



Training will begin soon ...

Thanks for joining HQ RIO for this virtual training session!

The chat function you see is moderated; if you post there, the other attendees won't see it until the moderators answer and make it public.

Please DO NOT POST QUESTIONS YET!

You should hear music and see this slide. If you do, you're good to go!

Having technical difficulty? Here are a few things to check:

- Try accessing this from a personal computer/smart phone.
- On a gov't computer? Turn OFF VPN.
- Is your sound turned up?
- Do you have a strong wifi signal?

If you have problems, fear not! This session is being recorded and will be available at the same link you used to get here.

We will go over the ROEs at the beginning of the training; until then, enjoy the tunes!

United States Air Force Reserve

Integrity - Service - Excellence

Retirement: What Reservists Need to Know



HQ RIO

ARPC Retirements

U.S. AIR FORCE



ROEs for Virtual Training

- **Microsoft Teams (CVR) Live Event**
- **Video and Audio are one-direction only**
- **The Q&A chat**
 - **PLEASE WAIT and post questions at the end** – we promise to answer them!
 - **Q&A is moderated**
 - **Replies may only be visible to the person who asked**
 - **Some will be posted for everyone to see**
 - **Stay in the training lane – watch giving TOO much info**
 - **Have a follow up? Use the REPLY function**
- **Recording is available after training is over**
 - **At the same link used to attend**



- **HQ RIO is at ARPC, Buckley AFB, Colo.**
- **The Talking Head – Lt Col Erin Karl, HQ RIO PAO ... and an IMA!**
- **The Moderator Team**
 - **HQ RIO Staff**
 - **Det Commanders/Superintendents/Staff**
 - **ARPC Retirements**



- **Qualifying for a reserve retirement**
- **Qualifying for an active duty retirement**
- **Sanctuary**
- **Reduced Retirement Age**
- **Applying for retirement**
- **Starting retirement pay**
- **Projecting your retirement benefits**



Qualifying for a Reserve Retirement

As of 27 May 2021

ANG/USAFR Point Credit Summary Inquiry (PCARS)

Point Credit Summary

Summary Information

Date Prepared:	27 MAY 2021
Duty Location:	BUCKLEY AFB CO 800110000
Name:	LTC ERIN M KARL
Address:	
PAS Code:	BU0MFWBF
SSAN:	
Retention/Retirement Date:	23 MAY
Closeout Date:	22 MAY 2020
Career Satisfactory Service:	190000
Statement Reason:	ANNUAL

Last R/R Year Points Earned

From Date:	23 MAY 2019
Thru Date:	22 MAY 2020
Active Duty Training:	0154
Inactive Duty Training:	0026
ECl:	0024
Membership:	015
Total Points:	00219
Total Points for Retirements:	00219
Satisfactory Service Years, Months, and Days:	010000

- **Must have at least 20 years of Satisfactory Service**
 - Check your PCARS
 - This shows 19 years of service (as of 22 May 2020)
 - This and Last R/R Year Points Earned updates about 60 days after the close out of the R/R year
 - Must have 50 points to qualify for a “good year” toward retirement
- **Can retire after 15 years with certain medical codes**



Reserve Retirement: Officers

- **Must retire by your Mandatory Separation Date (MSD)**
- **MSD is whichever of these two is earlier**
 - The first day of the first month after you turn 60 years old (SECAF waiver needed to exceed age 60)
- **OR**
- **Based on rank (includes time on the IRR) – COMMISSIONED time ... prior enlisted time doesn't count toward these limits**
 - Lt Col – 28 years
 - Col – 30 years
 - Brig Gen – 30 years and 30 days
 - Major/Lt Gen – 35 years and 30 days
- **Must have 10 years of commissioned service to retire as an officer**
- **To receive pay based on your last rank**
 - Lt Col and above must serve in the rank for 3 years
 - Majors and below must serve in the rank for 6 months



Reserve Retirement: Enlisted

- **Must retire by your High Year Tenure date (HYT)**

- Can be found on vMPF > Service History

- **HYT is whichever of these is earlier**

- The first day of the first month after you turn 60 years old

OR

- The first day of the first month after hitting 33 Years of creditable service

- You will receive retirement pay based on the last rank held

- Retirement order and ID will show **Highest Grade Held (HGH)**

- HGH determined at HQ ARPC

Record Review/Update

Service Information

The following information is provided from MilPDS. If you have questions about your service dates, please call the Total Force Service Center (TFSC) at:

- Commercial: 210-565-0102
- DSN: 665-0102
- Fax: 478-327-2215/DSN 497-2215
- Toll Free: 1-800-525-0102

Or submit your question to the TFSC via [Contact Us](#).

Name: Rank: SMS

Retirement Date (R/R):	25 JAN
Total Active Federal Military Service (TAFMS):	12 05 05
Date of Enlistment (DOE):	10 FEB 2020
Term of Enlistment (TOE):	6
Expiration Term of Service (ETS):	09 FEB 2026
Total Enlisted Military Service Date (TEMSD):	16 JUN 1999
Date Initially Entered Uniformed Service (DIEUS):	25 JAN 1999
Date Initially Entered Reserve Forces (DIERF):	05 FEB 2011
AFR High Year of Tenure (HYT) Date:	01 JUL 2032
Lost Time:	0
Satisfactory Service:	22 00 00
Service Component:	Reserve
Source of Enlistment:	VOL ENL IN A REG COMP
Military Service Obligation (MSO):	N/A
AGR Tour Start Date:	N/A
AGR Tour Stop Date:	N/A



- **Voluntary Retirement:**
 - **Start the vPC application can be started up to a year before the requested retirement date**
 - **If within 30 days of the requested retirement date, written request must be routed through your detachment**

- **Involuntary Retirement:**
 - **Happens automatically when you hit your HYT or MSD**
 - **Takes roughly 90-120 days for the retirement to process**



Qualifying for Active Duty Retirement

- There is no magic points total
- **Must accrue 20 years of Total Active Federal Military Service (TAFMS)**
 - Time on AD plus time on orders that add
 - AT/IDTs don't count
 - vMPF>Self-Service Actions>Record Review>Service
 - Shown in Years, Months, Days (5 years, 4 months, 11 days)
 - Cumulative
- **Include in your application**
 - DD Form 2656 – banking/retirement pay
 - Any current orders that will take you to/past your retirement date
 - Terminal leave
 - Permissive Leave
 - Out-processing/TMO
 - Ceremony Date



Retirement Date (R/R):	23 MAY
Total Active Federal Military Service (TAFMS):	05 04 11
Date Initially Entered Uniformed Service (DIEUS):	08 APR 1998
Date Initially Entered Reserve Forces (DIERF):	17 AUG 2002
Lost Time:	0
Satisfactory Service:	19 00 00
Service Component:	Reserve
Source of Commissioning:	USAF OTS GRADUATE
Military Service Obligation (MSO):	N/A
Total Federal Commissioned Service Date (TFCSD):	14 AUG 1998
Total Active Federal Commissioned Service Date (TAFCSO):	14 AUG 1998
AGR Tour Start Date:	N/A
AGR Tour Stop Date:	N/A



Active Duty Retirement

- **Headquarters assigned with 20 years TAFMS apply through HQ AFPC**
- **Everyone else apply through the vPC Action Request**
- **Officers – Time in Grade requirement**
 - **Voluntary Retirement**
 - **Major and below - 6 months active duty service**
 - **Lt Col and above - 3 years active duty service**
 - **Involuntary Separation**
 - **MSD or involuntary separation from AD**
 - **All officers - 6 months active duty service**



What about sanctuary?

- **What is sanctuary?**

- Law that states those who attains 18, but less than 20, years of service must remain on active duty unless they voluntarily separate, medically disqualified for continued service, or is separated or discharged for cause
- Designed to protect the member from being “forced out” before earning retirement
- **Not used to keep a member from earning a reserve or active duty retirement**
- Prompts a “sanctuary waiver” when going on orders during this time
 - Member waives the right to claim sanctuary while on those orders
 - You’ll work the number of days of the orders and not force the unit to keep you longer

- **Reserve Sanctuary**

- Occurs when the member is between 18 and 20 “good years” toward a reserve retirement

- **Active duty sanctuary**

- Occurs when the member is between 18 and 20 years of TAFMS



Reduced Retired Pay Age

- **Age at which retirement pay starts is reduced by three months for each cumulative 90 days of qualifying active duty performed within a fiscal year**
 - **Prior active duty time, Annual Tour, AGR doesn't count**
 - **MPA, RPA, some school tours count**
- **Qualifying active duty may be combined between consecutive fiscal years**
 - **Effective date of the law was Jan 29, 2008**
 - **Not retroactive (doesn't count for time prior to 2008)**
- **Lowest it can be reduced is age 50**
- **Submit vPC application no less than 6 months prior to retirement**
 - **DO NOT NEED TO SUBMIT ORDERS**
- **Be sure to keep track of all your participation for proper credit**
- **Don't wait to be contacted, use the online application, if you think you have eligible service, especially if you believe you are nearing pay age**



U.S. AIR FORCE

Reduced Retired Pay Age Application

Welcome, LTC ERIN KARL [Change My Default Home Page](#)

Alerts (1) [Expand/Collapse](#)

Chat with an Air Reserve Component (ARC) myPers Total Force Service Center Agent (Mon - Fri 0700 - 1700 hrs CDT)

Coronavirus (COVID-19) Guidance for Total Force
STOP MOVEMENT Travel Restrictions, Duty Status, Fitness and HR Information related to Novel Coronavirus outbreak. Click here for details.

I Would Like To...

- Air Force Reserve Individual Reservist Program
- HQ AFRC/A1 Messages
- Reserve Job Opportunities (TR, AGR, ART, IMA, PIRR and Civilian)
- RIO Reserve Pay
- Leave Carryover Guidance
- IR Travel Reimbursement Requests
- Access the vPC Dashboard
- Access to AGR Program Information and Vacancies
- Access Secure Apps (VMPF, PRDA) - CAC Only
- View My Records (PRDA)
- View My Current Retirement Points
- Access Reserve Reduced Retired Pay Age
- Medical Continuation
- Request a VA Home Loan Letter
- CY21 STEP II Guide
- STEP II Promotion Checklist

myPers

Dashboard

Role Filter: All [Role Filter Help](#) [myPers Home Page](#)

HQ AFRC will undergo a scheduled maintenance 5 Jun 21 from 0800 - 1600 EST, vPC may experience interruption during this time.

Overview | **Action Requests** | My Roles / Delegations

ACTIVE DUTY AF | **AIR RESERVE** | AIR NATIONAL GUARD

Online Services Component Default: Air Reserve [Action Requests Help](#)

Documents I've Requested
[Track Previous Support Requests](#)
 Need further assistance with a request not listed on this page?
[Create a New Support Request](#)

My Reports (updates and corrections)

- Request Personal Data Updates
- Update Civilian Employment Information (CEI)
- Update DEERS Information
- Request Duty History Changes or Corrections
- Update Missing Awards and Decorations Order History
- Request Military Service Date Changes and/or Corrections
- Request Retirement Points Corrections
- Review your Electronic Officer Selection Record (eOSR)
- Request Correction to my DD Form 214

My Official Military Personnel Record (view/request copy)

- View and Print Documents Online (.mil domain required)
- View Current Retirement Points
- Request a copy of your Performance Report
- Request a 20 Year Letter (reissue)
- Request a Mortgage Letter
- Request a Reduced Retired Pay Eligibility Date
- Request a VA Home Loan Letter
- Request a copy of your Federal Award or Decoration
- Request a list of your current Federal Awards and Decorations
- Request your DD Form 214, Certificate of Release or Discharge
- Request Other Documents (Select to view types and descriptions)
- Request a copy of your DD Form 215 (DD Form 214 Correction)
- Request a Post 9/11 GI-Bill Verification Letter

Evaluations (Overview)

- MPS or CSS Initiate Officer or Enlisted Performance Report
- Appeal an Evaluation
- Request a Shell on a Member
- Submit a Letter of Evaluation (AF Form 77)
- Submit an Education/Training Report (AF Form 475)

Officer Promotions (Overview)

- Submit a Letter to the Promotion Board (Officer)
- Submit a Board Certification (Officers)
- Request a post-Board Counseling (Officer)
- Accelerated and AGR Promotion Application

Federal Awards and Decorations (Overview)

- Nominate a Member for MSM, AFM, AFAM, AAM
- Submit a Military Outstanding Volunteer Service Medal (MOVSM)
- Combat Readiness Medal Certification
- Amend or Revoke a Federal Award or Decoration
- Deny Air Reserve Forces Meritorious Service Medal (ARFMSM)

Retirements (Overview)

- Apply for Retirement (Reserve, AGR, Mandatory Pay at Age 60)
- Notification of Eligibility for Retired Pay/RCSBP Package
- Request information on my current RCSBP Election
- Request Assistance on Retired Pay Issues
- Reserve Retirement Calculators
- RCSBP Calculator
- Reduced Retired Pay Age
- Show me my Retirement Application Submission Status

Force Development (Officer Overview) (Enlisted Overview)

- Reserve Developmental Education Designation Board (RDEDB)
- Reserve School Selection Board (RSSB)
- Reserve Officer Development Plan (R-ODP)
- Reserve Enlisted Development Plan (R-EDP)

- Log in to myPers and select **ACCESS THE vPC DASHBOARD**
- Go to the **ACTION REQUESTS** tab
- Select **REDUCED RETIRED PAY AGE**



Reduced Retired Pay Age Application

- Select YES on the pop ups, read the introduction, and initial it
- Select CONTINUE
- Member information is filled in, but can be edited
- If your PCARS is correct, you shouldn't need to submit any orders
- System pulls the duty type and number of days each pay period
- **QUALIFYING:** Has been reviewed and calculated
- **POTENTIALLY QUALIFYING:** Duty type is qualifying, but it hasn't yet been reviewed or calculated
- Scroll down for more details

Reduced Retired Pay Age Application CLICK TO REFRESH

Initiation For more information regarding Reduced Retirement, please [Click Here](#)

Privacy Act Disclaimer appropriate to the information displayed. "This contains information which must be protected IAW AFI 33-332 and DoD Regulation 5400.11; Privacy Act of 1974 as Amended Applies, and it is For Official Use Only (FOUO)." It must be protected or privacy act information removed prior to further disclosure.

[Contact Us](#)

Member Information

Name: LT COL ERIN M KARL Primary Email Address*

Primary Phone* Alternate Email Address

Mailing Address*

Qualifying Potentially Qualifying

Qualifying Orders that have been Verified

2 entries returned Reload

FY ^	Days	Prev B...	Adjust...	Need	Availa...	Borro...	Incre...	Balance Forward
2020	122		122	58	74	58	2	0
2021	74	-58	16	74		0	0	16



Reduced Retired Pay Age Application

- Estimate is based **ONLY** on reviewed entries (QUALIFYING)
- Scroll through the entries at the bottom
- If you see everything listed, but it's still **POTENTIALLY QUALIFYING**, you're good
- **QUALIFYING** pay periods are **GREEN**
- Pay period awaiting review are **BLACK**
- **NON QUALIFYING** (like AT) are **RED**

Days in Fiscal Year

14 entries returned

Year	Ref #	Days
2020	PCARS-8412	
2020	PCARS-8414	
2020	PCARS-8415	
2020	PCARS-8416	
2020	PCARS-8418	
2020	PCARS-8419	
2020	PCARS-8420	
2020	PCARS-8421	
2020	PCARS-8422	
2021	PCARS-6944	
2021	PCARS-6946	
2021	PCARS-6947	
2021	PCARS-6948	
2021	PCARS-6949	

Total 90 Day Increments (6 months)

Retired Pay Eligibility Dates

Original (60th Birthday):

Estimated RRP Date:

Please contact the Total Force Service Center at 1-800-525-0102 to verify RRP date

Your Potential RRP Date is based on active duty service that has not been verified as qualifying service.
Your Estimated RRP date is based on active duty service that has been verified as qualifying service.

Application Information

Application Date Status

Application Comments

Orders

- Below is a listing of orders that have been submitted as attachments and entered in the system by myPers - TFSC.
- Changes to PCARS tours must be requested through the PCARS change process.
- PCARS reference numbers may contain gaps and are referenced in the Summary table.
- Updated PCARS tour data is received on a weekly basis and will be reflected in the application.
- Click on a row to display the order remarks below the table.

90 entries returned

Order / Ref #	Duty Type	Start Date	End Date	Total Days	Status	Date Reviewed	Remarks
PCARS-8414	2-Special	5/1/2020	5/15/2020	15	Qualifying	5/27/2021	
PCARS-8415	2-Special	5/16/2020	5/22/2020	7	Qualifying	5/27/2021	
PCARS-8416	2-Special	5/23/2020	5/31/2020	9	Qualifying	5/27/2021	
PCARS-8418	2-Special	6/1/2020	6/15/2020	15	Qualifying	5/27/2021	
PCARS-8419	2-Special	6/16/2020	6/30/2020	15	Qualifying	5/27/2021	
PCARS-8420	2-Special	7/1/2020	7/15/2020	15	Qualifying	5/27/2021	
PCARS-8421	2-Special	7/16/2020	7/31/2020	16	Qualifying	5/27/2021	
PCARS-8422	2-Special	8/1/2020	8/15/2020	15	Qualifying	5/27/2021	
PCARS-8122	2-Special	8/16/2020	8/31/2020	16	Potentially Qual	5/27/2021	
PCARS-8124	2-Special	9/1/2020	9/15/2020	15	Potentially Qual	5/27/2021	
PCARS-8125	2-Special	9/16/2020	9/18/2020	3	Potentially Qual	5/27/2021	
PCARS-8126	4-Annual	9/20/2020	9/26/2020	7	Non Qualifying	5/27/2021	Duty Type
PCARS-8129	2-Special	10/1/2020	10/15/2020	15	Potentially Qual	5/27/2021	
PCARS-8130	2-Special	10/16/2020	10/31/2020	16	Potentially Qual	5/27/2021	

Remarks



Reduced Retired Pay Age Application

- If the list is missing pay periods that you think are QUALIFYING, upload them here and describe what they are
- Select SAVE/SUBMIT (select YES on the pop ups)
- Apply at any time, even if you plan to earn more qualifying time in the future
- Be SURE to apply at least 6 months before you plan to retire
- Check status on your vPC Worklist

Orders

- Below is a listing of orders that have been submitted as attachments and entered in the system by myPers - TFSC.
- Changes to PCARS tours must be requested through the PCARS change process.
- PCARS reference numbers may contain gaps and are referenced in the Summary table.
- Updated PCARS tour data is received on a weekly basis and will be reflected in the application.
- Click on a row to display the order remarks below the table.

90 entries returned

Order / Ref #	Duty Type	Start Date	End Date	Total Days	Status	Date Reviewed	Remarks
PCARS-8414	2-Special	5/1/2020	5/15/2020	15	Qualifying	5/27/2021	
PCARS-8415	2-Special	5/16/2020	5/22/2020	7	Qualifying	5/27/2021	
PCARS-8416	2-Special	5/23/2020	5/31/2020	9	Qualifying	5/27/2021	
PCARS-8418	2-Special	6/1/2020	6/15/2020	15	Qualifying	5/27/2021	
PCARS-8419	2-Special	6/16/2020	6/30/2020	15	Qualifying	5/27/2021	
PCARS-8420	2-Special	7/1/2020	7/15/2020	15	Qualifying	5/27/2021	
PCARS-8421	2-Special	7/16/2020	7/31/2020	16	Qualifying	5/27/2021	
PCARS-8422	2-Special	8/1/2020	8/15/2020	15	Qualifying	5/27/2021	
PCARS-8122	2-Special	8/16/2020	8/31/2020	16	Potentially Qual	5/27/2021	
PCARS-8124	2-Special	9/1/2020	9/15/2020	15	Potentially Qual	5/27/2021	
PCARS-8125	2-Special	9/16/2020	9/18/2020	3	Potentially Qual	5/27/2021	
PCARS-8126	4-Annual	9/20/2020	9/26/2020	7	Non Qualifying	5/27/2021	Duty Type
PCARS-8129	2-Special	10/1/2020	10/15/2020	15	Potentially Qual	5/27/2021	
PCARS-8130	2-Special	10/16/2020	10/31/2020	16	Potentially Qual	5/27/2021	

Remarks

Attachments

- Attach each order for qualifying active duty performed. (Recommended file types: .jpg or .pdf)
- Use a unique and descriptive filename for each attachment, (e.g. SMITH-OIF-16JUN04.PDF).
- When scanning documents use the Black and White setting at 150-300 DPI resolution to minimize attachment sizes.
- Files attached by myPers - TFSC, or associated with an order, i.e. Status = "Agent Only", may not be deleted or edited.
- Click on a row to display the attachment description below the table.

Table Filter Options (based on Review Status): New Reviewed All Maximum File Size (Mb): 2

0 entries returned

Attachment Name	Description	File Status	Date Added	Order #	Date Review
-----------------	-------------	-------------	------------	---------	-------------

Description

Add Delete Undo Display Edit Description

Save / Submit Close



Applying for Retirement

- **Apply as early as one year prior to your projected retirement date**
- **Retirement orders won't be cut until:**
 - You've earned 50 points for your 20th R/R year
 - Any orders you're currently serving are over
 - If you're still accruing points, the retirement calculations can't be finalized
- **Retirement date has to be AFTER the close out of your 20th R/R year**
- **If you had a bad year or sat on the IRR, that time won't count toward**
WHEN you're eligible to retire



U.S. AIR FORCE

Applying for Retirement

Overview | Worklist | Action Requests | My Roles / Delegations

ACTIVE DUTY AF | AIR RESERVE | AIR NATIONAL GUARD

Online Services Component Default | Air Reserve

Documents I've Requested
Track Previous Support Requests
Need further assistance with a request not listed on this page?
Create a New Support Request

My Records (updates and corrections)
- Request Personal Data Updates
- Update Civilian Employment Information (CEI)
- Update DEERS Information
- Request Duty History Changes or Corrections
- Update Missing Awards and Decorations Order History
- Request Military Service Date Changes and/or Corrections
- Request Retirement Points Corrections
- Review your Electronic Officer Selection Record (eOSR)
- Request Correction to my DD Form 214

My Official Military Personnel Record (view/request copy)
- View and Print Documents Online (mil domain required)
- View Current Retirement Points
- Request a copy of your Performance Report
- Request a 20 Year Letter (reusue)
- Request a Mortgage Letter
- Request a Reduced Retired Pay Eligibility Date
- Request a VA Home Loan Letter
- Request a copy of your Federal Award or Decoration
- Request a list of your current Federal Awards and Decorations
- Request your DD Form 214, Certificate of Release or Discharge

Evaluations (Overview)
- MPS or CSS Initiate Officer or Enlisted Performance Report
- Appeal an Evaluation
- Request a Shell on a Member
- Submit a Letter of Evaluation (AF Form 77)
- Submit an Education/Training Report (AF Form 475)

Officer Promotions (Overview)
- Submit a Letter to the Promotion Board (Officer)
- Submit a Board Certification (Officers)
- Request a post-Board Counseling (Officer)
- Accelerated and AGR Promotion Application

Federal Awards and Decorations (Overview)
- Nominate a Member for MSM, AFQM, AFAM, AAM
- Submit a Military Outstanding Volunteer Service Medal (MOV/SM)
- Combat Readiness Medal Certification
- Amend or Revoke a Federal Award or Decoration
- Deny Air Reserve Officer Intermediate Service Medal (ARISM)

Retirements (Overview)
- Apply for Retirement (Reserve, AGR, Mandatory, Pay at Age 60)
- Nominate a Member for Retired Pay (Reserve, AGR)
- Request information on my current RCSR/ Pension Election
- Request Assistance on Retired Pay Issues
- Reserve Retirement Calculators
- RCSR/ Pension Calculator
- Reduced Retired Pay Age
- Show me my Retirement Application Submission Status

- Apply via the ACTION REQUESTS section of vPC
- Select APPLY FOR RETIREMENT
 - Active duty retirement, too (even though it doesn't say that)
- READ EVERYTHING!
- Initial and select CONTINUE
- Print or PDF to have as a reference
- General officers apply through HAF/REG

myPers

Section 1 - Mandatory Separation Date/High Year Tenure Date

- If you have received a letter from HQ AFPC advising that you will be automatically transferred to the Retired Reserve on your mandatory separation date (MSD) or high year tenure date (HIT), you do not need to apply for retirement unless you wish to request an earlier date. Even though you are not required to apply for retirement, it is strongly recommended you use the Retirement Application to expedite the retirement process. Please review Section 2 and select the Retirement Type that best fits your situation. For your convenience, your MSD or HIT date is available to you in the application. If your retirement effective date is the same as your MSD or HIT, please click [here](#) to provide information for your retirement ceremony and certificate.

Section 2 - Retirement Introduction/Pre Application Checklist

The basic retirement categories for Air Force Reserve and Air National Guard personnel are as follows:

Reserve Retirement:

- You are eligible for Assignment or Transfer to the Retired Reserve if you have 30 satisfactory years of service. Reference AFM 36-3200, Service Retirement and AFM 36-3200, Separation and Retirement Procedures for Air National Guard and Reserve Personnel Members. If you are uncertain whether you have received your letter or do not have a copy you may submit a request on line using the vPC application at <https://gm.eusa.af.mil/retirement/app/process/retire/vpc>.
- Please sign your 30 Year Letter. In addition to protecting your retired pay entitlement, it is required as proof of eligibility for space available travel on military aircraft (AWD Regulation #61-1-R, Air Transportation Eligibility). You may submit a request on line using the vPC application at <https://gm.eusa.af.mil/retirement/app/process/retire/vpc> to verify total number of retirement points to determine your basic eligibility on the WHP under "Self-Service Actions." In WHP, click on "Personal Data," then "USAF/USARP Points Credit Summary Inquiry" (PCRS) and "Points Summary" which will provide you with your total "Satisfactory Service" and then click on "Service History" and at the bottom of the "Retire" column this will provide your "Total Retired Points."
- One more item you may want to check before deciding on your date is to review your entitlement information concerning the Reserve Component Survivor Benefits Program and the retirement pay calculation. You can access this information at <https://gm.eusa.af.mil/retirement/app/process/retire/vpc>.

Active Duty Military Retirement:

- To be eligible for an active duty military retirement, members must have accumulated 20 years of Total Active Federal Military Service (TAFMS). If members are officers and they wish to retire in their officer grade, they must also have 10 years of commissioned service. See AFM 36-3200, Service Retirement and AFM 36-3200, Separation and Retirement Procedures for Air National Guard and Reserve Personnel Members.
- To verify your TAFMS, you may submit a My Request using our vPC self-service application at <https://gm.eusa.af.mil/retirement/app/process/retire/vpc> or calculate it yourself by using the WHP under "Self-Service Actions." In WHP, click on "Personal Data," then "Record Review/Update," then click on "Service," on the first line you should find your "Total Active Federal Military Service Date (TAFMSD). Use your proposed retirement date and subtract it from your TAFMSD. This calculation only applies if you are currently on orders.
- To determine your retirement pay and Survivor Benefit Pay (SBP) you can do this by using the following website: <https://af.mil/afm36-3200-10/retirement/retirementcalculator.aspx>. If you do not know your "405 date," you can contact the Total Active Service Center - Denver (TASC) contact center: 800-445-6000 or 800-445-6100.
- If you apply for an active duty retirement, you must also fill out a DD Form 2856 for pay purposes and attach with your retirement application. You must complete Section II of the DD Form 2856. "Based on previous occurrences of improperly filled out forms, please follow the directions within the instructions link above for filling out the DD Form 2856 and make sure to upload the form into the attachment field within the application. Please include your active duty orders or your retirement may be delayed.
- Note: Section III Survivor Benefit Plan Spouse Consent - 10 U.S.C. Section 1448, requires that an otherwise eligible spouse consent if the member declines to elect SBP coverage, elects less than full coverage or elects child coverage only. See page 3 of the DD Form 2856 instructions.

Pay at Age 60 Request:

- You are approaching your 60th birthday and eligible to request your Retired Pay. You may submit an application up to 1 Year prior to your 60th birthday. In the application, your Requested Retirement Date should be your 60th birthday.
- If you are currently participating in the Air Force Reserve or Air National Guard please be aware your orders and pay requests will be delayed until all your points have been posted and an audit of your record has been completed.
- If you are in a Retired Reserve status, your application will not be reviewed any sooner than 4 months from your 60th birthday.
- You will need to attach a DD Form 2856 to your application for processing. You will not be able to submit your application without it.
- You may save your Pay Application to complete at a later date once you have selected a requested retirement date.

Pay at Reduced Retired Pay Age (RRPA):

- You are approaching your confirmed Reduced Retired Pay Age (RRPA) and are eligible to request your Retired Pay. You may submit an application up to 1 Year prior to your RRPA. In the application, your Requested Retirement Date should be equal to your confirmed RRPA or later.
- If you are unsure what your confirmed RRPA is, please call and click on the verification screen. Please change the WHP by using the pay down to Submitted by me. Then you will need to adjust the date, we recommend changing the year to 2029. Finally, click on refresh and your submitted RRPA application should be available to you.
- If you are currently participating in the Air Force Reserve or Air National Guard please be aware your orders and pay requests will be delayed until all your points have been posted and an audit of your record has been completed.
- If you are in a Retired Reserve status, your application will not be reviewed any sooner than 4 months from your RRPA.
- You will need to attach a DD Form 2856 to your application for processing. You will not be able to submit your application without it.
- If you have not submitted a RRPA application, you will need to go to the Action Request tab and under the Retirement menu you will find the Reduced Retired Pay Age application.

Initial Note:
 I understand and acknowledge the information in Section 1

Privacy Act Statement appropriate to the information displayed. This contains information which is protected by law (AFI 31-323 and DoD Regulation 5600.11). Privacy Act of 1974 as amended applies, and is for Official Use Only (FOUO). It must be protected or privacy act information removed prior to further disclosure.



Applying for Retirement

Section 3 - Pre-Application Checklist

- Your first step in completing a retirement request package is to determine an effective retirement date. This date must meet specific requirements that will be made available to you when you select "Elect an Effective Date of Retirement."
- Prior to applying for retirement, it is recommended you contact your immediate commander and supervisor, who will assist you with planning your retirement date. When deciding upon a retirement date, you should consider your immediate commander's recommendations.
- For continuing insurance: <https://www.insurance.af.mil/> program, VGLI is a pro coverage to renewable service.
- If you are requesting a provided. Recommend final approval authority.
- All military members becoming employed by click on the following link.
- Air Reserve Technicians Upon receipt of your ART Status.
- ANG Technicians: You to CPF to start fill active.
- Active Guard and Reserve required to attach copy not equal your request.
- If I elect to withdraw/ application for approval.
- As of 1 July 2002, Sect separated for Maximum accomplished for Guard qualified, unless the m vPC and select "I am a to have a retirement c
- There may be exceptio Force Service Center t

Initial Here:
 I understand and acknowledge the information in Section 3.

Section 4 - Retirement Eligibility

- To be eligible for Reserve retirement, you must meet the following requirements:
 - Complete 20 years of satisfactory service by earning at least 50 points a year, which include membership points
- To be eligible for an Active Duty Retirement, you must meet the following requirements:
 - 20 years of total active federal military service (TAFMS)
 - Officers who wish to retire in their officer grade must have 10 years of total active federal service (TAFCS)
- If you have less than 20 years of satisfactory service:
 - You must continue to participate until you meet these requirements
- Qualifying for Retired Pay at Age 60:
 - To be eligible for retired pay at age 60, one of the requirements is that you complete 20 years of satisfactory service. For each full year of satisfactory service you must earn at least 50 points, including membership points. If you have accrued 19 years and any number of months and days of satisfactory service remain in a participating status until you have reached 20 full years of satisfactory service, you must complete a partial year of satisfactory service. However, you must earn a prorated portion of the minimum, including membership points.
 - Example: You have 19 years 11 months and 23 days of satisfactory service as of 14 January 2002. Your minimum points required to receive credit for 7 days of service is 1 point. This point can be earned either by active duty or inactive duty. Your 20th year of satisfactory service would be 21 January 1999 and, your effective date of transfer to the Retired Reserve would be 22 January 1999.
- Categories of Personnel Who Are Not Eligible for Transfer to the Retired Reserve:
 - Commissioned officers of the Regular Air Force.
 - Members who were administratively discharged for cause.
 - Personnel who elected discharge or resigned their commission in lieu of transfer to the Retired Reserve (former members).
- If you need additional assistance, please contact the Total Force Service Center toll-free 1-800-525-0102 or you may submit a question via myPers.

Initial Here:
 I understand and acknowledge the information in Section 4.

Section 5 - Retirement Restrictions

- Factors that preclude a member from being approved for an effective retirement date are:
 - The eligibility criteria mentioned on the previous page titled "Eligibility" has not been met
 - Applicant has already submitted an application for retirement
 - Applicant is under investigation or pending involuntary separation
 - Applicant is affected by Stop Loss provisions
 - A member's Component and/or Functional category is not commensurate
 - Reserve Service Commitment (RSC)
 - ANG Service Commitment
- Note: Examine the application for a withdrawal, cancellation or change of retirement effective date
- You need to consider your retirement effective date carefully before completing this application for retirement. Requests for changes/cancellation of a retirement should not be taken light of retirement effective date or cancellation of your retirement request you application.
- A withdrawal, cancellation or change in a retirement effective date is initial justification, through the appropriate chain of command. The request must or designee (the Program Manager for IMAs) that coordinated off on the or with appropriate justification and endorsements, is forwarded through the (TFSC) via this application to HQ ARPC/DPTR for approval. All requests must effective date.
- If you request to withdraw, cancel or change a retirement effective date v retirement date, you will need to submit a "New Support Request" outside Instructions to request a withdrawal, cancellation or change of retirement provided within the application.

Initial Here:

I understand and acknowledge the information in Section 5.

Requests received after the effective date cannot be worked without SAF or requests must include sufficient justification with appropriate written document taking final action (i.e., approving request or forwarding recommendation to obtain a legal review from HQ ARPC/JA).

Initial Here:
 I understand and acknowledge the information in Section 6.

Section 7 - Choosing an Effective Retirement Date

- For Active Guard Reserve (AGR) applying for retirement you may apply for retirement no later than 1 year from the desired retirement date, but no less than 120 days before your requested retirement effective date (this applies to both a Reserve or Active Duty retirement).

Note: For an Active Duty retirement, you should allow at least 4 months, including the desired amount of terminal leave and Permissive Temporary Duty (PTDY), for processing your application and issuing orders. (EXAMPLE: If your requested retirement date is 1 July, and you want 30 days of terminal leave and 20 days PTDY, you will submit your application no later than 11 Jan.) Otherwise, you might not receive your retirement orders before the date you are scheduled to depart on terminal leave. Your commander must authorize terminal leave. Approval is not automatic. You may not request a retirement extension nor withdraw your application solely to take terminal leave. Enlisted members must ask for a retirement date that falls within their current enlistment or extension of enlistment.

For a Reserve retirement, you may not be authorized to take PTDY or terminal leave in conjunction with a reserve retirement. You should plan on using your personal leave prior to your retirement effective date. Please coordinate this with your supervisor.

- Officers with 20 years of active service who wish to retire before completing required years of active commissioned service must retire in enlisted status. [AFI 36-2002](#), Separating Commissioned Officers, [AFI 36-2002](#), Regular Air Force and Special Category Accessions, for requesting separation in order to enlist in the Regular Air Force for the purpose of retirement.
- If you are an Air National Guard member in a "Traditional" status or a Military Technician, you must submit your request no earlier than 1 year yet no later than 6 months prior to the requested effective date.
- If you are a Traditional Reservist, Air Reserve Technician or an IMA, your effective date of retirement must be at least 6 months but no later than 1 year from your date of application for retirement. You may request a waiver to have a retirement effective date that is earlier than 6 months from your application for retirement. If you desire a waiver, your request for a waiver must be submitted with your application.
- If you are an Individual Ready Reservist (IRR) or Standby, application for maximum age, Mandatory Separation Date (MSD) for officers or enlisted High Year Tenure Date (HYTD) (AFR only), or those ARC officers twice deferred for promotion will automatically be transferred to the retired reserve, if qualified, unless the member applies to be discharged or wants to retire prior to their MSD or HYTD.
- Ensure you have contacted the reenlistment/extension Office of Primary Responsibility (OPR) if the need of an extension to your current enlistment. If an unspecified period of time is required, conditional on transfer to the Retired Reserve.

ANG Only: ANG members within 12 to 6 months of their Expiration Term of Service (ETS): You must establish your "Retirement Effective Date" as the same date as your ETS date. ARPC will place you in the Retired Reserves on the date of your ETS. Your date of separation from the ANG will be established as the date prior to your ETS. Example: I'm applying for retirement, the current date is 10 Jan 2010, my ETS is 30 Oct 2010. My requested "Retirement Effective Date" will be 30 Oct 2010. My Date of Separation from the ANG will be 29 Oct 2010.

Initial Here:
 I understand and acknowledge the information in Section 7.

• READ EVERYTHING

- Section 3 is a checklist of what you need and when you need to do it
- Section 4 covers eligibility
- Section 5 covers any restrictions
- Sections 6 and 7 cover information about the retirement effective date

• Initial each and select CONTINUE



Applying for Retirement

- **READ EVERYTHING**
- **Select the appropriate action**
 - Reserve Retirement
 - Active Duty Retirement
- **Some information is prefilled**
- **Select your MSD/HYT (pre-filled)**
- **OR enter the date you want your retirement to be effective**
- **Your ETS date can be found in the vMPF**

Retirement Application

The next step in the online retirement process is to complete and submit a Retirement Application. Before your Retirement Application is processed, Air Force Reserve or Air National Guard members MUST coordinate with your Unit and/or Wing Commander (CC); Individual Mobilization Augmentee (IMA) members MUST coordinate with your Program Manager. NOTE: The system will automatically delete an incomplete application after one (1) year of your 60th birthday.

Active Duty Pay
Members applying for Active Duty pay must complete a Data for Payment of Retired Personnel (DD Form 2656). This form collects information needed to establish a retired/retainer pay account, designate beneficiaries for Survivor Benefit Plan electors, determine Federal tax withholding and establish payee address information.

To apply for Active Duty pay:

1. Complete a DD Form 2656. There is a link to a blank DD Form 2656 (and instructions) within the Retirements Application
2. Upload the completed DD Form 2656 to your Retirement Application. Use the required attachments field at the end of the Retirement Application to upload your completed DD Form 2656

Tips and General Information:

- If the member elects to retire on their MSD then the retirement application is sent directly to ARPC
- Read the instructions and Privacy Act Statement carefully before completing the DD Form 2656
- Complete Section II - Direct Deposit/Electronic Fund Transfer Information. This section MUST be completed as your net retired/retainer pay must be sent to your financial institution by direct deposit/electronic fund transfer (DD/EFT)
- Provide the Routing Transit Number (RTN) and account number of your financial institution
- Consider and elect your Options for the Survivor Benefit Plan (SBP)
- Advise the Defense Finance and Accounting Service (DFAS)-Cleveland of any changes to your marital/family status, address or banking/financial institution/direct deposit information

Application information v1.2

Retirement Type*

Reserve Retirement
 Active Duty Retirement (20 or more years of Federal Active Military Service)
 RRP (Reduced Retirement Pay Age)
 Age 60 Retirement

Air Reserve/National Guard Technician*

Mandatory Separation Date (MSD)/High Year Tenure Date (HYTD) ⓘ
 (mm/dd/yyyy)

Expiration Term of Service (ETS) Date* ⓘ

Requested Retire Date * ⓘ ⓘ
 (mm/dd/yyyy)

Your Current Grade is Your Grade Effective Date is:

Is this your Highest Grade held?* Yes No



Applying for Retirement

- **Make sure your contact information is accurate**
- **Routes first to your detachment commander for coordination**
- **Attach the following, if applicable:**
 - **your DD2656 (reduced retirement age)**
 - **Medical documents if retiring early due to medical issues**

Requested Retire Date * (mm/dd/yyyy)

Your Current Grade is Your Grade Effective Date is:

Is this your Highest Grade held? * Yes No

Contact Information

Home Telephone* Alternate Telephone
(No DSN, Commercial phone or) (No DSN, Commercial phone or)

Military Email* Alternate Email

Residential Address*

Mailing Address
 Same as Residential Address:
 Yes

Spouse's Name Option?

Unit Information

Would you like a ceremony? * Yes No

Required Documents

Please attach the required 2656 document for RRPA, Age 60 and Active Duty Requests here

* Attach required documents (Do not attach any documents that contain Protected Health Information/PHI)

Table has not been loaded

Attachment Label	File Name	Type
Blank DD2656 Link to Blank DD2656		

Coordinations

If the Coordinator is unavailable for you to select, you may click Submit. Otherwise, you will need to make a Coordinator selection, usually the Unit Commander. Your Retirement application will be automatically routed through your coordination chain for review and approval. Please review a report summary from the vPC Worklist Dashboard if you have questions regarding the status of your application. Inquiries for applications sent directly to ARPC may be submitted via myPers. Please include RET reference number in the subject line of your myPers incident to prevent processing delays in responding to your question.

Coordinations*



Tracking your Retirement Application

- Select **SHOW ME MY RETIREMENT APPLICATION SUBMISSION STATUS** from the **ACTION REQUESTS** tab in vPC
- Each step will be marked to show how far it's gone
- If you are on orders still, the orders won't be cut until orders are complete. This allows for the final pay calculations

The screenshot displays the 'myPers' Retirement Application Progress Bar. The progress bar consists of 11 steps, each represented by a box. The steps are: Coordination, Received by ARPC, Pending Audit, Assigned to Technician, Orders Requested, Orders Completed, Application Processed, Sent to DFAS, Certificate Requested, Certificate Mailed, and Completed. The 'Completed' step is marked with a blue circle containing a white exclamation mark. Below the progress bar, there are input fields for 'DFAS Reference #' and 'Certificate Incident #'. A note at the bottom states: 'The Progress Bar may not be visible after the Retirement Application is Processed. To view the status of your Retirement Application, go to the Action Request Tab and select the Retirement Application Status Link found in the Retirements Section. Click the link to select the incident listed and the status bar auto updates with the current status for your incident.'



- **When do you start getting reserve retirement pay?**
 - **Age 60**
 - **Reduced Retirement Age (if applied for)**
 - **Work past age 60?**
 - **The points still count**
-



Application Information v1.2

Retirement Type*

Reserve Retirement

Active Duty Retirement (20 or more years of Federal Active Military Service)

RRP (Reduced Retirement Pay Age)

Age 60 Retirement

Save and Exit Submit Exit

Note: A red 'or' with arrows points to the RRP and Age 60 Retirement options.

- **For a reserve retirement, pay won't begin until you apply; it's not automatic**
- **Submit request 4 months prior to effective pay date**
- **Submit via vPC (same link used to apply for retirement)**
- **Make sure you create a username and password!**
- **6 year statute of limitations – Barring Act**
 - **If you fail to start your retirement pay on time, when you do the back pay will only cover up to 6 years**



U.S. AIR FORCE

MyAirForceBenefits.us.af.mil

- Official Air Force website
- Pulls info from MilPDS
- **CALCULATORS!**
- CAC-enabled
- Non-.mil network is fine

myairforcebenefits.us.af.mil

MYAIRFORCEBENEFITS

Home Benefit Library Benefit Calculators News Help Search

Stay up to date with the Official Air Force COVID-19 guidance. Call the MyAirForceBenefits Help Desk at 888-721-2769 for military benefit questions.

May is Military Appreciation Month-- Thank you to all Airmen past and present

Find benefits offered by the state where you live or serve

MyAirForceBenefits is an Official Air Force Benefits Website

Finding Your Benefits is as Easy as 1 - 2 - 3!

- ▶ Browse Over 180 Fact Sheets for Benefit Eligibility and Highlights
- ▶ Calculate Estimates of Your Survivor and Survivor Education Benefits
- ▶ Forecast Your Retirement Benefits

Special information is provided for severely injured Airmen and their families in the Wounded, Ill and Injured section of the site and for surviving family members of fallen Airmen in the Casualty and Survivor Assistance section. If you have questions or comments please contact us.

Stay in, stay well and stay informed

Life in the time of Coronavirus (COVID-19)

MyAirForceBenefits contains a wealth of information on the benefits available to Airmen and their Families from the time they enter the

Planning and Assistance

- Transition and Retirement Planning
- Survivor Benefits Planning
- Blended Retirement Calculator
- Casualty and Survivor Assistance
- Air Force Personnel Center

Featured Videos

- Introduction to MyAirForceBenefits
- Benefit Library Introduction
- Calculator Demonstration

DS Logon

A CAC or DS Logon Premium Account is required to access the MyAirForceBenefits Calculators.

Register for DS Logon



Reserve Retirement Calculator

- Automatically populated, but ...
- Go through each item to ensure it's correct, if not, change it
- PCARS date is when the totals were last calculated : 22 May 2020 for me
- Officers: the MSD may be your 60th birthday, so change it if needed
- Enlisted: Enter your HYT date in the MSD field
- Create different scenarios to project your retirement
 - Higher rank?
 - Full time orders?
 - Reduced Retirement Age?
 - Deployments?

Current Personal and Military Data	
Name *	ERIN M KARL
Grade * ⓘ	O5
Date of Rank * ⓘ ⓘ	04 Nov 2016
Previous Grade ⓘ	O4
Previous Date of Rank ⓘ	05 Apr 2010
Date of Birth *	20 Jan 1974
DIEMS/DIEUS * ⓘ ⓘ	08 Apr 1998
Pay Date * ⓘ ⓘ	30 Apr 1998

Retirement/Separation Projections (Reserve Component)	
Current Points* ⓘ ⓘ	2954
Under which Retirement System are you serving? ⓘ	High-3 Legacy System
Do you plan to Retire or Separate? ⓘ	Retire
Current Number of Good Years* ⓘ ⓘ	19
Point Credit Summary Date (Most recent Points Statement ending date) ⓘ	
Projected Points at Time of Retirement	
<i>The fields below are intended to help you project the number of Points you will have at Retirement.</i>	
Date you intend to transfer to Retired Reserve* ⓘ ⓘ	
Number of Months of Qualifying Active Duty in support of Contingency Operations (after 28 Jan 2008, but before today) ⓘ ⓘ	
Projected Future/Additional Reserve Component Years/Months of Service from last Point Credit Summary date* ⓘ ⓘ	YRS MOS
Of Future/Additional Years/Months, Years Spent on Mobilization Tours* ⓘ	
Additional Points (Schools, Extended AT/ADT/ADSW, Correspondence Courses) ⓘ ⓘ	
Total Projected Points at Retirement ⓘ	2954
Projected Rank on Retirement* ⓘ	O5
Projected Date of Rank* ⓘ	04 Nov 2016
20-Year-Letter Date* ⓘ ⓘ	27 May 2022
Mandatory Separation Date (MSD)* ⓘ ⓘ	1 Feb 2034
Retired Pay Eligibility Date (RPED)* ⓘ ⓘ	20 Jan 2034

NOTE: If you are an AGR or were to leave the Guard/Reserves and join the Regular Air Force, we can compute a projected Reserve Component to Active Duty Retirement for you.



U.S. AIR FORCE

Reserve Retirement Calculator-full scenario

- Current points are from the last calculated R/R year
- Scenario:
 - Not making O-6
 - Retiring at my MSD
 - Working “full time” for an additional 5 years total
 - Collect retirement at age 54
- Additional points:
- Don’t calculate earning more than 365 per year, so a year of RPA would equal 365-51 points

Current Personal and Military Data	
Name *	ERIN M KARL
Grade * ⓘ	O5
Date of Rank * ⓘ ⓘ	04 Nov 2016
Previous Grade ⓘ	O4
Previous Date of Rank ⓘ	05 Apr 2010
Date of Birth *	20 Jan 1974
DIEMS/DIEUS * ⓘ ⓘ	08 Apr 1998
Pay Date * ⓘ ⓘ	30 Apr 1998

Retirement/Separation Projections (Reserve Component)	
Current Points* ⓘ ⓘ	2954
Under which Retirement System are you serving? ⓘ	High-3 Legacy System
Do you plan to Retire or Separate? ⓘ	Retire
Current Number of Good Years* ⓘ ⓘ	19
Point Credit Summary Date (Most recent Points Statement ending date) ⓘ	22 May 2020

Projected Points at Time of Retirement	
<i>The fields below are intended to help you project the number of Points you will have at Retirement.</i>	
Date you intend to transfer to Retired Reserve* ⓘ ⓘ	1 Apr 2026
Number of Months of Qualifying Active Duty in support of Contingency Operations (after 28 Jan 2008, but before today) ⓘ ⓘ	0
Projected Future/Additional Reserve Component Years/Months of Service from last Point Credit Summary date* ⓘ ⓘ	5 YRS 11 MOS
Of Future/Additional Years/Months, Years Spent on Mobilization Tours* ⓘ	0
Additional Points (Schools, Extended AT/ADT/ADSW, Correspondence Courses) ⓘ ⓘ	1570

Total Projected Points at Retirement ⓘ	4968
---	-------------

Projected Rank on Retirement* ⓘ	O5
Projected Date of Rank* ⓘ	04 Nov 2016
20-Year-Letter Date* ⓘ ⓘ	22 May 2021
Mandatory Separation Date (MSD)* ⓘ ⓘ	1 Apr 2026
Retired Pay Eligibility Date (RPED)* ⓘ ⓘ	20 Jan 2028

NOTE: If you are an AGR or were to leave the Guard/Reserves and join the Regular Air Force, we can compute a projected [Reserve Component to Active Duty Retirement](#) for you.



Reserve Retirement Calculator-estimated pay

- Amounts are in “today’s dollars”
- From here you can calculate your Reserve Component Survivor Benefit Plan premium and your Survivor Benefits
- Print the calculator and results to PDF so you can save them

Retirement Report: Retired Pay Calculator

Estimated Retired Pay (High 3 Legacy Retirement System)

Grade	Points	High-3 Monthly Average		Multiplier		Monthly Retired Pay
O5	04968	10,111.20	x	0.3450	=	\$3,488

- All calculations are made in today's dollars and the current pay table extended out to the date of retirement or adjusted Retired Pay Eligibility Date. The amounts are pre-tax and not adjusted to inflation or changes in COLA. Also, transfer to the Retired Reserve not Discharge is assumed. If you would like to compare this report with others, please download and/or print.
- Reserve Retirement Pay is not payable until age 60 although transfer to the Retired Reserve may occur anytime after 20 creditable retirement years are served and Service member receives a 20 year letter. When certain criteria are met retirement pay may be payable prior to age 60. See U.S. code Title 10, Part II, chapter 1223, section 12731(f)(2).

[Show](#) the Previous 36 Months of Pay used to determine your High-3 monthly average

[Show](#) the Personal and Military Data used to determine your Retirement Benefits Estimate

If you would like to compare this report with others, please download and/or print.
If you require assistance in interpreting your report or have any other questions, please [Contact Us](#).

Your retired pay stops when you die. You may enroll in the Reserve Component Survivor Benefit Plan (RCSBP) when you receive your 20-Year Letter (Notice of Eligibility) and designate a portion of your retired pay that you wish to be paid to your eligible survivors. A premium will be deducted from your retired pay depending on the RCSBP Option you choose and your beneficiary designation.

CALCULATE RCSBP PREMIUM ESTIMATE

[Back to My Information](#) [Estimate Survivor Benefits](#)



Other things to know/research

- **Converting an AD retirement to a reserve retirement**
 - If you make rank as a reservist, it may be financially advantageous to convert
 - Contact ARPC retirements
- **Survivor Benefit Plan**
 - Info on MyAirForceBenefits
- **Divorce**
 - Submit divorce decree/agreement to DFAS
 - They do the math



What questions do you have?

U.S. AIR FORCE

- We will keep this meeting open as long as necessary to answer all your questions in the chat
- A recording will be available at the same link you used to attend ... spread the word; share this training with others!
- Slides available on the training page of the HQ RIO website

<https://www.hqrio.afrc.af.mil/Training/>