRC or the State ARNG JFHQs in writing and provide the former spouse's death certificate or a copy of the court order terminating the requirement to provide former spouse RCSBP. HRC will not include the period when former spouse coverage is stopped and spouse coverage is not elected when calculating the period of coverage for RCSBP premiums.

*b. New Reserve Component Survivor Benefit Plan beneficiaries after retirement.*

(1) If an RC Soldier who previously had spouse or spouse and child RCSBP coverage, lost the spouse through death or divorce and, if divorced, did not elect former spouse SBP, the Retired Soldier has three RCSBP options for a new spouse:

(a) Resume original spouse RCSBP coverage.

(b) Decline to cover the new spouse or any subsequent spouse.

(c) Increase coverage if the Soldier originally elected less than full base amount. The increased spouse coverage will be for the whole period of spouse RCSBP coverage.

(d) The RC Soldier must submit the RCSBP option selected on a DD Form 2656-6 to the Chief, Gray Area Retirements (GAR) Branch (RPMD-ROR-GAR), HRC, or the ARNG State JFHQs within 1 year of the remarriage.

(e) If the RC Soldier with suspended RCSBP takes no action within 1 year of remarriage, the original RCSBP coverage will automatically resume on the first anniversary of the marriage for the new spouse or spouse and child if original election was spouse and child.

(2) If the RC Soldier did not have a spouse and elected child RCSBP coverage as the initial RCSBP election, the RC Soldier has 1 year from the first marriage after the initial election to request spouse RCSBP coverage. If the RC Soldier does not take action before the first anniversary of the marriage, the spouse RCSBP category will be closed for that spouse and any future spouse.

(3) When an RC Soldier marries after the initial RCSBP election, the new spouse is not an eligible beneficiary and RCSBP premiums neither start nor resume until the first anniversary of the marriage with the following exceptions:

(a) If the spouse RCSBP category is still open for the RC Soldier, the spouse is eligible for RCSBP as the parent of the child of that marriage.

(b) If the RC Soldier remarries the former spouse for whom the RC Soldier elected spouse RCSBP at the initial RCSBP election at NOE for non-regular retirement, the spouse is eligible for RCSBP coverage on the date of remarriage.

(4) Child after initial RCSBP election.

(a) If an RC Soldier elected child or spouse and child RCSBP coverage at initial RCSBP election, an RC SBP-eligible child acquired later will become an RCSBP beneficiary immediately upon birth or when a legal parent-child relationship with the RC Soldier is established in accordance with 10 USC 1447. The RC Soldier must provide a birth certificate or other legal documents proving the parent-child relationship to the Chief, Gray Area Retirements (GAR) Branch (RPMD–ROR–GAR), HRC, or the ARNG State JFHQs.

(b) If an RC Soldier did not have a spouse or eligible child at the initial RCSBP election and a child is the first SBP-eligible beneficiary after the initial RCSBP election, the RC Soldier may elect child RCSBP coverage. The RC Soldier must submit a DD Form 2656–5 to the Chief, Gray Area Retirements (GAR) Branch (RPMD–ROR–GAR), HRC, or the ARNG State JFHQs within 1 year of legally acquiring the child as a dependent. If the RC Soldier takes no action within 1 year, the RCSBP automatically reverts to Option A, decline RCSBP coverage, and the RC Soldier must make an SBP election at non-regular retirement.

(c) If the RC Soldier already has spouse SBP coverage, the election can be changed to spouse and child SBP coverage for the first child acquired after the initial RCSBP election. The RC Soldier must request the coverage by submitting a DD Form 2656–6, with documentation proving the parent-child relationship within 1 year of acquiring the child to the Chief, Gray Area Retirements (GAR) Branch (RPMD–ROR–GAR), HRC, or the ARNG State JFHQs. If the RC Soldier takes no action within 1 year of acquiring the child, the RCSBP/SBP child category is closed for that child and any future child.

(5) Divorce and former spouse RCSBP election after initial RCSBP election.

(a) To elect former spouse RCSBP after initial RCSBP election, the RC Soldier must have previously elected spouse RCSBP coverage. The RC Soldier must submit a DD Form 2656–6 and DD Form 2656–1, with divorce decree, subsequent court orders, or written agreement if applicable within 1 year of the divorce to the Chief, Gray Area Retirements (GAR) Branch (RPMD–ROR–GAR), HRC, or the ARNG State JFHQs. The RC Soldier can make the former spouse election based on a court order, written agreement, or totally voluntarily. If more than 1 year has passed since the divorce and the court now awards former spouse RCSBP for the first time, the RC Soldier may not change the RCSBP election to former spouse. Since a former spouse election terminates all previous elections, the RC Soldier must specifically request former spouse and child RCSBP to continue RCSBP coverage for an existing child or children.

(b) As long as the divorce was on or after 14 November 1986, the former spouse has 1 year from the written agreement or the first court order that awarded the former spouse RCSBP to claim the former spouse RCSBP election. The former spouse must submit a DD Form 2656–10 with the divorce decree and all subsequent court orders to DFAS. If the RC Soldier does not change the RCSBP election to former spouse coverage within 1 year of the divorce, the timely claimed former spouse election is effective. If former spouse RCSBP coverage is based on a claimed election, the former spouse's children will not be covered unless the court order or written agreement specifically states former spouse and child coverage was awarded.

(c) An election of former spouse and child includes only the child or children of the RC Soldier's marriage to the former spouse.

(d) DFAS will calculate former spouse RCSBP premiums and the annuity in the same manner as spouse RCSBP premiums and annuity are calculated.

(e) If neither the Retired Soldier nor the former spouse take action within the prescribed 1-year time frame to establish former spouse RCSBP coverage, the RCSBP election reverts to suspended spouse or suspended spouse and child coverage retroactive to the date of divorce.

(6) RC Soldiers with insurable interest RCSBP coverage may designate a new insurable interest beneficiary by notifying the Chief, Gray Area Retirements (GAR) Branch (RPMD–ROR–GAR), HRC, or the ARNG State JFHQs in writing of the new insurable interest beneficiary within 180 days of the previous beneficiary's death. The effective date of the change in beneficiary will be the first of the month following the notification.

(a) The RC Soldier must live 2 years from the effective date of the new beneficiary for the election to be valid. If the RC Soldier dies prior to the 2 years, the election is invalid and DFAS will not pay an annuity.

(b) DFAS will calculate the RCSBP premiums for the new insurable interest beneficiary retroactively to the date of death of the previous beneficiary. If the new beneficiary is more than 5 years younger than the previous beneficiary, the increased RCSBP premium factor will be based on the whole period of insurable interest RCSBP coverage.

*c. Termination of insurable interest coverage.* RC Soldiers may terminate insurable interest elections for a beneficiary who is not a former spouse at any time by notifying the Chief, Gray Area Retirements (GAR) Branch (RPM-D-ROR-GAR), HRC, or the ARNG State JFHQs of the termination in writing. DFAS will terminate the insurable interest coverage on the first of the month following the month the Chief, Gray Area Retirements (GAR) Branch (RPM-D-ROR-GAR), HRC or the ARNG State JFHQs receives the termination request. The Retired Soldier can withdraw the request to terminate the insurable interest RCSBP coverage within 30 days of the termination request by notifying to the Chief, Gray Area Retirements (GAR) Branch (RPM-D-ROR-GAR), HRC, or the ARNG State HQs in writing.

*d. Reserve Component Soldiers without a spouse and/or child.* RC Soldiers who did not have a spouse and/or child at retirement and who did not desire to elect either insurable interest or former spouse SBP coverage could not elect an RCSBP option. An RCSBP option is still open until they acquire the first dependent spouse and/or child. At this point, they have 1 year to submit the desired election and level of coverage on a DD Form 2656-5 to the Chief, Gray Area Retirements (GAR) Branch (RPM-D-ROR-GAR), HRC, or the ARNG State JFHQs. If the RC Soldier takes no action within 1 year of acquiring the first eligible dependent, the RCSBP election defaults to Option A, decline RCSBP coverage, and the RC Soldier must make an SBP election at non-regular retirement.

*e. Electing spouse Reserve Component Survivor Benefit Plan at death of former spouse with Reserve Component Survivor Benefit Plan.*

(1) Married at death of the former spouse.

(a) Spouse RCSBP can be elected by requesting HRC Gray Area Retirements (GAR) Branch (RPM-D-ROR-GAR) change election to spouse coverage within 1 year of the former spouse's death.

(b) RCSBP premiums and future cost are calculated effective at the date of the former spouse's death or first anniversary of remarriage, whichever is later.

(c) No action within 1 year of former spouse's death results in closing the spouse RCSBP category for that spouse and any future spouse.

(2) Not married at death of former spouse but later marries.

(a) Spouse RCSBP can be elected by requesting HRC Reserve Retirements change election to spouse coverage within 1 year of the remarriage.

(b) Premiums and future cost calculations are effective at the first anniversary of the remarriage.

(c) No action within 1 year of marriage results in closing the spouse RCSBP and SBP category for that spouse and any future spouse.

### **Section III**

#### **Annuities for Certain Military Surviving Spouses**

##### **5-6. Annuities for certain military surviving spouses**

*a.* The Annuities for Certain Military Surviving Spouses (ACMSS) Program provides an annuity for certain surviving spouses of Soldiers retired from active duty and the RC who died before being able to participate in the SBP or RCSBP. The following are the eligibility criteria for a surviving spouse to qualify:

(1) The Soldier in receipt of retired pay, must have retired prior to 21 September 1972 and died before 21 March 1974.

(2) An RC Soldier who qualified for retirement and was not in receipt of retired pay must have died before 1 October 1978.

(3) The surviving spouse loses eligibility at remarriage and will not regain eligibility even if that marriage ends in death or divorce.

(4) The surviving spouse must not be in receipt of an RSFPP, SBP, or a minimum income widow annuity.

(5) If the surviving spouse receives DIC, the DIC will offset the ACMSS annuity dollar for dollar.

*b.* Eligible surviving spouses may request an ACMSS annuity by forwarding a completed DD Form 2769 (Application for Annuity Certain Military Surviving Spouses), with supporting documentation, to Army Retirement Services Office, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 for approval.

*c.* Eligible surviving spouses are responsible to provide documentation listed on the DD Form 2769 to support their claims.

*d.* Applications submitted without the required documentation listed on the DD Form 2769 will be returned without action and can be resubmitted with the required documentation.

## Section IV

### Retired Soldier Council Program

#### 5-7. Retired Soldier Council Program

- a.* The Army's Retired Soldier Council Program consists of five elements—
- (1) The CSA Retired Soldier Council established by the CSA and chartered by HQDA.
  - (2) Installation Retiree Councils established and chartered by individual installation or garrison commanders.
  - (3) ASCC Retiree Councils established and chartered by ASCC commanders.
  - (4) State Retiree Councils established and chartered by TAG of the States and Territories.
  - (5) RD or MSC Retiree Councils established and chartered by RD or MSC commanders.
- b.* The objectives of the Retired Soldier Council Program are to—
- (1) Provide the CSA, commanders, and TAGs with advice and recommendations regarding vital issues and concerns of Retired Soldiers, surviving spouses, and their Families.
  - (2) Provide the CSA, commanders, and TAGs with an assessment of how current Army programs and initiatives and proposals for new laws and policies may affect the retired community.
  - (3) Strengthen communications between the RA, the ARNG/ARNGUS, the Army Reserve, and the retired community.
  - (4) Encourage Retired Soldiers to remain active Soldiers for Life, who strive to help veterans find employment, inspire the next generation to join the military, and inspire Americans to trust and support the military.

#### 5-8. Retired Soldier Council policy

- a.* The CSA Retired Soldier Council will—
- (1) Be composed as determined by the CSA and recorded in Council's charter which will be approved in accordance with AR 15-1.
  - (2) Be comprised of members appointed by the CSA, for a term not to exceed 4 years, unless extended by the CSA.
  - (3) Be recalled to active duty and meet at least annually to confer with members of the DoD and ARSTAF, analyze issues nominated by local Retiree Councils, formulate recommendations, and advise the CSA.
  - (4) Provide oral and written council reports to the CSA.
  - (5) Be led by officer and enlisted co-chairpersons, who will meet with the CSA midway between annual meetings to provide an update on Retired Soldier issues and to receive interim guidance.
  - (6) Be governed by procedures contained in a charter approved every 3 years by the Secretary of the Army.
- b.* CSA Retired Soldier Council co-chairpersons will—
- (1) Be a retired lieutenant general and retired Sergeant Major of the Army. The CSA may grant an exception to this.
  - (2) Be retired for LOS or disability and entitled to retired pay.
  - (3) Be approved by the CSA.
- c.* CSA Retired Soldier Council members will—
- (1) Be retired for LOS or disability and entitled to retired pay, or retired from the RC and be in receipt of retired pay.
  - (2) Be current members of an installation/garrison/RD or MSC/State Retiree Council and recommended by the garrison commander, ASCC, RD, or MSC commander or State Adjutant General the Retiree Council advises.
  - (3) Have not previously served on the CSA Retired Soldier Council.
  - (4) Have not been retired under 10 USC 638.
  - (5) Have a history of service to the Army and retired community and be knowledgeable and up-to-date with Retired Soldier issues and concerns.
  - (6) Be active in local military community affairs.
  - (7) Be selected by the CSA Retired Soldier Council co-chairpersons and approved by the CSA.
- d.* Installation, ASCC, RD, or MSC, and State Retiree Councils will—
- (1) Meet at least semiannually unless directed otherwise by the commander or TAG they advise. Meetings may be conducted by video or telephone conference.
  - (2) Have their composition and term of appointment determined by the local commander or TAG they advise. Terms of appointment should not exceed 8 years. However, the local commander or TAG they advise may extend an individual's membership on a case-by-case basis when determined to be in the best interest of the retired community and to maintain effective functioning of the Retiree Council.
  - (3) Have officer and enlisted co-chairpersons retired from the military and receiving retired pay.

(4) May include members of all services and surviving spouses though a majority of appointed positions will be filled by Retired Soldiers.

(5) Be governed by procedures in a charter approved every 2 years by the commander or TAG they advise.

(6) Meet with the local commander or TAG they advise at least twice per year to discuss issues of concern to Retired Soldiers and how Retired Soldiers can support the command.

(7) Include subordinate area councils, as needed, in geographically remote areas. Such area councils will be governed by the parent Retiree Council charter.

(8) Prepare meeting minutes and furnish such, not later than 30 days after conclusion, through the commander or TAG they advise to the Director, Army Retirement Services 251 18th Street South, Suite 210, Arlington, VA 22202-3531.

(9) Use the command's RSO as a nonvoting member and advisor to the council, but not as a recording secretary.

(10) Assist the RSO in planning and executing the annual RAD, if requested.

(11) Assist the RSO with publishing the annual Retired Soldier bulletin, if requested.

(12) Upon request, forward through the RSO and the commander or TAG the council advises, in the format specified by the Army Retirement Services Office, issues that the commander or TAG and council leadership determine to be appropriate for discussion by the CSA Retired Soldier Council.

(a) In the continental United States, issues will be forwarded through HQ, IMCOM to HQ AMC. Issues from the RCs will be forwarded through the CNGB, or the Director, Army National Guard (DARNG), if so delegated, or HQ U.S Army Reserve Command (USARC), as appropriate, to permit those commands an opportunity to address them.

(b) Outside the continental United States, issues will be forwarded to the ASCC Retiree Council using routing specified by the ASCC G-1. ASCC Retiree Council issues will be forwarded through the ASCC commander.

(13) Upon request, forward nominations of council members who wish to be considered for membership on the CSA Retired Soldier Council through the RSO and the commander or TAG the council advises, in the format specified by the Army Retirement Services Office.

(a) In the continental United States, nominations will be forwarded through HQ, IMCOM to HQ, AMC. Nominations from the RCs will be forwarded through the CNGB, or the DARNG, if so delegated, or HQ, USARC, as appropriate.

(b) Outside the continental United States, nominations will be forwarded to the ASCC Retiree Council using routing specified by the ASCC G-1. ASCC Retiree Council nominations will be forwarded through the ASCC commander.

## **5-9. Retiree appreciation days**

a. The Army conducts retiree appreciation days (RADs) to demonstrate its continuing appreciation for Retired Soldiers' past service to the nation and to foster their support for the Army, its current Soldiers, and their Families. The RAD program will update Retired Soldiers, surviving spouses, and their Families on changes in their retirement benefits and entitlements, major Army programs and initiatives, and seek their involvement in Army/installation/command programs.

b. Garrison commanders will budget for and conduct RADs at least annually. State TAGs and RD or MSC commanders are encouraged to conduct annual RADs in their geographical areas. Commanders and TAGs should coordinate with IMCOM, the ASCC (in overseas commands) and the local Retiree Council leadership, to determine the best way to conduct a RAD. Commanders may conduct more than one RAD per year.

c. Installations/garrisons will plan their RADs as far ahead as possible. As a minimum, ensure that the RAD is included in at least one issue of Army Echoes. The IMCOM RSO or installation RSO will notify the Director, Army Retirement Services when there is a change in the date. RADs will also be publicized on the SFL website.

d. RADs should be held in conjunction with other post/community events or RADs of other Services.

e. In their Retired Soldier newsletters, installations will invite all Retired Soldiers living in their areas of responsibility specified in appendix B to attend their RADs. In addition, RADs will be highlighted on the installation's webpage as soon as the date is confirmed, but no later than 30 days prior to the event. Garrison commanders should also promote the RAD to the installation's Government Civilian employees who are also Retired Soldiers, and if possible, relieve them from their normal duties to attend the RAD.

f. Garrison commanders are encouraged to seek the aid of the Installation/Area Retiree Councils to develop the RAD agenda and to assist the RSO in executing a successful RAD.

g. Installations will use appropriated funds for RADs. Refer to AR 215-1 before accepting commercial sponsorships. Gifts to the Army should be handled in accordance with AR 1-100.

h. The RSO will provide a copy of the RAD after action report through HQ, IMCOM to the Army Retirement Services Office within 60 days of completion and in OCONUS areas, the RSO will provide an information copy to the ASCC G1.

*i.* Garrison commanders should invite the Director, Army Retirement Services or a CSA Retired Soldier Council co-chairperson to provide an update of HQDA Retirement Services policies and issues of interest to Retired Soldiers and surviving spouses.

## **Chapter 6**

### **Military Retired Pay Provisions**

#### **Section I**

#### **Retired Pay Plans**

##### **6–1. Scope**

This chapter provides information about each of the retired pay plans.

##### **6–2. Final Basic Retired Pay Plan**

*a.* The Final Basic Retired Pay Plan, under 10 USC 1406, applies to all Servicemembers with a Date of Initial Entry into Military Service (DIEMS) prior to 8 September 1980. Soldiers under Final Pay receive retired pay equal to 2 ½ percent (called the percentage multiplier) of their final basic pay for each full year of creditable service, and 1/12th of 2 ½ percent for each full month.

*b.* Soldiers covered by the Final Basic Pay Plan who fail to complete their time-in-grade requirement (ranging from 30 days to 3 years, depending on the grade) without an approved waiver will retire in the next lower grade and receive a percentage of the final basic pay for the next lower grade.

*c.* Enlisted members who retire under 10 USC 7314 and are credited by the SECARMY pursuant to 10 USC 7361 with extraordinary heroism will have their retired pay increased by 10 percent. (A Soldier who is retired for physical disability under 10 USC 1201 or 10 USC 1202 and is otherwise eligible for retirement under 10 USC 7314 is entitled to a 10 percent increase in retired pay based on this criteria.) Soldiers who have been awarded the Medal of Honor, Distinguished Service Cross, Distinguished Flying Cross, the Soldier's Medal, or equivalent Navy decoration may be credited with extraordinary heroism upon approval by the SECARMY whose determination as to extraordinary heroism is conclusive for all purposes. In all cases involving extraordinary heroism, a copy of the order which awards the decoration and the separate citation, if not contained in the order, will be submitted to HQDA (AHRC–PDO–PA), 1600 Spearhead Division Avenue, Fort Knox, KY 40122 for verification and determination. Previous letters of determination more than 2 years old will be submitted for confirmation, accompanied by the order awarding the decoration.

*d.* Retired pay is adjusted each year, effective 1 December, by the change in consumer prices. The cost of living allowance (COLA), is determined by the percentage increase, if any, between the average 3rd quarter consumer price index (CPI) of the current year over the average 3rd quarter CPI of the prior year. In the event of a decrease in the CPI, the COLA will not be negative, but will be zero. Additionally, the COLA for the next year will reach back to the 3rd quarter CPI to the last year in which there was a positive COLA increase.

##### **6–3. High–3 Retired Pay Plan**

*a.* The High–3 Retired Pay Plan, under 10 USC 1407, applies to all Servicemembers with a DIEMS between 8 September 1980 and 31 July 1986. The percentage multiplier for Soldiers under the High–3 Plan is the same as that for the Final Basic Pay Plan, 2 ½ percent, but it is multiplied by the average of the highest 36 months of basic pay rather than by the final month's basic pay. The average of the highest 36 months of basic pay will typically be the Soldier's last 3 years of basic pay. One exception is commissioned officers who fail to serve for the minimum commissioned service requirement of 10 years. Under the High–3 Plan, that member will retire at the highest enlisted grade held, and the pay will be a percentage of the average of the enlisted basic pay corresponding to the member's years of service during the 36 months immediately preceding retirement.

*b.* Soldiers enrolled in the High–3 Plan who fail to complete their time-in-grade requirement without an approved waiver will retire at the next lower grade, but they will receive a percentage of the average highest 36 months of basic pay, to include the months of basic pay at the higher grade. This does not apply to officers who do not complete the commissioned service requirement as stated above. Per 10 USC 1370, a commissioned officer in a grade above captain who retires from active service voluntarily, will be retired in the highest grade in which they served on active duty satisfactorily for not less than 3 years. Per 10 USC 1370a, a commissioned officer entitled to retired pay for non-regular service in a grade above major who retires voluntarily, will be retired in the highest grade in which they served satisfactorily for not less than 3 years.

c. Soldiers involuntarily retired are eligible to retire at the highest grade successfully held in accordance with 10 USC 1370, 10 USC 1371, 10 USC 1372, and 10 USC 12771; and AR 135–180, AR 600–8–19, AR 600–8–24, and AR 635–200; however, the high-36 calculation will be based on a combination of the highest 36 months of pay for the current and previous grade held.

d. Retired pay is adjusted each year, effective 1 December, by the change in consumer prices. The COLA, is determined by the percentage increase, if any, between the average 3rd quarter CPI of the current year over the average 3rd quarter CPI of the prior year. In the event of a decrease in the CPI, the COLA will not be negative, but will be zero. Additionally, the COLA for the next year will reach back to the 3rd quarter CPI to the last year in which there was a positive COLA increase.

#### **6–4. High–3 Retired Pay Plan or Reduced Retired Pay Plan**

a. Soldiers with a DIEMS between 1 August 1986 and 31 December 2017 were eligible to remain grandfathered in the High–3 Retired Pay Plan (see information and calculation in para 6–3) or request the CSB and revert to the REDUX Retired Pay Plan under 10 USC 1410. Upon reaching their 15th year of active service, eligible Soldiers were given the option of requesting the CSB, under the condition that the Soldier would remain in service until reaching 20 years of active duty. In conjunction with their request to receive the CSB, Soldiers made the choice to elect the REDUX Retired Pay Plan.

b. The REDUX Retired Pay Plan differed from the High–3 Retired Pay Plan in two ways—

(1) Under the REDUX Retired Pay Plan, the retired pay multiplier is 2.0 percent per year for the first 20 years of creditable service (see 10 USC 1409); 3.5 percent for years 21 through 30; and 2.5 percent after 30 years, multiplied by the average of the Soldier’s highest 36 months of basic pay. The longer a Soldier serves, the closer the REDUX retired pay multiplier will be to that of someone retiring with the same number of years of service under High–3. After 30 years, the multiplier, 2.5 percent, is the same under both plans. At age 62, the Retired Soldier’s retired pay under REDUX is recalculated to equal what it would have been had the Soldier retired under the High–3 Retired Pay Plan initially.

(2) Retired pay is adjusted each year, effective 1 December, by the change in consumer prices. The COLA, is determined by the percentage increase, if any, between the average 3rd quarter CPI of the current year over the average 3rd quarter CPI of the prior year. In the event of a decrease in the CPI, the COLA will not be negative, but will be zero. Additionally, the COLA for the next year will reach back to the 3rd quarter CPI to the last year in which there was a positive COLA increase. If the percent determined above is greater than one percent, the COLA for REDUX retirements will be reduced by one percent. If the percent determined above is one percent or less, the COLA for the REDUX retirement plan will be the same as for all other retirement plans. Although Retired Soldiers with the REDUX Retired Pay Plan receive a one-time catch-up COLA at age 62, the following year the COLA reverts to COLA minus one percent. (see 10 USC 1401a).

c. DFAS will calculate the retired pay of Soldiers who elected REDUX and later retire for disability under 10 USC 1201 or 10 USC 1202 under the High–3 formula. Soldiers retired for disability under 10 USC Chapter 61, Sections 1201, 1202, 1204, and 1205 remain subject to the offset required under 38 USC 5304 and 38 USC 5305 for any retired pay they receive that is in excess of the amount of retired pay to which they would be entitled under any other provision of law based on service in the uniformed services, had they not retired for disability.

d. Garrison commanders will ensure that CSB elections are properly transmitted to DFAS–CL in the application for retired pay.

e. A Soldier who receives the CSB, but fails to complete 20 years of active service, may be required to refund a portion of the CSB payment for the incomplete portion of active duty service (see 37 USC 354(f) and DoD 7000.14–R, Volume 7A).

f. Bonus repayment will be waived if the Soldier:

- (1) Dies.
- (2) Is separated or retired due to physical disability under 10 USC Chapter 61.
- (3) Is separated under a service offer for early retirement or separation program.

#### **6–5. Blended Retirement System**

a. The BRS, under 10 USC 1409, applies to all Servicemembers with a DIEMS on or after 1 January 2018 and certain eligible Soldiers who chose to opt-in. Those with a DIEMS prior to 1 January 2018 who had less than 12 years of active service or less than 4,320 retirement points for RC Soldiers as of 31 December 2017 had a choice to either remain grandfathered in the High–3 Plan or opt into the BRS. The percentage multiplier for Soldiers under the BRS is 2 percent, multiplied by the average of the highest 36 months of basic pay. The average of the highest 36 months of basic pay will typically be the Soldier’s last 3 years of basic pay.



*b.* A Retired Soldier who is recalled to active duty is ineligible to elect to enroll in the BRS regardless of any other eligibility criteria. However, a Soldier placed on the Temporary Disability Retired List who is later determined fit for duty and re-enters active service in accordance with 10 USC 1211, is not considered to be a recalled retiree and may enroll in the BRS if otherwise eligible.

*c.* A member who would have been eligible to elect to enroll in the BRS, but was not in an active status during the designated opt-in period, who later returns to an active status on or after 2 December 2018, may make an election to enroll in the BRS:

(1) Members returning to the AC or affiliating in a paid status with the RC after separating from the AC, within 30 days of reentry.

(2) Members returning to a paid status in the RC following a break in service in the RC, no later than 30 days from the date of reentry.

*d.* For disability retirements under the provisions of 10 USC Chapter 61, the years of service multiplier is determined by multiplying 2 percent times the Soldier's years of creditable service, as computed in accordance with 10 USC 1208 and 10 USC 1405. However, a Soldier may elect to receive retired pay equal to their retired base pay multiplied by the Soldier's rated percent of disability in accordance with 10 USC 1401. All other provisions of 10 USC Chapter 61 apply.

*e.* The BRS consists of four main components, a defined benefit, a defined contribution, CP, and a lump sum option.

(1) Defined benefit. The defined benefit under BRS is retired pay based on the Soldier's LOS at the time of retirement. Retired pay under BRS is calculated as indicated in paragraph 6-5a.

(2) Defined Contributions. The defined contribution under BRS, is accomplished through automatic agency contributions and matching contributions through the TSP. For additional information, the prescribing regulation for TSP is AR 637-1.

(3) CP. CP under BRS is a one-time mid-career bonus payment in exchange for an agreement to perform additional obligated service. For additional information, the prescribing regulation for CP is AR 637-1.

(4) Lump sum option. Under BRS Soldiers have three payment options upon retirement. They may retire and receive full monthly retired pay or they may also choose to receive a lump sum payment. The lump sum option allows Servicemembers to choose to elect 25 percent or 50 percent lump sum payment at retirement in exchange for reduced monthly retired pay until the Servicemember reaches full Social Security retirement age, which for most is 67 years old.

*(a)* The lump sum payment is calculated at a discounted rate to the present value based on an annual DoD discount rate published in June of each year. Soldiers may receive one lump sum payment or annual equal payments, one per year for up to 4 years.

*(b)* The lump sum payment is fully taxable up front and is considered earned income, which may put Soldiers in a higher income tax bracket.

*(c)* Payments for the SBP will be deducted from the remaining monthly retired pay should Soldiers elect the lump sum.

*(d)* If Soldiers receive a disability rating from the Department of Veterans Affairs, their disability compensation could be offset, depending on what their disability percentage is. When a Department of Veterans Affairs rating is less than 50 percent, retired pay is offset dollar for dollar by the amount of the disability payment.

*(e)* If choosing the lump sum option, Soldiers must notify their human resources servicing office no less than 90 days before retirement and for RC no less than 90 days before receipt of monthly retired pay at the age of eligibility, which is usually age 60, unless eligible for reduced age retirement for qualifying periods of service.

*(f)* Full monthly retired pay is restored once reaching full retirement age.

*f.* For erroneous enrollment, see the following:

(1) If it is later discovered by the Army that a Soldier, who should not have been eligible to be enrolled or to elect to enroll in the BRS under any of the provisions outlined in paragraphs 6-5a through 6-5c, was erroneously enrolled in the BRS, their enrollment will be voided. Such Soldiers will be placed under the correct retirement system upon discovery of the error.

(2) Any agency TSP contributions to that Soldier's account will be handled in accordance with Federal Retirement Thrift Investment Board regulations.

(3) The Army will also initiate action to obtain repayment, in accordance with 37 USC 373, and DoD FMR, Volume 7A, Chapter 2, of any CP bonus paid to a Soldier erroneously enrolled in the BRS.

*g.* A Soldier who is automatically enrolled in BRS as a new accession with a DIEMS on or after 1 January 2018 must complete mandatory training on the BRS as directed by the DoD, within that Soldier's first 365 days of service following pay entry basic date.

## Section II

### Disability Retirement

#### 6–6. Disability retirement

*a. Disposition authority and action.* Unless reserved for higher authority, the U.S. Army Physical Disability Agency (USAPDA) approves disability cases for the SECARMY and issues the disposition instructions to the Transition Center for Soldiers separated or retired for physical disability from an active duty status. The USAPDA publishes the disability orders on Soldiers of the USAR and ARNG/ARNGUS who are not on active duty.

*b. Final dispositions.* Permanent disability retirement, temporary disability retirement, separation with disability severance pay, separation for disability without entitlement to disability severance pay, revert to retired status with disability benefits, fit, Disposition for RC determined unfit under the non-duty related process. Detail for the aforementioned final dispositions can be found in AR 635–40.

*c. Disability retirement.* Disability retirement under the Final Basic Retired Pay Plan, the High–3 Retired Pay Plan and the BRS is computed under the formulas in 10 USC 1401. The higher of the LOS or disability percentage is multiplied by the final basic pay or high three average, as applicable. The LOS percentage was not impacted by REDUX; however, post-retirement COLAs were (refer to para 6–4(b)(2) for additional information). The retired grade for disability retirees is in accordance with 10 USC 1372. The retired grade is the higher of current grade, highest grade satisfactory held, or the “promotion list grade” to which the Soldier would have been promoted had it not been for the physical disability for which the Soldier is retired, as applicable. Disability retired grade is further addressed in AR 635–40. As stated in paragraphs 6–4f and 6–5g, bonus and continuation payments are not recouped when the Soldier is retired or separated for disability. When the disability is due to certain circumstances, the unearned portion of certain bonuses is paid.

#### 6–7. Notification of Eligibility (at least 15 but less than 20 years of creditable service)

*a.* In accordance with 10 USC 12731, an RC member who no longer meets the qualifications for membership in the Selected Reserve solely because the member is unfit because of physical disability, may be treated as if the member met the service requirements under 10 USC 12731. The Soldier will be provided with the notification required if they have completed at least 15, but less than 20 years of service computed under 10 USC 12732.

*b.* Notification under paragraph 6–7a, may not be made if the disability was the result of the member's intentional misconduct, willful neglect, or willful failure to comply with standards and qualifications for retention established by the SECARMY, or the disability was incurred during a period of unauthorized absence.

## Chapter 7

### Reserve Component Retirement Services

#### Section I

##### General

#### 7–1. Background

The RC retirement system dates back to 1949. A number of changes affecting retirement based on non-regular or RC service under 10 USC 12731 have occurred since then. Included in these changes is the requirement to issue the NOE for Retired Pay (20-year letter), the 15-year NOE for medically unfit personnel, reduced retired pay eligibility, and the implementation of the RCSBP.

#### 7–2. Eligibility

All RC Soldiers are eligible for transfer to the Retired Reserve if they have been issued a NOE and are not flagged for adverse action.

#### 7–3. Reduced retirement age

*a.* RC Soldiers ordinarily become eligible to receive retired pay at age 60. 10 USC 12731 authorizes earlier retired pay age for some RC Soldiers with qualifying periods of service. The law authorizes a reduction of the retirement age in 90-day increments for each 90 cumulative days that the RC Soldier has of qualifying active service, after 28 January 2008, under authority of 10 USC 12301(d), or 10 USC 12301(a), or 10 USC 12302, or 10 USC 12304, or 10 USC 12304a, or 10 USC 12305, or 10 USC 12406, or specified service under 32 USC 502(f), and 10 USC 12301(h) if a member is wounded or otherwise injured or becomes ill while serving under the previously mentioned authorities and

then is ordered under 10 USC 12301(h), in any fiscal year (1 October through 30 September) through 30 September 2014. Ninety day periods may cross over fiscal year boundaries as of 1 October 2014. Current law does not allow for an eligibility age reduction below age 50. Service in an AGR status does not qualify for reduced age retirement eligibility in accordance with 10 USC 12310.

*b.* It is incumbent on RC Soldiers to maintain supporting documentation. This includes copies of their DD Form 214s, DD Form 220s for periods of active duty less than 90 days, copies of leave and earning statements, and copies of active duty orders. Active duty orders alone are not proof of duty performed, but merely an authorizing document.

*c.* Soldiers eligible for reduced age retirement should submit their applications to HRC 9 months before their expected reduced age retirement date. Soldiers who qualify for reduced age eligibility should annotate “Reduced Age/90 Day Drop” across the top of the DD Form 108 and the DD Form 2656.

*d.* DD Form 214s, DD Form 220s and orders of qualifying time must state one of the qualifying authorities listed in paragraph 7–3 in order to get credit for reduced age retirement.

#### **7–4. Discharge versus Retired Reserve**

*a.* Soldiers eligible for transfer to the Retired Reserve, who elect to be discharged without specifying a component, must receive written counseling from the first lieutenant colonel in the chain of command explaining the impact on their retired pay and benefits.

*b.* Regardless of retired pay plan, Soldiers who elect discharge before non-regular retirement will have their high–3 average or final pay computed based on the rates in effect on the date of discharge, not the date of retired pay eligibility. Longevity service stops and future pay raises will not be considered.

*c.* Soldiers electing transfer to the Retired Reserve will continue to receive credit for longevity, and DFAS will compute their retired pay based on the pay table rates in effect at the time of retired pay eligibility.

*d.* National Guard Soldiers should refer to NGR 600–200 (enlisted), NGR 635–100 (officers), and NGR 600–101 (warrant officers) for additional information.

#### **7–5. Involuntary non-regular retirement**

The separation authority will not separate/discharge completely from military service Soldiers who have 20 or more qualifying years of service toward a non-regular retirement under the provisions of 10 USC 12731 unless the Soldier applies for such separation in writing. Soldiers in this category will be transferred to the USAR Control Group (Retired Reserve) unless they elect separation or discharge without component.

#### **7–6. Retirement ceremony**

Unit leaders will ensure all Soldiers have an opportunity to participate in an appropriate retirement ceremony and receive the standard ARSCP Package as outlined in paragraph 1–8*d* upon transfer from a regular drilling status.

#### **7–7. Updating U.S. Army Human Resources Command**

*a.* Soldiers transferred to the Retired Reserve must notify HRC of any changes in their mailing and email addresses. Soldiers can update their information by logging into the HRC record portal at <https://www.hrcapps.army.mil/portal/using-their-ds-logon>. Once signed in, select Reserve/Retiree/Veteran record and select edit in the contact information field to update, or Soldiers can contact HRC to ensure they have the current mailing address by calling 1-888-276-9472.

*b.* Soldiers must receive counseling during pre- and post-retirement briefings about the importance of keeping HRC informed of any changes to their personal information (for example, marriage, divorce, dependent’s death or birth) to maintain their RCSBP election, but also their mailing and email addresses, so HRC can contact them. Soldiers may notify HRC in writing or telephonically.

## **Section II**

### **Army National Guard of the United States**

#### **7–8. Scope**

This section applies to current and former ARNG/ARNGUS Soldiers who are or will be eligible for a military retirement or require a Retirement Point Statement for verification of service.

## **7-9. Army National Guard of the United States Background**

NGR 680-2 provides specific information to anyone who is or was a member of the ARNG/ARNGUS and will have an Army National Guard Retirement Points Statement. This record shows all active and reserve retirement points earned and points creditable for retirement. The ARNG/ARNGUS will also use the record to determine eligibility for retired pay for non-regular service.

*a.* Until 30 September 1987, recording and crediting ARNG/ARNGUS Soldier retirement points on NGB Form 23B was a manual process. The ARNG Retirement Points Accounting Management (RPAM) System started and ran parallel with the manual system until full conversion on 1 October 1987. A major update to the RPAM System took place in 1999. The products of this system are the automated annual NGB Form 23-series for each Soldier.

*b.* The State JFHQ (the States are collectively, the 50 States, the Commonwealth of Puerto Rico, the Virgin Islands, Guam, and the District of Columbia) maintains the RPAM System and feeds summary information to NGB, (ARNG-HRP-T) to update ARNG records.

*c.* At the end of each anniversary year, the system generates the NGB Form 23A (Army National Guard Current Annual Statement). The statement is a cumulative report of retirement points earned during each of the Soldier's anniversary years by category and totals. Attached to the summary report is the NGB Form 23A1 (Army National Guard Retirement Points Statement Supplemental Detail Report) that lists the following:

- (1) Retirement points.
- (2) Details of periods by date.
- (3) Type of duty and category such as training periods, membership, and correspondence courses/miscellaneous headings under IDT; Inactive Duty Funeral Honors; and active service (active and full-time National Guard duty (FTNGD)).

- (4) Paid or nonpaid status.

*d.* All statements are available to Soldiers through their unit of assignment or the State JFHQ.

*e.* Former members may request certified copies of the Retirement Points History Statement from the State JFHQ to document credit for—

- (1) Subsequent service in another RC.
- (2) Any component from which they are retiring based on LOS or disability retirement from active service or inactive service.
- (3) Previously issued (closeout) statements for former ARNG/ARNGUS members.

## **7-10. Army National Guard retirement planning briefing**

A State Military Personnel Management Office senior military personnel officer, or State RSO, conducts the retirement planning briefing during the Soldier's 18th or 19th qualifying year of service.

## **7-11. Notification of eligibility for Retired Pay (15-year letter or 20-year letter)**

*a.* The RPAM system will determine when a Soldier has completed the required qualified service for non-regular retirement and will automatically generate the 20-year NOE. The CNGB will ensure that a NOE for Retired Pay is produced. The CNGB will ensure that a 15-year NOE is produced for Soldiers with more than 15, but less than 20 qualifying years of service who are medically disqualified from further service. Refer to NGR 680-2 and the RPAM System User Manual (available to authorized users within the RPAM system) for details on this process.

*b.* The NOE must include a notice of eligibility to make an election under the RCSBP. The Soldier has 90 days after receipt of the NOE to make an RCSBP election (see chap 4).

*c.* The CNGB will ensure that literature is provided with the NOE that explains the RCSBP. It must also include all of the DD Form 2656 series with which the Soldier may make an election.

*d.* The CNGB or his designee will sign each NOE. That officer fulfills the SECARMY's responsibility to notify each member of eligibility for non-regular retirement within 1 year as stated in 10 USC 12731.

*e.* The issuance by the CNGB, or his designee, of a 15-year NOE for Retired Pay at age 60 to Soldiers with a finding of unfit is only required in certain circumstances. A member of the Selected Reserve may qualify based on losing qualification to continue in the Selected Reserve solely due to medical condition and not as a result of own misconduct, that fail the medical retention standards of 10 USC 12731, AR 40-501, AR 140-10, and AR 635-40. They must have completed at least 15 years, but less than 20 years of qualifying service.

## **7-12. Application for retired pay**

*a.* ARNG/ARNGUS Soldiers who meet the qualification for Regular (Active Service) retirement will apply for retirement through the State AGR Office. Soldiers may be processed for retirement either at an installation transition center or at the State JFHQ location as ordered by the State AGR Office.

b. ARNG/ARNGUS Soldiers who are found eligible for a disability retirement or disability separation with transfer to the Retired Reserve (15-year or 20-year NOE) will be processed by the State JFHQ using the current regulatory guidance and policy for the ARNG.

c. Eligible members of the ARNG/ARNGUS (in receipt of a NOE) may apply to their State JFHQ for discharge from the State and transfer to the USAR per NGR 635–100, NGR 600–101, or NGR 600–200 for assignment to the Retired Reserve or another USAR category.

d. Former Soldiers discharged from the ARNG/ARNGUS have no current military status. These individuals may contact the RSO of the State from which last discharged or HRC to request assistance with their retirement application or to obtain required documentation of their National Guard Service. Retirement application information is available at <https://www.hrc.army.mil>.

e. Members or former members who are within 1 year of eligibility for retired pay for non-regular service (at age 60 or an earlier age) should begin the application process for retired pay. Retirement application information is available at <https://www.hrc.army.mil>. Eligible members may request assistance from the State RPAM administrator or RSO to complete their application. Applications should be received by HRC no more than 9 months and no less than 90 days before the expected non-regular retirement date. Refer to paragraph 7–20 for additional information regarding non-regular retirement applications.

### **7–13. Extension policy guidance, beyond age 60**

a. All requests for extension must be submitted to, and a decision rendered by, the State Adjutant General before the Soldier submits a request for retirement.

b. The State Adjutant General approves requests for extension to age 62 for enlisted personnel. Waivers beyond age 62 require the approval of ARNG Enlisted Policy Branch (ARNG–HRH–E).

c. Officers and warrant officers must process their requests for extensions through the State Adjutants General to the ARNG Policy Division for approval.

d. Once a Soldier applies for regular/non-regular retirement and the application has been processed, NGB will not grant a waiver (NGB–ARH Policy Memo 09–026, dated 13 August 2009). There are no exceptions.

e. Soldiers mobilized and currently in a medical hold past age 60 require written notification of the extension signed by the commander of the Warrior Transition Brigade or higher. This will serve as the waiver approval in these instances. Any extension of ARNG/ARNGUS Soldiers must be coordinated with the Office of TAG of the assigned State.

### **7–14. Additional references**

ARNG/ARNGUS Soldiers can go to the following websites for additional information: <https://myarmybenefits.us.army.mil> or <https://soldierforlife.army.mil/>.

## **Section III**

### **U.S. Army Reserve**

#### **7–15. Scope**

This section is an overview of USAR non-regular retirement policies.

#### **7–16. U.S. Army Reserve background**

a. Before 1982, there was no centralized or automated capture and storage of accumulated participation points for members of the USAR. Recording each year’s points for TPU Soldiers was a manual process that required filing in the Soldier’s military personnel records jacket. The Soldier received an annual automated data processing punch card, which recorded the previous retirement years’ earned points.

b. In 1981 the predecessor to HRC, the RC Personnel Administration Center created the RPAS, an automated system that annually accumulates and verifies retirement point data for each Reserve Soldier. By using RPAS, analysts can easily correct errors on a Soldier’s record. The RPAS also provides the following capabilities:

- (1) An accurate annual record of military service and participation.
- (2) An automated 20-year letter upon qualification.
- (3) Eliminates annual reporting of paid attendance and school completion by USAR units.
- (4) Provide a valid data source for use by DoD in projecting future retirement costs.
- (5) Input to the MyArmyBenefits retired pay calculator through the Total Army Personnel Data Base-Reserve (TAPDB–R).

### **7-17. U.S. Army Reserve retirement planning briefing**

- a. Army Reserve RSOs will provide a retirement planning briefing to Reserve Soldiers between the 18th and 20th year of qualifying service.
- b. The DA retirement planning briefing will be presented. USAR-specific and local information may be added.
- c. Soldiers should submit their completed retired pay application to HRC no more than 9 months and no less than 90 days prior to their expected non-regular retirement date.

### **7-18. U.S. Army Reserve non-regular service retirement**

- a. The RPAS was implemented to facilitate compliance with a number of laws and to provide an automated method to ensure timely recording and verification of all retirement points earned during a USAR Soldier's career. The DA Form 5016 was, until 2007, sent annually to each Soldier within 2 months of their retired year end date. The DA Form 5016 is only available online at the HRC website at: <https://www.hrcapps.army.mil/portal/>. Users must log in using a common access card or an Army Knowledge Online or DS logon user name and password, then click on the "Reserve/retiree/Veteran Record" link, then click on "Statement of Retirement Points" to view the current statement. Soldiers will review the DA Form 5016 annually and inform their chain of command of any necessary corrections.
- b. 10 USC 12731 provides an entitlement to retired pay and benefits for eligible members of the RCs at non-regular retirement. In order to receive retired pay, Soldiers must—
  - (1) Be at the age of eligibility, usually age 60, unless eligible for reduced age retirement (see para 7-3 for reduced age retirement eligibility).
  - (2) Have performed at least 20 years of qualifying service computed under 10 USC 12732.
  - (3) Have completed the last 8 years of qualifying service in the RC if attaining 20 qualifying years on or before 4 October 1994 or the last 6 years if attaining 20 qualifying years between 5 October 1994 and 24 April 2005. There is no minimum RC service requirement after 24 April 2005.
  - (4) Apply for retired pay by submitting an application to the Commander, U.S. Army Human Resources Command, (RPM-D-ROR-GAR), 1600 Spearhead Division Avenue, Department 482, Fort Knox, KY 40122-5402.

### **7-19. Notification of Eligibility for Retired Pay (15-year letter or 20-year letter)**

- a. In 1966, PL 89-652 imposed a requirement on the Service Secretaries to notify members of the RCs when they had completed sufficient years for retired pay purposes. The Army RCs' notification format is titled, "Notification of Eligibility for Retired Pay," commonly referred to as the 20-year letter.
- b. 10 USC 12731 requires all eligible Soldiers to receive this notification letter within 1 year after completing 20 qualifying years of service for retired pay purposes.
- c. Issuance of the NOE for Retired Pay identifies Soldiers entitled to receive retired pay at non-regular retirement.
- d. Soldiers are required to keep their address current with the Commander, HRC, 1600 Spearhead Division Avenue, Department 482, Fort Knox, KY 40122-5402. Soldiers can update their information by logging into the HRC record portal at <https://www.hrcapps.army.mil/portal/> using their DS logon. Once signed in, select Reserve/Retiree/Veteran record and select edit in the contact information field to update, or Soldiers can contact HRC to ensure they have the current mailing address by calling 1-888-276-9472.
- e. The HRC will issue 15-year NOEs to Soldiers medically disqualified from future service for physical or other medical reasons (see 10 USC 12731). These Soldiers will have served at least 15 but less than 20 years of qualifying service, and meet all other eligibility criteria for a non-regular retirement.

### **7-20. Retirement application packet**

- a. RC Soldiers should complete and send a completed retirement application to HRC no earlier than 9 months and no less than 90 days prior to the retirement eligibility date. Retirement application information is available at <https://www.hrc.army.mil>.
- b. Upon receipt of the 20-year NOE, eligibility for retired pay based on non-regular service may not be denied or revoked on the basis of any error, miscalculation, misinformation, or administrative determination of years of service performed, unless it resulted directly from fraud or misrepresentation.
- c. The HRC can correct administrative errors, such as the awarding of too many points.
- d. The retirement application packet consists of the following documents:
  - (1) DD Form 108.
  - (2) DD Form 2656.
  - (3) SF 1199A (optional).

*e.* Soldiers are required to complete the forms and send them to U.S. Army Human Resources Command, (RPM-D-ROR-GAR), 1600 Spearhead Division Avenue, Department 482, Fort Knox, KY 40122-5402 with supporting documentation, such as—

- (1) DA Form 5016 or NGB Form 23 (Army National Guard Retirement Points History Statement).
- (2) The NOE for Retired Pay (15- or 20-year letter).
- (3) Separation order (transfer order to the Retired Reserve).
- (4) DD Form 2656-5.

*f.* Soldiers must include source documents not already on file for dependent changes that occur in the Soldier's life, such as death of spouse, divorce, remarriage, adoptions, and birth.

*g.* Retired pay normally begins on the Retired Soldier's 60th birthday. All retired payments are made the first day of the month following the month that the Soldier earned the pay (for example, a Soldier who retires on 1 May will receive the first retired payment on 1 June). When the first day of the month is on a weekend or holiday, retired payments are made on the last business day before the weekend or holiday.

#### **7-21. Policy guidance for extensions beyond age 60**

Soldiers seeking an extension beyond their mandatory removal date for either maximum age or maximum years of service will comply with AR 140-10.

## Appendix A

### References

#### Section I

##### Required Publications

Unless otherwise indicated, all Army publications are available on the Army Publishing Directorate website at <https://armypubs.army.mil/>. USCs are available on the USC website at <https://uscode.house.gov>.

##### AR 25–22

The Army Privacy Program (Cited in para 1–13.)

##### AR 25–30

Army Publishing Program (Cited on the title page.)

##### AR 25–50

Preparing and Managing Correspondence (Cited in para 1–10*c*.)

##### AR 27–3

The Army Legal Assistance Program (Cited in para 2–1*u*.)

##### AR 600–8

Military Human Resources Management (Cited in para 1–1.)

##### AR 635–8

Separation Processing and Documents (Cited in para 1–8*d*(5).)

##### AR 637–1

Army Compensation and Entitlements Policy (Cited in para 2–9*b*.)

##### 10 USC 1401

Computation of retired pay (Cited in para 6–5*b*.)

##### 10 USC 1409

Retired pay multiplier (Cited in para 6–4*b*(1).)

##### 37 USC 354(f)

Special pay: 15-year career status bonus for members entering service on or after August 1, 1986 (Cited in para 6–4*e*.)

#### Section II

##### Related Publications

A related publication is a source of additional information. The user does not have to read it to understand this publication. Unless otherwise indicated, all Army publications are available on the APD website at <https://armypubs.army.mil/>. DoD publications are available on the ESD website at <https://www.esd.whs.mil/>. USCs are available on the USC website at <https://uscode.house.gov>. Public Laws are available at <https://www.govinfo.gov/>. National Guard Regulations are available at <https://www.ngbpdc.ngb.army.mil>.

##### AFI 36–3026

Identification Cards for Members of the Uniformed Services, their Eligible Family Members, and Other Eligible Personnel

##### AR 1–100

The Army Gift Program

##### AR 11–2

Managers' Internal Control Program

##### AR 15–1

Department of the Army Federal Advisory Committee Management Program

##### AR 25–1

Army Information Technology



**AR 25–400–2**

The Army Records Information Management System (ARIMS)

**AR 40–501**

Standards of Medical Fitness

**AR 135–18**

The Active Guard Reserve Program

**AR 135–180**

Retirement for Non-Regular Service

**AR 140–10**

Assignments, Attachments, Details, and Transfers

**AR 215–1**

Military Morale, Welfare, and Recreation Programs and Nonappropriated Fund Instrumentalities

**AR 290–5**

Army Cemeteries

**AR 570–4**

Manpower Management

**AR 600–8–19**

Enlisted Promotions and Reductions

**AR 600–8–22**

Military Awards

**AR 600–8–24**

Officer Transfers and Discharges

**AR 600–20**

Army Command Policy

**AR 600–25**

Salutes, Honors, and Courtesy

**AR 635–40**

Disability Evaluation for Retention, Retirement, or Separation

**AR 635–200**

Active Duty Enlisted Administrative Separations

**AR 638–8**

Army Casualty Program

**DA Pam 25–403**

Guide to Recordkeeping in the Army

**DA Pam 600–8**

Military Human Resources Management Administrative Procedures

**DoD 7000.14–R Volume 7A, Chap 66**

Department of Defense Financial Management Regulation (FMR) (Available at <https://comptroller.defense.gov/>.)

**DoDI 1332.42**

Survivor Benefit Plan

**NGR 600–5**

The Active Guard Reserve (AGR) Program Title 32, Full Time National Guard Duty (FTNGD) Management

**NGR 600–100**

Commissioned Officers — Federal Recognition and Related Personnel Actions

**NGR 600–101**

Warrant Officers — Federal Recognition and Related Personnel Actions

**NGR 600–200**

Enlisted Personnel Management

**NGR 635–100**

Termination of Appointment and Withdrawal of Federal Recognition-Incl Change 1

**NGR 680–2**

Automated Retirement Points Accounting Management

**PL 89–652**

To amend Title 10, United States Code, to limit the revocation of retired pay of members of the armed forces, and for other purposes

**4 USC 4**

Pledge of allegiance to the flag; manner of delivery

**4 USC 9**

Conduct during hoisting, lowering or posting of flag

**5 USC 8432**

Contributions

**10 USC Chapter 61, Sections 1201 through 1222**

Retirement or Separation for Physical Disability

**10 USC 101**

Definitions

**10 USC 638**

Selective early retirement

**10 USC 1072**

Definitions

**10 USC 1201**

Regulars and members on active duty for more than 30 days: retirement

**10 USC 1202**

Regulars and members on active duty for more than 30 days: temporary disability retired list

**10 USC 1208**

Computation of service

**10 USC 1211**

Members on temporary disability retired list: return to active duty; promotion

**10 USC 1370**

Regular commissioned officers

**10 USC 1371**

Warrant officers: general rule

**10 USC 1372**

Grade on retirement for physical disability: members of armed forces

**10 USC 1405**

Years of service

**10 USC 1406**

Retired pay base for members who first became members before September 8, 1980: final basic pay

**10 USC 1407**

Retired pay base for members who first became members after September 7, 1980: high-36-month average

**10 USC 1410**

Restoral of full retirement amount at age 62 for certain members entering on or after August 1, 1986

**10 USC 1431**

Election of annuity: members of armed forces

**10 USC 1447 through 10 USC 1455**

Survivor Benefit Plan

**10 USC 1448**

Application of plan

**10 USC 1449**

Mental incompetency of member

**10 USC 7251**

Presentation of United States flag upon retirement

**10 USC 7314**

Twenty to thirty years: enlisted members

**10 USC 7361**

Computation of retired pay

**10 USC 12301**

Reserve components generally

**10 USC 12302**

Ready Reserve

**10 USC 12304**

Selected Reserve and certain Individual Ready Reserve members; order to active duty other than during war or national emergency

**10 USC 12305**

Authority of President to suspend certain laws relating to promotion, retirement, and separation

**10 USC 12310**

Reserves: for organizing, administering, etc., reserve components

**10 USC 12406**

National Guard in Federal service: call

**10 USC 12605**

Presentation of United States flag: members transferred from an active status or discharged after completion of eligibility for retired pay

**10 USC 12731**

Age and service requirements

**10 USC 12732**

Entitlement to retired pay: computation of years of service

**10 USC 12733**

Computation of retired pay: computation of years of service

**10 USC 12771**

Reserve officers: grade on transfer to Retired Reserve

**32 USC**

National Guard

**32 USC 502(f)**

Required drills and field exercises

**36 USC 301**

National anthem

**37 USC 211**

Participation in Thrift Savings Plan

**37 USC 356**

Continuation pay: full TSP members with 8 to 12 years of service

**37 USC 373**

Repayment of unearned portion of bonus, incentive pay, or similar benefit, and termination of remaining payments, when conditions of payment not met

**38 USC 5304**

Prohibition against duplication of benefits

**38 USC 5305**

Waiver of retired pay

**Section III****Prescribed Forms**

Unless otherwise indicated, DA forms are available on the Army Publishing Directorate (APD) website (<https://armypubs.army.mil>) and DD forms are available on the Office of the Secretary of Defense (OSD) website (<https://www.esd.whs.mil/dd/>).

**DA Label 180**

Soldier for Life Window Sticker (Exterior) (Prescribed in para 1–8*d*(1)(*d*).)

**DA Label 180–1**

Soldier for Life Window Sticker (Interior) (Prescribed in para 1–8*d*(1)(*e*).)

**DD Form 2656–8**

Survivor Benefit Plan (SBP) - Automatic Coverage Fact Sheet (Prescribed in para 4–3*f*(3)(*c*).)

**Section IV****Referenced Forms**

Unless otherwise indicated, DA Forms are available on the APD website (<https://armypubs.army.mil>) and DD forms are available on the OSD website (<https://www.esd.whs.mil/>). NGB forms are available at the National Guard Bureau website (<https://www.ngbpdc.ngb.army.mil>) and Standard forms are available at the General Services Administration website (<https://www.gsa.gov>).

**DA Form 11–2**

Internal Control Evaluation Certification

**DA Form 2028**

Recommended Changes to Publications and Blank Forms

**DA Form 2656**

Data for Payment of Retired Personnel

**DA Form 5016**

Chronological Statement of Retirement Points (Available at <https://www.hrcapps.army.mil/portal/>.)

**DD Form 108**

Application for Retired Pay Benefits

**DD Form 214**

Certificate of Release or Discharge from Active Duty

**DD Form 220**

Active Duty Report

**DD Form 577**

Appointment/Termination Record - Authorized Signature

**DD Form 2656**

Data for Payment of Retired Personnel

**DD Form 2656–1**

Survivor Benefit Plan (SBP) Election Statement for Former Spouse Coverage

**DD Form 2656–2**

Survivor Benefit Plan (SBP) Termination Request

**DD Form 2656–5**

Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate

**DD Form 2656–6**

Survivor Benefit Plan Election Change Certificate

**DD Form 2656–10**

Survivor Benefit Plan (SBP)/Reserve Component (RC) SBP Request For Deemed Election

**DD Form 2769**

Application for Annuity Certain Military Surviving Spouses

**DD Form 2891**

Authorization for Retired Serviceman's Family Protection Plan (RSFPP) and/or Survivor Benefit Plan (SBP) Costs Deduction

**NGB Form 22**

Report of Separation and Record of Service

**NGB Form 23**

Army National Guard Manual Retirement Points History Statement

**NGB Form 23A**

Army National Guard Current Annual Statement

**NGB Form 23A1**

Army National Guard Retirement Points Statement Supplemental Detail Report

**NGB Form 23B**

Army National Guard Retirement Points History Statement

**SF 1199A**

Direct Deposit Sign-Up Form

## **Appendix B**

### **Retirement Services Areas of Responsibility**

#### **Section I**

##### **Continental United States**

###### **B-1. Overview**

Garrison commanders are responsible for providing Retirement Services to the Retired Soldiers and survivors and their Families who reside within the zip codes assigned to their installations below.

###### **B-2. Fort Belvoir, VA**

- a.* 20600-99
- b.* 22002-22999
- c.* 23441, 71
- d.* 26707, 15, 20, 31, 34, 37, 38-42, 68
- e.* 26800-07, 09-16, 18-51, 53-64, 66-99

###### **B-3. Fort Benning, GA**

- a.* 30000-30399
- b.* 30513, 22, 36, 39-41, 55, 59, 60
- c.* 30705-11, 19-25, 30-39, 40, 41, 47, 50-57
- d.* 30805
- e.* 31001-3129
- f.* 31601-32399
- g.* 32619, 48, 80, 92-93
- h.* 35010, 45, 72, 81, 85, 89
- i.* 35136, 71, 83
- j.* 36002-36199
- k.* 36256
- l.* 36800-36899
- m.* 39810-97

###### **B-4. Fort Bliss, TX**

- a.* 78851
- b.* 79717-79999
- c.* 87000-88999

###### **B-5. Fort Bragg, NC**

27000-28999

###### **B-6. Fort Campbell, KY**

- a.* 37000-38599
- b.* 42000-42099
- c.* 42100-23, 32-42, 62, 75-79
- d.* 42200-34, 36-56, 61-63, 65-69, 73-83, 85-99
- e.* 42300-63, 65-78
- f.* 42400-42499

###### **B-7. Carlisle Barracks, PA**

- a.* 15001-16909
- b.* 18855-19640

###### **B-8. Fort Carson, CO**

- a.* 80000-83199

b. 83900–84999

**B–9. Joint Base McGuire-Dix-Lakehurst, NJ**

- a. 07000–07899
- b. 07900–08499
- c. 08500–08599
- d. 08600–08699
- e. 08700–08799
- f. 08800–08899
- g. 08900–08999
- h. 09000–09999
- i. 18039, 41, 47, 54, 70, 74, 76–77, 81, 84
- j. 18900–19499
- k. 19520, 25
- l. 23883

**B–10. Fort Drum, NY**

- a. 03000–05729
- b. 05780–05900
- c. 12900–14999
- d. See also B–42

**B–11. Joint Base Langley-Eustis, VA**

- a. 22434
- b. 23000–01, 03, 13, 16–23, 25–26, 28–29, 31–37, 39, 41, 43–46, 48–54, 56–59, 61–62, 64, 66–74, 76–82, 87–88, 90–92, 94–99
- c. 23100–01, 04, 06–10, 14–16, 18–19, 21–23, 25–39, 41–46, 48–49, 51–59, 61–85, 87–88, 90–92, 94–99
- d. 23304–15, 20–28, 97
- e. 23424, 30–39, 50–79, 81, 87, 89–99
- f. 23500–23599
- g. 23600–23699
- h. 23700–23799
- i. 23808, 27–29, 37, 44, 47, 51, 59, 66, 74, 78, 98

**B–12. Fort Gordon, GA**

- a. 29620–33, 38–43, 46, 53–60, 64–67, 69–80, 82–86, 89–94, 96–97
- b. 29800–29899
- c. 30002, 03, 10–19, 21, 24–26, 28–49, 52, 54–56, 58, 70–74, 78, 79, 83–88, 91–96, 98, 99
- d. 30216, 28, 33, 34, 36–38, 48, 50, 52, 53, 60, 73, 74, 81, 87, 88, 94, 96–98
- e. 30304, 17, 19, 22, 29, 33, 38, 40, 41, 45, 46, 56, 59, 60, 62, 66
- f. 30413, 16, 22, 24, 26, 30–34, 41, 42, 54–56, 64, 67, 77
- g. 30501–04, 06, 10–38, 42, 44–49, 52–54, 57, 58, 62–68, 71–73, 75–77, 80–82, 97–99
- h. 30600–19, 20–54, 50, 55, 56–79, 80–99
- i. 30800–30999
- j. 31000, 02–03, 09–10, 17–22, 24, 26, 31–35, 38, 42, 44, 45, 49, 52, 54, 59, 61–65, 67, 75, 82–83, 85, 87, 89–90, 94–96
- k. 31119, 41, 45, 46
- l. 31201–13, 17, 20, 21, 94–97
- m. 39901

**B–13. Fort Hamilton, NY**

- a. 10000–10499
- b. 11000–11999

**B–14. Fort Hood, TX**

- a. 75000–75899

- b. 75900–27, 29–31, 35, 37, 41–50, 54, 58–59, 61–65, 68–76, 78, 80–99
- c. 76000–76999
- d. 77100–77299
- e. 77300–26, 28–34, 40–49, 56–59, 62–67, 70–72
- f. 77426
- g. 77800–77899
- h. 78600–09, 11–13, 15, 17–22, 24–28, 34–37, 39, 41–43, 50–54, 60, 64–65, 69–7
- i. 78700–78799
- j. 78942–44, 47, 53, 57
- k. 79000–79699
- l. 79700–16, 20–29, 31–33, 52, 60, 76, 78, 82

**B–15. Fort Huachuca, AZ**

85000–86999

**B–16. Fort Jackson, SC**

- a. 29001–29010, 20–36, 45–46, 53–58, 67, 70–82
- b. 29108, 15–18, 23–25, 35, 38, 48–60, 29169–29175
- c. 29212, 29228
- d. 29301–29316, 19, 25, 30–32, 40–41, 51, 60, 70–72, 79–84
- e. 29401–29425, 33, 36–38, 40–42, 50–57, 61, 68, 71, 74, 79–81, 83, 88–99
- f. 29500–29518, 25–28, 32–40, 44–46, 54, 56, 64–99
- g. 29600–29626, 35–36, 43–53, 58–66, 71–96
- h. 29706–29709, 20–22, 44–99
- i. 29800–29812, 19–21, 24, 28, 35, 38, 40, 44–45, 48, 99
- j. 29911–24, 29–33, 39, 44–45

**B–17. Fort Knox, KY**

- a. 24700–26699
- b. 26701, 05, 13, 16, 23, 63–64
- c. 40000–41999
- d. 42124–31, 43–61, 63–74
- e. 42235, 57–60, 64, 70–72, 84
- f. 42364, 79–99
- g. 42500–47999
- h. 60922–60999
- i. 61500–61999
- j. 62400–09, 11–12, 14–17, 19–99
- k. 62500–10, 12–32, 34–37, 39–59, 61–99
- l. 62613–17, 22–23, 25, 29–37, 42–48, 51–64, 66–67, 69–73, 75–79, 82, 84, 86–89, 93, 95–99
- m. 62700–62799
- n. 62805–09, 11, 13, 15, 17–18, 20, 28–30, 33, 36, 40, 45, 47–48, 52–53, 55, 57–58, 60, 62–63, 65–66, 68–69, 72–73, 77–80, 83, 85–87, 94

**B–18. Fort Leavenworth, KS**

- a. 63551, 56–57, 65–99
- b. 64001–11, 15–18, 20–60, 62–82, 84–89, 91–99
- c. 64100–64699
- d. 65320–21, 25, 27, 30–32, 39–44, 46–47, 49, 51–53
- e. 66002–09, 11–12, 16–25, 27–31, 34–35, 37–38, 41–52, 54–55, 57–63, 65–66, 68–70, 72–74, 77, 81–90, 94, 96–99
- f. 66100–66399
- g. 66403–06, 08, 12, 15–20, 22, 24–25, 28–30, 34–37, 39–40, 42–48
- h. 66509, 15–16, 19, 22, 27, 29–30, 32, 34, 38, 40, 42, 50, 52
- i. 67855



**B-19. Fort Lee, VA**

- a. 22427, 46, 54, 75-76
- b. 22510, 14, 38, 46, 50, 60, 80
- c. 22843
- d. 22900-20, 24-32, 36-40, 43-47, 49-52, 54, 59, 63-64, 67, 69-71, 74-87
- e. 23002, 04-12, 14-15, 24, 27, 30, 38, 40, 42, 47, 55, 60, 63, 65, 75, 83-86, 89, 93
- f. 23102-03, 05, 11-13, 17, 20, 24, 40, 47, 50, 60, 86, 89, 93
- g. 23200-23299
- h. 23800-07, 09-26, 30-36, 38-43, 45-46, 48-50, 52-58, 60-65, 67-73, 75-77, 79-82, 84-97, 99
- i. 23900-24399
- j. 24400-40, 42-70, 72-99
- k. 24500-24699

**B-20. Joint Base Lewis-McChord, WA**

- a. 59000-59999
- b. 83200-83899
- c. 97000-99499
- d. See also B-43

**B-21. Fort McCoy, WI**

- a. 48000-56999
- b. 60000-61399
- c. 61400-10, 12-15, 17-19, 23-37, 41-49, 58-69, 72-99

**B-22. Fort Meade, MD**

- a. 17201, 14, 22, 35-36, 52, 67-68
- b. 17320, 25, 31, 40
- c. 17401, 04
- d. 17516, 22
- e. 17859
- f. 19700-19999
- g. 20118, 41, 76, 80
- h. 20607-08, 10, 13-15, 23, 29, 39, 57, 78, 85, 88-89
- i. 20700-21000
- j. 20838, 42, 50, 54, 71, 72, 77, 82, 86
- k. 21042-44, 74-75
- l. 21144, 55, 56, 57, 58
- m. 21228, 35, 44
- n. 21426
- o. 21502, 32, 50
- p. 21701-21798
- q. 21617
- r. 21811
- s. 22000-01, 04-12, 68, 75, 80
- t. 22117, 29, 31-32, 41, 70, 90
- u. 22504, 53
- v. 22601-3, 11, , 20, 24-25, 30, 37, 45-46, 55-56, 63
- w. 23300-03, 16-19, 29-96, 98-99
- x. 23400-01, 03-23, 26-29, 40-49, 80, 82-86, 88
- y. 25401-5, 9-11, 13-14, 19-22, 24-25, 27-28, 30-31, 34, 38, 41-43, 46
- z. 26405
- aa. 26700, 02-04, 06, 08-12, 14, 17-19, 21-22, 24-30, 32-33, 35-36, 43-62, 65-67, 69-99
- bb. 26808, 17, 52, 65
- cc. 26900-26999

**B-23. Joint Base Myer-Henderson Hall, VA**

- a. 20000-20599
- b. 22030-47
- c. 22151
- d. 22200-25
- e. 22301-02, 04-05, 14

**B-24. Fort Polk, LA**

- a. 70000-71599
- b. 75928, 32-34, 36, 38-40, 51-53, 55-57, 60, 66-67, 77, 79
- c. 77327, 35, 50-55, 60-61, 68-69
- d. 77514, 19, 33, 35, 38, 75, 80, 85
- e. 77611-16, 19, 24-49, 51-99
- f. 77700-77799

**B-25. Presidio of Monterey, CA**

- a. 88901-89835
- b. 89836-96199

**B-26. Redstone Arsenal, AL**

- a. 35000-09, 11-16, 17-33, 35-41, 43-44, 46-71, 73-80, 82-83, 86-87, 90-99
- b. 35100-35, 37-70, 72-75, 76-82, 85-87, 89-99
- c. 35200-35399
- d. 35400-40, 42, 44-49, 51-58, 60-61, 63-68, 71-83, 85-99
- e. 35500-35999
- f. 36200-55, 57-99

**B-27. Fort Riley, KS**

- a. 57000-58999
- b. 66010, 13-15, 26, 32-33, 36, 39-40, 53, 56, 64, 67, 71, 75-76, 78-80, 91-93, 95
- c. 66400-02, 07, 09-11, 13-14, 21, 23, 26-27, 31-33, 38, 41, 49-99
- d. 66500-08, 10-14, 17-18, 20-21, 23-26, 28, 31, 33, 35-37, 39, 41, 43-49, 51, 53-99
- e. 66600-67799
- f. 67800-54, 56-99
- g. 67900-69999

**B-28. Fort Rucker, AL**

- a. 32400-32599
- b. 35034, 42, 88
- c. 35184, 88
- d. 35441, 43, 50, 59, 62, 69-70, 84
- e. 36000-01, 04-05, 9-12, 15-19, 27-28, 32-35, 37-38, 40-42, 47-50, 55-56, 71, 81-82
- f. 36300-36799.
- g. 36900-36999
- h. 38600-39999

**B-29. Joint Base San Antonio, TX**

- a. 77000-77099
- b. 77336-39, 73-99
- c. 77400-25, 27-99
- d. 77500-13, 15-18, 20-32, 34, 36-37, 39-74, 76-79, 81-84, 86-99
- e. 77600-10, 17-18, 20-23, 50
- f. 77900-78599
- g. 78610, 14, 16, 23, 29-33, 38, 40, 44-49, 55-59, 61-63, 66-68, 76-99
- h. 78800-50, 52-99
- i. 78900-41, 45-46, 48-52, 54-56, 58-99

**B-30. Fort Sill, OK**

71600-74999

**B-31. Fort Stewart, GA**

- a. 29900-29999
- b. 30205
- c. 30400-12, 14-15, 17-21, 23-25, 27-29, 35-42, 43-55, 57-76, 78-99
- d. 30802, 22
- e. 31002, 09, 11, 12, 19, 21-23, 27, 37, 40, 49, 55, 60, 65, 75, 77, 83, 96
- f. 31300-31599
- g. 31600-19, 21-24, 26, 30-36, 39-42, 48, 50, 98, 99
- h. 31716, 42, 42, 50, 53, 60, 66, 69, 74, 98
- i. 32000-04, 14-37, 39-51, 54, 56-58, 61, 63-65, 67-70, 72-93, 95, 97-99
- j. 32100-32299
- k. 32600-18, 20-47, 49-79, 81-91, 94-99
- l. 32700-34999

**B-32. Watervliet Arsenal, NY**

- a. 01029
- b. 01201-03
- c. 01220-70
- d. 01343
- e. 05152
- f. 05201, 50-62
- g. 05340, 50, 52
- h. 05701-02
- i. 05730-77
- j. 12000-12099
- k. 12116-18, 22-24, 28, 31, 34, 37-38, 41-99
- l. 12200-12399
- m. 12406, 23, 27, 39, 45, 51, 54-55, 59, 63, 70, 73, 82, 85, 92
- n. 12513, 21, 23, 41, 65, 93
- o. 12800-12899
- p. 13315, 20, 26, 33, 35, 37, 42
- q. 13415, 57, 68, 82, 88
- r. 13747, 76, 96
- s. 13807, 08, 10, 20, 24, 25, 45, 49, 59, 61
- t. 12064
- u. 12116, 55, 97

**B-33. West Point, NY**

- a. 01000-28, 30-99
- b. 01100-01199
- c. 01200, 04-19, 71-99
- d. 01300-42, 44-99
- e. 01400-02999
- f. 06000-06999
- g. 10500-10999
- h. 12100-15, 19-21, 25-27, 29-30, 32-33, 35-36, 39-40
- i. 12400-05, 07-22, 24-26, 28-38, 40-44, 46-50, 52-53, 56-58, 60-62, 64-69, 71-72, 74-81, 83-84, 86-91, 93-99
- j. 12500-12, 14-20, 22, 24-40, 42-64, 66-92, 94-99
- k. 12600-12799

**B-34. Fort Leonard Wood, MO**

- a. 61411, 16, 20-22, 38-40, 50-57, 70-72

- b. 62000–62399
- c. 62410, 13, 18
- d. 62511, 33, 38, 60
- e. 62600–12, 18–21, 24, 26–28, 38–41, 49–50, 65, 68, 74, 80–81, 83, 85, 90–92, 94
- f. 62800–04, 10, 12, 14, 16, 19, 21–27, 31–32, 34–35, 37–39, 41–44, 46, 49–51, 54, 56, 59, 61, 64, 67, 70–71, 74–76, 81–82, 84, 88–93, 95–99
- g. 62900–63499
- h. 63500–50, 52–55, 58–64
- i. 63600–63999
- j. 64000, 12–14, 19, 61, 83, 90
- k. 64700–65299
- l. 65300–19, 22–24, 26, 28–29, 33–38, 45, 48, 50, 54–99
- m. 65400–65999
- n. 66000–01

**B–35. Tobyhanna Army Depot, PA**

16910–18854

**B–36. Aberdeen Proving Ground, MD**

- a. 21001, 05, 09, 10, 14, 15, 17, 18, 28, 34, 40, 47, 50, 78, 84, 85
- b. 21130, 32, 54, 60, 61
- c. 21901–03, 11, 12, 14–17, 20

**Section II**

**Outside the Continental United States**

**B–37. Headquarters, U.S. Army Europe and Africa (USAREUR–AF), Wiesbaden, Germany**

Countries in the USEUCOM and USAFRICOM areas of responsibility plus Egypt and Russia.

- a. *USAG Ansbach.*
  - (1) Illesheim, 09140
  - (2) Katterbach, 09264
- b. *USAG Bavaria.*
  - (1) Garmisch, 09053
  - (2) Vilseck, 09112
  - (3) Grafenwoehr, 09114
  - (4) Hohenfels, 09173
- c. *USAG Benelux.*
  - (1) Brunnsun, 09752
  - (2) Shape, 09705
  - (3) Chievres, 09708
  - (4) Brussels, 09714
- d. *USAG Italy.*
  - (1) Camp Darby, 09613
  - (2) Vicenza, 09630
- e. *USAG Rheinland-Pfalz.*
  - (1) Baumholder, 09034
  - (2) Rob, 09067
  - (3) Germersheim, 09095
  - (4) Sembach, 09142
  - (5) LRMC, 09180
  - (6) Kleber, 09227
- f. *USAG Stuttgart.*
  - (1) Patch, 09128
- g. *USAG Weisbaden.*
  - (1) Dagger, 09011

(2) Clay, 09096

**B-38. Headquarters, Eighth U.S. Army, Seoul, Korea**

Korea.

**B-39. U.S. Army Pacific**

West coast of Americas to east coast of Africa and from the Arctic to Antarctic, including Alaska and the Aleutian Islands.

*a. Joint Base Elmendorf-Richardson, AK.* Zip codes 99501 through 99699; Northern Pacific-Alaska including the Aleutian Islands.

*b. Fort Wainwright, AK.* Zip codes 99700 through 99950. Central Alaska to include Fort Greely.

*c. Schofield Barracks, HI.*

(1) 96700–96999.

(2) Central Pacific-Guam and the area east of Guam, Marshall Islands and American Samoa.

*d. Torii Station, Japan.* Okinawa, Philippines, and the countries in the U.S. Army Pacific Command area of responsibility in Southeastern Asia.

*e. Camp Zama, Japan.* Camp Zama, Japan and Western Pacific-Area west of Guam to include Australia, New Zealand, Papua New Guinea but excluding Korea.

*f. Korea.*

(1) USAG Yongsan responsible for Areas I and II, 96205.

(2) USAG Humphreys responsible for Areas III and IV, 96271.

**B-40. Fort Buchanan, PR**

*a.* 00600–00999.

*b.* South America, Central America, Mexico, and West Indies.

**B-41. Fort Drum, NY**

Canadian provinces of Manitoba, New Brunswick, Ontario, Prince Edward Island, Quebec, Newfoundland, and Nova Scotia.

**B-42. Joint Base Lewis-McChord, WA**

Canadian provinces of British Columbia, Alberta, and Saskatchewan.

## **Appendix C**

### **Army Reserve Retirement Services Areas of Responsibility**

#### **C–1. Overview**

RD commanders and the 9th MSC commander are responsible for providing Retirement Services to USAR Soldiers in the retirement process, and their Families who reside within the States, Territories, and/or countries assigned to their area of responsibility for Retirement Services as outlined below.

#### **C–2. 9th Mission Support Command**

- a.* American Samoa
- b.* Alaska
- c.* Guam
- d.* Hawaii
- e.* Saipan
- f.* Japan
- g.* Korea

#### **C–3. 63rd Readiness Division**

- a.* Arkansas
- b.* Arizona
- c.* California
- d.* New Mexico
- e.* Nevada
- f.* Oklahoma
- g.* Texas

#### **C–4. 81st Readiness Division**

- a.* Alabama
- b.* Florida
- c.* Georgia
- d.* Kentucky
- e.* Louisiana
- f.* Mississippi
- g.* North Carolina
- h.* South Carolina
- i.* Tennessee
- j.* Puerto Rico
- k.* U.S. Virgin Islands

#### **C–5. 88th Readiness Division**

- a.* Colorado
- b.* Iowa
- c.* Idaho
- d.* Illinois
- e.* Indiana
- f.* Kansas
- g.* Michigan
- h.* Minnesota
- i.* Missouri
- j.* Montana
- k.* North Dakota
- l.* Nebraska
- m.* Ohio
- n.* Oregon
- o.* South Dakota

- p.* Utah
- q.* Washington
- r.* Wisconsin
- s.* Wyoming

**C–6. 99th Readiness Division**

- a.* Connecticut
- b.* District of Columbia
- c.* Delaware
- d.* Massachusetts
- e.* Maryland
- f.* Maine
- g.* New Hampshire
- h.* New Jersey
- i.* New York
- j.* Pennsylvania
- k.* Rhode Island
- l.* Virginia
- m.* Vermont
- n.* West Virginia
- o.* Europe

## Appendix D

### Internal Control Evaluation

#### D-1. Function

The functions covered by this evaluation include retirement planning and SBP counseling; post-Retirement Services; and RSO training certification.

#### D-2. Purpose

The purpose of this evaluation is to help commands and RSOs evaluate key internal controls. It is not intended to cover all controls.

#### D-3. Instructions

Answers must be based on the actual testing of internal controls (for example, document analysis, direct observation, sampling, or simulation). Answers that indicate deficiencies must be explained and corrective action indicated in supporting documentation. These internal controls must be formally evaluated at least once every 3 years. Certification that this evaluation has been conducted must be accomplished on DA Form 11-2 (Internal Control Evaluation Certification). Formal evaluation results will be forwarded through the appropriate chain of command to the Director, Army Retirement Services.

#### D-4. Test questions

##### *a. Retirement Planning Services.*

- (1) Does every RA, ARNG/ARNGUS, and USAR Soldier receive a retirement planning briefing that includes the DA SBP briefing? (See paras 4-1a and 4-2a.)
- (2) Is the Soldier's SBP election dated on or before the spouse's written notarized concurrence and is the spouse's written concurrence dated prior to the Soldier being placed on the retired list? (See para 4-3f(3)(b).)
- (3) Does every active duty Soldier complete a DD Form 2656 with SBP election no later than 60 days before retirement and if electing any type of former spouse coverage also complete a DD Form 2656-1 with the DD Form 2656? (See para 4-4a.)
- (4) Are all RA Soldiers and their spouses counseled on the SBP categories and the effects of such elections at least 60 days before retirement by a DA-certified SBP counselor? (See para 4-3b.)
- (5) Does every ARNG/ARNGUS and Army Reserve Soldier attend a retirement planning briefing during the Soldier's 18th or 19th qualifying year of service? (See para 4-1b.)
- (6) Are all ARNG/ARNGUS and Army Reserve Soldiers counseled on the RCSBP categories and effects of such elections within 60 days of receiving a Notice of Eligibility for Retired Pay (20-year letter) by a DA-certified SBP counselor? (See paras 4-1b and 4-6b.)
- (7) Are provisions made to assist medically retiring Soldiers to attend a retirement planning/SBP briefing? (See para 4-1c.)
- (8) Does the RSO have a system to verify that every Soldier receives a retirement planning and SBP brief as directed? (See para 4-2c(1).)
- (9) Are all RA Soldiers completing and signing a SBP Counseling Statement after counseling and prior to making their SBP election? Is a copy provided to the Soldier and a copy forwarded to DFAS with the DD Form 2656? (See para 4-3c.)
- (10) Are Soldiers informed about using the MyArmyBenefits SBP premium calculator and are they provided current DA-developed SBP literature during SBP counseling? (See para 4-3d.)
- (11) Is certified mail, restricted delivery used to document the SBP counseling of absent spouses? (See para 4-3e.)
- (12) Are all possible adult surviving dependents or their guardians of Soldiers who die on active duty counseled about the SBP by the RSO? (See para 4-5a.)
- (13) Is Army Retirement Services apprised of the retirement of active duty mentally incompetent Soldiers so the Director, Army Retirement Services may make an SBP election the Soldiers' behalf? (See para 4-4b.)
- (14) Are 100 percent of Soldiers receiving an Army Retiring Soldier Commendation Program package prior to retiring, being transferred to the Retired Reserve, or being discharged after 20 years of creditable service in the RC? (See paras 1-8d(1) and 7-7.)
- (15) Is every Soldier offered the opportunity to participate in a retirement ceremony? (See para 1-8c.)



(16) Are RC Soldiers who are eligible for transfer to the Retired Reserve, but who elect to be discharged without specifying a component, counseled in writing by the first lieutenant colonel in the chain of command about the impact on their retired pay and benefits? (See para 7-4a.)

(17) Have all SBP counselors completed the SBP certification course within the previous year? (See paras 1-9c, 4-3a, 4-6a.)

(18) Have all RSOs and assistant RSOs completed RSO Program certification within the previous year? (See paras 1-9c, 2-1(a), 2-3b(5), and 2-5e(3).)

(19) Does the RSO refer all retiring Soldiers to the MyArmyBenefits retirement pay calculator?

*b. Post-Retirement Services.*

(1) Is the installation publishing a Retired Soldier newsletter annually and distributing it to Retired Soldiers and annuitants in its area of responsibility (app B)? (See para 3-2d(2).)

(2) Does the garrison commander conduct an annual retiree appreciation day and is the after action report forwarded to Army Retirement Services? (See paras 5-9b and 5-9h.)

(3) Does the RSO have a generic RSO email address? (See para 3-4.)

(4) Does the Installation Retiree Council meet at least semi-annually? (See para 5-8d(1).)

(5) Is the Installation Retiree Council preparing meeting minutes no later than 30 days after meeting adjournment and forwarding minutes to Army Retirement Services? (See para 5-8d(8).)

*c. Other.*

(1) Are the RSO and Assistant RSO appointed in writing? (See paras 2-3a(6) and 2-5d(1).)

(2) Is the command's Retirement Services webpage easily located from the command's home page? Does the RSO webpage have the required information? (See para 3-3.)

(3) Do the installation RSO's records show the adult survivor(s) of each Soldier who died on active duty was briefed on the SBP active duty death benefits? (See para 4-5a.)

(4) Are statistical reports submitted monthly on or before the due date? (See paras 2-5c(2)(f) and 2-5e(11).)

(5) Does the RSO have adequate procedures to protect the customers' personally identifiable information in hard copy, email, and electronic storage? (See para 1-13.)

(6) Does the installation Retirement Services Office have at least one person with current DFAS DRAS certification and access to assist Retired Soldiers and annuitants? (See para 2-5e(3)(c).)

## **D-5. Supersession**

This evaluation replaces the evaluation for the Retirement Services Program previously published in AR 600-8-7, dated 18 January 2017.

## **D-6. Comments**

Help make this a better tool for evaluating internal controls. Submit comments via email to [usarmy.pentagon.hqda-dcs-g-1.mbx.retirement-services-office@army.mil](mailto:usarmy.pentagon.hqda-dcs-g-1.mbx.retirement-services-office@army.mil).

## **Glossary**

### **Section I**

#### **Abbreviations**

**ACMSS**

annuities for certain military surviving spouses

**AGR**

Active Guard Reserve

**AMC**

U.S. Army Materiel Command

**AMHRR**

Army Military Human Resource Record

**AR**

Army regulation

**ARIMS**

Army Records Information Management System

**ARNG**

Army National Guard

**ARNGUS**

Army National Guard of the United States

**ARSCP**

Army Retiring Soldier Commendation Program

**ARSTAF**

Army Staff

**ASCC**

Army service component command

**BRS**

Blended Retirement System

**CAO**

casualty assistance officer

**CAR**

Chief, Army Reserve

**CG**

Commanding General

**CMAOD**

Casualty and Mortuary Affairs Operations Division

**CNGB**

Chief, National Guard Bureau

**COLA**

cost of living allowance

**CP**

continuation pay

**CPI**

consumer price index

**CRDP**

Concurrent Retired and Disability Pay

**CRSC**  
Combat-Related Special Compensation

**CSA**  
Chief of Staff, Army

**CSB**  
career status bonus

**DA**  
Department of the Army

**DARNG**  
Director, Army National Guard

**DCS**  
Deputy Chief of Staff

**DFAS**  
Defense Finance and Accounting Service

**DFAS–CL**  
Defense Finance and Accounting Service-Cleveland Center

**DIC**  
dependency and indemnity compensation

**DIEMS**  
date of initial entry into military service

**DoD**  
Department of Defense

**DoDI**  
Department of Defense instruction

**DRAS**  
Defense Retired and Annuitant Pay System

**DRU**  
direct reporting unit

**FMR**  
financial management regulation

**FTNGD**  
full-time National Guard duty

**GAR**  
Gray Area Retirements

**HQ**  
headquarters

**HQDA**  
Headquarters, Department of the Army

**HRC**  
U.S. Army Human Resources Command

**ID**  
identification

**IDT**  
Inactive Duty Training

**IMCOM**  
U.S. Army Installation Management Command

**iPERMS**  
interactive Personnel Electronic Records Management System

**JFHQ**  
Joint Forces Headquarters

**LOS**  
length of service

**MPM**  
Military Personnel Management

**MSC**  
mission support command

**NGB**  
National Guard Bureau

**NGR**  
National Guard regulation

**NOE**  
notification of eligibility

**OCONUS**  
outside continental United States

**OSD**  
Office of the Secretary of Defense

**PAO**  
public affairs office

**PL**  
public law

**RA**  
Regular Army

**RAD**  
retirement appreciation day

**RC**  
Reserve Component

**RCSBP**  
Reserve Component Survivor Benefit Plan

**RD**  
Readiness Division

**REDUX**  
Reduced Retired Pay Plan

**RPAM**  
Retirement Points Accounting Manager

**RPAS**  
Retirement Points Accounting System

**RSFPP**  
Retired Serviceman's Family Protection Plan

**RSO**  
Retirement Services Officer

**SBP**  
Survivor Benefit Plan

**SECARMY**

Secretary of the Army

**SFL**

Soldier for Life

**SME**

subject matter expert

**SNT**

special needs trust

**TAG**

State Adjutant General

**TAPDB-R**

Total Army Personnel Data Base-Reserve

**TPU**

troop program unit

**TRADOC**

U.S. Army Training and Doctrine Command

**TRANSPROC**

transition processing

**TRICARE**

tri-service medical care

**TSP**

Thrift Savings Plan

**USAG**

U.S. Army Garrison

**USAPDA**

U.S. Army Physical Disability Agency

**USAR**

U.S. Army Reserve

**USARC**

U.S. Army Reserve Command

**USC**

United States Code

**USFSPA**

Uniformed Services Former Spouses' Protection Act

**Section II****Terms****Area Retiree Council**

A council composed of retired military community volunteers from outlying areas of an installation's area of responsibility. Provides input to the Installation Retiree Council.

**Army Echoes**

The Army's official newsletter for Retired Soldiers and their Families published in accordance with AR 25-30. Army Echoes informs Retired Soldiers, surviving spouses, and their Family Members of their benefits and entitlements, current developments in the Army, and proposed changes to their benefits. Army Echoes strives to ensure Retired Soldiers remain Soldiers for Life who support the U.S. Army in their civilian communities.

**Army service component command Retiree Council**

A council composed of retired military community volunteers at the theater strategic level that focuses on policies, pending legislation, and issues of concern to Retired Soldiers, surviving spouses, and their Family members living overseas. The ASCC Retiree Council advises the ASCC commander.

**Change of Mission**

The Army's official newsletter for Soldiers in all three components with 17 or more years of service. Change of Mission educates Soldiers and their Families about the retirement process and all of the decisions they will make involving military retirement.

**Chief of Staff, Army Retired Soldier Council**

The council composed of Retired Soldier volunteers that reviews and analyzes strategic-level Retired Soldier issues of concern to Retired Soldiers, surviving spouses, and their Family members, and advises the Chief of Staff, Army.

**Date of initial entry into military service**

DIEMS is the date a Soldier first entered the military. It is the first time a Soldier enlisted or joined the RA or Reserves. This date is fixed—it does not change. Departing the military and rejoining does not affect the DIEMS.

**Defense Retiree and Annuitant Pay System**

A database containing Retired Soldiers and annuitant pay records. Retirement Services Officers can access the database to change bank, home, and tax information; reissue tax forms; and reissue retired pay statements among other things. Changes will only be made at the request of the Retired Soldier or annuitant.

**Department of Defense Self Service Logon**

Department of Defense Self Service Logon, commonly called DS Logon, is a user name and password used to log into select DoD websites.

**Former spouse**

The former husband or wife of a Soldier who, on or before the date of a court order (for example, final decree of divorce, dissolution, or annulment), was married to that Soldier.

**Function**

A defined segment of the Military Personnel System. The point where responsibility rests with a specific person at all levels of command.

**Garrison Retiree Council**

See Installation Retiree Council.

**Garrison Retirement Services Officers**

See Installation Retirement Services Officers.

**Gray Area Retired Soldier**

An RC Soldier who has completed sufficient years of qualifying service for retirement purposes, and is transferred to the Retired Reserve, but is not yet entitled to retired pay.

**High-3 or High-36**

The average basic pay for the highest 36 months of the individual's career. This typically, though not always, equals the average basic pay for the final 3 years of service.

**Installation Retiree Council**

A council composed of retired military community volunteers who meet periodically to consider issues, advise the garrison commander, and suggest improvements at the installation for the well-being of Retired Soldiers, surviving spouses, and their Family members. Used interchangeably with Garrison Retiree Council.

**Installation Retirement Services Officer**

Full-time, appropriated fund individual responsible for administering the installation Retirement Services Program within zip codes and geographic areas listed in appendix B. Used interchangeably with garrison Retirement Services Officer.

**Manpower management**

Development and application of manpower management for determining the minimum essential requirements to accomplish a Table of Distribution workload. The system identifies the operational improvements for increasing efficiency and effectiveness.

**MyArmyBenefits**

The Army's official benefits website at <https://myarmybenefits.us.army.mil/>. The service includes a website with benefits fact sheets, installation resource locators, and a series of benefits calculator that pull Soldiers' personal data from army systems.

**Non-Regular Service**

Non-Regular service refers to traditional duty in a RC status that is not active service.

**Retired Serviceman's Family Protection Plan**

The immediate forerunner of SBP.

**Retired Soldier**

A Retired Soldier is a Soldier who has been retired from the Army or who has transferred to the Retired Reserve (Gray Area Retired Soldiers). The word retired is a part of the Soldier's title and is capitalized. In concert with the SFL Program, a Retired Soldier is not referred to as a retiree.

**Retiree Appreciation Day**

An event conducted for retirees, surviving spouses, and Family members. The event's purpose is to express the Army's appreciation for Retired Soldiers' service, educate them about changes that affect them, and enlist their continued support for the Army.

**Soldier for Life Program**

Overarching Army program that promotes the mindset that Soldiers remain Soldiers after they leave the Army. An SFL promotes Army service to Americans and their allies wherever they live.

**Special needs trust**

A trust set up for the payment of survivor benefit annuities to totally incapacitated children.

**Survivor Benefit Plan**

An annuity plan into which retiring Soldiers may voluntarily pay and receive reduced retired pay in order to provide an annuity for qualified survivors following their deaths. All Soldiers on active duty receive coverage at no cost to themselves.

**Transition Processing System**

The Transition Processing (TRANSPROC) System is one of seven web-based applications that automate as well as integrate day-to-day installation processes using a centralized database. The TRANSPROC application provides an automated means of data collection and document processing to support the functional processes at installations for Soldiers in transition from active duty status to retirement, discharge, or release from active duty.

**Tri-service medical care**

The comprehensive military care system that went into effect in 1994 and is more commonly known as TRICARE.

**Vesting**

Being vested means having ownership. Vesting is the right a Servicemember has to keep the money contributed to their retirement account and interest earned on that money. Under the BRS, vesting is based on the length of time the Soldier is in the Uniformed Services. Once vested, the money in the Soldier's retirement account is theirs to keep when they leave the service.

**Work center**

A group of personnel that use similar machines, processes, methods, and operations to perform homogeneous work, usually located in a centralized area. The term is used to identify a relatively small activity within a broad organizational component or functional segment. Personnel within a work center perform work that basically contributes to the same end product or result; the duties are similar or closely related.

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