

MILITARY RETIREMENT & DIVORCE

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I. JURISDICTION.

- A. Personal jurisdiction over servicemember alone insufficient to divide military retirement.
- B. Uniformed Services Former Spouses' Protection Act (USFSPA), 10 U.S.C. § 1408(c)(4) requires:
 - 1. Residence not due to military orders,
 - 2. Domicile, or
 - 3. Consent.
- C. USFSPA preempts state law, and CO lacks subject-matter jurisdiction to divide retirement absent domicile or affirmative conduct of servicemember demonstrating express or implied consent. In re: Marriage of Booker, 833 P.2d 734 (Colo. 1992), Marriage of Akins, 932 P.2d 863 (Colo. App. 1997).
- D. "Consent" is broad term. Includes filing, or even, anecdotally, actively participating in dissolution proceeding.

II. TYPES OF RETIREMENT

A. Final Pay

- 1. Service commenced before 9/8/1980.
- 2. Each year of service worth 2.5% of final base pay, up to 75%.
- 3. Annual COLA based upon CPI.

B. High 3

1. Service commenced 9/8/1980 or later.
2. Each year of service worth 2.5% of average of highest 36 months of base pay. 75% cap gone.
3. Annual COLA based upon CPI.

C. Redux.

1. Service commenced 8/1/1986 or later AND servicemember selected Career Status Bonus.
2. 1st 20 years of service worth 2% of average of highest 36 months of base pay.
3. Each year of service beyond 20 worth 3.5%, up to 75%.
4. Annual COLA 1% below CPI, with "catch-up" recalculation at age 62.

D. Retirement Calculators. www.armyg1.army.mil/rso/abt.asp

E. Thrift Savings Plan. Same plan as civilian federal employees. More Information: www.tsp.gov.

III. AUTHORITY TO DIVIDE RETIREMENT

A. Federal Law. Per 10 U.S.C. §1408(a)(4), states can divide “disposable retired pay”, which is total retired pay minus amounts:

1. Owed to U.S. due to previous retired pay overpayments.
2. Deducted from retired pay as result of court-martial forfeiture.
3. Waived to receive VA Disability.
4. Survivor Benefit Plan (SBP) premiums.

B. Retiree Account Statement (Attachment 1) issued annually or if change in circumstances.

C. Colorado. In re: Marriage of Gallo, 752 P.2d 47 (Colo. 1988). Retirement is divisible property interest.

IV. CALCULATING MARITAL SHARE

A. In re: Marriage of Hunt, 909 P.2d 525 (Colo. 1995). "Time Rule" formula, or "coverture" fraction. Spouse's share is one-half of months of marriage overlapping military service, divided by total months of creditable service at time of retirement.

B. Servicemember Still on Active Duty. Hunt authorizes three methods:

1. Net Present Value. Immediately distribute spouse's share, based upon coverture formula, actuarial tables, risks, possible promotions, etc. Authorized even when retirement not yet vested. In re: Marriage of Riley-Cunningham, 7 P.3d 992 (Colo. App. 1999).
2. Deferred Distribution. Share calculated at dissolution, receipt deferred until retirement matured and vested.
3. Reserve Jurisdiction. Share calculation deferred until retirement vested and matured. Most common method.

C. Reserves/National Guard. Similar formula applies - marital share is reserve retirement points acquired during marriage divided by total reserve retirement points upon retirement. See www.military-divorce-guide.com/reserve-family-law.htm for more information.

V. DIRECT PAYMENT FROM DFAS

A. 10/10 rule. Requires at least 10 years of marriage overlapping military service (10/10 rule).

B. Order needs:

1. SCRA. Indication that rights under Servicemembers Civil Relief Act were respected or waived,
2. Jurisdiction. Indication of jurisdiction over servicemember (residence, domicile, or consent),
3. Marriage date, and indication that 10/10 rule met, and
4. Percentage (or dollar amount) awarded to former spouse.

C. Sample Language. Attachment 2.

D. Send to DFAS with DD Form 2293 (Attachment 3) and certified copies of decree & order dividing retirement.

E. Maximum amount DFAS pays is 50% of disposable retired pay.

VI. RECEIPTS IN LIEU OF RETIREMENT

- A. **VA Disability.** See below.
- B. **Career Status Bonus.** See February 2005 Army Lawyer discussion (URL is impossible, so Google "Army Lawyer").
- C. **VSI/SSB.** Divisible asset. In re: Marriage of Heupel, 936 P.2d 561 (Colo. 1997).
- D. **Administrative Separation.** Full or partial separation pay may be available.

VII. VA DISABILITY

- A. **Entitlement.** Servicemember with service-connected disability entitled to receive VA disability payments. Currently 1/3 of all veterans receive some form of disability payments.
- B. **Disability Ratings.**
 - 1. If rating is less than 50%, waive retired pay dollar for dollar.
 - 2. If 50% or higher rating, waiver being phased out over 10-year period starting in 2004. 10 U.S.C. §1414. Restoration rate is non-linear. See here for a calculator: www.military.com/benefits/military-pay/retired-pay/crdp-pay-computation
 - 3. Chart at Attachment 4.
 - 4. More Information on Concurrent Retirement & Disability Pay (CRDP): www.dfas.mil/retiredpay/concurrentretirementanddisabilitypay.html
- C. **Combat-Related Disability** rating of at least 10%. (Combat-Related Special Compensation, or CRSC). Sample pay statement at Attachment 5.
- D. **Pre-Dissolution Disability.** Not Divisible.
 - 1. Mansell v. Mansell, 490 U.S. 581, 109 S.Ct. 2023, 104 L.Ed.2d 657 (1989).
 - 2. In re: Marriage of Franz, 831 P.2d 917 (Colo. App. 1992)
- E. **Post-Dissolution Disability** - Must indemnify to extent of waiver. In re: Marriage of Warkocz, 141 P.3d 926 (Colo. App. 2006). Attachment 6. This is majority rule in jurisdictions which have considered issue. See July 2006 Army Lawyer article, or call me.

VIII. SURVIVOR BENEFIT PLAN (SBP)

- A. "Insurance policy"** on retirement. If retiree dies, pays surviving beneficiaries monthly amount equal to 55% of "designated base amount".
- B. Maximum "designated base amount"** is base pay. Required to elect maximum spousal coverage if married, unless spouse consents. 10 U.S.C. §1448(a)(3)(A). No consent required if servicemember already divorced at retirement.
- C. Potential Beneficiaries:**
1. Spouse/former spouse (if under 55, must be unmarried), as long as at least one year of marriage or a child. 10 U.S.C. § 1447.
 2. Children if under 18 or in college and under 22,
 3. Disabled children, if disability happened while under 18 or in college under 22.
- D. Premiums.** Spouse coverage. 6.5% of designated base amount. Calculator at: <https://w11.afpc.randolph.af.mil/RetSepCalcNET/Default.aspx>. Stop once retiree is 70 and has paid 360 months of premiums.
- E. Premium Responsibility.** Discretion of court. In re: Marriage of Payne, 897 P.2d 888 (Colo. App. 1995). Typically divided equally.
- F. Deemed Election.** Rather than relying upon servicemember to opt for SBP coverage, or to convert spouse to former spouse coverage, former spouse can request election directly from DFAS. **MUST BE WITHIN ONE YEAR OR ORDER REQUIRING SBP COVERAGE**. Sample deemed election language at Attachment 7.
- G. Correcting Failure to Elect.** Cumbersome. Submit DD Form 149, Application for Correction of Military Record to applicable Board for Correction of Military Records.
- H. More Information.**
www.defenselink.mil/militarypay/survivor/sbp/04_cost_spouse.html
- I. Alternatives.** VGLI. Rate table at Attachment 8. See www.insurance.va.gov/sgliSite/VGLI/VGLI.htm for more information.

IX. GARNISHMENT FOR CHILD SUPPORT/MAINTENANCE. See Parenting Outline.

RETIREE ACCOUNT STATEMENT

STATEMENT EFFECTIVE DATE DEC 02, 2006	NEW PAY DUE AS OF JAN 02, 2007	SSN
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PLEASE REMEMBER TO NOTIFY DFAS IF YOUR ADDRESS CHANGES	DFAS-CL POINTS OF CONTACT
	DEFENSE FINANCE AND ACCOUNTING SERVICE US MILITARY RETIREMENT PAY PO BOX 7130 LONDON KY 40742-7130 COMMERCIAL (216) 522-5955 TOLL FREE 1-800-321-1080 TOLL FREE FAX 1-800-469-6559 myPay https://myPay.dfas.mil 1-877-363-3677

PAY ITEM DESCRIPTION					
ITEM	OLD	NEW	ITEM	OLD	NEW
GROSS PAY	1,469.00	1,517.00	FITW	23.67	25.20
VA WAIVER	690.00	712.00	FORMER SPOUSE DED	210.47	217.51
SBP COSTS	110.83	114.48			
TAXABLE INCOME	457.70	473.01			
			NET PAY	434.03	447.81

PAYMENT ADDRESS	YEAR TO DATE SUMMARY (FOR INFORMATION ONLY)
DIRECT DEPOSIT	TAXABLE INCOME: 5,492.40 FEDERAL INCOME TAX WITHHELD: 284.04

TAXES	
FEDERAL WITHHOLDING STATUS:	SINGLE
TOTAL EXEMPTIONS:	00
FEDERAL INCOME TAX WITHHELD:	25.20

SURVIVOR BENEFIT PLAN (SBP) COVERAGE			
SBP COVERAGE TYPE:	FORMER SPOUSE	ANNUITY BASE AMOUNT:	1,526.47
SPOUSE ONLY COST:	99.22	55% ANNUITY AMOUNT:	839.58
OPEN SEASON COST:	15.26	45% ANNUITY AMOUNT:	686.91
		SPOUSE DOB:	MAY 15, 1950
<p>THE ANNUITY PAYABLE IS 55% OF YOUR ANNUITY BASE AMOUNT UNTIL YOUR SPOUSE REACHES AGE 62. AT AGE 62, THE ANNUITY MAY BE REDUCED DUE TO SOCIAL SECURITY OFFSET, OR UNDER THE TWO-TIER FORMULA. THAT REDUCTION MAY RESULT IN AN ANNUITY THAT RANGES BETWEEN 45% (\$ 686.91) AND 55% (\$ 839.58) OF THE ANNUITY BASE AMOUNT. THE COMBINATION OF THE SBP ANNUITY AND THE SOCIAL SECURITY BENEFITS WILL PROVIDE TOTAL PAYMENTS FROM DFAS AND THE SOCIAL SECURITY ADMINISTRATION OF AT LEAST 55% OF YOUR BASE AMOUNT. THE ACTUAL ANNUITY PAYABLE IS DEPENDENT ON FACTORS IN EFFECT WHEN THE ANNUITY IS ESTABLISHED.</p>			

Military Retirement

1) The Husband (hereinafter "servicemember" for the purposes of this section) is a member of the U.S. Army / Air Force, having served on active duty continuously from _____. This Court has jurisdiction to divide the military retirement because the servicemember ** consented to jurisdiction // **OR resides in and maintains Colorado as his/her state of legal residence. All of the servicemember's applicable rights under the Servicemembers Civil Relief Act have been adequately protected or waived.

2) Effective the first month in which the servicemember becomes entitled to the receipt of retired pay, and continuing each month thereafter until the death of either party, the Wife (hereinafter "former spouse", for the purposes of this section) shall receive a share of the disposable military retired pay, including annual COLAs, determined as follows:

$$\frac{1}{2} \times \frac{\text{_____ Months of marriage overlapping military service}}{\text{_____ Months of creditable service at time of retirement}} = \text{_____ \%}$$

3) The current disposable retired pay is \$_____ per month, and the former spouse's share is \$_____.

OR

3) As the share cannot be determined until retirement, the servicemember shall advise the former spouse of a prospective retirement or separation from active duty at least 90 days in advance. Within 14 days of receipt, the servicemember shall provide the former spouse with a copy of all documents pertaining to the separation or the receipt of any money in lieu of retirement, including retirement orders, memorandum of release from active duty, DD 214, Retiree Account Statement, Statement of Service, chronological statement of retirement points, VA Disability documents, etc.

4) In the event the disposable retired pay available for division is reduced for any reason, such as the receipt of VA Disability, merging the retirement with another pension plan, or debts the servicemember owes to the government, servicemember shall indemnify the former spouse for any such reduction. The Court retains jurisdiction to enter any appropriate orders pertaining to the military retirement, including, but not limited to, enforcing the division of retirement, dividing any money received in lieu of retirement, compensating the former spouse for any reduction in the disposable retired pay available for division, etc.

5) The former spouse's share of the military retirement is reportable as income to the former spouse.

6) Because the parties were married on _____, they have more than 10 years of marriage overlapping the military service and the former spouse shall receive direct payment from DFAS, pursuant to 10 U.S.C. § 1408(d). The former spouse shall apply to the Defense Finance and Accounting Service (DFAS) for his/her portion of the military retirement, utilizing DD Form 2293, or any other necessary form. If at any time, however, the former spouse has not received direct payment, the servicemember shall pay the former spouse's share of the

disposable retired pay directly to the former spouse within 5 days of receipt, and such payments shall be characterized as maintenance strictly for the purposes of taxation.

OR

6) Because the parties do not have more than 10 years of marriage overlapping the servicemember's military service, the servicemember shall pay the former spouse's share of the disposable retired pay directly to the former spouse within five days of receipt of each payment.

7) Anytime the disposable retired pay changes, within 14 days of receipt the servicemember shall provide the former spouse with the Retiree Account Statement, VA documents, or any other documents relevant to the change. This provision does not apply to annual COLAs if DFAS is directly paying the former spouse's share of the retirement.

8) Prior to retirement, the servicemember shall make an irrevocable election to participate in the Survivor Benefit Plan (SBP), designating the former spouse as the "former spouse beneficiary" for an annuity which pays an amount not less than the former spouse's share of the retired pay. The servicemember shall provide the former spouse proof of enrollment, and any other forms pertaining to SBP within 30 days of receiving or filling out the form. The parties shall divide equally the costs of the SBP, and to the extent the servicemember is assessed any greater portion by DFAS, the former spouse shall compensate the servicemember for the difference.

9) The servicemember authorizes the former spouse to receive information pertaining to the servicemember's retirement, including dates of service and amounts. In the event that DFAS or another agency requires a written release for such information, a copy of this Agreement constitutes a written release for that purpose, and if further release may be required, the servicemember shall promptly sign any such authorization upon request.

APPLICATION FOR FORMER SPOUSE PAYMENTS FROM RETIRED PAY*(Please read instructions on back and the Privacy Act Statement before completing this form.)*OMB No. 0730-0008
OMB approval expires
Dec 31, 2007

The public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing the burden, to the Department of Defense, Executive Services Directorate (0704-0008). Respondents should be aware that notwithstanding any other provision of law, no person shall be subject to any penalty for failing to comply with a collection of information if it does not display a currently valid OMB control number.

FOR OFFICIAL USE**PLEASE DO NOT RETURN YOUR FORM TO THE ABOVE ORGANIZATION. RETURN COMPLETED FORM TO THE APPROPRIATE SERVICE ADDRESS LISTED ON BACK.****PRIVACY ACT STATEMENT**

AUTHORITY: Title 10 USC 1408; EO 9397.

PRINCIPAL PURPOSE(S): To request direct payment through a Uniformed Service designated agent of court ordered child support, alimony, or division of property to a former spouse from the retired pay of a Uniformed Service member.

ROUTINE USE(S): In addition to those disclosures generally permitted under 5 U.S.C. Section 552a(b) of the Privacy Act, these records or information contained therein may specifically be disclosed outside the DoD as a routine use pursuant to 5 U.S.C. Section 552a(b)(3) as follows:

Records are provided to the Internal Revenue Service for normal wage and tax withholding purposes. The "Blanket Routine Uses" published at the beginning of the DFAS compilation of systems of records notices also apply.

DISCLOSURE: Voluntary; however, failure to provide requested information may delay or make impossible processing this direct payment request.

1. APPLICANT IDENTIFICATION	2. SERVICE MEMBER IDENTIFICATION
a. NAME (As appears on court order) (Last, First, Middle Initial)	a. NAME (Last, First, Middle Initial)
b. CURRENT NAME (Last, First, Middle Initial)	b. SOCIAL SECURITY NUMBER
c. SOCIAL SECURITY NUMBER	c. BRANCH OF SERVICE
d. ADDRESS (Street, City, State, ZIP Code)	d. ADDRESS (Street, City, State, ZIP Code) (If known)

3. REQUEST STATEMENT

I request direct payment from the retired pay of the above named Uniformed Service member based on the enclosed court order.

I request payment of:

(1) Child support in the amount of \$ _____ per month.

(2) Alimony, spousal support or maintenance in the amount of \$ _____, or _____ percent of disposable retired pay per month.

(3) A division of property in the amount of \$ _____, or _____ percent of disposable retired pay per month.

I certify that any request for current child and/or spousal support is not being collected under any other wage withholding or garnishment procedure authorized by statute. Furthermore, I certify that the court order has not been amended, superseded or set aside and is not subject to appeal. As a condition precedent to payment, I agree to refund all overpayments and that they are otherwise recoverable and subject to involuntary collection from me or my estate, and I will notify the appropriate agent (as listed on back) if the operative court order, upon which payment is based, is vacated, modified, or set aside. I also agree to notify the appropriate agent (as listed on back) of a change in eligibility for payments. This includes notice of my remarriage, if under the terms of the court order or the laws of the jurisdiction where it was issued, remarriage causes the payments to be reduced or terminated; or notice of a change in eligibility for child support payments by reason of the death, emancipation, adoption, or attainment of majority of a child whose support is provided through direct payments from retired pay. I hereby acknowledge that any payment to me must be paid from disposable retired pay as defined by the statute and implementing regulations.

4. I HAVE ENCLOSED ALL PERTINENT DOCUMENTATION TO INCLUDE: (X as applicable)

a. A copy of the operative court order and other accompanying documents that provide for payment of child support, alimony or a division of retired pay as property, containing a certification dated by the clerk of the court within 90 days preceding the date the application is received by the designated agent.

b. Evidence of the date(s) of my marriage to the member if the application is for the direct payment of a division of the member's disposable retired pay as property. Give **MARRIAGE DATE (YYYYMMDD)** in this block unless stated in court order.

c. If payment request includes child support, give name(s) and birth date(s) of child(ren):

(1) **NAME OF CHILD (Last, First, Middle Initial)**

(2) **DATE OF BIRTH (YYYYMMDD)**

d. Other information (please identify) or remarks.

5a. **APPLICANT'S SIGNATURE**

b. **DATE SIGNED**

INSTRUCTIONS FOR COMPLETION OF DD FORM 2293

GENERAL. These instructions govern an application for direct payment from retired pay of a Uniformed Service member in response to court ordered child support, alimony, or a division of property, under the authority of 10 USC 1408.

SERVICE OF APPLICATION. You may serve the application by mail on the appropriate Uniformed Service designated agent. The Uniformed Services' designated agents are:

(1) **ARMY, NAVY, AIR FORCE, AND MARINE CORPS:** Attn: DFAS-CL/GAG, Assistant General Counsel for Garnishment Operations, DEFENSE FINANCE AND ACCOUNTING SERVICE - CLEVELAND, P.O. Box 998002, Cleveland, OH 44199-8002;

(2) **COAST GUARD:** Commanding Officer (LGL), United States Coast Guard, Human Resources Service and Information Center, 444 S.E. Quincy Street, Topeka, KS 66683-3591;

(3) **PUBLIC HEALTH SERVICE:** Attn: Retired Pay Section, CB, Division of Commissioned Personnel, PUBLIC HEALTH SERVICE, Room 4-50, 5600 Fishers Lane, Rockville, MD 20857-0001;

(4) **NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION:** Same as U.S. Coast Guard.

IMPORTANT NOTE: Making a false statement or claim against the United States Government is punishable. The penalty for willfully making a false claim or false statement is a maximum fine of \$10,000 or maximum imprisonment of 5 years or both (18 USC 287 and 1001).

ITEM 1.

- a. Enter full name as it appears on the court order.
- b. Enter current name if different than it appears on court order.
- c. Enter Social Security Number.
- d. Enter current address.

ITEM 2.

- a. Enter former spouse's full name as it appears on the court order.
- b. Enter former spouse's Social Security Number.
- c. Enter former spouse's branch of service.
- d. Enter former spouse's current address, if known.

ITEM 3. Read the Request Statement carefully.

ITEM 4. A certified copy of a court order can be obtained from the court that issued the court order. Other documents include, but are not limited to, final divorce decree, property settlement order, and any appellate court orders. If the court order does not state that the former spouse was married to the member for ten years or more while the member performed ten years creditable service and the request is for payment of a division of property, the applicant must provide evidence to substantiate the ten years' marriage condition. Additional evidence must show that the ten years' requirement has been met, including: Uniformed Service orders, marriage certificate, and other documents that establish the period of marriage. Other information or documents included with the request should be clearly identified by the document's title and date. Remarks may be provided to clarify specific points.

ITEM 5. Self-explanatory.



VA COMPENSATION AND PENSION PAYMENT RATES

Veterans Compensation Benefits Rate Tables - Effective 12/1/07

Basic Rates - 10%-100% Combined Degree Only

Rates (No Dependents): [10% - 20%](#)

Without Children

[30% - 60%](#)

[70% - 100%](#)

With Children

[30% - 60%](#)

[70% - 100%](#)

To find out how to use these rate tables [CLICK HERE](#)

10% - 20% (No Dependents)

Percentage	Rate
10%	\$117
20%	\$230

30% - 60% Without Children

Dependent Status	30%	40%	50%	60%
Veteran Alone	\$356	\$512	\$728	\$921
Veteran with Spouse Only	\$398	\$568	\$799	\$1006
Veteran with Spouse & One Parent	\$432	\$613	\$856	\$1074
Veteran with Spouse and Two Parents	\$466	\$658	\$913	\$1142
Veteran with One Parent	\$390	\$557	\$785	\$989
Veteran with Two Parents	\$424	\$602	\$842	\$1057
Additional for A/A spouse (see footnote b)	\$39	\$52	\$64	\$77

70% - 100% Without Children

Dependent Status	70%	80%	90%	100%
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Veteran Alone	\$1,161	\$1,349	\$1,517	\$2,527
Veteran with Spouse Only	\$1,260	\$1,462	\$1,644	\$2,669
Veteran with Spouse & One Parent	\$1,339	\$1,553	\$1,746	\$2,783
Veteran with Spouse and Two Parents	\$1,418	\$1,644	\$1,848	\$2,897
Veteran with One Parent	\$1,240	\$1,440	\$1,619	\$2,641
Veteran with Two Parents	\$1,319	\$1,531	\$1,721	\$2,755
Additional for A/A spouse (see footnote b)	\$90	\$103	\$116	\$129

30% - 60% With Children

Dependent Status	30%	40%	50%	60%
Veteran with Spouse & Child	\$429	\$610	\$850	\$1068
Veteran with Child Only	\$384	\$550	\$776	\$978
Veteran with Spouse, One Parent and Child	\$463	\$655	\$907	\$1136
Veteran with Spouse, Two Parents and Child	\$497	\$700	\$964	\$1,204
Veteran with One Parent and Child	\$418	\$595	\$833	\$1046
Veteran with Two Parents and Child	\$452	\$640	\$890	\$1114
Add for Each Additional Child Under Age 18	\$21	\$28	\$35	\$42
Each Additional Schoolchild Over Age 18 (see footnote a)	\$68	\$90	\$113	\$136
Additional for A/A spouse (see footnote b)	\$39	\$52	\$64	\$77

70% - 100% With Children

Dependent Status	70%	80%	90%	100%
Veteran with Spouse & Child	\$1,332	\$1,545	\$1,737	\$2,772
Veteran with Child Only	\$1,228	\$1,425	\$1,603	\$2,623
Veteran with Spouse, One Parent and Child	\$1,411	\$1,636	\$1,839	\$2,886
Veteran with Spouse, Two Parents and Child	\$1,490	\$1,727	\$1,941	\$3,000
Veteran with One Parent and Child	\$1,307	\$1,516	\$1,705	\$2,737
Veteran with Two Parents and Child	\$1,386	\$1,607	\$1,807	\$2,851

Add for Each Additional Child Under Age 18	\$49	\$56	\$63	\$71
Each Additional Schoolchild Over Age 18 (see footnote a)	\$158	\$181	\$204	\$227
Additional for A/A spouse (see footnote b)	\$90	\$103	\$116	\$129

FOOTNOTES:

- a. Rates for each school child are shown separately. They are not included with any other compensation rates. All other entries on this chart reflecting a rate for children show the rate payable for children under 18 or helpless. To find the amount payable to a 70% disabled veteran with a spouse and four children, one of whom is over 18 and attending school, take the 70% rate for a veteran with a spouse and 3 children, \$ 1,430, and add the rate for one school child, \$158. The total amount payable is \$1,588.
- b. Where the veteran has a spouse who is determined to require A/A, add the figure shown as "additional for A/A spouse" to the amount shown for the proper dependency code. For example, veteran has A/A spouse and 2 minor children and is 70% disabled. Add \$90, additional for A/A spouse, to the rate for a 70% veteran with dependency code 12, \$1,381. The total amount payable is \$ 1,471.

To find out how to use these rate tables [CLICK HERE](#).

For prior rate tables on this topic choose one:

[12-1-2006](#) [12-1-2005](#) [12-1-2004](#) [12-1-2003](#)
[12-1-2002](#) [12-1-2001](#) [12-1-2000](#) [12-1-1999](#).

If you do not have Microsoft Word software installed, you may [download free viewer and reader software](#) to view the document cited below.

For additional historic rate charts on this topic [CLICK HERE](#).

[Español](#) | [VA Forms](#) | [Facilities Locator](#) | [Contact the VA](#) | [Frequently Asked Questions \(FAQs\)](#)
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[USA.gov](#) | [White House](#) | [USA Freedom Corps](#)

Reviewed/Updated Date: November 27, 2007

CRSC Pay Statement

STATEMENT EFFECTIVE DATE DEC 12, 2006	PAYMENT DATE JAN 02, 2007	SSN [REDACTED]
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RETIREE'S NAME AND ADDRESS	HOW TO CONTACT US
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<p>PLEASE REMEMBER TO NOTIFY DFAS IF YOUR ADDRESS CHANGES</p> <p>[REDACTED]</p> <p>PAYMENT ADDRESS DIRECT DEPOSIT</p>	<p>DEFENSE FINANCE AND ACCOUNTING SERVICE US MILITARY RETIREMENT PAY PO BOX 7130 LONDON, KY 40742-7130</p> <p>COMMERCIAL (216) 522-6398 TOLL FREE 1-800-472-7098 TOLL FREE FAX 1-800-469-6559</p> <p>myPay https://myPay.dfas.mil 1-877-363-3677</p>
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PAYMENT INFORMATION	ENTITLEMENT INFORMATION
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<table style="width: 100%;"> <tr> <td style="width: 70%;">CRSC Amount</td> <td style="text-align: right;">712.00</td> </tr> <tr> <td>CRSC Debt Deduction</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>CRSC Garnishment Deduction</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>CRSC Net Pay</td> <td style="text-align: right;">712.00</td> </tr> </table>	CRSC Amount	712.00	CRSC Debt Deduction	0.00	CRSC Garnishment Deduction	0.00	CRSC Net Pay	712.00	<table style="width: 100%;"> <tr> <td style="width: 70%;">Retired Pay Before Deductions</td> <td style="text-align: right;">1,517.00</td> </tr> <tr> <td>Retired Pay Offset By DVA Compensation</td> <td style="text-align: right;">712.00</td> </tr> <tr> <td>CRSC Debt Balance</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>Branch of Military Service</td> <td style="text-align: right;">ARMY</td> </tr> <tr> <td>Garnishment Being Withheld</td> <td style="text-align: right;">NO</td> </tr> </table>	Retired Pay Before Deductions	1,517.00	Retired Pay Offset By DVA Compensation	712.00	CRSC Debt Balance	0.00	Branch of Military Service	ARMY	Garnishment Being Withheld	NO
CRSC Amount	712.00																		
CRSC Debt Deduction	0.00																		
CRSC Garnishment Deduction	0.00																		
CRSC Net Pay	712.00																		
Retired Pay Before Deductions	1,517.00																		
Retired Pay Offset By DVA Compensation	712.00																		
CRSC Debt Balance	0.00																		
Branch of Military Service	ARMY																		
Garnishment Being Withheld	NO																		

THE DVA OR YOUR BRANCH OF SERVICE PROVIDED THE FOLLOWING

CRSC Special Monthly Compensation Code	00
Unemployable	NO
DVA Disability %	50
Combat Related Disability %	50
Purple Heart %	00
CRSC Start Date	JUN 01, 2005
Special Monthly Compensation Start Date	

REMARKS

This is your monthly CRSC statement. Please refer to myPay frequently asked questions for additional information about CRSC and this statement.

141 P.3d 926; IN RE MARRIAGE OF WARKOCZ;

141 P.3d 926 (CO 2006)
IN RE MARRIAGE OF WARKOCZ

In re the MARRIAGE OF Jutta G. WARKOCZ, n/k/a Jutta G. Schaeffer, Appellant,
and
Jeffrey F. Warkocz, Appellee.

No. 04CA2031.

Colorado Court of Appeals, Div. I.

April 6, 2006
As Modified on Denied of Rehearing July 20, 2006.

Appeal from the District El Pasco County, Timothy J. Simmons, J.

Beltz, Edwards, Sabo & West, LLP, Daniel A. West, Colorado Springs, Colorado, for Appellant.

Steven M. Bush, P.C., Steven M. Bush, Denver, Colorado, for Appellee.

DAILEY, J.

In this dissolution of marriage action, Jutta G. Schaeffer (wife) appeals from the postdecree order denying her motion to enforce the provisions of the separation agreement reached with Jeffrey F. Warkocz (husband) that divided his military pension. We reverse and remand with directions.

In 1996, the parties' marriage was dissolved in Florida when husband was an active member of the military. The parties' separation agreement provided, after interlineation, in pertinent part:

The parties recognize that the Wife is entitled to a portion of the Husband's military retirement. When, and if, the Husband

retires, the retirement shall be divided by way of a formula which uses nine

years of marriage for the numerator, the total number of years of service as the denominator, and thereafter, that fraction being divided by 2. For example, if the Husband retires with 20 years of service, the formula would be 9 divided by 20 equals 45%, 45% divided by 2 equals 22.5%. That would mean the Wife would receive 22.5% of the Husband's military retirement.

The parties also agreed that husband would pay wife nonmodifiable maintenance of \$400 per month for twelve months. Each waived any future right to spousal maintenance after September 1996 and agreed that the court would then lose any jurisdiction over the issue. The agreement also contained a general indemnification clause, a section concerning breach, and a section providing for the award of all reasonable attorney fees and costs against the breaching party. The Florida court adopted "those portions of the agreement that [it could] enforce" and directed the parties to comply with all terms of the agreement.

Husband retired from active military service in May 2002 and moved to Colorado. It is undisputed that wife was entitled to 22.5% of husband's military retirement pay. It is also undisputed that husband received a 40% disability rating in April 2002 and waived a corresponding percentage of military retirement pay in order to receive disability pay.

In 2003, wife requested, and was granted, permission to docket the Florida decree in Colorado under § 14-11-101, C.R.S.2005.

In 2004, wife sought entry of judgment for \$5000 of unpaid military retirement pay, alleging that husband had failed to make any payments to her. Wife argued that she was entitled to her percentage share of husband's total service entitlement and that he could not diminish the benefits available to her. Husband argued that, absent specific language in the agreement protecting wife's share in the event of waiver, she was only entitled to a share of his reduced military benefits.

After a hearing, the trial court found that the separation agreement did not set a specific amount that wife was entitled to receive, but contained only a formula for prospective benefits. The court (1) limited judgment to the undisputed amount of military retirement owed; (2) determined that there was no loss of property entitling wife to indemnification; and (3) relying on *In re Marriage of Pierce*, 26 Kan.App.2d 236, 982 P.2d 995 (1999), concluded that ordering husband to pay wife an amount equivalent to a percentage share of his total service entitlement would impermissibly effectuate a division of his disability benefits.

I.

Initially, we address and reject husband's argument that Florida law applies because

the parties were married there, they reviewed and negotiated the separation agreement in Florida, and a Florida court entered the judgment of dissolution.

The separation agreement contained no choice of law provision. It provided, however, that it was the intent of the parties that the agreement be incorporated in any final decree of dissolution, divorce, or separation filed by either party "in any state."

Husband did not respond to the docketing of the Florida decree in this state under § 14-11-101. Nor did he object to application of Colorado law at the hearing to interpret the provision dividing the military retirement.

Thus, we conclude that upon the docketing of the Florida pleadings, the parties' separation agreement became enforceable under § 14-11-101 and that Colorado law applies.

II.

Wife contends that the trial court erred in failing to award her the amount she would have received from husband's military pay had he not applied for, and received, disability benefits. She argues that she is entitled to relief based on the provisions of the agreement. We agree.

A.

The Uniformed Services Former Spouses' Protection Act (USFSPA) authorizes state courts to treat "disposable retired or retainer pay" as marital property. 10

U.S.C. § 1408(c)(1) (2000). Disposable retired or retainer pay does not include amounts waived to receive disability benefits. 10 U.S.C. § 1408(a)(4)(B) (2000); *Mansell v. Mansell*, 490 U.S. 581, 583, 109 S.Ct. 2023, 2025, 104 L.Ed.2d 675 (1989); *In re Marriage of Heupel*, 936 P.2d 561, 570-71 (Colo. 1997); *In re Marriage of Gallo*, 752 P.2d 47, 50 (Colo.1988). The trial court is thus precluded from dividing a veteran's disability retirement pay as marital property. *Mansell v. Mansell, supra*; *In re Marriage of Franz*, 831 P.2d 917, 918 (Colo.App.1992).

To avoid double dipping, a military retiree may receive disability benefits only to the extent that a corresponding amount of military retirement pay is waived. *Mansell v. Mansell, supra*, 490 U.S. at 583, 109 S.Ct. at 2026; *In re Marriage of Lodeski*, 107 P.3d 1097, 1099 (Colo.App.2004). A waiver of retirement pay for disability benefits is common because disability benefits are nontaxable. *Mansell v. Mansell, supra*.

The issue of enforcement of a provision dividing military pension benefits was recently addressed in the case of *In re Marriage of Lodeski, supra*. There, the division rejected the husband's argument that the trial court lacked authority to hold him in contempt for converting his military retirement pay to disability benefits.

In *Lodeski*, the wife had been awarded \$436 per month as her portion of the husband's military retirement pay, 40% of which included veteran's disability benefits. Thereafter, the husband converted all his military retirement pay to disability benefits, and the direct payments to the wife from the military ceased. The trial court found the husband in contempt for altering the wife's payee status and entered judgment for all arrearages that had accumulated.

In upholding the contempt order on appeal, the division in *Lodeski* agreed with the husband that he had the right, under federal law, to elect to receive veteran's disability benefits and waive a corresponding amount of military retirement pay. However, the division rejected the husband's assertion that, because he had exercised that right, the court in the contempt action had no jurisdiction to enforce the valid permanent orders.

In rejecting voluntary action taken by a military service member to evade the property division provisions of the permanent orders, the division in *Lodeski* relied in part on the reasoning of the court in *Heupel*. The division in *Lodeski* observed the public policy of not allowing the military spouse to unilaterally defeat the other spouse's interest in military retirement pay. The division also aligned itself with the many states that have applied equitable theories to prevent that result. Although *Heupel* addressed treatment of benefits paid in lieu of military retirement pay and not, as here, amounts waived to receive disability benefits, we conclude that the same policy reasons applied in *Heupel* and *Lodeski* are applicable.

Many jurisdictions have recognized that the USFSPA does not limit the equitable authority of a state court to grant relief to the nonemployee spouse when military retirement pay previously divided in a dissolution action is converted to disability pay. See *In re Marriage of Lodeski, supra*, 107 P.3d at 1101; see also *Clauson v. Clauson*, 831 P.2d 1257 (Alaska 1992)(courts need not ignore economic consequences of military retiree's choice to waive retirement pay to receive disability); *Danielson v. Evans*, 201 Ariz. 401, 36 P.3d 749, 755 (Ct.App.2001)(citing with approval *In re Marriage of Gaddis*, 191 Ariz. 467, 957 P.2d 1010 (Ct.App.1997), for the point that nothing in USFSPA suggests that court's final award of an interest in retirement pay must be altered when military retiree obtains postdecree civil service employment); *Surratt v. Surratt*, 85 Ark. App. 267, 148 S.W.3d 761, 767 (2004)(settlement agreement awarded wife vested property interest in her share of the military retirement benefits that husband could not unilaterally eliminate by waiving those benefits to receive disability benefits); *Janovic v.*

Janovic, 814 So.2d 1096, 1097 (Fla. Dist. Ct. App. 2002) (*Mansell* not violated because order does not distribute disability benefits, nor will husband be required to use such benefits to satisfy the enforcement order); *Black v. Black*, 842 A.2d 1280, 1284-85 (Me. 2004) (USFSPA does not limit authority of state court to grant postjudgment relief when military retirement pay previously divided is converted to disability pay, so long

as the relief awarded does not itself attempt to divide disability pay as marital property); *Krapf v. Krapf*, 439 Mass. 97, 786 N.E.2d 318, 325 (2003) (court of equity will not sanction voluntary action by the husband that amounts to an evasion of the spirit of the bargain reached with the wife); *Johnson v. Johnson*, 37 S.W.3d 892, 897-98 (Tenn. 2001) (USFSPA not violated by preventing husband from taking action to frustrate wife's receipt of her vested interest in his military retirement benefits).

Consistent with the public policy of our state and the decisions of the other jurisdictions noted above, we conclude that the trial court is not precluded from equitably enforcing the parties' agreement. We agree with the Alaska court in *Clauson* and the others in line with that decision that "neither the USFSPA nor prior Supreme Court decisions require our courts to completely ignore the economic consequences of a military retiree's decision to waive retirement pay in order to collect disability pay." *Clauson v. Clauson*, *supra*, 831 P.2d at 1263.

B.

In denying wife her requested relief, the court found it significant that the agreement here did not set out a specific dollar amount that husband agreed to pay wife. We conclude otherwise.

The pertinent provision of the USFSPA allows the state court order that divides retired pay as a property division to be expressed either in dollars or as a percentage of disposable pay. 10 U.S.C. § 1408(a)(2)(C) (2000).

Here, the parties used a "time rule" formula to calculate their percentage shares of a pension for which a deferred distribution method was used. This type of formula requires multiplying the monthly benefit by the marital, or "overture," fraction and dividing the result in half. *In re Marriage of Hunt*, 909 P.2d 525, 531 (Colo. 1995); *In re Marriage of Lockwood*, 971 P.2d 264, 266 (Colo. App. 1998). The numerator in the coverture fraction is the number of years or months that the employee spouse earned toward the pension during the marriage. The denominator is the number of years or months of total service toward the pension. *In re Marriage of Hunt*, *supra*.

Use of the coverture fraction partly inures to the benefit of the military spouse. If that spouse opts to continue working for a period of time beyond entry of the decree of dissolution, the denominator of the coverture fraction reflects the increased period of employment. Ultimately, the other spouse's share of the pension under the coverture fraction will decrease in proportion to the length of the member's continued work. *See In re Marriage of Kelm*, 912 P.2d 545, 550 (Colo. 1996). Use of the coverture fraction also inures to the nonmilitary spouse's benefit by allowing that spouse to share in any cost of living increases or increases in rank. *See In re Marriage of Hunt, supra*, 909 P.2d at 531-32; *see also In re Marriage of Kelm, supra* (husband's attempt to freeze the value of the pension at the time of dissolution and at the same time reap the rewards of deferred distribution is patently unfair to wife, who must wait to receive her share).

Here, the parties agreed to a division of husband's military retirement pay, if and when received, which ultimately could be satisfied from other property. *Cf. In re Marriage of Nevil*, 809 P.2d 1122, 1123 (Colo.App.1991)(rejecting husband's argument that disability pay could not be considered in determining his ability to pay maintenance). However, they did not define "military retirement" differently from its normally understood meaning.

According to the phrase "military retirement" its usual, natural, and ordinary meaning, we conclude that the dissolution decree gave wife a vested interest in husband's military retirement benefit, which interest was entitled to enforcement, even though a specific amount was not set forth in the decree. *See Johnson v. Johnson, supra* (wife awarded one-half of the military retirement benefits); *see also Padot v. Padot*, 891 So.2d 1079, 1083-84 (Fla.Dist.Ct.App.2004); *In re Marriage of Pierce, supra*, 982 P.2d at 1001 (Green, J., dissenting)(court order dividing retired pay as a property division may be expressed in either dollars or as a percentage of disposable retired pay).

C.

We also reject husband's argument that a more specific indemnification clause was necessary to reserve the court's jurisdiction to afford wife equitable relief from his unilateral reduction of his military pension.

As the Maine court stated in *Black v. Black, supra*, 842 A.2d at 1285 n. 5, enforcement is not dependent on the separation agreement's containing a savings clause or covenant of good faith and fair dealing when, as here, a spouse's postjudgment actions render the distribution of property a nullity. *See also Janovic v. Janovic, supra*, 814 So.2d at 1100. Allowing a service member unilaterally to defeat his or her spouse's

interest in military retired pay would have the undesirable consequence of divesting the nonemployee spouse of a valuable asset and would seriously undercut the primary purpose of the USFSPA. *See In re Marriage of Heupel, supra*, 936 P.2d at 569. In any event, no Colorado appellate decision has required a specific indemnity clause as a prerequisite to enforcement of an agreement dividing a pension. *See In re Marriage of Lodeski, supra*, 107 P.3d at 1100.

Accordingly, we conclude that the trial court had the authority to grant wife a judgment to enforce her right to her 22.5% share of husband's military pension as it existed prior to his waiver of benefits. *Cf. In re Marriage of Mockelmann*, 121 P.3d 335, 336 (Colo.App.2005)(dissolution actions are equitable proceedings, not actions at law); *In re Marriage of Lodeski, supra*.

III.

Wife also contends that the trial court erred in not awarding her the costs and attorney fees she incurred. This issue should be addressed by the trial court on remand.

The order is reversed, and the case is remanded to the trial court with directions to enter judgment for wife's share of husband's military retirement prior to his waiver of benefits and to reconsider wife's request for attorney fees and costs.

Judge MÁRQUEZ and Judge ROMÁN concur.

CO

P.3d

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Defense Finance and Accounting Service
U.S. Military Retirement Pay
P.O. Box 7130
London, KY 70742-7130

Re: Request for Former Spouse Survivor Benefit Plan (SBP) Coverage

Servicemember:

Name:
SSN:
Status: Active Duty

Former Spouse:

Name:
SSN:
Date of Birth:
Address:

Dear Sir or Madam:

I represent the former spouse of the above-referenced service member. Pursuant to 10 U.S.C. §1448(f), my client requests a deemed election for former spouse SBP coverage, and that you retain these documents on file in the event that the servicemember does not make the election as required.

As support for this request, enclosed is a certified copy of an Order from the El Paso County, Colorado District Court (Case # ***), requiring the servicemember to elect SBP coverage with his former spouse as the beneficiary (specifically, see paragraph *** of the Separation Agreement).

My client understands that this letter does NOT effect the division of military retirement, and that upon the servicemember's retirement, if she is eligible for direct payment from DFAS, she will still need to submit a DD Form 2293 with a certified copy of the decree. She further understands that she has the obligation to advise you of her current mailing address in the event she moves.

Thank you for your cooperation in this matter, and please advise if you require any additional or corrected information.

Sincerely,



LIFE INSURANCE

Servicemembers' & Veterans' Group Life Insurance

VGLI Premium Rates

Use this table if your policy effective or renewal date is on or after October 1, 2002.

Follow this link to view [premium rates for policies with effective or renewal dates before October 1, 2002](#).

VGLI Premium Rate Chart
(for policies with effective/renewal dates of 10/01/02 or later)

	0-29			30-34			35-39					
	MONTHLY	QUARTERLY	SEMI-ANNUAL	ANNUAL	MONTHLY	QUARTERLY	SEMI-ANNUAL	ANNUAL	MONTHLY	QUARTERLY	SEMI-ANNUAL	ANNUAL
\$400,000	\$32.00	\$93.60	\$184.80	\$364.80	\$44.00	\$128.70	\$254.10	\$501.60	\$56.00	\$163.80	\$323.40	\$638.40
\$390,000	\$31.20	\$91.26	\$180.18	\$355.68	\$42.90	\$125.48	\$247.75	\$489.06	\$54.60	\$159.71	\$315.32	\$622.44
\$380,000	\$30.40	\$88.92	\$175.56	\$346.56	\$41.80	\$122.27	\$241.40	\$476.52	\$53.20	\$155.61	\$307.23	\$606.48
\$370,000	\$29.60	\$86.58	\$170.94	\$337.44	\$40.70	\$119.05	\$235.04	\$463.98	\$51.80	\$151.52	\$299.15	\$590.52
\$360,000	\$28.80	\$84.24	\$166.32	\$328.32	\$39.60	\$115.83	\$228.69	\$451.44	\$50.40	\$147.42	\$291.06	\$574.56
\$350,000	\$28.00	\$81.90	\$161.70	\$319.20	\$38.50	\$112.61	\$222.34	\$438.90	\$49.00	\$143.33	\$282.98	\$558.60
\$340,000	\$27.20	\$79.56	\$157.08	\$310.08	\$37.40	\$109.40	\$215.99	\$426.36	\$47.60	\$139.23	\$274.89	\$542.64
\$330,000	\$26.40	\$77.22	\$152.46	\$300.96	\$36.30	\$106.18	\$209.63	\$413.82	\$46.20	\$135.14	\$266.81	\$526.68
\$320,000	\$25.60	\$74.88	\$147.84	\$291.84	\$35.20	\$102.96	\$203.28	\$401.28	\$44.80	\$131.04	\$258.72	\$510.72
\$310,000	\$24.80	\$72.54	\$143.22	\$282.72	\$34.10	\$99.74	\$196.93	\$388.74	\$43.40	\$126.95	\$250.64	\$494.76
\$300,000	\$24.00	\$70.20	\$138.60	\$273.60	\$33.00	\$96.53	\$190.58	\$376.20	\$42.00	\$122.85	\$242.55	\$478.80
\$290,000	\$23.20	\$67.86	\$133.98	\$264.48	\$31.90	\$93.31	\$184.22	\$363.66	\$40.60	\$118.76	\$234.47	\$462.84
\$280,000	\$22.40	\$65.52	\$129.36	\$255.36	\$30.80	\$90.09	\$177.87	\$351.12	\$39.20	\$114.66	\$226.38	\$446.88
\$270,000	\$21.60	\$63.18	\$124.74	\$246.24	\$29.70	\$86.87	\$171.52	\$338.58	\$37.80	\$110.57	\$218.30	\$430.92
\$260,000	\$20.80	\$60.84	\$120.12	\$237.12	\$28.60	\$83.66	\$165.17	\$326.04	\$36.40	\$106.47	\$210.21	\$414.96
\$250,000	\$20.00	\$58.50	\$115.50	\$228.00	\$27.50	\$80.44	\$158.81	\$313.50	\$35.00	\$102.38	\$202.13	\$399.00
\$240,000	\$19.20	\$56.16	\$110.88	\$218.88	\$26.40	\$77.22	\$152.46	\$300.96	\$33.60	\$98.28	\$194.04	\$383.04
\$230,000	\$18.40	\$53.82	\$106.26	\$209.76	\$25.30	\$74.00	\$146.11	\$288.42	\$32.20	\$94.19	\$185.96	\$367.08
\$220,000	\$17.60	\$51.48	\$101.64	\$200.64	\$24.20	\$70.79	\$139.76	\$275.88	\$30.80	\$90.09	\$177.87	\$351.12
\$210,000	\$16.80	\$49.14	\$97.02	\$191.52	\$23.10	\$67.57	\$133.40	\$263.34	\$29.40	\$86.00	\$169.79	\$335.16
\$200,000	\$16.00	\$46.80	\$92.40	\$182.40	\$22.00	\$64.35	\$127.05	\$250.80	\$28.00	\$81.90	\$161.70	\$319.20
\$190,000	\$15.20	\$44.46	\$87.78	\$173.28	\$20.90	\$61.13	\$120.70	\$238.26	\$26.60	\$77.81	\$153.62	\$303.24
\$180,000	\$14.40	\$42.12	\$83.16	\$164.16	\$19.80	\$57.92	\$114.35	\$225.72	\$25.20	\$73.71	\$145.53	\$287.28
\$170,000	\$13.60	\$39.78	\$78.54	\$155.04	\$18.70	\$54.70	\$107.99	\$213.18	\$23.80	\$69.62	\$137.45	\$271.32
\$160,000	\$12.80	\$37.44	\$73.92	\$145.92	\$17.60	\$51.48	\$101.64	\$200.64	\$22.40	\$65.52	\$129.36	\$255.36
\$150,000	\$12.00	\$35.10	\$69.30	\$136.80	\$16.50	\$48.26	\$95.29	\$188.10	\$21.00	\$61.43	\$121.28	\$239.40
\$140,000	\$11.20	\$32.76	\$64.68	\$127.68	\$15.40	\$45.05	\$88.94	\$175.56	\$19.60	\$57.33	\$113.19	\$223.44
\$130,000	\$10.40	\$30.42	\$60.06	\$118.56	\$14.30	\$41.83	\$82.58	\$163.02	\$18.20	\$53.24	\$105.11	\$207.48
\$120,000	\$9.60	\$28.08	\$55.44	\$109.44	\$13.20	\$38.61	\$76.23	\$150.48	\$16.80	\$49.14	\$97.02	\$191.52
\$110,000	\$8.80	\$25.74	\$50.82	\$100.32	\$12.10	\$35.39	\$69.88	\$137.94	\$15.40	\$45.05	\$88.94	\$175.56
\$100,000	\$8.00	\$23.40	\$46.20	\$91.20	\$11.00	\$32.18	\$63.53	\$125.40	\$14.00	\$40.95	\$80.85	\$159.60
\$90,000	\$7.20	\$21.06	\$41.58	\$82.08	\$9.90	\$28.96	\$57.17	\$112.86	\$12.60	\$36.86	\$72.77	\$143.64
\$80,000	\$6.40	\$18.72	\$36.96	\$72.96	\$8.80	\$25.74	\$50.82	\$100.32	\$11.20	\$32.76	\$64.68	\$127.68
\$70,000	\$5.60	\$16.38	\$32.34	\$63.84	\$7.70	\$22.52	\$44.47	\$87.78	\$9.80	\$28.67	\$56.60	\$111.72
\$60,000	\$4.80	\$14.04	\$27.72	\$54.72	\$6.60	\$19.31	\$38.12	\$75.24	\$8.40	\$24.57	\$48.51	\$95.76
\$50,000	\$4.00	\$11.70	\$23.10	\$45.60	\$5.50	\$16.09	\$31.76	\$62.70	\$7.00	\$20.48	\$40.43	\$79.80
\$40,000	\$3.20	\$9.36	\$18.48	\$36.48	\$4.40	\$12.87	\$25.41	\$50.16	\$5.60	\$16.38	\$32.34	\$63.84
\$30,000	\$2.40	\$7.02	\$13.86	\$27.36	\$3.30	\$9.65	\$19.06	\$37.62	\$4.20	\$12.29	\$24.26	\$47.88
\$20,000	\$1.60	\$4.68	\$9.24	\$18.24	\$2.20	\$6.44	\$12.71	\$25.08	\$2.80	\$8.19	\$16.17	\$31.92
\$10,000	\$0.80	\$2.34	\$4.62	\$9.12	\$1.10	\$3.22	\$6.35	\$12.54	\$1.40	\$4.10	\$8.09	\$15.96

	40-44			45-49			50-54					
	MONTHLY	QUARTERLY	SEMI-ANNUAL	ANNUAL	MONTHLY	QUARTERLY	SEMI-ANNUAL	ANNUAL	MONTHLY	QUARTERLY	SEMI-ANNUAL	ANNUAL
\$400,000	\$76.00	\$222.30	\$438.90	\$866.40	\$100.00	\$292.50	\$577.50	\$1,140.00	\$160.00	\$468.00	\$924.00	\$1,824.00
\$390,000	\$74.10	\$216.74	\$427.93	\$844.74	\$97.50	\$285.19	\$563.06	\$1,111.50	\$156.00	\$456.30	\$900.90	\$1,778.40
\$380,000	\$72.20	\$211.19	\$416.96	\$823.08	\$95.00	\$277.88	\$548.63	\$1,083.00	\$152.00	\$444.60	\$877.80	\$1,732.80
\$370,000	\$70.30	\$205.63	\$405.98	\$801.42	\$92.50	\$270.56	\$534.19	\$1,054.50	\$148.00	\$432.90	\$854.70	\$1,687.20
\$360,000	\$68.40	\$200.07	\$395.01	\$779.76	\$90.00	\$263.25	\$519.75	\$1,026.00	\$144.00	\$421.20	\$831.60	\$1,641.60
\$350,000	\$66.50	\$194.51	\$384.04	\$758.10	\$87.50	\$255.94	\$505.31	\$997.50	\$140.00	\$409.50	\$808.50	\$1,596.00

Table with 13 columns representing premium amounts from \$10,000 to \$340,000. Each row shows the corresponding rates across various categories.

Table with 13 columns for age groups (55-59, 60-64, 65-69) and 13 columns for premium amounts from \$100,000 to \$400,000. Each cell contains a rate value.

90,000	\$63.00	\$184.28	\$363.83	\$718.20	\$101.25	\$296.16	\$584.72	\$1,154.25	\$135.00	\$394.88	\$779.63	\$1,539.00
80,000	\$56.00	\$163.80	\$323.40	\$638.40	\$90.00	\$263.25	\$519.75	\$1,026.00	\$120.00	\$351.00	\$693.00	\$1,368.00
70,000	\$49.00	\$143.33	\$282.98	\$558.60	\$78.75	\$230.34	\$454.78	\$897.75	\$105.00	\$307.13	\$606.38	\$1,197.00
60,000	\$42.00	\$122.85	\$242.55	\$478.80	\$67.50	\$197.44	\$389.81	\$769.50	\$90.00	\$263.25	\$519.75	\$1,026.00
50,000	\$35.00	\$102.38	\$202.13	\$399.00	\$56.25	\$164.53	\$324.84	\$641.25	\$75.00	\$219.38	\$433.13	\$855.00
40,000	\$28.00	\$81.90	\$161.70	\$319.20	\$45.00	\$131.63	\$259.88	\$513.00	\$60.00	\$175.50	\$346.50	\$684.00
30,000	\$21.00	\$61.43	\$121.28	\$239.40	\$33.75	\$98.72	\$194.91	\$384.75	\$45.00	\$131.63	\$259.88	\$513.00
20,000	\$14.00	\$40.95	\$80.85	\$159.60	\$22.50	\$65.81	\$129.94	\$256.50	\$30.00	\$87.75	\$173.25	\$342.00
10,000	\$7.00	\$20.48	\$40.43	\$79.80	\$11.25	\$32.91	\$64.97	\$128.25	\$15.00	\$43.88	\$86.63	\$171.00

	70-74				75+			
	MONTHLY	QUARTERLY	SEMI-ANNUAL	ANNUAL	MONTHLY	QUARTERLY	SEMI-ANNUAL	ANNUAL
400,000	\$900.00	\$2,632.50	\$5,197.50	\$10,260.00	\$1,800.00	\$5,265.00	\$10,395.00	\$20,520.00
390,000	\$877.50	\$2,566.69	\$5,067.56	\$10,003.50	\$1,755.00	\$5,133.38	\$10,135.13	\$20,007.00
380,000	\$855.00	\$2,500.88	\$4,937.63	\$9,747.00	\$1,710.00	\$5,001.75	\$9,875.25	\$19,494.00
370,000	\$832.50	\$2,435.06	\$4,807.69	\$9,490.50	\$1,665.00	\$4,870.13	\$9,615.38	\$18,981.00
360,000	\$810.00	\$2,369.25	\$4,677.75	\$9,234.00	\$1,620.00	\$4,738.50	\$9,355.50	\$18,468.00
350,000	\$787.50	\$2,303.44	\$4,547.81	\$8,977.50	\$1,575.00	\$4,606.88	\$9,095.63	\$17,955.00
340,000	\$765.00	\$2,237.63	\$4,417.88	\$8,721.00	\$1,530.00	\$4,475.25	\$8,835.75	\$17,442.00
330,000	\$742.50	\$2,171.81	\$4,287.94	\$8,464.50	\$1,485.00	\$4,343.63	\$8,575.88	\$16,929.00
320,000	\$720.00	\$2,106.00	\$4,158.00	\$8,208.00	\$1,440.00	\$4,212.00	\$8,316.00	\$16,416.00
310,000	\$697.50	\$2,040.19	\$4,028.06	\$7,951.50	\$1,395.00	\$4,080.38	\$8,056.13	\$15,903.00
300,000	\$675.00	\$1,974.38	\$3,898.13	\$7,695.00	\$1,350.00	\$3,948.75	\$7,796.25	\$15,390.00
290,000	\$652.50	\$1,908.56	\$3,768.19	\$7,438.50	\$1,305.00	\$3,817.13	\$7,536.38	\$14,877.00
280,000	\$630.00	\$1,842.75	\$3,638.25	\$7,182.00	\$1,260.00	\$3,685.50	\$7,276.50	\$14,364.00
270,000	\$607.50	\$1,776.94	\$3,508.31	\$6,925.50	\$1,215.00	\$3,553.88	\$7,016.63	\$13,851.00
260,000	\$585.00	\$1,711.13	\$3,378.38	\$6,669.00	\$1,170.00	\$3,422.25	\$6,756.75	\$13,338.00
250,000	\$562.50	\$1,645.31	\$3,248.44	\$6,412.50	\$1,125.00	\$3,290.63	\$6,496.88	\$12,825.00
240,000	\$540.00	\$1,579.50	\$3,118.50	\$6,156.00	\$1,080.00	\$3,159.00	\$6,237.00	\$12,312.00
230,000	\$517.50	\$1,513.69	\$2,988.56	\$5,899.50	\$1,035.00	\$3,027.38	\$5,977.13	\$11,799.00
220,000	\$495.00	\$1,447.88	\$2,858.63	\$5,643.00	\$990.00	\$2,895.75	\$5,717.25	\$11,286.00
210,000	\$472.50	\$1,382.06	\$2,728.69	\$5,386.50	\$945.00	\$2,764.13	\$5,457.38	\$10,773.00
200,000	\$450.00	\$1,316.25	\$2,598.75	\$5,130.00	\$900.00	\$2,632.50	\$5,197.50	\$10,260.00
190,000	\$427.50	\$1,250.44	\$2,468.81	\$4,873.50	\$855.00	\$2,500.88	\$4,937.63	\$9,747.00
180,000	\$405.00	\$1,184.63	\$2,338.88	\$4,617.00	\$810.00	\$2,369.25	\$4,677.75	\$9,234.00
170,000	\$382.50	\$1,118.81	\$2,208.94	\$4,360.50	\$765.00	\$2,237.63	\$4,417.88	\$8,721.00
160,000	\$360.00	\$1,053.00	\$2,079.00	\$4,104.00	\$720.00	\$2,106.00	\$4,158.00	\$8,208.00
150,000	\$337.50	\$987.19	\$1,949.06	\$3,847.50	\$675.00	\$1,974.38	\$3,898.13	\$7,695.00
140,000	\$315.00	\$921.38	\$1,819.13	\$3,591.00	\$630.00	\$1,842.75	\$3,638.25	\$7,182.00
130,000	\$292.50	\$855.56	\$1,689.19	\$3,334.50	\$585.00	\$1,711.13	\$3,378.38	\$6,669.00
120,000	\$270.00	\$789.75	\$1,559.25	\$3,078.00	\$540.00	\$1,579.50	\$3,118.50	\$6,156.00
110,000	\$247.50	\$723.94	\$1,429.31	\$2,821.50	\$495.00	\$1,447.88	\$2,858.63	\$5,643.00
100,000	\$225.00	\$658.13	\$1,299.38	\$2,565.00	\$450.00	\$1,316.25	\$2,598.75	\$5,130.00
90,000	\$202.50	\$592.31	\$1,169.44	\$2,308.50	\$405.00	\$1,184.63	\$2,338.88	\$4,617.00
80,000	\$180.00	\$526.50	\$1,039.50	\$2,052.00	\$360.00	\$1,053.00	\$2,079.00	\$4,104.00
70,000	\$157.50	\$460.69	\$909.56	\$1,795.50	\$315.00	\$921.38	\$1,819.13	\$3,591.00
60,000	\$135.00	\$394.88	\$779.63	\$1,539.00	\$270.00	\$789.75	\$1,559.25	\$3,078.00
50,000	\$112.50	\$329.06	\$649.69	\$1,282.50	\$225.00	\$658.13	\$1,299.38	\$2,565.00
40,000	\$90.00	\$263.25	\$519.75	\$1,026.00	\$180.00	\$526.50	\$1,039.50	\$2,052.00
30,000	\$67.50	\$197.44	\$389.81	\$769.50	\$135.00	\$394.88	\$779.63	\$1,539.00
20,000	\$45.00	\$131.63	\$259.88	\$513.00	\$90.00	\$263.25	\$519.75	\$1,026.00
10,000	\$22.50	\$65.81	\$129.94	\$256.50	\$45.00	\$131.63	\$259.88	\$513.00

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