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You Must Have at least 20 “Good Years” To Qualify for Reserve Component Retirement at Age 60

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Update on Sam Wright

9.0--Miscellaneous

Q: I am a First Class Petty Officer (E-6) in the Coast Guard Reserve. I graduated from high school in 2005 and soon thereafter enlisted in the Coast Guard. I reported to basic training in September 2005 and remained on active duty for exactly ten years. I left active duty in September 2015 and then affiliated with the Coast Guard Reserve.

I recently inquired as to how many “retirement points” I have, and I was told that I have exactly 3700 points. How many more points do I need to qualify for the Reserve Component (RC) retirement at age 60?

A: To qualify for the RC retirement, you need at least 20 “good years” of service.¹ You already have ten good years, based on your ten years of full-time active duty (2005-15), so you need another ten “good years” to qualify for the RC retirement at age 60.

As I will explain in Law Review 16087, the next article in this “Law Review” series, the total number of points is important because it affects the amount of your monthly retirement check starting at your 60th birthday, but unless you have at least 20 “good years” you do not qualify for RC retirement and the points are wasted.

A “good year” for RC retirement purposes is a year when you have earned at least 50 retirement points.² The “year” is measured by your own personal “anniversary” date, which is almost certainly the same as your Pay Entry Base Date (PEBD), when you took the oath of enlistment in the Coast Guard or any other service.

You receive one point for each day of *active* military service.³ You receive one point for each “drill” or period of inactive duty training.⁴ You receive one point for each day when you perform

¹ 10 U.S.C. 12731(a)(2). The citation refers to section 127331(a)(2) of title 10 of the United States Code.

² 10 U.S.C. 12732(a)(2).

³ 10 U.S.C. 12732(a)(2)(A)(i). Thus, you started with approximately 3650 points for your ten years of full-time active duty. If you return to active duty, voluntarily or involuntarily, you receive one point for each day of active duty. Active duty for training is considered to be active duty for this purpose. If you perform 12 days of active duty for training (annual training), you receive 12 retirement points.

“funeral honors duty” for at least two hours.⁵ You also receive 15 “membership points” per year, just for being part of the system.⁶

It is not difficult to accumulate 50 or more points in a year, but bear in mind that you need at least ten of these years to qualify for the retirement at age 60. Now is the time for you to take a hard look at your personal and military situation. Is it realistic for you to expect to achieve another ten good years? With 3700 points in the bank, you have a considerable investment in this system, but if you cannot realistically expect to get to 20 good years it is probably time to “stop throwing good money after bad” as my late father used to say.

In deciding whether it is realistic for you to achieve another ten good years, you need to ask yourself the following questions:

- a. How old are you?
- b. What is your state of health?⁷
- c. What is your military rank?
- d. How good (or bad) are your military performance evaluations during your ten years of active duty?⁸
- e. What is your career and job situation?⁹

You need to ask yourself these hard questions and decide whether you can realistically expect to keep participating and earning good years through 2025 or beyond. Military service (Reserve or Active) is not for everybody. You have to love it—or at least to get some psychic benefit from it. This is not purely an economic question.

I hope that this guidance is helpful to you. Thank you for the service that you have already performed for our country, and good luck.

⁴ 10 U.S.C. 12732(a)(2)(B). A traditional drill weekend amounts to four drills—two on Saturday and two on Sunday. In recent years, and especially after the terrorist attacks of 9/11/2001, some units drill on Friday or other days, as well as weekends, and a “drill weekend” can amount to five or six drills. Drills can be conducted on any day of the week—they are not limited to Saturdays and Sundays.

⁵ 10 U.S.C. 12732(a)(2)(E).

⁶ 10 U.S.C. 12732(a)(2)(C).

⁷ You will need to maintain health standards, including weight and physical fitness standards, to remain as a member of the Coast Guard Reserve or any other Reserve Component.

⁸ To remain active in the RC until 2025 or beyond, you will probably need to be promoted at least once. If your military record during your ten years of active duty makes it unlikely that you will be promoted, you need to think about that now, not five years from now.

⁹ The Uniformed Services Employment and Reemployment Rights Act (USERRA) makes it unlawful for an employer (federal, state, local, or private sector) to deny you initial employment, retention in employment, or a promotion or benefit of employment on the basis of your membership in a uniformed service, application to join a uniformed service, performance of service, or application or obligation to perform service. 38 U.S.C. 4311(a). USERRA does not help you if you are planning to start your own business or if you are otherwise self-employed.