

Every Member Counts

SOUTH DAKOTA NATIONAL GUARD 



November Family Focus

Mission: Service Member & Family Support enhances and empowers the lives of our customers with consistently exceptional service & support.

Service Member and Family Support

Phone: 1-800-658-3930

THE FOCUS IS FOR SERVICE MEMBERS & FAMILIES, VETERANS, RETIREES & SURVIVORS

IN THIS ISSUE

November is a Time for Remembrance and Thanksgiving

In November 1919, President Wilson proclaimed November 11 as the first commemoration of Armistice Day with the following words: "To us in America, the reflections of Armistice Day will be filled with solemn pride in the heroism of those who died in the country's service and with gratitude for the victory, both because of the thing from which it has freed us and because of the opportunity it has given America to show her sympathy with peace and justice in the councils of the nations..."

The original concept for the celebration was for a day observed with parades and public meetings and a brief suspension of business beginning at 11:00 a.m.

There is some confusion about the difference between Veteran's Day and Memorial Day. "Memorial Day is a day for remembering and honoring military personnel who died in the service of their country," wrote The Washington Post. "While those who died are also remembered, Veterans Day is the day set aside to thank and honor ALL those who served honorably in the military."

We hope that this Veteran's Day finds you well and this month's issue of the Focus is helpful to you and your loved ones.



Education Programs & Benefits

Pages 6-7



Introducing the Employment Support Program (ESP)

Page 10

Recognize Your Employer Today

The Secretary of Defense Employer Support Freedom Award is the highest recognition given by the U.S. Government to employers for their outstanding support of employees serving in the Guard and Reserve. Each year, Guard and Reserve employees, or a family member acting on their behalf, have the opportunity to nominate their employer for the Employer Support Freedom Award.

Nominate your employer during nomination season (October 1-December 31 each year) by logging on to www.FreedomAward.mil and clicking Nominate Employer at the top of the web page.



QUESTIONS?

Contact MAJ Lona Christensen at 605-737-6540 or at lona.m.christensen.mil@mail.mil

PAST DUE

Q. I've recently noticed that my credit score has dropped by 100 points. The only thing that might account for this drop is a single payment I missed. I knew I had missed it, but I caught up the payment the following month. Is it possible that one missed payment could cause my score to drop so significantly?

A. When it comes to delinquencies, there is a difference between being late and being 30, 60 or 90 days past due. Let's say your payment is due on the first of the month, and your creditor charges you a late fee if you make the payment after the tenth.

The Negative Impact Of Making A Late Payment

by Bonnie Spain, Consumer Credit Counseling Services of the Black Hills

In this case, if you make your payment any time between the 11th and the 31st of the month, your creditor will assess a late fee, but you are not 30 days late. So even though you've paid late, this information isn't reported on your credit report. However, if you pay more than 30 days late, this information gets reported and will negatively impact your credit score.

Therefore, you should always avoid letting your accounts go more than 30 days late. Paying late is one thing, but paying over 30 days late is another thing entirely. If you must making a late payment, if at all possible, make the minimum amount due before your account goes more than 30 days late.

Once you make the payment, then it is important to work on getting the payment caught up. You don't want to waste your money on late fees. If you pay one account late every month, with an average late fee of \$39, you will spend \$468 in fees over the course of a year. If you routinely pay late on two accounts, you'll spend over \$1000 in late fees in a single year. The worst part is you receive no benefit from paying late fees; you purchased nothing and saved nothing.

To get even more information about your individual credit record, I encourage you to check your full credit report at www.annualcreditreport.com

The New Blended Retirement System

The National Defense Authorization Act for Fiscal Year 2016 created a new military retirement system that blends elements of the legacy retirement system with a more modern, 401(k)-style plan. The new Blended Retirement System goes into effect on January 1, 2018.

The DoD has initiated an 18-month, multi-stage financial education training curriculum to prepare active and reserve component members and their families. These courses will be available on Joint Knowledge Online and through [Military OneSource](#).

See page 17 of this month's focus for more information.

Here are the top 10 things you should know about the new retirement system.

1. New Blended Retirement System covers more people.
2. You can now receive up to five percent DoD contributions to your Thrift Savings Plan.
3. Greater portability of retirement benefits for those who don't intend to stay 20 years.
4. The new plan has a trade-off.
5. If you joined after 2005, you have from January 1, 2018, through December 31, 2018, to opt into the Blended Retirement System.
6. The Blended Retirement System does not change when a member is eligible to retire.
7. DoD continuation pay adds incentive for commitment of four more years.
8. New lump-sum option gives choices at retirement.
9. After December 31, 2017, all new accessions are covered under the Blended Retirement System.
10. Education about the new retirement plan is key.

There is no single right answer as to which retirement system is better. Both have advantages and disadvantages. Those service members who have the option of choosing their retirement system should base their decision entirely upon their own circumstances, after completing the training and taking advantage of all of the information and resources available. Educating yourself about the new retirement plan is key. Visit <http://militarypay.defense.gov/BlendedRetirement/> for more info.



Wendi Albers is a military wife of 17 years and the *new Family Readiness Support Assistant for the 109th RSG, The JFHQ and the 196th RTI.*

She has been a Rapid City resident for the last five and a half years along with her husband, Jon and their 14 year old son, Brendon.

Wendi says, "It is my job to support the commanders in the development and sustainment of their unit's Family Readiness Groups. Because we serve too. We all know that strong families make strong soldiers. I look forward to assisting you in your Family Readiness Groups in any way that I can. Please give me a call with any questions you may have!"

Wendi can be reached at 605-939-6106 or wendialbersfrsa@gmail.com.



Mental Health First Aid Training: Military Members, Veterans, & Their Families

November 22, 2016 8:00 AM - 5:00 PM

Camp Rapid, Building 802, Classrooms 113 & 114, East side of Camp Rapid

Mental Health First Aid is a **NO COST** 8-hour course that teaches a 5-step action plan encompassing the skills, resources, and knowledge to help an individual in crisis connect with appropriate professional, peer, and self-help care. The course teaches the unique risk factors and warning signs of mental health problems, builds understanding of the importance of early intervention, and, most importantly, teaches individuals how to help someone in crisis or experiencing a mental health challenge.

This tailored module builds upon this curriculum by focusing on the unique experiences and needs of the military, veteran and family population.

Contact Stephanie Schweitzer Dixon by Oct. 7 to register: 605-348-6692 or ssdixon@frontporchcoalition.org

Monthly Focus

Survivor Outreach Services (SOS)



Survival Outreach Services (SOS) mission reads "For Us, There is No Greater Duty than to Support the Survivors of Those Who Have Served Our Nation".

The mission and purpose of SOS is to:

- Expand and improve services to Military Survivors
- Provide expertise on local, state and Federal Military benefits
- Deliver individualized support and attention to Military Survivors throughout South Dakota

Michele Anderson is the SOS Coordinator for South Dakota. She provides assistance to Military Surviving Family Members in accessing benefits and entitlements, financial counseling, and providing connections with others who share the same loss. Her purpose as the SOS Coordinator is to provide long-term care, and to ensure that Military Survivors know that they are not forgotten.

For more information or assistance please contact Michele Anderson at 605-737-6090, 605-593-6671 or michele.m.anderson.ctr@mail.mil

Strong Bonds



Strong Bonds is conducted in an offsite retreat format in order to maximize the training effect. The retreat or "get away" provides a fun, safe, and secure environment in which to address the impact of relocations, deployments, and military lifestyle stressors

14-15 January 2017 – Sioux Falls
7 Habits of Families or 7 Habits of Singles

25-26 February 2017 – Deadwood
Ski Weekend for Singles

18-19 March 2017 – Sioux Falls
Active Military Families

For additional Information contact Chaplain (COL) Wilson at 605-737-6009 or lynn.j.wilson.mil@mail.mil
TSgt Regina Staufer at 605-737-6222 or regina.e.staufer.mil@mail.mil

SPOTLIGHTS



How to Manage Your Credit & Debt

Event information on page 8



Heroes. Hunting. Healing.

See page 18 for an exciting opportunity



Reserve Component Retirement

Information on pages 3 & 17



Transition Assistance Advisor

page 19



MC&FP FACT SHEET

Military Family Month

History

Military Family Month was first celebrated in 1993. The following year, President Clinton issued a presidential proclamation establishing National Military Families Recognition Day. Subsequent presidents have issued proclamations, and Congress has periodically passed resolutions designating November as Military Family Month.

Additional Information

Joining Forces

www.whitehouse.gov/joiningforces

Military Spouse Employment Partnership

<https://msepjobs.militaryonesource.mil>

Background

Each year in November, communities around the world observe Military Family Month. It is a time to celebrate the contributions of military families and convey to them respect and appreciation for the sacrifices they make to support their service members. Military communities typically organize special events to recognize their local military families.

Highlights

- During Military Family Month, we honor and thank military families for their sacrifices and dedication to our country.
 - They face the dangers of combat and separation during holidays and life milestones with courage and poise.
 - As part of the Family Readiness System, they strengthen the military community by volunteering as family readiness volunteers and ombudsmen, providing support to others when they need it most.
 - They serve as a beacon of hope for those who have been wounded in service, supporting their journey to recovery.
 - They bravely cope with the loss of troops who have made the ultimate sacrifice and keep their memory alive.
- During Military Family Month, we acknowledge our collective responsibility to honor and support the family members of military personnel, who also serve.
- We owe each day of security and freedom that we enjoy to the members of our armed forces, veterans, the fallen and their families.
- As we approach the season of gratitude, consider ways that you can honor and thank the military families in your community.



Updated: 19 Oct 2016



ARNG Education Programs and Services

Below is a summary of ARNG Education Programs and Services. ARNG Soldiers should contact their State Education Services Officer (ESO) to learn more about the various benefits, entitlements, and programs they may qualify for.

Federal Tuition Assistance (FTA)

- Available to currently serving ARNG Soldiers.
- Must complete one year of service after IADT or BOLC.
- Pays tuition costs up to \$250 per semester hour, up to 16 semester hours per fiscal year.
- May be used up to a master's degree.
- Apply through GoArmyEd: www.goarmyed.com and click on "New User" to begin.

GI Bill Programs

- Multiple programs are available depending on your military service.
 - MGIB-SR/Chapter 1606
 - \$369/month for members of the Selected Reserve.
 - Must sign six-year contract, have a high school diploma or GED, and complete IADT or BOLC.
 - REAP/Chapter 1607 **NOTE: This program ended for NEW enrollees on 25 Nov 2015**
 - 80% Rate: \$1,485.60 for two years or more of consecutive active duty.
 - 60% Rate: \$1,114.20 for one-two years of consecutive active duty.
 - 40% Rate: \$742.80 for 90 days - one year of consecutive active duty.
 - MGIB-AD/Chapter 30
 - \$1,857/month for three or more years of active duty.
 - \$1,509/month for two-three years of consecutive active duty.
 - Post-9/11 GI Bill/Chapter 33
 - Payments based on qualifying active duty served/tier percentage.
 - Pays up to 100% tuition and fees at public schools.
 - Pays up to \$21,970.46 per academic year at for private/foreign schools.
 - Pays a housing stipend equal to BAH at E-5 rate with dependents.
 - Pays a book and supply stipend up to \$1,000 per academic year.
 - Transfer of Education Benefits (TEB)
 - Option to transfer Post-9/11 GI Bill benefits to dependents.
 - Must have served six years and agree to serve four more in the ARNG.
 - GI Bill Kicker
 - Supplements your GI Bill payments.
 - Must sign a six year contract and meet relevant criteria in current kicker policy.
 - \$200 Enlisted Kicker and \$350 Officer Commissioning Kicker.
- For more information on GI Bill programs go to www.benefits.va.gov/gibill

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DANTES Programs

- The Defense Activity for Non Traditional Education Support (DANTES) offers numerous programs and services to ARNG Soldiers including;
 - Free testing opportunities offered at National Test Centers (NTCs)
 - High school completion and college entrance exams GED, ACT, SAT, GRE, GMAT
 - College credit exams including CLEP and DSST
 - Teacher certification exams (Praxis)
 - For more information visit; www.clep.collegeboard.org/search/test-centers
 - College planning resources including; Kuder® Journey; www.dantes.kuder.com
 - College prep resources including; Online Academic Skills Course (OASC) and College Placement Skills Training (CPST) available at; www.nelnetsolutions.com/DantesNet
 - Tutoring assistance, available at; www.military.tutor.com/home (This program is currently limited to ARNG Soldiers serving in a Title 10/32 AGR status or deployed)
 - Service members Opportunity College (SOC) available at; www.soc.aascu.org
 - Troops to Teachers, (TTT) available at; www.proudtoserveagain.com
- For more information on DANTES programs and services visit: www.dantes.doded.mil

Army Personnel Testing (APT)

- Free testing opportunities that can help Soldiers raise their GT score and qualify for specialized training, foreign language billets and proficiency bonuses.
- Exams include; AFCT, SIFT, DLAB, DLPT, DLRPT and OPI.
- Offered at selected ARNG and Active Army testing locations.
- For more information on APT contact your State ESO or nearest Army education center.

Military Transcripts and Planning

- The Joint Services Transcript (JST) is an academically accepted document approved by the American Council on Education (ACE) to validate a service member's military occupational experience and training along with the corresponding ACE college credit recommendations.
- ARNG Soldiers can download a copy of their JST at; www.jst.doded.mil
- The following web sites can help Soldiers with college and career planning;
 - TA Decide: www.dodmou.com/TADECIDE
 - College Navigator: www.nces.ed.gov/collegenavigator
 - GI Bill Comparison Tool: www.vets.gov/qi-bill-comparison-tool
 - Army e-Learning: www.atrrs.army.mil/selfdevctr/eLearningWelcome.aspx

For More Information:

- ❖ Visit us On-Line: www.nationalguard.com/education
- ❖ Contact your State Education Services Office:
 - Available at www.nationalguard.com/contacts/eso



Follow us on Facebook! www.facebook.com/arnqeducation

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Please Join...



As they present

How to Manage Your CREDIT & DEBT



**Saturday, 5 Nov 16
1215-1300
Duke Corning Armory**

For more information, please contact the
Family Assistance Center @ 1.800.658.3930



Every Member Counts
SOUTH DAKOTA NATIONAL GUARD



BUSINESS ASSISTANCE FOR VETERANS



START OR GROW YOUR BUSINESS



Zeal Center for Entrepreneurship
2329 N. Career Avenue
Conference Room A & B
Sioux Falls, SD 57107

Wednesday
November 2, 2016
10:00 a.m. to 11:30 a.m.

Business Workshop for the Military Community

- *Guidance for starting a business including the basics of a Business Plan*
- *Government Contracting information for business expansion*
- *SBA Guaranty Loan Programs for starting or growing a business*
- *Meet with SBA's Resource partners, the business advisors of SCORE and the Small Business Development Center, SBDC*

Who Should Attend?

- Veterans;
- Service-Disabled Veterans;
- Active Duty Military service member participating in the military's Transition Assistance Program (TAP);
- Reservists and National Guard Members; or
- Current spouse of any Veteran, Active Duty service member, or any Reservist or National Guard member; or widowed spouse of a service member who died while in service or of a service-connected disability.

Reservations for this free seminar are **required** by November 1st as seating is limited.
Contact Dave Puls at (605) 330-4243 Ext 13 or david.puls@sba.gov



SBA's participation in this activity is not an endorsement of the views opinions products or services of any cosponsor or other person or entity. All SBA programs and services are extended to the public on a nondiscriminatory basis. Reasonable arrangements for persons with disability will be made if a written request is received 2 weeks in advance.



Introducing the Employment Support Program (ESP)

Many of you may be familiar with the Hero 2 Hired program which has provided employment services to our National Guard and Reserve members in South Dakota. As of November 10 this program will end in South Dakota and nationwide on November 23.

As a National Guard member you have access to the National Guard Bureau Employment Support Program (ESP). My name is Scott MacDonald, a Program Support Specialist (PSS) contractor with the National Guard Employment Support Program. My office is located at Camp Rapid and provides services statewide.

I am available to assist all SD National Guard Service Members, National Guard prior service/veterans and their immediate family members in their search for employment opportunities. There is an ESS/PSS located in each state and territory providing me with a network of professionals that are available to assist service members who may not reside in the same state as their unit of assignment.

- I can help bridge the gap between the job seeker and the employer and provides employment assistance in the following areas:
- Unemployed or under employed looking to make their next career move
- Employment search counseling for job seekers
- Assistance in resume/cover letter writing, interview preparation and translating military skills to civilian terms
- Referrals to other employment assistance agencies i.e., South Dakota Dept. of Labor, South Dakota State Department of Veterans Affairs, Veterans Administration, and other professional organizations
- Networking with other National Guard ESS/PSS

Please contact me if you have any questions at (605) 737-6011 or scott.macdonald.ctr@mail.mil

Scott MacDonald
South Dakota Program Support Specialist, AMYX, Inc
National Guard Employment Support Program Contractor



The **Mission** of Service Member and Family Support is to enhance and empower the lives of our customers with consistently exceptional service.

The **Vision** of Service Member and family Support is to be the most effective Service Member and Family Support Branch in the National Guard.

Service Member and Family Support is based on six core **Values**: Professionalism, Passion, Empathy, Customer Focus, Dedication, and Collaboration

Thank a Soldier Lay a Wreath



Start a
New
Tradition!

20"
Balsam
Wreath
\$20.00
Tax Included

Special Project
Rapid City
VFW #1273
Auxiliary

Purchase a Wreath to honor and remember a Veteran and Loved One during the Holiday Season.

Dec. 17th, 10:00 a.m. Wreath-laying ceremony at Black Hills National Cemetery

Deadline to Place Order
November 12th

Beautiful Home & Holiday Wreaths

- 20" Wreath \$20
- 27" Spray \$23
- 24" Cross \$40
- 24" Wreath \$30
- 36" Wreath \$40
- 16ft. Garland \$37



24" Cross

Home & Gift
Decorating & Giving

"The quality and freshness of these wreaths are outstanding."



27" Spray



16 ft. Garland

"These wreaths are beautiful gift ideas, count me in for next year"



24" & 36" Wreath

"Its wonderful to know that we are supporting our Veterans and their Families."

Invoice # _____
 Sold By: _____
 Date Sold: _____

Remembrance & Holiday Wreaths

Name: _____ Phone/Cell#: _____

Address: _____

City: _____ State: _____ Zip: _____

Email: _____

Balsam Wreath Order			
	Price	Quantity	Total
20" Wreath	\$20.00		
24" Wreath	\$30.00		
36" Wreath	\$40.00		
27" Sprays	\$23.00		
24" Cross	\$40.00		
16 ft Garland	\$37.00		
Please Make Checks Payable to VFW 1273 Auxiliary PO 3701 Rapid City, SD 57709-3701		Total	
			Tax Included
		Grand Total	

Check/Cash

Free Service

The Rapid City VFW Auxiliary is honored to place your loved ones Wreath free of charge at Black Hills National Cemetery.

Free wreath placement service must complete information below.

Invoice# Name on Headstone Cemetery & Site # Wreath Type

_____	_____	_____	_____
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_____	_____	_____	_____
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_____	_____	_____	_____
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If we receive your order by mail we will call upon receiving your order.

If you have any additional questions please call Charyl Fields 605-391-0328 or email charyl@jfieldsassoc.com

VETERANS

*There are many, many myths about
benefits available to Veterans.*

Join us **Wednesday, November 2nd at 10:00am**
At the **TREA Center** with Q&A to follow.
(1981 E. Centre Street, Rapid City)

Find out:

- ◆ **Why Veterans receive as much as \$2000
or as little as \$0 for Burial Benefits.**
- ◆ **What the National Cemeteries
provide and what they don't.**

Experts from:

**Black Hills National Cemetery
Airman & Family Readiness Center
Pennington County Veterans Service
SD Army National Guard
Kirk Funeral Home**

KIRK
FUNERAL
HOME &
CREMATION SERVICES

Call **342-3565** to reserve a seat today or go
online at www.kirkfuneralhome.com



Military Kids Adventure Day!

Rapid City, SD
19 November 2016

Registration Deadline:
10 November 2016

**AGES
6-10**

Calling all Military Kids!

Join us - we'll be exploring our artistic side with Brit Jenkins Art and making fleece scarfs and/or hats for Veterans at the Cornerstone Rescue Mission.

**Saturday,
19 November**

**Time: 9:30 a.m.
to 2:30 p.m.**

Register Soon! Limited to 20

Child will also need to bring a sack lunch. Snacks and drinks will be provided.

Purpose:

To engage younger military children in an environment that helps them connect with each other, learn, and have fun!



AGENDA

- 9:30 Registration/Ice Breaker Games
- 10:00 Brit Jenkins Art canvas painting
- 12:00 Lunch
- 12:30 Community Service Project
- 2:30 Parent pick up

Drop Off and Pick Up
Camp Rapid
Joint Force Headquarters
2823 W. Main St. Bldg 420
Rapid City, SD 57702

Send registration forms to:

SDNG Child & Youth Program
Attn: Taryn Broomfield, CTR
2823 W. Main St. Bldg. 420
Rapid City, SD 57702

taryn.m.broomfield.ctr@mail.mil / 605-737-6919



REGISTRATION
Military Kids Adventure Day (ages 6-10)

Camp Rapid - JFHQ
 2823 W. Main St. Bldg. 420
 Rapid City, SD 57702

19 November 2016

9:30 am - 2:30 pm

Registrations Due: Thursday, 10 November 2016

CHILD'S NAME: _____

Preferred Name: _____ DOB: _____ Age: _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone: () _____ Male: _____ Female: _____

List Special Needs, Allergies, or Concerns: _____

PARENT(S) / GUARDIAN NAME: _____

Phone #: Daytime: () _____ Evening: _____

Cell#: () _____ Email: _____

MILITARY MEMBER INFORMATION:

Name: _____ Rank: _____ Branch of Service: _____

Unit: _____ Relationship to Child: _____ Currently Deployed: _____

Registration Fee Due with form: \$10 per child x _____ = \$ _____ Total Child(ren)

(Registration Fee will be used for snacks and additional supplies. Checks payable to SD Military Camps)

~ Participants must be a child/grandchild, sibling, or legal dependent of a SD Military Member or Retired Member ~

Registration: Military Kids Adventure Day - Rapid City - due by Thursday, 10 November 16

1. **Registration:** Please ensure registration form is filled out completely and signed where indicated.
2. **Registration Verification:** Registration Verification information will be sent out upon receipt of Registration Form.
3. **Mail to:** SDNG Youth Program ATTN: Taryn Broomfield, CTR
 2823 W. Main St. Bldg. 420
 Rapid City, SD 57702

I certify that I am the legal parent/guardian of the child listed on this application.

*I grant permission to the South Dakota Military Kids Adventure Day staff to approve emergency medical treatment for my child.

*I give permission for the release of my child's name and address to be provided to staff for the purpose of future communications. It will not be sold or distributed for any other use. I grant the South Dakota National Guard the non-exclusive and irrevocable rights and license to make, edit and use pictures/videos of my child in print, electronic and projection for educational and promotional purposes. I release the above from any and all claims of payment for performance rights, residuals or damages for libel, slander, invasion of privacy, or any claim based on the use or said material.

*I hereby waive any claim against the South Dakota National Guard, the South Dakota National Guard Service Member & Family Support Office, SDNG Child & Youth Program and contract employees, the state of South Dakota, or the United States of America, for any causes which may arise in connection with the participation of the below named child in the Military Kids Adventure Day.

 (Child's Name)

 (Parent/Guardian) Signature

 Date

In the spirit of Thanksgiving and on behalf of all the Servicemembers and the South Dakota National Guard we celebrate the retirement of CW5 Lynn Wright.

For those not aware Lynn was the face, heart and soul of Servicemember & Family Support for our state. Lynn's devotion, passion and attention to detail was the driving force in all areas of the program. She provided emergency and routine message coordination from the Family Assistance Center to units in the field. In the event of a family emergency, she provided coordination with the Chaplains to ensure transportation was available to get the Soldier home. During Operation Desert Shield/Storm, she established a Family Assistance Center that provided support to the families of Soldiers deployed. She also initiated training designed to increase the self-esteem of service members' children and youth and worked with the Chaplains office to develop marriage enrichment and suicide prevention programs. Her love and passion is for the Family Readiness Group volunteers. She recognized that strong military families are a retention tool in the hand of the unit commander; and confident, well-supported and well-trained volunteers make for a strong family readiness program. Lynn has conducted hundreds of volunteer trainings, impacting several hundred, if not thousands, of Service Members and volunteers, and EVERY unit in the South Dakota National Guard.

Please join us as we celebrate the Retirement of



**CW5 Lynn Wright
Over 39 Years of
Outstanding Service**

**Saturday, November 5th, 2016
At 1515**

**Building 420 (Drill Floor)
Camp Rapid, Rapid City, SD**

**Refreshments to follow in
Building 450 (Rock Building)**



The U.S. Uniformed Services Blended Retirement System

Reserve Component

The Fiscal Year 2016 National Defense Authorization Act provides our military force with a modernized retirement plan built for retirement savings. Beginning in 2018, Reserve Component service members can get **automatic and matching Thrift Savings Plan contributions, a mid-career compensation incentive**, and if they obtain 20 years of service, **monthly retired pay** for life starting at age 60.* All service members under the current system are grandfathered into today's retirement system.

Effective Date: January 1, 2018



Retirement System Selection

- Reserve Component members with more than 4,320 retirement points will remain under the legacy retirement system.
- Reserve Component members with less than 4,320 retirement points as of December 31, 2017, will have the choice of whether to opt into the new Blended Retirement System or remain in the legacy retirement system.
- New accessions after January 1, 2018, will automatically be enrolled in the new Blended Retirement System.

Reservists and Guardsmen While Serving

Thrift Savings Plan Contributions



You Contribute	DoD Auto Contribution	DoD Matches	Total
0%	1%	0%	1%
1%	1%	1%	3%
2%	1%	2%	5%
3%	1%	3%	7%
4%	1%	3.5%	8.5%
5%	1%	4%	10%

The DoD automatically contributes 1% of your basic pay or Inactive Duty Pay to your **Thrift Savings Plan** after **60 days of service**.

You'll see matching contributions at the start of 3 years through the completion of 26 years of service, and...

You're fully vested – it's yours to keep – after completing 2 years of service and it goes with you if you leave.

Continuation Pay Received at the mid-career point



At the mid-career mark, you may receive a cash payment in exchange for additional service.

Retired Reservists and Guardsmen Eligible for Retirement Pay

Monthly Annuity for Life

$$2\% \times \text{Years Served} \times \text{Retired Pay Base}$$

Calculate your **retired pay base** by averaging the **highest 36 months** of basic pay.

You'll gain this monthly annuity for life after completing 20 qualifying years of service and attaining age 60*

*or earlier based on qualifying active service.

Collecting Your Retired Pay

OPTION 1 Full retired pay annuity beginning at age 60 or earlier based on credited active service

OPTION 2 Lump sum **or** Reduced retired pay as monthly annuity

25% or 50% lump sum and reduced monthly annuity at age 60*
Monthly annuity bumps back up to 100% at full retirement age (67 in most cases).

You can find additional information at <http://militarypay.defense.gov/BlendedRetirement>



Heroes. Hunting. Healing. These are the words which embody our mission. Warriors Never Give Up, a South Dakota-based foundation, began by embracing our passion for the outdoors to serve our state's Heroes - but God called us to step out of our comfort zone to do so much more.

On November 12, Sanford Health and Warriors Never Give Up are hosting a group of Heroes for a day of pheasant hunting and fellowship at North Stream Outfitters, (www.NorthStreamOutfitters.com) approximately eight miles west of Pierre. Our Veteran-guests will be treated to an amazing hunting experience over 1,600 acres of Missouri River breaks and food plots; with first-class guides, dogs and hospitality. A tentative agenda is as follows

0900	-	Arrive at North Stream Outfitters (8 miles west of Pierre on Highway 34/14)
0930	-	Introductions, Safety Briefing, Hunt overview
1000	-	Hunt Begins
1600	-	Hunt Concludes – Photos/testimonials
1800	-	Sponsored Dinner at Red Rossa Italian Grille – 808 W. Sioux Avenue
2000	-	Fellowship

Due to the generosity of our sponsor, Sanford Health, **there is no charge for this event.** A few logistical items of note:

- Food and non-alcoholic beverages are provided during your stay.
- Travel expenses before and after the event are up to the individual participant.
- You are responsible to have a valid pheasant hunting license.
- For those traveling from out of town, a block of rooms is reserved at the Ramkota Hotel in Pierre. Call Mark Johnston for a room.
- Pheasant hunting equipment to bring: blaze orange cap and stocking cap; blaze orange hunting vest or coat; appropriate hunting clothing for all weather conditions; including but not limited to hunting boots, thermal socks, thermal underwear, multiple clothing layers, gloves, safety glasses, hearing protection, etc.

We are honored to partner with Sanford Health as the title sponsor for the event. We take pride in our mission of touching the lives of each and every volunteer and participant - knowing that our chief sponsor, God, is in control. An amazing adventure of faith, hope, renewal, change, and healing awaits. If you have any questions, please contact WNGU Board Member Mark Johnston at 605-929-5592 or MarkJohnston@sio.midco.net or visit our website, www.WarriorsNeverGiveUp.org

Warmest Regards

Mark Johnston, Board Member

HEROES.HUNTING.HEALING.

WarriorsNeverGiveUp.org

319 N. MAIN AVE. SUITE 2 | SIOUX FALLS, SD 57104 | 605.310.8330

Your Transition Assistance Advisor (TAA)

Your **Transition Assistance Advisor (TAA) Program** serves Active and Reserve Component service members of **ALL** branches of the military **AND** Veterans who have dedicated themselves to serving our nation, often at great personal sacrifice. The program's principal role is to provide direction to Reserve Component service members so that they can secure all benefits, entitlements, and services earned through their military service with the compassion of someone who's been there.

You may not need assistance at this time, but you may have a friend or family member that could use some assistance.



Common services provided are:

- Requesting Military Service records
- Enrollment into the VA Healthcare
- Counseling on Education Benefits
- Supporting deploying and returning units
- Employment
- Tricare
- State specific benefits
- Navigating local, state and federal programs

Christian Johnson is the TAA for South Dakota and is a current service member in the SDARNG, an OEF-Afghanistan veteran, former full-time Soldier, education counselor and will put his skills and relationships to use to ensure your needs are met.

Contact your TAA today at 605-737-6669 or christian.m.johnson.ctr@mail.mil

November Family Focus

Service Member and Family Support
South Dakota National Guard

2823 W. Main St, Rapid City SD 57702

1-800-658-3930



We also recommend that you like and follow us on [Facebook](#) as we continuously update new and exciting information.

Have suggestions of things you would like to see in a future issue of the focus? [Please contact us!](#)

Disclaimer: The information that appears in these page(s) or attached are intended to inform service members, veterans, retirees, survivors and their families of special offers provided and are not intended to constitute an endorsement by the South Dakota Army and Air National Guard, the United States Army, the United States Air Force, or the Department of Defense. It is strictly intended to be used for informational purposes only.