

Guard Soldiers and Families – Are you ready for retirement?

Courtesy of Army Public Affairs

WASHINGTON, D.C. (3/5/09) -- As an Army National Guard Soldier, you are often quick to respond to that question: "Yes, I'm ready."

We're fighting the Global War on Terror with boots on the ground in more than 120 countries to include Iraq and Afghanistan – I'm ready to fight. Hundreds are homeless after a hurricane – I'm ready to go help."

But, are you ready to retire? Have you taken the time to plan for your future? And, more importantly, do you know that the Army has a retirement services program that will help you and your family prepare for retirement and continue to support you after retirement?

Retirement is a process, not an event, and it is a complex and life-changing process. Knowing where to go for assistance will help you and your family deal with the life-changing decisions you face in preparation for retirement.

For Guard Soldiers and families, support comes from ARNG State G-1 Retirement Points Accounting Management (RPAM) offices, State Joint Force Headquarters and state Military Personnel Management Officers (MPMOs). To find the information for your state, go to <http://www.ngb.army.mil/resources/states.aspx>, click on the National Guard site for your state and call the phone number listed for contact information for these offices.

For all components, Retirement Services Officers (RSOs) at Army installations worldwide (listed at <http://www.armyg1.army.mil/rso/rso.asp>) support retiring and retired Soldiers and families.

To be ready for retirement, you need to know about the types of retirement points and how you earn them. There are two types of retirement points a Soldier can earn towards their non-regular retirement: Inactive Duty (IDT) points and Active Duty (AD) points.

IDT Points may be earned by performing the following:

- Inactive Duty Training/Unit Drill
- Equivalent Training (ET)
- Additional Flight Training Period (AFTP)
- Additional Unit Training Assembly (AUTA)
- Jump Proficiency Additional Unit Training Assembly
- Funeral Honors Duty (FHD)
- Junior Leader/Civil Disturbance Leadership Training
- Nuclear Weapons Surety Readiness Proficiency
- Training Preparation Assembly
- Annual Training Assembly (ATA) Individual Use Other

- Mobile Conduct of Fire Trainer (MCOFT)
- Management/Support Assembly

Each full anniversary year will earn a Soldier 15 membership points (partial years will earn partial points).

Army Correspondence Course Program (ACCP) awards one point for every three credit hours completed, provided the Soldier is not in an active duty status at time of completion. No points will be entered into RPAM for ACCP points earned while the Soldier was in an AD status.

Maximum IDT Points Rule. Originally established by law in 1949, the maximum number of IDT points a Soldier could earn in any AY was 60 points. This rule has been modified over the years; following are the points allowed depending on the time of the service:

Before Sept. 23, 1996 = 60 Points

From Sept. 23, 1996 until Oct. 30, 2000 = 75 Points

From Oct. 30, 2000 until Oct. 30, 2007 = 90 Points

From Oct. 30, 2007, and subsequent years of service = 130 points

You can find more information and specific guidance in Department of Defense Instruction (DODI) 1215.7 (<http://www.dtic.mil/whs/directives/corres/pdf/121507p.pdf>).

The Retirement Points Accounting Management (RPAM)

Once you know about retirement points, you need to know how many points you have earned. RPAM formerly known as Retirement Points Accounting System (RPAS) provides an automated method to ensure timely recording and verification of all retirement points earned during your career.

Soldiers must receive an NGB Form 23A and A1 (Annual and Detailed Point Statement) every year. If you don't, you should contact your unit readiness NCO or state JFHQ RPAM by going to <http://www.ngb.army.mil/resources/states.aspx>, clicking on your state National Guard office and calling the number listed there to get in touch with these offices.

If you find a problem with your points statement, you should contact one of these offices to make necessary corrections in a timely manner.

When a retirement date is set, the state JFHQ will issue an order that transfers the Soldier to the servicing Transition Center (a list of centers is at: http://www.militaryconnection.com/army_trans.asp) for final processing, and discharges the Soldier from the state-only (or withdraws federal recognition from the State ARNG, for officers) for assignment to the Army Reserve and placement on a retired list.

State MPMO/G-1 or other designated staff members conduct pre-retirement briefings during your 18th or 19th qualifying years of service. At your pre-retirement briefings, you'll learn about Reserve Components Survivor Benefit Plan (RC-SBP), retirement benefits, medical care, discharge procedures, and the retired pay application process. If at all possible, spouses should attend these briefings.

One of the most important decisions you'll make for your Family is your Reserve Component Survivor Benefit Plan (RC-SBP) election. The Survivor Benefit Plan (SBP) is the only way for retired pay to continue after the death of the retiree.

Congress established the SBP in 1972. The primary purpose of SBP is to provide survivors with a portion of a retired Soldier's retired pay, in the event the retired Soldier dies. Retired pay stops when a retiree dies – survivors do not receive any monthly payment unless the retiree elected some level of SBP coverage before he/she retired. Retirees cannot elect SBP coverage after retirement.

RC-SBP allows RC Soldiers who have received their Notification of Eligibility for Retired Pay at Age 60 to continue a portion of your future retired pay entitlement to your enrolled beneficiary (ies) if you die before you begin to receive retired pay age 60. There are three RC-SBP Options: Option A (Decline to Make an Election Until Age 60) (No RC-SBP Participation). If you choose this option and die before age 60, your beneficiaries will not receive any portion of your future retired pay entitlement. You will be able to elect SBP when you make your application to receive retired pay at age 60. If you are married at time of election, your spouse must concur with the election not to enroll in the RC-SBP.

If you have no eligible dependents when you make your RC-SBP election and you later marry or acquire a dependent child, you have one year from the date of the marriage or acquiring the child to make an RC-SBP election. That election becomes effective upon the first anniversary of the marriage or acquiring the dependent child.

Option B (Deferred Annuity). Under this option, if you die before your 60th birthday, your RC-SBP beneficiary is entitled to an RC-SBP annuity on the day you would have reached age 60. If you die after age 60, the annuity is payable immediately. Option B RC-SBP election becomes your SBP election at age 60. You do not make a second election at age 60. If you are married when you make this election, your spouse must concur.

Option C (Immediate Annuity). Under this option, annuity payments to designated beneficiaries begin immediately upon your death of the Soldier, whether you die before or after age 60. Option C election categories become the Soldier's SBP election at age 60. You may not to make a new SBP

election at age 60 retirement. The spouse must concur with this election if the retiring Soldier elects to cover less than full retired pay.

What happens if your spouse doesn't concur with your SBP election? You are automatically enrolled in Option C, covering full retired pay.

You must complete the DD Form 2656-5, Reserve Component Survivor Benefit Plan (RC-SBP) Election Certificate, 90 days from receipt of the letter to make an election for RC-SBP.

For National Guard Soldiers and Families, military retirement is a two-part process. Before reaching age 60 and the start of retired pay and medical care, you are in the "gray area."

As a "gray area" Reserve retired Soldier, you will have some benefits – you'll be able to use commissary, Exchange, and installation facilities and space-available travel for you (but not your spouse until you reach age 60).

In the "gray area," you have the option of purchasing coverage in both the non-subsidized retiree dental plan and the federal long-term insurance program. You will also start receiving the Army Retirement Services bulletin for retired Soldiers and Families, "Army Echoes." You'll be able to choose to receive "Echoes" by e-mail or by hard copy.

If you're not receiving a hard copy, you'll need to check with HRC-St. Louis at 1-800-318-5298 to make sure that they have your correct address and retired status in their database. To receive Echoes and get back issues by e-mail, go to <http://www.armyg1.army.mil/rso/echoes.asp>.

If you choose to resign from the Guard until age 60, you are not eligible for these programs or benefits. You must keep the Human Resources Command-St. Louis informed of your address and status both for mobilization purposes and to ensure that they have your address when it's time to mail your retirement packet at 1-800-318-5298, ext. 4.

To learn more about the retirement process, contact your Unit Readiness NCO or the State Joint Force Headquarters (JFHQ) Retirement Points Accounting Management (RPAM) office.