Army Retirement for Dummies: The Plain-English Cheat Sheet

Governing Rules: Army Directive 2026-08 | AR 600-8-24 (Officers) | AR 635-200 (Enlisted)

1. The Big Picture: When Can You Drop Your Packet?

The Army officially and permanently allows you to submit your retirement packet **12 to 24 months** before your planned retirement date.

- **Earliest Submission:** Exactly **24 months** before your retirement day (1st of the month).
- **Latest Submission:** Exactly **12 months** before your retirement day.
- **Minimum Service to Apply:** You must have **at least 18 years of Active Federal Service (AFS)** on the day you hit "Submit" in IPPS-A.
- **Minimum Service to Retire:** You must have **20 years of active service** on your actual retirement date.

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2. The 3 Big "Gotchas" to Check FIRST

Gotcha	What It Means	The Rule
1. ADSOs (Service Obligations)	Did the Army pay for your grad school, PCS, or flight training?	You **cannot** retire until every Active Duty Service Obligation is served or formally waived.
2. Time-in-Grade (TIG)	You must hold your current rank long enough to retire in that rank.	• **Enlisted:** 2 yrs (E-7/E-8), 3 yrs (E-9) • **Warrant:** 2 yrs (CW3–CW5) • **Officer:** 3 yrs (MAJ–COL)
3. PCS & Assignment Cycles	You cannot drop a normal 24-month packet if you're on assignment orders or in the market.	If you get PCS orders, you must have **19+ years AFS** to request "Retirement in Lieu of PCS," and you must submit within **30 days** of notification (retirement date within 12 months).

3. How to Submit (Step-by-Step)

1. **Step 1: Check Your File** — Pull your records; verify your Basic Active Service Date (BASD) and ensure you have zero open ADSOs.
2. **Step 2: Submit via IPPS-A** — Initiate an **Admin Correction / Retirement PAR** in IPPS-A attached to your retirement application memo and counseling.
3. **Step 3: Chain of Command Sign-Off** — Routes through Company, Battalion, and Brigade commanders for recommendation.
4. **Step 4: Installation & HRC Review** — Local Transition Center / Retirement Services Office (RSO) validates qualifications; HRC Separation Branch grants final approval.
5. **Step 5: Orders Generated** — Your official retirement orders are cut directly in IPPS-A.

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4. The Countdown Timeline: What to Do and When

- **24 – 18 Months Out: "Lock In Your Date"**
  - Submit retirement PAR in IPPS-A.
  - Start thinking about where you want to live and post-military career goals.
- **18 – 12 Months Out: "Orders in Hand & Transition Start"**
  - Receive approved retirement orders.
  - Register and start mandatory **Army Transition Assistance Program (TAP)** courses.
- **12 – 6 Months Out: "Internships & Medical Claims"**
  - **Career Skills Program (CSP) / SkillBridge:** Apply for up to 180 days of corporate internship/training.
  - **VA BDD Claim:** File your VA Benefits Delivery at Discharge disability claim between **Day 180 and Day 90** before retirement.
- **6 – 0 Months Out: "The Home Stretch"**
  - Complete final retirement medical & dental separation physicals.
  - Submit Administrative Absence for Transition (**Permissive TDY - up to 20/30 days**) and **Terminal Leave** in IPPS-A.

- Clear installation, attend retirement ceremony, and begin terminal leave.

Bottom Line Advice:

> ***Do not wait until the 12-month mark.*** *Submitting at 24 to 18 months locks in your retirement date, shields you from unexpected PCS movements, and gives you maximum flexibility to utilize CSP internships and VA BDD claims.*