



U.S. ARMY

MyArmyBenefits

The official military benefits website of the U.S. Army



- ★ Home
- ★ Benefit Library ▾
- ★ Benefit Calculators ▾
- ★ Media Kit
- ★ News
- ★ Help ▾

See the links below for up-to-date resources and news regarding COVID-19. For military benefit questions, contact the MyArmyBenefits Help Desk at 888-721-ARMY.



CALCULATE YOUR SURVIVOR BENEFITS

Estimate your survivor benefit annuity stream to help plan your family's financial future. Use the "what if" feature to see how life events change the income stream.

MyArmyBenefits--the Official Benefits Website for Soldiers, Veterans, Retirees & Families

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

PLANNING AND ASSISTANCE



Transition and Retirement Planning



Survivor Benefits Planning



Blended Retirement Calculator



Casualty and Survivor Assistance

Army Benefits Center--Civilian

FEATURED VIDEOS



MAB Introduction



Army Benefits Library



Army Benefits Calculator



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- ★ Home
- ★ **Benefit Library** ▾
- ★ Benefit Calculators ▾
- ★ Media Kit
- ★ News
- ★ Help ▾

Search



Federal Benefits

- Federal Benefits ▸
- State/Territory Benefits
- Resource Locator

- By Component
- By Life Event
- A to Z

State/Territory Benefits

Resource Locator

Home / Benefit Library

Benefit Library



Federal Benefits

View fact sheets for all Federal Benefits available to Soldiers and Families sorted by Category, by Component, by Life Event, and listed alphabetically. Eligibility for any benefit or service is based on current Army, DoD and/or VA regulation. Therefore, additional categories of non-Army personnel (from sister services or other federal agencies, for example) may be eligible for such benefits. As such, personnel may wish to review applicable AR and DoD regulations, and VA policies.

State/Territory Benefits

View fact sheets that contain benefit information for each U.S. State and Territory.

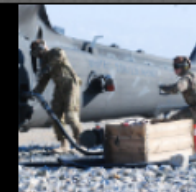
Resource Locator

Use the Resource Locator to find locations where benefits services are provided in each

BENEFITS FACTS

ACS

MORE



Army Community Service helps Soldiers and Families by providing vital services and information during war and peace.

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10

FEATURED: REUNION



The return home from combat can often leave servicemembers feeling out of place with the most important people in their lives - their families.

"In deployment, Soldiers grow accustomed to a new lifestyle and a new 'family' - those buddies that bond together to defend each other," said Maj. Ken Williams, 14th Military Police Brigade chaplain. "This lifestyle change is prolonged and becomes familiar, i.e., the new normal."

Federal Fact Sheets



MyArmyBenefits

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- ★ Home
- ★ Benefit Library ▾
- ★ Benefit Calculators ▾
- ★ Media Kit
- ★ News
- ★ Help ▾

Federal Benefits

- By Category
- By Component
- By Life Event
- A to Z

State/Territory Benefits

Resource Locator

[Home](#) / [Benefit Library](#) / [Federal Benefits](#) / [DoD Disability Retired Pay](#)

DoD Disability Retired Pay

The Department of Defense (DoD) compensates Soldiers who are retired for physical disability (Title 10 USC Ch. 61). The Secretary of the Army (SA) may retire a regular component Soldier who is deemed physically unfit to perform their duties as the result of an injury incurred in the line of duty. To qualify for disability retirement, the Soldier must have completed at least 20 years of creditable service , in accordance with **10 USC 1208**, or have service-connected disabilities that caused the Soldier to be unfit for duty and amount to a combined disability rating of 30 percent or more. The 20-year threshold established by **10 USC 1208** includes Reserve "equivalent duty service" (the product of the Soldier's membership and Inactive Duty Training (IDT) points divided by 360). This service is applicable to Regular Soldiers with former Reserve Service.

- [Regular Army: Active Duty](#)
- [Regular Army: Retired](#)
- [Army National Guard: Active Duty Under Title 10 USC or Title 32 USC \(Full-Time National Guard Duty\)](#)
- [Army National Guard: State Active Duty](#)
- [Army National Guard: Drilling](#)
- [Army National Guard: Retired](#)
- [Army Reserve: Active Duty](#)
- [Army Reserve: Drilling](#)
- [Army Reserve: Retired](#)

BENEFITS FACTS

ACS

[MORE](#)



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[1](#) [2](#) [3](#) [4](#) [5](#) [6](#) [7](#) [8](#) [9](#) [10](#)

FEATURED: REUNION



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with the most important people in their lives - their families.

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3

Federal Fact Sheets—Army Reserve Drilling View

The screenshot shows the MyArmyBenefits website interface. At the top, there is a navigation bar with the MyArmyBenefits logo and the text "The official military benefits website of the U.S. Army". Below the navigation bar, there is a search bar and a list of navigation links: Home, Benefit Library, Benefit Calculators, Media Kit, News, and Help. The main content area is titled "DoD Disability Retired Pay" and includes a sub-section for "Army Reserve: Drilling". A "Benefit Fact Sheet" section is visible, along with social media sharing icons. A yellow callout box highlights the "Additional Information" section, which provides links to DoD web links, an online resource for Americans with Disabilities, and the DoD Office of Warrior Care and Army Recovery Care Program. The document review date is also highlighted in red text.

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★ Home ★ Benefit Library ★ Benefit Calculators ★ Media Kit ★ News ★ Help

Search

Federal Benefits

- By Category
- By Component
- By Life Event
- A to Z

State/Territory Benefits

Resource Locator

Home / Benefit Library / Federal Benefits / DoD Disability Retired Pay

DoD Disability Retired Pay

Army Reserve: Drilling

Benefit Fact Sheet

f t in

Summary

The Department of Defense (DoD) compensates Soldiers who are retired for physical disability (Title 10 USC Ch. 61). The Secretary of the Army (SA) may retire a regular component Soldier who is deemed physically unfit to perform their duties as the result of an injury incurred in the line of duty. To qualify for disability retirement, the Soldier must have completed at least 20 years of creditable service, in accordance with [10 USC 1208](#), or have service-connected disabilities that caused the Soldier to be unfit for duty and amount to a combined disability rating of 30 percent or more.

The 20-year threshold establishes the minimum length of a Soldier's membership and Inactive National Guard (ING) or Army Reserve (AR) service. Soldiers with former Reserve Service are eligible for disability retirement.

Eligibility

Army Reserve Soldiers on drill status are eligible for disability retirement if they are determined unfit for a permanent disability while performing active duty or while performing the following activities:

- ★ Traveling directly to or from a duty station
- ★ After 23 Sep 1996, an injury or disease while remaining overnight in quarters or while remaining overnight in quarters while performing active duty training in certain circumstances, including reasonable commuting to and from quarters

Soldiers with medical conditions that are not service-connected without referral into the DoD Disability Retirement Program must complete 180 days of the Soldier's initial entry on active duty or inactive duty for training or full-time Army Reserve duty. The following criteria must be met:

Additional Information

For more information, visit the following DoD web links to obtain the DoD disability directive, instruction, and policy memorandums modifying this document:

<https://www.esd.whs.mil/Portals/54/Documents/DD/issuances/dodi/133218p.pdf>

Online Resource for Americans with Disabilities:
<https://www.dol.gov/agencies/odep/topics>

DoD Office of Warrior Care:
<https://warriorcare.dodlive.mil/>

Army Recovery Care Program:
<https://www.arcp.army.mil>

Document Review Date: 09 December 2021



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- ★ Home
- ★ Benefit Library ▾
- ★ Benefit Calculators ▾
- ★ Media Kit
- ★ News
- ★ Help ▾

Federal Benefits

- By Category
- By Component
- By Life Event
- A to Z

State/Territory Benefits

Resource Locator

[Home](#) / [Benefit Library](#) / [State/Territory Benefits](#)

Due to minimal manning and closures as a result of COVID-19, please contact office prior to visiting the location.

State/Territory Benefits

To view the benefits available to you by each U.S. state or territory, click on the map below or select from the drop down menu. State benefits include tax benefits, education benefits, employment benefits, health insurance benefits, and more. Each fact sheet contains details of the benefits available and eligibility to Soldiers and family members.

State/Territory ▾



BENEFITS FACTS

DTAP

MORE



The Department of Defense Transition Assistance Program (DoD-TAP) provides information, access to important documents, and training to ensure Service members separating from Active Duty are prepared for their next step in life - whether pursuing additional education, finding a job in the public

1 2 3 4 5 6 7 8 9 10

FEATURED: REUNION



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5

State Fact Sheets—State View

The screenshot displays the MyArmyBenefits website interface. At the top left is the U.S. Army logo, followed by the title "MyArmyBenefits" in large yellow font and the subtitle "The official military benefits website of the U.S. Army". A navigation bar contains links for Home, Benefit Library, Benefit Calculators, Media Kit, News, and Help. A search bar is located on the right. The main content area shows a breadcrumb trail: Home / Benefit Library / State/Territory Benefits / Texas. The left sidebar lists navigation options: Federal Benefits, By Category, By Component, By Life Event, A to Z, State/Territory Benefits (highlighted), and Resource Locator. The main heading is "Texas Military and Veterans Benefits", with social media icons for Facebook, Twitter, LinkedIn, and Print. A list of benefit categories is provided, including State Taxes, Education Benefits, Employment Benefits, Unemployment Compensation Benefits, Department of Motor Vehicles (DMV) Benefits, Health Insurance Benefits, Parks and Recreation Benefits, Texas Military Resource Locator, Miscellaneous Benefits, Veterans Administration (VA) Medical Facilities, and Resources. A summary paragraph states: "Summary of Texas Military and Veterans Benefits: Texas offers many special benefits for its military Service members and Veterans including property tax exemptions, state retirement benefits, Veterans Land Board loan program, Texas National Guard Tuition Scholarship Program, Veterans employment preference, vehicle license plates, as well as hunting and fishing License privileges to name a few. Eligibility for some benefits may depend on residency, military component and Veteran disability status." At the bottom, there is a "Welcome to Texas" sign featuring the state flag.

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★ Home ★ Benefit Library ★ Benefit Calculators ★ Media Kit ★ News ★ Help

Search

Home / Benefit Library / State/Territory Benefits / Texas

Federal Benefits

- By Category
- By Component
- By Life Event
- A to Z

State/Territory Benefits

Resource Locator

Texas Military and Veterans Benefits


f t in

- State Taxes
- Education Benefits
- Employment Benefits
- Unemployment Compensation Benefits
- Department of Motor Vehicles (DMV) Benefits
- Health Insurance Benefits
- Parks and Recreation Benefits
- Texas Military Resource Locator
- Miscellaneous Benefits
- Veterans Administration (VA) Medical Facilities
- Resources

Summary of Texas Military and Veterans Benefits: Texas offers many special benefits for its military Service members and Veterans including property tax exemptions, state retirement benefits, Veterans Land Board loan program, Texas National Guard Tuition Scholarship Program, Veterans employment preference, vehicle license plates, as well as hunting and fishing License privileges to name a few. Eligibility for some benefits may depend on residency, military component and Veteran disability status.


Welcome to Texas

Resource Locator



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- ★ Home
- ★ Benefit Library ▾
- ★ Benefit Calculators ▾
- ★ Media Kit
- ★ News
- ★ Help ▾

Federal Benefits

- By Category
- By Component
- By Life Event
- A to Z

State/Territory Benefits

Resource Locator

[Home](#) / [Benefit Library](#) / [Resource Locator](#)

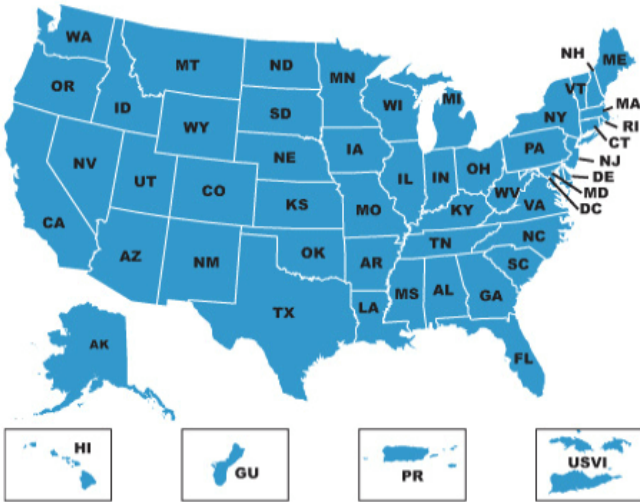
Due to minimal manning and closures as a result of COVID-19, please contact office prior to visiting the location.

Resource Locator

To view location specific information and personnel that can assist you with your benefits for military installations in the U.S. and abroad, please click on the map or flags below or select from the drop down menu.

States ▾

Other Countries ▾



BENEFITS FACTS

Deployment Support

[MORE](#)

Mobilization, Deployment and Stability Support Operations' mission is to provide training, information and assistance to Soldiers, Civilians and their Families to maintain individual readiness throughout the entire deployment cycle. Deployment and Mobilization provides guidance, resources and

1 2 3 4 5 6 7 8 9 10

BENEFIT NEWS

Stay up to date

[MORE](#)

10/08/2020

TRICARE Open Season is Just a Month Away

Falls Church, VA, October 8, 2020 - Are you working on your fall to-do list? Don't forget to add health care as an item. With the 2020 TRICARE Open Season coming soon, now is the time to start thinking about your and your family's health care needs. Depending on where you live, and your beneficiary status, you may have many coverage options to choose from. Open season is also a good opportunity to learn about important changes, like TRICARE Select enrollment fees for Group A retirees, and if you need to take action

8

Resource Locator—State View

Federal Benefits

- By Category
- By Component
- By Life Event
- A to Z

State/Territory Benefits

Resource Locator

[Home](#) / [Benefit Library](#) / [Resource Locator](#) / [Virginia](#)

Virginia Military Installations - Contact Information



Listed below are Virginia military installations and military support centers, with full contact information, that can assist you with your benefits. This applies to the entire military community including Active duty, National Guard and Reserve Service Members serving in any branch of the Armed Services in Virginia or who claim this state as their home of record. Contact information is also available to Veterans, Families, Retired Service members and Survivors. For additional state benefits go to the [MyArmyBenefits - Virginia Military and Veteran Benefits Fact Sheet](#).

Common Resources

[Fort Belvoir](#)
[Joint Base Langley-Eustis](#)
[Joint Expeditionary Base Little Creek - Fort Story](#)
[Fort Lee](#)
[Joint Base Myer-Henderson Hall](#)
[Fort A.P. Hill](#)
[Pentagon](#)
[Virginia Army National Guard](#)
[U.S. Army Reserve](#)

Common Resources

[DEERS / ID Card / CAC Office](#)

Site Locator & Appointments: <https://idco.dmdc.osd.mil/idco/locator>

Website: <https://idco.dmdc.osd.mil/idco/>

[Finance](#)

[DFAS](#)



Phone: 888-332-7411
Customer Service
Self Service – Press 1

DS Logon Premium Account

- Important to get for use as a Gray Area Retiree
- Use to access many DoD systems in lieu of CAC
 - MyArmyBenefits
 - Tricare
 - VA
 - MyHealthVet
 - MilConnect
 - Army TAP
 - I.D. Card Office Online
-and many more
- Easily obtained with CAC but still obtainable without
- Once you enter Gray Area, you no longer have a CAC
- MyArmyBenefits offers a link to apply for a DS Logon Premium Account on the right side of the homepage

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Home Benefit Library Benefit Calculators Media Kit News Help

Search

See the links below for up-to-date resources and news regarding COVID-19. For military benefit questions, contact the MyArmyBenefits Help Desk at 888-721-ARMY.

PLAN FOR YOUR NEXT DEPLOYMENT
Deployment changes your income. New allowances are added and others taken out while you are deployed. See how your income will change.

MyArmyBenefits--the Official Benefits Website for Soldiers, Veterans, Retirees & Families
Finding Your Benefits is as Easy as 1 - 2 - 3!

- Browse Over 150 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 Soldiers and their families in the Wounded, Ill and Injured section of the site. For surviving family members of fallen Soldiers 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)
MyArmyBenefits contains a wealth of information on the benefits available to Soldiers and their Families from the time they enter the Army through their retirement or separation and beyond. Please see our Benefit Library to find information on a variety of benefits and use the Benefit Calculators for financial planning and estimating pay during deployment and retirement. If there are questions regarding your benefits, the MyArmyBenefits Help Desk team is happy to assist.
The MyArmyBenefits team can help with all things benefits but for information on the current Coronavirus (COVID-19) public health crisis, please visit the links below for up-to-date resources and news regarding COVID-19:
General Information:
➤ U.S. Army Guidance on Coronavirus

PLANNING AND ASSISTANCE

- Transition and Retirement Planning
- Survivor Benefits Planning
- Blended Retirement Calculator
- Casualty and Survivor Assistance
- Army Benefits Center--Civilian

FEATURED VIDEOS

MAB Introduction

- Army Benefits Library
- Army Benefits Calculator

DS LOGON
A CAC or DS Logon Premium Account is required to access the MyArmyBenefits Calculators.
[REGISTER FOR DS LOGON](#)

FEDERAL BENEFITS

- By Category
- By Component
- By Life Event
- A to Z

Need Benefits Help?
Contact Us

BENEFIT NEWS
Stay up to date

Benefit Calculators

The screenshot shows the MyArmyBenefits website interface. At the top left is the U.S. Army logo and the text "MyArmyBenefits" in large yellow font, with the subtitle "The official military benefits website of the U.S. Army". To the right is the U.S. Army crest. Below the header is a navigation bar with links: Home, Benefit Library, Benefit Calculators, Media Kit, News, and Help. A search bar is located on the right side of the navigation bar. The "Benefit Calculators" link is highlighted with a yellow circle, and its dropdown menu is open, listing: Retirement, BRS Comparison Calculator, Survivor Benefits, SBP Premium Calculator, Deployment, and Disability Income. Below the navigation bar is a main content area with a background image of a soldier climbing a structure. Text in this area includes "See the links below for up-to-date information on the MyArmyBenefits Help Desk at 800-371-3344" and "COVID-19. For military benefit questions, contact the MyArmyBenefits Help Desk at 800-371-3344". A prominent yellow banner reads "ESTIMATE YOUR RETIREMENT PAY" with the text "Log in to calculate an estimate of your retirement pay for any of the four retirement systems -- Blended, High 3, Final Pay or REDUX." To the right of the main content area is a sidebar with a yellow header "PLANNING AND ASSISTANCE" containing five items: "Transition and Retirement Planning", "Survivor Benefits Planning", "Blended Retirement Calculator", "Casualty and Survivor Assistance", and "Army Benefits Center--Civilian". Below this is a "FEATURED VIDEOS" section with a video thumbnail titled "MAB Introduction".

Benefit Calculators—Retirement Calculator

The screenshot displays the MyArmyBenefits website interface. At the top left is the MyArmyBenefits logo with the U.S. Army emblem. The main navigation bar includes links for Home, Benefit Library, Benefit Calculators (highlighted), Media Kit, News, and Help. A search bar is located on the right. The left sidebar lists various benefit categories, with Retirement selected. The main content area features a breadcrumb trail (Home / Benefit Calculators / Retirement) and a heading for Retirement Calculators. Below this is a large image of paratroopers. Text explains that users can plan for retirement by viewing personalized reports and performing 'what-if' exercises. A note states that access to the Retirement Calculator requires a CAC or DS Logon Premium Account. A yellow arrow points to a 'Launch Calculator' button. Below this is a 'Related Fact Sheets' section with links to Armed Forces Retirement Home, Army Retirement Services Program, VA Benefits Briefings, Survivor Benefit Plan (SBP), and Thrift Savings Plan (TSP). On the right, a 'BENEFITS FACTS' section highlights ACS (Army Community Service) with a 'MORE' button and a descriptive paragraph. Below that is a 'FEATURED: REUNION' section with a photo of a soldier and child, a paragraph about the challenges of returning home, and a quote from Maj. Ken Williams. A pagination bar shows page 6 of 10.

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★ Home ★ Benefit Library ★ **Benefit Calculators** ★ Media Kit ★ News ★ Help

Search

Retirement

BRS Comparison Calculator

Survivor Benefits

SBP Premium Calculator

Deployment

Disability Income

Home / Benefit Calculators / Retirement

Retirement Calculators



Plan for retirement by viewing personalized retirement reports, performing "what-if" exercises to see how your benefits might change.

Access to the Retirement Calculator requires a CAC or DS Logon Premium Account. This allows a Soldier's personnel data to populate the calculator fields for a personalized, close estimate of retired pay. Sign up for a DS Logon Premium Account [here](#).

[Launch Calculator](#)

Related Fact Sheets

- ▶ [Armed Forces Retirement Home](#)
- ▶ [Army Retirement Services Program](#)
- ▶ [VA Benefits Briefings](#)
- ▶ [Survivor Benefit Plan \(SBP\)](#)
- ▶ [Thrift Savings Plan \(TSP\)](#)

BENEFITS FACTS

ACS

[MORE](#)

Army Community Service helps Soldiers and Families by providing vital services and information during war and peace.

1 2 3 4 5 **6** 7 8 9 10

FEATURED: REUNION



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The families also change while the Soldier is deployed.

Benefit Calculators—Calculator Choice

Select Your Retirement Type

Please select the calculator you would like to use.



Regular (Active Service) Retirement

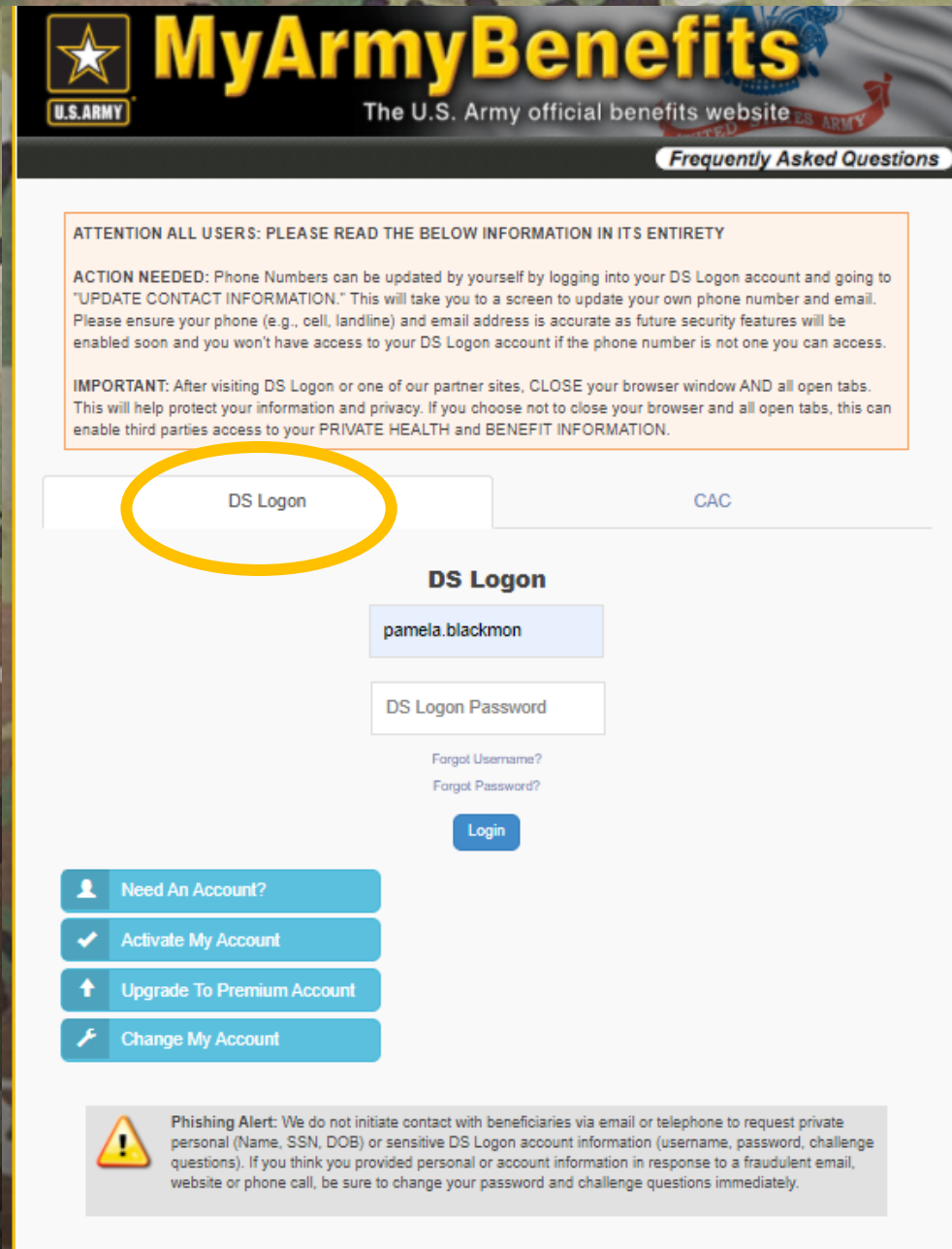
- Regular Army and AGR
- Soldiers who are on ADOS or mobilization orders who become eligible for regular retirement
- RC Soldier who previously qualified for regular retirement



Non-Regular (Reserve Service) Retirement

- Non-AGR ARNG and USAR
- AGRs who will not be eligible for a regular retirement

Benefit Calculators—Login



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The U.S. Army official benefits website
Frequently Asked Questions

ATTENTION ALL USERS: PLEASE READ THE BELOW INFORMATION IN ITS ENTIRETY

ACTION NEEDED: Phone Numbers can be updated by yourself by logging into your DS Logon account and going to "UPDATE CONTACT INFORMATION." This will take you to a screen to update your own phone number and email. Please ensure your phone (e.g., cell, landline) and email address is accurate as future security features will be enabled soon and you won't have access to your DS Logon account if the phone number is not one you can access.

IMPORTANT: After visiting DS Logon or one of our partner sites, CLOSE your browser window AND all open tabs. This will help protect your information and privacy. If you choose not to close your browser and all open tabs, this can enable third parties access to your PRIVATE HEALTH and BENEFIT INFORMATION.

DS Logon CAC

DS Logon

pamela.blackmon

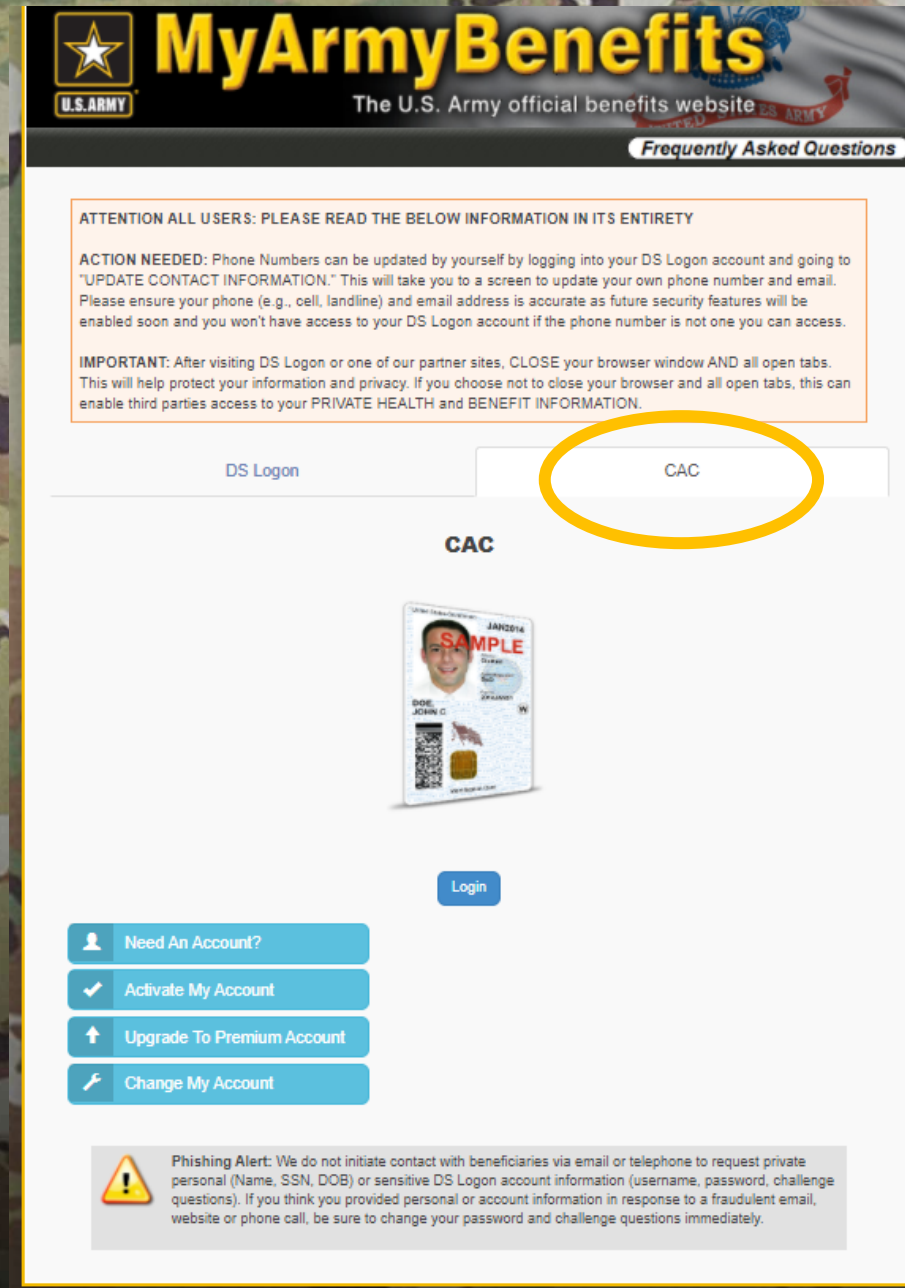
DS Logon Password

[Forgot Username?](#)
[Forgot Password?](#)

Login

[Need An Account?](#)
[Activate My Account](#)
[Upgrade To Premium Account](#)
[Change My Account](#)

Phishing Alert: We do not initiate contact with beneficiaries via email or telephone to request private personal (Name, SSN, DOB) or sensitive DS Logon account information (username, password, challenge questions). If you think you provided personal or account information in response to a fraudulent email, website or phone call, be sure to change your password and challenge questions immediately.



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Frequently Asked Questions


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DS Logon CAC

CAC




























Login

[Need An Account?](#)
[Activate My Account](#)
[Upgrade To Premium Account](#)
[Change My Account](#)




Phishing Alert: We do not initiate contact with beneficiaries via email or telephone to request private personal (Name, SSN, DOB) or sensitive DS Logon account information (username, password, challenge questions). If you think you provided personal or account information in response to a fraudulent email, website or phone call, be sure to change your password and challenge questions immediately.

Benefit Calculators—Active Duty Retirement-My Information

Current Personal and Military Data

Name *	Simon Ramos
Grade * 	E8 
Date of Rank *  	01 Jan 2022 
Previous Grade 	E7 
Previous Date of Rank 	01 Jan 2015 
Date of Birth *	01 Jan 1985 
Date of Initial Entry into Military Service (DIEMS) *  	01 Jan 2003 
Pay Entry Base Date (PEBD) *  	01 Jan 2003 
Basic Active Service Date (BASD) *  	01 Jan 2003 
1405 Date. Leave blank if 1405 Date is unknown or not applicable  	
Do you have previous Reserve or National Guard points you would like to use to compute your 1405 date?  	No 

Retirement Projections

Projected Retirement Date*  	01 Feb 2025 
Projected Rank on Retirement*	E8  
Projected Date Of Rank*	01 Jan 2022 
Did you take the Career Status Bonus*  	No 

Pre-populated data
from IPPS-A

Soldier enters this
data

Benefit Calculators—Estimated Retired Pay

Active Duty
retirement
report

Estimated Retired Pay (High 3 Legacy Retirement System)

Grade ?	Yrs - Mths of Svc	High-3 Monthly Average ?		Multiplier		Monthly Retired Pay
E8	22-01	6,008.29	x	0.5520	=	\$3,316

- All calculations are made in today's dollars and do not account for annual pay table increases.

[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 Survivor Benefit Plan (SBP) when you retire 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 your beneficiary designation.

CALCULATE SBP PREMIUM ESTIMATE

[Back to My Information](#)

[Estimate Survivor Benefits](#)

Benefit Calculators—SBP Premium, Personal Information

SBP Premium
Calculator
Personal Info



- Home
- Benefit Library
- Benefit Calculators
- Media Kit
- News
- Help

- Retirement
- BRS Comparison Calculator
- Survivor Benefits
- SBP Premium Calculator
- Deployment
- Disability Income

Home / Benefit Calculators / SBP Premium Calculator

SBP Premium Calculator



Plan for retirement by viewing personalized retirement reports, performing "what-if" exercises to see how your benefits might change, and reviewing related fact sheets.

Launch Calculator

Survivor Benefit Plan (SBP) Options ?

Military retired pay stops when a retiree dies. By accepting modestly reduced retired pay, a monthly benefit can be paid to a beneficiary designated from among the following categories:

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

Dependent Information

Spouse

Name *

DOB *

[Clear](#)

Children

Child #1

Name

DOB

Disabled ?

Will your child be attending college on your date of retirement? Yes No

[Remove](#)

Child #2

Name

DOB

Disabled ?

Will your child be attending college on your date of retirement? Yes No

[Remove](#)

[Add](#)

Benefit Calculators—SBP Premium Report

SBP Base and Annuity Amounts

Selected Base Amount:	\$3,316
Monthly Survivor Annuity:	\$1,823.80

SBP Premiums and Net Monthly Retired Pay

		Spouse Only	Spouse and Child(ren)	Child(ren)
SBP Premiums	=	\$215.54	\$215.54	\$0.00
Monthly Retired Pay Before Taxes (After SBP Premium Deduction)	=	\$3,100	\$3,100	\$3,316

You may choose to participate in SBP at less than the maximum level by selecting a reduced "Base Amount". Your survivor(s) would receive 55% of whatever Base Amount you elect. You can select a Base Amount as low as \$300.

If you would like to see the cost to participate in SBP with a reduced Base Amount, enter the reduced Base Amount here:

Reduced Base Amount (e.g. 300 or 1000): \$


























Calculate

[Return to Beneficiary Selection](#)








[Return to Retirement Selection](#)

Benefit Calculators-Blended Retirement System (BRS)-My Information

Current Personal and Military Data

Name *	Monica Lin Brown
Grade * 	E4 
Date of Rank *  	01 Sep 2021 
Previous Grade 	E3 
Previous Date of Rank 	1 Feb 2020 
Date of Birth *	14 Jun 2003 
Date of Initial Entry into Military Service (DIEMS) *  	01 Sep 2020 
Pay Entry Base Date (PEBD) *  	01 Sep 2020 
Basic Active Service Date (BASD) *  	01 Sep 2020 
1405 Date. Leave blank if 1405 Date is unknown or not applicable  	
Do you have previous Reserve or National Guard points you would like to use to compute your 1405 date?  	No 

Retirement/Separation Projections

Do you plan to Retire or Separate? 	Retire 
Projected Retirement Date*  	01 Oct 2040 
Projected Rank on Retirement*	E8 
Projected Date Of Rank*	01 Sep 2037 

Retiring as an E8



Benefit Calculators-Blended Retirement System (BRS)

Estimated Retired Pay (Blended Retirement System – BRS)

Grade	Yrs - Mths of Svc	High - 36 Monthly Average ⓘ		Multiplier		Monthly Retired Pay
E8	20-01	5,617.73	x	<u>0.4017</u>	=	\$2,256

- All calculations are made in today's dollars and do not account for annual pay table increases.

[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 Survivor Benefit Plan (SBP) when you retire 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 your beneficiary designation.

CALCULATE SBP PREMIUM ESTIMATE

Blended Retirement System and TSP Calculator.

The Blended Retirement System includes a 401K-type defined contribution plan component with a portable retirement account, including additional government contributions, through the Thrift Savings Plan (TSP).

See TSP Results 

CONTINUE TO BRS AND THRIFT SAVINGS PLAN CALCULATOR

Benefit Calculators-Assumptions for TSP & Continuation Pay

Default Assumptions	
Career Progression Based on Minimum Time in Grade: <input data-bbox="825 205 856 222" type="text" value="?"/>	E4 To E5 - 9/1/2022
	E5 To E6 - 9/1/2023
	E6 To E7 - 9/1/2026
	E7 To E8 - 9/1/2029
	E8 To E8 - 9/1/2032
	E8 To Retire - 10/1/2040
Average Cost-of-Living Adjustments (COLAs) to Retired Pay: <input data-bbox="894 672 924 689" type="text" value="?"/>	2023,2024, and 2025 - 2.3%; 2026 and beyond - 2.75%
Percent of Active Duty Pay contributed to Thrift Savings Plan (TSP): <input data-bbox="963 743 993 761" type="text" value="?"/>	3%
Rate of Return on Thrift Savings Plan (TSP) Investments: <input data-bbox="856 815 886 832" type="text" value="?"/>	7%
Age to Begin TSP Withdrawals: <input data-bbox="588 886 619 903" type="text" value="?"/>	67
Lump Sum Option Chosen at Retirement under BRS: <input data-bbox="810 958 840 975" type="text" value="?"/>	0%
Percent of Lump Sum Invested Privately: <input data-bbox="685 1029 715 1046" type="text" value="?"/>	0%
Rate of Return on Private Lump Sum Investment: <input data-bbox="772 1100 802 1118" type="text" value="?"/>	7%
Age to Begin Withdrawals from Lump Sum Investment: <input data-bbox="825 1172 856 1189" type="text" value="?"/>	67
Continuation Pay Multiple of Monthly Basic Pay: <input data-bbox="759 1243 789 1260" type="text" value="?"/>	2.5x
Percent of Continuation Pay Invested in Thrift Savings Plan (TSP): <input data-bbox="950 1315 980 1332" type="text" value="?"/>	0%
Marginal Income Tax Bracket during Working Years: <input data-bbox="797 1386 828 1403" type="text" value="?"/>	0%

Benefit Calculators- BRS Retired Pay



Your Report: Comparison of Retired Pay and Lump Sum Options

This table contains the monthly Retired Pay amounts you would receive under the Blended Retirement System, including Continuation Pay and the Lump Sum options you will have under the Blended Retirement System.

Amounts are based upon future Active Duty Pay Tables projected by DOD to increase by 2.1% for years 2023 and 2024, 3.25% for years 2025, and 2.1% for 2026 and beyond. Actual annual increases are likely to be different.

Your Comparison Table: (Future Dollars - Based on Your Financial Assumptions)

Retired Pay and Lump Sum Options	Your Monthly Retired Pay At Retirement	Your Monthly Retired Pay Beginning At Age 67*	Your Continuation Pay at Year 12	Your Lump Sum at Retirement**	Your Automatic Govt TSP Contributions***	Your Govt TSP Matching Contributions
Blended Retirement System – Receive 100% of Monthly Retired Pay and No Lump Sum	\$5,895	\$5,895	\$17,034	\$0	\$15,383	\$45,862
Blended Retirement System – Receive 75% of Monthly Retired Pay and 25% Lump Sum	\$4,421	\$5,895	\$17,034	\$121,803	\$15,383	\$45,862
Blended Retirement System – Receive 50% of Monthly Retired Pay and 50% Lump Sum	\$2,947	\$5,895	\$17,034	\$243,606	\$15,383	\$45,862

Benefit Calculators- BRS Retired Pay

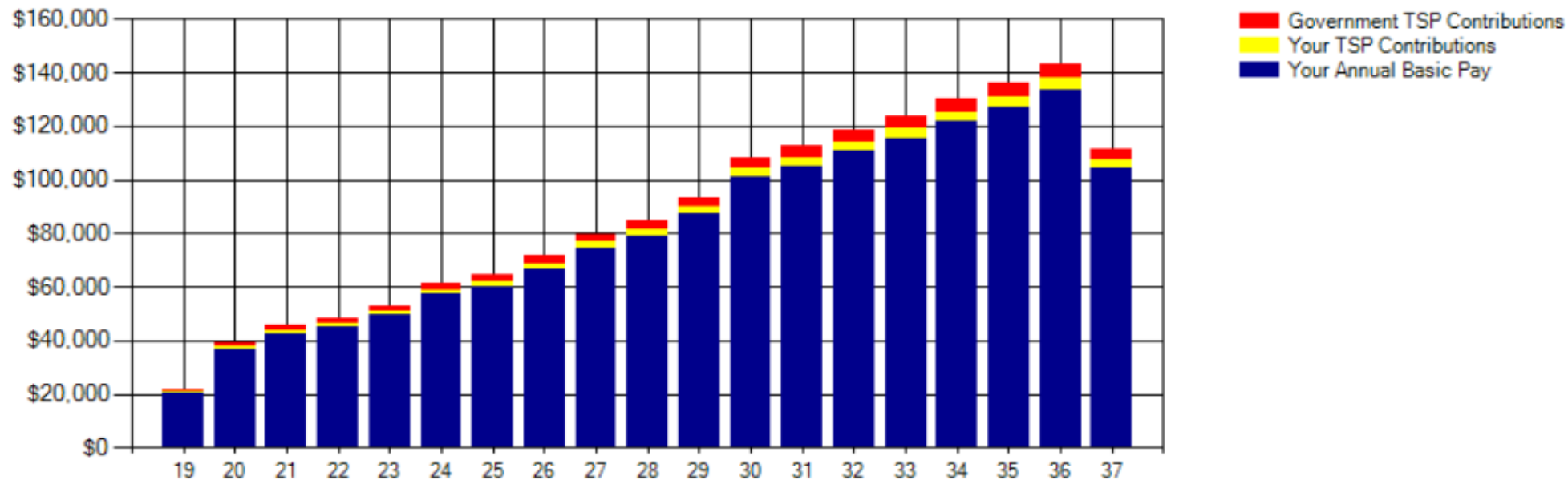
Your Report: Basic Pay and TSP Contributions

This report shows your monthly and annual basic pay projections over your military career, based upon the promotion schedule you entered together with your and the government's projected annual contributions to the Thrift Savings Plan. Increases in basic pay due to longevity and annual pay table increases (at the default rate or the rate you selected) are included. (Note that Basic Pay amounts will sometimes combine partial years into one annual amount that is not a multiple of 12 because of increases that occur between birthdays. Also note that your TSP contribution may be higher in your 11th year of service if you indicated that you will invest all or part of your Continuation Pay in TSP.) You can hover your cursor over any bar in the graph to show values for that year. You can also [click here](#) to see a full table.

Basic Pay and TSP Contributions During Your Military Career:

The totals of the stacked blue and yellow bars illustrate your total basic pay for the year shown. The red bars above them illustrate the additional compensation you will receive with the government's contributions.

Click your cursor along the graph to see annual values.

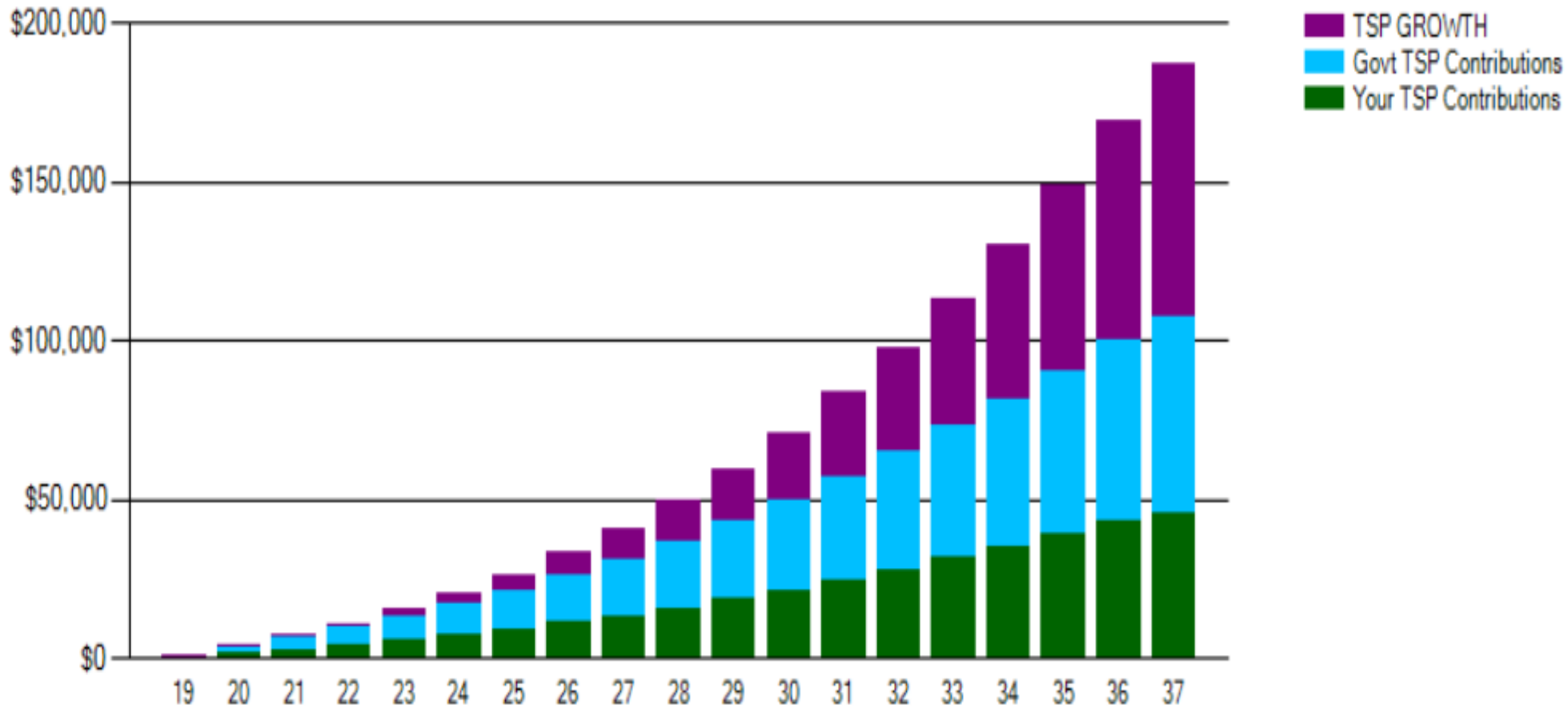


Benefit Calculators- BRS Retired Pay

TSP Contributions During Your Military Career:

Note that the totals of the stacked bars depict your total TSP account balances during your career (blue and green bars) and the growth of your and the Government's contributions to your TSP account (purple bars).

Click your cursor along the graph to see annual values.

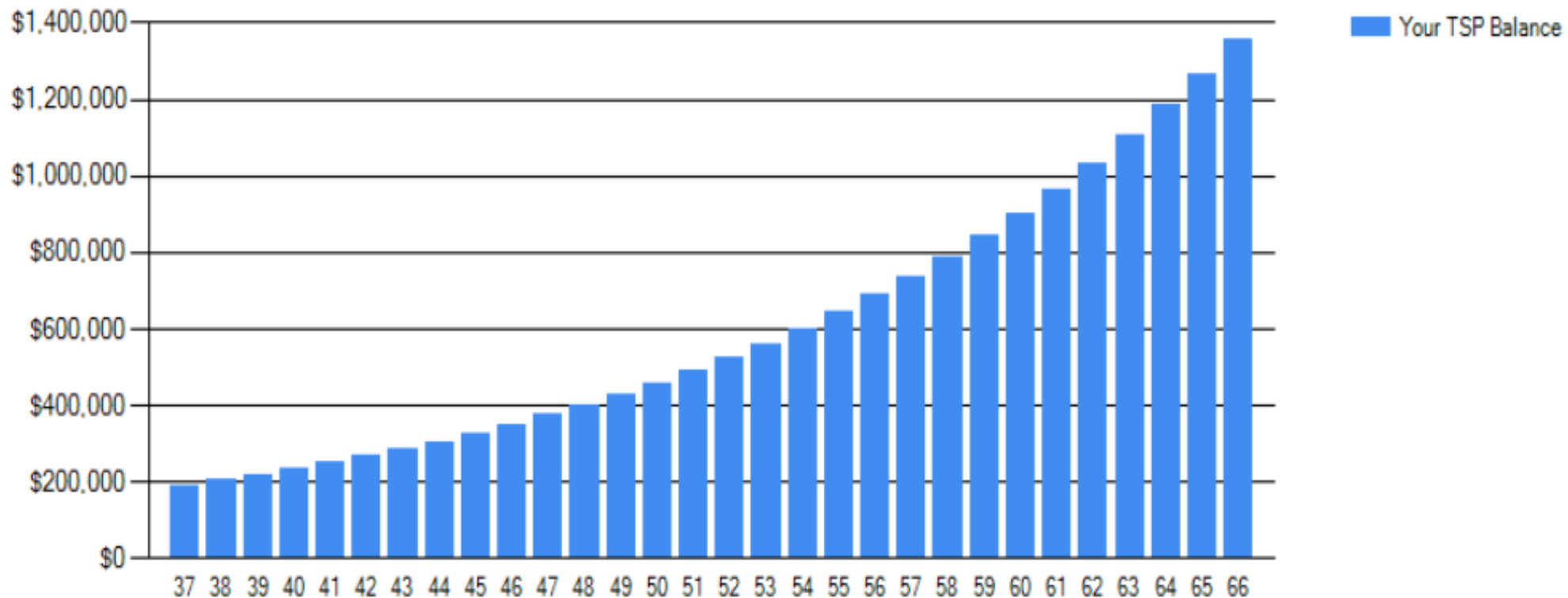


Benefit Calculators- BRS Retired Pay

TSP Account Growth in Retirement:

The real value for you by investing in the TSP is that future growth compounds tax-deferred (meaning that you pay taxes on withdrawals as you make them, but your account balance is not taxable as it grows). At the growth rate you selected, your TSP account balance until the age you selected to begin withdrawals is projected to grow to the amounts depicted in the graph below.

Click your cursor along the graph to see annual values.



Benefit Calculators- BRS Retired Pay

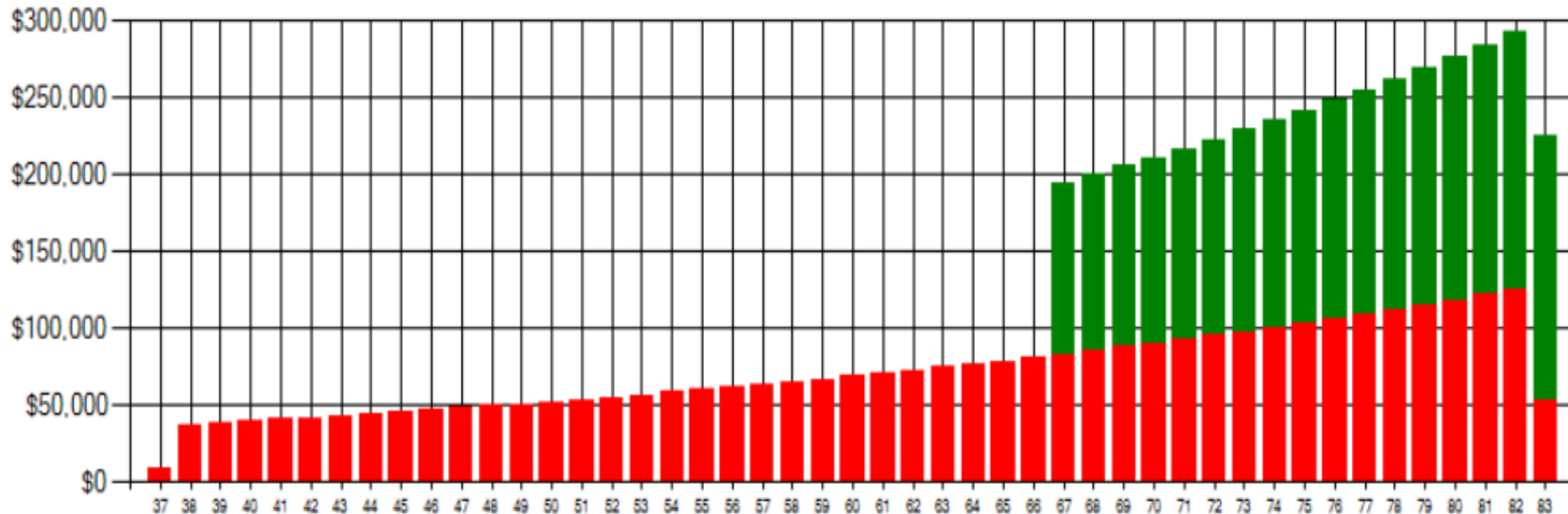
Projected Retired Pay Components with Cost-of-Living Adjustments (Uses Financial Assumptions Previously Selected):

This graph depicts the same income streams as the Today's Dollars graph above, but it includes cost-of-living adjustments (COLAs) to the Blended Retirement System retired pay amounts in future dollars and reflects cost-of-living adjustments **at the inflation rate you selected**.

The income streams depicted for your TSP and Lump Sum investments were calculated so that maximum amounts possible are withdrawn to deplete your TSP and Lump Sum investments between the age you selected for them to begin and your life expectancy (or alternative age you selected).

Click your cursor along the graph to see annual values.

■ BRS TSP Annual Withdrawals with COLAs
■ BRS Annual Retired Pay with COLAs



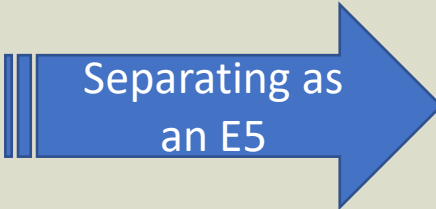
Benefit Calculators- BRS Separation Pay

Current Personal and Military Data

Name *	Monica Lin Brown
Grade * ⓘ	E4 ▾
Date of Rank * ⓘ ⓘ	01 Sep 2021 📅
Previous Grade ⓘ	E3 ▾
Previous Date of Rank ⓘ	01 Feb 2020 📅
Date of Birth *	14 Jun 2003 📅
Date of Initial Entry into Military Service (DIEMS) * ⓘ ⓘ	01 Sep 2020 📅
Pay Entry Base Date (PEBD) * ⓘ ⓘ	01 Sep 2020 📅
Basic Active Service Date (BASD) * ⓘ ⓘ	01 Sep 2020 📅
1405 Date. Leave blank if 1405 Date is unknown or not applicable ⓘ ⓘ	📅
Do you have previous Reserve or National Guard points you would like to use to compute your 1405 date? ⓘ ⓘ	No ▾

Retirement/Separation Projections

Do you plan to Retire or Separate? ⓘ	Separate ▾
Projected Separation Date* ⓘ	11 Mar 2024 📅
Projected Rank on Separation*	E5 ▾
Projected Date Of Rank*	01 Sep 2023 📅

 Separating as an E5

Benefit Calculators- BRS Separation Pay & Contributions

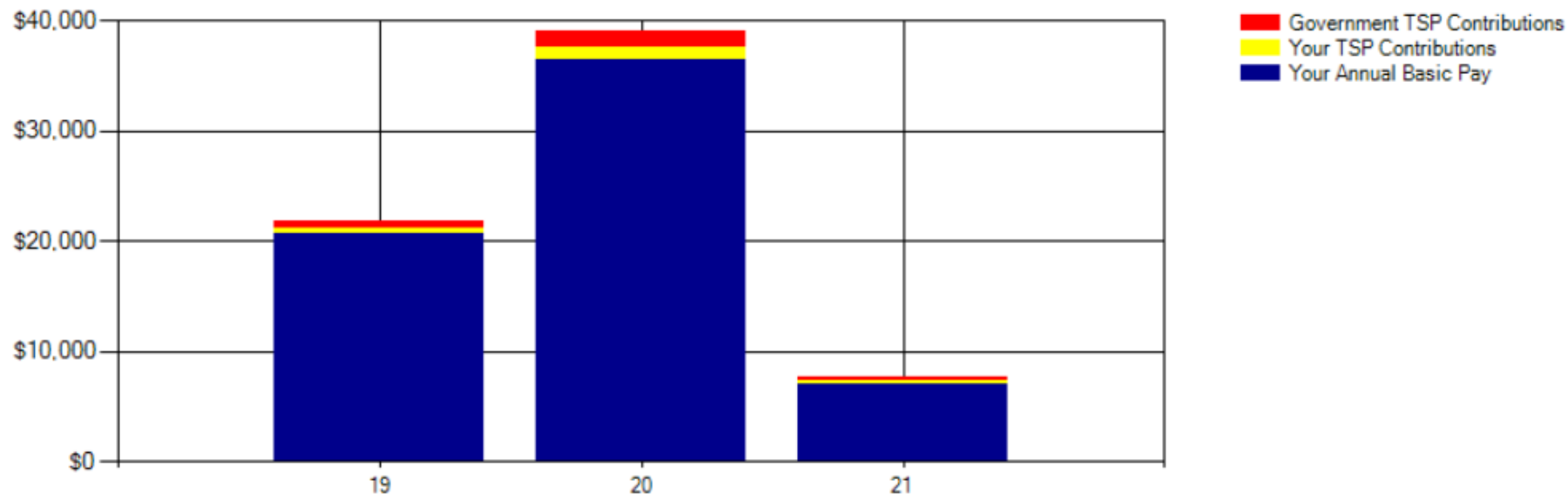
Your Report: Basic Pay and TSP Contributions

This report shows your monthly and annual basic pay projections over your military career, based upon the promotion schedule you entered together with your and the government's projected annual contributions to the Thrift Savings Plan. Increases in basic pay due to longevity and annual pay table increases (at the default rate or the rate you selected) are included. (Note that Basic Pay amounts will sometimes combine partial years into one annual amount that is not a multiple of 12 because of increases that occur between birthdays. Also note that your TSP contribution may be higher in your 11th year of service if you indicated that you will invest all or part of your Continuation Pay in TSP.) You can hover your cursor over any bar in the graph to show values for that year. You can also [click here](#) to see a full table.

Basic Pay and TSP Contributions During Your Military Career:

The totals of the stacked blue and yellow bars illustrate your total basic pay for the year shown. The red bars above them illustrate the additional compensation you will receive with the government's contributions.

Click your cursor along the graph to see annual values.



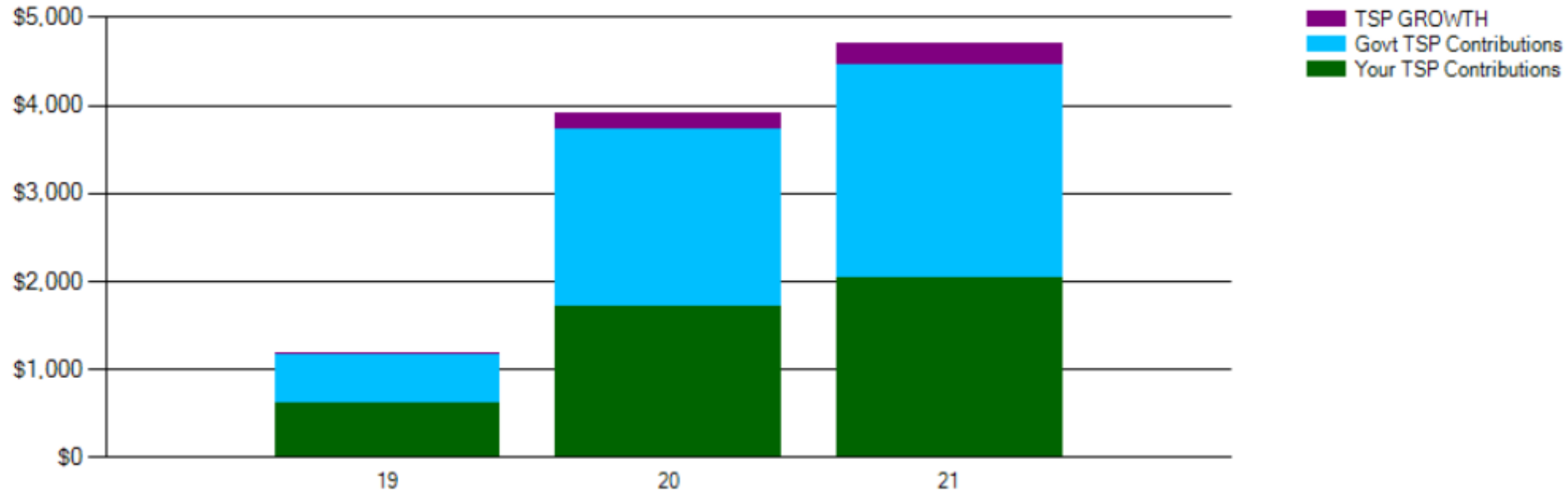
Benefit Calculators- BRS Separation Pay-TSP Contributions

TSP Contributions During Your Military Career:

This graph illustrates the values displayed in the preceding table.

Note that the totals of the stacked bars depict your total TSP account balances during your career (blue and green bars) and the growth of your and the Government's contributions to your TSP account (purple bars).

Click your cursor along the graph to see annual values.



Benefit Calculators—Survivor Benefits Calculator

MyArmyBenefits
The official military benefits website of the U.S. Army

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Survivor Benefits



Plan for the future of your dependents by viewing your Survivor Benefits Reports, performing "what-if" exercises to see how your Survivor Benefits might change, and reviewing related fact sheets.

[Launch Calculator](#)

BENEFITS FACTS

DTAP

[MORE](#)

The Department of Defense Transition Assistance Program (DoD-TAP) provides information, access to important documents, and training to ensure Service members separating from Active Duty are prepared for their next step in life - whether pursuing additional education, finding a job in the public

1 2 3 4 5 6 7 8 9 10

FEATURED: REUNION



The return home from combat can often leave servicemembers feeling out of place with the most important people in their lives - their families.

Benefit Calculators—Survivor Benefits Report

E7 Married
with
2 Children

Please keep in mind that the benefits provided to your survivors depend on your duty status at the time of death. You must be in a qualifying duty status.

Lump Sum Payments	
Source	Amount
Social Security Death Benefit ⓘ ⓘ	\$255.00
Death Gratuity ⓘ ⓘ	\$100,000.00
Servicemembers' Group Life Insurance (SGLI) ⓘ ⓘ	\$500,000.00
Thrift Savings Plan (TSP) ⓘ	\$0.00
Total Commercial Life Insurance ⓘ	\$0.00
Total Other Investments / Savings ⓘ	\$0.00
Total	\$600,255.00

Benefit Calculators—Survivor Annuity Changes

Annuity Payments ('Spouse and Child SBP Option') [View 'Child Only' SBP Option](#)

Date	Event	SS		DIC		SBP		Monthly	Annual
Feb 2023	Hershel's death	\$4,233	+	\$2,669	+	\$2,074	=	\$8,976	\$107,712
Feb 2025	Trans DIC Ends	\$4,233	+	\$2,337	+	\$2,074	=	\$8,644	\$103,728
Jan 2031	Jeffrey is 16	\$1,755	+	\$1,950	+	\$2,074	=	\$5,779	\$69,348
Jan 2033	Jeffrey is 18	\$0	+	\$1,563	+	\$2,074	=	\$3,637	\$43,644
Jan 2049	Jane is 62	\$1,864	+	\$1,563	+	\$2,074	=	\$5,501	\$66,012

E7
Married with
2 Children

Annual Income at
Soldier's death

Annual Income
when youngest
child turns 18

- SBP = Survivor Benefit Plan. SBP is derived from your retired pay. [Click here](#) for SBP Base Amount Report.

Benefit Calculators—Survivor Education Benefits

Department of Veterans Affairs (VA) Dependent Education Assistance (DEA) ?

Recipient ⓘ	From ⓘ	Age ⓘ	Until ⓘ	Age ⓘ	Amount ⓘ
Jane	28 Feb 2023	36	28 Feb 2043	56	36mos X 1,401 = \$50,436
Fred	01 Jan 2031	18	1 Jan 2039	26	36mos X 1,401 = \$50,436
Jeffrey	01 Jan 2033	18	1 Jan 2041	26	36mos X 1,401 = \$50,436

Fry Scholarship ?

Surviving Spouses and Children of Service members who died on active duty after 9/10/2001 may also be entitled to a Fry Scholarship from VA. In 2021, Fry scholarship was expanded to include Surviving Spouses and Children of Reserve Members who died after 9/10/2001, while a member of the Selected Reserve from a service-connected disability. Fry Scholarships may pay up to full tuition for an in-state public school or up to the National Maximum for private or foreign schools, plus a monthly living stipend and book allowance, for 36 months. Surviving Spouses of Service members who died on active duty after 9/10/2001 and surviving Children of Service members who died on active duty on or after 8/1/2011 must irrevocably elect to receive benefits under either Fry or DEA; they cannot use both. Surviving Children of Service members who died between 9/10/2001 and 8/1/2011 may be eligible for both DEA and Fry, consecutively, but not concurrently, for a combined total of up to 81 months. Surviving Children who become eligible for 36 months of benefits under the Post-9/11 GI Bill based upon their own military service retain eligibility for both DEA and Fry, as well as their own Post-9/11 GI Bill benefits, for a total of up to 81 months of education benefits. Contact VA at 1-888-442-4551 or visit the VA website at http://www.benefits.va.gov/gibill/survivor_dependent_assistance.asp, for more information.

E7 Married
with
2 Children



MyArmyBenefits

The U.S. Army official benefits website



MyArmyBenefits on Facebook:

<https://www.facebook.com/myarmybenefits>

See the links below for up-to-date resources and news regarding COVID-19. For military benefit questions, contact the MyArmyBenefits Help Desk at 888-721-ARMY.

PLANNING AND ASSISTANCE

- Transition and Retirement Planning
- Survivor Benefits Planning
- Blended Retirement Calculator
- Casualty and Survivor Assistance
- Army Benefits Center-Civilian

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myarmybenefits.us.army.mil

For more information, visit our website:

<https://MyArmyBenefits.us.army.mil>

For assistance:

MyArmyBenefits Help Desk

1-888-721-ARMY (2769)

Hours: M-F, 9am-5pm (EST)



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