

## A new chapter: Preparing Soldiers for a successful retirement

By Lt. Gen. Brian Eifler, DCS G-1, Headquarters Department of the Army

Soldiers are our Army's most important asset, and that doesn't change when they decide to retire. We have a duty to take care of our Soldiers and their families as they transition out of the Army. Retirement isn't an end; it's a new chapter, and we must ensure our transitioning Soldiers are prepared for it.



Lt. Gen. Brian Eifler

### Take charge of your retirement

I can't stress this enough: your retirement is your responsibility. Attending a Retirement Planning Seminar is a crucial step toward your new chapter. This isn't just a one-time event; it is essential for empowering you and your family to make informed decisions for a stable future. The seminar provides a roadmap to a comfortable retirement by covering a wide range of topics, including benefits, entitlements, and financial planning. We're working to make the out-processing process, which is currently about a year long, more efficient. We have a "moonshot" goal of reducing it to 60 days, so it's even more important to be proactive and engaged in your transition.

### Know your resources

The Army provides a wealth of resources to help you and knowing where to find them is important. The Army Retirement Services website is a great starting point, with links to valuable resources like the [Retirement Planning Calculators](#) on the MyArmyBenefits website and the [U.S. Army Retirement Planning Guide](#). Staying informed is key, so I encourage you to read the *Change of Mission* newsletter, download the mobile app, and follow the Army Retirement Services social media channels. This information is vital and will undoubtedly influence your future decisions.

***"Attending a mandatory Retirement Planning Seminar is a crucial step toward your new chapter..."***

### Priority actions

You can't wait until the last minute to get your affairs in order. Before you retire, there are several things you should prioritize. First, make sure you address any medical and dental issues. Use your last months of service to get check-ups and resolve any outstanding health concerns. Second, verify your pay and retirement point statements for accuracy. This is particularly important for our National Guard and Reserve Soldiers. You must ensure your retirement points are correctly calculated. Taking care of this paperwork now will save you a lot of headaches later.

### Hire & Inspire

The Army needs you, even after you take off the uniform. We need our retiring Soldiers to stay connected and help us with our "Hire & Inspire" dual mission. You have valuable skills and experiences that civilian employers need to hear about. Mentoring junior Soldiers, sharing your positive experiences, and bridging the civil-military knowledge gap are crucial roles you can fill. Your stories and experiences are the best way to inspire the next generation of Soldiers. As Retired Soldiers, you are our greatest recruiting ambassadors. You can tell the Army story in a way that no one else can. It is our duty to honor your faithful service, but it's also a recognition that you are an invaluable resource for our nation's future.

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# Temporary timeline for Soldiers to request voluntary retirement extended until September 2026

By Army Retirement Services

Good news for retiring Soldiers: The Army has extended the expanded retirement from active federal service (AFS) request window until Sep. 30, 2026.

In a memorandum from the Deputy Chief of Staff, G-1, Lt. Gen. Brian Eifler, Soldiers may submit voluntary retirement requests under this exception to policy (ETP) at least 12 months, but no more than 24 months, before their requested retirement date.

Soldiers requesting voluntary retirement must have 18 or more years of AFS and be able to complete all service obligations by the requested retirement date. Neither submission of a voluntary request for retirement nor an approved retirement prohibits reassignment, if necessary, to meet Army requirements or to be subject to future force shaping initiatives determined to be in the best interest of the Army.

Voluntary retirement requests from Soldiers with under 19 years of AFS will not be approved if the Soldier is:

- Under consideration for, or has been selected for, an assignment. This includes notification of entry into an assignment market or consideration for a nominative position.

- Has received official orders for a Permanent Change of Station (PCS).

A Soldier with at least 19 years of service may request to retire instead of accepting a new duty station. This request must be submitted within 30 days of being notified about the new assignment. The retirement date must fall within 12 months of the assignment consideration or official notification. All other policies for requesting retirement remain unchanged.



**Retirement is a process, not an event! Start planning 36 months out with the printable checklists in [Retirement Checklists](#) or the [Retirement Planning Guides](#) at <https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning>.**

## Want to talk to a Retirement Services Officer?

Whether you're Regular Army, Army National Guard, or Army Reserve, you have an assigned Retirement Services Officer (RSO). Find yours on the [Army Retirement Services website](#).

*Change of Mission* is the Army's official newsletter for Soldiers in all three components with 17 or more years of service. *Change of Mission* educates Soldiers about the retirement process, the decisions they and their families will make leading up to and immediately after their retirements, how their benefits will change when they retire, and why the Army wants them to be active Soldiers for Life in retirement.

*Change of Mission* is published as a quarterly electronic newsletter in accordance with Army Regulation 600-8-7. Past editions are available for free download from <https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning/Change-of-Mission-Newsletter>.

Inquiries and comments about *Change of Mission* should be sent to Army Retirement Services, Attention: *Change of Mission* Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or [USArmy.ChangeofMission@army.mil](mailto:USArmy.ChangeofMission@army.mil). Direct all other questions to the retirement services officers listed on the [Army Retirement Services website](#).

Prior to using or reprinting any portion of *Change of Mission*, please contact the editor at [USArmy.ChangeofMission@army.mil](mailto:USArmy.ChangeofMission@army.mil).

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# DFAS: Tax season is around the corner

By DFAS Cleveland

When you transition from active military duty to retirement, your tax situation will change significantly, primarily because tax-free allowances become taxable income, your total income may vary on your situation, and your state residency and tax obligations will shift. As you prepare for your next chapter – that of a Retired Soldier, filing your taxes will look different. The next tax season will be here before you know it, and we want to make sure that you are prepared. Now is the best time to verify everything is correct in your myPay account so you can retrieve your tax documents when you need to file.

## Start with myPay

The best tool DFAS offers to ensure a smooth tax season is myPay (<https://mypay.dfas.mil>). The most important step to take is to log in to your myPay account and ensure your mailing address is correct.

An easy, online stop for your tax season needs, myPay offers printing or downloading of your tax statements for your retired pay. You will have earlier access to your tax documents through myPay; 1099Rs are generally available in myPay in late December, while paper copies are mailed in mid-to-late January. If you haven't logged in to myPay recently, this is a good time to log in and update your password before the busy tax season.

## Changing federal tax withholding

It's easy to review your current federal withholding status in myPay. If needed, you may adjust it through the corresponding menu option or view withholding amounts on your latest Retiree Account Statement (RAS). The form can be found on our website at <https://www.dfas.mil/raforms>.

## Use the IRS tax withholding estimator

The Internal Revenue Service (IRS) has an online Tax Withholding Estimator to help you determine how much tax you need to have withheld. The calculator helps taxpayers estimate if the right amount is withheld from their income to cover their tax liability. The estimator uses a simple, six-step question-and-answer format using information like marital or filing status, income, withholding, adjustments,

deductions, and credits. You may access the Tax Withholding Estimator here:

<https://www.irs.gov/individuals/tax-withholding-estimator>

DFAS cannot provide tax advice. Please consult a tax professional or the IRS.

## State taxes for retirees

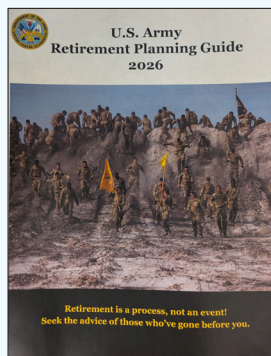
Retirees can start, stop, or change their State Income Tax Withholding (SITW), but only if that state has an agreement in place allowing DFAS to withhold state tax. In some states, portions of your retired pay may be tax exempt. Because tax obligations vary from state to state, contact your state's department of revenue regarding taxability of your military retired pay.

Any changes to SITW must be made in writing, by submitting a [DD 2866 form](#) or by using myPay. DFAS can only withhold income tax for one state at a time, and the designated state must have signed the standard written SITW agreement with the Department of Defense (DoD). Additional details on changing SITW are available on the DFAS website at <https://www.dfas.mil/retstatetax>.

## Federal taxability of retired pay

Military retired pay is paid for many different reasons under many different laws. There are differences in the types of pay a military retiree might receive and the tax laws that apply to them. Whether a portion or all an individual's military retired pay is subject to federal income taxes depends on his/her individual circumstances.

A military retiree can either use myPay or send an IRS Form W-4 to alter the amount DFAS withholds for federal income taxes from their military retired pay. An individual's choice to have no withholding for federal taxes does not impact whether the individual's military retired pay is subject to federal income taxes. Ultimately, the IRS will determine the amount of taxes owed on military retired pay.



## The 2026 Retirement Planning Guide is here!

The 2026 Retirement Planning Guide is now available at your local Retirement Services Office and [online](#).

The purpose of the U.S. Army Retirement Planning Guides is to provide information to help Soldiers and their families transition from serving our nation in uniform to serving in their communities. It also provides Soldiers with a practical timeline, breaking down the many tasks involved with retirement planning; information on how to calculate their retirement pay; how to navigate healthcare benefits; Survivor Benefit Plan options, and much more.

# Retiring from the military: Expectations vs. Reality

By DOD Office of Financial Readiness

Retirement is a major milestone that service members spend years thinking about and planning. Yet, when the time finally arrives, some find their expectations of retirement don't match the reality — particularly when it comes to their finances.

In this article, you'll hear from three recently retired service members — each with different post-retirement plans — about the transition process, their future goals and what advice they would pass along to future retirees. All names have been changed to protect their privacy. Read on to learn about their experiences.

## Starting a second career

Steve served 22 years and retired as a chief warrant officer two on Aug. 1, 2021. Initially, his retirement was scheduled for the first of May, but the COVID-19 pandemic delayed his transition — a change in plans that was frustrating, but not without advantages. "The good news was, it extended my time in the service and we had the opportunity to save for longer," he says.

Steve always planned to begin a second career after retiring, but knew securing one could take some time. Due to his changing transition timeline, he even had to turn down a position, causing a three-month gap between his retirement date and the start of his second career. "My wife has a job, so while we were waiting on me to begin my second career, we just stayed on a budget," he says. "As far as finances go, we were pretty ready."

In addition to planning for unanticipated gaps in employment, Steve says one preparation step he would recommend is taking transition classes more than once. "I went through the budget class three times and every other class at least twice," he says. "I wanted to hear from multiple instructors to see how the presentation differed. You learn little nuances from different instructors."

As for service members who plan to start second careers, Steve recommends they connect with recruiters in their target fields on networking sites and to start this process at least one year ahead of retiring.

Overall, aside from the frustrations of a delayed start, Steve says his expectations for his retirement have mostly matched the reality — thanks to planning ahead and preparing for the unexpected.

## Taking time off

Jack served just over 23 years and retired as a sergeant major on Nov. 1, 2020. While he knew he eventually wanted to return to work, he promised himself he would take at least a year off — a decision he and his wife made at the 19-year mark thanks to previous saving and investing.

"I'd invested in nonconventional things, cryptocurrencies in particular," Jack says.

"We aren't set in that we can retire forever. We'd have to move on some of those investments or I'd have to work, but I knew I had a cushion."

Another important step for Jack was choosing where he wanted to live post-retirement, especially since he knew his options were limited by his plan to eventually begin a second career in military intelligence. "Picking a state to retire in that had the least financial burden was a big part of the calculation — where to go to maximize my pay," he says. In his home state of Texas, his retirement pay isn't taxed and his disability rating provides a property tax exemption.

Initially, Jack planned to retire right at 20 years, but chose to extend his service. Because of this change, he went through many of the transition steps twice. Like Steve, he ultimately found that to be an advantage. Yet, he says he still wishes he'd started planning and saving even earlier.

"Because I went through it twice, I was on guard and able to mitigate most of the surprises," he says. "What didn't surprise me is that I would have to, at some point, lean on what I set aside. Whether your paperwork isn't processed properly, a mistake is made or your car breaks down, count on the fact that something is going to happen that will require you to lean on [your savings]."

Ultimately, Jack says his main piece of advice for younger service members is to take advantage of the time needed to pursue all the opportunities that can come with a military retirement. "If they do, they have a chance to end up like I did," he says. "I'm standing in a garden I built by myself and life is good."

## Finding financial freedom

John served for 30 years and retired as a colonel on March 1, 2020. About six years prior to retiring, he and his wife decided to live on 50% of their income, using the remainder to completely pay off two homes. "My number one goal for retirement was zero debt," he says. "Now I tell my friends that I'm living on a fixed income — and by that I mean, it's not broken anymore."

By adhering to a strict spending plan for those six years, John was able to achieve his goal of retiring fully to "a lovely log cabin on a hill." However, beyond saving early and intentionally, one key piece of advice he wants to pass along is simple: Take the time to get all of your medical documentation in order.



(Continued on page 5)

# DFAS: What you need to know about myPay before retiring

By DFAS Cleveland

The online account management system, myPay, used by the Defense Finance and Accounting Service (DFAS), is the fastest and most secure way to manage your military pay account. Before you retire, there are a few steps you should take in [myPay](#) to make your transition a smooth one.

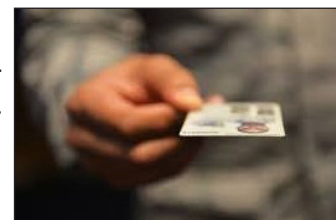
Prior to your retirement date, especially if you primarily access myPay with a Common Access Card (CAC) today, update your password, login ID, and security questions so that you can maintain access to myPay once a CAC is no longer an option for you.

In addition, you may not have access to your government email address after separation, so be sure to add a valid personal email address. You can do that right now, while you're thinking about it. Keeping your email address up to date will ensure you are able to receive important information from DFAS, such as notifications when tax statements are made available on myPay, any changes that may impact your pay, and other Army correspondence, used to keep you, as a Retired Soldier, and your family, up to date on policies and laws that may impact you.

If you're on active duty, once you separate, your active duty account will remain available on myPay for 13 months. During those 13 months you can access your W-2 information, but not your Leave and Earnings Statements (LESs); so, be sure to download your LESs before you separate.

Another good reason to make sure you can log in without your CAC: now that myPay is more mobile-friendly, you can log in on a web browser from your connected device and download your LESs and W-2s to keep in your files.

If you're an Army Reserve or National Guard member, your LESs and W-2s are available for one year after your separation. Don't wait to establish your non-CAC login and password; do it now and download your LESs and W-2s for your files.



## Access to myPay after retirement

If you are retiring immediately after separating, once DFAS has established your retired pay account you will be able to access both your retired pay account and your military pay account from myPay using the same login ID and password.

For Soldiers in the Reserve or Guard who will be entering the Gray Area, we now have a new kind of myPay for you to stay connected. This basic "Future Retiree" myPay account provides Gray Area Retirees a convenient way to keep their contact information updated with DFAS during the Gray Area period, so they can receive important news from DFAS and from the Army.

After you begin receiving retired pay, you can obtain retired pay and tax statements in myPay. For your retired pay, you'll receive a 1099-R instead of a W-2. The 1099-R is the tax document issued to report distributions from a retirement plan; you'll receive a Retiree Account Statement (RAS) instead of an LES.

myPay is an important tool for managing your military pay account now and your retired pay account in the future.

*(Continued from page 4)*

"Do not wait until two months before you retire to go to the doctor," he says. "Make sure you document everything and get as healthy as you possibly can." In fact, waiting too long to begin preparations could delay processing. Since the timeline for receiving Department of Veterans Affairs benefits is directly impacted by how long the process takes to complete, waiting too long to start may mean retiring service members don't receive benefits when their retirement begins.

When considering his expectations for retirement, John says the reality has exceeded what he hoped for. "I was pragmatic about what to expect, and I had conversations with my peers that gave me insights into different outcomes," he says. In fact, John counts his network as one of the most valuable transition resources he used.

As far as the least surprising expectation that was met? "I knew that the freedom to spend as much time together with my wife was going to be absolutely wonderful," he says. "And I've enjoyed every minute of it."

## Top takeaways

Thank you to these three service members for sharing their experiences. Whether you're nearing the retirement planning process or just starting your military career, keep these key takeaways in mind:

- **Start saving and planning early.**
- **Be prepared for potential gaps in employment, if planning a second career.**
- **Consider taking transition classes more than once.**
- **Take the time to get medical documentation in order.**
- **Seek guidance from your network.**



# VA offers construction loans for veterans to build their dream homes

## Construction loans: What veterans should know

By Lorin Smith, Office of Communications, Loan Guaranty Service

Having a house built is an excellent way to obtain your dream home. Building your own home could also be a solution in areas where there is a low inventory market. While most construction projects can be complex, it's a great benefit for those veterans willing to invest the necessary time, energy and funds to ensure the project's success. Just like a traditional [VA home loan](#) where the veteran purchases a pre-existing or newly built property, there may be no down payment, no private mortgage insurance requirement, and depending on your VA disability rating, you may be exempt from the VA funding fee.

A construction loan is structured differently from a traditional mortgage, and it comes with stricter qualifications and greater documentation. One of the first steps is to find a participating VA lender who offers a construction loan product. Once you've chosen a lender, you'll need to provide proof of income, reserves, assets, and debts along with a complete credit check. There are numerous construction loan calculators that can help provide estimates, but it's best to work with your lending professional to determine how much you can afford.

Having a home built to your specifications requires architectural plans and hiring the right contractor to do the work. Veterans should conduct a thorough search and utilize trusted sources when choosing a builder. A good place to start is your local home builders' association that maintains a list of builders who construct homes in your area and meet state and/or local licensing requirements. Construction loans require a good amount of pre-planning and paying out of pocket expenses before purchasing the land. You'll want to do proper due diligence with the local building authority to ensure all necessary permits can be obtained.

Once approved, construction can begin with initial proceeds disbursed into an escrow account. The money in this escrow "draw account" pays the builder at certain points during construction. Your lender must obtain your written approval before each disbursement or draw payment is provided to the builder. Choose your new home builder wisely.

The best ones take charge and communicate well. Check references, read reviews and look at their past building projects. Don't be afraid to ask questions and compare builders just the same as you'd do to choose a lender.

Today, most construction projects can take a year or more to complete. It's important to understand factors that are outside your control and may potentially extend or delay the timeline of your construction project that can drive-up costs. Unforeseen circumstances like weather, lumber costs, labor shortages, or plan changes can throw a construction project off track. Although the loan will normally be considered guaranteed upon closing, the guaranty on a construction home loan will not be issued until a clear final compliance inspection report has been received by the VA.

The VA is always working hard to improve the well-being for our nation's veterans, and VA home loans are a great opportunity for those wanting to build their "forever" home.

For more information about the specifics of the VA construction loan process and requirements, please see the [VA Buyer's Guide](#).



## Army Retirement Quiz

Find the detailed answers to these retirement questions, and more in your [2026 Army Retirement Planning Guide!](#)

- 1) True or False: Attending the Transition Assistance Program (TAP) and the Retirement Planning Seminar are optional for your retirement planning.
- 2) True or False: VA disability compensation is not taxable.
- 3) True or False: You must stop contributing to your military Thrift Savings Plan (TSP) at retirement.
- 4) True or False: If you want to retire in lieu of executing a permanent change of station (PCS) move, you have 60 days to request retirement.

Answers: (1) True (2) True (3) True (4) False

# Happy 70th anniversary, Army Retirement Services!

By Army Retirement Services

On Nov. 14, 1955, then-Army Chief of Staff, Gen. Maxwell D. Taylor created the Army Retirement Services Office (Army RSO) with the mission of serving as an advocate and resource for the approximately 79,000 Retired Soldiers at the time. By the mid-1990s, there were 500,000 Retired Soldiers, and today, Army RSO serves more than a million Retired Soldiers in all three components, including more than 251,000 surviving spouses. We have expanded to 130 Retirement Services Officers (RSOs) worldwide, providing retirement benefits, information, and referrals to Retired Soldiers and their families, taking care of them post-retirement.

Director of Army Retirement Services, Maria Bentinck, emphasized the significance of reaching this historic milestone.

“Seventy years of Retirement Services reflects a steadfast commitment to all who have worn the uniform – whether they are currently serving or have already retired. Our Soldiers, past and present, along with surviving spouses remain an enduring part of our Army family. They deserve our strongest advocacy and support.”

Bentinck also highlighted the responsibility of serving such a large and diverse retired community.

“As our retired population grows, so does our obligation to serve them with precision, compassion, and excellence. Every Soldier—past, present, and future—deserves to understand the benefits they’ve earned and to feel connected long after their service ends.”

Presently, Army RSO is charged with overseeing the current retirement services program and writing Army policy for Soldiers preparing to retire. Retirement planning is a critical service we provide to Soldiers who have 17 or more years of service. To ensure long-term readiness, we communicate with those still wearing the uniform and work in collaboration with field-based RSOs, by delivering essential briefs, checklists, and counseling in preparation for their eventual retirement.

As the population of Retired Soldiers has grown, so too has the retirement services program. The Army RSO works in partnership with DOD and the Defense Finance and Accounting Service (DFAS) for the three military retired pay plans, the career status bonus program, the Survivor Benefit Plan, the Annuity for Certain Military Surviving Spouses (ACMSS), the MyArmyBenefits website, the Army Chief of Staff’s Retired Soldier Council, portions of the Uniformed Services Former Spouse Protection Act (USFSPA), the RSO training and certification program, Army Regulation 600-8-7 (Retirement Services Program), and strategic communications about the program.

Serving our retired community involves countless tasks for Army RSO, but it is a mission that is highly rewarding, says Deputy Director of Army RSO, Patricia Cruz.

“Retired Soldiers bring value to every community they’re a part of; whether they advocate for the value of a veteran in

their new career field, or they are busy volunteering, their selfless service continues, it does not stop once they take off the uniform. It is our duty to make sure we honor their service and ensure that they know everything they’re entitled to.”

Echoing Cruz, our commitment to Soldiers does not end with their service. Army RSO is here to ensure our retiring Soldiers feel supported, appreciated, and connected to their Army family, ultimately strengthening the prosperity of our nation.

The two main purposes of Army RSO, says Cruz, is to prepare Soldiers and their families for their retirement and to keep in constant communication with those who have already retired.

“A substantial portion of our work is on updating the retired community on laws, changes, and benefits they’ve earned.”

In addition to communicating with retiring and Retired Soldiers and their families with newsletters and a comprehensive [website](#), Army RSO’s services and support is executed by the RSOs in the field and our partner agencies.

“Our RSOs are really our key folks in the field that are going to help on an individual level. We’re here when they hit those roadblocks and can provide that connection with different agencies on a higher level,” said Cruz. One of the things we do very well in this office is listen to what’s happening in the field and if there is a trend, we work diligently to rectify the issue, asking questions like: what caused the issue, when did it start, who is being impacted, and so forth, she said.

“If we weren’t out there teaching courses and going to Retirement Appreciation Day events, and having the relationships we have with the RSOs, we wouldn’t get those examples and be able to work with agencies like DFAS to resolve issues together,” Cruz stated.

Mitigating issues before they become problems and minimizing negative impacts to our retired community is something Army RSO excels at, due in part to the collaboration with various stakeholders and partners.

As we commemorate 70 years of supporting our Soldiers, we thank you for allowing us to serve you, and invite you to continue serving the nation, in your communities, and on behalf of the Army. Who better to tell the Army story than the men and women who have worn the uniform?



Maria Bentinck, director, Army Retirement Services, answers questions from Soldiers about retirement at AUSA, Oct. 2024.



## Ask Joe: Your benefits guru

Dear Joe,

I've got about a year before retirement and I'm not sure what I want to do after this. I'm currently going through the Army Transition Assistance Program (Army-TAP), and they want us thinking about what's next career wise. I know there are going to be seminars about career tracks once I get closer to my retirement date but are there any resources I can use to help me narrow down my options right now? Maybe even help me figure out what my passions are? I've been in for so long that nothing else ever crossed my mind.

Please help,  
Unsure about the future

Dear Unsure,

First and foremost, you're not the only Soldier to feel this way. Retirement after a full career in the Army is always daunting and can make it hard to think about what comes next. Besides the [Army Transition Assistance Program](#), the [Employment Readiness Program \(ERP\)](#) through Army Community Service offers a variety of programs to assist you in finding your next career. The ERP can help you with career counseling and even do individual career assessments to help you find your passion. They also have information on job fairs and other hiring events.

Good luck, you've got this!

Joe

Dear Joe,

My family enjoys reading and we use the Morale, Welfare, and Recreation (MWR) Library at every installation we are stationed at. Do we get to continue using the installation libraries after my retirement?

Thanks,  
Bookworm

Dear Bookworm,

All military ID card holders with MWR permissions have access to the [MWR Libraries](#) on any installation. You can register for an account at your local MWR library. Another great option is the [DOD MWR Libraries Online](#). Once you establish an account using your DOD ID number on your military ID, you have access to a wealth of online resources, including eBooks, audiobooks, newspapers and magazines, children's resources, and more.

Happy reading!

Joe



# MyArmyBenefits



## Where is home after retirement?

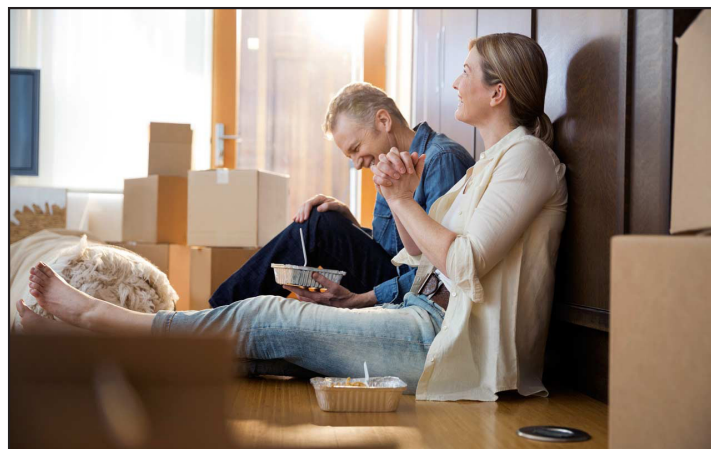
By MyArmyBenefits Staff

As you [begin to plan](#) your retirement using the checklists available on our page, which start at [36 months out](#), one of the decisions on the timeline is where to live in retirement. This can be a difficult decision after moving multiple times due to permanent change of station (PCS) orders for 20 years or more. Especially when the decision is almost never yours.

There are multiple ways retiring Soldiers and families can approach this decision but the perfect solution for one person may not be perfect for you. Some Soldiers base their decision on the location of the best job offer while others want to move back to their home state or go somewhere that does not tax retired pay. The decision for some may be driven by a plan to pursue higher education or make a career change. No matter what the main drivers are in this decision, it affects you, your spouse, and your children.

With so much to consider, where do you begin? How can you compare different locations? The [MyArmyBenefits state and territory fact sheets](#) can help. There is a fact sheet for every U.S. state, the District of Columbia, and five U.S. territories—Guam, Puerto Rico, American Samoa, the Commonwealth of the Northern Mariana Islands, and the U.S. Virgin Islands. Each fact sheet contains information on state income and property taxes, education and employment benefits, parks and recreation perks, a list of Veterans Affairs (VA) facilities in the state, and more. This detailed information can help you compare all the states and territories you are considering.

One of the most asked questions in retirement planning is which states tax military retired pay. Each state fact sheet has up-to-date information on whether military retired pay is taxed and the availability of property tax exemptions for veterans. Several states have passed legislation in the past few years to eliminate state taxes on military pensions and others are actively considering similar changes. Check back frequently as you go through the retirement process as state tax laws often change.



If the availability of higher education opportunities is a deciding factor for where to call home, check out the [education benefits section](#) for the states under consideration. Many states offer scholarship programs for veterans, as well as spouses and children of veterans. For example, the [Alabama G.I. Dependent Scholarship Program](#) offers the spouses and children of eligible veterans five standard academic years (ten semesters) of undergraduate education at a state-supported institution of higher learning plus \$1,000 per semester for textbooks and applicable fees.

The employment benefits section of every state fact sheet is a good place to look for state hiring preference information for veterans and special programs, like [New Mexico's Operation Sound Stage](#) – a program designed to put military veterans to work on movie and TV productions in the state. Many states have unique programs specific to them so be sure to also view the miscellaneous benefits section. You can find initiatives such as the [Texas Veterans Land Board Loan Programs](#) and the [Florida Hometown Heroes Program](#), which offers assistance when purchasing a home in Florida. While MyArmyBenefits cannot predict your future, it does provide answers to the questions that come from deciding where to live as a Retired Soldier. Check out the [state and territory fact sheets](#) today as you continue to plan for your future [post-retirement!](#)

### Do you know these Army retirement acronyms?

Learn more about each in the 2026 [Retirement Planning Guides](#) or from your [RSO](#)!

**RPAM:** Retirement Points Accounting Management

**HRC:** Human Resources Command

**FTNGD:** Full-Time National Guard Duty

**TFL:** TRICARE For Life

**PACT:** Promise to Address Comprehensive Toxins

**GAR:** Gray Area Retirements

**RSO:** Retirement Services Officer

**MAB:** MyArmyBenefits

**FEDVIP:** Federal Employees Dental and Vision Insurance Program

**BRS:** Blended Retirement System

# From Readiness to Retirement: Guiding Reserve Soldiers toward their next mission

By Maj. Alisia Mahatoo, Army Retirement Services, U.S. Army Reserve

[Army Directive 2025-09](#), effective May 28, 2025, mandates that Reserve Component (RC) Soldiers with 17-20 years of credible service attend a mandatory in-person Retirement Planning Seminar. This initiative ensures Soldiers are fully prepared as they approach eligibility for non-regular retired pay. A key focus of the seminar is helping Soldiers understand the importance of receiving the Notification of Eligibility (NOE), commonly referred to as the 15- or 20-year letter, which confirms their retirement eligibility.

The retirement seminars are hosted by the Readiness Divisions (RDs) and Mission Support Commands (MSCs) and led by the Retirement Service Officers (RSOs). The seminar is a comprehensive roadmap to retirement where subject matter experts (SMEs) walk Soldiers through topics such as:

- [Reserve Component Survivor Benefit Plan \(RCSBP\)/Survivor Benefit Plan \(SBP\)](#)
- [Non-regular retirement eligibility and benefits](#)
- [Retirement pay application process](#)
- Hands-on guidance with the [MyArmyBenefits website](#), tools, and calculators

One of the most critical discussions will center on the decision between discharge or transfer to the Retired Reserve upon reaching 20 years of service. Soldiers will receive a clear breakdown of the advantages and disadvantages of each option, enabling them to make informed choices that align with their personal and professional goals.

## What's Next: A Soldier's guide to Retirement readiness

### 1. Attend the Reserve Component Retirement Planning Seminar.

This in-person seminar is fully funded by the unit. Soldiers will attend under Inactive Duty Training (IDT) or Active Duty for Training (ADT) orders, as appropriate. Units will fund the travel, and the Soldier will be on IDT or ADT orders as appropriate. (**\*Disclaimer: Seminar attendance depends on the availability of funds from the sponsoring unit.**)

### 2. Review RCSBP options with your RSO.

After receiving your NOE, speak with your RSO before making your RCSBP election. This choice has long-term financial and family impacts and must be completed within 90 days from receipt of your NOE. Keep in mind, if you are married or have eligible children and fail to make an election within 90 days of your NOE, you will be automatically enrolled in RCSBP for the dependents you have at the time of NOE.

### 3. Check with your Human Resources Office.

a. Review supporting documents required to complete your retirement pay application.

b. Submit any required updates or corrections to your records before transferring to the Retired Reserve or being discharged.

### 4. Meet with your servicing RSO for critical reviews.

a. Review your DD Form 214 and active-duty orders to determine if you're eligible for reduced-age retirement.

b. Update your civilian email and mailing addresses in the DFAS "Future Retiree" myPay profile.

c. Learn how to manage RCSBP elections when beneficiary changes occur while assigned to the Retired Reserve.

d. Understand the importance of maintaining communication with the DFAS Retired and Annuitant Pay Office, and the Gray Area Retirements Branch of the U.S. Army Human Resources Command (HRC) Gray Area Retirements (GAR) Branch.

e. Create a DOD Self-Service Logon ([DS Logon](#)) and [myAuth](#) username and password to access vital resources from DOD and Department of Veterans Affairs websites.

### 5. Finalize retirement with support from your RSO and HRC.

a. Complete the retirement pay application no earlier than nine (9) months and no later than 90 days prior to your non-regular retirement eligibility (usually age of 60, unless eligible for a reduced age retirement for qualifying periods of service.)

b. Provide a copy of your non-regular retirement order to the appropriate office to ensure the Defense Enrollment Eligibility Reporting System (DEERS) reflects your ID card eligibility.

Thank you for your service!



A Soldier reads his Army Retirement Planning Guide while attending a retirement planning seminar in Washington, D.C., April 2024.



# It all starts with a plan ... secure your future and plan for your retirement!

By Lynn Peterson, Army Retirement Services Program Manager

James Fallows, an American writer and journalist, once said, "Our military plans should be based on the assumptions of unpredictability, rather than on carefully drawn, static models of the world." There are few things more unpredictable than starting a new chapter in life; especially after decades of stability, routine, established benefits, and familiarity. Nevertheless, your retirement is on the horizon, and you have a lot to look forward to ... but first, you need to plan.

The following is a list of starting points for this current retirement planning phase:

## Retirement Pay

Military retirement pay is a percentage of your pay while you were in uniform, so it will be less than what you are used to, and as a Retired Soldier, you will no longer receive basic allowance for housing (BAH), annual allowances for clothing, nor special duty pay. To help you plan for these financial adjustments, the MyArmyBenefits (MAB) page has a [retired pay calculator](#) that you can use to see what your future retired pay will look like. Soldiers are encouraged to seek guidance from a Personal Financial Counselor (PFC) in preparation of this change in income stream. There is a directory of PFCs available online on the DOD Office of Financial Readiness page at <https://finred.usalearning.gov>.

## Survivor Benefit Plan

While we're on the topic of financial resources, it's important to become familiar with the Survivor Benefit Plan (SBP). SBP is not life insurance; it is, however, a program that allows Retired Soldiers to ensure a continuous lifetime annuity for their dependents, in the event of their deaths. Since retired pay stops when you die, electing SBP coverage guarantees that your survivors continue to receive a portion of your retired pay after you're gone. There are numerous resources available on [our page](#) under "The Survivor Benefit Plan Decision" to help you learn more about the program and determine what works best for you. You can use the [MAB SBP premium calculator](#) to see how much SBP coverage will cost, and how much your survivors will receive. Also, SBP premiums are deducted from retired pay pre-tax, so they don't count as income, thereby reducing your taxable income.

## Health Insurance

While in uniform, Soldiers and their families receive comprehensive healthcare, primarily provided through TRICARE – no insurance premiums, enrollment fees, or open seasons to be concerned with. Once you retire, should you and your family decide to stay with TRICARE, you must reenroll in TRICARE if you wish to continue using it, and will

be assessed enrollment fees based on the plan you select. There is a plan [comparison tool](#) on the TRICARE page to assist you in choosing what plan will work best for you. Remember, you must reenroll within 90 days of your retirement to avoid a lapse in coverage. If you do not enroll during this 90-day window you will need to wait until the next TRICARE open season, which is held for about a month starting in mid-November every year, or for a [Qualifying Life Event \(QLE\)](#) such as a move, marriage, etc.

As a Retired Soldier, you will also be eligible to enroll in the Federal Employees Dental and Vision Insurance Program or FEDVIP, which offers national and international plans with 12 dental and 5 vision carriers to choose from. To avoid a gap in coverage, complete your FEDVIP enrollment between 31 days prior to your retirement date and up to 60 days after through [BENEFEDS](#).

## Moving

Another decision you must consider is where you want to retire. One important factor that affects Retired Soldiers is the taxation of military retired pay. Many states do not assess tax on military retired pay, or they offer tax breaks. For example, Virginia offers a Military Benefits Subtraction which affords military retirees in the state the opportunity to reduce their taxable income by a specific amount depending on the tax year. Speaking of retirement locations, retiring Soldiers are authorized a final PCS move up to three years from the date of retirement, and extensions may be requested prior to the third anniversary of the retirement date, for up to a maximum of six years.



(Continued on page 12)



(Continued from page 11)

Other veteran benefits also vary by state, for example, some states offer reduced property tax if you have a VA disability rating of 100%, and others offer free tuition to state colleges and universities. So, if you are considering moving to a different state, weigh your options and the potential consequences (both positive and negative.) Keep in mind that once retired, taxes are paid based on the home of residence, and you can no longer claim a different state for tax purposes. The only exception to this would be dual military couples with the spouse still serving after your retirement. The Military Spouses Residency Relief Act (MSRRA) allows spouses of military personnel to declare the same state of legal residency as their spouse for state tax purposes.

### Conclusion

There are so many questions that you will need to answer. When do you plan to retire? Do you have a child in high school, and do you plan to remain where you are until they have a chance to graduate? Does your spouse have a job, and do they want to continue working where they are currently employed or are they looking for a career change elsewhere? What would you like to do after retirement? Are you planning on pursuing education or career training, or are you searching for a new job, or maybe starting your own business? Whichever path you choose, the [Soldier for Life website](#) has resources and information available for you.



## Upcoming Army Reserve [Retirement Planning Seminars](#)



Location	Date	Contact
Grand Prairie, TX	Dec 13	(719) 516-6882/6875/6850
Aberdeen Proving Ground, MD	Dec 13-14	(609) 562-1696/7055
Pago Pago, American Samoa	Jan 10	(808) 438-1600 x3553
San Diego, CA	Jan 10	(719) 516-6882/6875/6850
Fort Hamilton, NY	Jan 10-11	(609) 562-1696/7055
Nashville, TN	Jan 24	(803) 751-9864/9698
Columbus, OH	Jan 24	(502) 898-7448
Grafenwohr, Germany	Jan 31	+49 (0) 611-143-528-0310
Stuttgart, Germany	Jan 31	+49 (0) 611-143-528-0310
Fort Jackson, SC	Feb 7	(803) 751-9864/9698
Fort Lee, VA	Feb 7-8	(609) 562-1696/7055

Location	Date	Contact
Happy Valley, OR	Feb 21	(502) 898-7448
Camp Humphreys, South Korea	Feb 21-23	(808) 438-1600 x3553
Sloan, NV	Feb 28	(719) 516-6882/6875/6850
Hilo, HI	Mar 6-7	(808) 438-1600 x3553
Wiesbaden, Germany	Mar 7	+49 (0) 611-143-528-0310
Fort Gordon, GA	Mar 7	(803) 751-9864/9698
Indianapolis, IN	Mar 7	(502) 898-7448
Glendale, AZ	Mar 11	(719) 516-6882/6875/6850
Chicopee, MA	Mar 14-15	(609) 562-1696/7055
Honolulu, HI	Mar 15	(808) 438-1600 x3553

## Reminders for Army Reserve and Army National Guard Soldiers:

- While you're in the Retired Reserve, keep your mailing and email addresses up to date with DFAS by using [myPay](#).
- To determine if you qualify for the reduced age retirement, visit [HRC's website](#). If you are eligible, contact your [Army Reserve or Army National Guard RSO](#) for help in calculating your retirement eligibility date.
- If you are a Gray Area Retiree and you're approaching your 59th birthday, you must apply to receive your retired pay. Retired pay application and submission information can be found on the HRC Gray Area Retirements Branch page [here](#), or you can email [usarmy.knox.hrc.mbx.taqd-ask-hrc@army.mil](mailto:usarmy.knox.hrc.mbx.taqd-ask-hrc@army.mil). If you need assistance with your application or have questions, you should contact your servicing Retirement Services Officer (RSO) (see [directory](#) on our page).

## Five things I learned at an HR and Talent Acquisition conference as a veteran in transition

By Requan C. Lott, Digital Media Specialist, Office of Communication, Veteran Benefits Administration

As a recently transitioned veteran, I'm learning firsthand how complex and personal the journey from military to civilian life can be. I recently attended the Direct Employers Association Conference (DEAMcon 2025) and I had the opportunity to hear directly from employers, advocates and fellow veterans who are shaping how organizations support that journey. Here are five key takeaways that stood out to me:



### Veterans aren't a checkbox, we're a competitive advantage

From the beginning, one thing was made clear: Hiring veterans is not just the right

thing to do, it's the smart thing for employers. Veterans bring leadership, adaptability and a mission-first mindset. As Leslie Coffey, the VP of an organization that aims to ease the transition from military to the civilian workforce, put it, "Veterans are not a quota. They're people with purpose. If you give them community, mentorship and support, they will give you everything they've got."

### Culture matters more than a job offer

During my transition, I've realized that a supportive culture can make or break the experience. Julie O'Hara-Harvey from Principal Financial Group said it best: "You can't just hire veterans to meet a benchmark. If your culture is not welcoming, they will walk right back out." That resonates.

I have learned to look beyond the offer letter and ask: "Will I feel like I belong here?"

At the end of the day it's not just about finding employment, but asking, "Will I be valued while being employed?"

### Mentorship is not just helpful, it's transformational

American Corporate Partners (ACP) mentorship model has resulted in a retention rate of over 80% for the past 16 years. That stat stuck with me. "Mentorship works," said Coffey. "It's how you keep veterans around." I'm now actively seeking mentorship and peer networks as part of my own path forward.

### Veterans must learn to translate skills

Despite years of leadership and specialized training, I've found that explaining my military experience in civilian terms takes effort. DEAMcon reinforced the importance of bridging this gap and not just on the veteran side, but for employers, too. Better translation can mean better opportunities for both parties.

### Purpose still drives us

What many veterans are looking for isn't just employment; it's impact. Programs that offer strong onboarding, "day in the life" transparency and peer support can help veterans find purpose in their next mission. And when that happens, everyone wins.

DEAMcon 2025 showed me that veteran hiring isn't a pipeline issue, but that it is a culture opportunity. As someone who has recently transitioned, I'm not just looking for a paycheck. I'm looking for meaning, mentorship and a place to grow. The companies that understand that will be the ones where veterans don't just land, but they also thrive.

## New and improved MyArmyBenefits planning calculators

By MyArmyBenefits Staff

Over the summer, several updates were made to the [MyServiceBenefits \(MSB\) calculators](#) on the [MyArmyBenefits \(MAB\) website](#) to streamline your experience and increase the accuracy of calculator results. As you prepare for a well-earned retirement, use these MAB planning tools to assist in making the best, most informed decisions for you and your family.

The most significant improvements made were to the Reserve Component (RC) section of the calculators. The [MSB Retirement](#) and [SBP Premium](#) calculators were upgraded to include personnel information such as dates of rank, NOE (20-year letter date), qualifying months towards Reduced Age Retirement eligibility, and anniversary year end (AYE) date for reserve component service members, including AGR and Gray Area Retirees. These improvements allow the calculators to provide more accurate estimates of monthly

retired pay, as well as Survivor Benefit Plan (SBP) and Reserve Component Survivor Benefit Plan (RCSBP) Premium amounts.

Here is a summary of the major updates you will now see in the calculators:

- On the retirement results screen, a button was added that allows Soldiers to see the previous 36 months of pay used to calculate the high 36-month average.
- Reserve Component Soldiers that have already served past their 20-year letter date can now leave that field blank on the personal information screen when running a retirement calculation.

(Continued on page 14)

# Exchange shoppers generated \$161 million for Army Quality-of-Life programs in 2024

By Army & Air Force Exchange Service

Every time you visit the PX, eat at an Exchange food court or shop at [ShopMyExchange.com](https://www.shopmyexchange.com), you strengthen Army communities around the world with your hard-earned Army & Air Force Exchange Service benefit.

100% of Exchange earnings are reinvested in the military community. In 2024, Exchange shoppers generated \$161 million for Army Quality-of-Life programs. Shopping the Exchange helps you save through tax-free shopping and military-exclusive pricing while making life better for our nation's warfighters and families.

Your hard-earned Exchange benefit goes where you go. Retirees and disabled veterans can continue shopping in stores, while all honorably discharged veterans can shop tax-free at [ShopMyExchange.com](https://www.shopmyexchange.com). In-person shopping privileges can vary in OCONUS due to Status of Forces Agreements. More info about Exchange shopping authorizations in Europe, Japan and Korea can be found [here](#).

The nearly 130-year-old Exchange benefit makes life better for service members and families while serving as a significant force multiplier for Army readiness and lethality:

- 640,000 military uniforms outfitted annually, at cost.

- 3.4 million meals served yearly at Department of Defense Education Activity schools.

- 65,000+ veterans and military spouses hired since 2013.

- 92,000 troops supported throughout 50 military exercises overseas in 2024.

It matters where you shop. In the last 10 years, the Exchange has provided more than \$15 billion in value to our military community. Thank you for all you do to protect and preserve critical military Quality-of-Life support. We look forward to seeing you at your Exchange.

Soldier for Life!

Tom



Tom Shull, a former infantry company commander, served as Military Assistant to Robert C. McFarlane, National Security Advisor to President Reagan. Currently, he is the Army & Air Force Exchange Service's Director/CEO and has served as CEO for retail and consumer packaged goods companies.

(Continued from page 13)

- For those that are still awaiting receipt of their 20-year letter, the calculator estimates a 20-year letter date for the service member.

- For Reserve Component Soldiers, the "Mandatory Removal Date" field was updated to calculate an estimated date based on when the service member turns age 60.

- New fields were added to the Blended Retirement System (BRS) calculators on the "Retirement Information" screen that display service member TSP contributions separately from the government matching funds. In the calculation results, they are each assigned a different color in the graph.

- Initially, the MSB calculator connection with the Integrated Pay and Personnel System-Army (IPPS-A) was not functioning properly for all users. Soldier data is now pre-populating from IPPS-A, making it faster to complete a calculation and improving the user experience. Be sure to always review the pre-populated data and confirm your information is correct. If the information from IPPS-A is incorrect in the calculators, reach out to your human resources professional to get this resolved as soon as possible.

Please contact our [Help Desk](#) to provide feedback on the calculators or to get assistance in performing a calculation. Get a head start on planning for your future retirement—visit the [benefit calculators on MAB!](#)



The screenshot displays the MyArmyBenefits website interface. At the top, there's a navigation bar with links for Home, Benefit Library, NEW Benefit Calculators, Resources, News, and Help. A search bar is also present. The main content area is titled 'Retirement Calculator' and features a large image of a soldier with the text 'New & Improved Calculators Are Here!'. Below this, there's a section for 'Plan for active duty (regular), Reserve Component (non-regular), or medical retirement under the Blended Retirement System (BRS) or any of the legacy retirement systems (Final Pay, High-3, or REDUX) by viewing personalized retirement reports and performing "what-if" exercises to see how benefits change using different criteria.' It also mentions access to the Retirement calculator requires a CAC or DS Logon. A sidebar on the right contains 'BENEFITS FACTS DTAP' and 'FEATURED: REUNION' sections.



# Survivor Benefit Plan – Tailoring your coverage

By Patty Cruz, Deputy Director, Army Retirement Services

You have looked at your finances, considered your liabilities, and assets. You have figured out that without the income you bring into the household (retired pay, future salary, VA disability compensation, etc.), your family needs something else to ensure their financial stability if you pass before they do. You may decide that life insurance is a better tool or that you need both life insurance and the Survivor Benefit Plan. As you do your research on what financial tool will be best for your family, you should consider a few things about SBP.

Did you know that you can tailor your SBP coverage? What does that mean?

You can choose a base amount ranging from \$300 up to your full retired pay. The premium you pay and the annuity that your survivor will receive will be based on that amount. So, if you decide you don't need as much coverage as your full retired pay, you can select a reduced amount which will lower your premium cost. The annuity is 55% of the base amount you choose and the premium for spouse is 6.5% of that same base amount. See the table below for a few examples:

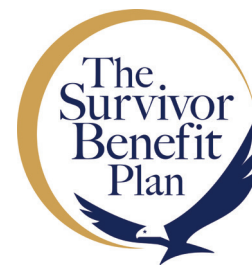
Base Amount	What your survivor will receive monthly (55% of your base amount)	Monthly Premium
\$4,000	$\$4,000 \times .55 = \$2,200$	\$260.00
\$3,000	$\$3,000 \times .55 = \$1,650$	\$195.00
\$2,500	$\$2,500 \times .55 = \$1,375$	\$162.50

Go to the [MyArmyBenefits website](#) to use the [SBP Premium calculator](#) to calculate your own estimate. This calculator allows you to change the base amount and will provide the annuity and premium costs.

If you are married and choose a base amount of less than the full retired pay, you will need your spouse's concurrence so make sure you do your analysis and research with your spouse.

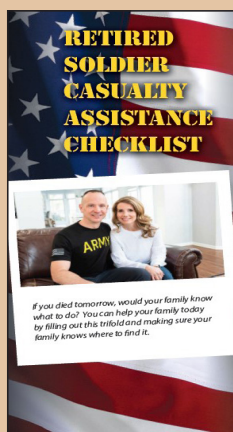
Keep in mind that the base amount you select even if reduced will have cost of living adjustments (COLA) so the premium will increase accordingly. The good thing is that the monthly annuity your survivor receives will also have COLA after your death.

Speak with a [Personal Financial Counselor](#) near you to see what might work best for you and your family. Your [Retirement Services Officer](#) is available to answer questions about SBP.



## CASUALTY ASSISTANCE CHECKLIST

If you died tomorrow, would your loved ones know what to do? Would they know where all the important documents and accounts (physical and online) are and how to access them? Would they know if you want to be buried in uniform and how to access the Survivor Benefit Plan if you die on active duty? Regardless of your age or retirement status, filling out the [Casualty Assistance Checklist](#), found in a printable PDF format online at the [Army Retirement Services](#) website, can help ease their burden during the difficult time. Don't wait until it's too late to have the conversation. Start filling it out now, continually update it throughout your retirement process, and make sure your loved ones know where to find it.



### How to report the death of a Retired Soldier

Contact the Department of the Army Casualty and Mortuary Affairs Operations Division (CMAOD) anytime by calling (800) 626-3317. You will be immediately referred to a local Casualty Assistance Center, who will report the death to the Defense Finance and Accounting Service to stop retired pay and initiate the survivor benefits process. If you reside overseas and the toll free number is not available, call your Retirement Services Officer found [here](#), for assistance. When reporting the death, please provide as much of the information below as you have:

- Full name
- Social security number and/or service number
- Date and place of birth
- Disability Rating
- Circumstances surrounding the death
- Next of Kin (NOK) information
- Copy of death certificate
- Retirement date
- Retired rank

## New episodes of the Soldier for Life podcast

The Soldier for Life (SFL) Podcast continues! Find the latest podcasts below. Check the [Soldier for Life](#) website or [Libsyn](#) for new podcasts about being a Soldier for Life, especially throughout your retirement transition and into your next career.

**[S16E2 Applying for your Reserve \(non-regular\) Army Retired Pay](#)** An extremely important piece of information that every retiring United States Army Reserve or Army National Guard Soldier needs to know is that they MUST APPLY to receive their retired pay - this is NOT automatic. On this week's all new Soldier for Life Podcast episode, host Maria Bentinck, the Director of Army Retirement Services, talks with LTC John Broderick, the Chief of the Gray Area Retirements Branch for the U.S. Army Human Resources Command, about the steps that you need to take to ensure that you receive your Reserve Component retired pay.

**[S16E1 Reserve Component Retirement Planning](#)** Are you thinking about your United States Army Reserve or Army National Guard retirement? If so, this Soldier for Life Podcast episode is one you don't want to miss! Join host Maria Bentinck, the Director of Army Retirement Services, as she chats with LTC Stephanie Hill, the Branch Chief of the Army Reserve Retirement Services Office, and MAJ Amanda Waller, the Section Chief of Army National Guard Retirement Services, about everything you need to know for your non-regular, or reserve, Army retirement.

**[S15E11 Task Force Movement](#)** Task Force Movement works with the private sector, military, academia, and government and nongovernment organizations to help identify and solve problems that our military and veteran families face when it comes to finding civilian employment AND to help create smoother civilian career pathways for the military community. Learn more from our discussion with Elizabeth Murray-Belcaster, the Executive Director of Task Force Movement.

**[S15E10 Military Travel Benefits: Space-A, Military Lodging & More!](#)** We've all heard the term Space-A travel, but have you ever wondered what it is and how it works? Or how you can take advantage of Space-A flights, Space-A lodging, and military recreational lodging as a service member, military retiree, veteran with a service-connected disability, and more? You can find out on this week's new Soldier for Life Podcast as we chat with Ms. Stephanie Montague, the spouse of a Retired Soldier and founder of the military travel website Poppin' Smoke!



## Helpful Websites

[Army Echoes](#)

[Army Reserve Retirement Services](#)

[Army Retirement Services](#)

[Army Transition Assistance Program](#)

[Change of Mission](#)

[Combat-Related Special Compensation](#)

[Concurrent Receipt](#)

[Department of Veterans Affairs](#)

[DFAS](#)

[DOD Self Service Logon](#)

[FEDVIP Dental/Vision Plans](#)

[Federal Long Term Care Insurance Program](#)

[GI Bill](#)

[HRC Education Incentives Section \(GI Bill\)](#)

[HRC Gray Area Retirements Branch](#)

[MyArmyBenefits](#)

[myAuth \(Create an account\)](#)

[myPay](#)

[Reserve Component Application for Retired Pay](#)

[Soldier for Life on Instagram](#)

[Soldier for Life on LinkedIn](#)

[Soldier for Life on YouTube](#)

[Survivor Benefit Plan](#)

[Survivor Benefit Plan vs. Life Insurance \(from DOD Actuary\)](#)

[TRICARE](#)

[TRICARE Beneficiary Counseling & Assistance Coordinator](#)

[TRICARE East](#)

[TRICARE West](#)

[TRICARE Overseas](#)

[TRICARE Retired Reserve](#)

[TRICARE Young Adult](#)

[Uniformed Services Former Spouses' Protection Act](#)

[US Family Health Plan](#)

[VA Benefits and Services](#)

[VA Health Care Benefits](#)

[VA Insurance](#)