



REPORT OVERVIEW

Your retirement check

What your records show, what to ask about, and the documents that settle each item.

Prepared October 16, 2026 for an Air Force Reserve member, E-6. The points statement covers 20 anniversary years, the last ending March 13, 2026.

Example report: the member and the record are illustrative.

19 of 20 qualifying years are on your record

Non-regular retired pay needs 20 years with at least 50 points each (10 U.S.C. 12731(a), 12732). The pay figures in this report assume the 20th year is reached.

1,965

Points for retired pay

= 5.46 years of service

\$682/mo

Estimated retired pay

at today's pay tables (High-3
\$5,001.98)

Feb 2044

Earliest pay start

first payment about \$1,157 a month
(estimate)

What needs your attention

Topic	What we found	Read
Retirement points	Three likely gaps; five years with more active points than the orders listed. 24 points in question, worth about \$8.40 a month at the estimated High-3.	pp. 3–4
DD-214s	Two active-duty tours with no DD-214 on file where the Air Force rule calls for one.	p. 5
Awards	Three awards where the rules support more than your record shows; two more your records support but your record doesn't list; one unit-award lead.	pp. 6–7
Retired pay	Six months of reduced-age credit: eligible January 22, 2044; pay can start February 2044.	pp. 8–9
Survivor plan	Your 20-year letter is expected about May 2027; the election is due within 90 days of receiving it. Coverage would cost about \$60.11 a month once pay starts (estimate).	pp. 10–11

Start with the appointment checklist on page 2. How this report was prepared, and the published source for every rule number, are on pages 12–13.

Independent service. Not affiliated with or endorsed by DoD, the Air Force, DFAS or the VA. General information, not legal, financial or tax advice. This report says what your records show, what the published rules say and which document settles each item. Your personnel center, your unit personnel section and DFAS make the official determinations.

01 / NEXT STEPS

Your appointment checklist

Take these questions, and the records listed beside each one, to your unit's military personnel section (MPS) or your retirement services officer (RSO). Each item is something only they can confirm or correct.

Ask about	Bring or request	Details
LIKELY GAP 2011 active-duty credit 138 order days; 120 active points posted	The orders (with any amendments) and the DMDC Military Service Information report	P7 pp. 3–4
LIKELY GAP 2013 qualifying year 47 points; 3 short of 50	Orders, drill records (AF Form 40A), participation certificates for the year	P5 pp. 3–4
LIKELY GAP 2026 membership points 12 posted; 15 for 365 days in an active status	Points statement showing the membership line	P2 pp. 3–4
NEEDS A CHECK Active points above your orders Five years: 2016, 2020, 2022, 2023 and 2024	Every order for the year (with amendments and cancellations) and the DMDC report	P13 pp. 3–4
LIKELY GAP Two missing DD-214s Jun 1 – Jul 10, 2019 (40 days); Feb 1 – May 15, 2022 (104 days)	The orders (all amendments) and any DD-214 copy	O1, O2 p. 5
LIKELY GAP Three award differences Air and Space Longevity Service Award, Armed Forces Reserve Medal, M device, Air Force Outstanding Unit Award	- Points statement showing the satisfactory-year count - The orders showing the authority (12301(a), 12302, 12304, 12406) or the contingency name - Assignment orders or record review (duty history) and the unit-award citation / special order from the unit, myFSS or AFHRA	M1, M4, M9 pp. 6–7
GOOD TO KNOW Parent-unit award Parent airlift wing AFOWA 01 Jan 2020-31 Dec 2021 (unit award listing): parent/host organization award while assigned to Maintenance squadron (unit of assignment)	The parent unit's special order naming the subordinate units, or the DAF Form 104	M9 pp. 6–7
INFORMATION NEEDED Survivor-plan premium Premium threshold for 2044 not yet published	The DASD(MPP) threshold amount for the year (the figure DFAS applies)	S5 pp. 10–11

Also watch for your 20-year letter, expected about May 2027. The survivor-plan election window opens the day it arrives (pp. 10–11).

How to read the labels. **Likely gap:** the records likely miss something the rules provide. **Needs a check:** the records disagree with each other; ask about it. **Information needed:** a document or figure is missing. **Good to know:** a fact or a lead worth knowing. These are this report's labels, not official determinations.

02 / RETIREMENT POINTS

Points that need a closer look

Every anniversary year on your points statement, checked against the 50-point rule for a qualifying year, the yearly cap on drill and membership points, and the days on your orders.

LIKELY GAP · RULE P7**2011: 18 active-duty points may not be posted**

138 days of active-duty orders or activation periods fall in this year, but only 120 active points are posted (18 may not be posted).

Ask: Did every day of those orders post as an active-duty point?

Bring: The orders (with any amendments) and the DMDC Military Service Information report

LIKELY GAP · RULE P5**2013: 3 points short of a qualifying year**

47 points, 3 short of a qualifying year. Boards do not move points between years; look for duty in this year that posted late, to the wrong year, or not at all.

Bring: Orders, drill records (AF Form 40A), participation certificates for the year

LIKELY GAP · RULE P2**2026: 3 membership points may be missing**

12 membership points posted; 15 are credited for 365 days in an active status (DoDI Table 2).

Ask: Does the membership line match the days you were in an active status that year?

Bring: Points statement showing the membership line

NEEDS A CHECK · RULE P13**5 years with more active points than the orders listed**

Year	Active points posted	Order days listed	Difference
2016	71	56	+15
2020	55	40	+15
2022	56	41	+15
2023	78	63	+15
2024	29	14	+15

Either an order wasn't listed, or points were posted for a cancelled or shortened order; an audit can adjust them.

Ask: Which orders do these points come from?

Bring: Every order for the year (with amendments and cancellations) and the DMDC report

What's in question

24 points, worth about **\$8.40 a month** for life at the estimated High-3. Each point adds about \$0.35 a month (rule P11).

Good to know

2024 · YEARLY CAP ON POINTS · P3

135 drill, membership and other points; only 130 count toward retired pay (5 over the cap). They still count toward the 50-point year.

Your points, year by year

Each year is shown by the year it ends; every anniversary year ends on March 13. "For pay" is the active-duty points plus drill, membership and other points up to the year's cap (130 for years since October 2007; 10 U.S.C. 12733). "Qualifying" applies the 50-point test (10 U.S.C. 12732). "Order days" counts the days of the orders and activation periods you listed that fall in the year; each day of active duty earns one point. A rule number marks a year with an item above. * 2007: BMT and technical school; 2011: mobilization year.

Year	Active duty	Drills	Membership	Total	For pay	Qualifying	Order days	Rule
2007*	160	20	15	195	195	Yes		
2008	15	48	15	78	78	Yes		
2009	15	50	15	80	80	Yes		
2010	15	46	15	76	76	Yes		
2011*	120	24	15	159	159	Yes	138	P7
2012	15	48	15	78	78	Yes		
2013	14	18	15	47	47	No		P5
2014	15	44	15	74	74	Yes		
2015	15	48	15	78	78	Yes		
2016	71	40	15	126	126	Yes	56	P13
2017	15	48	15	78	78	Yes		
2018	15	48	15	78	78	Yes		
2019	15	50	15	80	80	Yes		
2020	55	44	15	114	114	Yes	40	P13
2021	15	48	15	78	78	Yes		
2022	56	30	15	101	101	Yes	41	P13
2023	78	40	15	133	133	Yes	63	P13
2024	29	120	15	164	159	Yes	14	P3, P13
2025	15	48	15	78	78	Yes		
2026	15	48	12	75	75	Yes		P2
Total	763	910	297	1,970	1,965	19 years		

03 / DD-214S

Two tours with no DD-214 on file

Each continuous active-duty period on your orders, checked against the Air Force rule for when a DD-214 (Certificate of Release or Discharge from Active Duty) is issued: 90 or more continuous days, or 30 or more days in support of a named contingency (DAFI 36-3202, Table A2.1). The DD-214 is the proof of the tour for the VA, for reduced-retirement-age credit and for your separation record.

LIKELY GAP · RULE 02

Jun 1 – Jul 10, 2019 · 40 days

Orders: 10 U.S.C. 12302 (Inherent Resolve), mobilization

40 days on a named contingency (Inherent Resolve), and no DD-214 on file covers it. Prepared by the unit FSS/MPF (DAFI 36-3202 ¶2.5.2.1.1.2-.3).

Ask: Was a DD-214 prepared for this period?

Bring: The orders (all amendments) and any DD-214 copy

LIKELY GAP · RULES 01, 03

Feb 1 – May 15, 2022 · 104 days

Orders: 10 U.S.C. 12301(d), operational support, part 1; 10 U.S.C. 12304b, operational support, part 2 (back to back)

90 or more continuous days, and no DD-214 on file covers it. Prepared by the unit FSS/MPF (DAFI 36-3202 ¶2.5.2.1.1.2-.3).

Counted as one continuous period of 2 back-to-back orders; a single cumulative DD-214 can cover it.

Ask: Was a DD-214 prepared for this period?

Bring: The orders (all amendments) and any DD-214 copy

Other tours checked

Period	Orders	Result
Apr 5 – Aug 20, 2010 138 days	10 U.S.C. 12302 (Enduring Freedom), mobilization	DD-214 on file: 90 or more continuous days O1
Jan 10 – Mar 5, 2016 56 days	10 U.S.C. 12301(d), exercise support	Not required: under 90 days and not a named contingency of 30+ days O1
Jun 5 – Jun 18, 2023 14 days	32 U.S.C. 502(a), annual training	Not required: 32 U.S.C. 502(a) is Title 32 duty outside 502(f), 503 and 505, so DAFI 36-3202 does not call for a DD-214. O5

Air Force rules (DAFI 36-3202) are applied. Army and Navy thresholds differ and are not applied here.

04 / AWARDS

Three award differences to resolve

Awards you earn by meeting set criteria (years of satisfactory service, time deployed in an area, unit awards), counted from your records and compared with what your record shows. Individual decorations are a commander's decision and are not assessed.

LIKELY GAP · RULE M1**Air and Space Longevity Service Award**

On your record: 3 The rules support: 4

19 satisfactory years / 4 = 4 awards (A14.14.1.1).

Bring: Points statement showing the satisfactory-year count

LIKELY GAP · RULE M4**Armed Forces Reserve Medal, M device**

On your record: 1 The rules support: 2

2 designated contingencies with qualifying orders (A13.16.1.1.2-.3).

- Enduring Freedom: 2 periods (Apr 2010-Aug 2010)
- Inherent Resolve: 2 periods (Jun 2019-Jul 2019)

Bring: The orders showing the authority (12301(a), 12302, 12304, 12406) or the contingency name

LIKELY GAP · RULE M9**Air Force Outstanding Unit Award**

On your record: 1 The rules support: 2

2 award periods overlapping an assignment to the unit (DAFMAN 3.7.1).

- Airlift squadron (unit of assignment) AFOUA 01 Jun 2008-31 May 2010 (unit award listing)
- Maintenance squadron (unit of assignment) AFOUA 01 Jan 2017-31 Dec 2018 (myFSS unit awards)

Bring: Assignment orders or record review (duty history) and the unit-award citation / special order from the unit, myFSS or AFHRA

Supported by your records, but not on your record

GOOD TO KNOW · RULE M5**Armed Forces Reserve Medal, hourglass (10 years)**

On your record: none The records provided support: 1

About 21 years of Reserve Component service since Mar 14, 2006; the 12-consecutive-year window is not checked.

Bring: Points statement or record review showing the Reserve service dates

GOOD TO KNOW · RULE M8

Inherent Resolve Campaign Medal

On your record: none The records provided support: 1

36 days in the area, longest 36 consecutive; 1 phase.

- 03 Jun 2019-08 Jul 2019 (36 d, Iraq)
- phases: Defeat

Bring: DMDC Military Service Information report; deployment orders showing the location

Other awards checked

Award	On your record	Rules support	How we counted
Air and Space Expeditionary Service Ribbon LOOKS RIGHT · M2	1	1	1 deployment of 45+ consecutive days. 12 Apr 2010-12 Aug 2010 (123 d, Afghanistan) 2 shorter deployments total 67 days (< 90 nonconsecutive)
Afghanistan Campaign Medal LOOKS RIGHT · M6	1	1	123 days in the area, longest 123 consecutive; 1 phase. 12 Apr 2010-12 Aug 2010 (123 d, Afghanistan) phases: Consolidation III

Also checked, with none expected from the records provided: Iraq Campaign Medal.

Good to know

RIBBON AND CAMPAIGN MEDAL FOR THE SAME PERIOD · M3

ASESR credit for 12 Apr 2010-12 Aug 2010 overlaps the Afghanistan Campaign Medal period: the ribbon is not awarded with another campaign medal for the same period unless DoD or SecAF authorizes it. Ask the MPS which applies.

UNIT-AWARD LEAD TO ASK ABOUT · M9

Parent airlift wing AFOUA 01 Jan 2020-31 Dec 2021 (unit award listing): parent/host organization award while assigned to Maintenance squadron (unit of assignment); sharing is not automatic (DAFMAN 3.6). Bring the parent unit's special order naming the subordinate units, or the DAF Form 104.

"On your record" counts the basic award plus each device (oak leaf cluster or star). Campaign phases follow DAFMAN 36-2806 Tables A13.6-A13.8 (Change 3, August 2025) and DoWM 1348.33 Volume 2 (Change 6, June 2026).

Retired pay and when it can start

How your points and pay history become a monthly retired pay figure, how much your qualifying active duty lowers the age when pay can start, and what pay would be at each possible start month.

INFORMATION NEEDED · RULE T15

Qualifying years for retired pay

19 good years recorded; 20 are needed for non-regular retired pay (10 U.S.C. 12731(a)). Pay figures below assume 20 are reached.

From points to a monthly amount

1	Points creditable for retired pay: active-duty days, plus drill and membership points up to each year's cap 10 U.S.C. 12733	1,965 points
2	Divided by 360 to get years of service 10 U.S.C. 12733; FMR 7B Ch 3 ¶2.5.2	5.46 years
3	Times 2.5% a year 10 U.S.C. 12739(a)	13.65%
4	Times your High-3: the average of 36 months of basic pay for your grade and years of service, the 36 months before October 2026 10 U.S.C. 1407(d)	\$5,001.98
5	Rounded down to the whole dollar 10 U.S.C. 12739(d)	\$682 a month

Estimated retired pay at today's pay tables: about \$682 a month

This is an estimate. Your actual High-3 comes from your pay record and the pay tables for the 36 months before your retired pay starts, so it usually rises while you wait for pay; the table below shows pay at each possible start month.

When pay can start

2 credits of 90 days of qualifying active duty = **6 months** off age 60. Earliest eligibility date: **January 22, 2044** (10 U.S.C. 12731(f)).

Pay starts	Age	High-3	Multiplier	First monthly payment	Total paid by age 85
February 2044 (earliest)	59.5	\$8,476.71	13.65%	\$1,157	\$486,534
August 2044	60.0	\$8,603.54	13.65%	\$1,174	\$476,248

Future pay tables and cost-of-living increases are assumptions: basic pay raises of 3.0% a year and COLAs of 2.5% a year after the published figures. They are not forecasts.

Dates to keep separate

Eligibility date	January 22, 2044. Age 60 less 6 months of reduced-age credit. T1
Earliest first pay month	February 2044. Pay starts only on application; you can choose a later month. T4

Your 60th birthday **July 22, 2044.** Retiree TRICARE is tied to age 60, not to when pay starts. An Option B survivor annuity can't start before this date, even at a reduced eligibility age. T10, T11

20-year letter **About May 2027.** The survivor-plan election is due within 90 days of receiving it. S1

Plan for these

TRICARE: retiree coverage starts at 60 (Aug 2044), not when pay starts. TRICARE Retired Reserve (member) is \$645.90/month at 2026 rates: about \$3,875 over the 6 months from Feb 2044. Rates change every year. (T10)

Pay is paid only on application. Applying late loses back pay older than 6 years (T13); personnel centers ask for the application several months before the start date.

Assumption check: a later start is worth more only if basic-pay raises beat retiree COLAs. 2014-2026 raises compounded to +44.3% vs +39.9% for Dec 2013-Dec 2025 COLAs.

Your orders, and whether each counts toward the earlier age

Dates	Days	Authority	Counts?	Why
Apr 5 – Aug 20, 2010 mobilization	138	10 U.S.C. 12302	Yes, 138 days	Contingency provision 10 U.S.C. 12302 (101(a)(13)(B)) (T2)
Jan 10 – Mar 5, 2016 exercise support	56	10 U.S.C. 12301(d)	Yes, 56 days	10 U.S.C. 12301(d) (T2)
Jun 1 – Jul 10, 2019 mobilization	40	10 U.S.C. 12302	Yes, 40 days	Contingency provision 10 U.S.C. 12302 (101(a)(13)(B)) (T2)
Feb 1 – Mar 31, 2022 operational support, part 1	59	10 U.S.C. 12301(d)	Yes, 59 days	10 U.S.C. 12301(d) (T2)
Apr 1 – May 15, 2022 operational support, part 2 (back to back)	45	10 U.S.C. 12304b	Yes, 45 days	10 U.S.C. 12304b, credited from Dec 20, 2019 (T2, T17)
Jun 5 – Jun 18, 2023 annual training	14	32 U.S.C. 502(a)	No	32 U.S.C. 502(a): Title 32 duty other than 502(f) is not listed (T2)

Qualifying days by fiscal year

Fiscal year	Qualifying days	Carried in	90-day credits	Months off age 60	Left over
FY2010 Oct 2009 – Sep 2010	138	0	1	3	n/a
FY2016 Oct 2015 – Sep 2016	56	0	0	0	56
FY2017 Oct 2016 – Sep 2017	0	56	0	0	0
FY2019 Oct 2018 – Sep 2019	40	0	0	0	40
FY2020 Oct 2019 – Sep 2020	0	40	0	0	0
FY2022 Oct 2021 – Sep 2022	104	0	1	3	14

Days count within one fiscal year, or across two consecutive fiscal years for service after September 30, 2014; a day counts once. Left-over days pair only with the next fiscal year.

Survivor coverage: options, costs and dates

The facts for your Reserve Component Survivor Benefit Plan (RCSBP) decision: the three options, when a survivor annuity would start, what coverage costs and the dates that matter. Facts only; the choice is yours.

The election window opens when your 20-year letter arrives

Your 20-year letter is expected about May 2027. You'll have 90 days from the day you receive it to make the election on DD Form 2656-5. With a spouse or dependent child, if no election is received, the law makes it for you: Option C, full coverage (10 U.S.C. 1448(a)(2)(B)).

INFORMATION NEEDED · RULE S5

Premium threshold for 2044 not yet published

A non-regular retiree pays the lesser of 6.5% of the base (\$75.21 on \$1,157.00) and 2.5% of the threshold amount plus 10% of the base above it; the threshold is indexed to basic pay raises and published annually by DASD(MPP) (FMR 45 ¶3.2.1, ¶3.4; DoDI 1332.42 ¶8.4). No threshold has been published for 2044 yet; the 2025 figure \$1,056.47 (the Actuary's SBP premium calculator constant) is used as an estimate.

Bring: The DASD(MPP) threshold amount for the year (the figure DFAS applies)

The three options

Option	Coverage before your eligibility date	When a survivor annuity would start	Survivor annuity (estimate)	Premiums start
A	None: no survivor annuity if the member dies before the eligibility date (Jan 22, 2044)	N/a before the eligibility age; the member may elect SBP then, even below 60 (FMR 54 ¶4.2.1)	None before the eligibility date	No gray-area premium
B	Yes (deferred)	The later of the day after death and the 60th birthday (Jul 22, 2044), never a reduced age (10 U.S.C. 1448(e)(2); DoDI 1332.42 ¶4.3.b(1)(b))	About \$636 a month	The month after age and service are met (T11)
C	Yes (immediate)	The day after death, before or after the eligibility age (10 U.S.C. 1448(e)(1))	About \$375 a month if it started today; about \$636 from your eligibility date	The month after age and service are met (T11)

What coverage would cost once retired pay starts

Monthly item	Amount
Standard premium (spouse or former spouse) (estimate)	\$36.46
Reserve Component add-on (gray-area coverage) if Option B or C is elected	\$23.65
Child add-on	\$0.00

Monthly item	Amount
Total monthly premium	\$60.11
Survivor annuity (for comparison)	\$636.00

How each line is figured

Standard premium (spouse or former spouse) (estimate). 2.5% of \$1,056.47 + 10% of \$100.53 = \$36.46, less than 6.5% (\$75.21) (no threshold has been published for 2044 yet; the 2025 figure \$1,056.47 (the Actuary's SBP premium calculator constant) is used as an estimate)

Reserve Component add-on (gray-area coverage) if Option B or C is elected. $\$1,157.00 \times 0.024 \times 0.8516$ (FMR 54 Figure 54-1 at age 59); rate 0.024 from the Actuary's 2022 table (Spouse Immediate Rates; member 43, beneficiary 2 years younger, ages at the nearest birthday on May 01, 2027); Option C immediate-annuity rate shown, Option B's deferred rate is lower; the lowest rate in effect between the election and the first premium applies (workbook note)

Child add-on. The youngest child would be 29 at Jan 2044: premiums for child coverage are suspended while there is no eligible child (FMR 45 ¶6.1); if a child stays eligible past 22 (incapacity), enter the child factor from the DFAS computation

Total monthly premium. Rises with each retiree COLA (10 U.S.C. 1452(h)); stops in months with no eligible spouse, except the child add-on (1452(a)(3), (b)(3)); from CRSC when retired pay is short (1452(d)(2))

Survivor annuity (for comparison). 55% of \$1,157.00 = \$636.35 less \$0.06, rounded down (FMR 54 ¶14.1.1)

Good to know

PREMIUMS · S5

Reduced-age factor at 59: FMR 54 Figure 54-1 gives 0.8516, the DoD Actuary's 2025 premium calculator uses 0.8124; the two sources differ. The FMR figure is applied; at the Actuary's factor the add-on would be \$22.56.

LATER CHANGES · S8

Participation can be discontinued only between Jan 22, 2046 and Jan 21, 2047 if retired pay starts Jan 22, 2044 (the year beginning on the second anniversary of retired pay; 10 U.S.C. 1448a(a); DoDI 1332.42 ¶4.6.a(2)), on DD 2656-2 with the spouse's written concurrence; no refund, no later re-enrollment (FMR 43 ¶7.1.7-7.1.8).

LATER CHANGES · S8

There are no regular SBP open seasons; the last ran Dec 23, 2022 to Jan 1, 2024 (FMR 54 ¶6.4; FMR 43 ¶8.1).

Which option to elect, and whether coverage is worth its premium, are your decisions. The threshold figure, the Actuary's RC-SBP rate and the child factor come from the published DoD tables (DASD(MPP) and the DoD Office of the Actuary) unless they were entered from your ARPC or DFAS estimate; each line names its source.

07 / METHOD AND SOURCES

How this report was prepared

What this report is built from, what it assumes, and the published source for every rule number in it.

- **Your records.** The points statement, orders, DD-214s, deployments, assignments and awards you provided. The personnel center's audit of your record controls.
- **The math.** Code does every calculation and every pass-or-flag decision, following the rounding rules in DoD's Financial Management Regulation (FMR) Volume 7B.
- **The High-3.** Estimated from the official basic pay tables for your grade history, as if on active duty, for the 36 months before the report date (10 U.S.C. 1407(d)). Your actual figure comes from your pay record and your pay-start date.
- **Points.** Caps and qualifying-year tests use 10 U.S.C. 12732-12733 and DoDI 1215.07; DAFMAN 36-2136 for the Air Force Reserve and ANGI 36-2001 for the Air National Guard.
- **DD-214s and awards.** The Air Force rules: DAFI 36-3202, DAFMAN 36-2806 (Change 3, August 2025) and DoWM 1348.33 Volume 2 (Change 6, June 2026). Unit-award data is what you provided.

Rule sources

Every rule number in this report, with the published source it comes from.

Retirement points (P)

- P1** Qualifying years. 10 U.S.C. 12732(a)(2); DoDI 1215.07 ¶3.1.a, ¶3.1.e(2), Table 1; DAFMAN 36-2136 ¶2.3.2 (AFR)
- P2** Membership points. 10 U.S.C. 12732(a)(2)(C)(iii); DoDI 1215.07 ¶3.4.d, ¶3.4.f(4), Table 2; DAFMAN 36-2136 ¶2.2.2 (AFR)
- P3** Yearly cap on points. 10 U.S.C. 12733(3)(A)-(D); DoDI 1215.07 ¶3.4.f(1); DoD FMR 7B Ch 1 ¶4.7.3; DAFMAN 36-2136 ¶2.3.1 (AFR)
- P4** Daily and yearly point limits. DoDI 1215.07 ¶3.4.f(2), (3), (5); DAFMAN 36-2136 ¶2.3.1 (AFR); ANGI 36-2001 ¶3.10.1, ¶3.13.1 (ANG: a 4-hour IDT period is 1 point, at most 2 a day; points-only IDT at least 2 hours)
- P5** Short of a qualifying year. 10 U.S.C. 12732(a)(2); AFBCMR BC-2016-04824, BC-2021-01698, BC-2024-01263
- P6** A year with no points. DAFMAN 36-2136 ¶4.12.1.5 (AFR: non-paid points must be processed into UTAPS or PCARS no later than two months after the retention/retirement closeout to be credited for satisfactory service); ANGI 36-2001 ¶3.13.2, ¶3.14 (ANG: points-only IDT recorded on ANG Form 105S and forwarded to the FSS when AROWS cannot be used); AFBCMR BC-2021-01698, BC-2025-00362; ABCMR AR20240008777
- P7** Active-duty days not posted as points. 10 U.S.C. 12732(a)(2)(A); DoDI 1215.07 ¶3.4.a, ¶3.4.f(3)
- P8** The statement's qualifying-year flag. 10 U.S.C. 12732(a)(2); DoDI 1215.07 ¶3.1.a
- P9** Cadet or ROTC time. DoDI 1215.07 ¶3.1.d; 10 U.S.C. 2106(c), 12732(b)(4); ABCMR AR20240008486
- P10** Points for retired pay. 10 U.S.C. 12733; DoD FMR 7B Ch 3 ¶2.5.2 (4,735 points = 13.152 = 13.15 years)
- P11** What one point is worth. 10 U.S.C. 12739(a), (d), (f); DoD FMR 7B Ch 3 ¶2.5.2, ¶2.9.1
- P12** Anniversary date. DoDI 1215.07 ¶3.1.c; AFBCMR BC-2023-01041
- P13** Active points above the orders. 10 U.S.C. 12732(a)(2)(A), 12738(b); DoDI 1215.07 ¶3.4.a, ¶3.4.f(3)

DD-214s (O)

- O1** DD-214 for 90 or more days. DAFI 36-3202 Table A2.1 Rule 3 and Note 1; ¶2.5.2.1.1
- O2** DD-214 for a named contingency. DAFI 36-3202 Table A2.1 Rule 4; ¶2.5.2.1.1; ¶2.2.1.2; ¶3.3.3
- O3** Back-to-back orders. DAFI 36-3202 Table A2.1 Rule 3 ("continuous/consecutive calendar days")
- O4** Who prepares the DD-214. DAFI 36-3202 ¶2.5.2.1.1.2-.3; ¶2.2.1.2; ¶3.2.2
- O5** Title 32 duty. DAFI 36-3202 Table A2.1 Rule 3, column A
- O6** A DD-214 that doesn't match a tour. DAFI 36-3202 ¶3.2.1, Attachment 2; DD Form 214 blocks 12a-12b

Awards and decorations (M)

- M1** Air and Space Longevity Service Award. DAFMAN 36-2806 A14.14.1.1, A14.14.3
- M2** Air and Space Expeditionary Service Ribbon. DAFMAN 36-2806 A14.13.1, A14.13.1.1.1, A14.13.3
- M3** Ribbon and campaign medal for the same period. DAFMAN 36-2806 A14.13.1
- M4** Armed Forces Reserve Medal, M device. DAFMAN 36-2806 A13.16.1.1.2-.3, A13.16.1.2, A13.16.3, Table A13.12
- M5** Armed Forces Reserve Medal, hourglass. DAFMAN 36-2806 A13.16.1.1.1
- M6** Afghanistan Campaign Medal. DAFMAN 36-2806 A13.7.1, A13.7.2.1-.2, A13.7.4, Table A13.6; DoWM 1348.33 Vol 2 (Change 6, 2026) §ACM
- M7** Iraq Campaign Medal. DAFMAN 36-2806 A13.8.1, A13.8.2.1-.2, A13.8.4, Table A13.7
- M8** Inherent Resolve Campaign Medal. DoWM 1348.33 V2 Ch 6 (summary ¶c, §IRCM ¶c(2), ¶d(1)); DAFMAN 36-2806 A13.9.1.1, A13.9.1.4, A13.9.1.6, A13.9.3, Table A13.8
- M9** Unit awards. DAFMAN 36-2806 3.7.1, 3.7.2, 3.6

M10 Award count on the record. DAFMAN 36-2806 A14.14.3, A14.13.3, A13.7.4, A13.8.4, A13.9.3, Attachment 16

Retired pay timing (T)

- T1** Reduced retirement age. 10 U.S.C. 12731(f)(2)(A)
- T2** Duty that lowers the age. 10 U.S.C. 12731(f)(2)(B); 10 U.S.C. 101(a)(13)(B)
- T3** Age 50 floor. 10 U.S.C. 12731(f)(2)(C)
- T4** Pay start month. DoD FMR 7B Ch 1 ¶9.1.4 (Aug 2025); BRS policy (Jan 2017) Att. 1 ¶7.a
- T5** High-3 months. 10 U.S.C. 1407(d); DoD FMR 7B Ch 1 ¶2.2.2, Ch 3 ¶2.5.1.2-2.5.1.3
- T6** Years and multiplier. 10 U.S.C. 12733, 12739(a), (c), (f); DoD FMR 7B Ch 3 ¶2.5.2
- T7** Rounding down to the dollar. 10 U.S.C. 12739(d); DoD FMR 7B Ch 29 ¶6.8.3
- T8** First cost-of-living increase. 10 U.S.C. 1401a(d); DoD FMR 7B Ch 8 ¶5.17.1.2
- T9** A later start never pays less. 10 U.S.C. 1401a(f)(2)
- T10** TRICARE at age 60. 10 U.S.C. 1074(b)(2), 1086(c), 1076e; tricare.mil TRR costs (CY2026)
- T11** Survivor-plan premium before pay starts. DoD FMR 7B Ch 54 ¶11.1.1, ¶4.2.2; 10 U.S.C. 1448(e)
- T12** Blended Retirement System lump sum. 10 U.S.C. 1415(b); BRS policy Att. 1 ¶7.a(3), Att. 2 ¶2.b
- T13** Six-year limit on back pay. 31 U.S.C. 3702(b)(1)
- T14** Yearly cap on points for pay. 10 U.S.C. 12733(3)
- T15** Qualifying years for retired pay. 10 U.S.C. 12732(a)(2)
- T16** Time in grade for officers. 10 U.S.C. 1370a, 12771

T17 Section 12304b duty. Pub. L. 116-92 §604

Survivor Benefit Plan (S)

- S1** Election window. 10 U.S.C. 1448(a)(2)(B), (a)(4)(B); FMR 7B Ch 54 ¶2.2, ¶2.4, ¶4.1, ¶5.1, ¶7.1; DoDI 1332.42 ¶3.1.d(3)-(4); DFAS RCSBP page
- S2** Spouse's concurrence. 10 U.S.C. 1448(a)(3)(B)-(C); FMR 7B Ch 54 ¶3.4, ¶5.2.6-5.2.7.3, ¶7.2.3; FMR 7B Ch 43 ¶5.3.5.1; DoDI 1332.42 ¶4.2-4.3; DD 2656-5 Sections VIII-IX; DAFI 36-3006 ¶3.2.4
- S3** Option A. 10 U.S.C. 1447(6)(B); 1448(e), (f); 1450(b)(2), (j); 1451(a)(1)(A), (g)(2); FMR 7B Ch 54 ¶4.2.1-4.2.3, ¶11.1-11.2, ¶13.1.3-13.1.4, ¶14.1.1-14.1.3; DoDI 1332.42 ¶4.3.b, ¶10.4.a(2), ¶10.4.c
- S4** Base amount. 10 U.S.C. 1447(6)(A)-(C); 1448(a)(3)(B)(iii); 1451(h)(1); FMR 7B Ch 54 ¶4.3-4.3.4, ¶10.2.1, ¶10.2.3; DoDI 1332.42 ¶3.2, ¶8.2-8.3; DD 2656-5 Section V
- S5** Premiums. 10 U.S.C. 1452(a)(1)(B), (a)(2)-(3), (b)(3), (c), (d)(2)-(3), (h), (j); FMR 7B Ch 45 ¶2.4, ¶3.1-3.4, ¶4.2-4.3, ¶5.1-5.4, ¶8.1, Table 45-1; FMR 7B Ch 54 ¶8.0-10.2.3, ¶12.3, Figure 54-1, Table 54-1; DoDI 1332.42 ¶8.4, ¶9.1-9.6; DAFI 36-3006 Figures 3.1-3.4; DFAS RCSBP page
- S6** Elections after the 20-year letter. 10 U.S.C. 1448(a)(2)(A), (a)(5), (a)(6), (g); FMR 7B Ch 54 ¶6.1.1-6.1.3.4, ¶7.3; FMR 7B Ch 43 ¶4.1.2, ¶6.1, ¶6.4; DoDI 1332.42 ¶3.1.d(2), ¶4.4.a-e; DD 2656-8; DAFI 36-3006 ¶2.10.2, ¶2.11.1
- S7** Former spouse coverage. 10 U.S.C. 1448(b)(2)-(3), (b)(7); 1450(f)(2)-(4); FMR 7B Ch 54 ¶3.3, ¶5.2.7.3, ¶6.2-6.3, Table 54-1 Rules 3-6; FMR 7B Ch 43 ¶4.4.1.3-4.4.1.4, ¶4.4.3, ¶5.2, ¶6.2.2; DoDI 1332.42 ¶4.4.a(3), ¶5.1-5.6; DAFI 36-3006 Table 3.2
- S8** Later changes. 10 U.S.C. 1448a; 1448(b)(1)(B), (D)-(E); 1450(f)(2); 1452(g), (j); FMR 7B Ch 43 ¶7.1-7.4, ¶8.1; FMR 7B Ch 54 ¶6.4-6.6, ¶7.2; DoDI 1332.42 ¶4.6, ¶9.3.b(2), ¶9.6.f; DD 2656-5 Instructions

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