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UT-HRO-T

SUBJECT: Service Credit Deposit Information for Title 10 Military Service (Military Buy-Back)

Dear Employee:

Welcome to the technician workforce for the Utah Army and Air National Guard! SMSgt Robison explained briefly about receiving credit for your *Title 10* military service for Annual Leave and Reduction-In-Force (RIF) purposes, but this letter will explain the procedures for paying a military deposit for RETIREMENT purposes.

If you were automatically covered under the Federal Employees Retirement System (FERS), your post 1956 military service can only be credited in a FERS annuity (retirement) if you make a deposit of **3 percent** of the military basic pay you earned during the period of military service, plus interest.

There are some good reasons to consider making a deposit. Making a deposit for your Title 10 military service allows you to receive *permanent* credit for military service under your federal civilian retirement system, and the military service remains creditable for your military retirement also. Making the deposit early in your career helps to avoid the accrual of additional interest. Interest will start to accrue on the third anniversary date of hire. The rate of interest changes annually. In addition, making a deposit early affords you the option to make partial payments of your deposit through payroll deductions (\$25.00 minimum payments) until it is paid in full. Even if you don't plan to retire or leave federal service, it is still a good idea to at least obtain the amount of your military earnings so that the deposit can be computed more easily.

To process the deposit, we will need your DD 214(s). Remember, only Title 10 service may be credited – not Title 32, and the signed RI 20-97 that SMS Robison gave you. I want to stress that these deposits must be made to your employing agency before separation from employment (retirement).

For more specific information pertaining to your individual military service or questions regarding FERS retirement, or to obtain the necessary forms, please contact SMS Robison or CMS Kenna White in the HRO.

Thank you, and again welcome to the technician workforce.

KENNA WHITE, CMSGT, UTNG
Supervisory Human Resources Specialist