

Is it Possible for me to Qualify for a Regular Retirement?

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Update on Sam Wright

9.0--Miscellaneous

Q: I am the Coast Guard Reserve petty officer who has asked the questions in the last several “Law Review” articles. I was on active duty in the Regular Coast Guard for exactly ten years, from September 2005 to September 2015. After I left active duty, I affiliated with the Coast Guard Reserve.

The information that you have provided about the Reserve Component (RC) retirement system is most helpful and reassuring. The prospect of getting RC retirement when I turn 60 is certainly better than nothing, but my 60th birthday seems a long way away because I am only 29. Is there a way for me to qualify for the regular military retirement so that I won’t have to wait another three decades to receive retirement pay?

A: Perhaps, but you should not count on being able to get to 20 years of full-time active military service.

In Law Review 16087 (September 2016), I explained the distinction between “active” and “inactive” retirement points. Your active points (days of active duty and active duty for training like annual training) count toward your eligibility for as well as the amount of a regular military retirement as well as RC retirement. Your inactive points count toward eligibility for as well as the amount of your RC retirement. With regard to eligibility for regular military retirement, but if you qualify for a regular retirement your inactive points will be considered in computing the amount of your monthly retirement check.

¹ Please see www.servicemembers-lawcenter.org. You will find more than 1500 “Law Review” articles about laws that are especially pertinent to those who serve our country in uniform, along with a detailed Subject Index and a search function, to facilitate finding articles about very specific topics. The Reserve Officers Association (ROA) initiated this column in 1997. I am the author of more than 1300 of the articles.

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For example, let us say that you perform several lengthy periods of voluntary and involuntary active duty in the next 15 or 20 years and you manage to get to 20 years of total active military service, including the ten years that you served from 2005 to 2015. At that point, you will qualify for a regular military retirement (immediate payout, not waiting until age 60). Let us say that at that point you also have accumulated 400 inactive points (drills, correspondence courses, and the 15 membership points that you receive each year just for being part of the system). Those 400 inactive points will be factored into the computation of your monthly regular retirement benefit, but those points do not help you qualify for regular retirement.

Q: I have heard senior Coast Guard and Coast Guard Reserve officers and chief petty officers refer to “sanctuary” in connection with military retirement. What does that term mean?

A: When you get to 18 years of active military service, the Coast Guard will then be required to let you stay on active duty for at least another two years to qualify for regular military retirement. It is very likely that the Coast Guard will monitor your total active duty closely and will not permit you to volunteer for an active duty period if that period will put you over the 18-year “sanctuary” point.