

PPC

RETIRED PAY

SEMINAR HANDOUT



**FOR ADDITIONAL INFORMATION
PLEASE CONTACT**

**COMMANDING OFFICER (RAS)
U S COAST GUARD
PAY & PERSONNEL CENTER
444 SE QUINCY STREET
TOPEKA, KS 66683-3591**

PHONE: (785) 339-2200 or (866) 772-8724

FAX: (785) 339-3770

WEBSITE: <https://www.dcms.uscg.mil/ppc/>

E-MAIL: ppc-dg-customer@uscg.mil

Seminar Handout - Updated 5/1/2021

TABLE OF CONTENTS

<u>Page</u>	<u>Topic</u>
1	Retiree & Annuitant Services Structure
2	Points of Contact (Phone Numbers and Websites)
3	Retirement Resources & General Information
4	Laws Governing Retired Pay
5	Establishing your Retired Account (2656)
6-10	CG-2656
11-13	Instructions (Note: Form may be found on https://www.dcms.uscg.mil/ppc/ras/RetirementProcessing/)
14	Retired Pay Computation (3 Formulas)
15	Computation – Non-Disability Retired Pay
17	Disability Retired Pay
18	Exhibit 1 (Years/Months/Percent)
20	Exhibit 2 (Years/Months/Percent)
20	Veterans Administration Disability Compensation
22	Combat Related Special Compensation for Disabled Retirees
23	Concurrent Disability Payments of Retired Pay and VA Disability Compensation
24	Allotment Information
25	Leave & Earnings Statement (Example)
26	Retired Allotment Form (CG-7221)
27	Retired Allotment Form (Allotments Authorized in Retirement)
28	Garnishment

TABLE OF CONTENTS (Continued)

29	Former Spouse Protection Act
30	Taxes - Federal Income Tax Withholding (FITW) and State Income Tax Withholding (SITW)
31	States with Agreement to Withhold SITW
32	Retiree Annuitant Statement of Monthly Income (RAS)
33	RAS (Example)
34	Differences in Retired and Active Duty Pay
35	Retired Cost of Living Adjustments (COLA's)
36	Recall to Active Duty
37	Conditions that may affect Retired Pay Foreign Citizenship Foreign Employment
38	Conditions that may affect Retired Pay (Continued) Criminal Conviction Federal Employment
39	Physical or Mental Incapacitation Incapacitation Trustee Appointment Court Appointed Guardian
40	DEERS
41	FEDVIP Dental and Vision
42	Making Changes to Your Retired Account
43	What happens to your retired pay when you die?
44	Common Questions About SBP

Retiree Annuitant Services (RAS)

✓Retiree & Annuitant Services Branch:

U. S. COAST GUARD 866 772-8724
PAY & PERSONNEL CENTER (RAS) OR 785 339-2200
444 SE QUINCY ST
TOPEKA KS 66683-3591 Fax: 785 339-3770

25 RAS Employees successfully manage the accounts of over 63,000 Customers and \$2.8 Billion on an annual basis in the following Specialty Areas:

- New Retiree Accessions
- RAS Help Desk
- Auditors
- Account Maintenance
- Deceased Claims and Annuity Starts/Maintenance
- Accounting Technician
- VA Compensation
- RAS Representative

You can email RAS at: PPC-DG-CustomerCare@uscg.mil

Beyond RAS, Who Does What?

SEPARATIONS BRANCH: Retirement Certificates; Retirement Pins;
Transitioning Reservists from RET-2 to RET-1 Status (Stop Drilling to
Receiving Retired Pay)

ADVANCEMENTS BRANCH: SOCS/SOCSS; Calculating Reserve Points

You Can E-Mail Everyone at: PPC-DG-CustomerCare@uscg.mil

Points Of Contact

Helpful Telephone Numbers/Email Addresses

Final separation or sale of leave PPC (SEP) 785 339-2200 or
Discrepancy of time or Statements of Service PPC (ADV) 866 772-8724
PPC Travel (TVL)

Orders: Officer (PSC-opm-1) ARL-PF-CGPSC-OPM-1-SEPARATIONS@USCG.MIL
Enlisted (PSC-epm-1) ARL-PF-CGPSC-EPM-1-SEPARATIONS@USCG.MIL

Office of Servicemember's Group Life Insurance (SGLI) 800 419-1473 or 201 802-7676

Department of Veteran's Affairs (VA) 800 827-1000

Social Security Administration 800 772-1213

Retiree Dental/Vision Program 877 888-3337

To obtain copies of your DD-214, awards, etc. contact:
National Personnel Records Center (MPR) 314 801-0800
9700 Page Blvd, St. Louis, MO 63132-5100

Helpful Web Sites

Coast Guard Magazine www.uscg.mil
Navy (Info, plus the Navy publication Shift Colors) www.npc.navy.mil/channels
Air Force (Info, plus the Air Force publication Afterburner) www.retirees.af.mil/
Social Security www.ssa.gov
Department of Veterans Affairs www.va.gov
DEERS & RAPIDS www.tricare.mil/deers
The Retired Enlisted Association www.trea.org
The Military Officers Association of America www.moaa.org
Reserve Officers Association www.roa.org
The American Legion www.legion.org
Disabled American Veterans www.dav.org
American Red Cross www.redcross.org
Retired Military Almanac www.militaryalmanac.com
National Personnel Records Center <https://www.archives.gov/veterans/military-service-records>
TRICARE Internet Home Page www.tricare.mil

note: some email addresses may have changed since this was printed.

Resources and General Information

- Request for retirement. Personnel Manual COMDTINST M1000.6 (series), 12.C.9 and 11.
- Physical (6 months prior to retirement). COMDTINST M1000.6 (series), 12.C.3.a
- Checklist for retirement found in 3PM PPCINST M1000.2 (series), 3.B.22.
- Time In Grade Requirements. Titles 10 and 14 of the U.S. Code establish legal minimum periods that a member must hold a pay grade in order to retire with that grade. Personnel Manual COMDTINST M1000.6 (series), 5 & 6 establish time in grade policies for voluntary retirements.
- Retirement Package sent via e-mail to members' USCG/global address six (6) months prior to retirement. Package provides complete instructions and forms for retirement. If not received go to: <https://www.dcms.uscg.mil/ppc/ras/RetirementProcessing/>
- Retirement Certificate and Pin must be requested by the member's unit at least 60 days prior to the date planned for the member's retirement ceremony. If not received call SEP (785) 339-2200. To order. <https://www.dcms.uscg.mil/ppc/sep/CertificateRequest/>
- SPO enters SOI at least 60 days prior to the date member goes on terminal leave or date of retirement. Personnel and Pay Procedures Manual (3PM) PPCINST M1000.2 (series), 3.B.15.
- DD214. Completed by SPO. Member should see a draft copy 30 days prior to retirement and final copy issued by unit on day of retirement. 3PM PPCINST M1000.2 (series), 3.B.15.
- Final active duty pay, final leave settlement, and final W-2 (issued at year-end) for taxable active duty pay. Issued by PPC (SEP) (866) 772-8724.
- Retirement Form DD-2656. Submit at least 90 days prior to your date of retirement.
- DEERS change address on line. www.tricare.mil/deers
- PPC Web Page – <https://www.dcms.uscg.mil/>
- Retired pay computation on line – <https://www.dcms.uscg.mil/ppc/ras/retirementEst/>

Laws Governing Retired Pay

- ⇒ Coast Guard enlisted members and regular officers are retired under authority of Title 14, U.S. Code, and their retired pay is computed under Section 423 of Title 14 and Section 1406(f) of Title 10. Under these provisions, the basic pay rates in effect “at the time of retirement” is used for computing retired pay.
- ⇒ Coast Guard warrant officers are retired under authority of Title 10, U.S. Code, and their retired pay is computed under Section 1406(b) of Title 10. Under these provisions, the basic pay rates in effect “on day before retirement” are used for computing retired pay.

Additional information concerning retirement computation for warrant officers:

- Article 12.C.6, CG Personnel Manual, provides that Coast Guard warrant officers are retired under Title 10, Sections 1263, 1293, and 1305.
- It does not appear that the 1969 Comptroller General ruling would have applicability today as Article 12.C.5.a, CG Personnel Manual explicitly precludes warrant officers from being retired under Title 14, Section 292 and 291.

CG-2656 Establishing Your Retired Account

Necessary forms can be accessed online (link to PPC forms web page is below). Please complete the forms and worksheets legibly. We strongly recommend you fill them out online using the Adobe Acrobat program on the Coast Guard, PHS, or NOAA Standard Workstation. Completion of the Data for Payment of Retired Personnel [Form \(DD 2656\)](#) is **mandatory** to establish your account so you can be **paid on time**.

The completed form must be scanned, attached and e--mailed to ppc-dg-customer@uscg.mil at least 90 days prior to your date of retirement.

PPC (RAS) is now accepting:

Complete Form DD-2656 online or by hand.

Digital signatures are acceptable unless Spouse Concurrence is required*

Completed form can be submitted in any of the following ways:

- Scan and attach to an e-mail message to ppc-dg-customer@uscg.mil
- USPS or trackable method (e.g., FedEx, UPS, etc.)

* Notary signature is required if Member is electing anything other than full SBP—If married, spouse must concur with election.

Forms can be found at: www.dcms.uscg.mil/ppc/pd/forms.

Listed below are some problems frequently noted:

- Form not signed where required.
- Form not witnessed where required.
- Not signed & witnessed on same date.
- Incomplete or inaccurate state tax request . If no state tax designator is entered, the state defaults to the state listed in your home mailing address.
- Witnessed by relative.
- Current address and phone for contact not provided.

★ It is very important that we be able to contact you in case we need additional information in order to establish your retired account.

Retired Pay Computation - (3 formulas)

When did you enter the service?

- * Prior to 8 September 1980 - 20 years = 50% of base pay.

Computation is 2-1/2% per year X base pay on date of retirement.

- * Between 8 September 1980 and 31 December 2017

Bonus not taken: 20 years = 50% of average of high 36 months

Computation is 2 1/2% per year times average of highest 36 months active duty

Bonus taken: 20 years = 40% of average of high 36 months of active duty.

Computation is 2 1/2% per year, less 1% for each year less than 30 times the average of highest 36 months of active duty.

- * After 1 January 2018

20 years = 40% of average of highest 36 months of active duty

Computation is 2% per year times average of highest 36 months of active duty.

Considerations in Computing Retired Pay

- Your highest grade held
- Active Duty Base Date (ADBD) - *Designates time served on active duty and determines multiplier (percentage) to be used for retired pay computation. (Only active duty time applies)*
- Pay Base Date (PBD) - *Designates which Pay Scale will be used to establish retired pay amount. (Active & inactive time apply)*
- Date Initial Entry Military Service (DIEMS) - *Designates retirement law that will be used for retirement)*
- 10% for Heroism enlisted. USCG Pay Manual COMDTINST M7220.29A, 16.A.5.
- Reserve Points
- Base pay from current active duty pay scale.

Computation Of Non-Disability Retired Pay

Members who entered Service Prior to 8 September 1980:

- ✓ Regular Officers and Enlisted based on basic pay rates in effect on the first day of retirement. Warrant Officers based on basic pay rates in effect on the day before date of retirement.
- ✓ 2.5% for each full year of creditable active service. *(Pro-rated percentage given for each additional full month. See hyperlink: https://comptroller.defense.gov/Portals/45/documents/fmr/Volume_07b.pdf)*
- ✓ Maximum retired pay is 75%

E-7 retires with 20 years, one (1) month active service

- ✓ Example:

\$5,094.90	(base pay for E-7)
<u> x .5020</u>	
<u> \$2,557.64</u>	Gross retired pay

Members who entered Service between 8 September 1980 and 31 July 1986 and those after 31 July 1986:

- ✓ Retired pay computation based on average of member's highest 36 months basic pay of active service only.
- ✓ 2.5% for each full year of creditable active service. *(Pro-rated percentage given for each additional full month. See hyperlink: https://comptroller.defense.gov/Portals/45/documents/fmr/Volume_07b.pdf)*
- ✓ Maximum retired pay is 75%
- ★ Example: Member retires with 20 years active service. The average of the member's highest 36 months basic pay is \$1,500.00.

\$1,500.00	(average high 36 months)
<u> x .5000</u>	
<u> \$ 750.00</u>	Gross retired pay

Computation Of Non-Disability Retired Pay (Continued)

- Members who have prior reserve service will receive additional credit for such reserve service. One year of retirement credit is given for each group of 360 reserve points earned. For example, if a member retiring from active duty with 20 years active service had prior reserve time and earned 720 points in the reserve, the member's retired pay will be based on 22 years active service.

Disability Retired Pay

Members with over 20 years service:

The member's retired pay will be the greater of:

- ✓ Basic Pay (or high 36 month average) times percentage of disability;
or
- ✓ Basic pay (or high 36 month average) times years of service times 2.5%.

- ✓ The maximum percentage allowed is 75%.

- ✓ If member was in the service on 24 September 1975, the portion of CG retired pay attributable to disability is tax exempt.

- ✓ If disability is "Combat" related (on orders), tax exempt.
- ★ Example: E-7 with 20 years service has 80% disability.

Retired pay based on disability:	\$5,094.90 hi 3
x 75% (max)	\$3,821.00 per month

Retired pay based on service time:	\$5,094.90 hi 3
x 50%	\$2,547.00 per month

In this example member would receive retired pay based on disability (\$3,821.00 per month.) This total amount would be tax exempt.

- ★ Example: O-5 with 26 years service has 60% disability:

Retired pay based on disability:	\$10,111.20 hi 3
x 60%	\$ 6,066.00 per month

Retired pay based on service time:	\$10,111.20 hi 3
x 65%	\$ 6,752.00 per month

In this example member would receive retired pay based on service time (\$6,752.00 per month.) Of this amount, \$6,066.00 would be tax exempt, and \$686.00 per month would be taxable.

The above provisions have no impact on the tax-exempt status of Veterans Administration (VA) disability compensation. VA disability compensation is tax-exempt regardless of when the member entered the service. However, members who receive both VA disability compensation and Coast Guard disability retired pay are allowed a tax exclusion only for the amount which is greater.

Veterans Administration (VA) Disability Compensation

- Retired members who receive disability compensation from the VA have their retired pay reduced for each dollar of VA compensation received. If the amount of VA compensation exceeds retired pay, retired pay stops.
- The major advantage of VA compensation is that it is tax-free
- Members with a VA disability rating of 30 percent or more receive an additional allowance for dependents.
- DAV and VFW are Service Organizations who may assist you with your VA claim.

Rates of VA Compensation available at VA website.

Note: Disability ratings awarded by the Department of Veterans Affairs are separate ratings and do not have any impact on a disability rating that may have been awarded by the *Coast Guard*.

If you are awarded VA compensation and it is not being deducted from your retired pay, you will need to notify PPC immediately at (866) 772-8724.

If you are not eligible for CRDP or CRSC, VA disability pay must be offset against your CG retired pay. If not, you will have a debt to repay.

COMBAT RELATED SPECIAL COMPENSATION FOR DISABLED RETIREES

Combat-Related Special Compensation (CRSC) was authorized by the FY 2003 National Defense Authorization Act (P.L. 107-314, sec. 636) for certain retirees with combat- or operations-related disabilities.

Eligible Retirees: Must meet certain criteria. Retirees are not eligible if they have waived military retired pay to credit military service toward their civil service retirement, or for any other reason, other than to receive Department of Veterans Affairs (DVA) disability compensation.

Application Processing: Eligible retirees must apply for CRSC using the approved application form [DD-2860](#) in accordance with the instructions published on the form.

The Coast Guard (PSC-adm-1) will determine which disabilities qualify under the above criteria and notify applicants of their decision. Applicants who qualify for CRSC will have their applications forwarded to the Retiree & Annuitant Services Branch of the Pay & Personnel Center (RAS) for computation of the actual CRSC payment.

Temporary Early Retirement Authorization (TERA) retirees are not eligible to receive CRSC unless they have returned to active duty and accumulated enough service time to meet the 20-year requirement before retiring for the second time.

CONCURRENT DISABILITY PAYMENTS OF RETIRED PAY & VA DISABILITY COMPENSATION

The FY 2004 National Defense Authorization Act (P.L. 108-136, sec. 641) authorized Concurrent Disability Payments (CDP). Section 641 of the Act approves full concurrent receipt of military retired pay and veterans' disability compensation for certain military retirees. Member's veterans' disability compensation must have been rated at 50 percent or higher to be eligible. In general, this authorizes "a member of the uniformed services who is entitled for any month to retired pay and who is also entitled for that month to veterans' disability compensation for a qualifying service-connected disability is entitled to be paid both for that month without regard to Sections 5304 and 5305 of Title 38, U.S. Code.

Eligible Retirees: Any Regular, Reserve, or Disability retiree with at least 20 years of creditable service that has been rated 50% or higher by the Department of Veterans Affairs (DVA). Reserve members must wait until age 60.

The CRDP is taxable income, except in limited circumstances, and is reported on a Form 1099-R unless member qualifies for tax exclusion as follows:

- Retiree was a member of the Armed Forces on or before 24 September 1975.
- Member receives payment by reason of a combat-related injury.

A person who is a qualified retiree under the above guidelines and is also an eligible CRSC disabled retiree may receive special compensation in accordance with the CRSC law or retired pay in accordance with above guidelines, but not both.

Allotment Information

All of your allotments will be automatically stopped on the active duty pay system.

The Retired Allotment Authorization [Form \(CG-7221\)](#) is an optional form. Submit to PPC (RAS) whenever you want to start, stop or change an allotment or bond. Any allotments you request to be carried forward will be restarted in the retired pay system. The types of allotments authorized for continuation into retirement are listed on the reverse side of the form. Instructions for filling out the form [\(CG-7221\)](#) are on the form itself. The form can also be obtained from our web site: www.dcms.uscg.mil/ppc/pd/forms. You can also use Direct Access Self-Service to start, stop or change allotments. Visit <https://www.dcms.uscg.mil/ppc/ras/gp> for more information.

If you elect to carry allotments forward from active duty, you may do so by making a copy of your active duty Payslip (Direct Access “View My Payslip” page), lining out the allotments you want stopped, and sending it to PPC (RAS) with your Data for Payment of Retired Personnel [Form \(DD 2656\)](#).

All allotments must be made by direct deposit.

In order to start a new allotment, you need to provide a signed letter request, including your account number, the name of the financial institution, and a voided check or pre-printed deposit slip; or provide the information in the EFT section of the Retired Allotment Authorization [Form \(CG-7221\)](#) or simply notify PPC (RAS) or use Self-Service to start it yourself.

Your active duty allotments will be paid through your final month of active duty and deducted from your separation pay.

In the event the number of allotments paid from your active duty pay exceeds available entitlements, then the overpayment will be collected from your retired pay account. Typically, this would happen only if your retirement date is other than the first of the month.

SGLI (active duty) continues for 120 days after separation from active duty at no cost to you. Information concerning conversion to VGLI will be sent to you by the Office of Servicemembers Group Life Insurance. VGLI allotments must be started through the Office of Service Members' Group Life. Their number is 1-800-419-1473.

Premium deductions for the Federal Employees Dental and Vision Insurance Program (FEDVIP) are not made via allotment. When you enroll in the program you are authorizing the provider(s) to make a deduction each month from your retired account. Cancellations or changes must also be made directly through the provider(s). You will find provider contact information at: <https://tricare.benefeds.com/InfoPortal/indexAction>.

Allotments are not authorized for CFC.

DEPARTMENT OF HOMELAND SECURITY U.S. COAST GUARD CG-5209(REV 6-03)		U.S. COAST GUARD LEAVE AND EARNINGS STATEMENT				MEMBER COPY NAME/ INIT. JONES /JP													
1. Period Covered 01-31 JAN 18		2. SSN 123-45-6789		3. Pay Base Date 80-01-23		4. AD Base Date 80-01-23		5. Exp Ad Term Date 00-01-30		6. Exp Loss Date 00-01-30									
YOUR NET PAY	7. Mid Mo 788.10	PAY SENT TO				LEAVE INFORMATION													
	8. End Mo 787.11	9. Acct Nr: 12345678				11. Bal Bf 18 0		12. Earn 2 5		13. Used 1 0		14. Sold Pd 0 0		15. Bal Eom 19 5		16. LosPrFY 0 0		17. SoldCtd 0 0	
18. USCGR Tra/Pay Cat:		19. Name YN2 JOHN P JONES				NEXT MONTH PAY PERIOD ESTIMATES													
20. Rank/Rate/Grade E-5		22. Mailing Address 2409 ROLE BLV JABRONI KS 66604-3020				23. Date 00-02-15		Amount 787.56		24. Date 00-03-01		Amount 798.92							
21. Cost Code: 47400 PERSRU: 53-47400-02 Unit OPFAC: 53-47400																			
25. ENTITLEMENTS				26. ALLOTMENTS				27. DEDUCTIONS											
BASIC PAY		1433 70		SAVINGS		001B 300 00		ENL BAS REG		8 38									
CLOTHING STD		21 42		CFC		004B 4 00		SGLI		16 00									
ENL BAS REG		251 40						SINGLE DENTAL		8 09									
LVRATS		7 43						FEDERAL TAX		148 18									
BAH WITH DEP		452 59						FICA TAX		109 68									
				<i>Continue EFT & savings allot John P. Jones 02 Feb 18</i>															
TOTALS		2166 54				301 00				290 33									
PAY BREAKDOWN FOR THIS PERIOD						STATE INCOME TAX INFORMATION													
28. Amount BF 00		29. Entitlements 2166 54		30. Allotments 301 00		31. Deductions 290 33		32. Net Earnings 1575 21		33. Amt to be CF 00		34. Income YTD 00		35. Tax W/H YTD 00		36. Exempt		37. Legal Residence MI	
FEDERAL TAX INFORMATION																BUY U.S. SAVINGS BONDS			
38. Tax Inc This PD 1433 70		39. Income YTD 12603 00		40. Tax W/H YTD 1288 58		41. Allowances S 01		42. Add'l W/H 00		43. FICA Wages 1433 70		44. FICA Wage YTD 12603 00		45. FICA Tax YTD 964 13					

REMARKS ARE ON BACK

- PLEASE VERIFY YOUR ADDRESS SHOWN IN BLOCK 22 OF THIS LES. IF IT IS NOT YOUR CORRECT MAILING ADDRESS, PLEASE PROVIDE A NEW ADDRESS THROUGH DA.
- YOU CAN MAKE A DIFFERENCE BY DECIDING TO BECOME AN ORGAN DONOR, WHICH CAN POTENTIALLY SAVE OR IMPROVE THE LIVES OF UP TO 50 PEOPLE. FOR MORE INFORMATION ON ORGAN DONATION, CALL 1 800 452-1369.
- THE COAST GUARD AUXILIARY IS A VOLUNTEER CIVILIAN ORGANIZATION. AUXILIARY MEMBERSHIP IS OPEN TO ALL CURRENT ACTIVE DUTY, RESERVE, OR FORMER MEMBERS OF THE COAST GUARD. FOR MORE INFORMATION, CONTACT: WWW.CGAUX.ORG/PUBLIC/TBJOIN.HTM OR CALL 1 800 GET-USCG.
- THIS LES REFLECTS TRANSACTIONS PROCESSED AS OF 18SEP98.
- 30.0 DAYS LEAVE EARNED AND 31.0 DAYS LEAVE USED TO DATE IN FY98.

U.S. DEPARTMENT OF HOMELAND SECURITY U. S. Coast Guard CG-7221 (Rev. 07-10)		<h1>RETIRED ALLOTMENT AUTHORIZATION FORM</h1>								
Employee ID		Name (Last, First, MI)				Rank/Rate				
PURPOSE: Use this form to start, stop, or change an allotment and to report a change of address to an allotment										
Purpose of request:										
First Allotment	<input type="checkbox"/>	Start Allotment	<input type="checkbox"/>	Stop Allotment	<input type="checkbox"/>	Change Allotment	<input type="checkbox"/>	Change of Allotment Address		
Blanket Code (If known):		Start Amount:		Stop Amount:		(Applies to Stops & Changes)				
Month of First Deduction:		Month of Last Deduction:		Enter allotment title/name from pay slip:						
For payment dated:										
ALLOTMENT TYPE Enter type of allotment (B, D, H, I, L, M, N, O, S, T, or X) from table on reverse of this form:										
ELECTRONIC FUNDS TRANSFER (EFT) INFORMATION Complete if allotment is to be paid by EFT										
Type of Account		<input type="checkbox"/>	Savings	<input type="checkbox"/>	Checking					
Allotee Name:										
(person/company who will receive allotment)										
Routing Transit Number (RTN)										
(can be obtained from the financial institution or found on the bottom of a check or deposit slip)										
Account Number										
Account Title										
Financial Institution Name		(Account Holder's Name)								
Purpose of request:										
Second Allotment	<input type="checkbox"/>	Start Allotment	<input type="checkbox"/>	Stop Allotment	<input type="checkbox"/>	Change Allotment	<input type="checkbox"/>	Change of Allotment Address		
Blanket Code (If known):		Start Amount:		Stop Amount:		(Applies to Stops & Changes)				
Month of First Deduction:		Month of Last Deduction:		Enter allotment title/name from pay slip:						
For payment dated:										
ALLOTMENT TYPE Enter type of allotment (B, D, H, I, L, M, N, O, S, T, or X) from table on reverse of this form:										
ELECTRONIC FUNDS TRANSFER (EFT) INFORMATION Complete if allotment is to be paid by EFT										
Type of Account		<input type="checkbox"/>	Savings	<input type="checkbox"/>	Checking					
Allotee Name:										
(person/company who will receive allotment)										
Routing Transit Number (RTN)										
(can be obtained from the financial institution or found on the bottom of a check or deposit slip)										
Account Number										
Account Title										
Financial Institution Name		(Account Holder's Name)								

Table of Rules

Code	Limit	Type	Use
B	1	TreasuryDirect	Payable to a TreasuryDirect account you have established at www.treasurydirect.gov , for purchasing Treasury bonds/securities. In the ELECTRONIC FUNDS TRANSFER blocks above, show: *Type of Account: Savings * Allottee Name: TREASURYDIRECT * Routing Transit Number (RTN): 051736158 *Account Number: Your TreasuryDirect account number (without hyphens) *Account Title: Name on your TreasuryDirect account *Financial Institution Name: Bureau of Public Debt
S	Two	Savings	Payable to any financial institution, other than a finance company, provided the institution is capable of receiving payment through Electronic Fund Transfer (EFT).
H	One	Mortgage	Payable for loans for the purchase of a home, mobile home or trailer used as a residence by the retiree.
N	One	NSLI	National Service Life Insurance premiums.
L	No Limit	Loan	Payable ONLY to Coast Guard Mutual Assistance or morale fund offices and the allotment MUST have a stop date.
T	No Limit	Indebtedness	Payable to IRS or other Government agency and MUST have a stop date.
D	No Limit	Dependent	Support of dependents, including a former spouse.
I	No Limit	Insurance	Payable to any insurance company for payments of insurance premiums for the life of the retiree or retiree and family.
I	One	VGLI	Payable to the Office of Servicemember's Group Life Insurance (OSGLI) for Veterans Group Life Insurance. This allotment cannot be started through PPC—it must be started through OSGLI, Newark, NJ, ☎1-800-419-1473
M	One	Insurance	Payable to the Navy Mutual Aid Association.
O	One	AAFES	Army Air Force Exchange Service DPP Program
X	No Limit	Dues	Payable to CPOA, CWOA, Academy Alumni Association, Coast Guard Foundation, Naval Aviation Museum Foundation, and CGHQ Mutual Assistance Campaign.

Privacy Act Statement

In accordance with 5 USC section 552a(c)(3), the following information is provided to you when supplying personal information to the U.S. Coast Guard:

AUTHORITY: 37 U.S.C. 101 et seq; E.O. 9397, November 1943 (SSN).

PRINCIPAL PURPOSES: To permit starts, changes, or stops to allotments. To maintain a record of allotments and ensure starts, changes, and stops are in keeping with member's desires.

ROUTINE USES: Information may be disclosed to Congress; allottees; Secret Service; General Accounting Office; Federal, State, and local courts; U.S. Treasury; and to the Department of Justice in some cases for criminal prosecution, civil litigation, or investigative purposes.

DISCLOSURE: Voluntary; however, failure to provide the requested information as well as the SSN may result in the member not being able to start, change, or stop allotments. The furnishing of SSNs is required by the regulations governing Department of Treasury Circular, Public Debt Series No. 3-80 (31 CFR 353). Other information requested by this form is also required under the above regulations to establish the rights, authority and/or entitlement of the signers. Failure to furnish any of the required information may prevent completion of the transaction.

FAX to PPC (RAS) at (785) 339-3770
 You can also mail to:
 Commanding Officer (RAS)
 U. S. Coast Guard Pay & Personnel
 Center
 444 S E Quincy St.
 Topeka, KS 66683-3591

Your Signature	Date:
Your E-Mail Address (optional):	
For PPC Use Only	
Action Completed: Date: _____	Initials: _____

Garnishment

May be court ordered to enforce child support and/or alimony obligations.

Are carried forward from Active Duty.

Net Disposable Earnings = "NDE "

TOTAL MAXIMUM: 65% x NDE – if combined with FSPA

NDE Computation equals Gross Pay less –

Amounts owed to the United States
Amounts required by law to be deducted
SBP spouse & child costs
VA disability compensation

NDE Computation equals Gross Pay plus -

Amount received from VA (CRDP)
Amount received from VA (CRSC)

Note: Internal Revenue Tax Levy deduction is based on number of allowable exemptions as established by IRS.

Former Spouse Protection Act (FSPA)

A former spouse may receive direct payments from a member's retired pay for Alimony, Child Support or Division of Retired Pay as Marital Property.

Purpose of Deduction

Rules that Apply

Alimony

No minimum length of marriage

No minimum length of military service

Deduction normally limited to 50% of "Disposable Retired Pay"

Child Support

No minimum length of marriage

No minimum length of military service

Deduction can be as much as 50% of "Disposable Retired Pay"

For PPC Enforcement

Community Property
or
Property Division

Ten years of marriage while member was in the military service

Deduction can be as much as 50% of "Disposable Retired Pay"

Taxes

Federal Income Tax Withholding (FITW)

- ◆ There is a new W4 form as of January 2020. (Several changes in how they want it calculated)
- ◆ Additional tax may be withheld in even dollar amount.

State Income Tax Withholding (SITW)

- ◆ Each State has different laws concerning taxability of retired pay.
- ◆ SITW is optional by request of retiree.
- ◆ Information on State tax requirements may be found in the Retired Military Almanac.
- ◆ Retiree may elect to have SITW withheld from retired pay if residing in one of the states that has an agreement with DoD for SITW. List of states that currently have an agreement may be found in this handout.
- ◆ Retiree must specify monthly amount to be withheld of at least \$10.00 and in even dollar increments e(.g., \$10, \$20, \$30, etc.).

More Tax Information

- ◆ Retired Pay is not subject to Social Security Withholding (*FICA*.)
- ◆ The 1099R (*tax statement*), mailed annually, is sent to the home mailing address we have for you on the retired pay system. The 1099R is normally mailed during the month of January.
- ◆ After you receive your first retired payment, you may sign up for Direct Access Self-Service and get your 1099R immediately when it is available.

States with an Agreement to Withhold State Tax (SITW) from Military Retired Pay

This is a current list of States that have an agreement with the Coast Guard to withhold State taxes. This does not mean that all of these States tax retired pay. For example, Kansas does not tax military retired pay; however, if a member wants Kansas state tax withheld from his/her pay, we can withhold it because we have an agreement with them.

You can find the list of states online.

Reminder: Withholding of state tax is voluntary. If your state has an agreement with us and you would like state tax withheld, you should send your request in writing, provide the amount of monthly withholding of at least \$10.00, in even dollar increments or you can use the self service system to change your SITW.

Note: States with Agreement for withholding is subject to change at any time.

If no state tax withholding is requested, the state of residence is sent the taxable gross information each year. For example if you live in North Carolina and work in Virginia, unless otherwise instructed the taxable amount of Coast Guard retired pay will be reported to North Carolina each year.

Changing a home mailing address does not automatically change the SITW information. If you want to change the state tax identifier, please update it on DA Self-Service.

RETIREE/ANNUITANT PAY STATEMENT (RAS Pay Slip)

- The Retired pay pay slip is not issued monthly.
- The pay slip is produced and sent at least once a year when you receive a Cost-of-Living Adjustment (COLA). Other than that, it is only issued when a change has occurred to your retired pay account.
- Correct home mailing address is very important. If you move, please update your mailing address through DA Self-Service.
- Please always keep your e-mail address current.
- The pay slip gives you an opportunity to review for accuracy dates of birth and SBP information.
- The reverse of your pay slip will show remarks about the change(s) made to your retired account.

U.S. Department of Homeland Security
 U.S. Coast Guard
 CG-5209-ACT (Rev 01/2015)

United States Coast Guard / NOAA
 Active and Reserve
 Statement of Semi-Monthly Income

COMMANDING OFFICER (CCB) COAST GUARD PPC 444 SE QUINCY ST TOPEKA, KS 66683-3591 PHONE 1-866-772-8724	Pay Group: USCG Active Duty Pay Begin Date: 2020-08-16 Pay End Date: 2020-08-31	Member DOB: 1997-08-31 Spouse DOB: N/A Youngest Child DOB: N/A
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Malcolm Reynolds 1234 Firefly Terrace Serenity, WA 54321	Employee ID: 1234567 Rank: SN Pay Grade: E3 Department: CGC SERENITY Retirement Plan: Blended	TAX DATA: Federal CA State Marital Status: Single 5 Allowances: 0 0 Addl. Percent: 0 0 Addl. Amount: 0 0
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EARNINGS		TAXES		
Description	Current	Description	Current	YTD
BAS -ENL	186.35	FICA	78.14	645.91
BASIC PAY	1021.35	FITW	50.76	1543.49
CSEAPAY	17.50	SWT	14.23	583.45
TOTAL:	1225.20	TOTAL:	143.13	2772.85

DEDUCTIONS		ALLOTMENTS	
Description	Current	Description	Current
AFRH	0.25	CG Exchange	119.70
DISCOUNT MEAL RA	189.60	CGMA LOAN	41.67
SGLI 8	12.00		
TSGLI	0.50		
TSP ROTH-BASIC	51.07		
TSP TRAD-BASIC	30.64		
TOTAL:	284.06	TOTAL:	161.37

	OASDI WAGES	MEDICARE WAGES	FED TAXABLE GROSS	STATE TAXABLE GROSS	NET PAY
Current	1021.35	1021.35	1008.21	1008.21	636.64
YTD	8443.16	8443.16	13398.77	13398.77	10057.00

LEAVE SUMMARY	
Begin Regular Leave Balance	8.0
+ Regular Leave Earned	2.5
- Regular Leave Used	0.0
- Regular Leave Lost	0.0
- Regular Leave Sold	0.0
End Regular Leave Balance	10.5
End Reserve Leave Balance	0.0
End Combat Exempt Balance	0.0
End Special Leave Carryover Balance	0.0
Regular Leave Sold (Career-to-date)	0.0

NET PAY DISTRIBUTION		
Account Type	Account Number	Deposit Amount
Checking	*****1234	636.64
TOTAL:		636.64

** Pay records are computer matched with other federal government and benefit records for debt purposes. **

- REMARKS:**
- CUMULATIVE SEA DUTY AS OF 31-AUG-2020 IS 0 YEARS 2 MONTHS 7 DAYS.
 - TSP TRADITIONAL ELECTION: 3 % BASIC PAY, 0 % SPECIAL PAY, 0 % BONUS, 0 % INCENTIVE PAY.
 - TSP ROTH ELECTION: 5 % BASIC PAY, 0 % SPECIAL PAY, 0 % BONUS, 0 % INCENTIVE PAY .
 - YTD AUTOMATIC 1% AGENCY CONTRIBUTION IS \$40.84.
 - CURRENT AUTOMATIC 1% AGENCY CONTRIBUTION IS \$10.21.
 - CURRENT AGENCY MATCHING CONTRIBUTION IS \$0.
 - YTD TSP TRADITIONAL CONTRIBUTION IS \$122.56.
 - YTD TSP ROTH CONTRIBUTION IS \$204.28.
 - OVER PAYMENT DEDUCTION STOPPED ON 2020-08-15.

Differences In Retired And Active Duty Pay

	Retired Pay	VS	Active Duty
Pay Day	Once per month First Calendar day of month <i>(defaults backward if weekend)</i>		Twice per month First Calendar day of month <i>(defaults backward if weekend)</i>
Notice of Account (LES's)	Issued only when change occurs (RAS Statement)		Issued every month (LES)
Pay Change Request	No form required <i>(written request or update self service system)</i>		Prescribed CG Form
Taxable Income	Form 1099R		Form W-2
SPO Support	PPC (RAS) 866 772-8724		SPO
Retiree Newsletter	Issued Quarterly & mailed to your home		None
Cost-of-Living Allowances	Partial COLA first year; Full COLA thereafter, if one is implemented		Full Pay Raises each year

Recall To Active Duty

Even though you may be immediately recalled to active duty, with no break in service, your account must be established on the retired pay system. You are required to make an SBP election prior to your retirement date, and you must waive retired pay to receive active duty pay. **Please do not delay sending in your retirement forms.**

- Recall Orders Issued: PSC-opm-1 for officers, PSC-epm-1 for enlisted, and PSC-rpm for all reservists.
- Retiree waives retired pay for period of recall.
- Recall period less than 30 days: Retired pay continues and upon completion of recall period, entitlements to active duty pay and allowances are computed and a special payment is issued for the difference between active duty and retired pay. A Form W-2 for taxable active duty pay received during the recall period is issued at year-end.
- Recall period more than 30 days: Retired pay is suspended and member is paid from the active pay system.
- Immediate Recall (*No break in service*): Even if scheduled for immediate recall to active duty, with no break in service, the retirement [Form \(DD 2656\)](#) needs to be completed and submitted to RAS.
- At completion of recall period, retired pay is reviewed to determine if pay adjustment (*additional time, etc.*) is applicable.
- Members that elected to participate in the SBP prior to their original retirement date may only modify their existing election if they have had a change in marital or dependent status during the recall period, or if they resume retired status during an SBP open season.

Conditions That May Affect Retired Pay

FOREIGN CITIZENSHIP

- Retired regular officers and enlisted members who lose their United States Citizenship by applying for citizenship in a foreign country or by taking an oath of allegiance to a foreign state lose their entitlement to retired pay.
- A citizen of the United States may live outside the United States indefinitely without losing United States citizenship.
- Retirees who reside in a foreign country and acquire foreign citizenship by operation of that country's law, but do not relinquish U.S. citizenship, are considered to have dual citizenship. Dual citizenship alone does not require a member to lose entitlement to retired pay.
- Reference: DoD Financial Management Regulation, Volume 7B, Chapter 6.

FOREIGN GOVERNMENT EMPLOYMENT

The U.S. Constitution prohibits military retirees from accepting any office, title, or employment from a foreign government unless the retiree first obtains the approval of the Secretary of Homeland Security and the Secretary of State. Employment with a private company, enterprise, or organization that is owned by a foreign government, is an instrumentality of a foreign government, is also prohibited without prior approval. Approvals by the Secretary of DHS and Secretary of State cannot be given retroactively. For example, if a retiree goes to work for a foreign government, does not report such fact for six months, and receives Secretarial approval two months later, the retiree is subject to forfeiture retired pay for a period of 8 months. CG military retirees must submit a written request for approval for Foreign Government Employment to the Director of Reserve and Military Personnel (CG-13). CG-13 will submit requests, as appropriate, to the U. S. Department of State (DoS) for approval. Prior to submitting requests, contact Mr. Robert Hinds, CG Retiree Services Program Manager, at 202-475-5451 or email at Robert.C.Hinds@uscg.mil. Mr. Hinds will provide additional guidance on the approval process and sample letter and forms. Requests may be e-mailed, encrypting documents containing PII, or mailed to Mr. Hinds at the following address:

COMMANDANT, U. S. COAST GUARD
2703 MARTIN LUTHER KING JR AVE SE STOP
7907 WASHINGTON, DC 20593-7907
ATT: CG RETIREE SERVICES

- Reference: DoD Financial Management Regulation, Volume 7B, Chapter 5, Section 050301-050304.

Conditions That May Affect Retired Pay (Continued)

Retired members lose their retired pay if:

- Convicted by court-martial or federal court of an offense involving the national security of the United States, including espionage, sabotage, disclosure of defense or classified information, seditious or subversive activities, or a violation of national security.
- The retiree refuses or willfully fails to appear, testify or produce papers before a federal grand jury, court, court-martial, or congressional committee in a proceeding concerning the retiree's relationship with a foreign government or a matter relating to national security or defense.
- Found guilty of perjury under U.S. laws by falsely testifying or concealing any material fact in connection with a crime involving national security.
- Reference: DoD Financial Management Regulation, Volume 7B, Chapter 5, Section 050201-050203.
- Combining Federal Military and Federal Civilian time to receive pay from the Office of Personnel Management (OPM).

EMPLOYMENT OF RETIRED MILITARY MEMBERS

- After being approved for appointment to a civilian position, a retiring military member should be able to demonstrate his or her availability for work within 45 days, the standard time period applicable for all Coast Guard civilian appointments. Additionally, prolonged delays in requesting waivers may be viewed as holding the position open for a military member, and may result in denial of the request. (COMDTINST 12300.6J)

A Future Focus: What Happens If I Were to Experience Physical Or Mental Incapacitation?

Incapacitation of Retiree

- A physically or mentally incapacitated retiree is one who is impaired by physical disability, mental illness, mental deficiency, advanced age, chronic use of drugs or alcohol, or other causes which prevent sufficient understanding or capacity to competently manage their own affairs.
- Upon receipt of information that a retiree may be mentally incapacitated, a team of members who are specially trained in mental disorders must determine whether the retiree is competent.
- If retiree is declared incompetent by a judge or doctor, a trustee or court appointed guardian must be appointed. A Power-of-Attorney is no longer valid at the Federal level.
- Reference: DoD Financial Management Regulation, Volume 7B, Chapter 16.

Trustee Appointment

Persons over the age of 21 that may be considered for appointment by Commandant as trustee are:

- Lawful spouse (not subject to age requirement.)
- Legitimate son or daughter or legally adopted son or daughter.
- Parents
- Head of an institution, if member is a patient.
- Any other person or person if in the best interest of the member.

Court Appointed Guardian

- The incapacitated retiree or any person interested in the welfare of the retiree may petition a court of competent jurisdiction for a finding of incapacity and appointment of a guardian or other legal representative. A copy of the appropriate court order certifying to the appointment of the guardian must be forwarded to CG PPC (RAS) before payments may be made to appointee.

DEERS

Updating your CG retired pay account does NOT update DEERS.

They are separate systems (this also includes the VA). If required information is not the DEERS system, an ID card **cannot** be issued. DEERS (RAPIDS) information can be found at: <https://dwp.dmdc.osd.mil/dwp/app/main>

Members should update their DEERS information whenever there is a:

Change in your status

Change in status of a family member (i.e. birth, death, marriage, divorce, adoption, etc.)

Change of address or telephone number

- Address changes can be made online at: <https://dwp.dmdc.osd.mil/dwp/app/id-management/personneldata>

Loss or theft of identification card

- ID cards must be kept current in order to receive benefits.

Expired ID cards may result in refusal of medical treatment, payment of claims or base privileges.

- ID cards may usually be obtained or renewed at any military installation that has the ID card computer program.

- Call your local ID issuing office or call toll free at: 1-800-538-9552 (in CA call 1-800-334-4162, in AK & HI call 1-800-527-5602).

- You can locate the nearest ID card office using: <https://idco.dmdc.osd.mil/idco/>

FEDVIP Dental and Vision and TRICARE

When you choose to enroll in the retirees Federal Employees Dental and Vision Insurance Program, you make an agreement directly with FEDVIP to have your premiums for dental and/or vision insurance withdrawn from your retired pay. You do not start an allotment with RAS when you enroll in the plan, you authorize FEDVIP to deduct the money for your monthly premiums. In order to change the amount of your payment or to cancel your enrollment you must contact FEDVIP directly. An additional note is that when you enroll in the Plan you also authorize any yearly increase in the monthly premium that is deducted from your retired pay.

Please contact FEDVIP directly if you have any questions concerning their retiree dental/vision plan. You may reach them at --

877-888-3337 (Enrollment) <https://www.benefeds.com/Portal/EducationSupport>

TRICARE

A retiree ID card only indicates a retiree is eligible for health care.

A retiree must take action within 90 days of retirement; if not, he/she will be locked out of TRICARE until the next open season (usually held in November).

PLEASE ACCESS THE LINK BELOW FOR MORE IMPORTANT INFORMATION:

<https://tricare.mil/LifeEvents/Retiring>

Making Changes To Your Retired Account

After you receive your first retired payment, you may sign up for DA Self-Service. By using Direct Access (DA) Self-Service, you may make many changes (with nearly immediate results) to your account by accessing <https://hcm.direct-access.uscg.mil/>.

The U. S. Coast Guard Retired Pay System "DA" offers self-service, a web-based access for retirees. Our RAS web page at <https://www.dcms.uscg.mil/ppc/ras/gp/> provides access information and detailed instructions.

Click the [First Time Logon Guide for Retired Pay Self-Service](#) link and review the user ID and default password instructions before clicking the [Sign into Direct Access](#) link. Currently retirees must reset their passwords every 35 days.

In addition to [viewing and printing payslips](#) and [1099R forms](#), you can make the following account changes online:

- [Allotments \(Start, Stop, Change\)](#)
- [Change direct deposit account](#)
- [Change mailing address](#)
- [Change phone number\(s\)](#)
- [E-mail address changes](#)
- [Change your Federal and/or State Income Tax Withholding](#)
- [View Final Pay Beneficiaries](#)

* **Changes that require written requests:**

Survivor Benefit Plan (SBP): You must write or fax us with requests to make any changes to your SBP. Include substantiating documentation (i.e. divorce decree, death certificate).

* **Reporting the Death of Coast Guard, NOAA, or PHS Retiree:**

To report the death of a Coast Guard, NOAA, or PHS retiree, (also annuitant, spouse or former spouse). Please notify by telephone (preferably) as soon as possible.

* **How to Contact us:** **By Phone:** 866-772-8724 or 785 339-2200

By E-Mail: PPC-DG-CustomerCare@uscg.mil

By Mail: Commanding Officer (RAS)
United States Coast Guard
Pay & Personnel Center
444 SE Quincy St
Topeka KS 66683-3591

By Fax: 785 339-3770

RAS web page: <https://www.dcms.uscg.mil/ppc/ras/>

What happens to your retired pay when you die?

ALL PAYMENTS STOP!!

RETIRED PAY

ALL ALLOTMENTS

FORMER SPOUSE PAYMENTS

Payment in the form of an annuity begins only if you have elected to participate in the Survivor Benefit Plan (SBP).

Common Questions About SBP

- Q:** I understand my retired pay stops when I die. However, my spouse will be eligible for other Government benefits from the VA and Social Security Administration, right?
- A:** Your spouse could be entitled to a benefit called Dependency and Indemnity Compensation (DIC) from the VA. However, DIC is only payable if your death is found to be "service connected". A surviving spouse can also get social security survivor benefits if the spouse is over age 59, or if you have minor children. However, if you turn down SBP and you die from a non-service connected cause, and you don't have any minor children, your spouse will be without any Government benefits.
- Q:** Does my spouse lose SBP if she or he remarries after I die?
- A:** If your spouse remarries before age 55, the monthly SBP annuity will be stopped. If this remarriage terminates, the annuity restarts.
- Q:** Does my spouse have any say in what SBP decision I make?
- A:** Yes. If you don't elect full coverage, your spouse must sign a statement in the DD-2656 agreeing to your election of no coverage or reduced coverage. If your spouse doesn't agree or doesn't sign the statement, you are put on automatic full SBP coverage.
- Q:** What are some of the differences between SBP and life insurance?
- A:** (1) SBP has no cash value, whereas whole life insurance has a cash value and can be borrowed against.
(2) SBP is government-subsidized.
(3) SBP annuities rise with inflation, but insurance policies don't.
(4) SBP premiums are exempt from taxes, whereas insurance premiums are not exempt.
(5) SBP annuities paid out are taxable income, whereas insurance proceeds generally are not taxable.
(6) SBP coverage cannot be denied due to your age or health, whereas insurance coverage can be.
- Q:** What are probably the most important factors in making an SBP decision?
- A:** Your health and that of your spouse, your family longevity and that of your spouse, the difference between you and your spouse's age, and your private financial planning (commercial insurance, etc.).

Common Questions About SBP (continued)

Q: Is my SBP decision irrevocable?

A: Yes, with the following exceptions.

(1) For future retirees, the window to discontinue SBP will open on the second anniversary after the retired member begins to receive retired pay, and will close on the third anniversary date. Retirees may not elect to discontinue participation without the written concurrence of the spouse, and participants who elect to withdraw will not be entitled to a refund of premiums.

(2) There have been open enrollment seasons in the past about every 10 years since SBP was adopted in 1972, whereby a retiree could come into the program. The open season is determined by Congress and they are extremely rare. The costs to come in during open season are much higher based on the retiree's age and how many years the retiree had been retired.

Q: Are there any cases where I should consider SBP an extremely good buy?

A: Yes, in the case of an incapacitated child. If you have a mentally or physically handicapped child, SBP provides excellent protection at little cost. The child must meet service-specific requirements. Contact the PPC (RAS) DEERS desk at 1-785-339-3441 for application procedures and requirements.

Q: If I buy SBP coverage for my four children, do they each receive an annuity of 55 percent of my SBP base amount?

A: No, the annuity will be equally divided among your four children. When the oldest child reaches majority age, it would be divided into thirds, etc.

Q: Is there a down side to purchasing SBP coverage for both my spouse and children?

A: One down side might be that the children will only be eligible for an annuity if you have no surviving spouse and your children are still under age 18 - thus you may end up paying for coverage that won't reap benefits. However, remember that child costs are very inexpensive.

Q: When do my children become ineligible under SBP?

A: At age 18, or if they attend school full-time, at age 22.

Common Questions About SBP (continued)

Q: Is there ever a point that SBP will be considered paid up?

A: Yes, when the member has paid into SBP for 30 years **and** reaches age 70.

Q: What about dependents I acquire after I retire - can I cover them under SBP?

A: It depends on your status at retirement. If you have a spouse at retirement, and elect not to cover your spouse under SBP, you would be precluded from electing SBP coverage for a new spouse acquired after retirement, unless there was an SBP open enrollment season. Similarly, if you have eligible children at retirement, but don't elect SBP child coverage, you would be precluded from electing coverage for children you acquire after retirement. If you have no dependents at retirement, then later acquire dependents, you have one year to request SBP coverage for these dependents.

Q: Just how important is the COLA protection of SBP?

A: Extremely. SBP annuities, for instance, increased 296% between 1972 and 1988 - an annuity that was \$500 in 1972 was \$1,483 in 1988.

Another good example of the COLA protection would be SGLI. In 1972, SGLI coverage was \$15,000. Now, 20 years later, SGLI coverage is \$400,000. Just think, at this rate, 20 years from now, SGLI would have to be worth between \$600,000 and \$2,000,000!!!

Be sure to remember the COLA features of SBP when your insurance salesman presents information about purchasing a life insurance policy.

Q: Once I elect SBP, what responsibilities do I have after I retire?

A: To notify PPC if your family status changes. If your spouse or child dies, you divorce, your child marries or reaches age 18, immediately notify PPC so we can stop the SBP deductions from your pay.

Q: Can I cover my same sex partner under the SBP or Reserve Component SBP?

A: Yes, on June 26, 2013 the Supreme Court ruled Section 3 of the Defense of Marriage Act (DOMA) unconstitutional. Based on this ruling, same sex married couples are now entitled to the same SBP/RCSBP benefits as all married couples.