



**RESERVE  
COMPONENT**  
NON-REGULAR RETIREMENT



# RESERVE COMPONENT NON-REGULAR RETIREMENT

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## INFORMATION BRIEFING

PRESENTED BY:

Add Name(s) of Speaker(s)

Prepared by the Ft McCoy Lower Michigan Retirement Activities Office from information provided by United States Army Reserve Command and Retirement Services, USAR LNO and from other Military Service Members

# INTRODUCTION

- Non-Regular Service Retirement Qualification
- Non-Regular Retirement Application
- Survivor Benefit Plan
- Non-Regular Retirement Benefits
- Death Notification Annuity Claim Process

# RESERVE COMPONENT

## NON-REGULAR RETIREMENT

### SECTION I

## QUALIFICATION: NON-REGULAR SERVICE RETIREMENT

Prepared by the Ft McCoy Lower Michigan Retirement Activities Office from information provided by United States Army Reserve Command and Retirement Services, USAR LNO and from other Military Service Members

# QUALIFICATION:NON-REGULAR SERVICE RETIREMENT

- Retirement Points
- Chronological Statement of Retirement Points
  - Navy: ARPR/ASOSH: Annual Retirement Point Record/Annual Statement of Service History
- Notice of Eligibility (20-Year Letter)
- Serving in Reserve Until Age 60
- Reduction of Retirement Age
- Early Qualification
- Reserve Reaching 20 Year Active Duty Retirement

# RETIREMENT POINTS

- One Point for Each Date of Active Service
- 15 Points for Each Year of Membership
- One Point for Each Unit Training Assembly (4 Hr Period)
- One Point for Each Day in a Funeral Honors Duty Status
- Satisfactory Completion of Accredited Correspondence Courses at One Point for Each Three Credit Hours Earned (while not on Active duty)

# CHRONOLOGICAL STATEMENT OF RETIREMENT POINTS

## ANNUAL RETIREMENT POINT RECORD/ANNUAL STATEMENT OF SERVICE HISTORY

- Documents a Service Member's Retirement Points
- Sent Annually Within 2 Months of Retirement Year Ending (RYE) Date
- Accessible Online at U.S. Army Human Resources Command <https://www.hrc.army.mil>
  - ARPC Form 249-2-E
- Navy: BUPERS ONLINE [www.bol.navy.mil](http://www.bol.navy.mil)
- Air Force [www.arpc.afrc.af.mil](http://www.arpc.afrc.af.mil)

# QUALIFYING RETIREMENT YEAR

- Minimum of 50 Retirement Points
- Each Complete Year of Regular Active Duty
- Retirement Year Beginning Date is Enlistment Date if No Break in Service
- Basic Pay Entry Date Will be Adjusted if Break in Service
- Retirement Year Ending Date (RYE) is One Year Later, i.e., Enlist on 2 July Gives RYE of 1 July

# QUALIFYING FOR FULL RETIREMENT

- 60 Years of Age or Less with Active Duty in Combat Zone
- Performed at Least 20 Years of Qualifying Service
- Complete the Last 6 or 8 Years of Satisfactory Service in a Reserve Component
  - 8 years if you complete 20 years of satisfactory service prior to 5 October 1994
  - 6 years if you completed 20 years of satisfactory service between 5 October 1994 and 31 December 2001
  - 8 years between 1 January and 30 September 2002 (and were discharged or retired)
  - 6 years after 30 September 2002

# NOTICE OF ELIGIBILITY

## 20-YEAR LETTER

- A Letter with the Subject “Notification of Eligibility for Retired Pay at Age 60”
- Received after Serving 20 Years Successfully
- Three Options Upon Receiving Notice
  - Remain in the Ready Reserve earning points and pay or remain in the Inactive Ready Reserve to earn points
  - Transfer to the Retired Reserve
  - Request discharge from the Reserve Components
    - Retire at pay scale upon date of discharge
    - Must request retirement from personnel center

## SERVING IN A RESERVE UNIT UNTIL AGE 60

- Retirement application no later than 6 months prior to 60<sup>TH</sup> birthday.
- Effective date of retirement can be the 60<sup>th</sup> birth date or the end of that month
- Request waiver to stay beyond age 60
  - Must have approved waiver sent to Personnel Center
  - Must request retirement following extension

# REDUCTION OF RETIREMENT AGE

- After 28 Jan 2008 and if responding to a national emergency declared by the President or supported by federal funds,
  - a 90 day reduction will be awarded for each 90 days of service
  - Excludes Active Duty for Training
- Retired pay eligibility age cannot be reduced below age 50
- Eligibility for retiree health care benefits remain at age 60

# EARLY QUALIFICATION FOR RETIRED PAY

- Only from 23 Oct 92 through 30 Sep 00,
  - Completed more than 15 qualifying years of service
  - Medically involuntary separated
  - May not be for willful neglect or during unauthorized absences
  - This applies in the case of a member who is unfit for continued service solely due to a physical disability
- Eligible at age 60

# RESERVE COMPONENT PERSONNEL REACHING ACTIVE DUTY RETIREMENT

- Reserve Service Members Reaching 20 Years Active Federal Service
  - If member completes 18 years of active service
  - Remain on Active Duty until they reach 20 years
- Contact Service Personnel Center to acquire the necessary documents

# RESERVE COMPONENT NON-REGULAR RETIREMENT

## SECTION II

# RETIREMENT APPLICATION PROCESS

Prepared by the Ft McCoy Lower Michigan Retirement Activities Office from information provided by United States Army Reserve Command and Retirement Services, USAR LNO and from other Military Service Members

# RETIREMENT APPLICATION PROCESS

- Responsibilities of the Service Member
- Highest Grade Held
- Retired Pay
- Requesting a Retirement Packet
- Processing of Retired Pay by Service
- Notice of Eligibility (20 Year Letter)
- Retirement Order
- Retirement Application Forms
- Points Calculation

# RESPONSIBILITIES OF THE SERVICE MEMBER

- **You are responsible for maintaining records that document your Reserve participation and retirement points.**
  - DD 214 (proof of active duty)
  - DA Form 1383 (proof of Army Reserve duty)
  - ARPC Form 249-2E, DARC Form 249, or AGUZ 115 (proof of Army Reserve duty)
  - NGB Form 23 and NGB Form 22 from the state adjutant general (proof of National Guard duty)
  - AF Form 526 (proof of Air Force or Air Force Reserve duty)
  - NA VPERS Form 1070-61 (proof of Navy Reserve duty)
  - NA VMC Form 768 (proof of Marine Corps Reserve duty)
  - CG HQ Form 4973 (proof of Coast Guard Reserve Duty)
  - Any document proving the Soldier participated in a period of inactive duty training (IDT) such as DA Form 1380 or DA Form 1379

# RESPONSIBILITIES OF THE SERVICE MEMBER (cont)

- Navy ASASH Point Capture Sheet (for corrections: 866/827-5672)
- Proof of completed correspondence or extension courses.
- Appointment or enlistment documents/notices that prove membership.
- Military pay vouchers, travel vouchers, OERs and NCOERs to substantiate periods of active duty training (ADT). Orders are not accepted as proof of ADT unless accompanied by one of the following: a travel voucher, OER, or NCOER received for the period of training; a Certificate of Attendance signed by your commander; or if on ADT, for points only, DA Form 1380.
- Contact Department of Finance & Accounting to obtain pay voucher for missing points
  - Army Reserve: 800/318-5298
  - Navy Reserve: 866/332-7411
  - Air Force Reserve, AFNG: 303/676-6369, 303/676-6303

# HIGHEST GRADE HELD

- Receive retired pay at HGH, provided they meet the criteria in AR 135-180

<b>Status</b>	<b>Voluntary</b>	<b>Involuntary</b>
E-1 thru E-6	1 year	185 Days
E-7 thru E-9	2 years	185 Days
O1 – O4	6 months	185 Days
O5 and higher	3 years	185 Days

# RETIRED PAY

- Eligibility for retired pay based on non-regular service may not be denied or revoked unless record based on fraud.
- 20 year letter is a valuable document!!!!!!
- Army mails a retirement packet on 58th birthday. **You have 90 days to return it.** Other services at 59-1/2
  - NOTE: If you have not kept your address current, you will not receive the packet.

# RETIRED FORMS

- The Retirement Application Packet will consist of the following:
- DD Form 108, Application for Retired Pay Benefits
- DD Form 2656, Data for payment of Retired Personnel
- SF 1199a, Direct Deposit Sign-up form
- AHRC Form 1259, Approximate Point value for Retirement Benefits
- AHRC Form 1459, SBP information sheet
- AHRC Form 4001, Important information concerning retired pay application


# REQUESTING A RETIREMENT PACKET

- Service Members not receiving a packet need to contact respective personnel center:
  - Army Reserve: 800-318-5298
  - Navy Reserve: 866/827-5672
  - Air Force Reserve: 800-525-0102 x 71270/71272
  - Marine Corps Reserve: 800-255-5082
  - Coast Guard Reserve: 800-772-8724
- **Army Reserve Address:** CDR HRC-STL, ATTN: AHRC-PAP-T, Ft Knox, KY 40121
  - Army Reserve retirement application downloads are available online at:  
<https://www.hrc.army.mil/site/protect/Reserve/download/index.htm>
  - Retirement points application located on HRC website at:  
<https://www.hrc.army.mil/site/Reserve/soldierservices/retirement/retirementapplication.htm>
- **Navy Reserve:** Navy Personnel Center, 5722 Integrity Dr, Bldg 239, Millington, TN 38054
- **Air Force Reserve:** HQ ARPC, 6760 E Irvington Pl, Denver, CO 80280
- **Marine Reserve:** USMC Mobilization Command, 15303 Andrews Rd, KS, MO 64147
- **Coast Guard Reserve** USCG Personnel Center, 444 SE Quincy St, Topeka, KS 66683

# RETIRED PAY PACKET PROCESSING

- HRC Review
  - Will notify SM if documents missing or not completed.
- If Complete
  - Will suspense and process
  - Mail retirement order and forward documents to Defense Finance and Accounting
- Application missing 20 year letter will not be processed
- Application missing Chronological Statement of Points will receive only minimum 50 points per year

# NOTICE OF ELIGIBILITY (20 YEAR LETTER)


**DEPARTMENT OF THE ARMY**  
 ARMY RESERVE PERSONNEL CENTER  
 5700 MARKS BOULEVARD  
 ST. LOUIS, MO 63132-5200

4

REPLY TO  
ATTENTION OF  
 MR ISHUR CHARLES SAMUEL 16 JUL 88

DARP-PAR-S


MEMORANDUM FOR: DANC-RAD-ES  
 CHARLES SAMUEL JOHNSON

SUBJECT: Notification of Eligibility for Retired Pay at Age 60

1. This is to notify you that, having completed the required years of service, you will be eligible for retired pay on application at age 60 in accordance with the provisions of Chapter 67, title 10, U.S. Code. Your eligibility for retired pay may not be denied or revoked on the basis of any error, miscalculation, misinformation, or administrative determination of years of creditable service performed unless it resulted directly from fraud or misrepresentation on your part. Notwithstanding the foregoing, the number of years of creditable service on which retired pay is computed may be adjusted to correct any error, miscalculation, misinformation, or administrative determination, and when such correction is made you will be eligible for retired pay according to the number of years of creditable service, as corrected, from the date retired pay is granted.
2. You will not be entitled to retired pay under section 1331, title 10, U.S. Code if you are now or later become entitled to retired pay from an armed force under any other provision of law or to retain pay as a member of the Fleet Reserve or Fleet Marine Corps Reserve.
3. You are entitled to participate in the Reserve Component Survivor Benefit Plan (RC-SBP) established by Public Law 95-397. This plan enables you to provide an annuity for your spouse and other eligible beneficiaries. **BY LAW, YOU HAVE ONLY 90 CALENDAR DAYS FROM THE DATE YOU RECEIVE THIS LETTER TO SUBMIT YOUR SURVIVOR BENEFIT PLAN ELECTION CERTIFICATE (DD FORM 1883). IF YOU DO NOT SUBMIT YOUR ELECTION WITHIN 90 CALENDAR DAYS, YOU WILL NOT BE ALLOWED TO OBTAIN SURVIVOR BENEFIT COVERAGE UNTIL YOU APPLY FOR RETIRED PAY AT AGE 60. IF YOU DO NOT ELECT COVERAGE AND SHOULD DIE BEFORE AGE 60, THERE WILL BE NO BENEFITS FOR YOUR SURVIVORS.** More detailed information concerning participation in the Reserve Component Survivor Benefit Plan (RC-SBP) and blank DD Form 1883 are enclosed.
4. Reserve soldiers who have completed 20 years of qualifying service for retirement may be eligible for the Servicemen's Group Life Insurance Program (Retired Reserve coverage). An application should be forwarded directly to the Office of Servicemen's Group Life Insurance, 212 Washington Street, Newark, New Jersey 07102-2904. Final determination as to insurability will be made by that office.

FOR THE COMMANDER:

Encls

  
 JOHN T. MAVIAN  
 LTC, GS  
 Chief, Retired Activities

WSTJPAH  
45

"MANAGEMENT FOR MOBILIZATION"

1988

DARP FL 819, Aug 88 (Prior editions are obsolete.)

# RETIREMENT ORDER

DEPARTMENT OF THE ARMY  
Headquarters, U.S. Army Reserve Command  
3800 North Camp Creek Parkway SW  
Atlanta, Georgia 30331-5099

ORDERS 96-269-013

25 September 1996

JOHNSON, CHARLES SAMUEL  
0000 Street  
Waterford, MI 48389

SFL  
HHC 70 DIV (IT) (WVSY99)  
LIVONIA, MI 48150-1399

You are reassigned in the reserve as shown below.

Released from: Current Assignment  
Reason: UNIT INACTIVATION  
Assigned to: The RETIRED RESERVE, ARPERCEN, 9700 PAGE BLVD, ST LOUIS,  
MO 63132-5200  
Effective date: 30 Sep 96  
Additional instructions: Future inquiries should be addressed to  
CDR, ARPERCEN, ATTN: ARPC-PRD-T, 9700 Page Blvd., St. Louis, MO  
63132-5200. Any future address changes should be reported to the  
above. Losing unit will render an OER if applicable. MPRJ was  
forwarded by this Headquarters. See reverse side.

FOR ARMY USE  
Auth: AR 140-10 (XA)  
Asgd to mgt dsq: NA  
Basic br: MP  
Con br: NA  
Con specialty: NA  
Proj specialty: NA  
Format: 450

FOR THE COMMANDER:

DISTRIBUTION:  
USARC (AFRC-PRH-S) (1)  
USARC (AFRC-PRO-C) (1)  
MPRJ (1)  
CDR, ARPERCEN, ATTN: ARPC-PRA-A (1)  
CDR, ARPERCEN, ATTN: ARPC-SFZ (TAMP) (1)  
CDR, 70th Training Division (1)  
CDR, HHC 70 DIV (IT) (1)  
CDR, 88th RSC (1)  
COL JOHNSON (3)

\*\*\*\*\*  
\* USARC *bjl* \*  
\* OFFICIAL \*  
\*\*\*\*\*  
MARY LYNN LOI MAUGH  
Assistant Adjutant

# DATA FOR PAYMENT OF RETIRED PERSONNEL

## DD Form 3656

DATA FOR PAYMENT OF RETIRED PERSONNEL <small>(Please read Instructions and Privacy Act Statement before completing form.)</small>					
<b>SECTION I - PAY IDENTIFICATION</b>					
1. NAME (Last, First, Middle Initial) JOHNSON, CHARLES S.		2. SSN 000-00-0000	3. RETIREMENT/ TRANSFER DATE (YYYYMMDD) 20080804	4. RANK/PAY GRADE/ BRANCH OF SERVICE SFC/E7/ARMY	5. DATE OF BIRTH (YYYYMMDD) 1950 01 26
6. CORRESPONDENCE ADDRESS (Ensure DFAS - Cleveland Center is advised whenever your correspondence address changes.)					
a. STREET (Include apartment number) 0000 Street	b. CITY Waterford	c. STATE MI	d. ZIP CODE 48385-0000	e. TELEPHONE (Ind. area code) (248) 861-1000	
<b>SECTION II - DIRECT DEPOSIT/ELECTRONIC FUND TRANSFER (DD/EFT) INFORMATION</b> (See Instructions)					
7. ROUTING NUMBER (See Instructions) # Bottoms of Check		8. TYPE OF ACCOUNT (Savings (S) or Checking (C)) C		9. ACCOUNT NUMBER (See Instructions) #s on Bottom of Check	
<b>SECTION III - FINANCIAL INSTITUTION</b>					
10. FINANCIAL INSTITUTION JAMS SERVICES CREDIT UNION		b. STREET ADDRESS PO BOX 62		c. CITY LIVONIA	d. STATE MI
				e. ZIP CODE 48151-5700	
<b>SECTION III - SEPARATION PAYMENT INFORMATION</b>					
11. Complete if you have received any one of the payment types listed in 11.a.					
a. DO YOU RECEIVE SEPARATION PAY (SP), READJUSTMENT PAY (RP), SEPARATION PAY (SP), VOLUNTARY SEPARATION INCENTIVE (VSI), OR SPECIAL SEPARATION BONUS (SSB)? (If one, if "Yes," attach a copy of the orders which authorized the payment, and a copy of the DD Form 214.) <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO			b. TYPE OF PAYMENT XA	c. GROSS AMOUNT \$1,400.00	
<b>SECTION IV - MEMBER OF THE RESERVE COMPONENT</b>					
12. Complete only if a member or former member of the reserve component not on active duty retiring at age 60.					
a. DO YOU RECEIVE OR WERE YOU RECEIVING ON THE DATE OF RETIREMENT ANY VA COMPENSATION FOR DISABILITY? (X one) <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		b. EFFECTIVE DATE OF PAYMENT (YYYYMMDD)		c. MONTHLY AMOUNT OF PAYMENT	
<b>SECTION V - DESIGNATION OF BENEFICIARIES FOR UNPAID RETIRED PAY</b> (See Instructions)					
13. Mark (X) option a. or b. and complete as applicable. (Continue in Section X, "Remarks," if necessary.)					
<input checked="" type="checkbox"/> a. LEGAL ORDER OF PRECEDENCE					
c. NAME (Last, First, Middle Initial) Johnson, Nancy F.		d. SSN 000-00-0000	e. ADDRESS (Street, City, State, ZIP Code) 0000 Street, Waterford, MI 48385		f. RELATIONSHIP Wife
					g. SHARE 100 %
					%
					%
					%
<b>SECTION VI - FEDERAL INCOME TAX WITHHOLDING INFORMATION</b> (Submit information in Items 14 - 17 in lieu of IRS Form W-4 for tax purposes.)					
14. MARITAL STATUS (X one) <input type="checkbox"/> SINGLE <input checked="" type="checkbox"/> MARRIED		15. TOTAL NUMBER OF EXEMPTIONS CLAIMED 2	16. ADDITIONAL WITHHOLDING (Optional)	17. CLAIM EXEMPTION FROM WITHHOLDING (Enter "EXEMPT") 2	18. ARE YOU A UNITED STATES CITIZEN? (X one) <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (See Instructions)
<b>SECTION VII - VOLUNTARY STATE TAX WITHHOLDING INFORMATION</b> (Complete only if monthly withholding is desired.)					
19. STATE DESIGNATED TO RECEIVE TAX		20. MONTHLY AMOUNT (Whole dollar amount not less than \$10.00)	21. RESIDENCE ADDRESS (If different from address listed in Item 6)		
			a. STREET (Include apartment number)	b. CITY	c. STATE d. ZIP CODE
<b>SECTION VIII - DEPENDENCY INFORMATION</b> (This section must be completed regardless of SBP Election.)					
<b>22. SPOUSE</b>					
a. NAME (Last, First, Middle Initial) Johnson, Nancy F.	b. SSN 000-00-0000	c. DATE OF BIRTH (YYYYMMDD) 1951 07 20	23. DATE OF MARRIAGE (YYYYMMDD) 1983 12 28	24. PLACE OF MARRIAGE (See Instructions) Detroit, MI	
<b>25. DEPENDENT CHILDREN</b> (Indicate which child(ren) resulted from marriage to former spouse by entering (FS) after relationship in column d. Continue in Section X, "Remarks," if necessary.)					
a. NAME (Last, First, Middle Initial)	b. DATE OF BIRTH (YYYYMMDD)	c. SSN	d. RELATIONSHIP (Son, daughter, stepson, etc.)	e. DISABLED? (Yes/No)	

DD FORM 2656, APR 2006

# DATA FOR PAYMENT OF RETIRED PERSONNEL (cont)

## DD Form 2656

SECTION IX - SURVIVOR BENEFIT PLAN (SBP) ELECTION (See your Survivor Benefit Plan counselor before making an election.)			
<b>26. BENEFICIARY CATEGORY(IES)</b> (X only one item) (See Instructions and Section XII.)			
<input checked="" type="checkbox"/> a. I ELECT COVERAGE FOR SPOUSE ONLY. ( ) DO <input type="checkbox"/> DO NOT HAVE DEPENDENT CHILDREN.			
b. I ELECT COVERAGE FOR SPOUSE AND CHILD(REN).			
c. I ELECT COVERAGE FOR CHILD(REN) ONLY. ( ) DO <input type="checkbox"/> DO NOT HAVE A SPOUSE.			
d. I ELECT COVERAGE FOR THE PERSON NAMED IN ITEM 28 WHO HAS AN INSURABLE INTEREST IN ME (See Instructions).			
e. I ELECT COVERAGE FOR MY FORMER SPOUSE (See instructions and complete DD 2656-1, "Survivor Benefit Plan (SBP) Election Statement for Former Spouse Coverage").			
f. I ELECT COVERAGE FOR MY FORMER SPOUSE AND DEPENDENT CHILD(REN) OF THAT MARRIAGE (See Instructions and complete DD 2656-1, "Survivor Benefit Plan (SBP) Election Statement for Former Spouse Coverage").			
g. I ELECT NOT TO PARTICIPATE IN SBP. ( ) DO <input type="checkbox"/> DO NOT HAVE ELIGIBLE DEPENDENTS UNDER THE PLAN.			
<b>27. LEVEL OF COVERAGE</b> (X one. Complete UNLESS 26 d or 26 g was selected above. See Instructions.)			
<input checked="" type="checkbox"/> a. I ELECT COVERAGE BASED ON FULL GROSS PAY.			
b. FOR MEMBERS WITH A DIEMIS ON OR AFTER AUGUST 1, 1986 WHO ELECTED THE CAREER STATUS BONUS:			
c. I ELECT FULL COVERAGE BASED ON UNREduced RETIRED PAY.			
d. I ELECT COVERAGE BASED ON THE THRESHOLD AMOUNT IN EFFECT ON THE DATE OF RETIREMENT. (See Instructions.)			
<b>28. INSURABLE INTEREST BENEFICIARY</b>			
a. NAME (Last, First, Middle Initial)	b. SSN	c. RELATIONSHIP	d. DATE OF BIRTH (YYYYMMDD)
e. STREET ADDRESS (include apartment number)	f. CITY		g. STATE h. ZIP CODE
<b>SECTION X - REMARKS</b>			
29. Use this section to continue an item or make additional comments. Attach separate sheets if more space is needed.			
<b>SECTION XI - SBP SPOUSE CONCURRENCE</b> (Required when member is married and elects child(ren) only coverage, does not elect full spouse coverage, or declines coverage. The date of the spouse's signature in item 30.b MUST NOT be before the date of the member's signature in item 30.a, below.)			
<b>30. SPOUSE.</b>			
I hereby concur with the Survivor Benefit Plan election made by my spouse. I have received information that explains the options available and the effects of those options. I know that retired pay stops on the day the retiree dies. I have signed this statement of my free will.			
a. SIGNATURE	b. DATE SIGNED (YYYYMMDD)		
31.a. WITNESS NAME (Last, First, Middle Initial)	b. SIGNATURE	c. DATE SIGNED (YYYYMMDD)	
d. STREET ADDRESS (include apartment number)	e. CITY	f. STATE	g. ZIP CODE
<b>SECTION XII - CERTIFICATION</b>			
<b>32. MEMBER.</b>			
Under penalties of perjury, I certify that the number of withholding exemptions claimed does not exceed the number to which I am entitled, and that all statements on this form are made with full knowledge of the penalties for making false statements (18 U.S. Code 287 and 1001 provide for a penalty of not more than \$10,000 fine, or 5 years in prison, or both).			
Also, I have been counseled that I can terminate SBP participation, with my spouse's written concurrence, within one year after the second anniversary of commencement of retired pay. However, if I exercise my option to terminate the SBP, future participation is barred.			
a. SIGNATURE	b. DATE SIGNED (YYYYMMDD)		
SIGNED	20080126		
33.a. WITNESS NAME (Last, First, Middle Initial)	b. SIGNATURE	c. DATE SIGNED (YYYYMMDD)	
JOHN DOE	SIGNED	20080126	
d. UNIT OR ORGANIZATION ADDRESS (include room number)	e. CITY/BASE OR POST	f. STATE	g. ZIP CODE
1600 HAGGERTY ROAD	FARMINGTON HILLS	MI	48335

DD FORM 2656 (BACK), APR 2006

# APPLICATION FOR RETIRED PAY BENEFITS

## DD Form 108

APPLICATION FOR RETIRED PAY BENEFITS										See back for Instructions and Privacy Act Statement.						
1. TO Commander United States Army Reserve Personnel Center 9700 Page Boulevard, St. Louis, MO 63132-52001947					2. DATE OF BIRTH (YYYYMMDD) <b>19500924</b>			3. DATE RETIRED PAY TO BEGIN (YYYYMMDD) <b>20100124</b>								
6. APPLICANT NAME (Last, First, Middle Initial) JOHNSON, CHARLES S.					4. HIGHEST MILITARY PAYGRADE HELD <b>E7</b>			5a. SERVICE NUMBER (if applicable)      5b. SOCIAL SECURITY NUMBER <b>000-00-0000</b>								
7a. PRESENT HOME ADDRESS (Street, Apt No., City, State, ZIP Code) <b>0000 Street, Waterford, MI 48387</b>					8. PRESENT ASSIGNMENT RETIRED RESERVE						b. HOME TELEPHONE NUMBER ( 248 )					
SERVICE BEFORE 1 JULY 1949																
9. ARMED FORCE AND COMPONENT	10. GRADE OR RATING	11. APPROXIMATE DATES OF SERVICE						12. ACTIVE DUTY								
		a. FROM			b. TO			a. FROM			b. TO					
		DAY	MONTH	YEAR	DAY	MONTH	YEAR	DAY	MONTH	YEAR	DAY	MONTH	YEAR	DAY	MONTH	YEAR
SERVICE AFTER 30 JUNE 1949																
13. RETIREMENT YEAR				14. ARMED FORCE AND COMPONENT	15. GRADE OR RATING	16. ACTIVE DUTY						17. RETIREMENT POINTS EARNED				
a. FROM		b. TO				a. FROM			b. TO							
DAY	MONTH	YEAR	DAY	MONTH	YEAR	DAY	MONTH	YEAR	DAY	MONTH	YEAR	DAY	MONTH	YEAR		
					SEE ATTACHED AFRC FM 249-2E											
18. SIGNATURE						19. DATE SIGNED (YYYYMMDD) <b>20001126</b>										

DD FORM 108, JUL 2002

PREVIOUS EDITION IS OBSOLETE.

# APPLICATION FOR RETIRED PAY BENEFITS

## DD Form 108 (cont)

1 RESERVE WAY  
ST. LOUIS, MO 63132-5200

CHRONOLOGICAL STATEMENT OF RETIREMENT POINTS

REPLY TO: AHRC-PA  
01 APR 2008

AHRC-PA  
JOHNSON CHARLES SAMUEL  
0000 Street  
Waterford  
MI 48384

Points shown below are a recapitulation of retirement credits as received by this Command. If there are errors or omissions, please return a copy of the detail points listing (on reverse) with your request for correction. Include copies of pay vouchers, record of attendance and correspondence course completions to substantiate your request for correction.

ANNUAL STATEMENT  
REASON FOR SSUANCE  
1950-01-26 SFC 19860401

1. BEGINNING DATE	2. ENDED DATE	3. MILITARY PERSONNEL CLASS	4. STATUS OR COMPONENT	5. INACTIVE DUTY POINTS	6. EXTENSION COURSE POINTS	7. MEMBER-SHIP POINTS	8. ACTIVE DUTY POINTS	9. QUALIFYING FOR RETIREMENT YRS MOS DAYS	10. TOTAL POINTS CREDITABLE
1939 03 30	1989 03 30	ENL	RET	000	000	00		01 00 00	0000
1989 03 30	1989 03 29	ENL	USAR	048	000	15	0000	01 00 00	0000
1988 03 30	1988 03 29	ENL	USAR	060	000	15	0000	01 00 00	0000
1987 03 30	1988 03 29	ENL	USAR	048	000	15	0000	01 00 00	0000
1986 03 30	1987 03 29	ENL	USAR	060	000	15	0000	01 00 00	0000
1985 03 30	1986 03 29	ENL	USAR	048	000	15	0000	01 00 00	0000
1984 03 30	1985 03 29	ENL	USAR	047	000	15	0000	01 00 00	0000
1983 03 30	1984 03 29	ENL	USAR	038	000	15	0000	01 00 00	0000
1982 03 30	1983 03 29	ENL	USAR	063	000	15	0000	01 00 00	0000
1981 03 30	1982 03 29	ENL	USAR	062	000	15	0000	01 00 00	0000
1980 03 30	1981 03 29	ENL	USAR	048	000	15	0000	01 00 00	0000
1979 03 30	1980 03 29	ENL	USAR	048	000	15	0000	01 00 00	0000
1978 03 30	1979 03 29	ENL	USAR	048	000	15	0000	01 00 00	0000
1977 03 30	1978 03 29	ENL	USAR	061	000	15	0000	01 00 00	0000
1976 03 30	1977 03 29	ENL	USAR	063	000	15	0000	01 00 00	0000
1975 03 30	1976 03 29	ENL	USAR	054	000	15	0000	01 00 00	0000
1974 03 30	1975 03 29	ENL	USAR	050	000	15	0000	01 00 00	0000
1973 03 30	1974 03 29	ENL	USAR	057	000	15	0000	01 00 00	0000
1972 03 30	1973 03 29	ENL	USAR	053	000	15	0000	01 00 00	0000
1971 03 30	1972 03 29	ENL	USAR	047	000	15	0000	01 00 00	0000
1970 03 30	1971 03 29	ENL	USAR	047	000	15	0000	01 00 00	0000
1969 03 30	1970 03 29	ENL	USAR	048	000	15	0000	01 00 00	0000
1968 03 30	1969 03 29	ENL	USAR	026	000	15	0000	01 00 00	0000
1967 03 30	1968 03 29	ENL	USAR	048	000	15	0000	01 00 00	0000
1966 04 01	1967 03 29	ENL	USAR	024	000	15	0150	01 00 00	0000
TOTAL								24 00 20	1000

Pop Program Unit members must see their Unit Administrator for corrections through RLAS.

For information on retirement points, 20-year letters, and RC-SBP see our Web Page at <https://www.hrc.army.mil>

# COMPUTATION OF RETIREMENT PAY

- Total number of Creditable Retirement Points divided by 360
  - I.E., 3,600 points equals 10 years
- Date you initially entered military service (DIEMS)
  - Before 8 September 1980 – “Final basic pay”
  - On or after 8 September 1980 – “High-3”
- Visit the Army Reserve Retirement Pay Calculator for estimate of monthly retirement pay at age 60 --  
[www.armyg1.army.mil/rso/pay.asp](http://www.armyg1.army.mil/rso/pay.asp)
- Navy Pay Calculators – [www.npc.navy.mil/careerinfo/staynavy](http://www.npc.navy.mil/careerinfo/staynavy)

# RESERVE COMPONENT NON-REGULAR RETIREMENT

## SECTION III

# RESERVE COMPONENT SURVIVOR BENEFIT PLAN (RC-SBP)

## RESERVE COMPONENT SURVIVOR BENEFIT PLAN (RC-SBP)

- Reserve Component Survivor Benefit Plan (RC-SBP)
- Survivor's RC-SBP Annuity
- RC-SBP Options
- RC-SBP Elections
- Rules Governing RC-SBP Coverage Rules Governing RC-SBP Coverage
- RC-SBP Premiums and Benefits
- RC-SBP Election, Active Duty Retirement
- RC-SBP Premiums and Benefits
- SBP Termination
- Additional Information on RC-SBP

# RC SURVIVOR BENEFIT PLAN

- Retirement-eligible Reserve service member may elect to receive reduced retired pay during his/her lifetime in order to provide a continuation of a portion of his/her retired pay, up to 55% of full retired pay to a survivor upon the retiree's death.
- Within 90 days of receipt of the Notice of Eligibility (20 Year Letter), member must complete and return the RCSBP election.

# SURVIVOR'S RC-SBP ANNUITY

- RC-SBP coverage is for period from 20 year letter to when you draw retired pay.
- Payments for RCSBP past coverage starts when you become eligible for retired pay.
- Coverage can be immediate (Opt C), or can be deferred (Opt B) until the member would have begun to draw retirement pay. If Option A, there is no Survivor RC-SBP coverage, cost or annuity.

# RC-SBP OPTIONS

- **Option A:** Defer or decline RCSBP and make an SBP election at age 60.
- **Option B:** Provides an RCSBP annuity beginning on your 60<sup>th</sup> birthday (if you die before 60). **(NOTE: If you elect less than maximum spouse RCSBP coverage allowable under the law, (spouse Option C full base amount), spouse concurrence is required.**
- **OPTION C:** If you die prior to age 60, provides an RCSBP annuity beginning on the day after your death,. **(NOTE: Written spouse concurrence is required with this option only if you elect other than spouse full base amount.**
- **No spouse concurrence is needed if you elect former spouse RCSBP.**

# RC-SBP ELECTIONS

- Spouse Only – Spouse must be married to you on the date of RCSBP election. If married after the date of RCSBP election must be married one year to be eligible for RCSBP.
- Child(ren) Only – Limited to unmarried children under 18, or 22 if an unmarried full time student. A fully incapacitated child who became incapacitated at an age they would have been eligible for RCSBP is eligible for life.
- Spouse and Child(ren) – spouse is the primary beneficiary. Children will receive an annuity only if spouse becomes ineligible.
- Insurable Interest – Coverage may be elected only if unmarried with no eligible children. If unmarried, you may elect insurable interest for a sole dependent child.
- Former Spouse – This coverage may be elected either voluntarily or court ordered. A former spouse who re-marries under 55 years old becomes ineligible for benefit.
- Former Spouse and Child(ren) – This coverage only includes the children of the marriage to the former spouse.

# RULES GOVERNING RC-SBP COVERAGE

- **Option A (defer or decline)**
  - Spouse's concurrence is required and notarized.
  - At 60 you must complete an SBP election.
- **Option B or C**
  - Designate a spouse and/or children or former spouse and/or children beneficiaries.
  - Unmarried with no children, you may elect coverage for insurable interest. If unmarried and only one eligible dependent child, you may elect insurable interest for that child. **Caution! Insurable interest option is expensive.**
  - You will not complete an SBP election at age 60. Your RCSBP election becomes your SBP election.

# RC-SBP PREMIUMS AND BENEFITS

- Two annuity premiums
  - Monthly SBP premium
  - Monthly RC-SBP premium. The monthly RC-SBP premium is paid for past protection, and is paid for life of the member and the annuitant. The annuitant's annuity is reduced by the RC-SBP premium.
- RCSBP annuities are 55 percent of elected "base amount" -- \$300 up to full retired pay.

# RC-SBP ELECTION, ACTIVE DUTY RETIREMENT

- All Service Members serving as a member of the Active Guard/Reserve (AGR) program must make a RC-SBP decision within 90 days of 20-year letter receipt or receive automatic Option C, full base amount RCSBP coverage for their dependents.
- If retired from active duty, medical or length of service the RCSBP election will not affect their SBP election and there is no cost for any RCSBP coverage received.

# SBP TERMINATION

- Retiree is entitled to terminate SBP during the 25<sup>th</sup> through 36<sup>th</sup> month after commencement of payment of retired pay.
- Termination of SBP will not terminate RC-SBP premiums – SBP termination stops premiums paid for current coverage but not for past RCSBP coverage.
- RC-SBP premiums represent premiums for coverage already received and will be deducted from a retiree's retirement pay each month they have an eligible beneficiary.
- Spouse or former spouse RCSBP premiums will stop when there is no eligible beneficiary. Child RCSBP premiums will continue even when there is no eligible child beneficiary.

# ADDITIONAL INFORMATION ON RC-SBP

- <http://www.armyg1.army.mil/rso/sbp.asp> and <https://www.hrc.army.mil/site/reserve/> Other Links section, Veterans & Retirees
  - Cdr, U.S. Army Human Resources Command  
ATTN: ARPC-PSP-T  
Ft Knox, KY 40121
  - Phone #s: 1-800-318-5298 or (314) 592-0553
- Other Service Personnel Centers
  - See Slide 21

# **RESERVE COMPONENT NON-REGULAR RETIREMENT**

## **SECTION IV**

# **RETIREE BENEFITS**

Prepared by the Ft McCoy Lower Michigan Retirement Activities Office from information provided by United States Army Reserve Command and Retirement Services, USAR LNO and from other Military Service Members

# BENEFITS SPECIFIC TO RETIREES

- Categories of Retirees
- Retiree Benefits
- Defense Enrollment Eligibility Reporting System (DEERS)

# CATEGORIES OF RETIREES

- Gray Area – Upon receipt of the Notice of Eligibility (20 Year Letter) and chose release from the Reserves
- Retiree – Retiree between ages 60 (or less) and 65 receiving retirement pay
- Retiree 65+ - Retiree age 65 and older receiving retirement pay and social security benefits

# CATEGORIES OF RETIREES (cont)

- Gray Area Retiree – In receipt of their 20 year letter and transferred to the Retired Reserve
  - Source documents for issuing identification cards are the Twenty Year Letter and Discharge or Transfer orders.
  - The retiree and family are encouraged to obtain their ID cards within 90 days from effective date of discharge/transfer or their information will be dropped from DEERS.
  - Personnel dropped from DEERS require their data to be reloaded by the DEER/RAPIDS POC, ultimately causing a delay in issuing ID cards to the retiree and family members.

# RETIREE BENEFITS

- Gray Area

- Commissary
- AAFES
- Moral, Welfare and Recreation
- TRICARE Retired Reserve for a Fee
- TRICARE Dental for a Fee
- Space “A” Travel for Retiree
- Military Installation Lodging
- Military Discounts at Participating Businesses
- Survivor Benefit Plan – Reserve Component
- National Cemetery Honors

# RETIREE BENEFITS (cont)

- Full Retirement Benefits
  - All Gray Area Benefits plus:
  - Retirement Pay and SBP
  - TRICARE: See Handout
  - TRICARE Retiree Dental for a fee
  - Set of Glasses Annually
  - Space “A” Air Travel with Dependents
  - Legal Assistance
- A list of retiree benefits is located at the following link:
- <https://www.hrc.army.mil/site/Reserve/soldierservices/retirement/grayarea.htm>

# DEFENSE ENROLLMENT ELIGIBILITY REPORTING SYSTEM (DEERS)

- DEERS -- computerized data bank containing information on military sponsors (active, reserve/guard, retired) and their beneficiaries who may be eligible for medical and other privileges
  - Data bank is automatically updated when a new ID card is obtained.
  - Must have Retired ID to use TRICARE System for sponsor & dependents.
  - Gray area retirees or retired Service Members who need to update family data should contact the nearest ID Card Issuing Facility for information on ID Card issue and DEERS enrollment, or utilize the following website to locate the nearest site to Service Member's home of record at [www.dmdc.osd.mil/rsc/owa/home](http://www.dmdc.osd.mil/rsc/owa/home)

# DEFENSE ENROLLMENT ELIGIBILITY REPORTING SYSTEM (cont)

- Cost of Living Adjustments to Retired Pay
- Retired pay will be adjusted annually by a cost-of-living allowance (COLA) based on the change in the Consumer Price Index (CPI) from the 3<sup>rd</sup> quarter of one calendar year to the 3<sup>rd</sup> quarter of the next.
- COLAs are normally effective 1 December and payable the first working day in January.

# RESERVE COMPONENT

## NON-REGULAR RETIREMENT

### SECTION V

# DEATH NOTIFICATION & ANNUITY CLAIM PROCESS

Prepared by the Ft McCoy Lower Michigan Retirement Activities Office from information provided by United States Army Reserve Command and Retirement Services, USAR LNO and from other Military Service Members

# DEATH NOTIFICATION & ANNUITY CLAIM PROCESS

- Death Notification Process
- Processing a SBP Claim

# DEATH NOTIFICATION PROCESS

- Upon notification of the death of Service Member or a gray area retiree, submit a memorandum of notification to the Service Personnel Center
- This memorandum will initiate the annuity claim process. The Personnel Center will send an annuity claim packet to the appropriate beneficiary for completion

# DEATH NOTIFICATION MEMORANDUM

Enclosure C – Death Notification Memorandum Example

AHRC-PAP-T

DATE

ATTN: Tonya Clark-Kelley/Mary O'Brien

SUBJECT: Information on a Deceased Army Reserve Soldier

The following information is provided pertaining to a Deceased Soldier of the Army Reserve:

SOLDIERS NAME: Doe, John B.

SOLDIERS SSN: XXX-XX-XXXX

SOLDIERS DOB: 20 March 1956

DATE OF DEATH: 5 December 2007

CAUSE OF DEATH: Auto Accident

SPOUSE'S NAME: Susan B Doe

SPOUSE'S SSN: XXX-XX-XXXX

SPOUSE'S ADDRESS: 123 Brown Ave. Brownville, MD

SPOUSE'S TELEPHONE NUMBER: XXX-XXX-XXXX

SPOUSE'S DOB: 18 May 1958

DATE OF BIRTH: 20 February 1983

Attached is the Twenty Year Letter, DD Form 1883 or DD Form 2656-5 and the ARPI Form 249. The original death certificate will be mailed upon receipt from the widow.

Signed,

Susan B. Doe

# PROCESSING A RC-SBP CLAIM

Only Applies to Gray Area Reservist

- Only applies to Service Members who are not receiving retired pay
- Documents, if applicable, are required for processing a claim:
  - A completed DD Form 2656-7, Application for Annuity Under the Serviceman's Family Protection Plan and/or Survivor Benefit Plan (SBP)
  - A direct deposit form, SF 1199a, from the annuitant's financial institution
  - A copy of the **final** Death Certificate
  - NGB Form 23B, or closed out retirement point statement, AHRC Form 249-2E

# PROCESSING A RC-SBP CLAIM (cont)

- A copy of the marriage certificate or divorce decree authorizing former spouse coverage
- A completed copy of Form W-4P Withholding Certificate for Pension or Annuity payment
- If children are involved, a completed DD Form 2790 Custodianship Certificate to Support Claim on Behalf of Minor Children of Deceased Member of the Armed Forces and a completed DD Form 2788, Child Annuitant's School Certificate
- Common Law Marriage Document



**RESERVE  
COMPONENT**  
NON-REGULAR RETIREMENT

