

# SILENT PARTNER

## Military Pension Division and the *Frozen Benefit Rule*: Nuts and Bolts

*Introduction: SILENT PARTNER is a lawyer-to-lawyer resource for military legal assistance attorneys and civilian lawyers, published by the Military Committee of the American Bar Association's Family Law Section and the North Carolina State Bar's military committee. Please send any comments, corrections and suggestions to the address at the end of this document. There are many SILENT PARTNER info-letters on military pension division, the Survivor Benefit Plan and other aspects of military divorce. Just go to [www.nclamp.gov](http://www.nclamp.gov) > For Lawyers (the website of the military committee, N.C. State Bar).*

### Introduction

New rules for the division of military retired pay took effect December 23, 2016 for those servicemembers (SMs) who were not yet getting retired pay on a divorce date after 12/23/16. The *Frozen Benefit Rule*, prescribed in Sec. 641 of the National Defense Authorization Act (NDAA) for 2017 and clarified at Sec. 624 of NDAA 2018, limits the disposable retired pay which can be divided. The new, required method of military pension division involves a hypothetical amount of retired pay, calculated as of the SM had retired on the date of the decree of divorce, dissolution, annulment or legal separation (hereafter divorce\*).

This will make a big difference in most case. Thus, for example, even though John Doe might be a master sergeant (E-8) with 28 years of service in the Army when he eventually retires with a monthly pension of \$4,000, the retired pay to be divided is fixed at the rank and years of service for John on the date of divorce\*, which might be a staff sergeant (E-6) with only 20 years of service, amounting to only \$1500 monthly.

Details are found in the several Silent Partner info-letters regarding the Frozen Benefit Rule, which are found at the website of the military committee of the N.C. State Bar, [www.nclamp.gov](http://www.nclamp.gov) > For Lawyers.<sup>1</sup> The text below will explain specifics regarding the data points required in a pension division document<sup>2</sup> and the amount of "disposable retired pay" which is subject to division.<sup>3</sup> As always in complex areas like military pension division, it's a good idea to seek the help of a "wingman" for assistance - someone who knows the subject matter and who has handled cases like this before. Don't go it alone!

### "You're Either On the Bus or Off the Bus"<sup>4</sup>

First of all, check to see if your case qualifies for *Frozen Benefit Rule* treatment. Was the judgment of divorce\* on or before December 23, 2016? If so, you're "off the bus" - the Rule doesn't apply.

If the date of divorce\* was after that date, was the military member already receiving retired pay at divorce? If so, then you're *still* "off the bus." In either of these situations, the Frozen Benefit Rule doesn't apply and you

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<sup>1</sup> You can also find explanations and information at the DFAS website, <https://www.dfas.mil> > Garnishment > Notice of Statutory Change, and there is also sample order language to use in complying with the Rule. Lawyers should take care in using the sample order language. If the attorney provides the information required in the sample, then the order will be approved. The key, according to one retired pay center attorney, is ensuring that the lawyers know and understand what is included in the sample order - "Do you know what this means and how it affects your client before you fill it out?" To illustrate, the sample order contains language setting the denominator of the marital or coverture fraction as the total military service of the SM. Yet, as pointed out at the end of this paper, that is not only illogical (when dividing a benefit that's fixed on the date of divorce\*), it's also unfair and mathematically absurd. It should be fixed as of the divorce\* date.

<sup>2</sup> The pension division document is a decree of divorce, dissolution, legal separation or annulment, or a settlement agreement incorporated therein. 10 U.S.C. § 1408(a)(2).

<sup>3</sup> "Disposable retired pay" is that pay which may be divided between the parties in a divorce or separation case. 10 U.S.C. § 1408(a)(4).

<sup>4</sup> Attributed to Ken Kesey, as quoted in Tom Wolfe's *The Electric Kool-Aid Acid Test*.

don't need to bother about the rules and restrictions set out below.<sup>5</sup>

### **Data Points Required**

When the pension division case involves the Frozen Benefit Rule, what information is required for the pension division document?<sup>6</sup> To comply with the Frozen Benefit Rule, you must include two data points *as of the date of divorce\** (as defined in the first paragraph of the Introduction above):

- The SM's retired pay base, also known as the "High-3" amount<sup>7</sup> (i.e., the actual dollar figure); and
- The SM's years of creditable service.<sup>8</sup>

### **Why Is This Needed?**

The military retired pay center, usually DFAS, uses these two data points in the pension division document to measure the SM's *disposable retired pay* which can be divided.<sup>9</sup>

Calculation of regular retired pay (i.e., retired pay based on active-duty service years)<sup>10</sup> involves multiplying the SM's *retired pay base* by the *retired pay multiplier*.

- For those entering military service on or after September 8, 1980<sup>11</sup> and not in the Blended Retirement System, the *retired pay base* is the monthly average of the highest three years of compensation, known as the "High-3."<sup>12</sup>
- The *retired pay multiplier* for these SMs is 2.5% times the years of creditable service.<sup>13</sup>

The retired pay center uses these data points to calculate the hypothetical retired pay of John Doe as of the date of *divorce\**. Although the data are required *now*, the calculations are done by the center when John starts drawing retired pay.

Most family law attorneys have little knowledge of the meaning of these terms and techniques, concepts and calculations. Let's review what they mean and how to obtain this information.

### **A Short Detour into Dates: Creditable Service, Pay Date and DIEMS**

Let's say Army Master Sergeant (MSG) John M. Doe is our client. John is on active duty, and we're trying to obtain his years of creditable service. In most cases, we can ask John and he'll know the answer.

If there's any doubt, a quick way to verify this in most cases is to look at the "Pay Date" at the top of John's LES (Leave and Earnings Statement) to see when he entered this period of military service; it need not be his last LES - one from six months ago will probably suffice. Count the years and months since that date, and then convert the result into years (e.g., "18.5 years," although "18 years and 6 months" would probably be accepted).<sup>14</sup> Do not include days. An example of a Leave and Earnings Statement is at ATCH 1 below. The *Pay Date* is shown on the

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<sup>5</sup> See §8.0 of Chapter 29, Vol. 7B, Department of Defense Financial Management Regulation (DoDFMR).

<sup>6</sup> The basic language and the methods of division are found in the *Silent Partner*, *Getting Military Pension Orders Honored by the Retired Pay Center*. Further information is in *Military Pension Division: Guidance for Lawyers*.

<sup>7</sup> The retired pay base for those entering military service before 8 September 1980 is the individual's final pay, but there are almost none of these SMs still serving today.

<sup>8</sup> See DoDFMR, Vol. 7B, Ch. 29, §8.3.2 In the case of a member of the Reserves or National Guard, the years of creditable service is replaced with "total number of retirement points" as of the date of *divorce\**.

<sup>9</sup> Retired pay orders for the Army, Navy, Air Force, Space Force, and Marine Corps, as well as the National Guard and Reserves (known as the RC, or Reserve Component), are processed by the Defense Finance and Accounting Service (DFAS), located in Cleveland, Ohio. Pension orders for members of the U.S. Coast Guard and Coast Guard Reserve are sent to the USCG Pay and Personnel Center (<https://www.uscg.mil/ppc/>), located in Topeka, Kansas. Orders for the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration are also serviced by the Coast Guard PPC.

<sup>10</sup> Chapter 71 of Title 10, U.S. Code.

<sup>11</sup> This is determined by the DIEMS, as explained below.

<sup>12</sup> 10 U.S.C. § 1407.

<sup>13</sup> 10 U.S.C. § 1409. For RC members, the "years of service" used in calculating retired pay would be determined by dividing the total number of points by 360. 10 U.S.C. § 12733.

<sup>14</sup> Note that military numbering format is used for the date (e.g., 980601 means June 1, 1998).

line just below the title of the document.

DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT										
ID	NAME (Last, First, MI)	SOC. NO.	SEC.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSN	PERIOD COVERED

When there has been a break in service, however, the above calculation won't work; a break means the start of a new *Pay Date* on the LES. *Pay Date*<sup>15</sup> normally refers to the date of initial commissioning or enlistment; it will be updated, however, based on breaks in service (such as AWOL or being discharged and later rejoining the military). One's *Pay Date* refers to the date of the most recent start of military duty *without a break in service*.

The *Pay Date* is not the only reference to military service dates, however. The retirement system which applies to servicemembers is based on a different label - their Date of Initial Entry into Military Service, or DIEMS.<sup>16</sup> DIEMS refers to the date on which an individual first joined the military, irrespective of subsequent breaks in service.<sup>17</sup> The current DFAS LES for active-duty SMs shows the DIEMS midway down the right side, under "Summary."

If Jake Smith serves in one branch of the military, separates, and then later rejoins the military (whether the same branch or a different one), his DIEMS remains the same, but his *Pay Date* changes. For example, Jake joins the Navy at 18, serves for two years, and then is discharged at age 20. At age 24, he decides to join the Marine Corps. He completes 18 years of USMC service and then retires at age 42. He is entitled to retired pay because the date he enlisted in the Navy at age 18 is his DIEMS, and his two-year tour of duty counts toward his total time in uniform. His *Pay Date*, however, will reflect only the date 18 years ago when he went into the Marine Corps; this is because the *Pay Date* is the most recent period of uninterrupted service. In this example neither Jake's *Pay Date* nor his DIEMS would measure accurately his creditable service until the date of divorce - the *Pay Date* would show too little time (18 years) and the DIEMS would show too much (24 years).

The points to remember are these:

- a) The DIEMS may be different from the *Pay Date*, since the DIEMS is based upon the very first date of military service, regardless of later breaks, while *Pay Date* refers to the start of the most recent period of uninterrupted service;
- b) If both of these labels are the same date, that means there was no break in service, and the years of creditable service until divorce should start with that date;
- c) If the DIEMS entry is earlier than the *Pay Date*, however, then there was a break in the SM's time in the military; information is needed from the SM or his records to find out how much of a gap in time there was (i.e., how much time the member was not in military service creditable toward retirement).

If you're representing the spouse, you'll need to get that information from MSG John Doe. Since this information must be accurate, you should request the figure in discovery - along with the supporting documents - to be sure that the calculation is correct. The interrogatories would ask about the date that John Doe entered military service, whether there were any breaks in service (and, if so, when they occurred), the total creditable service as of the date of divorce\* (which *may* need to be estimated, since it could be in the future), and the calculations which support that statement. In most cases the document requested would be a Leave and Earnings

<sup>15</sup> *Pay Date* means the "Pay Entry Base Date" or PEBD. The PEBD is sometimes called the Basic Pay Entry Date or Pay Date. DoDFMR, Vol. 7A, Ch. 1, §2.1.1.1 contains more detail.

<sup>16</sup> DIEMS is also referred to as the Date of Initial Entry into Uniformed Service, or DIEUS.

<sup>17</sup> One's DIEMS is set on the first date of joining any military service, rather than completion of any military preliminary program. For example, SMs who first join the National Guard or Reserves and the later transfer to the active component count their DIEMS from the date that they joined the Guard or Reserves. Those individuals who are receiving a scholarship through ROTC or who enter a service academy (e.g., West Point) will start their DIEMS from the date of enlisting rather than the date of graduation. Military service spans the length of time from initial entry into military service (e.g., the date of one's enlistment) until retirement or discharge. Thus if Roberta Roe signed up for the Marine Corps in January 2018 but did not report for active duty until June 2018, her DIEMS is the date that she first signed up or enlisted (i.e., January 2018).

Statement. The expected data derived from the answers would look like this: “As of the date of divorce, Defendant John M. Doe had 18.5 years of creditable service.”

Note that data for years-of-service calculations is not the province of DFAS, although it can release documents from which the calculations may be made, such as the LES. One’s branch of service controls the records which are the primary source of creditable service information (e.g., Human Resources Command at Ft. Knox for the Army). The data is provided to DFAS for entry on the LES.

### **Creditable Retirement Points**

Let’s suppose that Marine Corps Reserve Major Roberta Roe is the client. In this case we’ll need to get her total retirement points as of the date of divorce\*. Each member of the Reserves can get the current points statement from the “personnel portal” of the Reserve Component involved (e.g., U.S. Marine Corps Forces Reserve, New Orleans for Marine Reservists, Air Reserve Personnel Center for Air Force Reserve personnel). National Guard members can get their points statements from the state Guard headquarters. The number of points stated might also require making an estimate if the entry of the appropriate pension division document is in the future. As a Reservist, Major Roe will continue to receive retirement points for weekend drilling, which continues each month during the period leading up to the divorce\* (with each two-day weekend counting as four points). Sometimes the client, although a member of the Guard or Reserve, will be on an active-duty tour at the time of the divorce\*, and that will affect the calculation of points as well. Active-duty time is shown on the points statement as one point for each day of active duty, within certain limits per year. An example of a retirement points statement is at ATCH 2.

If you represent the spouse instead of the Reservist, you will have to get the information from the other side through discovery. Thus you should request the number of retirement points - along with the supporting documents - to be sure that the calculation is correct. Your interrogatories would ask for the total retirement points for Major Roe as of her most recent retirement points statement and as of the divorce\* date (if that has already happened), as well as how Major Roe is acquiring retirement points each month (to allow the spouse’s attorney to make an intelligent estimate of continued point accumulation if the divorce\* is a couple of months in the future). The documents requested would be retirement points statements. The expected data derived from the answers would look like this: “As of the date of divorce, Defendant Roberta S. Roe had 1,597 Reserve retirement points.”

### **“High-3” Pay**

The High-3 pay for John Doe is the average of the highest 36 months of compensation. It involves “base pay,” not other entitlements (such as flight pay, combat pay, or Basic Allowance for Housing). When your client is MSG John Doe, he will usually know the answer for the period of time involved; it’s *the most recent three years*. In this situation, get his most recent three years of LES’s. If he doesn’t have all of them, have him contact customer service at the pay center (DFAS or Coast Guard) to request that information. The documents from the pay center will usually be a pay extract or pay summary, not actual copies of the LES’s. He can also get his High-3 information from the on-line personnel portal for his branch of service (e.g., Army Knowledge Online).

When requesting documents, John will have to specify what period of time is involved. The pay center will not give him the number or the underlying data responding to a request for “my High-3 pay.” Even though the pay center *has the information*, the officials there may reply that the computers have not been programmed to provide the data. So John will need to phrase his request in terms such as, “My base pay for each month between June 1, 2015 and June 1, 2018,” if that is his highest 36 months of pay. Once that information is obtained, getting the monthly average on a handheld calculator is pretty simple.

In lieu of obtaining the documents and data from the pay center, John can prepare a spreadsheet, such as a chart in Excel. Such a document - based upon military pay tables found at [www.dfas.mil](http://www.dfas.mil) for present and past years, as well as his dates of promotion, if any - will show his rank and his pay for the applicable 36-month period. An example of an Excel chart is at ATCH 3.

Note that the “High-3” does not involve “continuous pay.” That’s not in the statute, 10 U.S.C. § 1407. In rare cases, John might have had a prior period of time in which he received higher pay than at present for several months or for one or two years, due to his being in a higher pay grade. For example, John may have had a higher pay grade previously but was reduced in rank due to misconduct. These situations seldom occur, but they are

worth knowing about.<sup>18</sup>

When MSG John Doe is on the other side, discovery is the answer for “High-3” information. The interrogatories would request that he provide the specific months for his highest compensation next preceding the divorce\*, including his rank and his years of service for those months, since rank and years of service are how you compute pay. While a document request could ask for the LES’s for those 36 months, it’s unlikely that he will have those documents; he may need to request them from the pay center.

If you are unable to obtain reliable documents from John Doe, you may need to calculate the base pay rate yourself. To do that, you will need to know his date of rank in his current pay grade and have at least one recent LES. Then, using published pay tables, you can ascertain the monthly base pay for each of the highest 36 months (assuming this is the most recent 36 months, which is true over 99% of the time). Keep in mind that the pay for military members increases every two years (i.e., *step increases*) and also increases on the date of a promotion. Thus there will never be 36 identical months of pay for John.

### ***High-3 and the Guard/Reserve***

In Major Roberta Roe’s case, she will also know the usual answer for the period of time involved; it’s *the most recent three years*. In rare cases Roberta may have had a higher pay grade on active duty but was reduced in rank upon transfer to the Guard or Reserves.<sup>19</sup>

Major Roe’s highest three years of pay is measured on the basis of active-duty pay for an officer with her rank and years of service, not the Marine Corps Reserve pay that she receives for a “drill weekend.” This can be obtained by reviewing her years of creditable service and her pay grade, and then using the military pay tables at [www.dfas.mil](http://www.dfas.mil). The years of service can ordinarily be calculated from the *Pay Date* data shown on her LES.

### **The Need for Accuracy**

What if the “High-3” number is wrong? What if there’s been a mistake in calculating it? What if the SM - who is the one with primary access to this data - fraudulently or carelessly states a much lower number for this data point? This would squash down the hypothetical retired pay that is fixed on the divorce\* date. Or what if the spouse, taking advantage of a SM who is unrepresented or who urgently wants a divorce, inserts a higher number in the pension division document? This would have the effect of boosting the hypothetical retired pay which - as *disposable retired pay* - is what’s divided. Won’t DFAS catch the problem and set it right?

Many attorneys would reasonably guess that the answer is “Yes.” However, a shorter and more accurate answer is “No.” DFAS won’t catch the error at the time of submission, since it doesn’t calculate the award at the *initial review* stage; the calculation occurs just prior to the receipt of retired pay by the servicemember. And, if the pension division document contains all of the needed variables but the information submitted regarding the “High-3” is inaccurate (i.e., different from the SM’s actual “High-3” at divorce), it is the position of DFAS that “...we will use the information provided in the court order. If either of the parties later disagrees with our use of that figure based on the fact that it is incorrect, they will need to provide a clarifying order.”<sup>20</sup>

The inconvenient truth is that the correct information about one’s *High-3* is in the pay center’s computers. The government officials just haven’t programmed the computers to provide it.

And DFAS also won’t verify the years of service at divorce\*. Each branch of service is responsible for correct figures for years of service, not DFAS. Retirement points are, as mentioned above, the province of the Reserve personnel center or the state Guard headquarters.

### **When the Other Side Won’t Cooperate**

What should the spouse do when the other side is uncooperative? What about issuing a subpoena to DFAS or

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<sup>18</sup> If you learn that John was reduced in rank for punitive reasons, you will need to research the criteria set forth in 10 U.S. Code § 1407(f) and DoDFMR, Vol. 7B, Ch. 3, §2.12 to determine whether the High-3 average is required by the specific facts of your case.

<sup>19</sup> Retired pay for Reservists is covered in Chapter 1223 of Title 10, U.S. Code.

<sup>20</sup> The information in this paragraph comes from an e-mail from a senior attorney at DFAS to the author (December 19, 2017), Subject: “from Sullivan -- Questions, Clarifications” (on file with the author).

the Coast Guard? It's not uncommon for the author to get a phone call or an e-mail requesting "a sample of a standard subpoena that I can issue to DFAS to get some information."

There are several flaws with this proposed approach. First of all, there's no such thing as a "standard subpoena" for documents or information. The format, structure and wording of a subpoena directed to DFAS is the same as any other subpoena which is employed for the production of documents. The documents, of course, will vary from case to case. There is no single set that applies to every case.

Second, the subpoena must be *signed by a judge* from "a court of competent jurisdiction." For DFAS or another government agency for Army, Navy, Air Force or Marine Corps records, that usually means the court in which the divorce, legal separation suit or other legal action is pending. For the Coast Guard, an agency of the Department of Homeland Security, it means federal district court.

Third, you will need to choose the language you want for the documents which you are requesting. You cannot simply demand from DFAS "copies of all relevant documents regarding John Doe's pay and allowances since three years ago." That will certainly produce a rejection, since it's unclear what is being requested. You need to give specific and detailed information (e.g., "Leave and Earnings Statements, or the data thereon, showing the base pay for John M. Doe, SSN 123-22-3333, for June 1, 2015 through June 1, 2018").

Fourth, allow enough time for the agency to respond. Four to six weeks may be required. The production of documents will be controlled in most agencies by the "FOIA/PA Office," that is, the office which responds to requests for information under the Freedom of Information Act and the Privacy Act. If you want to check on the status of documents, that's the place to contact.

You may also want to read over the rules regarding the disclosure of information pursuant to court process (that is, a court order or a judge-signed subpoena). Each of the agencies has such rules, and it doesn't take long to find the location (e.g., the release of information regarding DFAS and retired pay is governed by Chapter 18 of Volume 7B of the DoDFMR).

There are also info-sheets and FAQs on-line to review. For example, the addresses and phone/fax contact information for requests for information at DFAS are found at the DFAS website, <https://www.dfas.mil> > Freedom of Information Act > How to Submit a FOIA Request.

Finally you will need to decide if you want only the records and data, or whether you will need the associated documents which would be necessary for introduction of the evidence into court. You may need to review your state rules for the business records exception or the public records exception to the hearsay rule. Will you need an affidavit from the records custodian? A declaration from an official as to the public records exception? If so, be prepared to draft the document yourself; the agency doesn't have a pile of affidavits and declarations on file to meet the requirements of each state. You may need a phone call with the officials in the records office!

### **The Impact of Delay**

Going through the above steps may take time. And this may wind up putting off the divorce\*. But the spouse's attorney should remember that the *Frozen Benefit* is measured by the hypothetical retired pay of the SM *at divorce\**. Thus the longer the divorce\* is delayed, the higher his or her years of service will be. Perhaps there will even be a promotion in the interim, or a Congressional pay raise! If you represent the spouse, resist any attempt to bifurcate the divorce or dissolution and the entry of the pension division document. This would allow, in some cases, a SM who is eager to be single again to obtain a divorce which would freeze the benefit, and yet hold off on producing the data and records necessary for the pension division document. The two must be handled at the same time, goes the argument; Congress, federal law and military regulations have made the two inseparable. The retired pay center must have the two required data points as of the date of divorce\*. If the SM cannot provide these data points, then the divorce\* should be postponed, or else there will never be any incentive for production of the information.

### **A Tip About the Denominator**

The attorney for the spouse will need pay close attention to the marital fraction, which in most states is marital pension service divided by total pension service. Since the retired pay that is divided is fixed (except for COLAs, or cost-of-living adjustments) on the date of divorce, the court order needs to contain a fixed denominator, ending

on the date of the divorce or the decree of legal separation. This may run contrary to applicable state rules (e.g., the *Majauskas* formula in New York, the *Bangs* case in Maryland or the *Seifert* formula in North Carolina), but fixing the denominator is the only way to provide for fair division of a benefit which is fixed on the divorce date; anything else would constitute a double dilution of the spouse's share of the pension.<sup>21</sup> For further information, see the several Silent Partner info-letters found at the website of the military committee of the N.C. State Bar, [www.nclamp.gov](http://www.nclamp.gov) > For Lawyers, and see Note 1 above as to the problem in the DFAS sample order language.

(Rev. 2/9/2026)

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This **SILENT PARTNER** was prepared by Kris Hilscher and Mark E. Sullivan (COL, USA-Ret.), who practice law in Raleigh, NC. For comments or corrections, contact them at [law@ncfamilylaw.com](mailto:law@ncfamilylaw.com).

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<sup>21</sup> The Virginia Court of Appeals recognized the denominator discrepancy in a 2019 case, *Starr v. Starr*, holding that the method by which a trial court determines the marital share of that interest continues to be a question of state law, that the trial court determines the marital share of the pension by applying the marital-share fraction, and that the denominator is the time of military service until the date of divorce when that is the date of hypothetical retirement). *Starr v. Starr*, 70 Va. App. 486, 828 S.E.2d 257 (2019); see also *Fulgium v. Fulgium*, 240 Md. App. 269, 203 A.3d 33 (Md. Ct. App. 2017) (same result). See also *Douglas v. Douglas*, 2014 Tex. App. LEXIS 12398 (holding that, in a "hypothetical clause," the denominator is months of creditable service during marriage up to the date of divorce, rather than the date of retirement; the Court ruled that accepting the husband's proposition that denominator should be *total years of service* would impermissibly dilute the ex-wife's share acquired during parties' marriage).

ATCH 1 - Leave and Earnings Statement

DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																
ID	NAME (Last, First, MI)		SOC. SEC. NO.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSH	PERIOD COVERED						
	██████████		██████████	ES	040211	04	100210	AF	██████████	1-31 JUL 08						
ENTITLEMENTS			DEDUCTIONS				ALLOTMENTS				SUMMARY					
Type	Amount		Type	Amount		+Amt Fwd										
A	BASE PAY	2247.30	FEDERAL TAXES	1521.00		+Tot Ent		4266.73								
B	BAS	204.43	FICA-SOC SECUR	11.58		-Tot Ded		1570.22								
C	BAH	1725.00	FICA-MEDICARE	32.59		+Tot Allt		1532.58								
D			SGLI	27.00		+Net Amt		1163.93								
E			AFRH	.50		-Cr Fwd		.00								
F			FAMILY SGLI	5.60		+EOM Pay		1163.93								
G			TSP	112.37												
H			MID-MONTH-PAY	1164.47												
I																
J																
K																
L																
M																
N																
O																
TOTAL		4266.73	1570.22		1532.58											
LEAVE	BF Bal	Emd	Used	Cr Bal	ETS Bal	Lv Lost	Lv Paid	Use/Lose	FED TAXES	Wage Period	Wage YTD	M/S	Ex	Add'l Tax	Tax YTD	
	25.5	25.0	11	39.5	85.5	.0	.0	0		2134.93	13682.36	M	02	.00	293.01	
FICA TAXES	Wage Period	Soc Wage YTD	Soc Tax YTD	Med Wage YTD	Med Tax YTD	STATE TAXES	St	Wage Period	Wage YTD	M/S	Ex	Tax YTD				
		14402.50	892.94	14402.50	258.83			.00	.00	N	00	.00				
PAY DATA	BAQ Type	BAQ Depth	VHA Zip	Rent Amt	Share	Stat	JFTR	Depns	2D JFTR	BAS Type	Charity YTD	TPC	PACION			
	WDEP	SPOUSE	08641	.00	1	R		0			.00					
THRIFT SAVINGS PLAN (TSP)	Base Pay Rate	Base Pay Current	Spec Pay Rate	Spec Pay Current	Inc Pay Current	Inc Pay Current	Bonus Pay Rate	Bonus Pay Current								
	5	.00	0	.00	0	.00	0	.00								
	TSP YTD Deductions			Deferred		Exempt										
	720.14			720.14		.00										
REMARKS: YTD ENTITLE 27768.11 YTD DEDUCT 2557.92																
IF TSP ELECTION AMT EXCEEDS NET AMT DUE, TSP WILL NOT BE DEDUCTED. -LEAVE CARRYOVER INCREASED TO 75 DAYS FOR FY08. NO ACTION REQUIRED BY MEMBERS. DFAS WILL BEGIN RESTORING AFTER 1 OCT 08. -MYPAY HAS ALLOWED MBR'S TO ELECT A HARD-COPY LES VIA US MAIL. AF POLICY IS TO PROVIDE AN ELECTRONIC LES. EFF 1 OCT (SEP LES). AF WILL NO LONGER PRINT LES STATEMENTS IF AVAILABLE ON MYPAY. THANK YOU FOR YOUR SUPPORT. -IF YOUR SPOUSE WANTS INFO ABOUT THE MILITARY LIFESTYLE WE INVITE HIM/HER TO JOIN US FOR THE NEXT HEART LINK SPOUSES ORIENTATION, LUNCH AND CHILD CARE ARE PROVIDED. CALL YOUR								BASE AIRMAN & FAMILY READINESS CTR FOR DETAILS. -IF YOU GAMBLE WITH SAFETY...YOU BET YOUR LIFE. -ELECTIONS ARE COMING! UPDATE YOUR ADDRESS TO GET AN ABSENTEE BALLOT. REQUEST YOUR BALLOT FOR THE PRESIDENTIAL AND STATE ELECTIONS. SEE YOUR VOTING ASST. OFFICER OR WWW.FVAP.GOV. TSP 060701(183) RATE CHG SGLI 060701(183) CHANGE GRADE 060701(184) BAH BASED ON WDEP, ZIP 08641 BANK ██████████ ACCT # ██████████								

Pay Date

DIEMS

ATCH 2 -Retirement Points Statement

CHRONOLOGICAL STATEMENT OF RETIREMENT POINTS										DATE	
For use of this form, see AR 135-180; the proponent agency is DCS, G-1										12JUN2017	
DATA REQUIRED BY THE PRIVACY ACT OF 1974											
<b>AUTHORITY:</b> AR 135-180. <b>PRINCIPAL PURPOSE:</b> To provide members of the Reserve Components a detailed listing of retirement points earned in the previous completed anniversary years. To assist units and Soldiers in verifying retirement points earned during the annual review. The purpose of soliciting the DOB is for positive identification. Identify the individual and his/her service record. Determine creditable service for retirement and other benefits. <b>ROUTINE USE(S):</b> The DoD Blanket Routine Uses may apply to this collection. <b>DISCLOSURE:</b> Voluntary. However, failure to furnish information may result in denial of retirement.											
NAME			ADDRESS				DOB	CURRENT GRADE	PEBD		
							19760310	CPT	20000120		
BEGINNING DATE YR MO DAY (1)	ENDING DATE YR MO DAY (2)	MILITARY PERSONNEL CLASS (3)	STATUS OR COMPONENT (4)	INACTIVE DUTY POINTS (5)	EXTENSION COURSE POINTS (6)	MEMBERSHIP POINTS (7)	ACTIVE DUTY POINTS (8)	QUALIFYING FOR RETIREMENT YRS MO DAYS (9)			TOTAL POINTS CREDITABLE (10)
20150925	20160924	COM	USAR	044	003	15	0011	01	00	00	0073
20141001	20150924	COM	USAR	000	002	15	0000	00	00	00	0017
20140925	20140930	COM	RA	000	000	00	0006	00	00	00	0006
20130925	20140924	COM	RA	000	000	00	0365	01	00	00	0365
20120925	20130924	COM	RA	000	000	00	0365	01	00	00	0365
20110925	20120924	COM	RA	000	000	00	0366	01	00	00	0366
20100925	20110924	COM	RA	000	000	00	0365	01	00	00	0365
20090925	20100924	COM	RA	000	000	00	0365	01	00	00	0365
20080925	20090924	COM	RA	000	000	00	0365	01	00	00	0365
20070925	20080924	COM	RA	000	000	00	0366	01	00	00	0366
20060925	20070924	COM	RA	000	000	00	0365	01	00	00	0365
20050925	20060924	COM	RA	000	000	00	0365	01	00	00	0365
20040925	20050924	COM	RA	000	000	00	0365	01	00	00	0365
20030925	20040924	COM	RA	000	000	00	0366	01	00	00	0366
20020925	20030924	COM	RA	000	000	00	0365	01	00	00	0365
20010925	20020924	COM	RA	000	000	00	0365	01	00	00	0365
20000925	20010924	COM	RA	000	000	00	0365	01	00	00	0365
19990925	20000924	COM	RA	000	000	00	0366	01	00	00	0366
-----NOTHING FOLLOWS-----											
<b>TOTAL</b>				44	5	30	5496	16	00	00	5575

ATCH 3 - Sample Excel Chart

**NAME: \_\_\_ <<High-3 as of Date of Divorce>>**

36	Nov-17	O-4	Over 18	\$7,684.80
35	Oct-17	O-4	Over 18	\$7,684.80
34	Sep-17	O-4	Over 18	\$7,684.80
33	Aug-17	O-4	Over 18	\$7,684.80
32	Jul-17	O-4	Over 18	\$7,684.80
31	Jun-17	O-4	Over 18	\$7,684.80
30	May-17	O-4	Over 18	\$7,684.80
29	Apr-17	O-4	Over 18	\$7,684.80
28	Mar-17	O-4	Over 18	\$7,684.80
27	Feb-17	O-4	Over 18	\$7,684.80
26	Jan-17	O-4	Over 18	\$7,684.80
25	Dec-16	O-4	Over 18	\$7,526.70
24	Nov-16	O-4	Over 18	\$7,526.70
23	Oct-16	O-4	Over 18	\$7,526.70
22	Sep-16	O-4	Over 18	\$7,526.70
21	Aug-16	O-4	Over 16	\$7,449.30
20	Jul-16	O-4	Over 16	\$7,449.30
19	Jun-16	O-4	Over 16	\$7,449.30
18	May-16	O-4	Over 16	\$7,449.30
17	Apr-16	O-4	Over 16	\$7,449.30
16	Mar-16	O-4	Over 16	\$7,449.30
15	Feb-16	O-4	Over 16	\$7,449.30
14	Jan-16	O-4	Over 16	\$7,449.30
13	Dec-15	O-4	Over 16	\$7,353.60
12	Nov-15	O-4	Over 16	\$7,353.60
11	Oct-15	O-4	Over 16	\$7,353.60
10	Sep-15	O-4	Over 16	\$7,353.60
9	Aug-15	O-4	Over 16	\$7,353.60
8	Jul-15	O-4	Over 16	\$7,353.60
7	Jun-15	O-4	Over 16	\$7,353.60
6	May-15	O-4	Over 16	\$7,353.60
5	Apr-15	O-4	Over 16	\$7,353.60
4	Mar-15	O-4	Over 16	\$7,353.60
3	Feb-15	O-4	Over 16	\$7,353.60
2	Jan-15	O-4	Over 16	\$7,353.60
1	Dec-14	O-4	Over 16	\$7,280.70

**Total 36 Mo. Pay: \$269,757.90**

**Avg. Monthly Pay: \$7,493.28**