

*Your  
Military  
Pay  
Benefits*

# Pay Tidbits - Things to Know!

## YOUR FIRST RETIREE PAY CHECK

- Active Duty Retiree – Your first retirement check will be direct deposited on the first weekday of the month after your retirement. Example: Your separation date is 30 November, your Retirement date is 1 December, and you will get your first check on the first non-holiday weekday of January.
- Retired Reserve & National Guard at Age 60 - Your first military retiree pay will be direct deposited on the first weekday of the month after you turn Age 60.

## COLA'S

Be Aware! You will receive a reduced COLA on the first year as a retiree because you have not been a retiree for the full year for which the COLA is based.

## RETIRED & ANNUITANT PAY CENTER FACTS

1. Your Military Retirement Pay comes from DFAS-Cleveland.
2. If you call and talk to a human, you are talking to someone in DFAS-Cleveland.
3. If you Mail or Fax something to or Get Mail from the Retirement Pay Center it's going to or came from London, KY!

Correspondence	Mailing Address	Phone Number	Fax Number
Retiree	DFAS-US Military Retirement Pay PO Box <b>7130</b> London, KY 40742- <b>7130</b>	1-800-321-1080	1-800-469-6559
Casualty	DFAS-US Military Retirement Pay PO Box <b>7130</b> London, KY 40742- <b>7130</b>	1-800-321-1080	1-800-469-6559
Annuity (Survivor Benefit Program)	DFAS-US Military Annuity Pay, PO Box <b>7131</b> London, KY 40742- <b>7131</b>	1-800-321-1080	1-800-982-8459

**PAY STATEMENTS and MyPay at**  
**<https://mypay.dfas.mil/mypay.aspx>**



[Security](#) | [Privacy Notice](#) | [FAQ](#) | [System Schedule](#) | [System Usage](#) | [Contact Us](#)

**myPay puts you in control**



myPay allows you to manage your pay information, leave and earning statements, W-2s and more.

myPay puts more information and services at your finger tips. Brought to you by DFAS...

**Your Financial Partner @ Work**

**Account Access**

Please Enter **Login ID**: (SSN not allowed)

Go



[I'm confused. Do I enter SSN or Login ID?](#)

[Why aren't I entering my password/PIN?](#)

**OR**

If you haven't established a Login ID, enter your **SSN** below:

Go



[Forgot your Login ID?](#)

**Need a New Password?**

New Password

## WHY MyPAY?

- View and print pay statements
- View and print your tax statements
- Change federal tax withholding
- Update Direct Deposit information
  - Make address changes

## How to START MyPAY Account

- Go to <https://mypay.dfas.mil/mypay.aspx>
- Click on
- Click on the blue “Not Sure if you have a Pre-Registered Email Address? Check if we can mail or email it?”
- Enter SSN & Click on YES to have new Temp Password mailed
- When you get your **Pink Envelope** with your Temp Pin Number, go to <https://mypay.dfas.mil/mypay.aspx>
- Put your SSN in the Blue area on the left side of the screen and follow the instructions. Have Fun
- NOTE: You do not have to get a new password if you already have and use MyPAY

**RETIREE ALLOTMENT OPTIONS**

**1. Limited to 6 “Discretionary” allotments at any time...which includes but is not limited to:**

- **Payment of Insurance premiums for health, auto, or life insurance**
- **Voluntary payments to family members, former spouse, and relatives**
- **Deposits into a financial institution, mutual fund or investment firm**
- **Payment of an auto or personal loan, mortgage, rent and consumer debts**

**2. Limited to 9 “Non-discretionary” allotments include, but are not limited to:**

- **U.S. Government Savings Bonds, Payment of Delinquent taxes, contributions or repayment of loans to AER, and any court-ordered garnishment**

**3. Allotments except the Combined Federal Campaign (CFC), Veterans Educational Assistance Program (VEAP) and Service members Group Life Insurance (SGLI) continue into retirement unless stopped by the soldier**

**4. An allotment may be started for Veterans Group Life Insurance (VGLI)**

**5. AER automatic contributions run from 1 Jun through 31 May annually. Those making an AER contribution may carry it over into retired pay without completing new paperwork. However, DFAS will stop the payroll deduction at the end of May and the soldier must start the allotment again. AER LOANS DO NOT continue into retirement. Soldiers MUST complete new paperwork to continue the loan repayment into retirement.**

## REQUEST FOR ALLOTMENT ACTION / BOND INFORMATION

**INSTRUCTIONS:** Complete this form, sign, and return it to the Defense Finance and Accounting Service Cleveland Center (DFAS-CL) in the enclosed self-addressed envelope. Bond Information / Actions requests are completed on the back of this form. **PLEASE PRINT.** If the self-addressed envelope is missing, mail this form to: **Defense Finance and Accounting Service, Cleveland Center, PO BOX 7130, London, KY 40742-7130** or Fax: 1-800-469-6559

**PRIVACY ACT STATEMENT** - Title 5 U.S.C. and E.O. 9397 authorize us to request social security numbers which are used for prompt identification of accounts. Although this is voluntary, your failure to provide this information can delay the processing of your request.

NAME (Last, First, M. I.)	SSN
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### PART I - ALLOTMENT ACTION

<b>ACTION #1</b>	INDICATE ALLOTMENT ACTION REQUESTED BY CHECKING THE APPROPRIATE BOX BELOW.			
	<input type="checkbox"/> <b>START AN ALLOTMENT WITH FIRST DEDUCTION IN</b> _____ <b>FOR \$</b> _____ <div style="text-align: center; font-size: small;">MONTH / YEAR</div>			
	<input type="checkbox"/> <b>STOP MY ALLOTMENT WITH LAST DEDUCTION IN</b> _____ <b>FOR \$</b> _____ <div style="text-align: center; font-size: small;">MONTH / YEAR</div>			
	<input type="checkbox"/> <b>CHANGE MY ALLOTMENT FROM \$</b> _____ <b>TO \$</b> _____ <b>EFFECTIVE ON</b> _____ <div style="text-align: right; font-size: small;">MONTH / YEAR</div>			
NAME OF PAYEE				
MAILING ADDRESS OF PAYEE			AUXILIARY BRANCH CODE	
CITY		STATE	ZIP CODE	SIGNATURE
<b>ACTION #2</b>	INDICATE ALLOTMENT ACTION REQUESTED BY CHECKING THE APPROPRIATE BOX BELOW.			
	<input type="checkbox"/> <b>START AN ALLOTMENT WITH FIRST DEDUCTION IN</b> _____ <b>FOR \$</b> _____ <div style="text-align: center; font-size: small;">MONTH / YEAR</div>			
	<input type="checkbox"/> <b>STOP MY ALLOTMENT WITH LAST DEDUCTION IN</b> _____ <b>FOR \$</b> _____ <div style="text-align: center; font-size: small;">MONTH / YEAR</div>			
	<input type="checkbox"/> <b>CHANGE MY ALLOTMENT FROM \$</b> _____ <b>TO \$</b> _____ <b>EFFECTIVE ON</b> _____ <div style="text-align: right; font-size: small;">MONTH / YEAR</div>			
NAME OF PAYEE				
MAILING ADDRESS OF PAYEE			AUXILIARY BRANCH CODE	
CITY		STATE	ZIP CODE	SIGNATURE
<b>ACTION #3</b>	INDICATE ALLOTMENT ACTION REQUESTED BY CHECKING THE APPROPRIATE BOX BELOW.			
	<input type="checkbox"/> <b>START AN ALLOTMENT WITH FIRST DEDUCTION IN</b> _____ <b>FOR \$</b> _____ <div style="text-align: center; font-size: small;">MONTH / YEAR</div>			
	<input type="checkbox"/> <b>STOP MY ALLOTMENT WITH LAST DEDUCTION IN</b> _____ <b>FOR \$</b> _____ <div style="text-align: center; font-size: small;">MONTH / YEAR</div>			
	<input type="checkbox"/> <b>CHANGE MY ALLOTMENT FROM \$</b> _____ <b>TO \$</b> _____ <b>EFFECTIVE ON</b> _____ <div style="text-align: right; font-size: small;">MONTH / YEAR</div>			
NAME OF PAYEE				
MAILING ADDRESS OF PAYEE			AUXILIARY BRANCH CODE	
CITY		STATE	ZIP CODE	SIGNATURE

# State Taxes

## States with No Personal Income Tax

- Alaska
  - Florida
  - Nevada
  - New Hampshire
  - South Dakota
  - Tennessee
  - Texas
  - Washington
  - Wyoming
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## States that do not Tax Military Retired Pay

- Alabama
- Hawaii
- Illinois
- Kansas
- Kentucky \*
- Louisiana
- Massachusetts
- Michigan
- Mississippi
- Ohio
- Oregon \*
- New Jersey
- New York \*
- North Carolina \*
- Pennsylvania
- Wisconsin

- (\* If certain qualifications are met!)

Specific State Tax Information available at  
<http://www.retirementliving.com/RLtaxes.html>

# *Social Security & Your Retirement Pay*

- All Eligible for Social Security @ Age 62
  - Longer you wait to start
    - The more you'll get
    - The closer you are to death
- Have DD form 214 for proof of possible extra earnings
  - Served from 1957 thru 2001
- WILL GET ALL OF MILITARY RETIREMENT PAY AND ALL SOCIAL SECURITY...NO OFFSET!