DEPARTMENTS OF THE ARMY AND AIR FORCE
Joint Force Headquarters-STATE
2716 N. Excelsior Blvd.
My Town, STATE 12345-6789

30 September 2010

MEMORANDUM THRU Commander, Co F 117 BSB, 2510 E. MAPLE RD, MY TOWN, ST 12356-8910

FOR: SFC PUBLIC, JOHN, 123-45-6789, 1836 ELM ST, MY TOWN, ST 34567

SUBJECT: Notification of Eligibility for Non-Regular Retired Pay (15 Year Letter)

1. This is to notify you that, having completed the required years of service, you will be eligible for retired pay upon application at age 60 in accordance with provisions of the Title 10, U.S. Code, Chapter 1223. Your eligibility for retired pay may not be denied or revoked on the basis of any error, miscalculation, misinformation, or administrative determination of years of creditable service performed unless it resulted directly from fraud or misrepresentation on your part. However, the number of years of creditable service in which retired pay is computed may be adjusted to correct any error, miscalculation, misinformation, or administrative determination. When such correction is made you will be eligible for retired pay according to the number of years of creditable service, as corrected, from the date retired pay is granted.

2. You will not be entitled to retire pay under Title 10, U.S. Code, Section 12731 if you are now or later become entitled to retire pay from an armed force under any other provision of law or to retainer pay as a member of the Fleet Reserve or Fleet Marine Corps Reserve.

3. Public Law 95-397, 30 September 1978, created the Reserve Components Survivor Benefit Plan (RCSBP), in which you are entitled to participate. RCSBP is your sole means of protecting your retired pay entitlement. NOTE: Public Law 106-398, 30 October 2000, requires that upon receipt of this letter, a qualified Reserve Component member, who is married, will automatically be enrolled in the RCSBP under option C, Spouse and Child(ren) coverage based on Full Retired Pay, UNLESS different coverage is selected within 90 days of receipt of this letter. Notarized spousal concurrence is required in order to decline full and immediate coverage for annuitants. **FAILURE TO MEET THIS REQUIREMENT WILL RESULT IN THE RETENTION OF FULL COVERAGE FOR YOUR SPOUSE AND CHILD(REN).** If you elect to remain covered under the automatic provision of the Law you must provide this Command written correspondence (the enclosed DD Form 2656-5 (formally DD Form 1883) is required) stating who you have designated as annuitant(s). The cost for this participation will commence upon your receipt of retired pay at age 60. Detailed information

concerning RCSBP program and cost is enclosed. You must contact this Command for answers to specific individual questions.

4. Reserve soldiers who have completed at least 15 years of qualifying service for retirement may be eligible for the Veteran's Group Life Insurance Program. Information regarding this program may be obtained from the Office Servicemen's Group Life Information, 213 Washington Street, Newark, New Jersey 07102-2904, 1-800-419-1473.

FOR THE CHIEF, NATIONAL GUARD BUREAU:

5 Encls:
1. NGB Form 23D
2. SBP Simple Facts
3. SBP Fact Sheet
4. DD Form 2565-5 & Return Env
5. Handbook for Retirees

IAM A COLONEL
COL, GS, MI ARNG
Deputy Chief of Staff, Personnel

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1. Soldier
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