Greetings from the Chair

Dear Colleagues,

It is a great pleasure to welcome you to a new Bar year and a new edition of ROLL CALL. This new edition was assembled by our dedicated team of editors, Theresa Buchanan, James Wherry and Kristen Coyne. In this Early Fall 2011 Edition, we provide you with helpful and relevant resources that you can use to assist you in your practice. These resources will benefit any attorney who represents servicemembers and/or their family members.

We hope to see you at the Family Law Section’s Fall CLE Conference in Las Vegas, NE, October 26-29, 2011. At this Conference, the Military Committee is presenting a CLE seminar on the “ABCs of Military Pension Division Orders.” In addition to attending this seminar you will have opportunities for networking and learning from other practitioners. We always continue to plan for future conference so we look to you for what you need to enhance your practice. If you have a suggestion for a future CLE, please contact me.

Finally, if you have any suggestions, ideas or concerns regarding how the Military Committee may best serve your interests, please let me know. For a wealth of useful resources and information on military family law issues, do visit the home page of the Committee, http://apps.americanbar.org/dch/committee.cfm?com=FL115277

Henry Dewoskin, Chair
hmddewoskin@cs.com

Introduction from the Editor

It has been four months since our last ROLL CALL issue and we continue to seek and present information intended to enhance your practice – whether you are an experienced or new practitioner. Along with this issue, our team of editors has another issue planned for release before the upcoming ABA Section of Family Law Fall CLE Conference at Encore at Wynn Hotel, Las Vegas, NV, October 26-29, 2011.

We describe this issue as “The Resource Issue.” We hope that you find the included topical overviews provide answers for some of your questions encountered when working in the field of military-family law; and, if not the specific answer, then alternatively where to go to find that answer. You will find a short article on how to verify military pay in order to determine child support and alimony along with an article providing valuable tips on how to tell a client about calculating the value of retirement pay and the cost of providing Survivor Benefit Plan (SBP). Adding some helpful insight related to the Defense Enrollment Eligibility Reporting System (DEERS) and Real Time Automated Personnel Identification System (RAPIDS), an extensive list of military family relevant websites, compiled through the appreciated efforts of Amy Eagen, Transition Assistant Advisor Colorado, and provided under our “Portals to Practice” section. “How to read an active duty Army Leave and Earning Statement (LES),” - no preferential treatment here, these instructions will be offered to assist with reading any LES in our next issue - we are here for you and your practice. Finally, we want to celebrate both the ABA Military Pro Bono Project with some vital “how to sign up” information and the publication of the Second Edition of The Military Divorce Handbook written by Mark Sullivan, author extraordinaire and founding father of so much that has improved all of our military family law practice.

IMPORTANT TO NOTE: The near-term future brings the above mentioned ABA Section of Family Law Fall CLE in Las Vegas, NV, where a Military CLE seminar will be offered on the “ABCs of Military Pension Division Orders” and scheduled upcoming CLE events in Miami Beach, FL, Spring 2012; Philadelphia, PA, Fall 2012; and Anchorage, AK, Spring 2013.

Our team of editors, including me at the National Military Family Association, Alexandria, VA, Jim Wherry, Chief of Legal Assistance, Ft. Wainsworth, AK, currently serving in the Army Reserve JAG Corps, and Kristen Coyne, retired Navy JAG practicing in Phoenix, AZ, is particularly indebted for this issue to Jim Wherry for pulling together
such an incredible assortment of legal treasures for your practice. We remain committed to bringing you what will enhance your practice. Please let us know! We are always looking for articles, checklists, or other information related to military family law issues. If you have an idea or proposal for an article or just want to discuss a topic, please contact any of us, yours truly at tbuchanan@militaryfamily.org, Jim Wherry at james.wherry@us.army.mil or Kristen Coyne at kristen@CKGHLAW.com.

Theresa T. Buchanan
Editor

AND PRESENT AND LOOKING FORWARD:

Military Pro Bono Project

Check this out! The ABA Military Pro Bono Project accepts case referral from military legal assistance offices worldwide on behalf of junior-enlisted servicemembers with civil legal issues. It places these cases with pro bono attorneys where legal assistance is needed in the United States. The Project also includes Operation Stand-By, under which military attorneys may seek attorney-to-attorney advice from civilian attorneys so that can better assist their servicemember clients.

To provide legal help to military families, the American Bar Association has launched a web-based legal resource center for military families. ABA Home Front offers: Military Pro Bono Center, Directory of Programs, and the Information Center.

The Military Pro Bono Center includes the new Consultation Center through which you may consult with civilian attorneys on legal questions related to their specific geographic areas and substantive areas of expertise so that you can further assist your servicemember clients. This state-specific advice may also help with determining if your case has requisite legal foundations for referral to the ABA Military Pro Bono Project.

Only military attorneys who are registered with the ABA Military Pro Bono Project can access and use the Consultation Center's list of attorneys. Go to http://www.militaryprobono.org for more information and to register.


Now available and completely revised and expanded, this new edition is a timely and valuable addition to any family lawyer’s resources. The author, Mark E. Sullivan, retired from the Army Reserve Judge Advocate General’s Corps and eminent North Carolina family law practitioner, educator and consultant, once again excels in providing key information and practice tips for attorneys handling family law cases in the military context. Check out the ABA Web Store for more information and to purchase. An upcoming issue will feature an interview with Mark Sullivan. We look forward to being able to share a personal conversation with someone who has contributed his legal experience, ability and wisdom for the benefit of military families worldwide.

Introduction to Military Child Support – How to Calculate the Pay of Military Members

James C. Wherry, Chief of Legal Assistance, U.S. Army in Alaska

State child support guidelines normally require judges to base child support determination on the annual pay of one or both of the parents of the child or children. Some states use a “straight line method” child support formula that is based solely on the average income of the non-custodial parent. Other states use an “income shares” formula that bases child support, in part, on the average income of both parents. In many states, even shared or “joint” custody arrangements will result in one party paying support to the other, to balance the resources available to support the child or children.

For any of these situations, the court must first determine the “average” pay of each parent. The Department of Defense has several tools to assist the courts to determine the pay and allowances of service members. The main pay and allowances are the following: the basic pay of the service member, the Basic Allowance for Subsistence (BAS), the
Basic Allowance for Housing (BAH), and the Cost of Living Allowance (COLA), if any.

**The Leave and Earning Statement (LES).**
Every service member receives a pay stub – a “Leave and Earning Statement” or LES, which lists their pays and allowances and their deductions. The LES contains important information that can be used to calculate child support. In this newsletter, we have included two handouts that show how to read the LES of an active-duty service member, and an LES of a Reservist or National Guardsman.

**Basic Pay.** Every service member receives basic pay, which is the set amount of pay that every service member at a particular grade or rank, with a set number of years of service, receives for service in the military, regardless of what branch of service the member serves in, or what job (Military Occupational Specialty or MOS) he or she performs. The military pay tables are published by the Defense Finance and Accounting Service (DFAS) and can be found at http://www.dfas.mil/militarypay/militarypaytables.html. Legacy charts for previous years exist for anyone working to establish child support from previous years.

The pay tables are arranged by “grade” – the rank of the service member – and by the number of years of service. At the top of the LES, the grade of the service member is listed, after the service member’s name and the last four number of their service number (Social Security Number). Next to that is the “Pay Date” which shows when the service member first joined the military. The number of years from the pay date to the current date shows the number of years of service used to calculate pay.

**Basic Allowance for Subsistence (BAS).** This is an entitlement to assist active-duty service members to pay for food. The rates may change, from year to year. Currently, officers receive $223.84 per month and enlisted service members receive $325.04 per month (a .4% increase over the 2010 rate). Service members living on a military installation may have this pay deducted from their LES if they are on a meal card which enables them to eat at an installation dining facilities at no additional charge.

**Basic Allowance for Housing (BAH).** This is an entitlement to assist service members to pay for housing. The amount will vary by rank and location of the service member, and will depend on whether the service member status is considered “with dependents” or “without dependents.” Normally, even service members who are a grade of E-6 or higher, and who have no dependents, are permitted to live off post, in most locations in the continental United States. They receive BAH at the “without dependent” rate. Service members living with dependents should receive BAH at the “with dependent” rate. The Defense Travel Management Office has provided a calculator to help determine BAH. Enter the grade of the service member and the zip code of the location, including where the service member is stationed, to determine the correct BAH for that service member. https://www.defensetravel.dod.mil/site/bahCalc.cfm.

Service members may also live in family housing, on a military installation, if they have dependents. Formerly, service members who lived in “housing” received this benefit as an in-kind payment, and no notation of this allowance was listed on their LES. Over the past 10 years, military housing has been privatized and installation housing is now operated by private companies. Today, the service member living in “housing” has the housing allowance reflected on their LES, but that monetary allowance goes to the privatized housing landlord. In rare instances, service members assigned to places of duty away from their families may be designated “geographic bachelors” and may be eligible to receive BAH for their location and for the location of their families.

**Living in the barracks or dorms.** Service members below the grade of E-6, who do not have dependents living with them, will live in the barracks or dorms on military installations when space is available. A service member living in the barracks, who has no dependents, will receive “BAH-partial.” This may only amount to about ten dollars ($10.00) and is given to assist the service member to pay for anything extra – laundry detergent for the washers and dryers. A service member living in the barracks who is subject to a child support order should receive at least “BAH-
differential” which is calculated as the difference between what a single service member would receive and what a service member with dependents would receive. It is normally several hundred dollars. The partial and differential charts can be found on the non-locality BAH chart located at https://www.defensetravel.dod.mil/site/pdcFiles.cfm?dir=/Allowances/Non-Locality_BAH/.

**Cost of Living Allowance.** Some areas of the country – and many overseas locations – have expensive costs of living. To compensate service members assigned to these areas, the military provides a cost of living allowance (COLA) to the service members. To determine whether the service member is receiving COLA, go to the calculator at https://www.defensetravel.dod.mil/site/conusCalc.cfm. Enter the zip code of the place to which the service member is permanently assigned. If the service member is deployed overseas, be sure to use the relevant calculator. https://www.defensetravel.dod.mil/site/colaCalc.cfm. Alaska and Hawai’i are included as “overseas” assignments. If the service member is deployed on assignment, or is only on temporary duty, use the location to which the service member is permanently assigned.

**Other pays and allowances.** There are other pays that service members receive. Medical professionals such as medical doctors, dentists, and nurses often receive “professional pay” or “pro pay,” an additional pay given as an incentive to keep service members with critical skills in the military. Certified Navy scuba divers may receive additional pay for their status. Service members with certain language skills may receive pay for these skills. Airborne service members may receive additional pay for being in airborne status.

In addition to these pays, service members can receive other intermittent pays and allowances. Enlisted service members receive an annual clothing allowance that varies from service to service and depends on whether the service member is male or female. The 2011 allowance ranges from $273.60 (Air Force, male, basic allowance) to $759.60 (Navy, female, special allowance). Specific amounts may be found at http://www.military.com/benefits/military-pay/clothing-allowances. Service members may also earn an SRB (selective re-enlistment bonus) for renewing a military contract. These bonuses vary quite a bit, and depend on rank, branch of service, length of new commitment for military service, military occupational skill, and the needs of the military, at that time. Whether these intermittent pays and allowances are included to calculate child support depends on the rules for calculating child support in the state of any particular court.

**Strategies for discovery.** Never be satisfied with only one Leave and Earning Statement. Best practice: Ask for six months’ worth. Active-duty service members have access to 12 months’ worth of statements on-line, at their “MyPay” account. Reservists only carry 90 days’ worth of LES’es on their online profile. W-2’s from prior years can also be accessed on the website. These documents are accessible to nearly every service member and are under their control, but electronically stored at https://mypay.dfas.mil/mypay.aspx. Written interrogatories should be sent, asking the service member about each pay.

If all else fails, it may be possible to obtain pay information from the Department of Defense Finance and Accounting Service (DFAS). The Service will honor a court order signed by a judge to provide information on pay and allowances. Those requests should be served on the DFAS Freedom of Information Act (FOIA). Detailed information can be found online at http://www.dfas.mil/foia.html. Attorneys seeking information from the National Guard may also be able to obtain information by serving a court order on the state’s National Guard FOIA office.

**Explaining the Value of a Military Pension and the Cost of Providing the Survivor Benefit Plan to a Client**

By Jim Wherry, Chief of Legal Assistance, U.S. Army in Alaska

A. Calculating the long-term value of a military pension.

1. **Active-duty Military Members.**

Attorneys have some extraordinary on-line tools to assist them to explain the true value of a military
pension, both to military members and to their spouses. Military members and their spouses do not always understand the long-term value of a military pension. Generally speaking, military member serving for 20 years, under the present military pension system, will receive an immediate defined-benefit payment of 50% of the average of the “high three” years of their military pay. And that amount will increase every year depending on military pay increases.

The Office of the Secretary of Defense provides a calculator for active-duty military members that will enable them to determine the general value of their pension under the current system. The calculator can be found at http://militarypay.defense.gov/retirement/calc/02_highthree.html. To obtain an estimate, open the calculator and enter the projected year of retirement, the number of years of service the military member is likely to serve, and the estimated grade at which the member will retire. The calculator also asks the user to define what the user believes will be the average rate of inflation and the average rate of increase of military pay, in the future, as well as their tax rate.

For example, if a military member retired as an E-7 in 2011 after 20 years of service, and it is estimated that inflation and the increases in military pay would go up at the rate of 2.5% per year, and a 20% tax bracket, If the military member retired at age 38 and lived another 40 years, to age 78, the calculator would generate the results at Chart, showing that retired pay would rise from $1,992 per month in 2011 to $5,218 in the year 2050.

Chart 1 – Chart showing increase in estimated monthly payment

See Appendix for Charts 1, 2 and 3

Of even more use to the practitioner is Chart 2, which shows the cumulative value of the pension over the 40-year period, both before and after taxes.

Chart 2 – Cumulative Value of a Military Pension Over Time

A short summary chart is also provided by the calculator and is included as Chart 3.

Chart 3 – Summary Chart

Experience suggests that many spouses of military members are willing to give up any interest in the military member’s retirement simply “to get rid of him or her.” These charts may give spouses a reason to pause. If the spouse has been married to an enlisted military member for 10 years, during the military member’s time in the military, generally speaking, a practitioner would normally estimate the spouse’s share of the pension to be “the number of years of marriage while in the military, divided by the total number of years served times 50%” or “about 25% of the military member’s right to receive $2,000 a month, 10 years from now.”

Practitioner’s tip: Taken by itself, this very antiseptic description of the pension may not be enough to persuade a spouse of the relative value of the pension. But if the practitioner says, “You are entitled to 25% of a pension that could be worth as much as $1.2 million,” that begins to mean a lot more.

There are many other factors to take into account, in calculating the value of a retirement. The Air Force provides a more in-depth calculator which takes into account Reserve/National Guard time and active-duty time, and considers whether a military member started as enlisted military member, but then became a commissioned officer. This calculator may be found at https://w11.afpc.randolph.af.mil/RetSepCalcNet/eretfrm.aspx.

2. Reservists and National Guardsmen.

Reservists and National Guardsmen do not immediately receive their pension. Normally they receive their pensions at age 60, though an

1 The calculations above do not take into account what happens if the military member elects to take a Redux bonus in advance to reduce the pension pay-out, but the calculator takes that into account. The calculator also does not consider some of the future proposals for changing military pensions now under consideration by Congress.
amendment to the law in 1997 permitted military members who deployed after 2007 to reduce their pensions by the time served, mobilized on active duty, after that date. Reservists and Guardsmen normally earn “points” for each day of time spent on duty. “Drill weekends” will normally generate two points per day, whereas mobilizations, schools and annual training generate one point per day.

The Human Resources Command (HRC) of the U.S. Army also provides a retirement calculator based on points for Soldiers. This calculator can be found at https://www.hrc.army.mil/site/reserve/soldierservice/retirement/retirementcalc.asp

Generally speaking, a practitioner can calculate that retirement based on the calculator above, by taking the total number of points and comparing it as a percentage to the number of points necessary for a 20-year retirement. In 20 years, a service member on active duty would have earned a total of 7,300 points (365 days x 20 years = 7,300). If an E-7 retired as a Reservist with 4,000 points, he or she would expect to receive about 55% of what his or her active-duty counterpart would receive (4,000 points divided by 7,300 = 54.79%). Since the active-duty counterpart would be paid 50% of his or her pay at 20 years, it can generally be figured at about 26% of what a military member would make for basic pay, serving full-time on active-duty.

For Reserve Soldiers, the total number of points that they have earned as of any given date can be found online, at their Human Resources Command file, which they can access at https://www.hrc.army.mil/site/index.asp. The points will appear on their DARP form 249-E (Chronological Statement of Retirement Points).

National Guard military members can go to their orderly room and request an estimate of their retirement, based on their points and projected date of retirement. National Guard military members have complained that not every point that they earn is successfully recorded by their guard units. It is recommended that they regularly review what points the Guard attributes to them and compare those points to their actual service. They should make amendments, as needed.


**Practitioner’s tip.** Much of this will rely on information provided by the military member. Where possible, the information should be obtained from the military member through discovery. If the military member is uncooperative, it may be possible to obtain pay information from the Department of Defense Finance and Accounting Service (DFAS). DFAS will honor a court order to provide information on pay and allowances. Those requests should be served on the DFAS Freedom of Information Act (FOIA). DFAS records are decentralized. If you know which location maintains the records send your request directly to the appropriate office. If do not know where record is maintained, send request to relevant FOIA/PA Program Manager’s office.

Active Duty Army, Air Force, Reserve, Guard:

Indianapolis FOIA/PA Program Manager
8899 East 56th Street
Indianapolis, IN 46249-0150
Office: 317-212-3953
Fax: 317-212-8802

Active Duty Navy, Marine Corps, Reserve, Guard, Retired/Annuitant Pay:

Cleveland
1240 East Ninth Street, Room 1661
Cleveland, OH 44199-8006
Office: 216-522-5225
Fax: 216-522-6530

Detailed information can be found online at http://www.dfas.mil/foia.html. Attorneys seeking information from the National Guard may also be able to obtain information by serving a court order on the state’s National Guard FOIA office, as well. Further information is available online at http://www.ng.mil/sitelinks/foia.aspx.

B. Calculating the cost of purchasing the Survivor Benefit Pension Plan (SBP).
The Department of Defense also provides retirees with the option to purchase SBP coverage. The plan provides a survivor benefit to the spouse of the retiree if the member predeceases the spouse. If the plan was not purchased, all future military pension payments cease when the military retiree dies. The benefit provides 55% of the base amount selected, from full retired pay down to $300 a month.

For active-duty military members, the election to take the SBP must be made when the military member retires. If the military member fails to make the election at that time, a new period does not normally open up for the retiree, but periodically there have been “open enrollment elections” when retirees have been given the option to apply for the SBP after retirement by paying up retroactive payments that would have been taken out of their checks since the date of their retirement, and then going forward.

In a divorce, the court may order that the military member apply for SBP coverage when he or she retires and name the former spouse as the beneficiary. To ensure coverage, a copy of the divorce decree and military domestic relations order (MDRO) should be sent by the member to DFAS within one year of the date of the divorce. Failure to do so may prevent the spouse from receiving this benefit.2 However, 10 U.S. Code § 1450 (3) authorizes the former spouse to make a direct election for former spouse coverage under a Deemed Election. Such Deemed Election must be made within one year of order directing former spouse coverage by completing a DD Form 2656-10 and submitting with a copy of the order to DFAS.

Military members and their spouses are often unaware of the cost of SBP. The Air Force Personnel Center has an online calculator which can be found at https://w11.afpc.randolph.af.mil/RetSepCalcNet/default.aspx. Like many online calculators, there is a disclaimer that states it is only to be used for general estimates and is not a guarantee of any future benefit or cost.

Go to the menu options, and activate the tab marked “Survivor Benefit Plan – Cost/Annuity Estimate.” Enter the last name of the military member and the SBP base amount. This is the actual dollar value of the estimated monthly retirement payment for the military member. Enter the estimated date of retirement and the dates of birth for the military member and the spouse. The calculator will provide a rough estimate of the cost of annuity. The calculator will also show what 55% of the retirement amount is. For example, an E-7 with 20 years of service who retired today would be paid approximately $2,006 per month the his retirement. The annuity would cost $130.39 and would provide monthly payments in today’s dollars of $1,103.30.

Practitioner’s tip: Experience has shown that military members sometimes misrepresent the cost of SBP coverage and offer to purchase a life insurance policy on their lives, in case they pass away and the pension terminates. However, relatively speaking, the actual cost of SBP coverage is relatively inexpensive. In addition, it is a lot more certain than an insurance policy – which the military retiree might not continue to maintain or to pay.

Military pensions and subsequent survivor benefits have the potential to significantly affect the distribution of assets for a military member and his spouse as they work through the resolution of their marital dissolution. The above described resources are provided to support attorney best practice. It is important to recognize that attorneys representing such clients have the duty to explore and ensure that their client’s interests have been exhaustively acknowledged and researched.

A LOOK AT THE DEERS/RAPIDS PROGRAM

By Amy Eagen, Transition Assistant Advisor Colorado and Jim Wherry, Chief of Legal Assistance, U.S. Army in Alaska

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2 In the event that the decree is not sent in to DFAS in time, each service has a Board for Correction of Military Records which may consider a petition to correct this matter and implement SBP on behalf of the ex-spouse. Page 2 of DD Form 149 specifically states that ex-spouses may file a BCMR appeal for this specific purpose. More information about the Army BCMR may be found at http://arba.army.pentagon.mil/abcmr-overview.cfm.
Children of military members are eligible for certain benefits from the U.S. military because of their parent’s military status. Civilian custodial parents of those children need to be aware of those benefits in order to exercise those benefits.

All dependents of military members should be enrolled in the DEERS/RAPIDS, the government-issued military identification card (ID) card system. DEERS stands for Defense Enrollment Eligibility Reporting System and RAPIDS stands for Real Time Automated Personnel Identification System. These programs are used to issue ID cards to service members, retired service members, and their family members.

Tricare uses this program to establish eligibility for benefits. It is very important that the service member ensures the DEERS/RAPIDS information is correct and current. Often, when problems arise with Tricare it is usually an eligibility issue due to incorrect information in DEERS/RAPIDS. Always make sure system reflects both all eligible dependents and current and accurate address.

When going to a DEERS/RAIPS office, service members should bring the appropriate paperwork with them. Service members (i.e., the sponsor), in most cases, must accompany their dependents in the process of getting an ID card. This is because the service member will be required to sign the required government form, DD 1172. However, where the service member is deployed, or otherwise not available, a third party, such as the child’s other civilian birth parent, may be able to enroll the child with a power of attorney from the service member. If the service member does not have a spouse, someone in his/her chain of command can work with DEERS/RAIPS office to validate the information.

When a service member adds a dependent, the following items are required: Social Security card, birth certificate or, a U.S.-issued passport and marriage certificate.

a. When is a dependent eligible for an ID card?

Dependent children are eligible for an ID card until age 21 and if she/he is a full time college student at accredited institution they can receive an ID card until the age 23. However, a certifying letter from the college’s registrar’s office is required. Dependent children who are eligible for Tricare Young Adult are authorized an ID card until age 26.

Normally, the child of a service member is eligible for an ID card upon reaching the age of 10 years.3 Children living with a former spouse of a service member, or – if the parties were never married – children who are living with the non-military parent, are eligible for an ID card at any age.4

b. What benefits are dependents eligible for?

The benefits for which the child may be authorized are found in Attachment 2 to the Department of Defense (DoD) regulation under ID cards for military members and dependents. Even after divorce, a child will normally remain eligible to shop at the base/post exchanges, and participate in (Morale, Welfare and Recreation) MWR activities on the installation. However, these children are not eligible for commissary privileges. The regulation states in relevant part:

Children residing in the household of a separated spouse continue to be eligible for commissary privileges until there is a final divorce decree. Note: In the case of a divorce, children residing in the household of a former spouse are not considered to be members of the authorized sponsor's household for commissary privileges. Exception: Children who reside with a former spouse meeting requirements for commissary privileges based on 20 years of marriage during a period the member or retired member performed 20 years of service, or the dependent is entitled to privileges as a result of sponsor abuse per Title 10 U.S.C. 1072(2)(H).5

The military ID technician who assists the child to obtain an ID card should place restrictions on the __________

3 Army Regulation 600-8-14 (AFI 36-3026_IP) (17 June 2009), Chapter 4, “ID Cards for Children,” para. 4.4, found online at http://www.e-publishing.af.mil/shared/media/epubs/AFI%2036-3026V1_IP.pdf.
4 Id.
5 Id., Attachment 2, page 210, note 3.
card, which specify which benefits the child is eligible for and should not include commissary privileges.

c. What happens, if the dependent loses the ID card?

If the ID card of a separated spouse or another dependent who is enrolled in DEERS is lost or stolen, and the military member refuses to cooperate with the spouse to assist with renewing or replacing the military ID card, the spouse can contact the chain of command for assistance to compel the military member to cooperate.

The spouse can also go to a local military DEERS office and ask for help. If the dependent is already enrolled in the system, the DEERS office can issue a temporary ID card to the dependent. The local DEERS office will then send a memo to the service member, along with a DD Form 1172, and request the cooperation of the service member. If the service member continues to not cooperate, the DEERS office is authorized to issue a regular ID card without the assistance of the member.6

If a divorce is pending, ID cards will only be issued in one-year increments.7

20/20/20 former spouses of retirees do not need sponsorship and do not require the assistance of the retired military member to renew their ID card.8

Service members who are updating their information about spouses and dependents, should make sure to bring a copy of marriage certificate, birth certificate, and divorce decrees to the DEERS/RAPIDs office.

To find a DEERS/RAPIDS office in your area go to the following website www.dmdc.osd.mil/rsl/owa/home; or call 1-800-538-9552

PORTALS FOR PRACTICE
Websites – verified as of 11 August 2011
Amy Eagen, Transition Assistant Advisor Colorado Counseling

www.artofredirection.com – Art of Redirection Counseling
www.1ststeps.net – First Steps Spirituality Center
www.giveanhour.org – Give an Hour
www.lostandfoundinc.org – Lost and Found Inc.
www.militarymentalhealth.org – Military Mental Health
www.onefreedom.org – One Freedom
www.peoplehouse.org – People House
www.ppbhg.org – Pike Peak Behavioral Health Group
www.focusproject.org – Project Focus
www.thesoldiersproject.org – Soldiers Project
www.sunriseseminars.com – Sunrise Seminars
www.vetcenter.va.gov – Vet Centers (Readjustment Counseling)

6 Id. at page 91, par. 8.2 “Sponsors Unable or Unwilling to Sign the DD Form 1172.”
7 Id. at page 92, table 8.3.
8 Id. at page 258.
Veterans and Families Coming Home

www.vets4vets.us – Vets 4 Vets

www.vhvnnow.org – Veterans Helping Veterans Now

http://warriorrnc.com – Warrior Relaxation Response Center

Education/Scholarships

www.cfsrf.org – Children of Fallen Heroes – provides financial assistance also, falls under financial and survivor.

www.fishhouse.org – Fish House Foundation

www.freedomalliance.org – Freedom Alliance

www.scholarships.com - Scholarships

www.militaryscholar.org - Scholarships for military children

www.dantes.doded.mil – Troops to teachers

Employment

http://odin.aafes.com/employment/default.asp – Aafes

www.alutiiq.com – Alutiiq employment opportunities

http://acp-usa.org – American Corporate

Program – Veterans Mentoring

www.americasheroesatwork.gov – Americas Heroes at Work


www.coloradoworkforce.com – Colorado Department of Labor and Employment

http://agenda.govemnenjobs.com/colorado/default.cfm – Colorado State Government Job Announcements

www.enableamerica.org – Enable America

www.employerpartnership.org – Employer Partnership


www.JOFDAV.com – For Disabled American Veterans – Free service to post resumes and see job listings

www.helmetstohardhats.org – Helmets to Hardhats

www.hireamericasheroes.org – Hire America Heroes
www.hireAhero.com – Hire a Hero
www.jobsearch.org - Job Bank
www.militaryconnection.com – Military Connection
www.MOAA.org – Military Officers Association of America
www.msepjobs.com – Military Spouse Employment Partnership
https://www2.recruitmilitary.com/ - Recruit Military
www.return2work.org – Return 2 Work
www.veteransgreenjobs.org – Veterans Green Jobs
www.vetjobs.com - Vet Jobs
www.VetsJobs.net - Veteran Job Fairs
www.usajobs.gov – USA Jobs
www.5starrecruitment.com – 5 Star Recruitment Career

Family Assistance

Child Specific

www.grandcamps.org - Grand Camps for kids and grandparents
http://www.kidsforourtroops.org/index.htm - Kids for our Troops

www.operationmilitarykids.org – Operation Military Kids
www.ourmilitarykids.org – Our Military Kids
www.snowballexpress.org - Snowball Express
www.tutor.com/military-programs - Online Tutoring for Children and Career Assistance
http://www.va.gov/kids/ - VA Administration for kids

www.veteranschildren.com – Veteran Children seeks to assist in the building of an historic bridge between veterans and their children, a bridge of stories.

Spouses

www.military.com/spouse - Military Spouse Career Center – falls under employment
www.militaryconnection.com – Military Connection

www.milspouse.org – Military Spouse Resource Center – assist with employment, education, scholarships – this also falls under employment and education

www.nacrra.org – National Association of Child Care Resource and Referral Agencies
**Survivor Specific**

- www.hrc.army.mil/site/active/tagd/cmao-altfcm/index.htm - Army Long Term Family Case
- www.bereavedparentsusa.org – Bereaved Parents of the U.S.A.
- www.comfortzonecamp.org – Comfort Zone Camp
- www.dougy.org – Dougy Center for Grieving Children & Families
- www.militaryfuneralhonors.osd.mil – Military Funeral Honors
- www.taps.org - Tragedy Assistance Program for Survivors
- www.FrogFriends.com – United Warrior Survivor Foundation
- www.redcross.org – American Red Cross

**Family Members**

- http://wish4ourheroes.org – Wish for Our Heroes
<table>
<thead>
<tr>
<th>Website</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="http://www.militaryimpactedschoolsassociation.org">http://www.militaryimpactedschoolsassociation.org</a></td>
<td>Military Impacted Schools Association</td>
</tr>
<tr>
<td><a href="http://www.militaryonesource.com">www.militaryonesource.com</a></td>
<td>Military One Source</td>
</tr>
<tr>
<td><a href="http://www.military.com">www.military.com</a></td>
<td>Military news with benefit information</td>
</tr>
<tr>
<td><a href="http://www.militaryfamily.org">www.militaryfamily.org</a></td>
<td>National Military Family Association – this falls under education and military child/family specific</td>
</tr>
<tr>
<td><a href="http://www.projectsanctuary.us">www.projectsanctuary.us</a></td>
<td>Project Sanctuary – provides free retreat for the whole family. This also falls under Survivors, and wounded warriors.</td>
</tr>
<tr>
<td><a href="http://www.ssa.gov">www.ssa.gov</a></td>
<td>Social Security</td>
</tr>
<tr>
<td><a href="http://www.soldiersangels.com">www.soldiersangels.com</a></td>
<td>Soldiers Angels</td>
</tr>
<tr>
<td><a href="http://www.operationhomefront.org">www.operationhomefront.org</a></td>
<td>Specific to IL</td>
</tr>
<tr>
<td><a href="http://www.swords-to-plowshares.org">www.swords-to-plowshares.org</a></td>
<td>Swords to Plowshares (Employment, Training, Health, and legal) – Specific to CA</td>
</tr>
<tr>
<td><a href="http://www.uso.org">www.uso.org</a></td>
<td>United Services Organization – can assist with referrals, housing and emergency assistance – this falls under financial assistant</td>
</tr>
<tr>
<td><a href="http://www.veteransholidays.com">www.veteransholidays.com</a></td>
<td>Veterans Holidays (discounted rates)</td>
</tr>
<tr>
<td><strong>Financial Assistance</strong></td>
<td></td>
</tr>
<tr>
<td><a href="http://www.legion.org/financialassistance">http://www.legion.org/financialassistance</a></td>
<td>American Legion Temporary Financial Assistance (TFA) – this also falls under education, they do have scholarships</td>
</tr>
<tr>
<td><a href="http://www.AMF100.org">www.AMF100.org</a></td>
<td>American Military Family</td>
</tr>
<tr>
<td><a href="http://www.soldierfoundation.org">www.soldierfoundation.org</a></td>
<td>American Soldier Foundation</td>
</tr>
<tr>
<td><a href="http://www.armedforcesfoundation.org">www.armedforcesfoundation.org</a></td>
<td>Armed Forces Foundation</td>
</tr>
<tr>
<td><a href="http://www.elks.org">www.elks.org</a></td>
<td>Elks Lodge – has financial assistance available and this falls under education also, they have scholarships.</td>
</tr>
<tr>
<td><a href="http://www.thehomefrontcares.org">www.thehomefrontcares.org</a></td>
<td>Home Front Cares</td>
</tr>
<tr>
<td><a href="http://www.naavets.org">www.naavets.org</a></td>
<td>National Association of American Veterans</td>
</tr>
<tr>
<td><a href="http://www.nvf.org/contact/rfs/index.php">www.nvf.org/contact/rfs/index.php</a></td>
<td>-</td>
</tr>
</tbody>
</table>
National Veterans Foundation

www.operationhomefront.net - Operation Home Front

www.reserveaid.org – Reserve Aid

www.saluteheroes.org – Salute Heroes for Wounded Warriors

www.unmetneeds.com – Unmet needs

www.usacares.org - USA Cares

for Wounded Warriors

www.saluteheroes.org

www.unmetneeds.com

www.usacares.org

Housing

www.buildinghomesforheroes.com – Building Homes for Heroes

www.homesforourtroops.org – Home for our troops - (they will build you a house at no cost if accepted)

www.usmhaf.org – Military Housing Assistance Fund

www.operationforeverfree.org – Operation Forever Free

www.rebuildingtogether.org - Rebuilding Together believes we can preserve affordable homeownership and revitalize communities by providing free home modifications and repairs, making homes safer, more accessible, and more energy efficient.

Legal

www.abanet.org – American Bar Association, Pro Bono Programs (information on free legal services)

www.nvlsp.org – National Veterans Legal Services Program

http://www.publiccounsel.org/practice_areas/center_for_veterans_advancement - Public Counsel for Veterans Advancement

Military

https://acc.dau.mil/CommunityBrowser.aspx?id=363314 – Army Reserve Net – where anyone can discuss experience and expertise

https://www.dmdc.osd.mil/rsl/appj/site?execution=e1s1 - DEERS/RAPIDS Locator

http://www.gsa.gov/portal/category/100000 - General Services Administration (GSA)

https://myarmybenefits.us.army.mil/Home.html - My Army Benefits – right now for Active duty soldiers

www.themilitarycoalition.org – Military Coalition
www.archives.gov - National Archives and Records Administration

www.OnetCenter.org – To transfer Military Occupation Specialty to Civilian

www.transitionassistanceprogram.com – Transition Assistance Program Turbo Tap


www.warriorgateway.org – Warrior Gateway

Organizations Specific to Disability

http://www.avbi.org – American Veterans with Brain Injury

www.cdhs.state.co.us/tbi/definition_of_tbi.htm - Colorado Traumatic Brain Injury Trust Fund Program

www.dvbic.org – Defense and Veterans Brain Injury Center


www.monkeyhelpers.org – Helping Hands - serving quadriplegic and other people with severe spinal cord injuries or mobility-impairments by providing highly trained monkeys to assist with daily activities.

www.nationalamputation.org – National Amputation Foundation

www.pets2vets.org – Pets to Vets - To pair homeless pets with combat veterans, law enforcement/emergency personnel, and those affected by PTSD

Pet Assistance – Assist with finding foster home for pets while mobilized

www.operationnoblefoster.org – Assist with find foster homes for cats while mobilized
www.guardianangelsforsoldierspet.org – Assist with finding foster homes for cats, dogs, birds while mobilized

**Retirement for All Services**


http://www.armyg1.army.mil/rso/ - Army, Army National Guard and Reserve Retirement


http://www.uscg.mil/PPC/ras/ - U.S. Coast Guard Retirement


**Service Specific**

www.af.mil – Air Force

http://afreserve.com – Air Force Reserve

http://www.ang.af.mil – Air National Guard

www.afcrossroads.com – Armed Cross Roads

www.army.mil – Army

http://www.arng.army.mil/Pages/Default.aspx - Army National Guard


www.defense.gov – Department of Defense

www.marines.mil/Pages/Default.aspx - Marines

http://www.marines.mil/unit/marforres/Stay/default.aspx#MFR_Banner – Marine Corps Reserve

http://www.ng.mil/default.aspx - National Guard

www.navy.mil – Navy

www.navyreserve.navy.mil – Navy Reserve
Service Specific Financial Assistance – check qualifications for each program

www.cgmahq.org – Coast Guard Mutual Assistance (Active, Reserve, Retired, and Survivors)

www.afas.org – Air Force Aid Society (AFAS), they also have a loan called the Falcon loan which is $500 or less for emergency needs. (Active, Reserve, Retired and Survivors)

www.aerhq.org – Army Emergency Relief – (Active, Reserve, Retired and Survivors)

www.nmcrs.org – Navy-Marine Corps Relief Society Financial Assistance (Active, Reserve, Retired and Survivors)

Service Specific Personnel Command


Space “A” Info

www.amc.af.mil - Air Mobility Command

www.military.com – Travel Center

Special Programs for OEF/OIF Wounded

www.huey091foundation.org - America's Huey 091 Foundation – provide IBOTs

www.supportourwounded.org – Angels of Mercy

http://remind.org – Bob Woodruff Foundation – is also for veterans, they help contact to resources.

www.cadenceriding.org – Cadence Therapeutic Riding Center

www.challengeamerica.com – Challenge America – resources- falls under Family Assistance

www.challengeaspen.com – Challenge Aspen

www.challengedathletes.org – Challenged Athlete Foundation

www.saluteheroes.org – Coalition to Salute America’s Heroes – financial assistance, family support network, - this
falls under Family and Financial

http://combatveteranscowboyup.org/Site/Home.html - Combat Veterans Cowboy Up

www.dsusa.org - Disabled Sports USA

www.injuredmarinesfund.org – Family & Friends for Freedom Fund, Inc. – this falls under financial

www.fisherhouse.org – Fisher House

www.thepurpleheartproject.org – Free Life Coaching for Wounded Warriors

www.hopeforthewarriors.org – Hope for the Warriors – this falls under Survivor Specific

www.independencefund.org - Independence Fund – provide necessary tools, therapies, and case management/advocacy

www.lakeshore.org - Lakeshore Foundation – offers free week long camps

www.leonidasfund.org/zz/index.php - Leonidas Fund - Assisting with rehabilitation

www.lqtransitions.org – Life Quest Transitions – Eagle Quest Adventure Program

http://operationimpact.ms.northropgrumman.com - Northrup Grumman – Operation IMPACT (Injured Military Pursuing Assisted Career Transition) - assisting with employment

www.operationfamilyfund.org – Operation Family Fund – this falls under Financial and Survivor

www.operationfirstresponse.org – Operation First Response – this falls under Financial and Counseling

www.outdoorbuddies.org – Outdoor Buddies

www.pentagonfoundation.org – Pentagon Foundation – this falls under financial

www.ppacg.org – Pikes Peak Area Agency on Aging – programs for disabled military

www.pptrc.org – Pike Peak Therapeutic Riding Center

www.tirrfoundation.org - Project Victory

www.rebuildhope.org – Rebuild Hope – provide grants, and referral services - this falls under financial, counseling.

http://www.ride2recovery.com/about-us.html - Ride 2 Recovery

www.semperfifund.org – Semper Fi Fund (Marines and Sailors as well as members of the Army, Air Force and Coast Guard who have served in support
of Marine forces, when they become injured in post 9-11 combat or training, and their families)

[www.sentinelsoffreedom.org](http://www.sentinelsoffreedom.org) – Sentinels of Freedom – Scholarships

[http://stiggysdogs.org](http://stiggysdogs.org) – Psychiatric Service Dogs

[www.svasp.org](http://www.svasp.org) – Sun Valley Adaptive Sports – free program – offers sports and recreational

[www.strikeoutsfortroops.org](http://www.strikeoutsfortroops.org) – Strikeouts for Troops – provides grants, air flights, purchase adaptive equipment. – falls under financial

[www.woundedheroesfund.net](http://www.woundedheroesfund.net) – Wounded Heroes Fund – provides grants and care packages – falls under financial

[www.transitionassistanceprogram.com](http://www.transitionassistanceprogram.com) – Wounded, Ill, and Injured Compensation and Benefits Handbook – this also falls under family assistance, and employment.

[www.woundedmarinecareers.org](http://www.woundedmarinecareers.org) – Wounded Marine Careers Foundation – for all services – on the job training and placement

[https://www.woundedwarriorproject.org/](https://www.woundedwarriorproject.org/) - Wounded Warrior Project

[www.woundedwarriorresourcecenter.com](http://www.woundedwarriorresourcecenter.com) – Wounded Warrior Resource Center

**Special Programs for OEF/OIF**

[www.cominghomeproject.net](http://www.cominghomeproject.net) – Coming Home Project – offers counseling, and retreats – this falls under counseling

[www.heartsandhorses.org](http://www.heartsandhorses.org) – Hearts and Horses – this fall under Special Programs for OEF/OIF wounded

[www.narha.org](http://www.narha.org) – Horses for Heroes – this falls under Special Programs for OEF/OIF wounded

[www.outwardbound.org/index.cfm/do/cp.veterans](http://www.outwardbound.org/index.cfm/do/cp.veterans) - Outward Bound - offer free expeditions to OEF/OIF veterans. – This falls under Special Programs for OEF/OIF wounded

**Transportation**

[www.aircompassionamerica.org](http://www.aircompassionamerica.org) – Air Ambulance Service

[www.aircharitynetwork.org](http://www.aircharitynetwork.org) – Air Charity Network

[www.angelflightwest.org](http://www.angelflightwest.org) – Angel Flight West

[http://www.fisherhouse.org/programs/heroMiles](http://www.fisherhouse.org/programs/heroMiles) - Hero Miles

[www.mercymedical.org/helpful-links/](http://www.mercymedical.org/helpful-links/) - Mercy Medical

[www.veteransairlift.org](http://www.veteransairlift.org) – Veterans
Airlift Command


**Tricare**

https://secure.adp-ucci.com/ddpddw/ – Active Duty Dental Program

www.dmdc.osd.mil/appj/esgr/privacyA
tion.do – Guard and Reserve Web portal to access for signing up for Tricare Reserve Select


www.tricare.mil – Tricare

www.tricaredentalprogram.com – Tricare Dental

www.healthnetfederalservices.com – Tricare North Region

www.express-scripts.com – Tricare Pharmacy

www.trdp.org – Tricare Retiree Dental

www.humana-military.com – Tricare South Region

www.triwest.com – Tricare West Region

**Vacations for Wounded Service**

www.vacationsforveterans.org – Vacations for Veterans (is to enable veterans of the United States Armed Forces recently wounded in combat operations to receive free lodgings donated by vacation homeowners and who has received the Purple Heart Medal in the Afghanistan or Iraq Campaigns)

**Veterans Organizations**

www.legion.org – American Legion

www.amvets.org – American Veterans

www.bva.org – Blind Veterans Association – this also falls under Specific to disability

www.coloradolegion.org – Colorado Legion

www.dav.org – Disabled American Veterans – this also falls under Specific to disability

www.gulfweb.org – Gulf War Veterans

www.jwv.org – Jewish War Veterans

http://www.themilitarycoalition.org/ – Military Coalition

www.purpleheart.org – Military Order of the Purple Heart

www.nasdva.net – National Association
of State Directors of Veterans Affairs

www.pva.org – Paralyzed Veterans of America – this also falls under Specific to disability

www.vfw.org – Veterans of Foreign Wars

www.vva.org – Vietnam Veterans of America

Veterans Affair Programs

http://gravelocator.cem.va.gov - Burial Locations of Veterans

http://www.caregiver.va.gov – Caregiver Website

www.va.gov/hac/forbeneficiaries/champva/champva.asp - CHAMPVA for dependents

www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal - Ebenefits

http://www.fasttrack.va.gov – Agent Orange Fast Track Claims

https://iris.custhelp.com – Inquiry Routing and Information System (IRIS)

http://www.taapmo.com/ – Transition Assistant Advisor

www.va.gov - Veteran Affairs

www.vetbiz.gov – Veteran Business

www.VeteranCareGiver.com – Veteran Care Giver

http://www1.va.gov/homeless/ - VA Homeless Program

http://www.hud.gov/webcasts/archives/vash.cfm - Veterans Affairs Supportive Housing

www.womensvetsptsd.va.gov – Women’s Trauma Recovery Program

Wound Warrior Service Programs

www.woundedwarrior.af.mil – Air Force Wounded Warrior Program

www.aw2.army.mil – Army Wounded Warrior Program

www.m4l.usmc.mil – Marine for Life

Appendix: Charts 1, 2, and 3:

Chart 1 – 40 Year Monthly Pay Projection – chart showing increase in estimated monthly payment

This first chart depicts the estimated gross monthly retired payments. Taxes and participation in the SBP are not considered.

The “starting” retirement pay is based on projecting the January 2010 pay table an appropriate number of years into the future.

IMPORTANT: Your estimated retired pay in 2011 reflects increased rates of basic pay between the pay table effective date (January 2011) and your projected date of retirement. Based on your assumptions, there is a cumulative increase over these 0 year(s) amounting to 0%.

<table>
<thead>
<tr>
<th>YEAR</th>
<th>Gross Monthly Retired Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>$0</td>
</tr>
<tr>
<td>2012</td>
<td>$1,304</td>
</tr>
<tr>
<td>2013</td>
<td>$3,913</td>
</tr>
<tr>
<td>2014</td>
<td>$5,219</td>
</tr>
<tr>
<td>2015</td>
<td>$0</td>
</tr>
<tr>
<td>2016</td>
<td>$1,304</td>
</tr>
<tr>
<td>2017</td>
<td>$3,913</td>
</tr>
<tr>
<td>2018</td>
<td>$5,219</td>
</tr>
<tr>
<td>2019</td>
<td>$0</td>
</tr>
<tr>
<td>2020</td>
<td>$1,304</td>
</tr>
<tr>
<td>2021</td>
<td>$3,913</td>
</tr>
<tr>
<td>2022</td>
<td>$5,219</td>
</tr>
<tr>
<td>2023</td>
<td>$0</td>
</tr>
<tr>
<td>2024</td>
<td>$1,304</td>
</tr>
<tr>
<td>2025</td>
<td>$3,913</td>
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<tr>
<td>2026</td>
<td>$5,219</td>
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<td>2027</td>
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<tr>
<td>2028</td>
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<tr>
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<td>$3,913</td>
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<td>$5,219</td>
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<td>$0</td>
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<tr>
<td>2032</td>
<td>$1,304</td>
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<td>$3,913</td>
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<td>2034</td>
<td>$5,219</td>
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<td>2035</td>
<td>$0</td>
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<td>2036</td>
<td>$1,304</td>
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<td>$3,913</td>
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<td>2038</td>
<td>$5,219</td>
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<td>2039</td>
<td>$0</td>
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<tr>
<td>2040</td>
<td>$1,304</td>
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<td>2041</td>
<td>$3,913</td>
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<td>2042</td>
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<td>2043</td>
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<td>2044</td>
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<tr>
<td>2050</td>
<td>$5,219</td>
</tr>
</tbody>
</table>
**Chart 2 – Cumulative Value of a Military Pension over Time**

**40 Year Cumulative Pay Chart**

In the following chart, estimated before and after tax cumulative retired pay is shown.

<table>
<thead>
<tr>
<th>Year</th>
<th>After Taxes</th>
<th>Before Taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>$0</td>
<td>$402,747</td>
</tr>
<tr>
<td>2012</td>
<td>$0</td>
<td>$805,494</td>
</tr>
<tr>
<td>2013</td>
<td>$0</td>
<td>$1,208,241</td>
</tr>
<tr>
<td>2014</td>
<td>$0</td>
<td>$1,610,989</td>
</tr>
<tr>
<td>2015</td>
<td>$0</td>
<td>$2,013,742</td>
</tr>
<tr>
<td>2016</td>
<td>$0</td>
<td>$2,416,494</td>
</tr>
<tr>
<td>2017</td>
<td>$0</td>
<td>$2,819,241</td>
</tr>
<tr>
<td>2018</td>
<td>$0</td>
<td>$3,222,989</td>
</tr>
<tr>
<td>2019</td>
<td>$0</td>
<td>$3,626,742</td>
</tr>
<tr>
<td>2020</td>
<td>$0</td>
<td>$4,030,494</td>
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<tr>
<td>2021</td>
<td>$0</td>
<td>$4,434,241</td>
</tr>
<tr>
<td>2022</td>
<td>$0</td>
<td>$4,838,989</td>
</tr>
<tr>
<td>2023</td>
<td>$0</td>
<td>$5,242,742</td>
</tr>
<tr>
<td>2024</td>
<td>$0</td>
<td>$5,646,494</td>
</tr>
<tr>
<td>2025</td>
<td>$0</td>
<td>$6,050,241</td>
</tr>
<tr>
<td>2026</td>
<td>$0</td>
<td>$6,454,989</td>
</tr>
<tr>
<td>2027</td>
<td>$0</td>
<td>$6,858,742</td>
</tr>
<tr>
<td>2028</td>
<td>$0</td>
<td>$7,262,494</td>
</tr>
<tr>
<td>2029</td>
<td>$0</td>
<td>$7,666,241</td>
</tr>
<tr>
<td>2030</td>
<td>$0</td>
<td>$8,070,989</td>
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<tr>
<td>2031</td>
<td>$0</td>
<td>$8,474,742</td>
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<td>$0</td>
<td>$8,878,494</td>
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<td>$11,706,742</td>
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<tr>
<td>2043</td>
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<tr>
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<td>$13,726,494</td>
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<tr>
<td>2045</td>
<td>$0</td>
<td>$14,130,241</td>
</tr>
<tr>
<td>2046</td>
<td>$0</td>
<td>$14,534,989</td>
</tr>
<tr>
<td>2047</td>
<td>$0</td>
<td>$14,938,742</td>
</tr>
<tr>
<td>2048</td>
<td>$0</td>
<td>$15,342,494</td>
</tr>
<tr>
<td>2049</td>
<td>$0</td>
<td>$15,746,241</td>
</tr>
<tr>
<td>2050</td>
<td>$0</td>
<td>$16,150,989</td>
</tr>
</tbody>
</table>
Chart 3 - Summary Results Table

The following table displays: 1) the before-tax monthly, annual, and cumulative retired pay and 2) the after-tax annual and cumulative retired pay for selected milestones in your retired career.

<table>
<thead>
<tr>
<th>Years Out</th>
<th>Year</th>
<th>Before Taxes</th>
<th>After Taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Monthly Pay</td>
<td>Annual Pay</td>
</tr>
<tr>
<td>1</td>
<td>2011</td>
<td>$1,992</td>
<td>$23,901</td>
</tr>
<tr>
<td>10</td>
<td>2020</td>
<td>$2,487</td>
<td>$29,849</td>
</tr>
<tr>
<td>20</td>
<td>2030</td>
<td>$3,184</td>
<td>$38,209</td>
</tr>
<tr>
<td>30</td>
<td>2040</td>
<td>$4,076</td>
<td>$48,911</td>
</tr>
<tr>
<td>40</td>
<td>2050</td>
<td>$5,218</td>
<td>$62,610</td>
</tr>
</tbody>
</table>

These results were based on your choices and assumptions. The future will differ from these assumptions and actual results will differ correspondingly. Remember these comparisons are not guaranteed; they are merely estimates.
Editor’s Note: Do You Have Your Own Copy of The Military Divorce Handbook, Second Edition?

The Military Divorce Handbook: A Practical Guide to Representing Military Personnel and Their Families, Second Edition by Mark E. Sullivan is an updated and useful outline that guides the family law practitioner through the unique and difficult issues involved when a military retiree or servicemember divorces. Newly revised, The Military Divorce Handbook is a timely and much-needed addition to a family lawyer’s library. Topics presented in depth range from “Starting the Case”, “Custody and Visitation – Leaving on a Jet Plane” to “Family Law Tax Issues” and “Pension and Property Division”. It covers all aspects of representing servicemembers and their spouses in divorce in an accessible, easy-to-use format, and includes numerous Practice Tips, forms and appendices. Included in the book are a clear explanation of the Servicemembers Civil Relief Act, how to locate and serve the military member, visitation and custody, domestic violence, military tax issues, pension division, family support, medical care, and the division of military retirement benefits. The book includes a CD-ROM full of checklists, instruction sheets, forms and info-letters. The Military Divorce Handbook, Second Edition is priced at $179.95, with a price of $149.95 available to members of the ABA Section of Family Law. Learn more about the book and order online at http://apps.americanbar.org/abastore/index.cfm?section=main&fm=Product.AddToCart&pid=5130184. To order by phone, call the ABA Service Center at 1-800-285-2221 to request product code 5130184, ISBN: 978-1-61438-105-1. Orders can be faxed to 1-312-988-6279.