

ALABAMA

ACTIVE GUARD/RESERVE

RETIREMENT HANDBOOK



1 JANUARY 2015

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MILITARY DUTY MANAGEMENT OFFICE **RETIREMENT PROCESS**

12 Months Before Retirement

*****Submit 20 year Retirement Request Form to MDM*****

6 Months Before Retirement

MDM Retirement NCO will

- Email service member with a leave verification requesting DA 31s
- Email service member with a correct leave plan for remainder of leave
- Once leave forms have been signed by LTC or above and return to MDMO

MDM Retirement NCO will

- Create DA Form 137-1 (Unit Clearance Record)
- Populate a 1405 Worksheet
- Compute DA Form 2339 (Application for Voluntary Retirement)
- Stay in contact with service member because some documents may need service member signature
- Publish orders for Retirement

MDM Retirement NCO will forward retirement packet to Transition/Retirement Point to include the following:

- Retirement Orders
- Orders to the Transition Point
- DA 31 for Transition Leave and Permissive TDY
- DA 2339
- RPAM Statement
- 1405 Worksheet

*****IF SUBMITTING 20 YEAR RETIREMENT REQUEST 6 MONTHS OR LESS OF EFFECTIVE DATE TO RETIRE BEAWARE THE RETIREMENT PROCESS TAKES TIME ****

SOLDIER DUTIES BEFORE RETIRMENT

Soldier will

- Review IPERMS record
- Review RPAM statement
- Create a leave plan that will be reviewed by the Retirement NCO for approval
- 180 days from effective date of retirement sm can submit an online VA claim through Ebenefits

STEPS TO SUBMITT A VA CLAIM ONLINE

1. Go to <https://www.ebenefits.va.gov>
 2. Top right of page click Register follow the steps to Register
 3. Sm will need to register for a DS login user name and password because after retirement sm will no longer have a CAC.
 4. Complete steps to register
 5. On HOMEPAGE you will see a tabs Click Apply
 6. Click on disability compensation and follow the steps
- Questions about VA POC Vickie Howard (334) 270-2990
 - **Transfer any education benefits before retirement.**
 - Locate all medical documents if they are not in medical record or if service member is a submitting VA claim

Soldiers Responsibilities

6 Months Before Retirement

Soldier will complete the following:

- Dental Work
- Make 2 copies of Medical/Dental Records
- Schedule appointment for Retirement Physical (NET 4 months prior to retirement/120days) **Note: You will not be retained on active**
- **duty pending the results of retirement physical**

Soldier will schedule:

- Soldier for Life Briefings (formally known as ACAP)
- Career Skills Assessment/Options
- Education/Training Briefing
- VA Briefing (if not previously accomplished by soldier)

Soldier will Review and Update the Following:

- Medical Insurance
- Update Will
- Job Search/Resume Update
- Supplementary Medical Insurance
- Review Family Health Matters
- Verify Dependents Status
- DEERS/ID Cards
- Special Medical Problems

OUT-PROCESSING AT TRANSITION POINT

Soldier will accomplish the following at transition point:

- Carry Medical Records
- Carry Dental Records, including X-rays
- Attend Finance Briefing
- Carry SF 1199A for direct deposit of retired pay if different from current financial institution
- Carry copy of DA 31 for transition leave and permissive TDY
- Carry Ten (10) copies of retirement orders
- Stop, start or change any allotments (if required)
- Receive copy of DD 214

**DEPENDING ON THE TRANSITION LOCATION
ADDITIONAL DOCUMENTS MAY BE REQUESTED**

APPLYING FOR RETIREMENT

1. ALL PERSONNEL -

a. **RETIREMENT APPLICATION** - Applications for retirement that require no waiver of service obligation as of the retirement date may be accepted and approved by the retirement approval authority 12 months and not later than 6 months prior to the retirement date. However, in an emergency, an application may be submitted later than these time frames.

b. **RETIREMENT PHYSICAL** - A retirement physical is required prior to retirement. Examination must be started at **least four months (120 days) and not later than one month prior to the beginning date of transition leave**. Each member must schedule an appointment for retirement physical at the nearest Active Army Military Treatment Facility (MTF). You will not be retained on active duty pending the results of a retirement physical.

2. **TRANSITION PERMISSIVE TEMPORARY DUTY (PTDY) AND LEAVE** - IAW AR 600-8-10, paragraph 5-35, transition PTDY may be authorized up to 20 days for soldiers with an approved retirement. This is for house hunting, job hunting, or other activities to facilitate relocation. Also, may be used for DOD transition programs, such as seminars for job training and employment assistance. Transition PTDY may be used in a series of trips, not to exceed the authorized number of days, or used in one period together with transition leave. This is documented on a DA Form 31. All or part of the PTDY may be denied if approval would interfere with military mission accomplishment.

Soldiers may request transition leave up to the number of days accrued as of date of retirement. The DA Form 31 must be approved by the soldier's leave approving authority and must be submitted to arrive at the MDMO 45 days prior to the first day of leave.

3. **COPY RECORDS** - Service member will review and make copies of iPERM military personnel file prior to retirement. Also, you are encouraged to make a complete copy of your Health and Dental Records for your records prior to arrival at the Transition

Point. Your official Health and Dental Records will be retired at St. Louis, Missouri.

SURVIVOR BENEFIT PLAN (SBP) IMPORTANT POINTS TO REMEMBER

1. **YOUR RETIRED PAY WILL STOP UPON YOUR DEATH.** Many spouses do not know this - - be sure your spouse does.
2. **PARTICIPATION IN SBP** is a way to keep up to 55 percent of your retired pay coming in to your spouse and/or children in the event of your death - - and the cost is reasonable. If you wish, you can provide less than 55 percent. One of the best features of SBP is that the annuity increases to keep pace with cost-of-living increases. True, the cost also increases, but the increased cost is commensurate with the increased annuity. If you're not married and have no children, there is an SBP option for you. It is known as the "insurable interest" option and is considerably more expensive than coverage for spouse and children.
3. **THE COST**, withheld from your retired pay, is exempt from Federal income tax - - this exemption helps pay the cost.
4. **POINTS TO PONDER** (and we trust you will do it at least six months ahead of retirement and get the views of your spouse).

a. **DECISION** - about 30 days prior to your retirement, you must decide as to whether, and to what extent, you will elect to participate in SBP. Once that decision is made it is irrevocable. For example, if you are married and decline spouse coverage, you cannot later elect SBP for that spouse or one acquired in the future. If you decline child coverage, you cannot elect SBP for that child or children or any acquired in the future.

b. **ANSWERS TO THE FOLLOWING QUESTIONS MAY HELP YOU DECIDE:**

(1) Upon your death, will your spouse and/or children have an adequate income to meet even their basic needs?

(2) Do you know that Social Security payments alone will not meet those needs? If, when you die, your spouse has no

dependent children and is under age 60 the spouse would not even be entitled to Social Security. (The only exception to this rule is that the entitlement would exist if the spouse is between ages 49-60 and is disabled - that determination rests with the Social Security Administration).

(3) Would the life insurance you have, or plan to buy, meet the needs of your survivors? Keep in mind that the face value of a commercial insurance policy bought yesterday, today, or tomorrow will not, because of inflation, be worth as much in terms of purchasing power in the future. In short, that face value, unlike SBP, does not increase to keep pace with inflation. IF YOU PLAN to buy life insurance, please weigh the cost and what the policy will provide in comparison with SBP. Remember that the cost is not exempt from Federal income tax as is the SBP cost.

(4) Do you have, or plan to buy, mortgage insurance which will pay for your home in the event of your death?

(5) Do you have a sizable estate, including assets and insurance, which would provide a continuing adequate income for the needs of those who may survive you?

5. **MORE ABOUT SBP** - You have no doubt read and heard about the pros and cons of SBP. We have, too. Read on:

a. The Retirement Services Office hears from many surviving spouses (some destitute, some nearly so) of retirees who, without SBP or adequate life insurance, died much earlier than their normal life expectancy.

b. If you elect spouse coverage, we think you'll want to add child coverage -- the additional cost is small. If for some reason you do not elect spouse coverage, take a very hard look before you decline coverage for dependent children. Again, the cost is small and is the same for all children as it is for one. It is IMPORTANT TO NOTE that a dependent child, covered by SBP, who is or becomes incapable or self-support prior to age 18 (22 if attending school full-time) would receive an SBP annuity for a lifetime if the incapacity continues and the child remains unmarried.

c. **COST STOPS** - In the event of divorce or death of spouse, the cost for spouse coverage is stopped. On remarriage, retiree may elect not to resume SBP coverage; resume previous coverage;

or increase previous coverage. Cost resumes after one year and the new spouse is then covered by SBP.

6. **SPOUSE REMARRIES** - Unless the surviving spouse remarries before age 55, the annuity is payable until death. Remarriage after age 55 does not effect the payment of the annuity. Remarriage before age 55 terminates the annuity. If, however, that remarriage ends in death, divorce or annulment of the acquired spouse, the annuity is restored upon application together with supporting documentation. If you have spouse and children coverage, the children, as long as they remain eligible, will receive the annuity should your spouse die or become ineligible.

7. **DEATH ON ACTIVE DUTY** - It may not be common knowledge, but if you should die on active duty after having become eligible for retirement, your spouse is covered by SBP in combination with, but reduced by, Dependency and Indemnity Compensation (DIC). Dependent children are covered by SBP, if you have no spouse.

8. **FINAL NOTES**

a. Married soldiers must obtain their spouse's written concurrence if they elect one of the following SBP options:

- (1) Spouse coverage at less than full retired pay.
- (2) Spouse and child coverage at less than full retired pay.
- (3) Child coverage only.
- (4) No coverage.

b. We suggest that you consider carefully what we have covered above, and get your questions answered before you make your decision. Actuaries say that, being of equal age, wives outlive husbands by about 8 years. Those who may survive you will one day be affected by the protection you provide or do not provide, whether by SBP or other means.

c. To our knowledge, there is no veteran's organization, which advises against SBP. In fact, the Retired Officer Association and the Army Mutual Aid Association, both of which sell life insurance, recommend SBP.

RETIRED PAY MATTERS

1. ALLOTMENTS

a. All allotments (with exception of Combined Federal Campaign) which are in effect on date of retirement will be automatically continued unless the retiring soldier specifically requests that they be discontinued.

b. Allotments which may be authorized after retirement are

- (1) Payment of indebtedness to the United States.
- (2) Commercial life insurance where the primary insured is the retiree.
- (3) Support allotments for family members.
- (4) Allotment for National Service Life Insurance.
- (5) Allotment for Veterans Group Life Insurance.
- (6) US Savings Bond allotments.
- (7) Repayment of Army Emergency Relief (AER) loans.

2. TAX WITHHOLDINGS

a. Retired pay is subject to the withholding of federal income tax. State income tax may be withheld from retired pay only upon request.

b. FICA (deductions for Social Security) is not withheld from retired pay.

c. To avoid or reduce a year-end tax liability, do not claim all withholding exemptions on both your retired pay and civilian pay accounts. It will help if you estimate your family's gross taxable income for the year, and tax which will become due (minus that withheld and that which will be withheld), then reduce exemptions by filing Form W-4 with employer(s) and/or the Retired Pay Operations. If necessary, one can reduce exemptions to zero and request additional tax be withheld.

3. TRAVEL ALLOWANCES UPON RETIREMENT

Soldiers are authorized travel allowance from last duty station to a home of selection within one year following retirement. Those soldiers with 18 or more years of active service as of 1 November 1981 may select a home any place in the world for travel allowance.

4. CASH SETTLEMENT UPON RETIREMENT FOR UNUSED ACCRUED LEAVE (CANNOT EXCEED 60 DAYS)

a. Effective 10 Feb 76, a soldier can be paid for no more than 60 days accrued leave during his/her military career. Payments previously received for leave accrued before that date will be excluded from this 60-day limitation.

b. Your Leave and Earnings Statement (LES), adjusted by future leave accrued and used prior to retirement, shows the number of days for which basic pay will be paid (cannot exceed 60 days).

c. Federal Income Tax will be withheld from payment of basic pay for unused leave.

d. Payment will be based on grade held the day preceding retirement (last day of active duty). Those who retire in a higher grade than that held on the last day of active duty will be paid at the lower grade.

5. HIGHEST GRADE HELD SATISFACTORILY ON ACTIVE DUTY

a. The 1997 Defense Authorization Bill and Title 10 USC, Section 3963 authorizes reserve enlisted members to retire at highest grade held on active duty satisfactorily or in the case of a member of the National Guard, in which the member served on full-time National Guard duty satisfactorily.

b. This applies to Reserve enlisted members who -

(1) at the time of retirement is serving on active duty in a grade lower than the highest enlisted grade held by the member while on active; and

(2) was previously administratively reduced in grade not as a result of the member's own misconduct.

c. This applies to Reserve enlisted members who are retired under this section after 30 September 1996.

6. RETIRED PAY OPERATIONS WILL PROVIDE AN ESTIMATE OF NON-DISABILITY RETIRED PAY.

a. Your local Finance and Accounting Office (FAO) is not equipped to answer questions about how much your retired pay will be. The computation of retired pay requires detailed information, which is not available to the local FAO.

b. Your retirement pay is based on the monthly rate of basic pay to which you were entitled to on day before retirement (see paragraph 4(c) below for percentage).

c. A potential retiree may call Retired Pay Operations directly on the toll free telephone number 1-800-321-1080 or DSN 926-1080. The best time to call is between the 10th and 20th of the month so that Retired Pay Operations personnel may assist. The potential retiree must provide the following, so write it down before you call:

(1) Anticipated retirement date.

(2) Grade on retirement date and date of promotion (not date of rank).

(3) The years, months, and days of service under Title 10 USC, Section 1405 as of retirement date.

(4) Computation of Years of Service for Retired Pay (Title 10 USC Sec 1405 Service)

For the purpose of computing the retired pay, the person's years of service and any fraction of such a year are computed by dividing 360 into the sum of the following:

(a) The person's days of active service.

(b) The person's days of full-time service performing annual training duty or while attending a prescribed course of instruction at a school designated as a service school.

(c) One day for each point credited to the person for drill attendance and membership, but not more than 60 days in any one year of service before the year of service in which the date of the enactment of the National Defense Authorization

Act for Fiscal Year 1997 occurs and not more than 75 days in any subsequent year of service.

NOTE: Retired pay base for members who first became a member of the uniformed service before 8 Sep 80 is computed based on Title 10 USC Sec 1406. The sum of the years of service in (4) above multiplied by 2 1/2 percent determines the whole year multiplier used to compute retired pay. Fractional years of service - computed for each full month of service that is in addition to the number of full years of service creditable to the member shall be credited as 1/12 of a year. Fractional part of a month is disregarded.

NOTE: Retired pay base for members who first became a member of the uniform service after 7 Sep 80 -- high-36 month average is computed based on Title 10 USC Sec 1407. The high-three average is computed based by taking the total amount of monthly basic pay to which the member was entitled for the 36 months (whether or not consecutive) out of all the months of active service of the member for which the monthly basic pay to which the member was entitled was the highest, divided by 36.

NOTE: Computation of retired pay for members who first became a member of the uniform service after 31 Jul 86, has less than 30 years of creditable service and is under the age of 62 at the time of retirement is based on Title 10 USC Sec 1409. The percentage multiplier (2 1/2%) will be reduced by 1 percentage point for each full year that the member's years of creditable service are less than 30 and 1/12th of 1 percentage point for each month that the member's creditable service is less than a full year.

d. Percentage Limit - In the case of a member with more than 30 years of creditable service, the percentage will not exceed 75% of monthly basic pay on the day prior to retirement.

e. Years of Creditable Service - This is defined as the number years of service creditable to a member in computing the member's retired or retainer pay (including 1/12 of a year for each full month of service that is in addition to the number of full years of service of the member).

6. COST OF LIVING ALLOWANCE (COLA)

Annual retired pay COLAs, when authorized by Congress in Public Law, are based on the increase of the Consumer Price Index from the third quarter of the previous year to the third

quarter of the current year. Annual COLAs have been authorized for each of the past 10 years except in 1986.

7. **FINAL NOTES ON RETIRED PAY**

a. The receipt of Social Security does not reduce retired pay, nor does retired pay reduce Social Security benefits. In short, neither affects the other.

b. Retired pay is subject to garnishment for enforcement of a retiree's legal obligation to provide child support or make alimony payments.

c. Present law provides that:

(1) Retirees can be denied pay only if they are dropped from the rolls of the Army for conviction by civil authorities on charges related to national security.

(2) Retirees who accept civil employment with a foreign government without prior approval of the Secretary of the Army are subject to having retired pay withheld in an amount equal to the amount received from the foreign government by which employed.

d. Retired pay problems contact:

Director Retired/Annuitant Pay
DFAS-IN
ATTN: Retiree Maintenance Branch
8899 East 56th Street
Indianapolis, IN 46249-0001

e. If you do not receive your W-2 after retirement, contact Retirement Services at 1-800-321-1080 or write to:

DFAS-CL-FR
P.O. Box 99191
Cleveland, OH 44199-1126

FAX: 1-800-469-6559

REPLACEMENT OF **SERVICEMEN'S GROUP** **LIFE INSURANCE (SGLI)**

You are eligible to continue your coverage of this insurance by replacing it with Veterans Group Life Insurance (VGLI) for a 5-year period at an increased cost. At the end of the 5-year period, you can convert the insurance, regardless of your physical condition, to a participating commercial insurance company, or you may continue VGLI, renewable every 5 years.

VA Pamphlet 74-3 explains VGLI and how and when you may enroll. Read the pamphlet in its entirety --it is important.

Your current SGLI coverage continues at no cost through the 120th day after retirement--be sure your beneficiary knows this.

VETERANS BENEFITS

VA Pamphlet 28-82-2, "A Summary of Department of Veterans Affairs Benefits," September 1989, outlines a wide variety of benefits, many of which you and your family now have or may become entitled to. It is suggested that you review the pamphlet and become familiar with potential benefits.

While in the service did you have any illness, injury, or surgery, which you feel may later cause you to apply to VA for disability compensation? If so, you should consider completing an application VA Form 21-526 (Veteran's Application for Compensation or Pension) by using www.ebenefits.va.gov no sooner than 180 days before your retirement out-processing. Why then? The application will be in your medical records and those records sent to a VA Regional Office to the state in which you

retire. Upon receipt, that office will review your application for disability compensation, schedule you for a physical examination, and invite you to report to the examining facility. You will have then established an "account" with the VA and, as a result of that examination, may receive a disability rating and commensurate monetary compensation, the latter tax-free. Of course, you must waive a like amount of military retired pay or decline the VA compensation--the option rests with you. The foregoing applies equally to any retiree, whether retiring based on years of service or disability.

Those who do not apply prior to retirement may apply later. The Transition Point, however, sends their medical records, to the Records Center in St. Louis. In these instances, the VA must then request and receive the records from St. Louis before a claim for disability compensation can be processed. Thus, it is to one's advantage to apply before retirement and avoid a long delay.

Listed below are contact information for the 3 local Transition Centers:

*******FORT BENNING*******

**The Soldier for Life Transition Assistance Program (SFL-TAP)
(Formally ACAP)**

https://www.acap.army.mil/pages/sfl-tap_centers/sfl-tap-center.aspx?ID=11

| Retirement Services | |
|--|--|
| Retiree Services | (706) 545-2715 (706) 545-1805 Bldg 2624 |
| Hours of Operation | |
| Monday, Wednesday & Thursday 0830-1130 & 1300-1430 (appointment only) 1430-1630 (Walk-ins only) | |
| Tuesday (Closed all day for Pre-Retirement Briefing) | |
| Friday 0830-1130 (SBP Appointments only) 1300-1700 (Closed for Admin/Training Time) | |

Ft Benning, GA

706-545-2715/3019/2809

835-2715/3019/4892

<http://www.benning.army.mil/garrison/dhr/Contacts.htm?panel=POB#RS>

*******FORT RUCKER*******

The Soldier for Life Transition Assistance Program (SFL-TAP)
(Formally ACAP) (334) 255-2558

<http://www.rucker.army.mil/imcom/services/soldierforlife/>

https://www.acap.army.mil/pages/sfl-tap_centers/sfl-tap-center.aspx?ID=10

Transition Point: (334) 255-1842

SBP: (334) 255-9124/(334) 255-9751

Toll Free – 1-800-240-9373

*******REDSTONE ARSENAL*******

<http://www.garrison.redstone.army.mil/default.aspx#>

The Soldier for Life Transition Assistance Program (SFL-TAP)
(Formally ACAP) – website location: Military Personnel Division- SFL/TAP

OUT PROCESSING: POC: 256-842-2717 or 256-842-2719

Retirement Services Officer (RSO)

For appointments contact: -- (256) 256-876-2022 or 256-876-3295

FREQUENTLY ASKED QUESTIONS ABOUT 20 YEARS AFS RETIREMENT:

Q: I retired from Active Duty on 30 Sept 2008. When can I expect my first retirement check deposit to my account?

Your first payment for retired pay normally will arrive 30 days after your release from active duty, or on the first business day of the month (i.e. 1 November 2009). If 1 November 2009 falls on a Saturday or Sunday, you will get your first check deposit on Monday. Normally, in a separate mailing, you will receive a letter outlining the computation of payment. This will include your deductions for SBP, federal/state income tax, and all allotments

Q: I usually receive a 1099 tax statement in the mail however, this year I did not receive one. Why wasn't it mailed to me this year?

Defense Finance Accounting Service (DFAS) has initiated a myPay account for all retirees and should have mailed you a pin number. If your pin number has expired because you never used it or lost it, you can obtain a new one by visiting the nearest Retirement Service Office (RSO). The Retirement Service Office will be able to fax your information to the myPay office and will help you set up your account. If you want to contact DFAS yourself, please call 1-800-321-1080. With access to myPay, you can print out your 1099 tax statement.

Q: When will I receive my DD Form 214?

You will receive your DD Form 214 after receiving the final clearance stamp from the Installation out-processing center

Q: If I lose my copy of the DD 214 how can I retrieve another?

A copy of the DD 214 should have been scanned to your OMPF. You may access AKO to view your OMPF and print a copy. If the DD 214 is not on your OMPF you must contact the nearest military Transition Center for them to retrieve a copy for you.

Q: What color should my Retired ID card be? BLUE

Q: When will I receive my last pay check?

Your first payment for retired pay normally will arrive 30 days after your release from active duty, or, on the first business day of the month following the month of first entitlement to pay. In a separate mailing, you will receive a letter, which will show you how your pay was computed. This will include your deductions for SBP, federal/state income tax, and allotments.

As a helpful tool, follow this link to the retirement calculator:<http://militarypay.defense.gov/mpcalcs/Calculators/FinalPayHigh3.aspx>

20 YEAR RETIREMENT REQUEST FORM

Name (Last, First, MI)

SSN

DOB

Dependent

Level Civ Educ

BASD (on RPAS statement)

Date of Retirement End-of-Month

Transition Center Location

Current Home of Record

Unit & Unit Address

Home Phone #

Unit Phone #

Highest Grade Held on AD

Sell Use
Do You Plan To Sell or Use
Accrued Leave (Select one)

Soldier's Signature & Date

Supervisor's Signature & Date

MACOM AO's Signature & Date



Ya'll come to see us now, ya hear!

RETIREMENT CHECKLIST

I. CHECKLIST

➡ 12-24 months before separation:

- Ideally you should attend pre-retirement seminar with your spouse 24 months prior to retirement. This will allow you to take advantage of what you learn. The pre-retirement seminar is valid for 24 months and covers topics of concern such as retired pay, household moves, VA benefits, Social Security benefits, SBP and TRICARE just to name a few.
- Establish retirement date.
- Complete a 20 Year Retirement Request Form (chain of command must sign) then forward it to your Retirement NCO in MDM
- Plan your Military Transition through a local Transition Center (Ft. Rucker, Al Redstone Arsenal, Al or Ft. Benning, Ga)
- See your Health Benefits Counselor at the TRICARE Service Center and inquire about the various plans (Prime, Standard and Extra). Visit the TRICARE web site at www.tricare.com.
- Schedule your Soldier for Life Briefings (formally known as ACAP) at your Transition Center or visit for a virtual classroom brief <https://www.sfl-tap.army.mil/>
- Schedule family medical check-up.
- Review Dental Retiree Plan.
- Schedule final dental.
- Research other supplemental health care programs.
- Research and consider an alternate health plan, dental plan, and life insurance for yourself and/or family.
- Review and update your Official Military Personnel File (OMPF):
- Obtain your Verification of Military Experience and Training Document (VMET), DD Form 2586 at <https://www.dmdc.osd.mil/vmet>.
- Determine your final leave balance and plan leave dates.
- Complete your resume and begin job search.

➡ 6 months before retirement:

- Submit permissive leave and transition leave request to MDM.
- Complete any elective surgery/treatment
- Start final retirement physical. (no more than 120 days from retirement day)
- Get with your Chain of Command to schedule your retirement ceremony.
- Arrange Household Goods Shipment and vacate government quarters (if applicable).

APPENDIX 1: Retirement Timelines

A-2

- Schedule an appointment with your local Veterans Administration representative to file for a disability rating and/or vocational rehabilitation. Service members may submit VA claim 180 days prior to separation or retirement.
- Create/update wills and power of attorney. Consider any other legal requirements you

may have relating to retirement, such as estate planning.

- Determine any additional insurance requirements.
- Have DAV/VFW review medical records.
- Make a decision on the type of retired TRICARE and dental coverage you will elect.
- Schedule final dental appointment(s).
- Get a VA eBenefits account: <https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal>
- Schedule Finance, SBP and Out processing appointments

➔ 3 months before detachment date:

- You should have received your copy of your retirement package from MDM.
- Verify Transition Center has received your retirement package from MDM.
- Finalize allotments from retired pay.
- Final physical should be complete.
- Copies of medical (3) & dental records (plus x-ray).
- Start to complete/process (early) application for VA disability determination. (VA Form 21-526)
- Elect Survivor Benefit Plan (SBP) via DD Form 2656. Notary required if less than full SBP elected.
- Establish the date for your Retirement Ceremony with your chain of command.

II. INFORMATION ON THE RETIREMENT PHYSICAL

The purpose of the retirement physical is to establish your physical condition upon retirement and to identify service-connected ailments incurred while on active duty that may rate VA disability compensation. The final physical:

- a. Should document all medical problems.
- b. Should support further treatment/disability rating/support through the VA.
- c. Should be completed 3 months before requested retirement date.
- d. **[will not]** delay retirement if you fail to complete it.
- e. Should be completed as early as possible. Getting the physical done early in the retirement process will eliminate the hassle of last-minute requirements or even the necessity of completing it as a retired Marine, and allow your earlier application to the VA.
- f. Should be started **NO LATER THAN 6 MONTHS BEFORE** estimated date of departure (terminal leave and PTAD).

Calculating retired/retainer pay:

- a. 29 days or less do not count for computation of a

month. b. Retired Pay Multiplier (RPM).

| Retired/Retainer Pay RPMs | | Career Status Bonus | |
|----------------------------------|--------|--|--------|
| Career Status Bonus not accepted | | If accepted career status bonus at 15 yrs of service | |
| Yrs Service | RPM | Yrs Service | RPM |
| 20 | 50.0% | 20 | 40.0% |
| 21 | 52.5% | 21 | 43.5% |
| 22 | 55.0% | 22 | 47.0% |
| 23 | 57.5% | 23 | 50.5% |
| 24 | 60.0% | 24 | 54.5% |
| 25 | 62.5% | 25 | 57.5% |
| 26 | 65.0% | 26 | 61.0% |
| 27 | 67.5% | 27 | 64.5% |
| 28 | 70.0% | 28 | 68.0% |
| 29 | 72.5% | 29 | 71.5% |
| 30 | 75.0% | 30 | 75.0% |
| 40 | 100.0% | 40 | 100.0% |