



AGR

Retirement

SFC Christy Nickell
NGB-HRP-T



Agenda

- **Definitions and Acronyms**
- **Types of Retirements**
- **Review your Documents**
- **Sanctuary**
- **Retired Pay Systems**
- **1405 Time**
- **Survivor Benefit Plan (SBP)**
- **Concurrent Retired Disability Pay (CRDP)**
- **Combat Related Special Compensation (CRSC)**
- **Retirement Process**
- **Disability Retirements and Separations**
- **Deferred Retirements**
- **Website Resources**



Definitions and Acronyms

•Definitions

- Active Service means service on active duty or full-time National Guard duty.
- Active Status means the status of a member of a reserve component who is not in the inactive Army National Guard or inactive Air National Guard, on an inactive status list, or in the Retired Reserve.

•Acronyms

- DIEMS** – Date Initial Entry Military Service
- BASD** – Basic Active Service Date



Types of Retirements

- Regular
- Non-Regular (15 or 20 year)
- 10 USC 12741



Review your Documents

ARMY NATIONAL GUARD RETIREMENT POINTS HISTORY STATEMENT

000-00-0000
 OHARNG ELEM, JFHQ (-)
 2825 W DUBLIN GRANVILLE RD
 COLUMBUS, OH 43235-2789
 8BRAA-100

Date Prepared: 2010/03/12
 NPL: 04/12
BASD: 1983/11/09
 Notes: QEF Eligibility: YES
 Highest Grade Held: W04
 Output Reason: Request

This summary is a statement of your points earned towards retirement. You should review all entries and report any discrepancies to your unit clerk. Particular attention should be given to any period of service with a verification status (VS) of "B" because points are not credited until verified.

DIEMS Date

Begin Date (yyyymmdd)	End Date (yyyymmdd)	MMSI	IDT	MEM	ACCP Misc Pts	AD Pts	VS	Total Career Points	Total Pts For Ret Pay	Creditable Svc For Ret Pay
1981/04/13	1981/09/08	B1	32	--	0	0	V	--	--	--/--
1981/09/09	1982/02/13	B7	0	--	0	158	V	--	--	--/--
1982/02/14	1982/04/12	B1	0	15	0	0	V	205	205	01/00/00
1982/04/13	1983/04/12	B1	52	15	0	15	V	82	75	01/00/00
1983/04/13	1984/04/12	B1	47	15	0	15	V	77	75	01/00/00
1984/04/13	1984/05/13	B1	8	--	0	0	V	--	--	--/--
1984/05/14	1985/04/12	B4	0	15	0	334	V	357	357	01/00/00
1985/04/13	1986/04/12	B4	0	15	0	365	V	380	365	01/00/00
1986/04/13	1987/04/12	B4	0	15	0	365	V	380	365	01/00/00
1987/04/13	1988/04/12	B4	0	15	0	366	V	381	366	01/00/00
1988/04/13	1989/04/12	B4	0	15	0	365	V	380	365	01/00/00
1989/04/13	1990/04/12	B4	0	15	0	365	V	380	365	01/00/00
1990/04/13	1991/04/12	B4	0	15	0	365	V	380	365	01/00/00
1991/04/13	1992/04/12	B4	0	15	0	366	V	381	366	01/00/00
1992/04/13	1993/04/12	B4	0	15	0	365	V	380	365	01/00/00
1993/04/13	1994/04/12	B4	0	15	0	365	V	380	365	01/00/00
1994/04/13	1994/08/04	B4	0	--	0	114	V	--	--	--/--
1994/08/05	1995/04/12	B4	0	15	0	251	V	380	365	01/00/00
1995/04/13	1996/04/12	B4	0	15	0	366	V	381	366	01/00/00
1996/04/13	1997/04/12	B4	0	15	0	365	V	380	365	01/00/00
1997/04/13	1998/04/12	B4	0	15	0	365	V	380	365	01/00/00
1998/04/13	1999/04/12	B4	0	15	0	365	V	380	365	01/00/00
1999/04/13	2000/04/12	B4	0	15	0	366	V	381	366	01/00/00
2000/04/13	2001/04/12	B4	0	15	0	365	V	380	365	01/00/00
2001/04/13	2002/04/12	B4	0	15	0	365	V	380	365	01/00/00
2002/04/13	2003/04/12	B4	0	15	0	365	V	380	365	01/00/00
2003/04/13	2004/04/12	B4	0	15	0	366	V	381	366	01/00/00
2004/04/13	2005/04/12	B4	0	15	0	365	V	380	365	01/00/00
2005/04/13	2006/04/12	B4	0	15	0	365	V	380	365	01/00/00
2006/04/13	2007/04/12	B4	0	15	0	365	V	380	365	01/00/00
2007/04/13	2008/04/12	B4	0	15	0	366	V	381	366	01/00/00
2008/04/13	2009/04/12	B4	0	15	0	365	V	380	365	01/00/00
2009/04/13	--	B4	0	--	0	334	V	--	--	--/--
Grand Totals						9288		9847	9478	28/00/00

20 years of Active Federal Service from this date = Active Duty Retirement!

M-day Soldiers w/over 6480 AD pts might be eligible for Sanctuary if put on orders and those w/over 7200 might be Regular Retirement eligible.



Sanctuary

- Title 10 USC 12686
- RC Soldiers on active duty orders cannot be involuntarily removed from active duty if they have 18 but less than 20 years of active service without Secretary of the Army approval
 - An exception for those who reach age 60 and have qualified for a Non-Regular retirement. They will receive immediate retired pay and benefits and will not be extended beyond age 60 solely to reach 20 years of active service
- PPG para 2-5 i. says AGR Soldiers who were mobilized will revert to a T32 AGR status upon REFRAD
- AGR Soldiers should not apply for Sanctuary through HRC Fort Knox, but should be returned to the T32 AGR program to finish their 20 years of active service



Types of Retired Pay Systems

Final Base Pay = joined prior to 8 Sep 80

High Three = joined between 8 Sep 80 – 31 Jul 86

CSB/REDUX = joined on 1 Aug 86 or after

Creditable status includes:

DEP, ROTC, Military Academy, and Health Professions
Scholarship Program



Final Base Pay Formula

DIEMS is prior to 8 Sep 80

Years of Service x 2.5% x final base pay = \$ Retired Pay

Retired pay is calculated against the amount of the base pay at retirement

- Multiplier is 2.5% per year of active service plus 1405 time
- COLA is at full rate as determined by the Consumer Price Index



High Three Average Formula

DIEMS is between 8 Sep 80 – 31 Jul 86

Or AGR member eligible for REDUX declined the Career Status Bonus

Years of Service x 2.5% x average 36 mo base pay = \$ Retired Pay

Retired pay is calculated against the average of the member's highest 36 months of base pay

- Multiplier is 2.5% per year of active service plus 1405 time
- COLA is at full rate as determined by the Consumer Price Index



REDUX Formula

DIEMS is 1 Aug 86 or later

AGR member accepted the Career Status Bonus (\$30,000) at 15 years of active service

- Retired pay is calculated against the average of the member's highest 36 months of base pay
 - Multiplier is based on:
 - First 20 years multiplied by 2.0%
 - Each year after 20 until 30 multiplied by 3.5%
 - Reverts to 2.5% after 30 years
- COLA is 1% less than the full rate as determined by the Consumer Price Index
 - One time catch up at age 62



1405 Time

1405 Time – IDT points earned while a member of the Reserve Component that is used to increase the multiplier of a Regular retirement.

- May only be used AFTER acquiring 20 years of active service
- Will not be used to create 20 years of active service, except for disability retirements.
- Points cannot exceed maximum IDT points allowed or 365/366 points total for the retirement year



ARMY NATIONAL GUARD RETIREMENT POINTS HISTORY STATEMENT

000-00-0000
 OHARNG ELEM, JFHQ (-)
 2825 W DUBLIN GRANVILLE RD
 COLUMBUS, OH 43235-2789
 8BRAA-100

Date Prepared: 2010/03/12
 AYE: 04/12
 BASD: 1983/11/09
 Notice Of Eligibility: YES
 Highest Grade Held: W04
 Output Reason: Request

This summary is a statement of your points earned towards retirement. You should review all entries and report any discrepancies to your unit clerk. Particular attention should be given to any period of service with a verification status (VS) of "B" because points are not credited until verified.

Begin Date (yyyymmdd)	End Date (yyyymmdd)	MMSI	IDT	MEM	ACCP Misc Pts	AD Pts	VS	Total Career Points	Total Pts For Ret Pay	Creditable Svc For Ret Pay
1981/09/08	1981/09/08	B1	32	--	0	0	V	---	---	--/--
1982/02/09	1982/02/13	B7	0	--	0	158	V	---	---	--/--
1982/02/14	1982/04/12	B1	0	15	0	0	V	205	205	01/00/00
1982/04/13	1983/04/12	B1	52	15	0	15	V	82	75	01/00/00
1983/04/13	1984/04/12	B1	47	15	0	15	V	77	75	01/00/00
1984/04/13	1984/05/13	B1	8	--	0	0	V	---	---	--/--
1984/05/14	1985/04/12	B4	0	15	0	334	V	357	357	01/00/00
1985/04/13	1986/04/12	B4	0	15	0	365	V	380	365	01/00/00
1985/04/13	1987/04/12	B4	0	15	0	365	V	380	365	01/00/00
1985/04/13	1988/04/12	B4	0	15	0	366	V	381	366	01/00/00
1985/04/13	1989/04/12	B4	0	15	0	365	V	380	365	01/00/00
1985/04/13	1990/04/12	B4	0	15	0	365	V	380	365	01/00/00
1985/04/13	1991/04/12	B4	0	15	0	365	V	380	365	01/00/00
1985/04/13	1992/04/12	B4	0	15	0	366	V	381	366	01/00/00
1985/04/13	1993/04/12	B4	0	15	0	365	V	380	365	01/00/00
1985/04/13	1994/04/12	B4	0	15	0	365	V	380	365	01/00/00
1994/04/13	1994/08/04	B4	0	--	0	114	V	---	---	--/--
1994/08/05	1995/04/12	B4	0	15	0	251	V	380	365	01/00/00
1995/04/13	1996/04/12	B4	0	15	0	366	V	381	366	01/00/00
1996/04/13	1997/04/12	B4	0	15	0	365	V	380	365	01/00/00
1997/04/13	1998/04/12	B4	0	15	0	365	V	380	365	01/00/00
1998/04/13	1999/04/12	B4	0	15	0	365	V	380	365	01/00/00
1999/04/13	2000/04/12	B4	0	15	0	366	V	381	366	01/00/00
2000/04/13	2001/04/12	B4	0	15	0	365	V	380	365	01/00/00
2001/04/13	2002/04/12	B4	0	15	0	365	V	380	365	01/00/00
2002/04/13	2003/04/12	B4	0	15	0	365	V	380	365	01/00/00
2003/04/13	2004/04/12	B4	0	15	0	366	V	381	366	01/00/00
2004/04/13	2005/04/12	B4	0	15	0	365	V	380	365	01/00/00
2005/04/13	2006/04/12	B4	0	15	0	365	V	380	365	01/00/00
2006/04/13	2007/04/12	B4	0	15	0	365	V	380	365	01/00/00
2007/04/13	2008/04/12	B4	0	15	0	366	V	381	366	01/00/00
2008/04/13	2009/04/12	B4	0	15	0	365	V	380	365	01/00/00
2009/04/13	--	B4	0	--	0	334	V	---	---	--/--
Grand Totals						9288		9847	9478	28/00/00

1405 Time

Use whole retirement years!

1405 points can be added only up to the maximum IDT points allowed per year!



1405 Time Calculation Example

	IDT	MEM	ACCP	TOTAL 1405 points
810413 – 820412	32	15	0	47
820413 – 830412	52	15	0	60 (67) Only 60 count
830413 – 840412	47	15	0	60 (62) Only 60 count
840412 – 840513	8	15	0	23 *
			Total:	190

190 Days = 6 months and 10 days can be added to active service time for retired pay multiplier.

* All 15 membership points count because member had less than 365 (or 366) AD points for the retirement year.



Survivor Benefit Program

Retired pay stops when you pass away!

A government subsidized program that allows for up to 55% of retired pay to be provided as a monthly annuity to immediate dependents.

Six Categories of coverage:

- * Spouse
- * Spouse and Children
- * Child(ren) Only
- * Former Spouse
- * Former Spouse and Child(ren)
- * Insurable Interest



RC-SBP and SBP

RC-SBP

- 90 days suspense from date of receiving NOE

Automatic elections are:

Married – Option C, Full Coverage

No dependents – Option A, No coverage

- If you later qualify for a Regular Retirement, RC-SBP becomes void and will not incur a cost!

SBP

- Automatic coverage while on AD and permanent after 20 yrs AS
- No premiums charged until retired pay is received, if elected



CRDP

- Concurrent Retired and Disability Pay (CRDP) allows military retirees with a VA disability of 50% or greater to receive both retired pay and VA compensation.
 - Title 10 USC 1414
 - DODFMR Volume 7B, Chapter 64
 - The offset is being phased out, this will be complete in January 2014
- Disability Retirements are not eligible for this benefit.
- Reserve Soldiers with a 20 year NOE and a disability retirement can send their NOE and NGB 23 (RPAS) to DFAS when they reach age 60 to begin receiving entitlement.



CRSC

- Combat Related Special Compensation (CRSC) provides tax-free monthly payments to eligible retired veterans with combat-related injuries. With CRSC you can receive an amount equal to or less than your length of service retirement pay and your VA disability compensation, if the injury is combat-related.
 - Title 10 USC 1413 a.
 - DODFMR Volume 7B, Chapter 63
- Not automatic entitlement. Must be applied for through HRC.
- RC Soldiers with a 15 year NOE for medical non-retention are not eligible for this program



AGR RETIREMENT PROCESS

WITHIN 1 YEAR OF RETIREMENT DATE (TAP/ACAP WORKSHOP)

1 Year out: (GATHER CIV-MIL MED DOCS/UPDATE DA 201)

1 Year out: (SUBMIT RETIREMENT REQUEST)

6 MONTH WINDOW
(Not less than 90 days
prior to Retirement!)

ACCELERATED VA PROCESSING (if
Available in your state)
And MEDICAL OUT PROCESSING

OUT PROCESS AT
TRANSITION CENTER w/ Spouse

(OUT THE DOOR) (PTDY up to
20 days granted by Command)

(TRANSITIONAL LEAVE)

(RETIRE)



Disability Retirement or Separation Process

Soldiers serving on Title 10 or Title 32 AGR

- Title 10/Title 32 AGR Soldiers will be processed for separation by the Transition Center located at the installation where the MEB was initiated
 - PDA will forward the authority for disability separation or retirement to the TC via TRANSPROC
 - The TC will publish the disability orders and DD 214
 - The State must publish the discharge order with transfer to the Retired Reserves (if applicable)



ARNG Soldiers Options at time of Disability Rating

- ARNG Soldiers with 20 year NOE but less than 20 years Active Service
 - 20% or less disability
 - Take Severance and waive retired pay and benefits at age of eligibility
 - Waive Severance to take non-regular retired pay at the age of eligibility
 - 30% or greater disability
 - TDRL/PDRL
 - Apply for Non-Regular Retirement at age of eligibility to receive CRDP – Notify DFAS



ARNG Soldiers Options at time of Disability Rating

- ARNG Soldiers with 15 year NOE eligibility
 - 15 year NOE must be requested when found medically unfit
 - 20% or less disability
 - Take Severance and waive retired pay and benefits at age of eligibility
 - Waive Severance to take non-regular retired pay at the age of eligibility
 - 30% or greater disability
 - TDRL/PDRL
 - Cannot receive CRDP (excluded because not eligible for a length of service retirement)



Severance Pay Vs. Non-Regular Retirement

Severance Pay Benefits

- + Upfront retired pay lump sum
(If VA disability payment is received, the disability severance payment will likely be recouped from the Soldier)
- The implementation of the Integrated Disability Evaluation System (IDES) will eliminate the need for this payment in most cases

Non-Regular Retirement Benefits

- + **ID Card (Retiree/Family Members)**
- + Commissary/MWR
- + Gray Area TRICARE Retired Reserve
- + TRICARE Retiree Dental Plan
- + Retired Pay at Age 60 (or earlier)
- + RC-SBP/SBP
- + VA Disability (CRSC/Concurrent Receipt may be available)
- + TRICARE/TRICARE for Life (Retiree/Family Members)
- + Space-A Travel



Active Service Retirement vs. MEB

Question:

- What happens if a Soldier with an approved retirement has a medical issue requiring care past their retirement date
- Example
 - An AGR Soldier is approved for retirement and then finds out that he needs back surgery that will require physical therapy after retirement
 - The injury has not kept the Soldier from performing his duties up to this point
 - Does his retirement processing stop ?
 - Does he need an MEB?



Active Service Retirement vs. MEB

Per AR 635-40 Physical Evaluation for Retention, Retirement or Separation:

Paragraph 3-2 b. Processing for separation or retirement from active service.

(1) Disability compensation is not an entitlement acquired by reason of service-incurred illness or injury; rather, it is provided to Soldiers whose service is interrupted and they can no longer continue to reasonably perform because of a physical disability incurred or aggravated in service.

(2) When a Soldier is being processed for separation or retirement for reasons other than physical disability, continued performance of assigned duty commensurate with his or her rank or grade until the Soldier is scheduled for separation or retirement, creates a presumption that the Soldier is fit. The presumption of fitness may be overcome if the evidence establishes that—

(a) The Soldier was, in fact, physically unable to perform adequately the duties of his or her office, grade, rank or rating for a period of time because of disability. There must be a causative relationship between the less than adequate duty performance and the unfitting medical condition or conditions.

(b) An acute, grave illness or injury or other significant deterioration of the Soldier's physical condition occurred immediately prior to, or coincident with processing for separation or retirement for reasons other than physical disability and which rendered the Soldier unfit for further duty.



Active Service Retirement vs. MEB

Answer:

- Soldier should continue with their retirement processing
- An MEB is not required as the injury/illness did not affect the Soldier's ability to perform their job and is not acute or grave in nature
 - TRICARE coverage does not end
 - Surgery/Post Operative treatment will be available through TRICARE Prime or Standard and possibly through the VA medical system.
 - Medical documentation should be provided to the VA for possible inclusion in the VA disability rating



Deferred Retirements

- Soldiers who qualify for an Active Service Retirement who are not currently on Active Service
- Deferred Retirements are coordinated through the HRO/AGR Office.
- A Memorandum of Understanding should be signed when the AGR Soldier resigns their AGR tour.

Examples:

- AGR COL resigns AGR and becomes ATAG/TAG or GO
- AGR REFRADS (ASMB or RCP) continues as traditional drilling Soldier
- AGR REFRADS after 20 yrs + AS to take a Technician position



Website Resources

- **My Army Benefits** – one stop shop for all benefit questions, calculations and information.
 - **<http://myarmybenefits.us.army.mil/Home.html>**
- **Retirement Calculators** – besides the “My Army Benefits” calculator there are several other you should review to find the one that fits you and your Soldiers/retirees best. Below are some of the preferred calculators for Regular and Non-regular Retirements:
 - **http://myarmybenefits.us.army.mil/Home/Planning_Toolkits/Transitioning_and_Retirement.html**
 - **<https://w11.afpc.randolph.af.mil/RetSepCalcNET/default.aspx>**
 - **<https://www.hrc.army.mil/site/Reserve/soldierservices/retirement/index.htm>**



Top Three Take Aways

1. Retirement is a process - Not an event!
2. Be prepared! – Review your documents often
3. Give yourself plenty of time to process – You can only retire once!