

Army Regulation 600–8–7

Personnel–General

Retirement Services Program

**Headquarters
Department of the Army
Washington, DC
18 January 2017**

UNCLASSIFIED

SUMMARY of CHANGE

AR 600–8–7

Retirement Services Program

This major revision, dated 18 January 2017—

- o Requires States and regional support commands to operate a retirement services office (para 1–8*b*).
- o Adds a requirement for Retirement Services Officer Certification (paras 1–8*c*, 2–1, 2–3, and 2–6*d*(3)).
- o Clarifies how to address Retired Soldiers (para 1–9).
- o Establishes policy for use of volunteers in Retirement Services Program offices (para 1–10).
- o Establishes policy for maintaining records in the retirement services offices (para 1–13).
- o Expands and clarifies responsibilities for the program (chap 2).
- o Clarifies program communications requirements (chap 3).
- o Requires and establishes timelines for Soldiers of all components to receive pre-retirement counseling (chap 4).
- o Clarifies Survivor Benefit Plan and Reserve Component Survivor Benefit Plan policy (chap 4).
- o Reorganizes retirement services policy into preretirement policy and postretirement policy (chaps 4 and 5).
- o Establishes policy for maintaining Survivor Benefit Plan elections (chap 5).
- o Clarifies Retired Soldier council policy program and changes the name of the Chief of Staff, Army, Retiree Council to Chief of Staff, Army, Retired Soldier Council (para 5–6).
- o Clarifies retiree appreciation day policy (para 5–8).
- o Clarifies career status bonus briefing policy and procedures (chap 6).
- o Combines U.S. Army National Guard and U. S. Army Reserve retirement services policy into one chapter (chap 7).
- o Updates installation retirement services officer areas of responsibility (app B).
- o Expands and clarifies the questions in the Internal Controls Evaluation (app C).

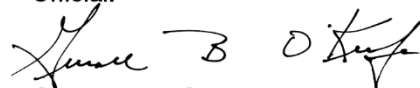
Effective 18 February 2017

Personnel–General
Retirement Services Program

By Order of the Secretary of the Army:

MARK A. MILLEY
General, United States Army
Chief of Staff

Official:



GERALD B. O'KEEFE
Administrative Assistant to the
Secretary of the Army

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 higher headquarters to the policy proponent. Refer to AR 25–30 for specific guidance.

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 appendix C).

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 (Soldier for Life Retirement Services Office), 251 18th Street South, Suite 210, Arlington, VA 22202–3531.

Suggested improvements. Users are invited to send comments and suggested improvements on DA Form 2028 (Recommended Changes to Publications and Blank Forms) directly to Office of the Deputy Chief of Staff, G–1 (Soldier for Life Retirement Services Office), 251 18th Street South, Suite 210, Arlington, VA 22202–3531.

Committee management statement. 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 the AR 15–1, then the proponent will follow all AR 15–1 requirements for establishing and continuing the group as a committee.

Distribution. This publication is available in electronic media only and is intended for command levels C, D, and E for the Active Army, and D and E for the Army National Guard/Army National Guard of the United States and the U.S. Army Reserve.

History. This publication is a major revision.

Summary. This regulation prescribes policies governing military personnel retirement services, the Survivor Benefit Plan, the Career Status Bonus, and the Chief of Staff, Army Retired Soldier Council. This regulation implements DODI 1332.42.

Applicability. This regulation applies to the Active Army, the Army National Guard/Army National Guard of the United States, and the U.S. Army Reserve, unless otherwise stated. It also applies to all retirement services officers and Survivor Benefit Plan counselors.

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

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Glossary

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

See appendix A.

1–3. Explanation of abbreviations and terms

See glossary.

1–4. Responsibilities

See chapter 2.

1–5. Overview

The Retirement Services Program is a set of programs and services directed by the Deputy Chief of Staff, G–1 (DCS, G–1), delivered by U.S. Army Installation Management Command (IMCOM), U.S. Army National Guard (ARNG), and U.S. Army Reserve (USAR) to comply with Federal statutes and Department of Defense (DOD) instructions. It is designed to assist Soldiers and their Families in their transition to retirement and to keep them updated on their benefits and entitlements after retirement. A primary element of retirement services is proper and timely counseling on the career status bonus (CSB), SBP and Reserve Component SBP (RCSBP). An effective Retirement Services Program ensures retiring and Retired Soldiers remain Soldiers for Life and support the Army wherever they live. This regulation is binding on all organizations that provide Army retirement services.

1–6. Manpower resources

The Manpower Staffing Standards System Military Personnel Division, Army common manpower staffing standard, includes the retirement services, CSB, and SBP programs. The Transition Center completes initial, administrative, final, and post-transition processing (TRANSPROC). Workload factors for determining the number of personnel within this broad personnel function are—

- a.* The total retirement actions processed. This includes the actual end-of-month count of retirement applications submitted and DD Form 214 (Certificate of Release or Discharge from Active Duty) and DA Form 5016 (Chronological Statement of Retirement Points) that are finalized for length of service and medical retirements (obtained from Army Records Information Management System) and the Retirement Points Accounting System (RPAS).
- b.* The total number of CSB actions processed.
- c.* The actual end-of-month count of the Army retired population (including Gray area Soldiers) and survivors under the Military Personnel Division's areas of responsibility defined in appendix B.
- d.* The number of Soldiers, Retired Soldiers, and surviving spouses advised in individual and group settings.

1–7. Principles of support

The military personnel system will include a function to—

- a.* Educate Active Army and Active Guard and Reserve Soldiers about the CSB at 14 1/2 years of service, and assist them in making a retired pay plan election.
- 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. Active Army and Active Guard and Reserve Soldiers will receive information about retirement pay plans during the CSB briefing and retirement and SBP information when they are within 12–24 months of their expected retirements. RC Soldiers will receive retirement and RCSBP/SBP information between their 18th and 20th year of service, with their Notification of Eligibility for Retired Pay at Age 60 (20 year letter), and prior to non-regular retirement. 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 or transition to the Retired Reserve by issuing:

(1) The Army Retiring Soldier Commendation Program package, which includes—

(a) Full-color letter signed by the Secretary of Army, Chief of Staff, Army (CSA) and Sergeant Major of the Army.

(b) U.S. flag (in accordance with Title 10 United States Code, Chapter 3681 (10 USC 3681) or 10 USC 12605).

(c) Retired Army Lapel Button, (AR 600–8–22).

(d) Two full-color Department of the Army (DA) Label 180 (Soldier for Life Window Stickers) (Exterior). DA Label 180 has adhesive on the back and is intended to adhere to the exterior of car windows. The DA Label 180–1 (Soldier for Life Window Stickers) (Interior) has the same appearance, but has adhesive on the front, and is intended to adhere to the interior of car windows. DA Label 180–1 may be ordered separately through the U.S. Army publications system.

(e) Packaging materials to allow all contents to reach the retiring Soldier in superior condition.

(2) In addition to the Army Retiring Soldier Commendation Program package, ARNG Soldiers may receive the Citizen Soldier for Life Retirement Commendation Package items to formally recognize their unique service to their states. The package does not prohibit the states and territories, including the District of Columbia, from providing their own retirement recognition programs or from supporting individual traditions that recognize Soldiers upon completion of service.

(3) 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.

1–8. 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 Regional Support Commands (RSC) will operate a Retirement Services Office 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 and associated personnel actions to Soldiers, Retired Soldiers, and surviving spouses.

c. Only RSOs who have successfully completed the DA RSO Program and SBP Certification Courses, and the Defense Finance and Accounting Service (DFAS) Defense Retiree and Annuitant System (DRAS) Course and SBP Counselors who have successfully completed the DA SBP Certification Course will advise/counsel Soldiers, Retired Soldiers, spouses, and surviving spouses. RSOs and SBP Counselors will recertify at least every 3 years.

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.

1–9. Courtesy

a. Retired Soldiers will be treated with the same courtesy as their active duty counterparts. They will be addressed by their retired rank, if known; otherwise, they will be addressed as “Sir” or “Ma’am.”

b. A Retired Soldier is a Soldier who has been retired from the Army and is in receipt of retired pay. The word retired is a part of the Soldier’s title and is capitalized. In concert with the Soldier for Life 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 rank in a Retired Soldier’s signature block.

d. Retired Soldiers, in or out of uniform, are authorized to render the hand salute to the United States flag when it is raised and lowered, when it passes them, and during the playing of the national anthem.

1–10. Volunteers

a. The RSO will refer Retired Soldiers who wish to volunteer to the installation volunteer coordinator for registration in the Volunteer Management Information System.

b. Volunteers may augment installation, State, and RSC RSOs if approved by local commanders. If approved by the local commander responsible for the RSO, these volunteers may be issued Volunteer Access Cards in order to access For Official Use Only information, the official Army email system, the DOD Retiree Address Finder system, and the Defense Retired and Annuity Pay System. These volunteers may perform 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 or counsel Soldiers about the CSB. All volunteers providing retirement services in Army facilities must be certified and be supervised by the installation, State, or RSC RSO.

1-11. 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.

1-12. Safeguarding personal information

The Privacy Act of 1974 and AR 340-21 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 340-21. Request for exceptions should be cleared with the local adjutant general.

1-13. Records Management

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

- (1) CSA Retired Soldier Council meeting reports will be maintained for the current year plus 6 years.
- (2) CSA Retired Soldier Council members' social security number and 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 SBP benefits will be maintained for the current year plus 1 year. Older records will be destroyed.

b. Retirement Service 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 SBP benefits will be maintained for the current year plus 1 year. Older records will be destroyed.
- (6) Records indicating which Soldiers assigned to the command/installation have received a CSB briefing there will be maintained for the current year plus 3 years. Older records will be destroyed.

Chapter 2 Responsibilities

2-1. Chief, National Guard Bureau

a. The Chief, NGB will—

- (1) Ensure ARNG Soldiers are familiar with and receive the retirement benefits and entitlements outlined in this regulation.
- (2) 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 Retirement Services Program.
- (3) Publish guidance for retirement services procedures to the ARNG.
- (4) Ensure States/Territories are sufficiently resourced to provide pre-retirement services to their Soldiers and surviving spouses.
- (5) Coordinate policy and program updates/improvements with the Army Retirement Services Office.

(6) Provide funding for and ensure National Guard Soldiers receive the Army Retiring Soldier Commendation Program package, in accordance with paragraph 1–7*d*, above when they enter the Retired Reserve or are discharged after qualifying for retired pay.

(7) Act as the ARSTAF point of contact for ARNG Soldiers who request retirement under the provisions of AR 635–200 and AR 600–8–24.

(8) Ensure that every AGR Soldier's CSB election is recorded on DD Form 2839 (Career Status Bonus (CSB) Election) and input to the Soldier's Interactive Personnel Electronic Records Management System (iPERMS) record.

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

b. The State Adjutant General will—

(1) Provide retirement services for current and former ARNG members.

(2) Collaborate with State and Federal agencies to provide timely retirement-related benefits, information, and services to current and former ARNG members.

(3) Appoint a State RSO in writing, and ensure the RSO completes the DA Retirement Services Officer Certification Course within 6 months of appointment.

(4) Ensure all state/territory personnel who counsel Soldiers, Retired Soldiers, and Family members about the SBP have completed the DA SBP Certification Course before they do so.

(5) Direct Title 32 USC AGRs 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 TRANSPROC.

c. State Retirement Points Accounting Manager/State Retirement Services Officer. The Retirement Points Accounting Manager (RPAM)/RSO will—

(1) Advise the State Adjutant General on all aspects of military retirement and the SBP.

(2) Supervise the delivery of the state's Retirement Services Program and the SBP.

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

(4) Complete the DA RSO Certification and recertify every 3 years.

(a) Complete the DA RSO Program Certification Course within 6 months of assuming the RSO duties.

(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.

(5) Ensure Soldiers and Family members receive pre-retirement briefings from qualified personnel for using briefings and materials furnished by HQDA and ARNG Retirement Services, in order to prepare them for a smooth transition to Civilian life.

(6) Counsel Soldiers, Retired Soldiers, surviving spouses, and Family members on SBP entitlements; assist them with all phases of making a RCSBP or SBP election, as directed by 10 USC 1447–1455. All Soldiers will be counseled between their 18th and 20th year of service. Process RCSBP and SBP elections.

(7) Order the Army Retiring Soldier Commendation Program Package for retiring Soldiers in accordance with paragraph 1–7*d*.

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

(9) If directed by the state Adjutant General, establish a state Retired Soldier council comprised of retired National Guardsmen to voice the concerns of Retired Soldiers to the Adjutant General (TAG). Ensure that council members are informed about matters affecting Retired Soldiers and annuitants and solicit their input and support as needed.

(10) In conjunction with the servicing legal assistance office (see AR 27–3), counsel active and Retired Soldiers and their spouses on the Uniformed Services Former Spouses' Protection Act (USFSPA).

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

(12) Provide services to active duty Soldiers and their Families within the state when they are not reasonably available from an active duty installation RSO.

(13) Educate the State's National Guard Soldiers, especially the leaders, about the Retirement Services Program.

(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) Issue Notification of Eligibility (NOE) for Retirement (15 and 20 year letters).

(18) Determine Defense Enrollment Eligibility Reporting System (DEERS) eligibility.

- (19) Prepare and submit retirement applications for non-regular retirement (excludes AGR and other active service retirement applications - See AGR Manager/Retirement Administrator).
 - (20) Submit a monthly metrics report through the National Guard chain of command to the Army RSO.
 - (21) Supervise the work of all volunteers providing retirement services to the State.
- d.* State Active Guard Reserve Managers/Active Guard Reserve Retirement Administrators. State AGR Managers/Retirement Administrators will—
- (1) Advise the State Adjutant General on all aspects of military retirement and the SBP.
 - (2) Supervise the delivery of the state's Retirement Services Program and the SBP.
 - (3) Counsel Soldiers, Retired Soldiers, and Family members concerning retirement benefits and entitlements.
 - (4) Complete the DA RSO Certification and recertify every 3 years.
 - a*) Complete the DA RSO Program Certification Course within 6 months of assuming the RSO duties.
 - 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.
 - (5) Conduct pre-retirement briefings for Soldiers and Family members using materials furnished by Army and ARNG Retirement Services, in order to prepare them for a smooth transition to Civilian life.
 - (6) Counsel Soldiers, Retired Soldiers, surviving spouses, and Family members on SBP entitlements; assist them with all phases of making a RCSBP or SBP election, as directed by 10 USC 1447-1455. All Soldiers will be counseled between their 18th and 20th year of service. Process RCSBP and SBP elections.
 - (7) Prepare the service computation either manually or by using TRANSPROC.
 - (8) Provide Soldiers with contact information for the nearest servicing active duty transition center and active duty RSO.
 - (9) Prepare and publish transfer orders to the servicing transition center.
 - (10) Prepare and publish retirement orders for active service retirement, request discharge/separation orders from State ARNG with transfer to the Retired Reserve and withdrawal of State Federal Recognition as applicable.
 - (11) Provide all AGR Soldiers in the State who first entered military service on or after 1 August 1986 written notification and counseling about the CSB/Reduced Retired Pay Plan (REDUX) (see chap 6). The State AGR Office will maintain records to verify all eligible Soldiers receive a CSB briefing and make a timely CSB election.
 - (12) Record every AGR Soldier's CSB election on DD Form 2839 and input it to the Soldier's iPERMS record.
 - (13) Prepare and submit retirement applications for all active service retirements.

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

- a.* The DCS, G-1 will—
- (1) Develop Army retirement services policy for the Active Army and Reserve Components (RCs).
 - (2) Represent Army retirement services at DOD level.
 - (3) Review RSO programs.
 - (4) Integrate retirement services programs and other personnel programs.
 - (5) Provide an Army representative to the following advisory councils—
 - a*) DOD SBP Board.
 - b*) Defense Commissary Agency Patron Council.
 - c*) Army and Air Force Exchange Service Retiree Advisory Council.
 - d*) DFAS-Cleveland (DFAS-CL) Pay and Personnel Conference (when attendance is approved in accordance with the Army Conference Policy).
 - e*) Armed Forces Retirement Home Advisory Council.
 - (6) 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.
 - (7) Provide policy, administrative, logistical, and funding support to the CSA Retired Soldier Council.
 - a*) Request nominees from IMCOM and the Army service component commands (ASCCs) when a vacancy exists on the Council.
 - b*) Request submission of issues of concern from Retired Soldier councils at installations and ASCCs for discussion by the CSA Retired Soldier Council.
 - (8) Communicate with Soldiers about retirement preparation and with Retired Soldiers about their benefits and entitlements and how they can continue to support the Army.

(9) Coordinate with U.S. Army Training and Doctrine Command (TRADOC) to train leaders, commanders, and command sergeants major about their responsibilities for administering the CSB/REDUX retired pay plan, military retirement planning, and the SBP.

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

b. Commander, U.S. Army Human Resources Command. The Commander, HRC will—

(1) Publish regular and non-regular retirement orders as applicable for Soldiers in the Individual Ready Reserve (IRR), Individual Mobilization Augmentee (IMA), Retired Reserve, USAR Active Guard and Reserve (AGR), and for USAR Soldiers not on active duty who request Regular retirement under AR 635–200 or AR 600–8–24.

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

(3) Provide funding for and ensure IRR and IMA Soldiers receive the Army Retiring Soldier Commendation Program package, in accordance with paragraph 1–7*d*, above, when they enter the Retired Reserve or are discharged after qualifying for retired pay.

(4) Act on behalf of the Secretary of the Army (SA) to correct Government errors to RCSBP elections and nonregular retirement SBP elections, RCSBP/SBP elections for retiring mentally incompetent RC Soldiers, and granting waivers of RCSBP spouse concurrence.

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

(6) Make RCSBP elections on behalf of Soldiers who are mentally incompetent when they receive Notification of Eligibility for Retired Pay in accordance with 10 USC 1449.

(7) Establish eligibility for RCSBP annuity, to include under the provisions 10 USC 1448(f)(1), process all RCSBP annuity claims, and submit to DFAS for account establishment.

(8) Include data about retiring Soldiers received from the Director, Army Retirements Services in Army metrics reports about transitioning Soldiers.

(9) Include the CSB election in all applications for non-regular retired pay of RC Soldiers who made CSB elections as AGR Soldiers.

(10) Maintain current contact information (correspondence address, email) for all RC Soldiers who qualify for military retired pay and have been transferred to the Retired Reserve or accepted a discharge.

c. Director, Military Personnel Management Directorate, DCS, G–1. 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.

d. Director, Soldier for Life Program. The Director, SFL will—

(1) Incorporate the Retirement Services Program into the Soldier for Life Program and advise senior Army leaders about the Army Retirement Services Program.

(2) Provide resources and direction for the Retirement Services Program.

e. Director, Army Retirement Services. The Director, Army Retirement Services will—

(1) Provide standards for program oversight to IMCOM, the ARNG, the USAR, and U.S. Army Human Resources Command.

(2) Accomplish a threefold mission—

(a) Help Soldiers/Families prepare for retirement.

(b) Assist survivors of Soldiers who die on active duty.

(c) Serve Retired Soldiers and surviving spouses until death.

(3) Act on behalf of the SA regarding SBP Government error corrections, SBP elections for retiring mentally incompetent Soldiers, and granting waivers of SBP spouse concurrence.

(4) Ensure that retirement services and SBP activities collaborate with other military and Civilian agencies to maximize the use of allocated resources.

(5) Verify that retirement services and SBP programs are accessible, effective, and responsive to the needs of Soldiers, Retired Soldiers, surviving spouses, and their Families.

(6) Direct a communications program that informs Army leaders, Soldiers, Retired Soldiers, surviving spouses, and their Families about available retirement services and retirement benefits and entitlements.

(a) Publish at least three 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).

- (7) Provide analytical, administrative, logistical, and funding support to the CSA Retired Soldier Council.
- (8) Specify program functions that must be resourced by installation funding in accordance with this regulation (for example, RSO/SBP training, Retired Soldier newsletters, and RAD activities).
- (9) Provide guidance and personnel to train IMCOM, ARNG, and USAR retirement services personnel. Also maintain and update RSO Program and SBP Certification Courses and coordinate updates with DFAS for the DRAS training course.
- (10) Evaluate and prioritize RSO training needs and coordinate training delivery with IMCOM, ARNG, and USAR.
- (11) Provide subject matter experts (SMEs) to assist IMCOM, ARNG, and USAR assessment efforts.
- (12) Assist IMCOM, ARNG, USAR, and other services on Joint bases with the Army in creating standardized job descriptions for RSOs and developing common levels of support.
- (13) Analyze and assess RSO Program information provided by IMCOM, ARNG, and USAR.
- (14) Based on assessments and analyses, advise IMCOM, ARNG, USAR, and Army Support Activity commanders about long-term retirement services planning and goal-setting.
- (15) Inform IMCOM, ARNG, USAR, and Army Support Activity commanders of specific operations in need of enhancement to comply with this regulation.
- (16) Maintain the DA training program that certifies RSOs, SBP Counselors, and RSO volunteers.
- (17) 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.
- (18) Act for the DCS, G-1 to approve requests for exception to CSB policy or procedures.
- (19) Provide oversight of the Army Retiring Soldier Commendation Program.
- (20) Collaborate with other military departments' retirement services programs to improve program efficiencies and services where appropriate.
- (21) Establish/maintain a training program for volunteers providing/supporting retirement services.

2-3. Chief, Army Reserve

- a.* 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 Chief, Army Reserve may delegate ARSTAF responsibilities to the RSC/Mission Support Command commanding generals. Appoint sufficient staff at Office of the Chief, Army Reserve (OCAR) to provide oversight and administer the Army Reserve Retirement Services Program.
 - (4) Provide funding for and ensure Army Reserve Soldiers receive the Army Retiring Soldier Commendation Program package, in accordance with paragraph 1-7*d*, above, when they enter the Retired Reserve or are discharged after qualifying for retired pay.
 - (5) Ensure RSCs appoint in writing a RSO and assistant and the RSOs complete the DA RSO Certification Course within 6 months of appointment.
 - (6) Ensure that every AGR Soldier's CSB election is recorded on DD Form 2839 and input to the Soldier's iPERMS record.
 - (7) Ensure the subordinate elements listed in the subparagraphs below comply with responsibilities listed for them.
- b.* Regional Support Command Retirement Services Officers. RSC RSOs will—
 - (1) Advise the RSC commander on all aspects of military retirement and the SBP.
 - (2) Supervise the delivery of the RSC's Retirement Services Program and the SBP.
 - (3) Counsel Soldiers, Retired Soldiers, and Family members concerning retirement benefits and entitlements.
 - (4) Complete the DA RSO Certification and recertify every 3 years.
 - a.* Complete the DA RSO Program Certification Course within 6 months of assuming the RSO duties.
 - 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.
- (5) Ensure all Soldiers and Family members between the 18th and 20th year of service receive pre-retirement briefings using briefings and materials furnished by HQDA Retirement Services Office, in order to prepare them for a smooth transition to Civilian life.

(6) Counsel Soldiers, Retired Soldiers, surviving spouses, and Family members on SBP entitlements; assist them with all phases of making a RCSBP or SBP election, as directed by 10 USC 1447–1455. All Soldiers will be counseled between their 18th and 20th year of service. Process RCSBP and SBP elections.

(7) Order the Army Retiring Soldier Commendation Program Package for retiring Soldiers in accordance with paragraph 1–7*d*, above.

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

(9) If directed by the RSC Commander, establish a RSC Retired Soldier council to voice the concerns of Retired Soldiers to the RSC Commander. Ensure that council members are informed about matters affecting Retired Soldiers and annuitants and solicit their input and support as needed.

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

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

(12) Provide services to active duty Soldiers and their Families when they are not reasonably available from an active duty installation RSO.

(13) Educate the RSC's Soldiers, especially the leaders, about the Retirement Services Program.

(14) Determine individual Soldier's retirement point.

(15) Determine individual Soldier's qualifying service for retirement.

(16) Validate individual Soldier's retired pay eligibility.

(17) Assist individual Soldiers in receiving the Notification of Eligibility for Retired Pay at Age 60 (15 and 20 year letters).

(18) Determine DEERS 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 RSC.

(21) Provide all AGR Soldiers in the RSC who first entered military service on or after 1 August 1986 written notification and counseling about the CSB/REDUX (see chap 6). The RSO will maintain records to verify all eligible Soldiers receive a CSB brief and make a timely CSB election. Records will be maintained in accordance with AR 25–400–2.

2–4. Commander, U.S. Army Training and Doctrine Command

The Commander, 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 the CSB/REDUX retired pay plan.

2–5. Commander, Army Materiel Command

The Commander, Army Materiel Command (AMC) will provide the post-retirement services listed in Table 2–2 for AMC installations listed in Appendix B.

2–6. Commander, U.S. Army Installation Management Command

a. The Commander, IMCOM, will—

(1) Deliver Army retirement services on IMCOM Army installations, posts, camps, stations, and communities, and as appropriate IMCOM 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 Army Retiring Soldier Commendation Program and coordinate funding and implementation with the ARNG and USAR. Ensure Active Army Soldiers receive the Army Retiring Soldier Commendation Program package in accordance with paragraph 1–7*d*, above.

(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 major program functions).

(4) Ensure adequate financial resources, staffing, and physical facilities are provided at IMCOM 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 controls evaluation in appendix C, and procedures and standards developed by IMCOM 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 C 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) Delivery of pre-/post-retirement services (see tables 2–1 and 2–2, below).
 - (b) Awarding the Army Retiring Soldier Commendation Package to retiring Soldiers in accordance with paragraph 1–7d(1), above.
 - (c) Conducting annual retiree appreciation days.
 - (d) Producing and distributing installation Retired Soldier newsletters.
 - (e) Supporting installation Retired Soldier 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 region directors to appoint a 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 peculiar to Retired Soldiers and surviving spouses living in the region.
- (9) Ensure that active duty Soldiers' CSB elections are recorded on DD Form 2839 and input to the Soldier's iPERMS records.
- (10) Ensure that active duty Soldiers' CSB elections are transmitted to DFAS as part of the Soldiers' retired pay applications.

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

b. IMCOM Region Commanders 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 Region 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) IMCOM regions will ensure the following requirements are identified in Joint bases memorandum of agreements where the Army is the supported component.

(a) Ensure all Soldiers (Active Army, National Guard, 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) Provide monthly statistical data through HQ, IMCOM, G–1, to Army Retirement Services Office by the established suspense date.

(3) IMCOM Regions will 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. IMCOM Regions will ensure HQ, IMCOM, G–1, is aware of any identified service delivery shortfalls.

c. 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 1447–1455.

(2) Ensure that the retirement services are provided the highest visibility for the demographics of the community serviced by their installation.

(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 mandatory training on a periodic basis and issuing the Army Retiring Soldier Commendation Program 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) Support the establishment of or alter a Retired Soldier 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 Retired Soldier 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 yourself with this regulation.

(d) Fund and support the RSO's attendance at required training.

(e) Know the installation Retired Soldier Council leadership and encourage periodic office calls by them.

(f) Attend Retired Soldier council meetings or send a representative and review subsequent meeting minutes.

(g) Budget for and conduct RADs at least annually. They should coordinate with IMCOM, the ASCC (in overseas commands) and with the leadership of the ASCC and garrison Retired Soldier 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 (SC) with updates on the execution of the Retirement Services Program.

(l) Submit a monthly metrics report through HQ, IMCOM to the Army RSO.

(m) Ensure personnel performing retirement services are certified in accordance with paragraphs 1-8c, above.

(n) Ensure the installation conducts monthly pre-retirement and SBP briefings as needed.

(o) Ensure all volunteers providing/supporting retirement services are certified in accordance with paragraph 1-10b above.

d. Installation 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 every 3 years:

(a) Complete the DA RSO Program Certification Course within 6 months of assuming the RSO duties.

(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.

1. Serve as the senior commander's/garrison commander's SME on military retirements, retirement benefits, the SBP, and the CSB.

2. Conduct regular pre-retirement and SBP briefings for Soldiers and Family members using briefings and other materials furnished by HQDA Retirement Services Office.

3. 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 1447-1455, and have retiring Soldiers re-view and sign the DA-prescribed SBP Counseling Statement.

4. Ensure all Soldiers retiring from the installation complete a DD Form 2656 (Data for Payment of Retired Personnel) prior to their retirement date and process the DD Form 2656 electronically using TRANSPROC, Installation Support Module. Follow up by mailing the form and supporting documents to the Defense Finance and Accounting Service—Cleveland Center not later than the 10th day of the month of retirement to prevent a delay in retired pay.

5. Order the Army Retiring Soldier Commendation Program package for retiring Soldiers in accordance with paragraph 1–7*d*, above.

6. Provide all active duty Soldiers who first entered military service on or after 1 August 1986 written notification and counseling about the CSB/REDUX (see chap 6). Maintain records to verify all eligible Soldiers receive a CSB brief and make a timely CSB election. Records will be maintained in accordance with AR 25–400–2. Record Soldiers' CSB elections on DD Form 2839 and input to the Soldiers' iPERMS records. Transmit all CSB elections to DFAS as part of Soldiers' retired pay applications.

7. Upon request, coordinate with other Government agencies and activities as necessary to resolve problems and provide information and referrals to Soldiers, Retired Soldiers, surviving spouses and their Families.

8. Provide monthly statistical data through HQ, IMCOM to Army Retirement Services by the established suspense date.

9. Assist the garrison commander in supporting the establishment of a local Retired Soldier 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. Assist the local council to submit nominations to serve on the CSA Retired Soldier Council. Ensure that local council members are informed about matters affecting Retired Soldiers and annuitants and solicit their input and support as needed.

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

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

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

13. Maintain an easily located presence on the installation's web page, and provide up-to-date retirement-related information and a link to the Army Retirement Services Web site and a link and/or reference to the installation Retired Soldier council.

14. Acquire and maintain access to the Army Retirement Services organizational site on Army Knowledge Online (AKO) and its successor.

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

16. 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.

17. Supervise the work of all volunteers providing retirement services on the installation.

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

2–7. Commanders of overseas Army service component commands

The overseas ASCC commanders 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 controls evaluation at appendix C, 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 regional director and garrison commanders in the overseas command with the delivery of retirement services.

2-8. Senior Commanders

The SCs (including installation 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 or DRU.

2-9. Commanders

Commanders will—

- a. Validate whether their eligible Soldiers have received the CSB briefing when they in-process to the unit, and ensure they receive the briefing and make a CSB election in a timely manner if they have not.
- b. Ensure their Soldiers comply with the pre-retirement briefing policy in paragraph 4-1.
- c. Appoint in writing an individual to coordinate delivery of retirement services (see tables 2-1 and 2-2), CSB, and SBP policies and procedures (see paras 4-3 through 4-8) to eligible Soldiers and their Families with the nearest Army installation, State JFHQs, or RSC HQs when not serviced by a garrison RSO.

Table 2-1

Retirement services for Active Army and Reserve Component Soldiers

Provide detailed pre-retirement 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 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 Notification of Eligibility for Retired Pay for Non-Regular Service (15 or 20 year NOE).
Assist retiring RC Soldiers and Family members, as requested, with completion of the DD Form 2656-5 (Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate), upon receipt of the Notification of Eligibility for Retired Pay for Non-Regular Service (15 or 20 year NOE).
Conduct group and individual pre-retirement briefings as needed.
Assist retiring Soldiers and Family members with completion of DD Form 2656 (Data for Payment of Retired Personnel) and DD (SBP) Form 2656-1 (Survivor Benefit Plan Election Statement for Former Spouses Coverage), 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, SF Form 1199A (Direct Deposit Sign-up Form), and DD Form 2656-5, if the RC Soldier deferred RCSBP election to non-regular retirement.
Process the DD Form 2656 electronically using TRANSPROC to DFAS-CL. (Active Army only)
Provide CSB/REDUX retirement pay option counseling and processing of the CSB election form, DD Form 2839 (if assigned as the installation CSB/REDUX point of contact).
Provide information about retiring, such as retirement application processing, retirement orders, DD Form 214 (Certificate of Release or Discharge from Active Duty) processing, and final out processing procedures.
Provide information about <i>Army Echoes</i> and converting Soldiers' Enterprise Email addresses in <i>myPay</i> 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).

Table 2-2

Retirement services for Retired Soldiers and surviving spouses

Publish Retired Soldier newsletters annually. Post a copy to the local Retirement Services Office web page. Conduct an annual Retiree appreciation day.
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 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 about their SBP options and entitlements, and the proper processing of their SBP applications including counseling about Department of Veterans Affairs (VA) 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.

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) Benefits about the Soldier for Life Program to Soldiers throughout their military careers, so they actively support the Army by volunteering on Army installations or by promoting the Army to Civilians after their military retirements.
- b. The Army will consistently seek input from:
 - (1) Soldiers about their concerns 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 Soldiers that it is their responsibility to provide current contact information to HRC.
 - (3) Encourage Retired Soldiers and annuitants to create/maintain myPay accounts at DFAS.

3-2. Retired Soldier newsletters

- a. *Newsletters.* Newsletters are only one of the Army's means for communicating with Retired Soldiers and their Families. These newsletters will inform 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 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 Soldier for Life Web site (<http://soldierforlife.army.mil/retirement/echoes>.)
 - (5) Will be published at least three 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 Soldier for Life Web site (<http://soldierforlife.army.mil/retirement/blog>).
- d. *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 areas of responsibility (see app B). The newsletter will also be prominently posted on the garrison's Web site.
 - (3) Will not repeat information contained in Army Echoes unless directed by Army Retirement Services.
 - (4) Follow the guidelines in AR 25-30.

3-3. Installation and Reserve Component Retirement Services Office web pages

- a. Installation and RC RSOs will maintain a retirement services web page on the installation/RC command's Web Site with an easily located, active link from the installation/RC Command's home page.
- b. The web page will—
 - (1) Contain accurate, consistent, and current retirement and benefits information.
 - (2) Include an active link to the Army Retirement Services Web site at <http://soldierforlife.army.mil/retirement>.
 - (3) Include:
 - (a) The installation or RSC Retirement Services Office's location (building number and room number), phone/voice/fax number, generic email address, hours of operation, and whether or not office access complies with the Americans with Disabilities Act.
 - (b) A listing of specific pre-retirement and post-retirement services provided (see tables 2-1 and 2-2).
 - (c) A directory that lists Army and VA programs or agencies that Retired Soldiers use, their phone numbers, and hyperlinks to their Web sites.
 - (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 community pre-retirement 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, RSC Commanders, and State JFHQ will maintain a generic email account for 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@mail.mil) in place of the standardized organizational enterprise email box address.

3-5. Installation/Reserve Component command retirement services communications

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

Chapter 4

Pre-retirement Planning and Services

Section I

Pre-retirement Planning

4-1. Pre-retirement briefing policy

a. All Active Army Soldiers will receive the DA pre-retirement briefing, including a SBP briefing, at least 12 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 preretirement brief or receive an individual pre-retirement brief from a RSO.

b. RC Soldiers will receive a pre-retirement briefing, including a RCSBP briefing, between 18 and 20 years of service and a mandatory RCSBP briefing within 60 days of receipt of the Notification of Eligibility for Retired Pay (20 year letter).

c. Provisions must be made to assist medically retiring Soldiers, who may not be able to attend a pre-retirement/SBP briefing.

d. All pre-retirement briefings and materials will refer Soldiers to the retired pay and SBP calculators on the MyArmyBenefits Web site 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 Government Issue Bill benefits to Family members.

4-2. Pre-retirement briefings

a. All Active Army, ARNG, and USAR Soldiers will receive the DA pre-retirement briefing, portions of which may be presented by SMEs from outside the RSO. The DA SBP briefing will be given as part of the pre-retirement 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 will direct which publications, as a minimum, will be given to retiring Soldiers at the pre-retirement briefing.

c. The installation RSO and RC RSO will—

(1) Verify that every Soldier has attended a pre-retirement 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 pre-retirement 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 under active duty laws and RC Soldiers who elected Option A 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. Individuals must successfully recertify every 3 years to continue counseling about SBP.

b. No less than 60 days before retirement, every Soldier will receive one-on-one SBP counseling on the SBP using the most current DA SBP briefing, to include categories available under 10 USC 1448(a) and the effects of such elections in accordance with 10 USC 1455(b)(1).

c. Before retirement, and after the one-on-one counseling, the Soldier must sign a DD Form 2656 certifying his or her SBP election and an SBP Counseling Statement verifying counseling.

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 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 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.

(3) Spouse concurrence.

(a) Married Soldiers may not decline, without the written, notarized concurrence of their spouses, to participate in SBP, to provide an annuity for the Soldier's spouse at less than the maximum level, or to provide an annuity for a dependent child but not for their spouses (see 10 USC 1448(a)(3)(A)).

1. Participation in SBP at the maximum level of coverage by law for Soldiers under final pay or High-3 retired pay plans is defined as the full retired pay base amount.

2. Participation in SBP at the maximum level of coverage by law for Soldiers under the REDUX retired pay plan is defined as the full retired pay they would have received under High-3 if they had not elected the CSB.

(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 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 (Data for Payment of Retired Personnel).

(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 is not considered an exceptional circumstance. 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 (10 USC 1448(a)(3)(E)).

(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, 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 to include the importance of notifying DFAS within 1 year of beneficiary changes.

(9) Using DD Form 2656-2 (Survivor Benefit Plan (SBP) Termination Request) a Retired Soldier can terminate 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 (10 USC 1448a). 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. Refer Soldiers and spouses to the legal assistance office when possible legal conflicts exist.

h. For a former spouse to claim the former spouse SBP coverage, a divorce decree, or a subsequent court order such as a Qualified Domestic Relation Order, or property settlement order must specify that the former spouse has been awarded the SBP as marital property and the DD Form 2656-10 (Survivor Benefit Plan (SBP)/Reserve Component (RC) SBP Request For Deemed Election) must be received by HRC Reserve Retirements Branch within 1 year of the first court order that addressed and awarded SBP. Having the court award SBP again does not extend the former spouse's 1 year limitation to claim the former spouse 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 SA, 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, who will approve or disapprove the request on behalf of the SA. The request must include a copy of the SBP election document being corrected and supporting documents or statements. For administrative errors of SBP elections that are more than 12 months old, 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 Casualty and Mortuary Affairs Operations Center will ensure all survivors and or legal guardians/custodians of Soldiers, regardless of component, who die on active duty receive SBP counseling within a reasonable time by a RSO in accordance with AR 600-8-1.

b. RSOs will follow DA-prescribed counseling procedures.

c. Following the in-depth counseling, the RSO 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 and all eligible children's names, dates of birth, children's relationship to the spouse and deceased Soldier, if 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).

d. After the Army officially determines a Soldier has died in the line of duty, the Director, Army Retirement Services, as delegated by the SA, will—

(1) Adjudicate child-only, spouse-excluded SBP elections.

(2) Approve an insurable interest election 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.

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 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 Notification of Eligibility for Retired Pay, to provide a survivor annuity for his or her dependents should the Soldiers or former Soldiers die before reaching non-regular retirement. RC Soldiers who elected RCSBP Options B or C when they received their Notification of Eligibility of Retired Pay, will have those elections with any dependent changes become their SBP elections at non-regular retirement. Reservists 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 and recertify every 3 years may counsel retiring Soldiers or spouses about RCSBP.

b. Between the receipt of the Notification of Eligibility for Retired Pay (the 20 year letter) and 60 days after receipt of the 20 year letter, RC Soldiers and spouses should be counseled on the RCSBP, to include categories available under section 10 USC 1448(a) and the effects of such elections, in accordance with 10 USC 1455(b)(1).

c. After receiving the Notification of Eligibility for Retired Pay (the 20 year letter), RC Soldiers have 90 days to make their RCSBP elections using DD Form 2656-5 (Reserve Component Survivor Benefit Plan).

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 Notification of Eligibility for Retired Pay (the 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/or 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. Child RCSBP annuity for a fully incapacitated child may be paid to a special needs trust for the child. The payment to a special needs trust must be elected and the special needs trust established in compliance with DOD guidance.

(3) Level of coverage.

(4) Spouse concurrence.

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

1. To participate in RCSBP.

2. To cover less than the maximum level of spouse coverage under Option C.

3. To provide an annuity for a dependent child but not for their spouse (10 USC 1448(a)(3)(A)).

(b) Participation in RCSBP at the maximum level of coverage for Soldiers under the final pay or High-3 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 Notification of Eligibility 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 C 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 Chief, HRC Reserve Retirements Branch. Being legally separated is not considered an exceptional circumstance. USAR and ARNG Retirement Services personnel will assist with the procedures and required supporting documentation for requesting a spouse concurrence waiver.

(f) Soldiers who do not complete a RCSBP election on or before the 90th day from receipt of the Notification of Eligibility for Retired Pay will receive, by law, automatic RCSBP coverage for spouse and or spouse and eligible child or children they had at receipt of the Notification of Eligibility 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.

(7) Cost and annuity amounts for each category.

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

(9) 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 (10 USC 1448a). RCSBP premiums will not terminate as RCSBP premiums are paid for coverage already received. Retired RC Soldiers who withdraw from SBP between the 25th and 36th month following retirement will pay the RCSBP premiums 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, or property settlement order must specify that the former spouse has been awarded the RC SBP as marital property and the DD Form 2656-10 (Survivor Benefit Plan (SBP)/Reserve Component (RC) SBP Request For Deemed Election) must be received by HRC Reserve Retirements Branch within 1 year of the first court order 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.

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 form will be filed in each Soldier's official military personnel file in 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. If a Soldier has been declared mentally incompetent (10 USC 1449) at the issuance of the Notification of Eligibility for Retired Pay, TAG will make the RCSBP election on behalf of the Soldier following in-depth counseling of the Soldier's primary next of kin by the RSO.

c. A Reserve or Retired Soldier may request correction of a Government administrative error made within the last 12 months in connection with an RCSBP election by writing to U.S. Army Human Resources Command, AHRC-PD, 1600 Spearhead Division Avenue, Fort Knox, KY 40122-5400. 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 Retired Soldier must submit the request to the Army Board for Correction of Military Records. A Retired Soldier will contact a RSO or the Chief, Reserve Retirements Branch 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 RCSBP 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 a 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 NOE to retire 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 Notification of Eligibility for Non-Regular Retirement.

(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.

4-9. Reserve Component Survivor Benefit Plan coverage

a. Reservists on active duty are under the provisions of active duty SBP.

b. Reservists not on active duty are under the provisions of RCSBP as follows.

(1) Reservists who made an RCSBP election at NOE to retire.

(2) RCSBP coverage by law applies to Reservists 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) Reservists who die from an injury or illness incurred or aggravated in the line of duty during inactive duty for training.

c. 10 USC 1448(f) lists the RCSBP beneficiaries.

d. RCSBP is processed by the Human Resources Command, Reserve Retirements Branch.

Chapter 5 Post-Retirement Services

Section I

Post-Retirement Services

5–1. General

a. RSOs will provide retirement services to Retired Soldiers, Gray Area 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.

b. All 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.

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

Section II

Survivor Benefit Plan

5–2. Maintaining elections after retirement

Title 10 USC 1447–1455 allows certain changes and updates of SBP and RCSBP after a Soldiers' initial election. Changes must be submitted to DFAS within timeframes established by law. USAR or Gray Area Soldiers' changes to RCSBP elections must be submitted to the Human Resources Command Reserve Retirements Branch within timeframes established by law. National Guard Soldiers' changes to RCSBP must be submitted to the ARNG State HQs within timeframes established by law. Failure to make these SBP election changes within the required timeframes may have negative consequences for the Retired Soldier and or his or her survivors.

5–3. Maintaining Survivor Benefit Plan elections after retirement

a. Loss of SBP 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 and RCSBP 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 5–3*b*(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 July 1 or after August 31 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 fulltime students whose birthdays fall between July 1 and August 31 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) 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 SBP 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, the new spouse is immediately eligible for SBP coverage as the parent of the child of that marriage.

(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, a SBP-eligible child acquired after retirement becomes a 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(11). 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, if the Retired Soldier already had spouse SBP coverage, for the first child acquired after retirement. 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 on the first anniversary of acquiring the child.

(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 (Survivor Benefit Plan (SBP) Election Certificate for Former Spouse Coverage) 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 SBP 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 VA for 5 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 VA will presume the Retired Soldier's death is service-connected and the spouse will receive DIC from the VA. Spouse SBP is offset dollar for dollar by the 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. VA disability pay offset of retired pay. If VA disability compensation completely offsets retired pay, there is no automatic deduction of monthly SBP premiums. The Retired Soldier has two methods to pay the SBP premiums.

(1) 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 63197-9013.

(2) The Retired Soldier can submit a DD Form 2891 (Authorization for RSFPP and or SBP Costs Deductions) to their servicing VA office authorizing VA to deduct the SBP premiums from VA disability compensation and pay DFAS directly. The VA will automatically adjust the direct remittance to reflect cost of living increases to SBP premiums. Retired Soldiers should not submit a SBP premium payment or a DD Form 2891 directly to the VA 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.

5-4. Maintaining Reserve Component Survivor Benefit Plan elections after retirement

a. Loss of RCSBP beneficiaries prior to non-regular retirement.

(1) If a 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 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, Reserve Retirements Branch, HRC or the ARNG State HQs of the spouse's loss. 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 July 1 or after August 31 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 fulltime students whose birthdays fall between July 1 and August 31 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, Reserve Retirements Branch, HRC or the State ARNG HQs 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 RCSBP beneficiaries after retirement.

(1) If a RC Soldier 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, Reserve Retirements Branch, HRC or the ARNG State HQs within 1 year of the remarriage.

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

(2) If the RC Soldier did not have a spouse and elected child RCSBP coverage as the initial RCSBP election, the Reservist 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 a 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 SBP coverage on the date of remarriage.

(4) Child after initial RCSBP election.

(a) If a RC Soldier elected child or spouse and child RCSBP coverage at initial RCSBP election, an RC SBP eligible child acquired later will become a RCSBP beneficiary immediately upon birth or when a legal parent-child relationship with the RC Soldier is established in accordance with 10 USC 1447(11). The RC Soldier must provide a birth certificate or other legal document proving the parent-child relationship to the Chief, Reserve Retirements Branch, HRC or the ARNG State HQs.

(b) If a 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, Reserve Retirements Branch, HRC or the ARNG State HQs 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, Reserve Retirements Branch, HRC or the ARNG State HQs. 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 2656-1, with divorce decree, subsequent court orders, or written agreement if applicable within 1 year of the divorce to the Chief, Reserve Retirements Branch, HRC or the ARNG State HQs. 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 the Chief, Reserve Retirements Branch, HRC or the ARNG State HQs. If the RC 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) 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 one-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, Reserve Retirements Branch, HRC or the ARNG State HQs 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, Reserve Retirements Branch, HRC or the ARNG State HQs of the termination in writing. DFAS will terminate the insurable interest coverage on the first of the month following the month the Chief, Reserve Retirements Branch, HRC or the ARNG State HQs 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, Reserve Retirements Branch, HRC or the ARNG State HQs in writing.

d. 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 ac-

quire 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, Reserve Retirements Branch, HRC or the ARNG State HQs. 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.

Section III

Annuities for Certain Military Surviving Spouses

5–5. 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) A 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 a 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

5–6. 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) RSC Retiree Councils established and chartered by RSC 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 Active Army, the ARNG, the Army Reserve, and the retired community.

5–7. 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 ARSTAFs, analyze issues nominated by local Retired Soldier councils, formulate recommendations, and advise the CSA.
- (4) Provide oral and written council reports to the CSA before the meeting ends.
- (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 2 years by the Administrative Assistant to the SA.

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 length of service or disability and entitled to retired pay.

(3) Be approved by the CSA.

c. CSA Retired Soldier Council members will—

(1) Be retired for length of service 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/RSC/state Retiree Council and recommended by the garrison commander, ASCC, RSC 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 (selective early retirement).

(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, RSC, 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 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, HQ, ARNG, or United States Army Reserve Command (USARC) HQ, 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, HQ, ARNG, 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 forwarded through the ASCC commander.

5–8. 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 installation/command programs.

b. Garrison commanders will budget for and conduct RADs at least annually. State TAGs and RSC 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. Advanced planning and prompt notification to the editor of Army Echoes will allow the editor to publish the event in multiple issues. As a minimum, ensure that the RAD is included in at least one issue of Army Echoes. The installation RSO will notify the Director, Army Retirement Services when there is a change in the date. RADs will also be publicized on the Soldier for Life Web site.

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 Retired Soldiers living in their areas of responsibilities specified in appendix B to attend their RADs. In addition, RADs will be highlighted on the installation's web page no later than 30 days prior to the event.

f. Garrison commanders are encouraged to seek the aid of the installation/area Retired Soldier councils to develop the RAD agenda and to assist the RSO in executing a successful RAD.

g. Installations should 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.

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

Career Status Bonus/Reduced Retired Pay Plan

Section I

Introduction

6-1. Scope

This chapter provides policies and procedures for processing CSB applications.

6-2. Background

a. The Military Reform Act of 1986 created the REDUX retired pay plan. The National Defense Authorization Act (NDAA) for Fiscal Year 2000 amended this plan with the following two major changes:

(1) It allows Soldiers with a Date of Initial Entry to Military Service (DIEMS) date after 31 July 1986, including AGR Soldiers, to choose between the High-3 and the REDUX retired pay plans.

(2) It added a \$30,000 CSB to the REDUX retired pay plan.

b. All Soldiers in this group, who are eligible under current service regulations to serve continuously to 20 years, must choose between the High-3 and the REDUX retired pay plans between 14 1/2 and 15 years of active duty, although retirement will not occur until the Soldier has completed at least 20 years of service. Every Soldier's decision will be recorded on DD Form 2839 and uploaded to the Soldier's iPERMS file.

c. The DIEMS date pertains to the earliest date of enlistment, induction, or appointment in a Uniformed Service. A DIEMS date is rarely the same as a Basic Active Service Date (BASD) and often earlier than a pay entry basic date. The Soldier's BASD serves as the basis for calculating the 14 1/2 to 15 years of active duty.

d. The CSB is an active duty bonus under the provisions of 37 USC. It is not military retired pay and, therefore, not subject to division under the USFSPA.

6-3. Career Status Bonus briefing policy

a. Installation RSOs will offer a regular CSB/REDUX briefing if there are Soldiers eligible to receive the CSB. Unit personnel may present the CSB/REDUX briefing if their knowledge of the program is certified by the RSO.

b. Only the DA-approved CSB briefing will be presented to Soldiers.

c. Soldiers will receive the CSB brief between their 14 1/2 and 15th years of active duty service and prior to making the CSB/REDUX election.

d. The RSO will maintain records to verify all eligible Soldiers receive a CSB brief and make a timely CSB election. The RSO will ensure the CSB election is input in every Soldier's iPERMS file.

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

6-4. Active Guard and Reserve Career Status Bonus procedures

a. The National Guard Bureau Human Capital Management Division or the State AGR Program Manager/AGR Retirement Administrator will perform the unit personnel administrative center tasks in Table 6-1 for Title 10 and Title 32 AGR personnel respectively.

b. The Army Reserve Full Time Manning Support Directorate will provide a monthly roster of eligible AGR Soldiers to their assigned commands. The local commands will perform the tasks in table 6-1.

Section II

Processing requests for the Career Status Bonus/Reduced Retired Pay Plan

6-5. Rules for processing retired pay plan choices

a. Installations are required to conduct monthly or individual CSB/REDUX briefings for all Soldiers who have completed 14 1/2 years of active duty to help them decide between the REDUX and High-3 retired pay plans.

b. Installations will review Soldiers' Official Military Personnel File during in and out processing to determine if their DIEMS dates are correct, if eligible Soldiers have made timely CSB/REDUX elections, and if their personnel records have been updated.

c. The REDUX retired pay plan differs from the High-3 retired pay plan in three 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) The REDUX retired pay plan's cost-of-living adjustments (COLAs) are one percent less than those under the final pay or High-3 retired pay 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.

(3) Soldiers who elect the REDUX retired pay plan are entitled to receive a \$30,000 CSB, payable at their 15th year of active duty to compensate for the reduced pay multiplier and COLA provisions.

d. DFAS will calculate the retired pay of Soldiers who elect REDUX and later retire for disability under 10 USC 1201 or 10 USC 1202 under the High-3 formula. However, Soldiers retired for disability under 10 USC 61, sections 1201 through 1222 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.

e. Title 37 USC 354 allows Soldiers to elect to receive the CSB in a lump sum or annual installments, which gives them the ability to shelter the entire CSB from taxes. The current options for receiving the CSB are—

- (1) A single lump sum of \$30,000.
- (2) Two installments of \$15,000 each.
- (3) Three installments of \$10,000 each.
- (4) Four installments of \$7,500 each.
- (5) Five installments of \$6,000 each.

6-6. Steps to process Soldiers' choice of retired pay plans

Table 6-1 outlines the steps required to process a Soldier's choice for retired pay plan.

Table 6-1

Processing requests to make a choice under the career status bonus/reduced retired pay plan -----↓

Step: 1

Responsibility: Supporting Personnel Office

Required action: Provide eligible Soldiers with written notification when they reach 14 1/2 years of active duty or as soon as possible thereafter. Soldiers with 18 or more years of service are ineligible to elect the CSB and REDUX retired pay plan. Requests for an exception to this policy may be approved by the Director, Army Retirement Services. The following statement must be typed in block 12a

Table 6–1**Processing requests to make a choice under the career status bonus/reduced retired pay plan—continued**

of the DD Form 2839: “I understand that if I receive the CSB in error, I must repay the full, before tax bonus amount.” Explain procedures for electing the CSB and the location and times for the installation RSO’s regular CSB brief. Ensure the Soldier knows he/she must make an election witnessed by the first lieutenant colonel in the chain of command within 6 months of the notification date. Save a suspense copy of the DD Form 2839.

Step: 2**Responsibility:** Soldier**Required action:** Attend the RSO’s CSB brief. Schedule an appointment with the first lieutenant colonel in the chain of command and complete the DD Form 2839 in his/her presence within 6 months of notification.**Step: 3****Responsibility:** First lieutenant colonel in the chain of command**Required action:** A lieutenant colonel or the designated representative in the Soldier’s chain of command must sign block 13 (witness) and 17 (recording official) of DD Form 2839. The same person must sign both blocks. In cases where a Command Sergeant Major or Chief Warrant Officer is appointed to be a school commandant, he/she may sign the DD Form 2839. Ensure the Soldier understands the impact of his/her decision on his/her retired pay.**Step: 4****Responsibility:** Soldier**Required action:** Give the completed DD Form 2839 to the unit personnel officer.**Step: 5****Responsibility:** Supporting Personnel Office**Required action:** Ensure that the Soldier is currently qualified for retention on active duty. If the Soldier is flagged pending separation, do not submit DD Form 2839 to the finance office until the flag is lifted and the Soldier is fully eligible for retention and a contractual obligation to the minimum 20 year retirement. Personnel representatives must monitor Soldiers to ensure they remain eligible for retention on active duty. Soldiers with 18 or more years of active Federal service are ineligible to elect the CSB and REDUX retired pay plan. They will remain under the High–3 retired pay plan. Elections may be changed before the Soldier’s 15th active duty anniversary.**Step: 6****Responsibility:** Supporting Personnel Office**Required action:** Upload the finalized copy of the DD Form 2839 to the Soldier’s Army Military Human Resource Record in iPERMS. If Soldier elects to receive the CSB, send the original DD Form 2839 to the servicing finance office no later than 10 days prior to the Soldier’s 15th anniversary of initial date of service. ARNG Soldiers will send all forms to their State iPERMS noncommissioned officer.**Step: 7****Responsibility:** Finance Office**Required action:** Once the finance officer receives DD Form 2839—

- Review it to ensure it is completed correctly.
 - Match data on form against Soldier’s pay account.
 - Ensure that the Soldier has completed 15 years of active duty.
 - On or after the 15th anniversary date, send the form(s) to DFAS.
-

Step: 8**Responsibility:** DFAS**Required action:** Ensure that the form is complete and accurate, and that Soldier has reached the 15th year anniversary date of active service.**Step: 9****Responsibility:** DFAS**Required action:** Input approval and pay the CSB to the Soldier. Indicate in the Soldier’s pay record that he/she has elected REDUX retired pay.

6–7. Repayment of bonus

a. 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, vol. 7A).

b. 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.

6–8. Combat zone tax exemption

Income taxes will not be withheld from a Soldier’s CSB if—

a. A Soldier elects CSB/REDUX before the 15th year of active service, and is eligible for the combat zone tax exemption during the month the Soldier completes 15 years of active Federal service.

b. A Soldier elects CSB/REDUX after the 15 year mark of active service, and is eligible for the combat zone tax exemption the month he/she makes the election.

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 service have occurred since then. Included in these changes is the requirement to issue the 20 year letter, now referred to as the Notification of Eligibility for Retired Pay, the 15 year NOE for medically unfit personnel, reduced retired pay eligibility and the implementation of 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. Title 10 USC 12731(f)(2), authorizes earlier retired pay age for some RC Soldiers. The change authorizes a reduction of the retirement age in 90-day increments for each 90 cumulative days that the RC Soldier has of active service, after 28 January 2008, under authority of 10 USC 12301(d), or 10 USC 12302, or 10 USC 12304, and specified service under 32 USC 502(f), in any fiscal year (1 October through 30 September) before 1 October 2014. Ninety day periods may cross over fiscal year boundaries after 1 October 2014. Current law does not allow for an eligibility age reduction below age 50.

b. It is incumbent on RC Soldiers to maintain supporting documentation. This includes DD Form 214, DD Form 220 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 12 months before their expected reduced age retirement date. Soldiers who qualify for reduced age eligibility should annotate "EARLY AGE DROP" across the top of the DD Form 108 (Application for Retired Pay Benefits).

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.

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 rates in effect at retirement.

d. National Guardsmen should refer to NGR 600-200, (enlisted), NGR 635-100 (officers), and NGR 600-101 (warrior 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(b) 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 Army Retiring Soldier Commendation Program Package as outlined in paragraph 1-7*d* upon transfer from regular drilling status.

7-7. Updating Human Resources Command

- a.* Soldiers transferred to the Retired Reserve must notify HRC of any changes in their mailing and email addresses.
- 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

7-8. Scope

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

7-9. National Guard Background

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

a. Until 30 September 1987, recording and crediting ARNG Soldier retirement points on National Guard Bureau (NGB) Form 23 (Army National Guard Retirement Points History Statement) was a manual process. The ARNG RPAS started and ran parallel with the manual system until full conversion on 1 October 1987. A major update to the Retirement Points Accounting Management (RPAM) system took place in 1999. The products of these systems 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 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 NGB Form 23A1 (Army National Guard Retirement Points Statement Supplemental Detailed 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 Inactive Duty Training; Inactive Duty Funeral Honors; and active service (active and full-time National Guard Duty)).

(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 Retirement Credits Records from the State JFHQ to document credit for—

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

7-10. National Guard Pre-retirement briefing

A State Military Personnel Management Office senior military personnel officer, or State RSO, will conduct pre-retirement briefing during the Soldier's 18th or 19th qualifying year of service. The retirement brief provided must be approved by the Army Retirement Services Office. The State will encourage spouses to attend these briefings.

7-11. Notification of Eligibility for Retired Pay for Non-Regular Service

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 State RPAM noncommissioned officer will produce a Notification of Eligibility for Retired Pay for Non-Regular Service. The RPAM administrator will manually produce a 15 year NOE 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 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 chapter 4, section III, above).

c. States will include a booklet with the NOE and/or any other required document 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 State Military Personnel Officer will sign each NOE. That officer fulfills the SA's responsibility to notify each member of eligibility for non-regular retirement within 1 year as stated in 10 USC 12731(d).

7-12. Application for retired pay

a. ARNG 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 Soldiers who are found eligible for a disability retirement or disability separation with transfer to the Retired Reserve (15 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 (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 have no current military status. These individuals may contact TAG's office of the State from which last discharged to request assistance with their retirement application or to obtain required documentation of their National Guard Service. Retirement application information is located at <https://www.hrc.army.mil/tagd/reserve%20component%20retirements>.

e. Members or former members who are within 2 years of eligibility for retired pay for non-regular service (at age 60 or an earlier age) may submit requests to HRC for retired pay. Retirement application information is located at <https://www.hrc.army.mil/tagd/reserve%20component%20retirements>. Eligible members may request assistance from State RPAM administrator or RSO to complete their application. Applications should be received by HRC no less than 9 months before the expected non-regular retirement date.

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 Soldier's must be coordinated with the Office of TAG of the assigned state.

7-14. Additional references

ARNG Soldiers can go to the following Web sites for additional information: <http://myarmybenefits.us.army.mil> or <https://g1arng.army.pentagon.mil/programs/nonregularretirement/pages/default.aspx>.

Section III

U.S. Army Reserve

7-15. Scope

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

7-16. 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 Reserve Component 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 (20YL) 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 Web site retired pay calculator.

7-17. Army Reserve Pre-retirement briefing

a. Army Reserve RSOs will provide a pre-retirement briefing to Reserve Soldiers between the 18th and 20th year of qualifying service.

b. The DA pre-retirement briefing will be presented. USAR-specific and local information may be added.

c. Soldiers should submit their completed retired pay application to HRC at least 9 months prior to their expected non-regular retirement date.

7-18. 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 (Chronological Statement of Retirement Points) 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 U.S. Army Human Resources Command at: <https://www.hrc.army.mil/site/index.asp>. Users must click on the "View Your Records" link under "Soldier Service" and log in using a common access card or an AKO or DS Logon user name and password. 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 nonregular retirement. In order to receive retired pay, Soldiers must:

- (1) Be at least 60 years of age (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.
- (4) Apply for retired pay by submitting an application to Commander, U.S. Army Human Resources Command, 1600 Spearhead Division Avenue, Dept. 482, Fort Knox, KY 40122-5402.

7-19. Notification of eligibility for retired pay at non-regular retirement

a. In 1966, Public Law 89-652 (P.L. 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 Notification of Eligibility 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, Dept. 482, Fort Knox, KY 40122-5402.

e. The HRC will issue 15 year NOE to Soldiers medically disqualified from future service for physical or other medical reasons (10 USC 12731(a)). 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 later than 9 months prior to the requested retirement date. Retirement application information is located at <https://www.hrc.army.mil/tagd/reserve%20component%20retirements>.

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, 1600 Spearhead Division Avenue, Dept. 482, Fort Knox, KY 40122–5402 with supporting documentation, such as—

- (1) DA Form 5016 (Chronological Statement of Retirement Points).
- (2) The 20 year Notification of Eligibility for Retired Pay.
- (3) DD Form 2656.
- (4) DD Form 2656–5.
- (5) Complete final divorce decree.
- (6) Dependent’s death certificate.

f. Soldiers must include source documents not already on file for dependent changes that occur in the Soldier’s life, such as death of survivor, 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 dates for either maximum age or maximum years of service will comply with AR 140–10.

Appendix A

References

Section I

Required Publications

AR 25–30

The Army Publishing Program (Cited on the title page.)

AR 25–50

Preparing and Managing Correspondence (Cited in para 1–9c.)

AR 340–21

The Army Privacy Program (Cited in para 1–12.)

AR 600–8

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

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 stated, Army publications are available at <http://www.apd.army.mil>. DOD issuances are available at <http://www.dtic.mil/whs/directives/index.html>. United States Codes and Public Laws are available at <http://www.gpo.gov/fdsys/>. National Guard Regulations are available at <http://www.ngbpdc.ngb.army.mil>.

AR 1–100

The Army Gifts 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 27–3

The Army Legal Assistance Program

AR 135–18

The Active Guard Reserve (AGR) 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 National Cemeteries

AR 570–4

Manpower Management

AR 600–8–14

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

AR 600–8–22

Military Awards

AR 600–8–24

Officer Transfers and Discharges

AR 600–20

Army Command Policy

AR 635–8

Separation Processing and Documents

AR 635–40

Physical Evaluation for Retention, Retirement, or Separation

AR 635–200

Active Duty Enlisted Administrative Separations

AR 638–8

Army Casualty Program

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)

DODI 1332.42

Survivor Annuity Program Administration

NGR 600–5

The Active Guard Reserve Program, Title 32, Full Time National Guard Duty (FTNGD) Management (Available at <http://www.ngbpdc.ngb.army.mil.>)

NGR 600–100

Commissioned Officers — Federal Recognition and Related Personnel Actions (Available at <http://www.ngbpdc.ngb.army.mil.>)

NGR 600–101

Warrant Officers — Federal Recognition and Related Personnel Actions (Available at <http://www.ngbpdc.ngb.army.mil.>)

NGR 600–200

Enlisted Personnel Management (Available at <http://www.ngbpdc.ngb.army.mil.>)

NGR 635–100

Termination of Appointment and Withdrawal of Federal Recognition-Incl Change 1 (Available at <http://www.ngbpdc.ngb.army.mil.>)

NGR 680–2

Automated Retirement Points Accounting Management (Available at <http://www.ngbpdc.ngb.army.mil.>)

PL 89–652

Reserve Component Retirement Pay System

PL 105–261, Section 641

Paid-up Coverage under Survivor Benefit Plan

PL 105–261, Section 644

Presentation of United States Flag to Members of the Armed Forces upon Retirement

PL 106–65

National Defense Authorization Act for Fiscal Year 2000

PL 107–107, Section 620

Installment Payment Authority for 15 Year Career Status Bonus

RCS No. DDM (A) 1375

DOD Statistical Report on the Military Retirement System (Available at <http://actuary.defense.gov/>.)

TRICARE Manuals

(Available at <http://manuals.tricare.osd.mil/>.)

VA IS-1 (Fact Sheet)

Federal Benefits for Veterans and Dependents (Available at http://www1.va.gov/opa/publications/benefitsbook/benefits_chap01.asp.)

10 USC 61, Sections 1201 through 1222

Retirement or Separation for Physical Disability

10 USC 73

Annuities based on retired or retainer pay

10 USC 638

Selective early retirement

10 USC 1072(2)

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 1447 through 1460

Survivor Benefit Plan

10 USC 3681

Presentation of the United States Flag Upon Retirement

10 USC 12301(d)

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 12605

Presentation of United States Flag: Members Transferred From an Active Status or Discharged After Completion of Eligibility for Retired Pay

10 USC 12731(b) and (d)

Age and Service Requirements

10 USC 12732

Entitlement to Retired Pay: Computation of Years of Service

32 USC 502(f)

Required Drills and Field Exercises

Section III

Prescribed Forms

Unless otherwise indicated, DA forms are available on the Army Publishing Directorate Web site (<http://www.apd.army.mil>); DD forms are available on the Office of the Secretary of Defense Web site (<http://www.dtic.mil/whs/directives/infomgt/forms/formsprogram.htm>).

DA Label 180

Soldier for Life Window Sticker (exterior) (Prescribed in para 1-7d(1)(d).)

DA Label 180-1

Soldier for Life Window Sticker (interior) (Prescribed in para 1-7d(1)(d).)

DD Form 2656-8

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

Section IV**Referenced Forms**

Except where otherwise indicated below, the following DA Forms are available on the APD Web site <http://www.apd.army.mil>. DD Forms are available on the Office of the Secretary of Defense Web site <http://www.dtic.mil/whs/directives/infomgt/forms/formsprogram.htm>. NGB forms are available at the National Guard Bureau Web site (<http://www.ngbpd.c.ngb.army.mil>); and Standard Forms are available at the General Services Administration Web site (<http://www.gsa.gov>).

DA Form 11-2

Internal Control Evaluation Certification

DA Form 2028

Recommended Changes to Publications and Blank Forms

DA Form 5016

Chronological Statement of Retirement Points (Available at <https://www.hrc.army.mil/site/index.asp>.)

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 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 for Certain Military Surviving Spouses

DD Form 2839

Career Status Bonus (CSB) Election

DD Form 2860

Claims for Combat-Related Special Compensation (CSRC)

DD Form 2891

Authorization for RSFPP and or SBP Costs Deductions

NGB Form 23

Army National Guard 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. The IMCOM office responsible for that installation is listed in parentheses next to the installation's name.

B-2. Fort Belvoir, VA (Atlantic Region)

- 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 (Atlantic Region)

- 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 (Central Region)

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

B-5. Fort Bragg, NC (Atlantic Region)

27000-28999

B-6. Fort Campbell, KY (Atlantic Region)

- 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 (Atlantic Region)

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

B-8. Fort Carson, CO (Central Region)

- 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 (Atlantic Region)

- 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 (Atlantic Region)

- 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 (Atlantic Region)

- a. 10000-10499
- b. 11000-11999

B-14. Fort Hood, TX (Central Region)

- 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 (Central Region)

85000-86999

B-16. Fort Jackson, SC (Atlantic Region)

- a. 29001-12, 19-21, 30-33, 36, 29045-6, 29053-58, 29067, 29070-82
- b. 29108, 29115-18, 29123-5, 291365, 29138, 29148-54, 29160, 29169-72, 29175
- c. 29212, 29228
- d. 29301-07, 16, 19, 25, 30-32, 40-1, 51, 60, 70, 72, 79, 84
- e. 29401-25, 33, 36-38, 40-42, 50-57, 61, 68, 74, 79, 81, 83, 88, 92-3
- f. 29501-06, 10-18, 25-28, 32, 36, 40, 44-46, 54, 56, 64-98
- g. 29601-26, 35-6, 43-53, 58-66, 71-96
- h. 29701, 06-09, 20-22, 44-5
- i. 29801-12, 19, 21, 24, 28, 35, 38, 40, 44, 45, 48, 99
- j. 29911-24, 29-33, 39, 44-45

B-17. Fort Knox, KY (Atlantic Region)

- 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 (Central Region)

- 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 (Atlantic Region)

- 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 (Central Region)

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

B-21. Fort McCoy, WI (Central Region)

- 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 (Atlantic Region)

- a. 19700-19999
- b. 20607-08, 10, 13-15, 23, 29, 39, 57, 78, 85, 88-89
- c. 20700-21000
- d. 22000-01, 04-12, 68, 75, 80
- e. 22117, 29, 31-32, 41, 70, 90
- f. 22611, 20, 24-25, 37, 45-46, 55-56, 63
- g. 23300-03, 16-19, 29-96, 98-99
- h. 23400-01, 03-23, 26-29, 40-49, 80, 82-86, 88
- i. 26700, 02-04, 06, 08-12, 14, 17-19, 21-22, 24-30, 32-33, 35-36, 43-62, 65-67, 69-99
- j. 26808, 17, 52, 65
- k. 26900-26999

B-23. Joint Base Myer-Henderson Hall, VA (IMCOM HQ)

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

B-24. Fort Polk, LA (Central Region)

- 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 (Central Region)

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

B-26. Redstone Arsenal, AL (Atlantic Region)

- 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 (Central Region)

- 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 (Atlantic Region)

- 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 (Central Region)

71600-74999

B-31. Fort Stewart, GA (Atlantic Region)

- 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 (Atlantic Region)

- 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 (Central Region)

- 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. Ft. Detrick (Atlantic Region)

- a. 17201, 14, 22, 35-36, 52, 67-68
- b. 17320, 25, 31, 40

- c. 17401, 04
- d. 17516, 22
- e. 17859
- f. 20118, 41, 76, 80
- g. 20838, 42, 50, 54, 71, 72, 77, 82, 86
- h. 21042–44, 74–75
- i. 21144, 55, 56, 57, 58
- j. 21228, 35, 44
- k. 21426
- l. 21502, 32, 50
- m. 21701–21798
- n. 21617
- o. 21811
- p. 22504, 53
- q. 22601–3, 11, 30
- r. 25401–5, 9–11, 13–14, 19–22, 24–25, 27–28, 30–31, 34, 38, 41–43, 46
- s. 26405
- t. 26753, 57

B–36. Tobyhanna Army Depot (Atlantic Region)

16910–18854

B–37. Aberdeen Proving Ground (Atlantic Region)

- 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–38. HQ, U.S. Army Europe (USAREUR), Wiesbaden, Germany (IMCOM–Europe)

Europe, Africa, and the countries in the USAREUR area of responsibility in the Middle East.

B–39. HQ, Eighth U.S. Army (EUSA), Seoul, Korea (IMCOM–Pacific)

Korea, Russia.

B–40. JUSMAGTHAI, Thailand (IMCOM–Pacific)

The countries in the U.S. Army Pacific Command (USARPAC) area of responsibility in Southeastern Asia.

B–41. USARPAC (IMCOM–Pacific)

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

a. *Joint Base Elmendorf-Richardson, AK* : Zip codes 99500 through 99999; Northern Pacific-Alaska including the Aleutian Islands.

b. *Schofield Barracks, HI.*

(1) 96700–96999

(2) Central Pacific-Guam and the area east of Guam less Alaska, Aleutian Islands, Australia, New Zealand, and Papua New Guinea.

c. *Torii Station, Japan* : Okinawa, Philippines.

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

B–42. Fort Buchanan, PR (Atlantic Region)

a. 00600–00999.

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

B-43. Fort Drum, NY (Atlantic Region)

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

B-44. Joint Base Lewis-McChord, WA (Central Region)

Canadian provinces of British Columbia, Alberta, Saskatchewan.

Appendix C

Internal Controls Evaluation

C-1. Function

The functions covered by this evaluation include CSB, pre-retirement and SBP counseling; post-retirement services; and RSO training certification.

C-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.

C-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 5 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.

C-4. Test questions

a. Pre-Retirement Services.

(1) Does every Active Army Soldier attend a pre-retirement briefing that includes the DA SBP briefing no less than 12 months before retirement or for medical retirements at the start of the medical retirement process? (See para 4-1a.)

(2) Does the RSO ensure Soldier's election is dated on or before the spouse's written notarized concurrence and the spouse's written concurrence is 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 Active Army 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 and Army Reserve Soldier attend a pre-retirement briefing during the Soldier's 18th or 19th qualifying year of service? (See para 4-1b.)

(6) Are all ARNG 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 para 4-1b.)

(7) Are provisions made to assist medically retiring Soldiers to attend a pre-retirement/SBP briefing? (See para 4-1c.)

(8) Does the RSO have a system to verify that every Soldier receives a pre-retirement and SBP brief as directed? (See para 4-2c(1).)

(9) Are Soldiers receiving the DA-prescribed pre-retirement and SBP briefings? (See para 4-2a.)

(10) Are Soldiers informed about using the MyArmyBenefits SBP 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) Is the Soldier's SBP election dated on or before the spouse's concurrence, if required? (See para 4-3f(3)(b).)

(13) 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.)

(14) Is Army Retirement Services apprised of the retirement of mentally incompetent Soldiers so the Director, Army Retirement Services may make an SBP election the Soldiers' behalf? (See para 4-4b.)

(15) Are 100% of Soldiers receiving an Army Retiring Soldier Commendation Package prior to retiring, being transferred to the Retired Reserve, or being discharged after 20 years of creditable service in the RC? (See paras 1-7d(1) and 7-7.)

(16) Is every Soldier offered the opportunity to participate in a retirement ceremony? (See para 1-7c.)

(17) 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.)

(18) Are all Soldiers retiring completing a DD Form 2656 prior to date of retirement? (See paras 2–6d(c)(4) and 4–3c.)

(19) Have all SBP counselors completed the SBP certification course within previous 3 years? (See para 1–8c.)

(20) Have all RSOs and assistant RSOs completed RSO Program certification within the previous 3 years? (See paras 1–8c and 2–1c(4), 2–1d(4), 2–3b(4), and 2–6d(3).)

(21) Are all Active Army Soldiers signing a SBP Counseling Statement verifying they received SBP Counseling following final SBP counseling and signature of DD Form 2656? (See para 4–3c.)

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? (See para 5–8b.)

(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 5–7d(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 5–7d(8).)

c. Other.

(1) Are the RSO and Alternate RSO appointed in writing? (See paras 2–1b(3), 2–3a(5), 2–6c(1), and 2–9c.)

(2) Is the command's retirement services web page easily located from the command's home page? Does the RSO web page 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) Does the RSO give a regular CSB brief using the DA CSB briefing slides? (See para 6–3b.)

(5) Is the installation verifying all eligible Soldiers have made their CSB elections? (See para 6–3d.)

(6) Are statistical reports submitted monthly on or before the due date? (See paras 2–6b(2)(f) and 2–6d(3)(c)(8).)

(7) Have the RSO and assistant RSO completed the DA RSO Certification Course within the three previous years? (See paras 1–8c, 2–1c(4), 2–1d(4), 2–3b(4), and 2–6d(3).)

(8) Does the RSO have adequate procedures to protect the customers' personally identifiable information (PII) in hard copy, email, and electronic storage? (See para 1–12.)

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

C–5. Supersession

This evaluation replaces previously published checklists in AR 600–8–7.

C–6. Comments

Help make this a better tool for evaluating internal controls. Submit comments to Director, Army Retirement Services 251 18th Street South, Suite 210, Arlington, VA 22202–3531.

Glossary

Section I

Abbreviations

ACMSS

Annuities for Certain Military Surviving Spouses

AKO

Army Knowledge Online

AMC

Army Materiel Command

AR

Army Regulation

ARIMS

The Army Records Information Management System

ARNG

Army National Guard

ARSTAF

Army Staff

ASCC

Army service component command

BASD

basic active service date

BASOPS

Base Operations Information System

BUPERS

Bureau of Naval Personnel

COLA

cost-of-living adjustment

CRDP

Concurrent Retired and Disability Pay

CRSC

Combat-Related Special Compensation

CSA

Chief of Staff, Army

CSB

career status bonus

CSFL

Citizen Soldier for Life

DA

Department of the Army

DCS, G-1

Deputy Chief of Staff, G-1

DD

Department of Defense

DEERS

Defense Enrollment Eligibility Reporting System

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

HQ
headquarters

HQDA
Headquarters, Department of the Army

HRC
U.S. Army Human Resources Command

IMA
Individual Mobilization Augmentee

IMCOM
Installation Management Command

IRR
Individual Ready Reserve

JFHQ
Joint Forces Headquarters

MPM
Military Personnel Management

NDAA
National Defense Authorization Act

NGB
National Guard Bureau

NGR
National Guard Regulation

NOAA
National Oceanic and Atmospheric Administration

NOE
Notification of Eligibility

OCAR
Office of the Chief, Army Reserve

OCONUS
outside continental United States

OSD
Office of the Secretary of Defense

PII
personally identifiable information

PL
Public Law

RAD
Retirement Appreciation Day

RC
Reserve Component

RCSBP
Reserve Component Survivor Benefit Plan

REDUX
Reduced Retired Pay Plan

RPAM
Retirement Points Accounting Manager

RPAS
Retirement Points Accounting System

RSC
Regional Support Command

RSFPP
Retired Serviceman's Family Protection Plan

RSO
Retirement Services Officer

SA
Secretary of the Army

SBP
Survivor Benefit Plan

SC
senior commander

SFL
Soldier for Life

SGLI
Servicemember's Group Life Insurance

SME
subject matter expert

TAG
The Adjutant General

TFL
TRICARE for Life

TPU
troop program unit

TRADOC

U.S. Army Training and Doctrinal Command

TRANSPROC

transition processing

TRICARE

tri-service medical care

USAR

U.S. Army Reserve

USARC

United States Army Reserve Command

USAREUR

U.S. Army Europe

USARPAC

U.S. Army Pacific

USC

United States Code

USFSPA

Uniformed Services Former Spouses' Protection Act

VA

Veterans Affairs

VGLI

Veterans Group Life Insurance Department of Veterans Affairs

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.

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 to military service

DIEMS is the date a Soldier first entered the military. It is the first time a Soldier enlisted or joined the Active Army 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 Web sites.

Former spouse

A person who—

- a. Was a Soldier's spouse on the date the Soldier became entitled to retired pay and was divorced from the Soldier after the Soldier retired.
- b. Was the Soldier's former spouse on the day the Soldier became entitled to retired pay.
- c. Married the Soldier after retirement and remained married to the Soldier for at least a year before the divorce.
- d. Married the Soldier after retirement and became divorced before the first anniversary of the marriage, but is the parent of a child born to the Retired Soldier and former spouse.

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 Soldier

A reservist 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 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.

Retired Serviceman's Family Protection Plan

The immediate forerunner of SBP.

Retired Soldier

A Soldier who has been retired from the Army and is in receipt of retired pay. The word retired is a part of the Soldier's title and is capitalized. In concert with the Soldier for Life Program, a Retired Soldier is not referred to as a retiree.

Retiree Appreciation Day

An event conducted for Retired Soldiers, surviving spouses, and Family members living within the installation's area of responsibility.

Soldier for Life Program

Overarching Army program that promotes the mindset that Soldiers remain Soldiers after they leave the Army.

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 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.

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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