

**Army Regulation 600-8-7**

**Personnel-General**

# **Retirement Services Program**

**Headquarters  
Department of the Army  
Washington, DC  
6 June 2010**

**UNCLASSIFIED**

# ***SUMMARY of CHANGE***

AR 600-8-7

Retirement Services Program

This major revision, dated 6 June 2010--

- o Requires the standard Army Retiring Soldier Commendation Program Package to be presented to all Soldiers, regardless of component, upon retirement (para 2-2).
- o Adds policy on the Reserve Component Survivor Benefit Plan counseling and election, to include plan election options (paras 3-6 through 3-8).
- o Clarifies the term limits for installation and Army Service Component Command retiree council members (paras 4-2c(2) and 4-2d(2)).
- o Expands and clarifies the policy for Soldier eligibility in the Career Status Bonus/Reduced Retired Pay Plan (table 7-1).
- o Adds policy on the Army National Guard retirement services (chap 8).
- o Adds policy on the U.S. Army Reserve retirement services (chap 9).
- o Adds a retirement service office at Presidio of Monterey (app B-29).
- o Makes administrative changes (throughout).

Personnel-General

Retirement Services Program

By Order of the Secretary of the Army:

GEORGE W. CASEY, JR.  
*General, United States Army*  
*Chief of Staff*

Official:

  
JOYCE E. MORROW  
*Administrative Assistant to the*  
*Secretary of the Army*

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

**Summary.** This regulation prescribes policies governing military personnel retirement services, the Survivor Benefit Plan, and the Chief of Staff, Army Retiree Council. This regulation implements DODD 1332.27 and DODD 1342.17.

**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 installation retirement services officers and Survivor Benefit Plan counselors.

**Proponent and exception authority.** The proponent of this regulation is the Deputy Chief of Staff, G–1. The proponent has the authority to approve exceptions or waivers to this regulation that are

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

**Army internal control process.** This regulation contains internal control provisions 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 (DAPE–HRP–RSO), 300 Army Pentagon, Washington, DC 20310–0300.

**Suggested improvements.** Users are invited to send comments and suggested improvements on DA Form 2028 (Recommended Changes to Publications and Blank Forms) directly to Office of the Deputy Chief of Staff, G–1 (DAPE–HRP–RSO), 300 Pentagon, Washington, DC 20310–0300.

**Committee Continuance Approval.**

The Department of the Army committee management official concurs in the establishment and/or continuance of the committee(s) outlined herein. AR 15–1 requires the proponent to justify establishing/continuing committee(s), coordinate draft publications, and coordinate changes in committee status with the U.S. Army Resources and Programs Agency, Department of the Army Committee Management Office (AARP–ZX), 2511 Jefferson Davis Highway, Taylor Building, 13th Floor, Arlington, VA 22202–3926. 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.

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## **Glossary**

## Chapter 1 Introduction

### 1-1. Purpose

This regulation prescribes the policies for the retirement services and Survivor Benefit Plan (SBP) functions of military personnel management (see AR 600-8).

### 1-2. References

Required and related publications and prescribed and referenced forms are listed in appendix A.

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

Abbreviations and special terms used in this regulation are explained in the glossary.

### 1-4. Responsibilities

- a. Deputy Chief of Staff, G-1.* 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 Department of Defense (DOD) level.
  - (3) Review retirement services officer (RSO) programs.
  - (4) Act on behalf of the Secretary of the Army (SA) regarding SBP government error corrections.
  - (5) Coordinate Armywide retirement services programs in the context of other well-being programs.
  - (6) Establish personnel policies relating to retirement services, to include the Chief of Staff, Army Retiree Council (CSA Retiree Council) and SBP.
  - (7) Provide an Army representative to the following advisory councils:
    - (a) The DOD SBP Board.
    - (b) Defense Commissary Agency advisory councils.
    - (c) Army and Air Force Exchange Service retiree councils.
    - (d) Defense Finance and Accounting Service-Cleveland (DFAS-CL) pay/personnel.
    - (e) Appoint members to convene sessions of the Department of the Army (DA) SBP Board to advise the Chief, Retirement Services prior to the Chief's adjudication of claims of administrative error of SBP election.
- b. Chief, National Guard Bureau.* The Chief, NGB will—
- (1) Ensure Army National Guard (ARNG) Soldiers are provided retirement benefits as outlined in this regulation and act as the Army Staff (ARSTAF) point of contact for retirement services for the ARNG when it is not in Federal service to ensure program implementation.
  - (2) Publish guidance for retirement services procedures for the ARNG.
  - (3) Ensure Web-based training for the Army National Guard Retirement Counselor Course is updated semiannually and available at the following Web site: <http://onlinecampus.pec.ngb.army.mil>.
  - (4) Ensure coordination with Headquarters, Department of the Army (HQDA) regarding future policies and program updates/improvements.
  - (5) Ensure retiring Soldiers receive the standard Army Retiring Soldier Commendation Package, in accordance with paragraph 2-2.
  - (6) Act as the ARSTAF point of contact for ARNG Soldiers not in an active status who request retirement under the provisions of AR 635-200 and AR 600-8-24.
- c. State Adjutant General.* The State Adjutant General, Military Personnel Management Officer (MPMO), Joint Force Headquarters (JFHQ) will—
- (1) Provide retirement services for current and former ARNG members within available resources.
  - (2) Collaborate with military State and Federal agencies to provide retirement-related benefits, information, and services to current and former ARNG members.
  - (3) Ensure individuals who provide retirement counseling and related actions complete the Web-based ARNG Retirement Counselor Course.
- d. Chief, Army Reserve.* The CAR will—
- (1) Ensure Army Reserve Soldiers are provided retirement benefits as outlined in this regulation and act as the ARSTAF point of contact for retirement services for troop program unit (TPU) Soldiers. The CAR may delegate ARSTAF responsibilities to the Regional Support Command/Mission Support Command commanding generals.
  - (2) Ensure retiring Soldiers receive the standard Army Retiring Soldier Commendation Program Package, in accordance with paragraph 2-2.
- e. Commander, U.S. Army Human Resources Command.* The Commander, HRC will—
- (1) Act as the ARSTAF point of contact for retirement services for active duty Soldiers, Individual Ready Reserve, Individual Mobilization Augmentee, Active Guard Reserve, and U.S. Army Reserve (USAR) Soldiers not on active duty who request retirement for active service length of service under AR 635-200 or AR 600-8-24.

(2) Act as the ARSTAF point of contact for the Reserve Component Survivor Benefit Plan (RCSBP) and SBP for all Army Reserve Soldiers eligible for retired pay at age 60 (see para 9–8 for reduction of retirement age).

(3) Publish guidance for retirement services procedures for the Army Reserve.

*f. Chief, Army Retirement Services.* The Chief, Army Retirement Services (DAPE–HRP–RSO) will—

(1) Provide established standards to Headquarters, Installation Management Command (HQ IMCOM) for program oversight to include the Army Retiring Soldier Commendation Program.

(2) Ensure that the threefold mission is met—

(a) Help Soldiers/Families prepare for retirement and a smooth transition.

(b) Assist survivors of Soldiers who die on active duty to maximize their survivor benefits.

(c) Serve retired Soldiers and their Families and survivors until death.

(3) Act on behalf of the SA regarding SBP government error corrections.

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

(5) Monitor and provide technical assistance to ensure that retirement services and SBP programs are accessible, effective, and responsive to the needs of Soldiers and their Families.

(6) Oversee a strategic communication program to ensure the success of the mission by communicating that mission to the Army leaders who support the mission, and to the retiring and retired Soldiers and Families who are supported by the mission.

(a) Publish three editions per year of *Army Echoes*, the official bulletin for retired Soldiers and their Families, to maintain and enhance the link between the Active Army and the retired community, and to keep the retired community informed of their benefits, entitlements, and responsibilities.

*Note.* Distribution of *Army Echoes* will be via either electronic mail or normal mail according to the preference of the recipient. Individuals can also access the bulletin at <http://www.armyg1.army.mil/rso/echoes.asp>.

(b) Maintain a robust and current retirement services Homepage as part of the DCS, G–1 Web site, providing 24/7 support to retiring and retired Soldiers and Families.

(c) Maintain a featured Army Knowledge Online (AKO) site for retired Soldiers, in accordance with CSA Retiree Council recommendation.

(d) Communicate the mission through news releases and reports.

(e) Coordinate the Strategic Communication (STRATCOM) mission at installation level through training of and working with installation RSOs.

(f) Support the installation RSO STRATCOM mission not only through personal training but also through the STRATCOM section of the AKO Retirement Services Office site, which will include STRATCOM instruction and pointers, our news releases, online “clippings” of HQDA and installation RSO articles, requests for input for the *Army Echoes* newsletter and some news releases, and STRATCOM ideas shared by other installation RSOs. This online resource will enable new RSOs to hit the ground running not only in STRATCOM, but in all facets of the Retirement Services Office mission.

(g) Provide HQDA speakers for installation Retiree Appreciation Day (RAD).

(7) Provide administrative support to and funding of the CSA Retiree Council.

(8) Specify program functions that must be resourced by installation Base Operations Information System (BASOPS) funding in accordance with this regulation (for example, annual RSO/SBP training as needed, retiree bulletin, RAD).

(9) Support the HQ IMCOM mission by providing information, guidance, and personnel to educate and train personnel on the responsibilities of installation RSOs.

(10) Evaluate and prioritize RSO training needs and coordinate with HQ IMCOM regarding delivery of training.

(11) Send DCS, G–1 Retirement Services Office subject matter experts (SME) to accompany HQ IMCOM Assessment Teams.

(12) Provide counsel to HQ IMCOM on creation of standardized job descriptions for RSOs and input on the development of common levels of support.

(13) Review, analyze, and assess information provided by HQ IMCOM regarding RSO programs and the operational circumstances of each installation RSO program.

(14) Provide input to HQ IMCOM based on assessments, reviews, and analyses regarding long-term planning and goal-setting.

(15) Inform HQ IMCOM of specific operations in need of enhancement regarding this regulation.

*g. Director, Human Resources Policy Directorate, Office of the Deputy Chief of Staff, G–1.* The Director, HRPD will ensure that the DCS, G–1 Retirement Services Office (DAPE–HRP–RSO) is allocated adequate resources to accomplish its mission.

*h. Commander, U.S. Army Training and Doctrine Command.* The Commander, TRADOC will ensure that retirement

services, retirement planning, active duty death survivor benefit, and SBP topics are included in curricula of military schools.

*i. Commander, Installation Management Command.* The Commander, IMCOM, through subordinate regions and garrisons retirement services, will—

(1) Deliver and enforce the services of the Army Retirement Services Program that includes the management and operation of the Army Retiring Soldier Commendation Program to Department of the Army Standards as outlined in paragraph 2-2.

(2) Assess installations Retirement Services Program execution in coordination with Chief, Army Retirement Services.

(3) Provide resources to support execution of the Retirement Services Program (for example, RSO training, program implementation, periodic inspections/visits).

(4) Apprise the Chief, Army Retirement Services of information obtained by HQ IMCOM and IMCOM Regional Offices related to installation RSO functions, addressing both long-range strategic planning and immediate operational concerns (that is, curtailment or interruption of major program functions).

(5) Ensure sufficient financial resources, staffing and physical facilities are provided at installations to enable RSOs to perform their primary program duties and responsibilities effectively, efficiently, and equitably. Especially important is the regular annual funding for the training of installation RSOs on congressionally directed changes of law regarding benefits and entitlements.

(6) Use program policies established and provided by the Chief, Army Retirement Services along with procedures and standards developed by HQ IMCOM to assess the quality and uniformity of services being provided by installation RSOs worldwide.

(7) Ensure equitable distribution of BASOPS resources to installations' RSO programs, considering serviced populations (that is, pre-/post-retirements, Families, and survivors) region wide, to enable them to provide mandated services that include, but are not limited to—

(a) Delivery of pre-/post-retirement services (see table 1-1, below).

(b) Awarding the Army Retiring Soldier Commendation Package to retiring Soldiers in accordance with paragraph 2-2.

(c) Conducting annual RAD events.

(d) Mailing the Retiree Bulletin.

(e) Supporting an installation retiree council.

(8) Ensuring that installation RSO job descriptions and pay grades are standardized.

(9) Prior to the effective date of modification of an RSO billet, as a result of a contract, verifying that RSO responsibilities are in compliance with current regulatory guidance and that proposed changes to an installation Retirement Services Office operation, as a result of A-76 studies are reported to Chief, Army Retirement Services.

*j. Garrison commanders.* The garrison commanders will—

(1) Appoint as a minimum, a full-time and an assistant RSO to implement the Retirement Services Program outlined in this regulation and SBP based on Title 10, United States Code, Chapter 73 (10 USC Chapter 73).

(2) Position the RSO on the garrison staff to provide high visibility for the retired community.

(3) Ensure the RSO reports directly to a principal staff officer not lower than the installation's adjutant general.

(4) 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. Also, the issuance of a personalized standard Army Retiring Soldier Commendation Program Package to retiring Soldiers.

(5) Ensure that Soldiers, and when present their Families, are informed of the pre-/post-retirement policies outlined in table 1-1 of this regulation.

(6) Establish a retiree council to voice the needs and concerns of retired Soldiers to the garrison commander, the senior commander, the regional director and the ASCC commander.

(7) Coordinate with commanders of Army Commands (ACOMs), Army Service Component Commands (ASCCs), Direct Reporting Units (DRUs), satellite installations, tenant or remote units or organizations, and military communities within their jurisdiction to ensure delivery of pre-/post-retirement services (see table 1-1), including active duty deaths counseling and SBP counseling to eligible Soldiers and their Families.

(8) Establish and maintain a generic e-mail address for use by the serviced population in reaching the RSO.

(9) Further support the Army's Retirement Services Office program by doing the following:

(a) Set a "command climate" that sends the message "retired Soldiers are valued."

(b) Know your RSO and ensure your RSO knows of your "open door" policy.

(c) Familiarize yourself with this regulation.

(d) Know the cost associated with executing your Retirement Services Office program.

(e) Fund and support RSO attendance at DCS, G-1 sponsored training workshops.

(f) Know your retiree council leadership and encourage periodic office calls by them.

- (g) Attend retiree council meetings or send your representatives, and review subsequent meeting minutes.
- (h) Support, attend, and welcome/update attendees at your annual RAD.
- (i) Invite retired Soldiers to applicable installation functions (for example, retirement parades, unit deployments, and homecoming ceremonies).
- (j) Look for ways to honor retired Soldiers' service in front of today's Soldiers.
- (k) Acknowledge retiree/spouse volunteer contributions and seek additional ways they can serve. Publicize the volunteer program to the retired Soldier/spouse community.
- (l) Provide the senior commander (SC) with updates on the execution of the Retirement Services Program on the installation.
- k. 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 an integral part and valued members of the Army Family.
- l. Commanders of overseas Army Service Component Commands.* The overseas ASCC commanders will—
  - (1) Establish a theater retiree council to voice the concerns of retired Soldiers from the theater strategic level perspective focusing on pending legislation and policy that impacts retired Soldiers living overseas. The ASCC commander has sole responsibility for funding the theater retiree council.
  - (2) When requested, assist the IMCOM regional director and garrison commander in the overseas command with the delivery of retirement services.
  - (3) Evaluate the effectiveness of the Retirement Services Program services provided in-theater and participate, through the supporting IMCOM region, in the prioritization of those services.
  - (4) Establish theater-level policy and provide guidance as appropriate to theater-specific needs of the overseas retiree community.
  - (5) Provide oversight of the strategic level quality of life and retiree concerns.
- m. Installation retirement services officers.* As a minimum, installation RSOs (including those defined in para 1–4n, below) will—
  - (1) Supervise the delivery of the installation Retirement Services Program and the SBP. This includes the personalized ordering of the standard Army Retiring Soldier Commendation Program Package for retiring Soldiers in accordance with paragraph 2–2.
  - (2) Counsel Soldiers and Family members concerning retirement rights, benefits, and privileges.
  - (3) Conduct pre-retirement briefings for Soldiers and Family members using materials furnished by DAPE–HRP–RSO, in order to prepare them for a smooth transition from active duty to civilian life.
  - (4) Serve as the senior commander/garrison commander (GC) SME on the SBP. Counsel Soldiers and Family members on SBP entitlements; assist Soldiers and Families with all phases of making an SBP election prior to date of retirement, as directed by 10 USC Chapter 73 and on survivor benefits/entitlements associated with active duty deaths. These duties include, but are not limited to, briefing deploying units and Family support groups.
  - (5) Process DD Form 2656 (Data for Payment of Retired Personnel) electronically using TRANSPROC, Installation Support Module. Follow up by mailing the form and supporting documents to the Defense Finance and Accounting Service–Cleveland Center in time to ensure no delay in the start of retired pay. Submit all retirement documents to DFAS–CL not later than the 10th day of the month of retirement in order to prevent possible delay in retired pay.
  - (6) Use the DFAS–CL Defense Retired Annuitant System (DRAS) to provide the following services:
    - (a) View a retired Soldier's pay account.
    - (b) View an annuitant's pay account.
    - (c) Change allotments.
    - (d) Change beneficiary information.
    - (e) Change a mailing address.
    - (f) Change bank information.
    - (g) Change tax filing and withholding status.
    - (h) Reissue 1099–R for tax filing purposes.
    - (i) Request copies of the Retired Account Statement.
  - (j) Ensure Soldiers who first entered military service on or after 1 August 1986, and who reach their 14<sup>th</sup> year, 6-month career mark, are provided written notification and counseled by their installation representative in accordance with the Career Status Bonus/Reduced Retired Pay Plan (CSB/REDUX) (see chap 7).
  - (k) Coordinate with other Government agencies as necessary to resolve problems, provide information and referrals to retired Soldiers and their Families, upon request.
  - (l) Provide monthly statistical data through the respective IMCOM region to comply with established suspense date. Installations not covered by an IMCOM region will report directly to the DCS, G–1 Retirement Services Office.
  - (m) With the SC/GC, establish a local retiree council to represent the command's views to those serviced in the

RSO's area of responsibility (see app B). Establish subordinate or regional retiree councils, as needed, to support populations residing in widespread geographic areas.

(n) Ensure that local retiree council members are informed through the chairperson of the council on matters affecting retired Soldiers/annuitants and solicit their support as needed.

(o) Write, publish, and mail, by regular post and e-mail, a retiree bulletin at least annually for all retired Soldiers and surviving spouses residing within their area of responsibility (see app B).

(p) In conjunction with the servicing legal assistance office, counsel active and retired Soldiers and their spouses on the Uniformed Services Former Spouses' Protection Act (USFSPA).

(q) Assist eligible survivors with all actions relative to applications for Federal benefits, to include but not limited to SBP and Annuities for Certain Military Surviving Spouses (ACMSS). Follow up with the appropriate agencies to ensure the timely start of correct benefits (see para 4-3).

(r) Attend HQDA-sponsored RSO and SBP counselor training.

(s) Assist retired Soldiers with applications for Federal benefits, to include but not limited to combat-related special compensation (CRSC). Follow up with the appropriate agencies to ensure the timely start of correct benefits.

(t) Maintain a presence on the installation's Homepage that provides up-to-date retirement related information and a link to the Chief, Army Retirement Services Web site and a link and/or reference to the installation retiree council. Ensure the link to your RSO information is readily apparent on the main page of the installation Homepage.

(u) Acquire and maintain access to the Retirement Services Office organizational site on the AKO.

(v) Service the Army population (Active Army and reserve) in their geographic area of responsibility in each of the following categories:

1. Active duty retiring Soldiers and their spouses — those who have submitted retirement requests.
2. The survivors of Soldiers who die on active duty.
3. Retiring RC Soldiers and their spouses — those who have completed 20 qualifying years but are not yet age 60 (also known as "gray area" retired Soldiers).
4. All retired Soldiers and their spouses.
5. Surviving spouses — annuitants and non-annuitants.

n. *Commanders.* The commanders of Army Commands, ASCCs, DRUs, satellite installations, remote units or organizations, and military communities will appoint on orders an individual to coordinate delivery of retirement services (see table 1-1) and SBP policies and procedures (see paras 3-2 and 3-3) to eligible Soldiers and their Families with the nearest Army installation when not serviced by a garrison RSO.

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**Table 1-1**  
**Pre-retirement/post-retirement services for Active Army and Reserve Component Soldiers**

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**Pre-retirement services**

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Coordinate, conduct, and facilitate detailed pre-retirement and SBP briefings for all retiring Soldiers (Note: Spouses are highly encouraged to attend).

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Counsel Soldiers and Family members concerning retirement rights, benefits, and privileges.

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

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Conduct individual RCSBP counseling for all RC Soldiers, and their Family members within 60 days after receipt of the Notification of Eligibility for Retired Pay at Age 60 (20-year letter).

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Assist retiring RC Soldiers and Family members 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 (20-year letter). Return completed form to HRC-STL within 90 days of receipt.

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Conduct individual pre-retirement briefings as needed.

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Assist retiring Soldiers and Family members with completion of DD Form 2656 and DD Form 2656-1 (Survivor Benefit Plan (SBP) Election Statement for Former Spouses Coverage), if applicable.

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Assist retiring RC Soldiers and Family members with completion of the retirement application to include— 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 age 60. Completed packet must be returned to HRC at least 9 months prior to reaching age 60.

---

Process the DD Form 2656 electronically using TRANSPROC (transition processing) to DFAS-CL.

---

Provide CSB/REDUX retirement pay option counseling and processing of the CSB/REDUX pay option election form, DD Form 2839 (Career Status Bonus Election) (if assigned as the installation CSB/REDUX point of contact).

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Provide information related to pre-retirement, such as retirement application processing, retirement orders, DD Form 214 (Certificate of Release or Discharge from Active Duty) processing, and final outprocessing procedures.

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**Post-retirement services**

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**Table 1–1**

**Pre-retirement/post-retirement services for Active Army and Reserve Component Soldiers—Continued**

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Publish/mail retiree bulletins annually. Post a copy of the bulletin to the installation's Retirement Services Office Web site.

---

Conduct an annual RAD.

---

Provide periodic articles for installation and local newspapers.

---

Assist and advise retired Soldiers in understanding and applying for CRSC.

---

Provide information to retired Soldiers on concurrent retirement and disability payments.

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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); reissuance of military awards; and issuance of military identification (ID) cards.

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Provide retired Soldiers and their Families with information and referrals on a myriad of other benefits/entitlements including those from Department of Veterans Affairs; TRICARE medical/dental; Social Security/Medicare benefits and others.

---

Inform retired Soldiers of their eligibility to receive Army Career and Alumni Program services on a space available basis for the rest of their lives.

---

Obtain and maintain access and use the DRAS to resolve pay matters for retired Soldiers, Family members, and survivors.

---

Counsel and assist retired Soldiers on changing and on maintaining their SBP election.

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Counsel and assist survivors of retired Soldiers, and Soldiers who die on active duty regarding their SBP options and entitlements, and the proper processing of their SBP applications, which includes counseling on Department of Veterans Affairs dependency and indemnity compensation and its relationship to SBP.

---

Provide information and filing assistance for the ACMSS.

---

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

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## **1–5. Manpower resources**

The Manpower Staffing Standards System Military Personnel Division, Army common manpower staffing standard, includes the retirement services and SBP programs. The Transition Center completes initial, administrative, final, and post-transition processing. 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, ARPC Form 249–E (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 actual end-of-month count of the Army retired population (excluding surviving spouses) under the Military Personnel Division's jurisdiction defined in appendix B.

## **Chapter 2 Retirement Services Program Policy**

### **2–1. Overview**

The Retirement Services Program is a set of programs, services, and information directed by the DCS, G–1, delivered by IMCOM and designed to assist Soldiers and their Families making the transition to retirement and to keep them updated on their rights, benefits, and privileges after retirement. A primary element of retirement planning includes counseling on the SBP program and the RCSBP for RC Soldiers. This regulation is binding on all communities that provide retirement services.

### **2–2. Principles of support**

The military personnel system will include a function to—

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

*b.* Honor individual retiring Soldiers and their Families in recognition of careers of selfless service to the Army and nation, by issuing the standard Army Retiring Soldier Commendation Program Package upon retirement.

(1) The Army Retiring Soldier Commendation Program Package includes the following:

*(a)* Fully personalized, full-color letter signed by the Secretary of Army, Chief of Staff of the Army and Sergeant Major of the Army.

*(b)* Full-color box carrier.

(c) U.S. flag, measuring 3 by 5 feet, cotton outdoor (in accordance with Section 644, Public Law 105–261, or Section 652, PL 106–65).

(d) Retired Army pin, formerly known as the “U.S. Army Retired Lapel Button” (AR 600–8–22).

(e) Two-color window decal (Retired) (one large, two small).

(f) Army Strong DVD.

(g) Packaging materials to allow all contents to arrive to retiring Soldier in superior condition.

(2) Retirement certificates (AR 635–5).

c. Assist Soldiers, Family members, and survivors following retirement.

d. Support the Army’s personnel life cycle function of transition.

### **2–3. Standards of service**

a. The Retirement Services Program is—

(1) A military human resources function.

(2) Resourced in the BASOPS.

(3) Not deployed with the tactical force.

(4) The functional responsibility of the transition work center.

b. Installations and Army Reserve Regional Readiness Support Command (RRSC) will operate a Retirement Services Office headed by an RSO as outlined in paragraphs 1–17 and 1–18.

### **2–4. Courtesy**

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.”

### **2–5. Volunteers**

The RSO will refer retiree volunteers to the installation volunteer coordinator.

### **2–6. Referrals**

The RSO will refer to the proper agencies requests for information or assistance (other than transactions that can be made using the DRAS, including processing of applications for SBP/Retired Serviceman’s Family Protection Plan (RSFPP)) received from retired Soldiers, Family members, and survivors.

## **Chapter 3**

### **Pre-Retirement Services Policy**

#### **Section I**

#### **Pre-Retirement**

##### **3–1. Pre-retirement briefing policy**

a. It is mandatory that all Soldiers receive a pre-retirement briefing between the retirement application submission date and 120 days before the retirement date (or start date of transition leave). Reserve Component (RC) Soldiers will receive the mandatory RC RCSBP briefing and “gray area” benefits briefing within 60 days of receipt of the Notification of Eligibility for Retired Pay at Age 60 (20–year letter). Also all RC Soldiers will receive a pre-retirement briefing between age 58 and 59.

b. Provisions must be made to assist medically retiring Soldiers who may be so severely wounded/injured that neither the Soldier nor their Family members are able to attend a pre-retirement/SBP briefing.

c. Upon notification, conduct the mandatory pre-retirement briefing for severely wounded/injured Soldiers who may be medically retired no later than the start of the Physical Evaluation Board process.

##### **3–2. Minimum briefing topics**

a. As a minimum, all Active Army, ARNG, and USAR Soldiers will be briefed on the following topics during a pre-retirement briefing:

(1) Computing retired pay and cost-of-living adjustments (COLA).

(2) Chief, Army Retirement Services approved SBP briefing.

(3) Medical benefits, to include TRICARE, TRICARE for Life (TFL), dental, space-available care in military treatment facilities, supplemental health insurance, demonstration projects, and the Continued Health Care Benefit Program.

(4) Post-retirement employment restrictions. (It is suggested that the local ethics counselor conduct this portion of the briefing).

- (5) Veterans' benefits (including burial in national cemetery, flags, headstone, casket, and so forth).
- (6) Retirement Services Program.
- (7) Yellow Ribbon Reintegration Program.
- (8) Family Assistance Centers Program (FACs).
- (9) New Careers in Education.
- (10) Former spouse benefits, division of retired pay, SBP, and ID card eligibility.
- (11) Servicemembers' Group Life Insurance (SGLI), and SGLI conversion to Veterans Group Life Insurance.
- (12) Transition leave and permissive temporary duty.
- (13) Travel authorizations and shipment of household goods.
- (14) Space-available air travel.
- (15) Social Security benefits.
- (16) Army Career and Alumni Program.
- (17) CRSC.
- (18) Concurrent retirement and disability payments.
- (19) ACMSS.
- (20) The myPay system.
- (21) Career status bonus.
- (22) AKO.
- (23) Guard Knowledge Online (GKO), U.S. Army Reserve Web site.
- (24) Morale, welfare, and recreation eligibility (such as recreation center, and so forth).
- (25) Army Benefits Tool and Soldier Benefits System (SBS).
- (26) Freedom Team Salute.
- (27) Other topics as directed by the DCS, G-1 (DAPE-HRP-RSO).

*b.* The Chief, Army Retirement Services must approve briefing materials other than those provided by DAPE-HRP-RSO 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 a Soldier has attended a pre-retirement briefing before completing final out-processing.

*Note.* This requirement is critical for Soldiers being medically retired.

(2) Encourage retiring Soldiers to have an eligible spouse attended SBP/RCSBP counseling during their pre-retirement processing.

## **Section II**

### **Survivor Benefit Plan**

#### **3-3. Survivor Benefit Plan counseling policy**

The SBP is the sole means by which survivors can receive a portion of military retired pay. Participation in SBP allows retired members 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 retired Soldier's death. *All Soldiers must make an SBP election before retirement.* The following is the policy that pertains to SBP counseling:

*a.* Only individuals, who successfully complete the Chief, Army Retirement Services (DAPE-HRP-RSO) SBP certification course, may counsel retiring Soldiers or spouses on SBP.

*b.* The Chief, Army Retirement Services may grant a temporary waiver of certification, until the next scheduled DA SBP certification class, for new SBP counselors who complete mandatory on-the-job training and their SBP counseling is under the supervision of a certified SBP counselor.

*c.* Between the time the retirement application is submitted, but no less than 60 days before retirement, every Soldier must be counseled on the SBP using the most current DA SBP slides, to include categories available under 10 USC 1448(a) and the effects of such elections in accordance with 10 USC 1455(b)(1).

*d.* Before retirement, the Soldier must sign DD Form 2656 certifying his or her SBP election.

*e.* As part of counseling, the RSO will provide Soldiers with a printout from the DOD SBP valuation software and current SBP literature as directed by Chief, Army Retirement Services.

*f.* 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.

*g.* 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) Before retirement, the Soldier must elect, in writing, one of the following:

- (a) Spouse or former spouse only.
- (b) Spouse or former spouse and child/children.
- (c) Child/children only.
- (d) Natural person with an insurable interest.
- (e) No participation.

(3) Spouse concurrence.

(a) Married Soldiers may not, without the written notarized concurrence of their spouse, elect not to participate in SBP, to cover less than the maximum level of coverage, or provide an annuity for a dependent child but not for their spouse (10 USC 1448(a)(3)(A)).

1. Participation in SBP at the maximum level of coverage 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 for Soldiers under the REDUX 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.

(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.

(d) Married Soldiers who cannot obtain spouse concurrence because the spouse is legally a missing person, or because of exceptional circumstances, may request a waiver of the spouse concurrence requirement from the Chief, Army Retirement Services. Procedures and required documentation for requesting a waiver have been provided to installation RSOs.

(4) Spouse concurrence is not required for a "former spouse only" or "former spouse and child(ren)" election. However, the current spouse must be notified of that election.

(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 retired pay or insufficient retired pay payable, direct remittance of premiums is required.

(6) Cost and annuity amounts for each category.

(7) As of 1 October 2008, SBP premiums will be considered paid up upon the member's reaching age 70 and having paid SBP premiums for at least 360 months (PL 105-261, Section 641, dated 17 October 1998 and DOD Implementing Guidance-SBP Paid-up Provisions, dated 6 November 2006).

(8) Beneficiary changes that are permitted by law after retirement.

(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, between the second and third anniversary of commencement of retired pay (10 USC 1448a). A decision to terminate coverage under this provision is irrevocable. Re-enrollment is denied, even during an open enrollment period. Premiums paid through the date of termination will not be refunded.

h. If the Soldier is mentally incompetent at retirement, the RSO will counsel the legal guardian or primary next of kin (PNOK). The Chief, Army Retirement Services will make an election on the Soldier's behalf.

i. Refer Soldiers and spouses to the legal assistance office when possible legal conflict exists.

### **3-4. Survivor Benefit Plan election policy**

a. The SBP election will be made using the most current version of DD Form 2656. If any type of former spouse coverage is elected use DD Form 2656-1 and file no later than 60 days before retirement. SBP elections made less than 60 days prior to retirement may delay commencement of retired pay.

b. If a Soldier has been declared mentally incompetent at retirement, the Chief, 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 PNOK by the RSO.

c. A retired Soldier may request correction of a Government administrative error made in connection with an SBP election by writing to Chief, Army Retirement Services (DAPE-HRP-RSO), 200 Stovall Street, Alexandria, VA 22332-0470. The request must include a copy of the SBP election, along with other supporting documents or statements. A retired Soldier will contact the installation RSO if there are questions as to what constitutes a Government error.

### **3-5. Active duty death Survivor Benefit Plan counseling**

a. A Casualty and Memorial Affairs Operations Center will ensure all survivors of Soldiers, regardless of component, who die on active duty, receive SBP counseling by an installation RSO in accordance with AR 600-8-1, appendix E.

- b. Retirement services officers will follow DA prescribed counseling procedures.
- c. The Chief, Army Retirement Services, as delegated by the SA, following in-depth counseling by the RSO, will—
  - (1) Adjudicate child-only, spouse-excluded SBP elections.
  - (2) Approve insurable interest 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**

#### **3–6. 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 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 retired Soldier's death. *All RC Soldiers must make an SBP election before retirement* (see para 3–4). The following is the policy that pertains to SBP counseling—

a. Only individuals who successfully complete the Chief, Army Retirement Services (DAPE–HRP–RSO) SBP/RCSBP certification course may counsel retiring Soldiers or spouses on RCSBP.

b. The Chief, Army Retirement Services may grant a temporary waiver of certification, until the next scheduled DA SBP/RCSBP certification class, for new RCSBP counselors who complete mandatory on-the-job training and their RCSBP counseling is under the supervision of a certified RCSBP counselor.

c. Between the receipt of the Notification of Eligibility for Retired Pay at Age 60 (the 20–year letter) but no less than 60 days after receipt of the 20–year letter, *every RC Soldier and spouse must 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).

d. Reserve Component Soldiers, upon receipt of the Notification of Eligibility for Retired Pay at Age 60 (the 20–year letter) have 90 days to *make their RCSBP election* using DD Form 2656–5 (Reserve Component Survivor Benefit Plan).

e. As part of counseling, the RC RSO will provide Soldiers with a printout of the cost-benefit estimates from the HRC Web site at <https://www.hrc.army.mil/site/reserve/soldierservices/retirement/survivorbenefitpaycalc.asp> using the Survivor Benefit Pay Calculator software and current SBP/RCSBP literature as directed by Chief, Army Retirement Services.

f. Whenever possible, conduct RCSBP counseling for spouses in person. If the spouse is unavailable for counseling based on incapacitation or geographic location, prescribed RC-SBP 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.

- g. 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.
  - (2) Upon receipt of the Notification of Eligibility for Retired Pay at Age 60 (the 20–year letter), the RC Soldier must elect in writing an election under the RCSBP plan.

(a) Options—

- 1. Option A (decline to make an election until age 60).
- 2. Option B (deferred annuity).
- 3. Option C (immediate annuity).

(b) Coverage—

- 1. Spouse only.
- 2. Spouse and/or child(ren).
- 3. Child/children only.
- 4. Former spouse.
- 5. Former spouse and child(ren).
- 6. Natural person with an insurable interest.

(3) Level of coverage.

(4) Spouse concurrence.

(a) Married Soldiers may not, without their spouse's written concurrence, elect not—

- 1. To participate in RCSBP.
- 2. To cover less than the maximum level of 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 final pay or High-3 retired pay plan 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.

(d) By law, married Soldiers who fail to provide written spouse concurrence or an approved waiver of same within 90 days of the 20-year letter, will be enrolled in full spouse RCSBP or, if any type of child/children coverage is elected, full spouse and child/children SBP.

(e) Married Soldiers who cannot obtain spouse concurrence because their spouse's whereabouts are unknown, or because of exceptional circumstances, may request a waiver of the spouse concurrence requirement from the Chief, Army Retirement Services. Procedures for requesting a waiver have been provided to RSOs as part of their SBP certification training.

(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.

(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 retired pay or insufficient retired pay payable, DFAS-CL will direct that the Soldier provide a direct remittance of premiums.

(7) Cost and annuity amounts for each category.

(8) As of 1 October 2008, 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, respectively.

(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, between the second and third anniversary of commencement of retired pay (10 USC 1448a). A decision to terminate coverage under this provision is irrevocable. Re-enrollment is denied, even during an open enrollment period. Premiums paid through the date of termination will not be refunded.

(11) Retired RC Soldiers or their survivors will pay the RCSBP premiums for 360 months or death, whichever occurs first, regardless of a decision to terminate RCSBP coverage.

(12) If the Soldier is mentally incompetent at retirement, the RSO will counsel the legal guardian or PNOK. The Chief, Army Retirement Services will make an election on the Soldier's behalf.

(13) Refer Soldiers and spouses to the legal assistance office when possible legal conflict exists.

(14) Divorce decree and/or Qualified Domestic Relation Order/property settlement order must specify what the former spouse is to receive.

### **3-7. Reserve Component Survivor Benefit Plan election policy**

a. The RCSBP election will be made using the most current version of DD Form 2656-5. If any type of former spouse coverage is elected use DD Form 2656-1 and submit no later than 60 days before retirement.

b. If a Soldier has been declared mentally incompetent (10 USC 1449) at the issuance of the Notification of Eligibility for Retired Pay, the Chief, Army Retirement Services, HQDA, as delegated by the SA, will make the RCSBP election on behalf of the Soldier following in-depth counseling of the Soldier's PNOK by the RSO.

c. A retired Soldier may request correction of a Government administrative error made in connection with an RCSBP election by writing to Chief, Army Retirement Services (AHRC-PAP-T), 1 Reserve Way, St. Louis, MO 63132-5200. The request must include a copy of the RCSBP election, along with other supporting documents or statements. A retired Soldier will contact the installation RSO or the HQDA RC-RSO officer if there are questions as to what constitutes a Government error.

### **3-8. Reserve Component Survivor Benefit Plan election options**

a. The RCSBP is designed to protect the immediate dependents. It allows RC Soldiers and former Soldiers, who have received their Notification of Eligibility for Retired Pay at Age 60, to provide a survivor annuity for their dependents should the Soldier or former Soldier die before reaching age 60.

b. To enroll the Soldier is required to complete the DD Form 2656-5.

c. The Soldier, by law, has 90 days from receipt of the 20-year letter to make an election for RCSBP.

d. Failure to respond within the 90 day period will result in automatic maximum coverage for spouse and children as required by law. Therefore, it is critical that designated RCSBP counselors are qualified and ensure the Soldier and Family understand the options available to them and the impact their elections will make on their retired pay and benefits.

e. The following are the three options for RCSBP:

(1) Option A (decline to make an election until age 60) (no RCSBP participation). The options applied to option A election—

(a) If the Soldier has no eligible dependents at time of RCSBP election and later marries or acquires a dependent child, the Soldier has 1 year from the date of the marriage or acquiring the child to make an RCSBP election. Election becomes effective upon the 1 year anniversary of the marriage or acquiring the dependent child.

(b) At age 60 application to receive retired pay, the Soldier can elect at that time to participate in SBP. The SBP election is effective at age 60 retirement.

*Note.* If Soldier dies prior to age 60, dependents are not entitled to survivor benefits.

(c) If married at time of election, the spouse must concur with the election not to enroll in the RCSBP. Concurrence must be signed by the spouse and Soldier and witnessed by a notary.

(2) Option B (deferred annuity). If Soldier dies before 60th birthday, the authorized SBP beneficiary is entitled to an RCSBP annuity effective the date the Soldier would have attained age 60. Option B election categories become the Soldier's SBP election at age 60. The Soldier must maintain the RCSBP election until age 60 retirement. Soldiers are not authorized to make a new SBP election at age 60 retirement.

(3) 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 age 60. A Soldier must maintain the RCSBP election until age 60 retirement. A Soldier is not authorized to make a new SBP election at age 60 retirement.

## **Chapter 4**

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

#### **4-1. Retiree Council Program**

The Army's Retiree Council Program consists of three elements— the CSA Retiree Council established by the CSA and chartered by HQDA; installation retiree councils established by individual installation commanders; and the ASCC retiree council established by the ASCC commander. The objectives of the retiree council program are the following:

- a. Provide the CSA and ASCC/SC/GC commanders insight into vital issues and concerns of retired Soldiers.
- b. Provide the Army retired community with an opportunity to—
  - (1) Communicate with the Active Army.
  - (2) Receive advice on, analyze, and provide input on decisions, policies, and laws that affect the retired community.
  - (3) Review ongoing Army programs, proposals, and initiatives.
  - (4) Institute programs that will create a strong communication link between the Active Army and the retired community.
  - (5) Encourage retired Soldiers to develop and express public support for Army programs.

#### **4-2. Retiree council policy**

- a. The CSA Retiree Council will—
  - (1) Be composed as determined by the CSA.
  - (2) Comprise members appointed by the CSA, for a term not to exceed 4 years.
  - (3) Meet at least annually unless directed otherwise by the CSA.
  - (4) Provide a written council report to the CSA, before the meeting ends.
  - (5) Be led by co-chairpersons, who will meet with the CSA midway between annual meetings to provide an update on retiree issues and to receive interim guidance.
- b. CSA Retiree 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 installation or ASCC retiree councils.
  - (3) Have not previously served on the CSA Retiree Council.
  - (4) Have not been retired under 10 USC 638 (selective early retirement).
  - (5) Have a history of service to the Active Army and retired community and be knowledgeable and conversant with retiree issues and concerns.
  - (6) Be active in installation and community affairs.
- c. Installation retiree councils will—
  - (1) Meet at least semiannually unless directed otherwise by the installation commander.
  - (2) Have their composition and term of appointment determined by the GC in coordination with the SC. Terms of appointment should not exceed 8 years. However, the installation commander has the authority to extend an individual's retiree council membership on a case-by-case basis when determined to be in the best interest of the retired Soldier community, and to assist the continued effective functioning of the installation retiree council.
  - (3) Prepare meeting minutes and furnish such, not later than 30 days after conclusion, through the installation commander to Office of the Deputy Chief of Staff, G-1 (ODCS, G-1) (DAPE-HRP-RSO), 200 Stovall Street, Alexandria, VA 22332-0470 and the regional director.

- (4) Use the installation RSO as a nonvoting member and advisor to the council, but not as a recording secretary.
- (5) Assist the RSO in the planning and execution of annual RAD, as requested.
- (6) Assist the RSO with mailing the annual retiree bulletin, as requested.
- (7) Upon request (annually), forward through their installation commander, using the routing specified by HQ IMCOM and format specified by DCS, G-1 Retirement Services Office, issues that the installation commander and council leadership determine to be appropriate for discussion by the CSA Retiree Council.
- (8) Upon request (annually), forward through their SC/GC, using the routing specified by HQ IMCOM and format specified by the DCS, G-1 Retirement Services Office, nominations of retiree council members who wish to be considered for membership on the CSA Retiree Council.
  - d. Army Service Component Command retiree councils will—
    - (1) Meet at least annually unless directed otherwise by the ASCC commander.
    - (2) Have their composition and term of appointment determined by the ASCC commander. Terms of appointment should not exceed 8 years. However, the ASCC commander has the authority to extend an individual's retiree council membership on a case-by-case basis when determined to be in the best interest of the retired Soldier community, and to assist the continued effective functioning of the ASCC retiree council.
    - (3) Furnish a copy of their council minutes, within 30 days after conclusion, through the ASCC to ODCS, G-1 (DAPE-HRP-RSO), 200 Stovall Street, Alexandria, VA 22332-0470.
    - (4) Use the IMCOM region RSO to serve as an advisor and nonvoting member, but not as an officer of the retiree council and will not be used as an administrative or recording secretary. The RSO will process the minutes of the retiree council meetings for approval or disapproval and forward the minutes through the chain of command to the director, IMCOM region or designated representative.
    - (5) Forward upon request (annually) and in format specified by the DCS, G-1 Retirement Services Office issues and concerns that the ASCC commander and council chairperson(s) determine to be appropriate for discussion by the CSA Retiree Council. Issues and concerns will be sent electronically through the ASCC commander or designated representative to the ODCS, G-1 (DAPE-HRP-RSO).
    - (6) Upon request (annually) forward nomination of retiree council members for membership on the CSA Retiree Council. Nominations will be sent electronically through the ASCC commander to the ODCS, G-1 (DAPE-HRP-RSO).

#### **4-3. Annuities for certain military surviving spouses**

- a. The ACMSS program provides an annuity for certain surviving spouses of retired Soldiers from active duty and the reserves who died before being able to participate in SBP or RCSBP. The following are the eligibility criteria for a surviving spouse to qualify:
  - (1) The military retired Soldier, who retired prior to 21 September 1972, must have died before 21 March 1974.
  - (2) A reserve Soldier who qualified for retirement and was not in receipt of retired pay must have died before 1 October 1978.
  - (3) The surviving spouse must never have remarried.
  - (4) The surviving spouse must not be in receipt of dependency and indemnity compensation, RSFPP, or a minimum income widow annuity.
- b. Eligible surviving spouses may request an ACMSS by forwarding a completed DD Form 2769 (Application for Annuity-Certain Military Surviving Spouses), with supporting documentation, to ODCS, G-1 (DAPE-HRP-RSO), 200 Stovall Street, Alexandria, VA 22332-0470 for approval.

## **Chapter 5 Retiree Appreciation Day**

### **5-1. Retiree Appreciation Day overview**

Retiree Appreciation Day is conducted by installation and RC RSOs to keep retired Soldiers and their Families up-to-date on changes in their retirement rights, benefits, and privileges and to foster good will between the retired and active duty communities.

### **5-2. Retiree Appreciation Day policy**

- a. The RADs will be conducted at least annually by major Army installations in CONUS and by garrisons in overseas commands. Garrison commanders should coordinate with the IMCOM region, the ASCC (in overseas command) and the installation retiree council leadership, to determine the best way to support the retiree population when conducting an RAD, based on resources, population, availability of services, and local USAG commander's mission requirements. The commander may conduct more than one RAD per year.
- b. Installations will plan the RAD as far ahead as possible. Advanced planning and prompt notification to the editor

of *Army Echoes* will allow for optimum publicity as the editor can publish the event in the January, May, and September issues. As a minimum, ensure that the RAD is included in at least one issue of *Army Echoes*. The installation RSO will notify Chief, Army Retirement Services when there is a change in date.

c. The RADs may be held in conjunction with other post/community events or RADs of other Services.

d. The installation and theater retiree bulletin will be mailed to retired Soldiers inviting them to the RAD in accordance with areas of responsibilities specified in appendix B.

e. In addition, notice of this event will be included on the installation's Homepage no later than 30 days prior to the event. The retiree council members should be encouraged to assist the installation/garrison RSO to ensure a successful RAD.

f. Garrison commanders are encouraged to seek the aid of the installation retiree council in developing RAD agenda. The retiree council members should be encouraged to assist the installation/garrison RSO to ensure a successful RAD.

g. The RSO will provide a copy of the annual RAD after action report through the IMCOM region to the Army G-1 Retirement Services Office within 60 days of completion.

h. As a minimum, the RSO must comply with table 5-1 when inviting out-of-town guest speakers, to include the HQDA RSO, chief, or deputy, or the CSA Retiree Council co-chairperson to be the RAD speaker.

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**Table 5-1**  
**Sequence of events for Retiree Appreciation Day speaker**

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**Step: 1**

**Responsibility:** RSO

**When:** As soon as you know your needs, but no later than 4 months out

**Required action:** Initial e-mail to speaker. If HQDA, submit request to the Chief, Army Retirement Services (DAPE-HRP-RSO) requesting speaker by name

---

**Step: 2**

**Responsibility:** RSO

**When:** Shortly after confirmation

**Required action:** If speaker is available, a follow-up letter directly to the speaker from the commanding general or garrison commander

---

**Step: 3**

**Responsibility:** RSO

**When:** 8 weeks out

**Required action:** Provide a draft agenda to ensure speaker knows specific requirements

---

**Step: 4**

**Responsibility:** RSO

**When:** 6 to 8 weeks out

**Required action:** Billeting availability (Note 1)

---

**Step: 5**

**Responsibility:** RSO

**When:** 4 weeks out

**Required action:** Contact the speaker in reference to the following:

- Offer to set up meeting with the command group; then confirm the date/time/location of the meeting (Note 2)
  - Suggest topics for use at command group meeting and in RAD speech
  - Provide Retiree Council information (that is, chairperson's name, contact information)
  - Ask speaker if there are other needs/questions
- 

**Step: 6**

**Responsibility:** RSO

**When:** 2 weeks out

**Required action:** Provide speaker list of dignitaries attending RAD (names, positions, and so forth) (Note 3)

---

**Step: 7**

**Responsibility:** RSO

**When:** 2 weeks out

**Required action:** Provide typical installation welcome packet, to include an installation map with important locations highlighted (Note 4)

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**Table 5-1**  
**Sequence of events for Retiree Appreciation Day speaker—Continued**

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**Step:** 8

**Responsibility:** RSO

**When:** 2 weeks out

**Required action:** Final e-mail or phone contact with speaker to provide a near-event update

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Notes:

<sup>1</sup> If speaker desires on-post billeting, the RSO should offer to make the arrangements; if the speaker wants off-post billeting, the RSO should, at a minimum, provide a list of nearby hotel possibilities/phone numbers, with a recommendation.

<sup>2</sup> This will not always be possible, given time constraints on the part of HQDA and/or the Command Group, but it is a goal each trip.

<sup>3</sup> On the day of the event, follow up with confirmation to the speaker that those who were "scheduled to attend" are, in fact, there (for example, deputy commanding general instead of vice commanding general).

<sup>4</sup> Assume the speaker has never been to your installation, and provide a typical installation welcome packet. Mail it directly to the speaker.

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## **Chapter 6**

### **Strategic Communication Policy**

#### **6-1. Strategic communication**

Strategic communication (STRATCOM) is one of the Army's key initiatives. To support retiring and retired Soldiers and Families and to maintain the support of the garrison, RSOs must make STRATCOM part of their mission. Retiring and retired Soldiers and Families who do not know about their RSO are not being served by their RSO.

#### **6-2. Retiree bulletin overview**

The retiree bulletin is the commander's means of communicating with all retired Soldiers and their Families who reside within the installation's area of responsibility as set forth in appendix B. The purpose of the bulletin is to apprise retired Soldiers and their Families of the services and activities available to them on the installation and within the installation's area of responsibility.

#### **6-3. Retiree bulletin policy**

*a.* Garrison commanders in CONUS and IMCOM regional directors in OCONUS will publish and mail a retiree bulletin at least annually for retired Soldiers and surviving spouses residing within their areas of responsibility.

*b.* Commanders will ensure the current retiree bulletin is also posted to the installation's Web site.

*c.* Unless directed to do so by HQDA (DAPE-HRP-RSO), the installation retiree bulletin will not repeat information contained in *Army Echoes*. Add information about your installation and area to localize *Army Echoes* articles.

*d.* Subordinate commands will be canvassed to ensure information pertinent to retired Soldiers within the subordinate commands is included in the bulletin.

*e.* Follow the guidelines set forth in AR 25-30.

*f.* Bulletins will be mailed at the standard rate.

*g.* Recipients will be encouraged to request e-mail distribution of the bulletin.

*h.* Publicize in each bulletin, that it is the retiree/annuitant's responsibility to maintain a current mailing address with DFAS.

#### **6-4. Safeguarding personal information**

Protection of personal information is a statutory requirement under The Privacy Act of 1974 and is a Chief of Staff of the Army priority. RSOs must exercise extreme caution when handling information that includes retired Soldiers' and annuitants' personal information such as social security numbers, home addresses or e-mail addresses. Employees entrusted with such information, will not share personal distribution lists containing personal information of retired Soldiers and annuitants. Individuals handling such information will familiarize themselves with AR 340-21. Request for exceptions should be cleared with the director of Human Resources/IMCOM region or installation adjutant general.

#### **6-5. Installation and Reserve Component-Retirement Services Office Homepages**

*a.* Installation RSOs and RC-RSOs will establish and maintain a retirement services Homepage that is housed within the installation's Homepage with an active link on the opening page of the installation Web site.

*b.* The installation's RSO and RC-RSO Homepage will—

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

(2) Include an active and current Web site link to the HQDA Army Retirement Services Homepage at <http://www>.

armygl.army.mil, to ensure that the most recent information is accessible (for example, pre-retirement counseling guide, CSA Retiree Council reports, and so forth).

(3) Have the following items posted to the Web site:

(a) The Retirement Services Office's location (building number, room number), phone/voice/fax number generic e-mail address, hours of operation, and whether the office is handicapped accessible.

(b) A listing of installation Retirement Services Office-specific pre-/post- retirement services provided (see table 1-1).

(c) A quick-reference service directory that lists as a minimum, the following agencies and their phone numbers, or preferably, an active hyperlink to those agencies:

1. Army Career and Alumni Program.
  2. Army Emergency Relief.
  3. Casualty Assistance.
  4. Commissary.
  5. Housing.
  6. Identification card section.
  7. Legal Assistance.
  8. Medical facility.
  9. Military lodging.
  10. Mortuary Affairs.
  11. Morale, welfare, and recreation activities.
  12. Pharmacy.
  13. Post Exchange.
  14. Provost Marshal.
  15. Red Cross.
  16. Transition Center.
  17. Transportation.
  18. TRICARE.
  19. Veterans affairs.
  20. Others as deemed appropriate.
- (d) Copies of retiree council meeting minutes from the previous year.
- (e) A schedule of future community pre-retirement and SBP briefings with date, time, location and agenda.
- (f) Scheduled RAD information.
- (g) Scheduled dates, times and location of upcoming installation retirement ceremonies.
- (h) Copies of installation retiree bulletins for the previous year.
- (i) Other information related to the installation's Retirement Services Program.

#### **6-6. Generic e-mail address**

Installation commanders will establish and maintain a generic e-mail account for retired Soldiers and annuitants' use in reaching the installation RSO. Establishment of such an address will replace personal addresses displayed on the installation Web site to comply with regulatory guidance and Army requirements outlined in AR 25-1. The generic e-mail address will be as short as possible (examples: RSO@bragg.army.mil or RSOSchinnen@eur.army.mil).

#### **6-7. Strategic communication for retirement services officers on Army Knowledge Online**

Information to support the retirement services officers' STRATCOM mission is posted in the STRATCOM section of the RSO Knowledge site on AKO. The RSOs should visit this site first to familiarize themselves with the STRATCOM briefing given at RSO training (if they haven't been able to attend) and then whenever STRATCOM tools and news are posted. The RSOs will be notified of any postings from Chief, Army Retirement Services through their AKO e-mail.

#### **6-8. Installation strategic communication**

Every RSO must make an initial contact with the Public Affairs Officer (PAO) to give the PAO the basics of the Retirement Services Program, how the program supports retiring and retired Soldiers and Families, and how articles' basic benefits information can be used periodically in the installation's publication and on the installation's Homepage. Keep in touch with the PAO, notifying the PAO of upcoming RADs, retiree council meeting and preretirement briefings so these events can be announced, and, in the case of the RAD, covered in the installation newspaper. The RSOs will make an initial contact with the garrison commander to give the basics of the Retirement Services program and how it supports retiring and retired Soldiers and Families. The RSOs will report program activities such as pre-retirement briefings, retiree council meeting and RADs in all venues afforded them including meetings and formal

reports but also taking advantage of all reporting opportunities (HQDA examples include the IMCOM Commander's Bi-Weekly Update and the DCS, G-1 3+3.)

## **Chapter 7**

### **Career Status Bonus/Reduced Retired Pay Plan**

#### **Section I**

##### **Introduction**

##### **7-1. Scope**

This chapter sets forth the tasks, rules, and steps for processing applications for Soldiers making a choice under the CSB/REDUX.

##### **7-2. Background**

*a.* The Military Reform Act of 1986 created the REDUX Retired Pay Plan applicable to all members who joined the military on or after 1 August 1986. The National Defense Authorization Act (NDAA) for fiscal year 2000 amended this plan with the following two major changes:

- (1) It allows those in this group to choose between the High-3 and the CSB/REDUX pay plan.
- (2) It added a \$30,000 CSB as part of the REDUX pay plan.

*b.* Soldiers with a date of initial entry to military service (DIEMS) on or after 1 August 1986, including AGR Soldiers, who are eligible under current Service regulations to serve continuously to 20 years, must choose between the High-3 and the CSB/REDUX between years 14½ to 15 of active duty, although retirement will not occur until the Soldier has completed 20 years of service.

*c.* The DIEMS date pertains to the earliest date of enlistment, induction, or appointment in a regular or RC of a Uniformed Service as a commissioned officer, warrant officer, or enlisted Soldier. A DIEMS date is rarely the same as a basic active service date and often earlier than a pay entry basic date. The Soldier's basic active service date, not the DIEMS, serves as the basis when calculating for the 14½ to 15 years of active duty.

#### **Section II**

##### **Process requests for the Career Status Bonus/Reduced Plan**

##### **7-3. Rules for processing requests for a choice under the plan**

*a.* Installations are required to conduct monthly or individual CSB/REDUX briefings for eligible Soldiers once they complete 14½ years of active duty to help them decide between the CSB/REDUX or High-3 retirement plans.

*b.* The CSB/REDUX differs from the High-3 plan in three ways—

(1) The retired pay multiplier under CSB/REDUX is less than under High-3 if the Soldier has less than 30 years of creditable service. Under CSB/REDUX, 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 CSB/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 Soldier's CSB/REDUX retired pay is recalculated to equal what it would have been had the Soldier retired under High-3 initially.

(2) The CSB/REDUX cost-of-living allowances of retired pay are 1 percent less than those under the final basic pay or High-3 retired pay plans. Although CSB/REDUX Soldiers receive a one-time catch-up COLA at age 62, the following year the COLA reverts to COLA minus 1 percent.

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

*c.* Soldiers who elect CSB/REDUX and later retire for disability under 10 USC 1201 or 10 USC 1202, will have their retired pay calculated under the High-3 formula.

*d.* Public Law 107-107, Section 620 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 in the Thrift Savings Plan. The current options for receiving the CSB are—

- (1) One payment of \$30,000.
- (2) Two annual installments of \$15,000 each.
- (3) Three annual installments of \$10,000 each.
- (4) Four annual installments of \$7,500 each.
- (5) Five annual installments of \$6,000 each.

#### 7-4. Steps to process requests for Soldiers eligible to make a choice

Table 7-1 outlines the steps required to process a Soldier's request to make a choice under the CSB/REDUX.

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**Table 7-1**

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

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**Step: 1**

**Responsibility:** Personnel

**Required action:** Provide eligible Soldier with written notification at the 14½ year of active duty. Personnel will include procedures for electing the CSB and an explanation of the effect that electing the CSB will have on the computation of retired pay if and when the Soldier becomes eligible (see para 7-3).

---

**Step: 2**

**Responsibility:** Soldier

**Required action:** Has 6 months to decide to either remain under High-3 or elect CSB/REDUX.

---

**Step: 3**

**Responsibility:** Personnel

**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.

---

**Step: 4**

**Responsibility:** Soldier

**Required action:** Give the completed DD Form 2839 to the personnel officer.

---

**Step: 5**

**Responsibility:** Personnel

**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 meet eligibility for the minimum 20-year nondisability retirement. Personnel representatives must monitor Soldiers to ensure they remain eligible for retention on active duty. A Soldier with 18 or more years of active Federal service is ineligible to make a choice under the CSB/REDUX. They will remain under High-3.

---

**Step: 6**

**Responsibility:** Personnel

**Required action:** If a Soldier elects not to receive the CSB, maintain a copy of DD Form 2839 in the Soldier's military personnel file and forward the original for filing in the Soldier's official military personnel file. Mailing address for officers: Commander, U.S. Army Human Resources Command (AHRC-MSR), 200 Stovall Street, Alexandria, VA 22332-4000. Mailing address for enlisted Soldiers: Chief, Records Services Division, U.S. Army Soldier Record Data Center (PCRF-FR), 8899 East 56th Street, Indianapolis, IN 46249-5301. The HR specialist records the Soldier's election to update the appropriate personnel.

---

**Step: 7**

**Responsibility:** Personnel

**Required action:** If Soldier elects to receive the CSB, maintain a copy of DD Form 2839 in the Soldier's military personnel file and forward a copy for filing in the Soldier's official military personnel file. Send the original DD Form 2839 to the servicing Finance Office no later than 10 days prior to the Soldier's 15th anniversary of date of service. HR specialist records the Soldier's election to update the appropriate personnel system.

---

**Step: 8**

**Responsibility:** Finance

**Required action:** Once the finance officer receives form—

- 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 central site for input.
- 

**Step: 9**

**Responsibility:** Central site

**Required action:** Ensure that the form is complete and accurate, and that Soldier has reached the 15th year anniversary date of active service.

---

**Step: 10**

**Responsibility:** Finance

**Required action:** Input approval and pay the CSB to the Soldier.

---

## **7-5. Repayment of bonus**

A Soldier who fails to complete the active duty period to attain 20 years of active service after receiving the CSB under the CSB/REDUX may be required to refund a portion of the CSB payment for the incomplete portion of active duty service (see DOD 7000.14-R, Volume 7A, Chapter 66).

## **7-6. Combat zone tax exemption**

The CSB/REDUX has a unique set of rules for combat zone tax exemption (CZTE) eligibility. The tax exemption is based on two dates instead of the normal one date, as follows:

*a.* If a Soldier elects CSB/REDUX before the 15th year of active service, combat zone eligibility is based on where the Soldier is physically located the month the 15 year mark is reached. If the Soldier is in the combat zone that month, the CSB (any increments) is tax-exempt.

*b.* If a Soldier elects CSB/REDUX after the 15 year mark of active service (rare occasions), combat zone eligibility is based on where the Soldier is physically located the month he/she makes the election. If the Soldier is in the combat zone that month, the CSB (any increments) is tax-exempt.

# **Chapter 8**

## **Army National Guard Retirement Services**

### **Section I**

#### **Army National Guard**

#### **8-1. Scope**

This chapter also applies to ARNG Soldiers who are or will be eligible for an active duty retirement, non-regular retirement in accordance with 10 USC 1223, former ANRG members who need retirement point statements to document their service for retirement pay computations under 10 USC 1405.

#### **8-2. Background**

The RC retirement system dates back to 1949. A number of changes affecting retirement based on non-regular service have occurred since that date. Included in these changes is the requirement for issuance of the 20-year letter, now referred to as the Notice of Eligibility (NOE) and the implementation of the RCSBP.

#### **8-3. Retirement Points Accounting Manager and/or Reserve Component Retirement Service Officer responsibilities**

The Retirement Points Accounting Managers (RPAMs) and/or RC RSOs are responsible for processing ARNG traditional Soldiers for non-regular retirement. Their duties include the following:

- a.* Determine retirement point.
- b.* Determine qualifying service.
- c.* Provide retirement briefings.
- d.* Provide retired pay eligibility.
- e.* Issue NOEs (15- and 20-year letters).
- f.* Process RCSBP and SBP elections.
- g.* Determine DEERS eligibility.
- h.* Prepare and submit retirement application (includes Soldiers covered in NGR 600-5 and NGR 600-10).

#### **8-4. Active Guard Reserve Retirement Manager responsibilities**

*a.* ARNG Active Guard Reserve (AGR) Soldiers who are eligible for retirement from active duty for length of service or disability will be processed in accordance with applicable active Army retirement policies and will be process for retirement from the closest proximity to the Soldier's location. The duties of the AGR Retirement Manager include the following:

- b.* Prepare the service computation either manually or by using TRANSPROC.
- c.* Provide Soldier with contact information for nearest servicing active duty transition center and active duty RSO.
- d.* Prepare and publish transfer orders to servicing transition center.
- e.* Prepare and publish orders to discharge Soldier from State ARNG or withdrawal of Federal recognition from the State ARNG, as appropriate.

#### **8-5. Pre-retirement briefing**

A State Military Personnel Management Office (MPMO) senior military personnel officer, or other designated person, should conduct pre-retirement briefing during Soldier's 18th or 19th qualifying years of service. At a minimum, pre-

retirement briefings should include RCSBP (see chapter 3, section III), retirement benefits, and effective dates of eligibility for TRICARE, TRICARE Retiree Dental Program, discharge procedures, and the retired pay application process. Whenever possible, the State should make every effort to ensure that the spouse attends these briefings.

#### **8-6. Retirement Points Accounting System**

National Guard Regulation (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 retirement pay for non-regular service.

*a.* Until 30 September 1987, recording and crediting ARNG Soldier retirement points on NGB Form 23 (Army National Guard Retirement Points History Statement) was a manual process. The ARNG Retirement Points Accounting System (RPAS) started and ran in parallel to 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 JFHQ-State (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 feed summary information to National Guard Bureau (NGB), (NGB-ARP) 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.
- d.* All statements are available to Soldiers through their unit of assignment.
- 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.

#### **8-7. Notification of eligibility for retired pay for non-regular service**

*a.* The RPAM system determines when Soldiers complete the qualifying service for retirement for non-regular service for retired pay. The State-level operator will produce an NOE for retired pay for non-regular service for 20 qualifying years. For Soldiers with over 15, but less than 20 qualifying years of service medically disqualified from further service, the State-level operator will manually produce the 15-year NOEs. Refer to NGR 680-2 and the RPAM System User Manual for details on this process.

*b.* The NOE must include a notice to the Soldier of eligibility to make an election under the RCSBP. The individual has 90 days after receipt of the NOE to make an RC-SBP election (see chapter 3, section III of this regulation).

*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 2656 series with which the Soldier may make an election.

*d.* The State MPMO or the State senior military personnel officer at the JFHQ-State 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).

#### **8-8. Application for retired pay**

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

*b.* Former Soldiers discharged from the State and as Reserve of the Army will not receive a retirement application from (HRC), as they have no current military status. These individuals may contact the Adjutant General's office of the State from which last discharged to request assistance with their application or to obtain required documentation of their National Guard Service. They may also write to or call HRC for an application.

*c.* 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. Eligible members may request assistance from State

MPMO/State senior military personnel officer to complete their application (see chap 9, para 9–7 for application information).

### **8–9. Reduction of retirement age**

Reserve Soldiers ordinarily become eligible to receive retired pay at age 60. The NDAA of 2008 changed the retirement 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 served on active duty, after 28 January 2008, under authority of 10 USC 12301(d), or 12302, or 12304, and 32 USC 502(f), in any fiscal year (1 October through 30 September). Current law does not allow for an eligibility age reduction below age 50.

### **8–10. Retirement ceremony**

Army National Guard leadership 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 2–2. The Commander, IMCOM (para 1–4*i*) is not responsible for funding the Army Retiring Soldier Commendation Program package to honor Soldiers retiring from the ARNG. All ARNG retirement applications need to indicate whether the retiree has received the commendation package, by attaching a generic memorandum indicating receipt of the package.

## **Section II**

### **Transfer to the Retired Reserve from the Army National Guard**

#### **8–11. Eligibility**

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

#### **8–12. Involuntary non-regular retirement**

The separation authority will not separate Soldiers who have 20 or more qualifying years of service towards 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.

#### **8–13. Discharge versus Retired Reserve**

- a.* Soldiers eligible for transfer to the Retired Reserve, who elect to be discharged without specifying a component, must be made aware how a discharge impacts their retired pay.
- b.* Regardless of the Soldier's retired pay plan, Soldiers who elect discharge before age 60 will have their High–3 average or final pay computed based on the rates in effect on the date of discharge.
- c.* However, 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.* Soldiers electing discharge or separation MUST receive counseling, in writing, regarding the impact on their retired pay and benefits.
- e.* Refer to NGR 600–200, Chapter 8 (enlisted), NGR 635–100, Chapter 5 (officers), and NGR 600–101, Chapter 10 (warrant officers) for additional information.

#### **8–14. Separation authority**

- a.* The approval authority to separate Soldiers from the Reserve of the Army is the SA.
- b.* The approval authority to separate Soldiers from the State ARNG is the Adjutant General.
- c.* The separation authority will not approve request for separation or discharge of an individual, except those for maximum age or years of service, until they verify that—
  - (1) The individual has completed all remaining service obligations such as for training, promotion and appointment.
  - (2) The individual is in receipt of the NOE.
- d.* If the Soldier has not received the NOE, the Soldier needs to remain a member of the ARNG until its receipt. If the Soldier still requests discharge or separation, the Soldier must be counseled in writing on DA Form 4856 (Developmental Counseling Form) of the potential loss of future retirement eligibility and related benefits. Additionally, the Soldier may be ineligible for later reentry into an active status to gain retirement eligibility.
- e.* A Soldier with 18 or more, but less than 20 years of service who is not in receipt of the NOE cannot be discharged, unless discharge is due to misconduct or medical reasons. Reference NGR 600–200, Chapter 8 for enlisted and NGR 635–100, Chapter 6 for officers.

## **8–15. Change of address to Army Human Resources Command**

- a.* Soldiers transferred to the Retired Reserve are responsible for notifying HRC of any changes in their mailing address. Failing to do so may result in Soldiers not receiving their retirement packet in a timely manner.
- b.* Soldiers must receive counseling during pre- and post-retirement briefings about the importance of keeping HRC informed of any changes, but specifically their mailing and e-mail addresses (if applicable) by written notification, telephonically or via the HRC's Web site.

## **8–16. Extension policy guidance, beyond age 60**

- a.* Soldiers requesting an extension beyond their 60th birthday need to comply with ARNG policy for approval.
- b.* The State Adjutant General approves requests for extension to age 62 for enlisted personnel.
- c.* Officers and warrant officers must process their requests for extensions through the State adjutants general to the NGB for approval.
- d.* 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.
- e.* 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 06–070, dated 3 November 2006). There are no exceptions.
- f.* Soldier mobilized and currently in a medical hold past age 60 requires 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.

## **8–17. Additional references**

ARNG Soldiers can go to the following Web site for additional information: <http://www.ngb.army.mil/default.aspx>.

# **Chapter 9 U.S. Army Reserve Retirement Services**

## **Section I U.S. Army Reserve**

### **9–1. Scope**

This chapter is an overview of policies applicable to the USAR for non-regular retirement.

### **9–2. 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 for Army Reserve Soldiers.
  - (2) An automated 20-year letter (20YL) to Army Reserve Soldiers 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.

### **9–3. Pre-retirement briefing**

- a.* The RC RSOs will conduct a pre-retirement briefing to Soldiers prior to their transfer to the Retired Reserve, discharge/separation, and/or between Soldier's 58th birthday and 9 months prior to age 60.
- b.* At a minimum, the briefing should explain gray area benefits, RCSBP and SBP, ID cards/DEERS, address change updates with HRC–STL, effective dates of eligibility for TRICARE and TRICARE retiree Dental Plan.
- c.* Soldiers should submit their completed retired pay application to HRC at least 9 months prior to their 60th birthday or retirement eligibility date.

### **9–4. 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 an USAR Soldier's career. The ARPC Form 249–E was, until 2007, sent annually to each Soldier within 2 months of their retirement year end (RYE) date. The ARPC Form 249–E 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 user name and password. It is a requirement for Soldiers to review the ARPC Form 249-E and inform their chain of command of any necessary corrections.

*b.* Title 10 USC 12731, provides an entitlement of retired pay and benefits to eligible members of the RCs at age 60 for non-regular retirement. In order to receive retired pay, Soldiers must meet the following minimum eligibility requirements:

- (1) Be at least 60 years of age (see para 9-8 for reduction of retirement age).
- (2) Have performed at least 20 years of qualifying service computed under 10 USC 12732.
- (3) Soldiers attaining 20 qualifying years on or before 25 April 2005 must meet the 12/8 or 14/6 rule.

*(a)* Soldiers who completed 20 qualifying years on or after 26 April 2005 are no longer required to meet a minimum RC service rule to qualify for retired pay.

*(b)* Not be entitled, under any other provision of law, to retired pay from an armed force or retainer pay as a member of the Fleet Reserve or the Fleet Marine Corps Reserve.

*(c)* Must apply for retired pay by submitting an application to the assigned branch of service at the time of your discharge or transfer to the Retired Reserve. For those serving in the Army Reserve the address is: Commander, U.S. Army Human Resources Command-St. Louis (AHRC-PAP-T), 1 Reserve Way, St. Louis, MO 63132-5200.

### **9-5. Notification of eligibility for retired pay at age 60**

*a.* In 1966, PL 89-652 imposed a requirement on the Service Secretaries to notify members of the RCs when they had completed sufficient years for retired pay purposes. The Army Reserve Components' notification format is titled, "Notification of Eligibility for Retired Pay at Age 60," commonly referred to as the 20-year letter.

*b.* The 20-year letter is a valuable document and should be stored in a safe place with other documents pertaining to your estate.

*c.* By law, eligible Soldiers should receive this notification letter within 1 year after completing 20 qualifying years of service for retired pay purposes.

*d.* Issuance of the Notification of Eligibility for Retired Pay at Age 60 (20-year letter) identifies Soldiers entitled to receive retired pay at age 60.

*e.* HRC will verify eligibility for Retired Pay at Age 60 utilizing as a minimum, the following source documents:

- (1) DD Form 214.
- (2) DD Form 4 (Enlistment/Reenlistment Document Armed Forces of the United States).
- (3) DD Form 220.
- (4) ARPC Form 249-2-E (Chronological Statement of Retirement Points).
- (5) NGB Form 23.

*f.* HRC will include DD Form 2656-5 with the Eligibility for Retired Pay at Age 60.

*g.* Once the Soldier returns the packet to HRC, HRC will certify the packet for retired pay and send it to DFAS-CL to establish the Soldier's retired pay account.

*h.* Soldiers are required to keep their address current with Commander, HRC (AHRC-PAP-T), 1 Reserve Way, St. Louis, MO, 63132-5200.

### **9-6. Issuance of the 15-year letter**

*a.* The HRC will issue 15-year letters to Soldiers medically disqualified from future service for physical or other medical reasons (10 USC 12731(a)).

*b.* Soldiers referred to in paragraph *a*, above, 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.

### **9-7. Retirement application packet**

*a.* The HRC will mail a retirement packet to the Soldier on or about their 58th birthday. The Soldier should return the completed application to HRC no later than 9 months prior to the requested retirement date.

*b.* Upon receipt of the 20-year letter, 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.* Eligibility for retired pay cannot be withdrawn.

*e.* The retirement application packet consists of the following documents:

- (1) DD Form 108.
- (2) DD Form 2656.
- (3) SF 1199a (optional).
- (4) AHRC Form 1259 (Approximate Point Value for Retirement Benefits).
- (5) AHRC Form 1459 (Survivor Benefit Plan Information).

(6) AHRC Form 4001 (Important Information Concerning Retired Pay Application).

*f.* Soldiers are required to complete the forms and return them to U.S. Army Human Resources Command-St. Louis (AHRC-PAP-T), 1 Reserve Way, St. Louis, MO 63132-5200, with supporting documentation, such as—

- (1) the RPAS statement corrections.
- (2) the 20-year letter.
- (3) DD Form 2656.
- (4) DD Form 2656-5.
- (5) Complete final divorce decree.
- (6) Death certificate.

*g.* Soldiers must include source documents for changes that may have occurred in the Soldier's life, such as death of survivor, divorce, remarriage, adoptions, birth, and so forth.

*h.* Retired pay accumulation normally begins on the retiree's 60th birthday. All retired payments are made the first business 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).

*i.* Soldiers must return the Retirement Application Packet within 6 years due to the statute of limitations. If a Soldier files the retired pay application more than 6 years after age 60 (or applicable age), DFAS will deduct 1 day's retired pay for each day's delay. If granted an exception to extend beyond age 60, the retired pay application must be filed within 6 years after the last approved extension, as the 6-year statute of limitations will apply.

### **9-8. Reduction of retirement age**

*a.* Reserve Soldiers ordinarily become eligible to receive retired pay at age 60. The NDAA of 2008 changed the retirement 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 served on active duty, after 28 January 2008, under authority of 10 USC 12301(d), or 10 USC 12302, or 10 USC 12304, and 32 USC 502(f), in any fiscal year (1 October through 30 September). Current law does not allow for an eligibility age reduction below age 50.

*b.* It is incumbent the RC Soldier 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.

### **9-9. Retirement ceremony**

Army Reserve leadership will ensure all USAR Soldiers have an opportunity to participate in an appropriate ceremony and receive the standard Army Retiring Soldier Commendation Program Package as outlined in paragraph 2-2. The Commander, IMCOM (para 1-4*i*), is not responsible for funding the Army Retiring Soldier Commendation Program Package to honor Soldiers retiring from the Army Reserve.

## **Section II**

### **Transfer to the Retired Reserve**

#### **9-10. Eligibility**

*a.* Voluntary requests for assignment of eligible Soldiers for transfer to the Retired Reserve must be in writing and in accordance with AR 140-10, paragraph 6-1. However, Soldiers requesting reassignment to the Retired Reserve for voluntary reasons may have their request disapproved if they are subject to stop loss, or flagged for adverse action, and so forth.

*b.* Involuntary reassignment to the Retired Reserve only pertains to reserve enlisted members of the Army who are in an active status, reached the maximum years of service or age, and meet the criteria outlined in paragraph *a*, above.

*c.* Reserve Component Soldiers are eligible for transfer to the Retired Reserve if they are in receipt of a 15- or 20-year letter.

#### **9-11. Involuntary non-regular retirement**

Soldiers who must be removed from an active Reserve status for any reason and who qualify for a non-regular retirement under the provisions of 10 USC 12731(b) will not be separated or discharged without being properly counseled, in writing, regarding the impact of separation versus reassignment to the Retired Reserve. Soldiers requesting discharge or separation must also receive counseling in writing regarding the impact on retirement benefits and retired pay.

#### **9-12. Discharge versus Retired Reserve**

Soldiers electing discharge vice transfer to the Retired Reserve must be aware that a discharge will have an impact on retired pay. Regardless of the Soldier's retired pay plan, Soldiers who elect discharge before age 60 will have their High-3 average, or final pay computed based on the rates in effect on date of discharge. However, Soldiers electing

transfer to the Retired Reserve will continue to receive credit for longevity and DFAS will compute retired pay based on the rates in effect at retirement.

### **9–13. Separation authority**

*a.* The approval authority to separate Soldiers from the Reserve of the Army is the SA. Such separation requires that—

(1) The individual has completed all remaining service obligations such as for training, promotion and or appointment.

(2) The individual is in receipt of the 15- or 20-year letter.

*b.* The separation authority will not approve a request for reassignment to the Retired Reserve for any enlisted Soldier pending involuntary separation action.

*c.* Enlisted Soldiers do not have the option to elect reassignment to the Retired Reserve in lieu of involuntary separation action.

*d.* Reassignment to the Retired Reserve in lieu of involuntary separation is authorized for officers.

### **9–14. Change of address to Army Human Resources Command**

*a.* Soldiers transferred to the Retired Reserve are responsible for notifying HRC of any changes in their mailing address. Failing to do so may result in the individual not receiving their retirement packet in a timely manner.

*b.* Soldiers will be counseled during pre- and post-retirement briefings about the importance of keeping HRC informed of any changes, but specifically their mailing address by written notification, telephonically, or via HRC's Web site.

### **9–15. Extensions policy guidance, beyond age 60**

Current Soldiers seeking an extension beyond their mandatory removal dates for either maximum age or maximum years of service will comply with AR 140–10, chapter 7, and current Army and Army Reserve policy, which are available at <https://esaiwr.usar.army.mil/akog1/> with a valid AKO account.

## **Appendix A References**

### **Section I Required Publications**

#### **AR 25–30**

The Army Publishing Program (Cited in para 6–3e.)

#### **AR 600–8**

Military Personnel 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.

#### **AR 25–1**

Army Knowledge Management and Information Technology

#### **AR 135–180**

Qualifying Service for Retired Pay Nonregular Service

#### **AR 290–5**

Army National Cemeteries

#### **AR 340–21**

The Army Privacy Program

#### **AR 570–4**

Manpower Management

#### **AR 600–8–1**

Army Casualty Program

#### **AR 600–8–14/ BUPERS Instruction 1750.10B/ AFI 36–3026(I)/ Marine Corps Order P5512.11C/Commandant Instruction M5512.1/Commissioned Corps Personnel/Manual 29.2, Instructions 1 and 2, NOAA Corps Regulations, chapter 1**

Identification Cards for Members of the Uniformed Services, their Eligible Family Members, and Other Eligible Personnel (Available at <http://www.e-publishing.af.mil/>.)

#### **AR 135–18**

The Active Guard Reserve (AGR) Program

#### **AR 140–10**

Assignments, Attachments, Details, and Transfers

#### **AR 600–8–24**

Officer Transfers and Discharges

#### **AR 600–20**

Army Command Policy

#### **AR 635–5**

Separation Document

#### **AR 635–10**

Processing Personnel for Separation

**AR 635-40**

Physical Evaluation for Retention, Retirement or Separation

**AR 635-200**

Active Duty Enlisted Administrative Separations

**DA Pam 360-526**

Once a Veteran

**DA Pam 600-8**

Military Personnel Management

**DA Pam 600-8-11**

Military Personnel Office Separation Processing Procedures

**DOD 7000.14-R, Volume 7A, Chapter 66**

Department of Defense Financial Management Regulation (Available at <http://www.dtic.mil/>.)

**NGR 600-5**

The Active Guard Reserve Program, Title 32 (Available at <http://www.ngbpdc.ngb.army.mil/>.)

**NGR 600-10**

Army National Guard Tour Program, Title 10 (Available at <http://www.ngbpdc.ngb.army.mil/>.)

**NGR 600-100**

Commissioned Officers — Federal Recognition and Related Personnel Actions

**NGR 600-101**

Warrant Officers — Federal Recognition and Related Personnel Actions

**NGR 600-200**

Enlisted Personnel Management

**NGR 680-2**

Automated Retirement Points Accounting System (RPAS)

**PL 89-652**

Reserve Component Retirement Pay System

**PL 105-261, Section 641**

Paid-up Coverage Under Survivor Benefit Plan (Available at <http://www.gpoaccess.gov/>.)

**PL 105-261, Section 644**

Presentation of United States Flag to Members of the Armed Forces Upon Retirement (Available at <http://www.gpoaccess.gov/>.)

**PL 106-65**

National Defense Authorization Act for Fiscal Year 2000 (Available at <http://www.gpoaccess.gov/>.)

**PL 107-107, Section 620**

Installment Payment Authority for 15-Year Career Status Bonus (Available at <http://www.gpoaccess.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/benefits\\_book/benefits\\_chap01.asp](http://www1.va.gov/opa/publications/benefits_book/benefits_chap01.asp).)

**10 USC Chapter 73**

Annuities based on retired or retainer pay (Available at <http://www.gpoaccess.gov/uscode>.)

**10 USC 638**

Selective early retirement (Available at <http://www.gpoaccess.gov/uscode>.)

**10 USC 1072(2)**

Definitions (Available at <http://www.gpoaccess.gov/uscode>.)

**10 USC 1201**

Regulars and members on active duty for more than 30 days: retirement (Available at <http://www.gpoaccess.gov/uscode>.)

**10 USC 1202**

Regulars and members on active duty for more than 30 days: temporary disability retired list (Available at <http://www.gpoaccess.gov/uscode>.)

**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 12731(b)**

Age and service requirements

**10 USC 12731(d)**

Age and service requirements

**10 USC 12732**

Entitlement to retired pay: computation of years of service

**10 USC 1447 through 10 USC 1460**

Survivor Benefit Plan

**32 USC 502(f)**

Required drills and field exercises

**RCS No. DDM (A) 1375**

DOD Statistical Report on the Military Retirement System (Available at <http://www.dod.mil/actuary/>.)

**Section III**

**Prescribed Forms**

Unless otherwise indicated, DA forms are available on the Army Publishing Directorate Web site (<http://www.apd.army.mil>); AHRC and ARPC forms are available on the HRC-STL Web site with a valid AKO account (<https://www.hrc.army.mil/site/protect/Reserve/download/index.htm#packets>); DD forms are available on the OSD Web site (<http://www.dtic.mil/whs/directives/infomgt/forms/formsprogram.htm>); NGB forms are available at the NGB Web site (<http://www.ngbpdc.ngb.army.mil/forms.htm>); Standard forms are available at the GSA Web site (<http://www.gsa.gov/Portal/gsa/ep/formslibrary.do?formType=SF>).

**DD Form 2656-8**

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

## **Section IV**

### **Referenced Forms**

#### **AHRC Form 1259**

Approximate Point Value for Retirement Benefits

#### **AHRC Form 1459**

Survivor Benefit Plan Information (Available at <https://www.hrc.army.mil/site/Reserve/soldierservices/retirement/retirementapplication.htm>.)

#### **AHRC Form 4001**

Important Information Concerning Retired Pay Application (Available at <https://www.hrc.army.mil/site/Reserve/soldierservices/retirement/retirementapplication.htm>.)

#### **ARPC Form 249-E**

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

#### **DA Form 11-2**

Internal Control Evaluation Certification

#### **DA Form 4856**

Developmental Counseling Form

#### **DD Form 4**

Enlistment/Reenlistment Document Armed Forces of the United States

#### **DD Form 108**

Application for Retired Pay Benefits

#### **DD Form 214**

Certificate of Release or Discharge from Active Duty (This form is available in paper through normal supply channels.)

#### **DD Form 220**

Active Duty Report

#### **DD Form 2293**

Application for Former Spouse Payments from Retired Pay

#### **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 2656-7**

Verification for Survivor Annuity

#### **DD Form 2656-8**

Survivor Benefit Plan (SBP) Automatic Coverage Fact Sheet

**DD Form 2656-10**

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

**DD Form 2769**

Application for Annuity-Certain Military Surviving Spouses

**DD Form 2839**

Career Status Bonus (CSB) Election

**DD Form 2860**

Claims for Combat-Related Special Compensation (CSRC)

**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 Form 1199A**

Direct Deposit Sign-up Form

**Appendix B****Retirement Services Areas of Responsibility****Section I****Continental United States****B-1. Overview**

Installation commanders are responsible for providing retirement services to the retired Soldiers and their Families and survivors who reside within the ZIP codes shown below as being assigned to that installation. The IMCOM regional office responsible for that installation is listed in parentheses next to the installation's name.

**B-2. Fort Belvoir, VA (National Capital Region)**

- a. 20600-06, 09, 11-12, 16-22, 24-28, 30-38, 40-56, 58-77, 79-84, 86-87, 90-99.
- b. 22002-03, 13-29, 48-67, 69-74, 76-79, 81-99.
- c. 22100-16, 18-28, 30, 33-40, 42-50, 52-69, 71-89, 91-99.
- d. 22226-22299.
- e. 22300, 03, 06-13, 15-99.
- f. 22400-26, 28-33, 35-45, 47-53, 55-74, 77-99.
- g. 22501-09, 11-13, 15-37, 39-45, 47-49, 51-59, 61-79, 81-99.
- h. 22600-10, 12-19, 21-23, 26-36, 38-44, 47-54, 57-62, 64-99.
- i. 22700-22799.
- j. 22800-42, 44-99.
- k. 22921-23, 33-35, 41-42, 48, 53, 55-58, 60-62, 65-66, 68, 72-73, 88-99.
- l. 23441, 71.
- m. 26707, 15, 20, 31, 34, 37, 38-42, 68.
- n. 26800-07, 09-16, 18-51, 53-64, 66-99.

**B-3. Fort Benning, GA (Southeast Region)**

- a. 30203-04, 06, 18, 22, 30, 40, 51, 55-58, 61, 83, 85-86, 92, 95.
- b. 31001, 04-08, 11-17, 20, 23, 25-30, 32-33, 36, 39-41, 43-44, 46-48, 50-53, 56-58, 63, 66, 68-74, 76-81, 84-86, 88, 91-93, 97-99.
- c. 31100-31299.
- d. 31601-04, 20, 22-23, 25, 27-41, 43-99.
- e. 31700-31999.

- f.* 32005–13, 38, 52–53, 55, 59–60, 62, 66, 71, 94, 96.
- g.* 32300–32399.
- h.* 32619, 48, 80, 92–93.
- i.* 35010, 45, 72, 81, 85, 89.
- j.* 35136, 71, 83.
- k.* 36002–03, 06–08, 13–14, 20–26, 29–31, 36, 39, 43–46, 51–54, 57–70, 72–80, 83–99.
- l.* 36100–36199.
- m.* 36256.
- n.* 36800–36899.

**B–4. Fort Bliss, TX (West Region)**

- a.* 78851.
- b.* 79717–19, 30, 34–51, 53–59, 61–75, 77, 79–81, 83–99.
- c.* 79800–79999.
- d.* 87000–88999.

**B–5. Fort Bragg, NC (Southeast Region)**

27000–28999.

**B–6. Fort Campbell, KY (Southeast 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 (Northeast Region)**

- a.* 15000–17999.
- b.* 18000–38, 40, 42–46, 48–53, 55–69, 71–73, 75, 78–80, 82–83, 85–99.
- c.* 18100–18899.
- d.* 19500–19, 21–24, 26–99.
- e.* 19600–19699.

**B–8. Fort Carson, CO (West Region)**

- a.* 80000–83199.
- b.* 83900–84999.

**B–9. Fort Dix, NJ (Northeast Region)**

- a.* 07830.
- b.* 07900–08499.
- c.* 08503, 05–09, 11, 13, 15–25, 27, 29–34, 37–52, 54, 56–57, 59–99.
- d.* 08600–99.
- e.* 08701, 21–23, 31–35, 38–42, 51–59.
- f.* 08800–01, 03–04, 09, 22, 25–27, 29–32, 34, 48, 58, 67–68, 70, 85, 87–89.
- g.* 09000–09999.
- h.* 18039, 41, 47, 54, 70, 74, 76–77, 81, 84.
- i.* 18900–19499.
- j.* 19520, 25.

**B–10. Fort Drum, NY (Northeast Region)**

- a.* 03000–05900.
- b.* 12900–14999.
- c.* See also B–44.

**B–11. Fort Eustis, VA (Northeast Region)**

- 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.* 23602–04, 06, 09–12, 90–99.
- e.* 23608.

**B–12. Fort Gordon, GA (Southeast Region)**

- a.* 29620–33, 38–43, 46, 53–60, 64–67, 69–80, 82–86, 89–94, 96–97.
- b.* 29800–29899.
- c.* 30413, 16, 22, 24, 26, 30–34, 42, 54–56, 64, 67, 77.
- d.* 30516, 20–21, 38, 53, 57, 77, 98–99.
- e.* 30600–19, 21–40, 42–54, 56–79, 81–99.
- f.* 30800–30999.
- g.* 31000, 02–03, 09–10, 18–19, 21–22, 24, 31, 34–35, 42, 45, 49, 54, 59, 61–62, 64–65, 67, 75, 82–83, 87, 89–90, 94–96.

**B–13. Fort Hamilton, NY (Northeast Region)**

- a.* 10000–10499.
- b.* 11000–11999.

**B–14. Fort Hood, TX (West 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, 69–75.
- 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 (West Region)**

85000–86999.

**B–16. Fort Irwin, CA (West Region)**

A geographical area of responsibility is under revision by IMCOM.

**B–17. Fort Jackson, SC (Southeast Region)**

- a.* 29000–29599.
- b.* 29600–19, 34–37, 44–45, 47–52, 61–63, 68, 81, 87–88, 95, 98–99.
- c.* 29700–29799.

**B–18. Fort Knox, KY (Southeast 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–19. Fort Leavenworth, KS (West 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–20. Fort Lee, VA (Northeast 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–21. Fort Lewis, WA (West Region)**

- a.* 59000–59999.
- b.* 83200–83899.
- c.* 97000–99499.

**B–22. Fort McCoy, WI (West Region)**

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

**B–23. Fort McPherson, GA (Southeast Region)**

- a.* 30000–30199.
- b.* 30200–02, 05, 07–17, 19–21, 23–29, 31–39, 41–50, 52–54, 59–60, 62–82, 84, 87–91, 93–94, 96–99.
- c.* 30300–30399.
- d.* 30500–15, 17–19, 22–37, 39–52, 54–56, 58–76, 78–97.
- e.* 30620, 41, 55, 80.
- f.* 30700–30799.
- g.* 31038.

**B–24. Fort Meade, MD (National Capital Region)**

- a.* 19700–19999.
- b.* 20607–08, 10, 13–15, 23, 29, 39, 57, 78, 85, 88–89.
- c.* 20700–21999.
- 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–25. Fort Monmouth, NJ (Northeast Region)**

- a.* 07000–07829, 31–99.
- b.* 08500–02, 04, 10, 12, 14, 26, 28, 35–36, 53, 55, 58.
- c.* 08700, 02–20, 24–30, 36–37, 43–50, 60–99.
- d.* 08802, 05–08, 10–21, 23–24, 28, 33, 35–47, 49–57, 59–66, 69, 71–84, 86, 90–99.
- e.* 08900–08999.
- f.* 23883.

**B–26. Fort Monroe, VA (Northeast Region)**

- a.* 23304–15, 20–28, 97.
- b.* 23424, 30–39, 50–79, 81, 87, 89–99.
- c.* 23500–23599.
- d.* 23600–01, 05, 07, 13–89.
- e.* 23700–23799.
- f.* 23808, 27–29, 37, 44, 47, 51, 59, 66, 74, 78, 98.

**B–27. Fort Myer, VA (National Capital Region)**

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

**B–28. Fort Polk, LA (West 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–29. Presidio of Monterey, CA (West Region)**

- a.* 89000–89835.
- b.* 89836–96199.

**B–30. Redstone Arsenal, AL (Southeast 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–31. Fort Riley, KS (West 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–32. Fort Rucker, AL (Southeast 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–33. Fort Sam Houston, TX (West Region)**

- 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–34. Fort Sill, OK (West Region)**

71600–74999.

**B–35. Fort Stewart, GA (Southeast Region)**

- a. 29900–29999.
- b. 30400–12, 14–15, 17–21, 23, 25, 27–29, 35–41, 43–53, 57–63, 65–66, 68–76, 78–99.
- c. 31037, 55, 60.
- d. 31300–31599.
- e. 31600, 05–19, 21, 24, 26, 42.
- f. 32000–04, 14–37, 39–51, 54, 56–58, 61, 63–65, 67–70, 72–93, 95, 97–99.
- g. 32100–32299.
- h. 32600–18, 20–47, 49–79, 81–91, 94–99.
- i. 32700–34999.

**B–36. Watervliet Arsenal, NY (Northeast Region)**

- a. 12000–12099.
- b. 12116–18, 22–24, 28, 31, 34, 37–38, 41–99.
- c. 12200–12399.
- d. 12406, 23, 27, 39, 45, 51, 54–55, 59, 63, 70, 73 82, 85, 92.
- e. 12513, 21, 23, 41, 65, 93.
- f. 12800–12899.

**B–37. West Point, NY (Northeast Region)**

- a. 01000–02999.
- b. 06000–06999.
- c. 10500–10999.
- d. 12100–15, 19–21, 25–27, 29–30, 32–33, 35–36, 39–40.
- e. 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.
- f. 12500–12, 14–20, 22, 24–40, 42–64, 66–92, 94–99.
- g. 12600–12799.

**B–38. Fort Leonard Wood, MO (West 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.

## **Section II**

### **Outside the continental United States**

#### **B–39. HQ, U.S. Army Europe (USAREUR), Heidelberg, Germany (IMCOM–Europe)**

Europe, Africa, and the Middle East.

#### **B–40. HQ, Eighth U.S. Army (EUSA), Seoul, Korea (IMCOM–Korea)**

Korea, Russia.

#### **B–41. JUSMAGTHAI, Thailand (IMCOM–Pacific)**

Southeastern and southwestern Asia.

#### **B–42. 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.* Fort Richardson, AK (USARPAC): 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, 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–43. Fort Buchanan, PR (Southeast Region)**

*a.* 00600–00999.

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

#### **B–44. Fort Drum, NY (Northeast Region)**

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

#### **B–45. Fort Lewis, WA (West Region)**

Canadian provinces of British Columbia, Alberta, Saskatchewan.

## **Appendix C**

### **Internal Control Evaluation Checklist**

#### **C–1. Function**

The functions covered by this checklist include conducting the pre-retirement briefing, conducting SBP counseling, and completing the SBP election form, and spouse concurrence packet.

#### **C–2. Purpose**

The purpose of this checklist is to assist IMCOM regions and installation RSOs in evaluating the key internal controls outlined below. It is not intended to cover all controls.

#### **C–3. Instructions**

Answers must be based on the actual testing of key internal controls (for example, document analysis, direct

observation, sampling, simulation, other). Answers that indicate deficiencies must be explained and corrective action indicated in supporting documentation. These key 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).

#### **C-4. Test questions**

*a.* Is every Soldier retiring from active duty, provided the opportunity to attend a pre-retirement briefing between the retirement submission application date and no less than 120 days before retirement or start of transition leave (as in para 3-1a)?

*b.* Is every ARNG Soldier provided the opportunity to attend a pre-retirement briefing during the Soldier's 18th or 19th qualifying year of service (para 8-4)?

*c.* Is every Reserve Soldier provided the opportunity to participate in a pre-retirement briefing prior to their transfer to the Retired Reserve, discharge/separation and or between Soldiers 58th birthday and 9 months prior to age 60 (para 9-3a)?

*d.* Are provisions made to assist medically retiring Soldiers who may be so severely wounded/injured that neither the Soldier nor their Family members are able to be physically present to attend a pre-retirement/SBP briefing (para 3-1b)?

*e.* Are the topics listed in paragraph 3-2a covered at the pre-retirement briefing?

*f.* Did the installation RSO verify that the Soldier has attended a pre-retirement briefing before approving Soldier's final out-processing (para 3-2c)?

*g.* Has the SBP counselor attended DAPE-HRP-RSO-sponsored RSO/SBP training and been certified by HQDA (DAPE-HRP-RSO) as an SBP counselor (para 3-3a)?

*h.* Are Soldiers and spouses counseled on the SBP categories and effects of such elections at least 60 days before retirement (para 3-2c)?

*i.* Are Soldiers provided a printout from the DOD SBP valuation software and current SBP literature as directed by HQDA (DAPE-HRP-RSO) during SBP counseling (para 3-3e)?

*j.* Is certified mail, restricted delivery used to counsel absent spouses (para 3-3f)?

*k.* Is Soldier's election dated on or before the spouse's concurrence (para 3-3g(3)(b))?

*l.* Is HQDA (DAPE-HRP-RSO) apprised of the retirement of mentally incompetent Soldiers so that an SBP election can be made on their behalf (para 3-4b)?

#### **C-5. Supersession**

This checklist 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 Chief, Army Retirement Services (DAPE-HRP-RSO), 200 Stovall Street, Alexandria, VA 22332-0470.

## **Glossary**

### **Section I Abbreviations**

**ACMSS**

Annuities for Certain Military Surviving Spouses

**ACOM**

Army Command

**AKO**

Army Knowledge Online

**AR**

Army Regulation

**ARNG**

Army National Guard

**ARSTAF**

Army Staff

**ASCC**

Army Service Component Command

**BASOPS**

Base Operations Information System

**CAR**

Chief, Army Reserve

**COLA**

cost-of-living adjustment

**CONUS**

continental United States

**CRSC**

combat-related special compensation

**CSA**

Chief of Staff, Army

**CSB**

career status bonus

**DA**

Department of the Army

**DCS, G-1**

Deputy Chief of Staff, G-1

**DEERS**

Defense Enrollment Eligibility Reporting System

**DFAS-CL**

Defense Finance and Accounting Service-Cleveland

**DIEMS**

date of initial entry to military service

**DOD**

Department of Defense

**DRAS**

Defense Retired Annuitant System

**DRU**

Direct Reporting Unit

**GC**

garrison commander

**HQ**

headquarters

**HQDA**

Headquarters, Department of the Army

**HRPD**

Human Resources Policy Directorate

**ID**

identification

**IMCOM**

Installation Management Command

**JFHQ**

Joint Force Headquarters

**MPMO**

Military Personnel Management Office

**NDAA**

National Defense Authorization Act

**NGB**

National Guard Bureau

**NOE**

notice of eligibility

**OCONUS**

outside continental United States

**ODCS, G-1**

Office of the Deputy Chief of Staff, G-1

**PL**

Public Law

**PNOK**

primary next of kin

**RAD**

Retiree 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

**RRSC**

Regional Readiness Support Command

**RSFPP**

Retired Serviceman's Family Protection Plan

**RSO**

retirement services officer

**SA**

Secretary of the Army

**SBP**

Survivor Benefit Plan

**SBS**

Soldier Benefit System

**SC**

senior commander

**SGLI**

Servicemember's Group Life Insurance

**SME**

subject matter expert

**STRATCOM**

strategic communications

**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

**USAREUR**  
U.S. Army Europe

**USARPAC**  
U.S. Army Pacific

**USC**  
United States Code

**USFSPA**  
Uniformed Service Former Spouses Protection Act

## **Section II**

### **Terms**

#### **Army Echoes**

An authorized 16–page periodical published three times per year for retired Soldiers and their Families in accordance with AR 25–30. “Army Echoes” serves to keep Army retired Soldiers, survivors, gray area retirees, Family members and survivors, abreast of their rights and privileges to inform them of current developments in the modern Army; and to inspire goodwill and a desire to support the U.S. Army in civilian communities.

#### **Army Service Component Command retiree council**

A council composed of retired military community volunteers who meet periodically to consider issues and suggest improvements for the well-being of retired Soldiers and their Family members and survivors at the theater strategic level focusing on pending legislation and policy that impacts retirees living overseas.

#### **Chief of Staff, Army Retiree Council (CSA Retiree Council)**

The council composed of retired Soldier volunteers, which meets annually for 1 week to discuss installation retiree issues and report to the Chief of Staff of the Army.

#### **Date of initial entry to military service (DIEMS)**

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 your DIEMS.

#### **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.

#### **Gray area retiree**

A reservist who has completed 20 years qualifying service for retirement purposes, and is transferred to the Retired Reserve, but has not reached age 60 and is not yet entitled to retired pay.

#### **High–3**

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 for the well-being of retired Soldiers, Family members, and survivors at the installation.

**Installation retirement services officers**

Full-time, appropriated fund individuals responsible for administering the installation retirement services program within ZIP codes and geographic areas listed in appendix B.

**Manpower management**

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

**Missing person**

Spouse officially declared a missing person by government law enforcement with jurisdiction.

**REDUX**

Reduced Retired Pay Plan

**Retired and Casualty 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; reissue retired pay statements; and establish annuitant accounts.

**Retired Serviceman's Family Protection Plan**

The immediate forerunner of SBP

**Retiree Appreciation Day (RAD)**

An event conducted annually by the installation for retired Soldiers and Family members living within the installation's area of responsibility.

**Retiree Sub-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.

**Retirement Services Bulletin**

A installation bulletin mailed to retirees and survivors in an installation's area of responsibility

**Survivor Benefit Plan**

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

**TRANSPROC**

TRANSPROC is one of 7 Web-based applications (or modules) 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.

**TRICARE**

The comprehensive medical care system that went into effect in 1994, replacing the previous system.

**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.

**Section III****Special Abbreviations and Terms**

This section contains no entries.

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