



# ***Department of the Army Pre-Retirement Briefing***

HQ, Army Retirement Services

251 18<sup>th</sup> St. S STE 210

Arlington, VA 22202-3531

6 April 2015



# Purpose

To provide Soldiers and Family members information on retirement programs, benefits and entitlements.



Retirement is a process **NOT** an event!!





# Army Retirement Services...AR 600-8-7

## MISSION

Army Retirement Services develops Army policy and oversees Army programs worldwide that prepare Soldiers and their Families for retirement, assist survivors of Soldiers who die on active duty, and serve Retired Soldiers, surviving spouses, and their Families until death in order to comply with federal laws encourage Retired Soldiers to be Soldiers For Life, and improve recruiting and retention

## PROGRAMS

- Army *Echoes*, the official Army newsletter for the Retired Soldier (available electronically at <http://soldierforlife.army.mil/retirement/echoes> and the Army *Echoes* blog at: <http://soldierforlife.army.mil/retirement/blog>)
- CSA Retired Soldier Council
- Pre-Retirement Counseling
- Survivor Benefit Plan (SBP) and Reserve Component SBP
- MyArmyBenefits





# Retirement Services Officers (RSO)

## Pre-Retirement Support

- Pre-retirement counseling
- Survivor Benefit Plan (SBP)/RCSBP counseling
- Retirement literature
- Career Status Bonus counseling

## Post-Retirement Support

- Retirement Services Office (RSO)
- Assistance with pay, ID cards, SBP, other benefits information
- Retiree Appreciation Day (RAD)
- Newsletters
- Installation Retiree Council

See: <http://soldierforlife.army.mil/retirement>





# The **NEW** Retirement Services Website

<http://soldierforlife.army.mil/retirement>

**Army Retirement Services Office**

## SOLDIER FOR LIFE

*Once a Soldier, Always a Soldier ... A Soldier for Life!*

- Retired Soldiers - Home
- Army Echoes
- Army Echoes Blog
- Preparing to Retire
- After Retiring
- Survivor Benefit Plan
- Career Status Bonus
- Retirement Services Officers
- RC Retirement Services
- Survivor Assistance
- CSA Retired Soldier Council
- Former Spouse Information
- Frequently Asked Questions
- Calculators
- Active Officer Retirement
- Active Enlisted Retirement
- RSO - Mission
- Helpful External Links
- Contact Us

**Army Echoes Updates**

- [Department of Defense Announces New Policy on Service Member Allotments](#)
- [Installation Visitors, Civilian Workers Can One At The Exchange](#)
- [Exchange Doubles Savings on Gas Nov. 14-16 for MILITARY STARBUCK Card Users](#)
- [Consumer Financial Protection Bureau: Making Your Voice Heard](#)
- [Nationwide Telephone Scam Affecting TRICARE](#)

[Army Echoes Updates archives](#)

[Subscribe to Army Echoes Updates](#)

### Retiree Appreciation Days

Today: Wednesday, April 1 Print

- Friday, April 24**  
Hanscom AFB, Concord, MA
- Saturday, April 25**  
JB McGuire-Dix-Lakehurst, NJ
- Saturday, May 2**  
West Point, NY
- Saturday, May 9**  
Aberdeen Proving Grounds, MD
- Ft. Wainwright, AK
- Thursday, May 14**  
Fort Jackson, SC

**ECHOES** **myPay** **MyArmyBenefits** **TRICARE**

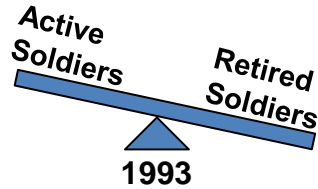
SFL Home | Soldiers (AD/NG/AR) | Retired Soldiers | Veterans | Military Families/Gold Star Families | Education | Employment | Health | MyArmyBenefits | About

SFL Mission | SFL TAP | Army White Pages | SFL Initiatives



# Population Served -- Growing

<u>Year</u>	<u>Active Soldiers</u>	<u>Retired Soldiers</u>
1920	204,000	6,000
1950	593,000	42,000
1960	873,000	102,000
1970	1,323,000	282,000
1980	777,000	425,000
1990	732,000	489,000
2000	482,000	526,000
2010	562,000	847,000



**In FY13, the Army paid \$18.5 Billion in retired and annuity pay to Retired Soldiers and surviving spouses**





# Retirement is a Process; NOT an Event!

An Army Program Since 1955

32,210 Soldiers retired in FY14

2015 Population Served	Active			Retired	Surviving	Total
	Army	ARNG	USAR	Soldiers	Spouses	
	498,642	348,661	197,668	934,816	248,046	2.23M

## Pre-Retirement Policy

- 120 Retirement Services Officers
- Career Status Bonus
- Active Duty Death SBP
- MyArmyBenefits Website
- Pre-Retirement Counseling
- SBP/RCSBP Counseling
- Retiring Soldier Commendation Program
- RSO/SBP Counselor Certification

## Post-Retirement Policy

- Lifetime benefits advice & support
- Survivor Benefit Plan (SBP)
- Annuity for Certain Military Surviving Spouses
- *Army Echoes* Newsletter
- CSA & Installation Retiree Councils
- Retiree Appreciation Days
- Strategic communications & websites
- AAFES/DeCA/AFRH Advisory Boards
- Army Family Action Plan GOSC

**AR 600-8-7 – “Retirement Services Program”**

<http://soldierforlife.army.mil/retirement>





U.S. ARMY

# Applying for Length of Service (LOS) Retirement

- How

- Officer - Chapter 6, **AR 600-8-24**, dated 12 April 2006
- Enlisted - Chapter 12, **AR 635-200**, dated 6 Jun 2005

- When

- Maximum: 12 months before desired retirement date
- Minimum: All Officers - **9** months before start date of transition leave  
Enlisted - **9** months before retirement date

**NOTE: Recommend 12-month lead time for smoother transition**

## Where

- General Officers: Notify GOMO, (703) 692-0152, DSN 332
- COL & LTC (P): Notify Colonels Management Office (COMO), (703) 602-8529, DSN 332
- All others: Military Personnel Office, JAG Retirements 703-545-2028 and Chaplain Retirements 571-256-8764
- **Note: CG, HRC-Fort Knox, is the retirement authority for officers who have completed at least 20 but less than 30 years active Federal service, and SSG(P) and above not retiring at RCP**







U.S. ARMY

# Other Retirement Considerations

- Retirement date
  - 1<sup>st</sup> day of the month if for length-of-service
  - any date for disability retirement
- Active Duty Service Obligation
- In lieu of PCS
  - apply within 30 calendar days of alert for a retirement date no more than 6 months from the date of the PCS alert or the first day of the month after the officer attains 20 years AFS, whichever is later.
- Reassigned on a PCS
  - must wait 1 year to retire (AR 350–100)
- Retiring on same day as AD pay raise (*final pay only*)





U.S. ARMY

# Authorized vs. Selected Transition Center (TC)

- Authorized to use the TC closest to current duty station
- May elect to be processed for retirement at a station-of-choice
- Travel:
  - not paid if to a station-of-choice TC **(if permitted by AR 635-8)**
  - reimbursement limited to travel in a direct line from last duty station to final retirement location
- Overseas COLA & Overseas Housing Allowance:
  - both stop upon departure from the overseas location
  - Basic Allowance for Housing (BAH) paid based on transition leave address

**<http://www.defensetravel.dod.mil/site/cola.cfm>**

**<http://www.defensetravel.dod.mil/site/bah.cfm>**





U.S. ARMY

# Calculate Your Retired Pay in 3 Steps

**Step 1:** Determine your DIEMS date (**D**ate of **I**nitial **E**ntry into **M**ilitary **S**ervice)

**Step 2:** Determine which pay plan you are eligible for based on your DIEMS date

**Step 3:** Use the appropriate formula to calculate your retired pay

## Where to go to update DIEMS

Effective immediately, the brigade or installation PAS POC has the ability to input and correct DIEMS Date (after validating supporting documentation).

The local finance office is the responsible agency for corrections to the Defense Joint Military System.

Once a Soldier's DIEMS date can be verified, the changes will be reflected on the ERB/LES.

For a fast, personalized retired pay calculation, go to

**<http://myarmybenefits.us.army.mil>**

and click on the retirement calculator





# Current Army Reserve Members' Points of Contact

## DIEMS UPDATE:

### Enlisted:

- FSD Personnel Action Branch: MOS 27, 36, 42, 44, 45, 51, 52, 56, 62, 65, 68, 71, 76, 79, 88, 89, 90, 91, 92, and 94. Email: [usarmy.knox.hrc.mbx.epmd-fsd-pab@mail.mil](mailto:usarmy.knox.hrc.mbx.epmd-fsd-pab@mail.mil) / Phone: (502) 613-5964
- MFD Personnel Action Branch: MOS 09B, 11, 13, 14, 15, 18, 19, 29E, 37, 38, and 46. Email: [usarmy.knox.hrc.mbx.epmd-mfd-pab@mail.mil](mailto:usarmy.knox.hrc.mbx.epmd-mfd-pab@mail.mil) / Phone: (502) 613-5977
- OSD Personnel Action Branch: MOS 09L, 12, 21, 25, 31, 33, 35, 74, 96, 97, 98, and All E9's. Email: [usarmy.knox.hrc.mbx.epmd-osed-pab@mail.mil](mailto:usarmy.knox.hrc.mbx.epmd-osed-pab@mail.mil) / Phone: (502) 613-5896

### Officer:

- Officer Personnel Action Branch: Email: [usarmy.knox.hrc.mbx.opmd-ldd-pabt@mail.mil](mailto:usarmy.knox.hrc.mbx.opmd-ldd-pabt@mail.mil) / Phone: (502) 613-6727
- Officer Health Services Personnel Action Branch (Previously AMEDD): Email: [usarmy.knox.hrc.mbx.opmd-hs-psb@mail.mil](mailto:usarmy.knox.hrc.mbx.opmd-hs-psb@mail.mil) / Phone: (502) 613-6846

## PRIOR ARMY RESERVE MEMBER'S POINTS OF CONTACT:

Veterans Inquiry Branch: Phone: (888) 276-9472





# Final Basic Pay Plan (DIEMS Pre 8 Sep 80)

$$\text{RETIRED PAY} = (\text{Years of creditable service} \times 2\text{-}1\text{/}2\%) \times \text{Final Basic Pay}$$

- Commissioned service requirement
- Time-in-grade requirement
- Percentage multipliers can now exceed 100%
- **Full COLAs**
- Credit for all full months served (22 yrs 4 mos = 55.83%)

Years of service	<u>20</u>	21	22	23	24	25	26	27	28	29	30 thru 40
Final Pay Multiplier %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5	75 - 100

Or just go to <http://myarmybenefits.us.army.mil>  
for your personal retirement calculation





U.S. ARMY

# High-3 Plan

DIEMS between 8 Sep 80 and 31 Jul 86 and DIEMS on or post 1 Aug 86)

**RETIRED PAY = (Years of creditable service x 2-1/2%) x average of highest 36 months basic pay**

- Typically an average of the last 36 months
- Commissioned service requirement
- Percentage multipliers can now exceed 100%
- **Full COLAs**
- Credit for all full months served (22 yrs 4 mos = 55.83%)

Years of service	<u>20</u>	<u>21</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30 thru 40</u>
High-3 Multiplier %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5	75 - 100

Or just go to <http://myarmybenefits.us.army.mil>  
for your personal retirement calculation





# High-3 or REDUX Plan

(DIEMS post – Aug 86 – “Choice”)

**RETIRED PAY = (Years of creditable service x 2-1/2%) minus 1% for each year < 30 years x average of highest 36 months of basic pay**

- 2% per yr thru 20 yrs; 3.5% from 20-30 yrs; 2.5% thereafter
- \$30K Career Status Bonus (CSB) - 15th year
- Percentage multipliers can now exceed 100%

**If you chose the CSB payment, you receive COLA minus 1%; one-time catch-up COLA at 62; COLA minus 1% thereafter**

- Credit for all full months served

Years of service	<u>20</u>	<u>21</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30 thru 40</u>
REDUX Multiplier %	40	43.5	47	50.5	54	57.5	61	64.5	68	71.5	75 - 100
High-36/Final Mult. %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5	75 - 100

Or just go to <http://myarmybenefits.us.army.mil>  
for your personal retirement calculation





# Cost-of-Living Adjustments (COLA)

## All Retirement Plans

- Based on difference between Consumer Price Index from last year's 3rd Qtr CY to current year's 3rd Qtr CY
- Partial first year COLA

## Final Basic Pay or High-3 Plan

- Full annual COLA

## REDUX (\$30K CSB) Plan

- Reduced until 62 (COLA minus 1%)
- At 62, one-time catch-up
- COLA minus 1% after 62

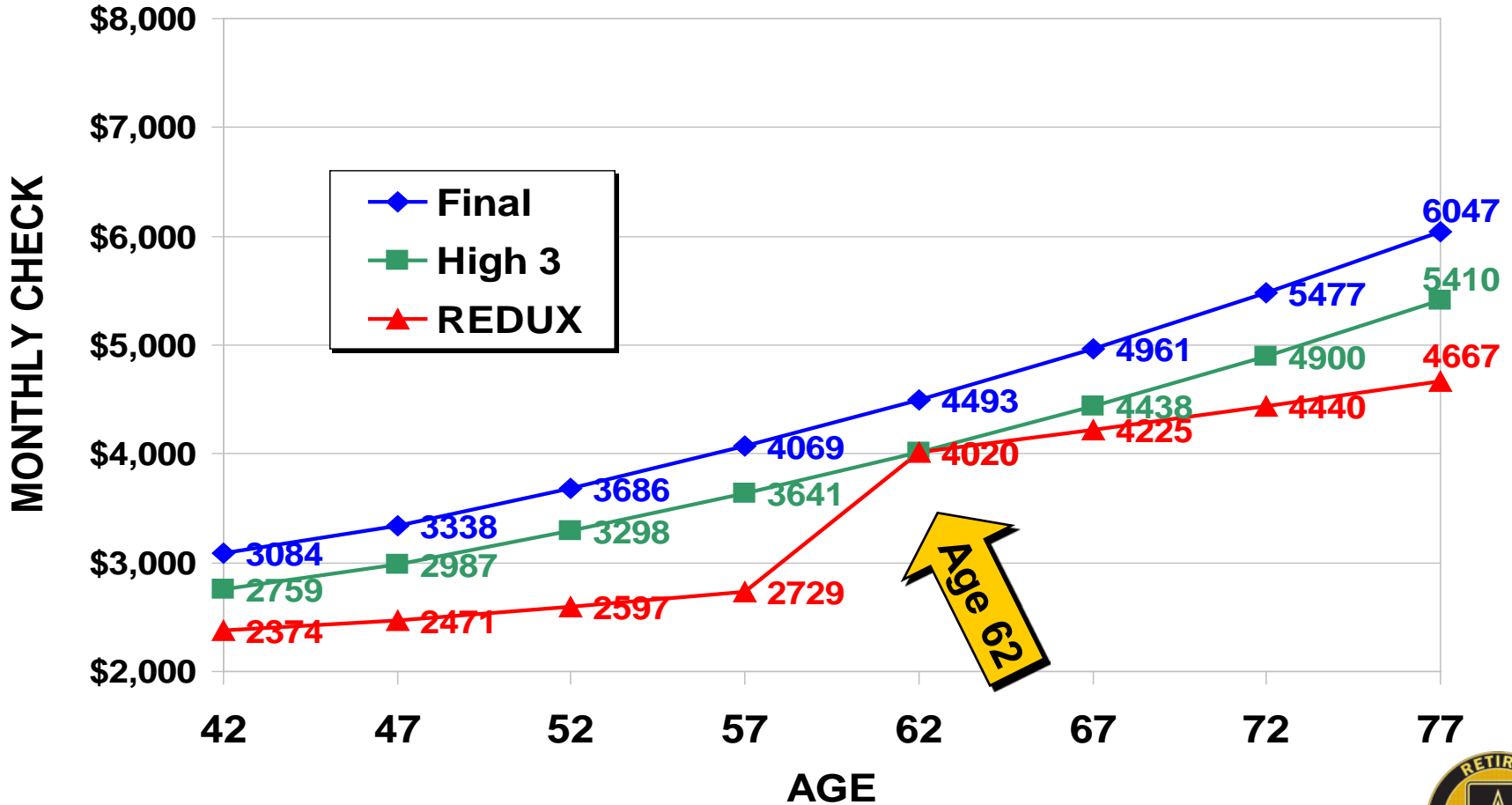






# Growth Over The Years

Assumes average +2% COLA





# MyArmyBenefits

- **Benefit Library**
  - Federal Fact Sheets
  - State and Territory Benefits Fact Sheets
  - Resource Locators
- **Benefit Calculators**
  - Retirement
  - Survivor Benefits
  - Deployment Calculator
- **Benefits Help Desk Operations**
- **Wounded Warrior Special Module**
  - Wounded Warrior / DRE Calculator
  - Sustaining Income Calculator
- **Casualty Operations Special Module**
  - Survivor Benefits Report

<http://myarmybenefits.us.army.mil>  
Links directly to DEERS information  
through CAC or DS Logon.





# Retired Pay Facts



- Retired pay -- paid by DFAS-Cleveland
- Payable 1<sup>st</sup> of month (when that is a weekend or holiday, the pay date is moved to the previous business day)
- Electronic Funds Transfer is now required
- Use “*myPay*” to make online changes to pay, reissue 1099Rs, change bank account, change email address, etc.
- Keep correspondence and email address current
- Retiree Account Statement (RAS) issued only when there’s a pay change (e.g., COLA, allotment, taxes, etc.), but a monthly eRAS is now available on *myPay*

<https://myPay.dfas.mil/myPay.aspx>





# Taxes

## States With **NO** State Income Tax

Alaska	New Hampshire	Texas
Florida	South Dakota	Washington
Nevada	Tennessee	Wyoming

## States That Do Not Tax Military Retired Pay (as of 1 Mar 2015)

Alabama	Idaho*	Maryland*	New Mexico*	Utah*
Arizona*	Illinois	Massachusetts	North Dakota*	West Virginia*
Arkansas*	Indiana*	Michigan	North Carolina*	Wisconsin
Colorado*	Iowa	Mississippi	Ohio	Washington D.C.*
Connecticut*	Kansas	Missouri*	Oklahoma*	
Delaware*	Kentucky*	Montana*	Oregon*	
Georgia*	Louisiana	New Jersey	Pennsylvania	
Hawaii	Maine*	New York	South Carolina*	

\* Conditions or limitations apply; check state law

[http://myarmybenefits.us.army.mil/Home/Benefit\\_Library/State\\_Territory\\_Benefits.html](http://myarmybenefits.us.army.mil/Home/Benefit_Library/State_Territory_Benefits.html)

**Home of Residence is determiner; not Home of Record!**





U.S. ARMY

# Army Emergency Relief

Helping the Army take care of its own since 1942



## Did you know...

- **AER's sole mission is to provide emergency financial assistance to relieve the distress of Army personnel, Retired Soldiers, and their families.**
- In 2014, AER provided \$64.7 million total assistance for 47,117 cases.
- For Retired Soldiers, AER provided \$15 million for 9,061 cases.
- **As a retiree, you are eligible for all categories of assistance and you may continue to contribute through allotment from your retired pay.**
- For assistance, contact the AER section on your nearest Army installation, other service aid societies or the American Red Cross.

More information available at

**[www.aerhq.org](http://www.aerhq.org)**





U.S. ARMY

# Social Security Tax (FICA) (7.65%)

- FICA not deducted from retired pay!
- When eligible, you will draw:  
**FULL** Social Security *and*  
**FULL** military retired pay!
- Go to **<http://www.ssa.gov>** for in-depth Social Security information





# Permissive TDY\*

Purpose: Facilitate transition to civilian life  
(e.g. house-hunting, job-hunting)



## 20 Days:

- CONUS-based Soldiers
- OCONUS-based Soldiers (at same OCONUS location)



## 30 Days:

- CONUS-based Soldiers who entered active duty from OCONUS and will return to OCONUS
- OCONUS-based Soldiers, at a CONUS or another OCONUS location

**\* At Commander's Discretion**

AR 600-8-10, Personnel Absences, Leaves and Passes





U.S. ARMY

# Retirement Physical

- Army requires a retirement physical
- No more than 6 months, no less than 1 month, before retirement or start of transition leave
- Your last record of active duty health
- Most sites now provide combined Service and VA retirement physical
- Assists with claim for VA service-connected disability
- Quick Start allows a Servicemember to submit a claim for disability compensation 1 to 59 days prior to separation, retirement, or release from active duty or demobilization. Submitting your disability compensation claim before discharge makes it possible to receive VA disability benefits as soon as possible after separation, retirement, or demobilization.



NOTE: If participating in the Benefits Delivery at Discharge (BDD) and separating from active duty within the next 60 to 180 days, BDD can help you receive VA disability benefits sooner. For more information, visit VA web site at <http://benefits.va.gov/predischarge/claims-pre-discharge-benefits-delivery-at-discharge.asp> .

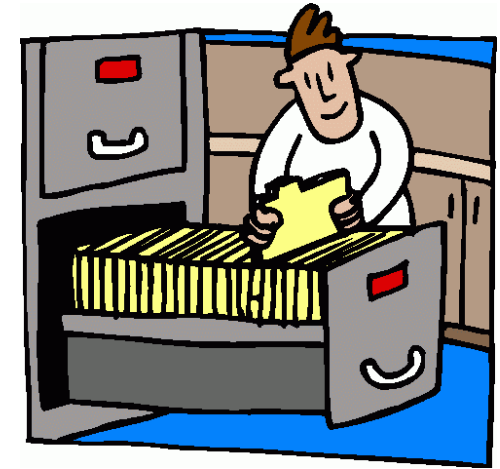






# Medical Records

- Belong to the Government
- Make a copy of your records
- Make a copy of Family member records
- May be hard to obtain after retirement





U.S. ARMY

# DD Form 214 (Certificate of Release or Discharge from Active Duty)

- Check for accuracy before signing - **Your** personal responsibility!

- Copies:

- #1 – Service member
- #2 – Service Personnel File
- #3 -United States Department of Veterans Affairs
- #4 – Member; only copy that contains reason for discharge; of interest to some employers

CAUTION: NOT TO BE USED FOR IDENTIFICATION PURPOSES. THIS IS AN IMPORTANT RECORD. ANY ALTERATIONS IN SHADDED AREAS ARE NECESSARY. THIS IS AN IMPORTANT RECORD. ANY ALTERATIONS IN SHADDED AREAS ARE NECESSARY.

**CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY**

The Report Contains Information Subject to the Privacy Act of 1974, As Amended.

1. NAME (Last, First, Middle Initial) **S** 2. DEPARTMENT, COMPONENT AND BRANCH 3. SOCIAL SECURITY NUMBER

4A. GRADE RATE OR RANK 4B. PAY GRADE 4C. DATE OF BIRTH (YYMMDD) 4D. RESERVE/OBLIGATION TERMINATION DATE (YYMMDD)

5A. PLACE OF ENTRY INTO ACTIVE DUTY 5B. HOME OF RECORD AT TIME OF ENTRY (City and State, to complete address) (YYMMDD)

6A. LAST DUTY ASSIGNMENT AND BRANCH COMMAND 6B. BRANCH WHERE SEPARATED

7. COMMAND TO WHICH TRANSFERRED **A** 8. BRN/ICR COVERAGE (None) 9. HOME ADDRESS (City and State, to complete address)

10. PRIMARY SPECIALTY (Last number, the unit, years and months in specialty, and additional specialty numbers and dates covering periods of one to three years) **M**

11. RECORDS OF SERVICE (Check all that apply) (Years, Months, Days)

12. SECURITY RECORD, MEDALS, BADGES, CITATIONS AND LAURELS (Check all that apply) (Year authorized) **P**

13A. COMMISSIONED THROUGH SERVICE ACADEMY (Yes/No) (Date) (Yes/No)

13B. COMMISSIONED THROUGH ROTARY EXCHANGE (Yes/No) (Date) (Yes/No)

13C. QUALIFIED UNDER LEARNER PROGRAM (Yes/No) (Date) (Yes/No)

13D. DATE ACQUIRED (YYMMDD) 13E. MEMBER HAS PROVIDED COMPLETE DENTAL EXAMINATION AND ALL APPROPRIATE DENTAL SERVICES AND TREATMENT (Yes/No) (Date) (Yes/No)

14. REASON FOR SEPARATION (Check all that apply) (Date) (Yes/No) **L**

15. MEMBER REQUESTS COPIES BE SENT TO (Check all that apply) (Date) (Yes/No) **E**

16. MEMBER REQUESTS COPIES BE SENT TO THE CENTRAL OFFICE OF THE DEPARTMENT OF VETERANS AFFAIRS (Yes/No) (Date) (Yes/No)

17. MEMBER SIGNATURE (YYMMDD) 18. OFFICIAL AUTHORIZED TO SIGN (Last name, grade, title, signature) (YYMMDD)

DD FORM 214, AUGUST 2008 PREVIOUS EDITION IS OBSOLETE MEMBER - 1

- File your copies (1 & 4) in a safe place (**NOT a courthouse unless they assure you that it will not be accessible by the general public!**)





U.S. ARMY

# Obtaining a Copy of DD Form 214

Copies of a Soldier's DD Forms 214 may be obtained from the following sources, as applicable:

- a. Soldiers and Veterans who have Army Knowledge Online access can obtain copies of DD Forms 214 via the "My Personnel" tab under the Self Service drop down menu.
- b. Soldiers and Veterans who register for level 2 premium eBenefits through the Veterans Administration at <http://www.ebenefits.va.gov> can obtain copies of DD Forms 214 from iPERMS through the Defense Personnel Records Information Retrieval System.
- c. Installation military personnel divisions or ARNG State level headquarters may provide Soldiers and Veterans with copies of DD Forms 214 available from iPERMS.
- d. For Soldiers separated prior to 1 October 2002 who are no longer in military service, forward requests to the National Personnel Records Center. Relevant information may be found at <http://www.archives.gov/veterans/militaryservice-records/>.
- e. For Soldiers separated after 1 October 2002 who do not have DD Forms 214 available in iPERMS, forward request to Commander, U.S. Army Human Resources Command (AHRC-PDR-HI), 1600 Spearhead Division Avenue, Department 420, Fort Knox, KY 40122-5402





# At Retirement, You Will Also Receive...

- Retirement Certificate
- Presidential Certificate of Recognition - if 20 YOS
- Presidential Letter of Recognition - if 30 YOS or other special category (e.g., CSA, SMA, Medal of Honor Recipient or former POWs who qualify for or have been rewarded the POW Medal.
- Retirement Ceremony (*optional*)
- Spouse Certificate of Appreciation (*if applicable*)
- Army Retiring Soldier Commendation Package





U.S. ARMY

# Army Retiring Soldier Commendation Program



- ARSCP was created by ASA (M&RA) in 2008
- Flag required by 10 USC § 12605 since 1998
- Retired Army Lapel Button required by Army policy since 1968
- Presented to Active Duty Soldiers at retirement
- Presented to Reserve Component Soldiers upon entry to Retired Reserves
- Kit includes flag, Retired Soldier pin, 2 window decals
- Installation, State, RSC Retirement Services Officers order kits





U.S. ARMY

# Mobilization/Retiree Recall

- By Age

- Officers and enlisted, up to age 60
- Warrant officers, up to age 62
- General officers, on a case-by-case basis



- By Category

- Cat I – non-disability, retired less than 5 years, under 60
- Cat II – non-disability, retired more than 5 years, under 60
- Cat III – all military retired Soldiers not in category I or II to include WOs and health care professionals who retire from AD after age 60 all others





U.S. ARMY

# ID Cards

- Same privileges as active duty (with some being Space-A)
- Family members need new ID cards to reflect sponsor's retired status
- Children are eligible up to age 21 or 23 if full-time student; indefinite if incapacitated
- Permanent ID card to Family members at age 75 or who are permanently disabled; under 75 renew every 4 years
- Dependent parents/parents-in-law may qualify
- Ten digit DoD ID number replaces SSN and 11-digit DoD benefits number for those eligible for DoD benefits

FIND NEAREST ID CARD ISSUING FACILITY

<http://www.dmdc.osd.mil/rsl/>





# Impact of ID Card Changes at Retirement

- Soldier turns in Common Access Card (CAC)
- Retired ID card is not CAC, so...
  - No access to DoD Enterprise Email
  - No access to CAC-Enabled systems
  - Must obtain DS Logon Account to access records and systems
  - Must change *myPay* account to commercial email

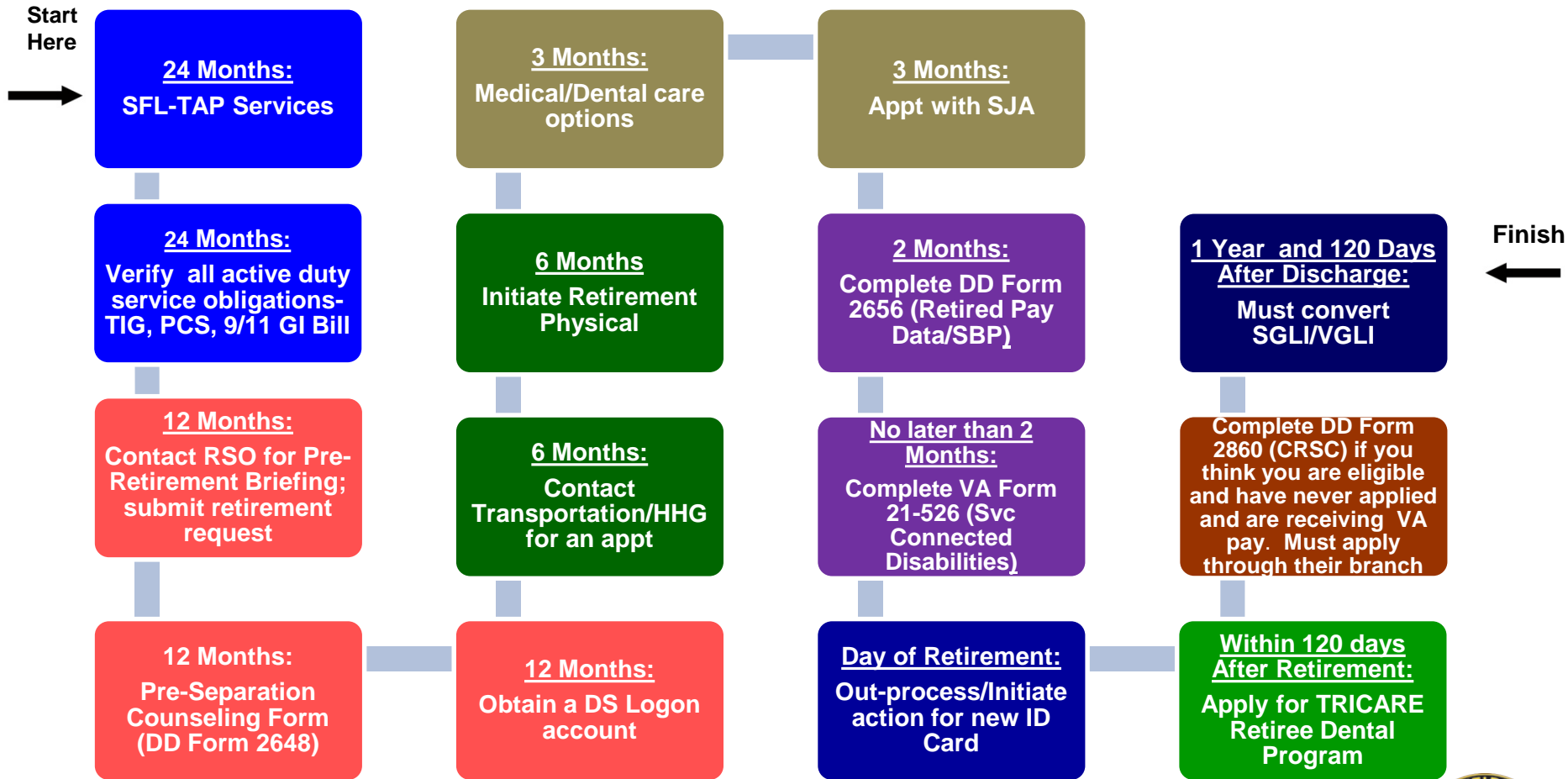






# Active Army Retirement Timeline

*Retirement is a process, NOT an event!!*





# “Space-A” Travel

- Retired Soldiers may travel within CONL OCONUS
- May FAX request to site; stay on list 60 days
- Instructions on signing up by e-mail
- Benefit ends for Family members with death of the Retired Soldier



<http://www.amc.af.mil/amctravel/index.asp>





# Your AAFES Benefits in Retirement

# EXCHANGE™

“We’re honored to serve those who have served.”



Savings and special offers are right at your fingertips-shopmyexchange.com

On Your Phone



Get great money saving offers!

- Tri-weekly coupons by text
- Name brand discounts (10%+)
- Weekly Facebook discounts ([www.facebook.com/AAFES.BX.PX](http://www.facebook.com/AAFES.BX.PX))
- eNewsletter online discounts
- Buddy list specials/local events

Online



Sign up for alerts and discounts

At your local Exchange and Express!





# Military Service Organizations

- Consider joining to be heard
- 35-organization group lobbies on behalf of Soldier/retiree/survivors issues
- Percentage of Veterans in Congress
  - House: (113th) 20%; (114th) 18%
  - Senate: (113th) 18%; (114th) 12%



*Keep up on legislative matters at:*  
**<http://thomas.loc.gov/home/thomas.php>**





## Retired Soldier Motto:

**“Once a Soldier, always a Soldier...a Soldier for Life”**

Opportunities to Still Serve include:

- Installation Retiree Councils
- CSA Retired Soldier Council



Talk to your retirement services officer about joining

*Recent Council reports available at:*

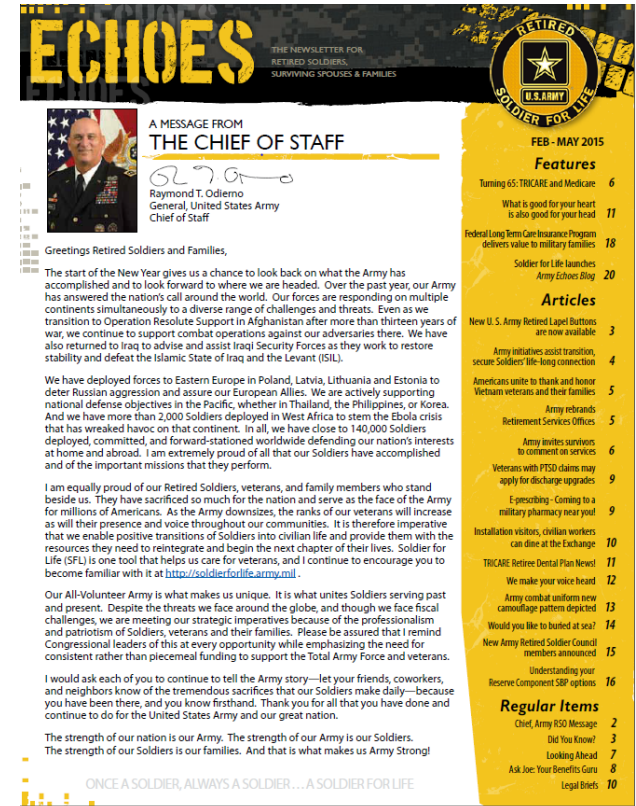
**<http://soldierforlife.army.mil/retirement/retireecouncil>**





# Army Echoes

- Official Army publication for communicating with Retired Soldiers/Families
- 3 issues: FEB, JUN, OCT
- Apps for iPhone, iPad, Android phones
- All Retired Soldiers and SBP annuitants with **myPay** accounts now receive *Echoes* electronically at their email addresses in **myPay**. *Change your email address in myPay to a commercial email address before you retire!*
- Receive *Echoes* **BEFORE** you retire! Subscribe at <https://soldierforlife.army.mil/retirement/echoes-subscription>.
- Subscribe to the Army *Echoes* Blog on the Soldier for Life website at <http://soldierforlife.army.mil/retirement/blog>.





U.S. ARMY

# Thank you for your Service!!



**Please make an appointment to receive your separate SBP briefing. You can access the HQDA SBP briefing at:**

**<http://soldierforlife.army.mil/retirement/sbp>**

