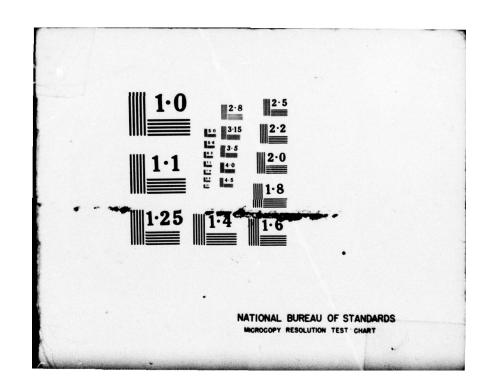
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COMPUTER-ASSISTED MILITARY RETIREMENT

INFORMATION SYSTEM (CAMRIS):

A PROPOSED MODEL

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COMPUTER-ASSISTED MILITARY RETIREMENT
INFORMATION SYSTEM (CAMRIS):

A PROPOSED MODEL.

by

PHILIP STEPHEN/JOHNSON B.S.

Master's thesis,

PROFESSIONAL REPORT

Prepared for B.A. 398 Under the Supervision of Dr. Michael A. Duggan in Partial Fulfillment of the Requirements

For the Degree of

MASTER OF BUSINESS ADMINISTRATION

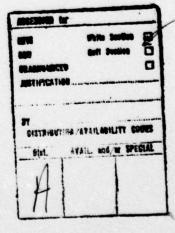
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THE UNIVERSITY OF TEXAS AT AUSTIN Graduate School of Business

| May 1978 |

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To Renay,

my wife and best friend,

for the meaning that

she gives to

my life.

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ACKNOWLEDGMENTS

This professional report would not have been possible without the assistance and encouragement of Dr.

Michael A. Duggan, Professor of Business Law and Computer
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P. S. J.

The University of Texas at Austin April 18, 1978

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CHAPTER I

INTRODUCTION

A proposal for any model always assumes at least two things. First, a need exists for the output and second, the proposed model is better than the current method (if one exists) of obtaining that same or equivalent output. The Computer Assisted Military Retirement Information System (CAMRIS) model proposed in this paper is no exception. It assumes both a need for financial planning among potential military retirees and a need for improvement on the method currently employed by the military community today.

Need for Financial Planning

The term "financial planning," within the context of this paper, is meant to include only that planning which active duty military service members perform (or should perform) prior to their retirement date to take into account the financial effects of their transition from active duty to retirement. This is a large enough

context for which to be concerned, for the military retiree stands to lose or gain a great deal based solely on how well he plans for this transition.

As far back as 1962, it has been known that "a large percentage" of military personnel retire between the ages of 40 and 50, a period "when family responsibilities are at their peak." Subsequent studies have shown that for more and more military personnel, both officers and enlisted, the military service is just the first phase in a two-phase career, 2,3 implying early exit. Another study states:

Because of the expected increase in time between retirement and death, and the greater life expectancy of the dependents, the costs and benefits

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Robert L. Schroeder, "Optimization of Retirement and Compensation for Military Service--Senior Officers" (Research Report, U. S. Army War College, Carlisle Barracks, Pa., 1971), p. 3.

²Donald F. Berkebile and Robert D. Gaudi, "The Question of Retirement: An Examination of the Factors Relevant to the Retirement Decision on the Individual Naval Officer" (Master's Thesis, Naval Postgraduate School, Monterey, Calif., 1973), p. 9.

³Schroeder, p. 1.

that are associated with financial planning done prior to retirement, can total many tens of thousands of dollars.4

A couple of Navy researchers contend that Naval officers approach their retirement decisions "without proper planning and without a full or adequate realization of the relevant factors" necessary to make intelligent decisions. Other service researchers seem to agree with this contention, but vary in both their recognition of "relevant" factors, and in the assignment of value to the nonmonetary benefits and compensation enjoyed by military personnel and retirees.

One final reason for the need of financial planning is so obvious that it is often overlooked, but its
effect is enormous. Simply stated, that reason is decision
by default. Many financial decisions of a retiree immediately prior and subsequent to his retirement can be
made by his having taken absolutely no action at all. The

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^{*}Morris C. Johnson, "Family Financial Protection for a Retiring Member of a Uniformed Service" (Master's Thesis, Air Force Institute of Technology, Wright-Patterson Air Force Base, Ohio, 1971), p. 5.

⁵Berkebile and Gaudi, p. 10.

Johnson, p. 3.

deleterious effect of this is compounded by the fact that the military services have made many of these decisions irrevocable or, at least, very hard to change or revoke. For example, election of the Survivor Benefit Plan (SBP) must be made prior to the retirement date. If a service member fails to elect SBP prior to his retirement, it is assumed that he does not wish to take it, and after his retirement, he is not allowed to change his mind (except under a few unusual circumstances). The point to be made here is that unless a retiring service member has the information and choice criteria for making important financial decisions, the lack of a decision or the wrong decision may be detrimental.

The individual services have assumed much of the responsibility for insuring that retiring service members are provided this information and choice criteria. Specifically, the United States Air Force created a Personal Affairs Office and has charged them to "inform members as to their rights and benefits, and assist them in welfare and financial planning for themselves, dependents and survivors."

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⁷Charles D. Bingham, "An Integrated Base Level Counseling Program" (Research Study, Air Command and Staff College, Maxwell Air Force Base, Ala., 1974), p. 22.

Need for Improvement on Current Counseling

Despite the fact that the U.S. Air Force has accepted the responsibility for providing financial planning, counseling, and information in recent years, "there is still a general lack of knowledge about retirement . . . particularly among people who are at the point in their careers when they are trying to make the decision to stay in or get out."8

Research results released through the House Committee on Aging shows that "81 percent of military retirees use no outside resources at all in planning retirement and only three percent receive retirement counseling from the military."9

These results clearly indicate that the system the U.S. Air Force has instituted to fulfill its responsibility is generally ineffective.

Objective

The objective of this paper is to propose a computer-assisted information system that can be used by

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Andy Plattner, "Exploring the Maze of Retirement,"

Air Force Times, December 5, 1977, p. 2.

⁹ Ibid.

military counselors as an aid in providing military service members with accurate information and useful financial planning counseling. The proposed system is designed to improve, and fill in the gaps of, the current system employed by the United States Air Force. A secondary objective will be to postulate some advantages that could result from servicewide use of this system or a similar model.

Assumptions

Three key assumptions support this paper and the proposed model. The two most important assumptions are the foundation of most proposed changes. They are, simply stated, that the Air Force will continue to recognize and assume responsibility for providing information and financial planning counseling to its retiring members, and second, that the Air Force has the authority (or can obtain the authority) to change the current system to meet its responsibility and the needs of the Air Force members.

The third assumption relates to where the breakdown in the Air Force system has occurred. In this paper, as well as in the proposed model, it has been assumed that a breakdown exists primarily between the transfer mechanism and the user (mostly in the transfer mechanism).

Breakdown in an information system (a simplified model is presented in Figure 1) can occur at any point, i.e., the source of the information, the transfer mechanism, or the user. While problems do exist in the production of information (information source), they were considered secondary to problems in the utilization of information. The deficiencies of user-caused breakdowns have been ignored (and left open as a subject of some future investigation) and concentration placed on those of the transfer mechanism.

User-caused breakdowns are best illustrated by a potential user who does not try to obtain information. Among the reasons for this breakdown are:

- (1) the user is unable to articulate his information needs or formulate the problem.
- (2) the user lacks appreciation for the value of the information.
- (3) the user lacks knowledge of existing information sources, and
- (4) suitable information sources do not exist.

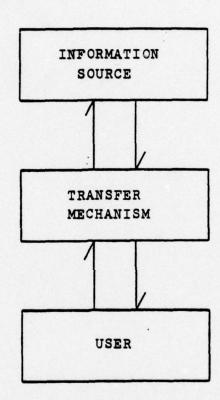


FIGURE 1 GENERALIZED INFORMATION MODEL

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These reasons are basically related to the user's capacity to use and understand the information and/or the information source, i.e., the user's ability to ask the right questions of the right information source. Again, this cause of breakdown is ignored and left open for further investigation.

The transfer mechanism breakdown, addressed by the proposed model, is best exemplified by a user who tries, but fails to obtain some type of information. Some of the more common reasons for this type of breakdown are:

- the user has inappropriately interpreted the problem,
- (2) the user is unskilled in using an information service system,
- (3) suitable indexes or directories do not exist,
- (4) access limitations on information services exist,
- (5) the required information is not available within the user's time requirements,
- (6) the user fails to use the information system's staff, and/or
- (7) the user lacks knowledge of some other information system's resources.

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These reasons are basically technology related; that is, they are related to the system providing the information service. In other words, it is the insensitivity of the system to user needs that causes his attempt to obtain information to fail (as opposed to the user's inability to use the information as discussed earlier). Again, it is this type of breakdown that the proposed model assumes and tries to correct.

Limitations

This paper and, consequently, the proposed model are based on, and limited to, a theoretical study of current programs as described in the governing directives. Two other limitations of note are that, first, no serious attempt was made to access the effectiveness of the model in an actual operational setting. Secondly, no attempt was made to justify the cost of establishment and operation of the model or the manpower requirements necessary to operate it.

Organization of the Report

The report is divided into three major parts. The initial concern of this report will be to bring the

current system of providing information and financial planning service into focus so that the problem and its significance can be accurately defined and explained.

The second portion of this report will be to describe the actual model in terms of its structure and parameters. Comparisons can be more easily made between the proposed model and the current system, and the advantages and benefits of the proposed model will be pointed out.

Lastly, the model will be described in terms of how it is actually used and kept up-to-date. This portion will provide sample cases of the output of the model and discuss the operational limits of the model.

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CHAPTER II

DEFINITION OF THE PROBLEM

Scope

Currently, Department of Defense (DcD) directives require all retiring (or separating) military and civilian service members to be counseled concerning the principal benefits and privileges to which they and their dependents are entitled (see Appendix 1). DoD directives are purposefully general and the various service branches are left to write and implement their own regulations and policies to carry out the intent of the DoD directives. It is for this reason that the content of those regulations and policies varies widely, not only from one service branch to another, but also varies considerably within a service branch for counseling between military and civilian workers.

The scope of this paper, therefore, is limited to the implementing regulations and policies of just one service branch--the United States Air Force, and with the counseling being provided only to military service members who are retiring (versus separating) from active duty.

Background

U.S. Air Force regulations (the AFR-211 series) attempt to define (1) what benefits and privileges are important, (2) what information about each of those benefits and privileges is important, and (3) under whose general responsibility providing such counseling belongs. The result of which is that printed material is maintained by the personnel offices at each installation. This printed material contains summaries of information of the subjects identified in the Air Force regulations. For several reasons, this printed material is often a very poor counseling device. First, it provides no source identification. That is, the user cannot immediately (from the material itself) determine where the information came from or who (or what office) compiled it. Secondly, it provides no reference as to the information's sensitivity to change. Much of the information changes not only as a function of time (yearly, monthly, etc.), but also as a function of some other factor, such as the consumer price index, legislation, etc. And lastly, because the material is printed, changes that do occur require long lead times before they can be incorporated into a new "edition."

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The reasons above, when combined and considered together, create a fourth reason: the material loses "consumer" confidence. Obviously, when the information is generally out of date and unsupported with references, its perceived reliability is decreased.

Also of interest is that the method of providing information and financial planning services is generally left up to the local personnel offices, and as is to be expected, a great deal of variance exists. Many personnel offices assign counseling responsibility to one person (and usually this responsibility is never his primary duty). This one person then either conducts individual counseling as retirees process their retirement paperwork through the personnel office, or he periodically holds large meeting type counseling sessions where all of those retiring soon are required to attend. Often, at those large meetings, representatives from various sources of information may be asked to attend and provide "expert" advice and counseling to those retirees in attendance. The outcome is clear. The individual counseling would respond to the specific needs of the retiree, but often the information is poor and unreliable (or at least, it is perceived to be poor and unreliable); whereas, the

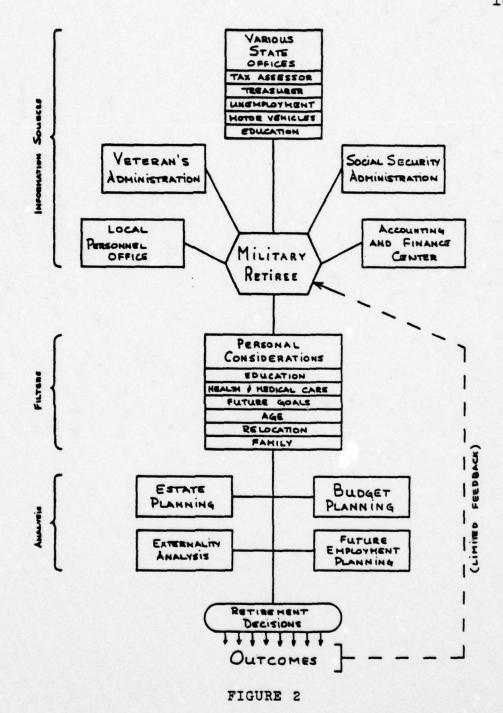
meeting type counseling would provide the expertise necessary, but the transfer mechanism does not respond well to
the specific needs of any one retiree. That is, while the
"experts" can answer many of the general questions of
retirees, he cannot be specific to any one retiree without
first knowing the facts about the retiree. This requires
too much time, and if the retiree wants specific information, he still must consult an "expert" after the meeting.

Although counseling personnel are supposed to be experts, and have "substantial working knowledge," 10 they are also expected to refer service members who wish more detailed information to the appropriate agency. A model of the current information and counseling system in the U.S. Air Force is illustrated in Figure 2. The agencies which are responsible for some of the major benefits and privileges have been shown.

The Problem

As was discussed earlier, the basic problem is that the current Air Force system does not provide sufficient and/or accurate information to the retiree upon

¹⁰ Bingham, p. 22.



MODEL OF CURRENT INFORMATION SYSTEM

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which he can make decisions and solve problems, and more importantly, it does not provide a means of rapidly updating the information as changes occur.

Several causes can be seen in the description of the current information system and have been the subject of previous studies. 11 These problems include:

- (1) the fragmented information-providing effort:

 As can be seen from the model in Figure 2, there
 is no central point of contact. This is compounded by the fact that those offices or agencies
 are not colocated, which complicates coordination
 and/or interaction. This makes it very difficult
 and time consuming for a service member to gather
 information on his own.
- (2) nonmilitary agencies: All military offices which provide information and counseling services must work with several agencies outside the military (see Figure 2). Such agencies include the Veteran's Administration, Social Security Administration and local and state offices. The problem here is that each of these agencies operate

¹¹ Ibid., pp. 42-43.

independently and there are no standard procedures to effect coordination among these offices (nor are there procedures for cross-feeding information between offices).

(3) the synergistic effect: Frustrated by the number of agencies, the difficulty in obtaining information, and the perceived value of the information or counseling, a service member may see the services provided as a burden.

The effects of such problems are many and of great consequence. As mentioned earlier, the lack of information, for whatever reason, means that the retiree will fail to consider opportunities or factors in his decisions or he will become frustrated when he attempts to obtain information and cannot, or when he obtains the wrong information and that erroneous (or out of date) information adversely affects the obtains of his decision.

Many of the decisions that a retiree makes immediately prior to and subsequent to his retirement are usually important and irreversible. These decisions usually involve the selection of actuarially based financial options, such as annuities, survivor benefits, early retirement, etc. This only adds to the key role

that an adequate information system can play in not only a person's decision to retire, but also in the quality of his life after his retirement.

Significance of the Problem

Information sources can be divided into two basic groups: those within the Air Force and those outside the Air Force. As is illustrated in Figure 2, those sources within the Air Force consist of the various personnel and accounting and finance offices. Those outside the Air Force include the Veteran's and Social Security Administrations, and various state and local government agencies dealing with taxes, education, unemployment, and motor vehicles (to name only a few).

Assuming that a functioning information system would improve retirement decisions, the significance is threefold for both the agencies and the retiree. Both the agencies and the retiree would save time. Both would show monetary rewards, and both would come away from the information transfer with better feelings. The opposite is true where a mechanism is failing to perform properly. If functioning correctly, however, the retiree will have

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his questions answered, and/or access time will be at a minimum, and he will be able to make decisions which optimize his monetary benefits and privileges. Because of his saved time and increased monetary rewards, he will be happier with the system.

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CHAPTER III

SYSTEM DESIGN

Hypothesis

The model proposed in this paper was designed to change and supplement the currently employed system in such a way as to correct the problems that have been just discussed. The hypothesis of the model is that a standardized computer assisted retirement information system (such as the proposed model) will solve the problems and deficiencies of the current system by accomplishing the following:

- (1) consolidating principal retirement information,
- (2) linking several, independent, widely scattered information-generating agencies, through a common data base.

The effects are expected to be: (1) increased effectiveness, (2) increased perceived reliability of the information, and (3) increased amount of information provided to service members.

Design Parameters of the System

The computer-assisted system model was designed basically to be a directory of information. That is, it is intended that the model replace much of the published information currently used that counselors are required to know and/or have available. The reason for this was actually twofold. First, this allows all Air Force counselors to have the same information (much as they do now), but allows for insurance of always having the information available and it also allows an easier (and less expensive) method for keeping the information up-to-date.

Secondly, it creates a method for which four other system criteria could be built into the current system to solve the problems mentioned earlier. These criteria are:

(1) that the model be sensitively selective, i.e., that it be sensitive to the potential user's needs. In the extreme, this would mean that if no two users have the same needs, the system's output would always be different than the time before. While the proposed model cannot go to this extreme, it does not give a "canned" or

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- completely standardized output to every user as is the usual case in the current system.
- (2) that the model be hierarchical, i.e., that for each topic covered in the output, there exists different levels of detail. While general information on a particular topic may suffice for some, the model stands ready to provide greater detail to those who wish further information on a given topic.
- (5) that the model be interactive. While this is the hardest of the four criteria to incorporate, it is also probably the most important. It is the most difficult because the other three criteria lose considerable effectiveness without this capability. Basically, this allows the system to respond to user needs and allows the system to stimulate the user to ask for appropriate information. Also, it allows the system, once it has determined that it cannot satisfy the user's needs, to direct the user to the proper source for that information, whether that source be a person, a passage in a book, a magazine article, or an agency.

(4) that the model be dynamic. This would require the system to provide some method to insure either that the data which is subject to change is kept up-to-date, or that the user is alerted (or can be alerted) that certain data of information is subject to change and where (or how) the user can go to correct it or see if it has changed.

· Data Collection

The first step toward creation of the retirement information system is the identification of the subjects which are of primary interest to most military retirees. Hand in hand with the identification of the subject matter is the identification of the source or sources of data on those subjects. While many subjects exist that may interest retirees, those of "primary" interest were considered to be those that affect the financial situation of the retiree either directly or indirectly. Figure 3 presents a listing of the major subject areas and the sources of information on them.

Since it is impossible to anticipate all of the needs and interests that a retiree may have in a given

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SUBJECT

SOURCE

TAXES:

Witholding Tax credit

State

Internal Revenue Service

AF Accounting and Finance Center

State Treasurer's Office

LICENSE PLATES*

State Motor Vehicles Department

SOCIAL SECURITY Retirement Survivors

Social Security Administration

SURVIVOR'S BENEFITS

Veteran's Administration Veteran's of Foreign Wars Local Personnel Offices

STATE BONUSES

State Treasurer's Office

RETIREMENT PAY

AF Accounting and Finance Center

SURVIVOR BENEFIT PLAN

Local Personnel Offices AF Military Personnel Center AF Accounting and Finance Center

VETERAN'S BENEFITS

Veteran's Administration

FIGURE 3.

MAJOR SUBJECT AREAS AND THEIR SOURCES

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^{*}While veteran's license plate benefits do not constitue a major subject area in the context of the monetary impact, personal experience of the researcher indicated that a large number of retirees inquire on the subject, especially in conjunction with their concurrent application for Veteran'a Administration disability payments.

subject, it would be impossible to collect all of the data and information on a given subject. To complicate this is the fact that in many cases, more than one source exists on one subject area, and some are always better than others. In addition, there is the problem of contradictory information being furnished (e.g., Veteran's Administration versus Social Security Administration). Therefore, care must be taken in the collection of the information in order to provide the retiree not only with good information on the subject, but also with good information on the source(s), so that he could evaluate the source, go to the source for further information and/or go to the source to verify or update the information. Accordingly, the proposed model includes an annotated bibliography which provides the following:

- (1) Complete bibliographic reference.
- (2) Where a user may buy, borrow, or go to see a copy of the referenced work (price of the work is also included when known).
- (3) Where and who to go to if an expert on the subject exists.
- (4) Analysis of the reference in terms of the reference's completeness, timeliness, understandability, accessibility and usefulness to the user.

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CHAPTER IV

SYSTEM DYNAMICS

The Model

The proposed model, as its name indicated, is a computer-assisted military retirement information system model. It is divided into two major parts. The first part of the system is a computer program that provides information concerning a retiree's direct financial situation after retirement. It will provide the retiree with balance sheet type information concerning his retirement pay, with consideration given to the following:

- (1) Retirement Pay Inversion Problem (see Appendix 1)
- (2) Survivor Benefit Plan Deductions
- (3) Spouse's Wages
- (4) Federal Income Tax Withholding
- (5) Retiree's Wages from other employment
- (6) Schedule RIC Retirement Income Tax Credit

 It will also provide a "balance sheet" statement of survivor's income which includes all of the items above which
 apply. Lastly, it will provide an accrued leave settlement

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statement. Since service members can (and often do) sell back their unused vacation time to the Government when they retire, this portion of the system will calculate the gross and after-tax value of such a settlement.

Part two of the system will provide more indirect financial information, i.e., information on a retiree's benefits and privileges which have a monetary value but are not directly related to the amount of his retired pay or are available on a one-time or seldom used basis. Some of the subjects in this area are:

- (1) State Income Taxes
- (2) How to estimate Social Security income for both the retiree and his survivors
- (3) Checklist of Military Survivor's Benefits
- (4) State Bonuses
- (5) Veteran's License Plates
- (6) Annotated Bibliography and Source Directory

The computer program, written in BASIC, which comprises the proposed model is presented in Appendix 3. This program implements the first part of the model entirely and has been structured to implement the second part when the information on the selected subjects is provided. While the information was gathered and is presented in

Appendix 4 in written form, it was not put into the actual program for several reasons:

- (1) The information can be presented in many forms and lengths,
- (2) The information is relatively sensitive to change over time,
- (3) Users of this model may not consider this part

 (or these subjects) as necessary and may wish

 to change some or all of the subjects this sec
 tion has to offer, and
- (4) In the BASIC language, text is easily added.

 An explanation in Appendix 4 is provided which indicates where, in the actual program, text on selected subjects may be added or deleted. A small amount of knowledge of BASIC and its PRINT statement is required. An example of how the proposed model is designed to present the information in the second part can be seen at the end of the first sample case in Appendix 5.

Use of the Model

The proposed model, as has been mentioned earlier, is designed for ease of use, not only by a counselor, but also by the retiree. Therefore, it assumes nothing (or,

at least, tries not to!) of the person inputing data. For that reason, several features concerning the actual use of the model were built into the program:

- (1) Introduction and instructions: For those who are familiar with the model, this portion may be bypassed. Otherwise, a new user may ask the model to introduce itself and provide instructions and hints on how to use the model correctly.
- (2) Special responses: Anticipating a user who either (a) made a mistake on a previous response, (b) forgot the instructions on how to use the model, or (c) changed his mind and wishes to discontinue running the model, the model will accept special responses which will provide for these special user needs. A "BACKUP" response prompts the model to reask the immediately preceding question over again. The "HELP" response causes the model to reprint the instructions provided in (1) above. The "EXIT" response allows the user to leave the current portion of the model and go directly to the next.
- (3) Verification of input: The model is designed to verify that the data input by the user is in the

correct form, i.e., it checks to see if the data input is usable. For example, when the model asks the user which option the user wishes to take under the Survivor Benefit Plan (shown below), it will check the input to verify that the option input is, in fact, one of the three options.

OPTIONS

- A) SPOUSE B) SPOUSE & CHILD C) CHILD (Ex.=B)?

 The model is very forgiving in its verification in that it will try to allow for an incorrect response input by the user. In the example above, "B" is a correct response, but in its place, the model will also accept "Spouse & Child." Where it can interpret what the user intended to input, the model will accept the response given, change it to the one it needs, and continue. Otherwise, it will alert the user to the erroneous input, reask the question, and prompt him for reinput.
- (4) Cross-check of input: In cross-checking the data input by the user, the model is trying to do two things. First, it checks to see if, based on previous responses, the question it wants to ask

next is applicable to the current user. This means that the model will ask only those questions which apply to the current user. Secondly, it checks to see if the data just inputed are consistent with previously input data. For example, using the SBP example above, if the user indicated that he did not wish to elect the SBP, then the model would not then ask him to chose an option. On the other hand, if a user, who having indicated that he had no children and did wish to elect the SBP, tried to select the "CHILD" option, then the model would detect the inconsistency, i.e., that he had no children, but selected the "CHILD" option, and would then alert the user to that inconsistency.

Use of the second part of the model is relatively simple and, again, is designed for ease of use. The user is asked if he wishes to run that portion of the model. If he does, he is prompted to input the appropriate code for the information subject he desires. If he does not know the codes, he may input "H" (for "help") and an index of the codes and the subjects that they represent is printed out. The model then again prompts the user for

his coded input. The user may ask for information on any subject he is interested in or for information on all subjects.

The system flow chart, Figure 4, shows the different output products that can be obtained from the model. A more detailed program flow chart has been included and can be found in Appendix 2.

Updating the Model

Some of the data, information, and even the computational formulas used in either part of the model are subject to periodic changes and must be kept up to date if the model is to maintain relevance and meaning to potential users. As has been discussed earlier, it is extremely important that any information-providing system be dynamic; that is, changes should be incorporated as they occur. Appendix 6, therefore, contains a listing of the data and information which are subject to, or are likely to, change in the future. Also listed is the source of the new data or information on how to incorporate it into the proposed model.

In an operational setting, the information in Appendix 6 more appropriately belongs in the second part

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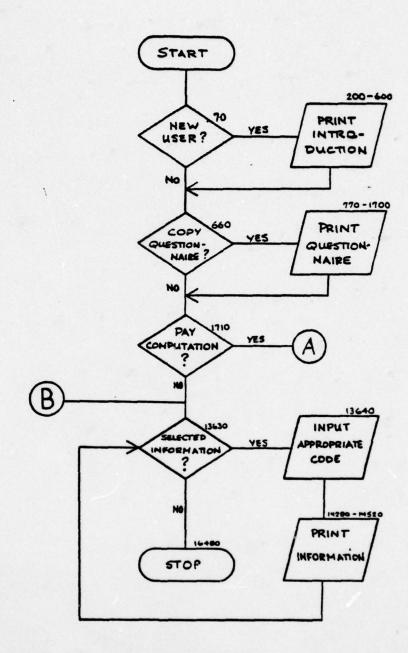


FIGURE 4
THE SYSTEM FLOW CHART

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of the model as an information subject readily available to the user. For the purposes of this paper and the development of the model, and due to its critical effect on the reliability and accuracy of the model, the information was kept separately and placed by itself in an appendix rather than buried somewhere else where it might go unnoticed.

Operational Limits of the Model

Because of the complexity of the retired pay inversion problem (see Appendix 1), the first part of the proposed model cannot be run for officers in grades above major general. It was felt that because of their grade and position, lieutenant generals and generals should have (and have) been given special consideration by the current system such that none of the problems previously discussed occur.

Also, it has been noted that service members in certain grades seldom, if ever, retire. These grades are the junior officer and enlisted grades, and the lower three warrant officer grades. Therefore, no company

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grade officer 12 or airman may use the proposed model. Chief Warrant officers (W4), since they are the only warrant officers left in the Air Force, 13 are the only warrant officers for which the model will work. The proposed model does, however, account for the fact that prior commissioned enlisted members may be eligible to retire in their previously held officer grade.

Much of the financial data presented is based on data and formulas obtained from sources that strictly reserve the right to make the final computations. For example, all deductions for the Survivor Benefit Plan are computed by hand at the Air Force Accounting and Finance Center from actuarial tables. The formula used in the proposed model, while still a very good estimate, should be considered just that, i.e., a very good estimate. Federal income tax withholding rates are another example. They are intended to be only an estimate of a person's taxes at the end of the year.

¹² Company grade officers include all lieutenants and captains. Captains who were enlisted for more than four years prior to their commissioning do retire regularly, and, therefore are included in CAMRIS.

Air Force Times, December 26, 1977, p. 6.

The federal retirement income tax credit, although presented in the pay section as a source of income, is not realized as a monthly sum. It is a tax credit received at the end of the year in a lump sum and must be filed for on an annual tax return. Also, certain income limitations may preclude receipt of part or all of the tax credit.

CHAPTER V

CONCLUSION

A completely unintended side benefit of this research has been the demonstration that a reasonably sophisticated data base inquiry system can be implemented in the BASIC language. The use of BASIC gives the model a degree of flexibility and enhancement capability, usually possessed only by other more sophisticated languages. It also allows for easier system maintenance and/or implementation by relatively unsophisticated personnel. Thus, from a computer implementation viewpoint, the use of BASIC for CAMRIS is interesting in, and of, itself.

The Computer-Assisted Military Retirement Information System (CAMRIS) is not intended to be the definitive solution to all of the problems of the current system used in the U.S. Air Force. CAMRIS will have served its purpose, however, if it succeeds in implanting the seed of an idea for the definitive solution.

With the many variables which are either not addressed, assumed or just left unanswered, CAMRIS may not even be a feasible solution. One should keep in mind,

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however, that it is the method of solution that CAMRIS should be judged by. That method is based on the idea that a computer can be used to assist in the counseling effort so urgently needed in the Air Force. This method is not a new idea by any means. In fact, many books and articles exist on the subject. And, as one author put it: "In reality, the potential for computer use in the counseling field is limited only by man's creative ability to use it." 14

The author of this paper firmly believes that the answer to most of the problems of the current Air Force information-providing and counseling system lies in a model similar to CAMRIS and, on behalf of all those military retirees who would benefit from such a system this author hopes that instead of discarding CAMRIS for its deficiencies, future researchers will improve on what is good and create a better system.

Water Baller Charles

¹⁴ Bingham, p. 22.

APPENDICES

APPENDIX 1

DEFINITIONS AND EXPLANATIONS

DEFINITIONS AND EXPLANATIONS

Privileges vs. Benefits

"Privileges" differ primarily from "benefits" in that privileges may often be restricted by reason of availability limitations. Conversely, benefits are vested rights--such as Veteran's Administration monetary awards, and Social Security coverage--and no such limits apply.

Retirement Pay Inversion Problem

Retired pay rates, which are adjusted periodically and automatically by increases in the Consumer Price Index (CPI) have, since 1972, increased more than active duty basic pay rates, which are adjusted annually based on the recommendation of the President and approval of the Congress. This amounts to a 12 percent annual increase in retired pay, and only a 6 percent increase annually in active duty pay. As a result, a situation exists (called pay inversion) where it is possible for a member retiring today to receive less retired pay than a member of the same grade and years of service who retired previously.

This has the effect of punishing a member for remaining on active duty.

Two provisions for this situation exist to help save" pay by partially overcoming the pay inversion.

Both provisions, however, are fairly complicated, and while not difficult to work through, they do require much time and pay table information for the last six years.

Computation of Retired Pay

Two provisions now exist which partially overcome the pay inversion problem. Both must be considered when estimating retired pay..

The first provision, which became effective

1 October 1967, by a ruling of the Comptroller General on
one of the first cases concerned with this problem, provides that members may receive retired pay computed on
either the active duty basic pay rate in effect on the
date of retirement or the active duty basic pay rate immediately preceding the rate in effect on the date of
retirement, CPI adjusted, whichever is greater. For
example, a member retiring on 1 November 1977 may receive
retired pay computed on the 1 October 1977 or the

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1 October 1976 active duty basic pay rate (the 1976 pay rate will be CPI adjusted), whichever is greater.

The second provision, commonly referred to as the Tower Amendment, became effective 7 October 1975.

This law provides that no member who retired since 1 January 1971 will receive less retired pay than he would have received if he had retired at an earlier date. However, under this provision, unlike the first provision, when a service member "backs up" to a previous pay rate, he can only be credited with the years of service and grade he held at that earlier date.

Since the problem has existed since 1972, this means that retirees could conceivably "back up" to the pay rate that existed in 1971. This means that a member's eligibility for retirement, time in grade, and service for pay must be computed for each year back to 1971 in order to determine which rate of pay is more favorable.

Computation of the above is further complicated by the fact that different formulas exist for officer and enlisted members, and each year's pay table must be assessable.

Survivor Benefit Plan

The Survivor Benefit Plan, Public Law 92-425, was signed into law by the President on 21 September 1972. This law provides survivor income up to 55 percent of the retired pay of officer or enlisted retirees of the Armed Forces. It is, in effect, an insurance policy that insures that a retiree's survivors receive some designated portion of his retired pay. The retiring member designates the amount he wishes his survivors to receive and his costs are determined accordingly. He <u>must</u> inform his service branch of his intentions to either take or not take SBP, in writing, prior to his retirement. Unlike many insurance policies, SBP costs to the retiree are nontaxable, while the survivor's annuity is taxed.

APPENDIX 2

PROGRAM FLOW CHART

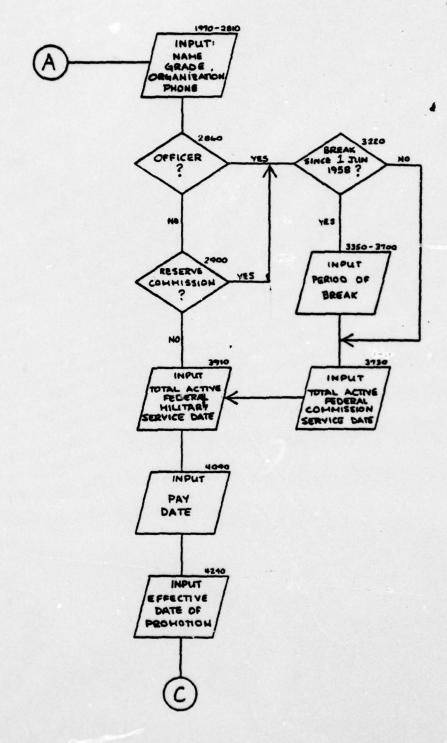
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PROGRAM FLOW CHART

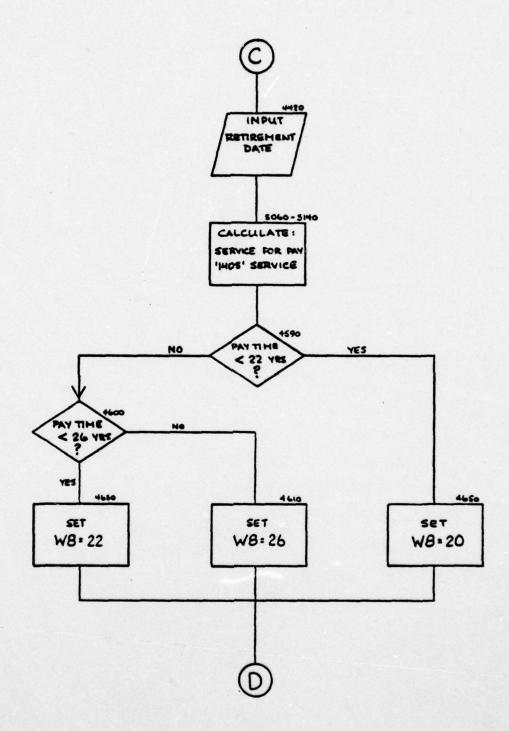
The following flow chart depicts the flow of the logic, decisions, input and output that comprises the proposed model. It has been added to this paper for one basic reason. It condenses, into a kind of shorthand, the proposed model in such a way as to allow a person (no matter how knowledgeable of a computer language) to understand the program.

Within the flow chart, located near the top right-hand corner of each step, the line number(s) of the program which correspond(s) to that step have been provided for cross-reference purposes.

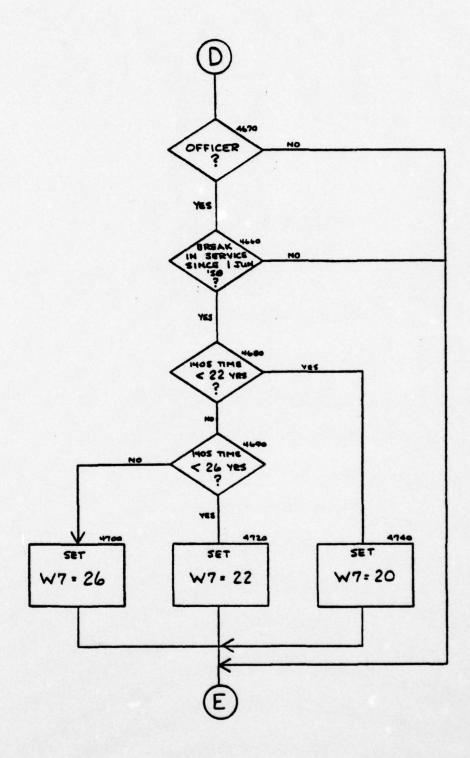
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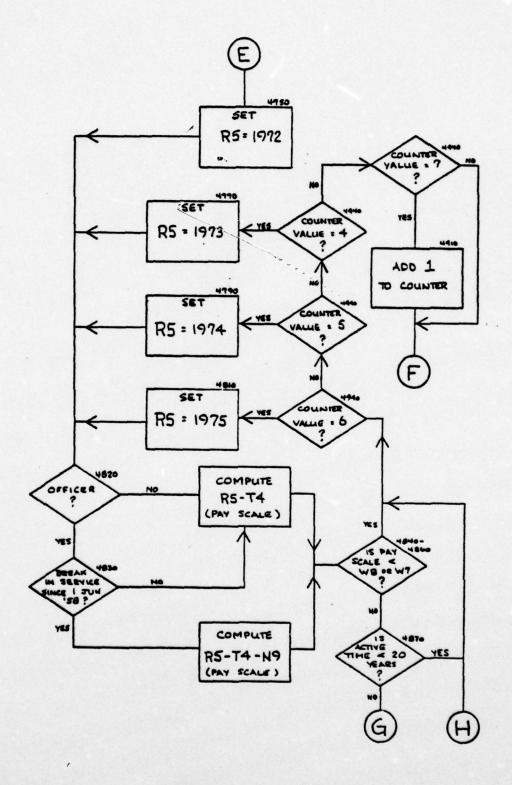
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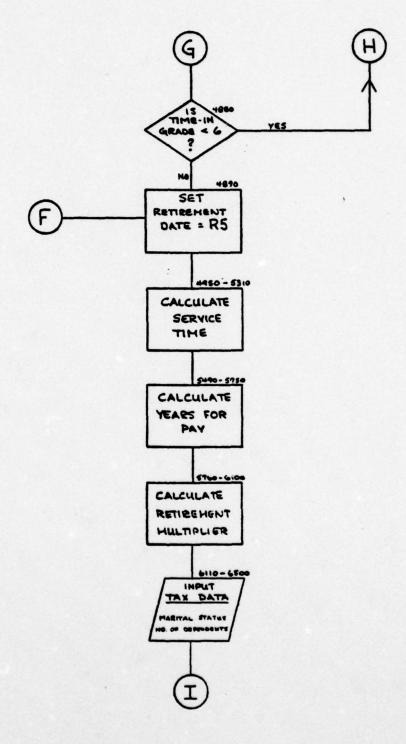


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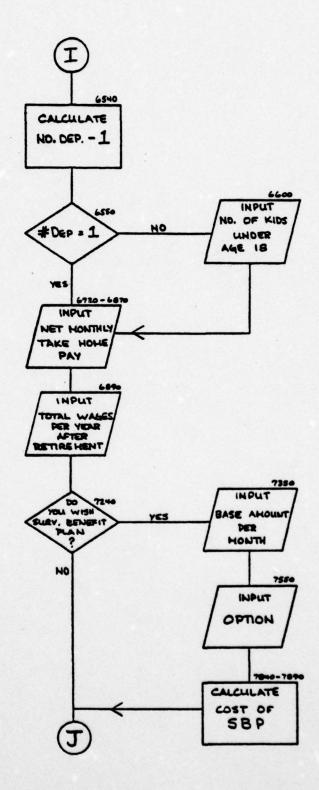


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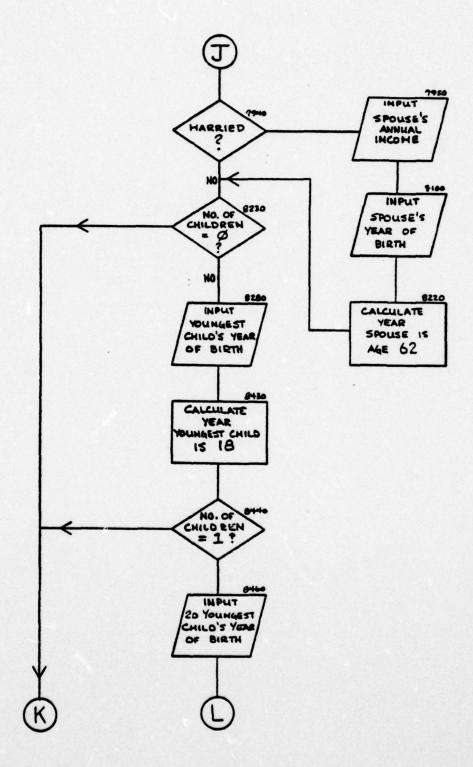




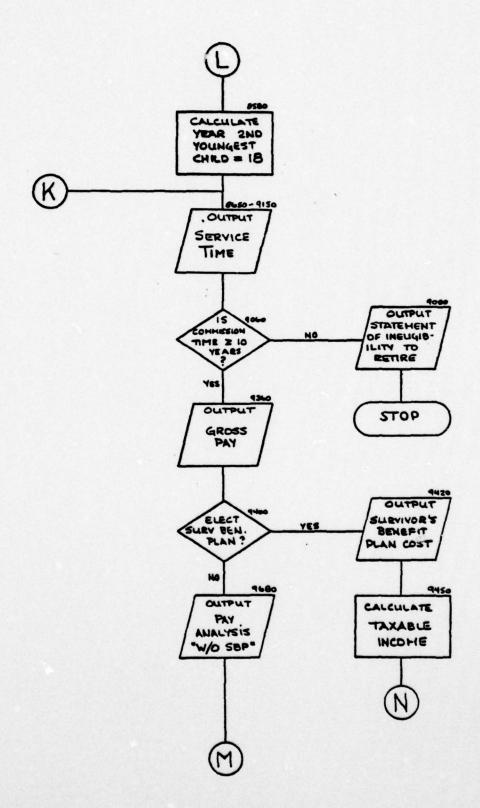
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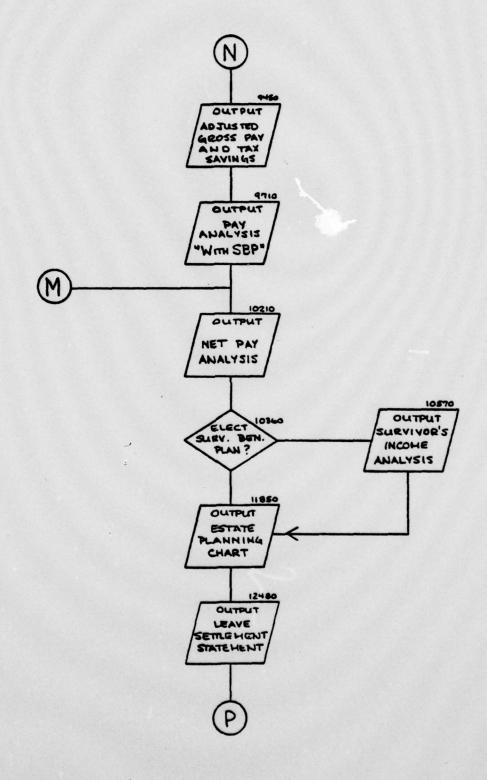
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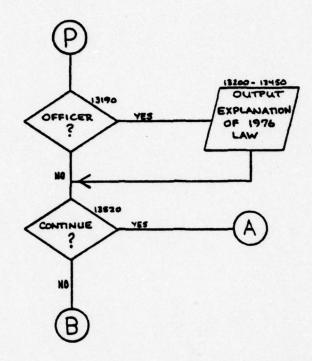


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APPENDIX 3

THE COMPUTER MODEL

THE COMPUTER MODEL

The following pages (pp. 62-89) provide an exact listing of the computer program. To aid those interested in studying the program and how it works, the following index indicates what each portion of the program performs. Appendix 7 contains the listings of the files which the program accesses (which are accessed in lines 610 through 630 of the program).

Index, by Line Number, of CAMRIS

010 - 600	Introduction and Instructions
610 - 630	Establish files for access
640 - 1790	Printout of Questionnaire
1800 - 3200	Input of Identification Data
3210 - 4570	Input of Service Dates
4580 - 4940	Determination of Best Pay Rate
4950 - 5480	Calculation of Service Time
5490 - 5750	Routine for Calculating Years for Retirement Pay

5760	- 6100	Routine for Calculating Years for Retirement Multiplier
6110 -	- 8640	Input of Tax, Deduction and Other Income Data
8650	- 9170	Presentation of Service Time and Pay Rate Used for Calculations
9180	- 10370	Presentation of Retired Pay
10380	- 11120	Presentations of Survivors Income
11130 -	- 11820	Tax Subroutine
11830	- 12470	Estate Planning Chart Presentation
12480	- 13620	Leave Settlement Presentation
13630 -	- 14520	Selected Information Subject Presentation
14530	- 14930	Subroutine for Rerouting Backup
14940	- 15420	Subroutine for "Hints" Information Presentation
15430	- 15570	Subroutine to Verify Numeric Input
15580 -	- 16080	Subroutine to Verify Date Input
16090 -	- 16170	Subroutine to Verify Grade Input

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16180 - 16410

Subroutine to Cross-Reference SBP Option to Marital Status and Number of Dependents

16420 - 16480

Subroutine to Verify Income Input

```
00010 PRINT (PA)
                REM >>> THIS PROGRAM LISTING NEFLECTS ALL INFORMATION >>>>>>
REM >>> AVAILABLE AND CURRENT AS OF 20 MARCH 1978 >>>>>>>>
00040 MARGIN 75
00050 REM >>>>>>>>> INTRODUCTION PURTIUN >>>>>>>>>>>>>>>
00060 U1 = 0
00070 PRINT "ARE YOU A NEW USER OF THIS PROGRAM (Y/N)";
00080 INPUT N35
00090 U = 1
00100 IF LEFTS(N3S,1) = "N" GDTU 610
00110 IF LEFTS(N3S,1) = "Y" GDTO 190
00120 IF N3S = "BACKUP" GDTO 160
00130 IF N3S = "HELP" GDTO 14540
00140 IF N3S <> "EXIT" GDTO 14560
00150 GU10 650
00160 PRINT TAB(10) ******* SINCE THIS IS THE FIRST PROGRAM QUESTION, NO. 00170 PRINT TAB(10) *BACKUP OPTION IS AVAILABLE. PLEASE REENTER RESPUNSE.
00180 GU10 70
00190 PRINT
00200
                PFINT "<<" TAB(70) ">>"
                FOR 1 = 1 TO 4
00210
00220
00230
                NEAT I
                PRINT TAB(20) "*** INTRODUCTION TO 'CAMRIS' ****
00240
00250
                PHINT
00250
               PHINT
00270 PRINT THIS IS THE COMPUTER-ASSISTED MILITARY RETIREMENT INFORMATION 00280 PRINT SYSTEM -- 'CAMRIS' FOR SHORT. IT IS DESIGNED TO HELP RETIREES AND 00290 PRINT PUTENTIAL RETIREES MAKE FINANCIAL DECISIONS. IT IS DIVIDED INTO
00300 PRINT "THREE SEPAPATE PURTIONS:"
00310 PRINT
00320 PRINT " (1) THE QUESTIONNAIRE: THIS PORTION LISTS THE EXACT TYPES AND 00330 PHINT "KINDS OF DATA AND INFORMATION NEEDED TO RUN THE SECOND POPTION. IF 00340 PHINT "THIS IS YOUR FIRST TIME USING "CAMRIS", YOU SHOULD REQUEST A PRINT-" 00350 PRINT "OUT OF THIS QUESTIONNAIRE. IF YOU ALREADY HAVE A COPY, OR ARE READY"
00360 PRINT "AITH THE INFORMATION NEEDED FOR THE SECOND PORTION, YOU MAY SKIP"
00370 PRINT "THIS PORTION."
0038U PRINT
00390 PHINT "
                                     (2) THE INDIVIDUAL RETIREMENT PAY COMPUTATION: THIS PURTION"
00390 PHINT "CALCULATES YOUR SERVICE TIME AND RETIRED PAY BASED ON THE INFOR-
00410 PRINT "NATION THAT YOU PROVIDE. IT FIGURES IN SEVERAL FACTORS: FEDERAL"
00420 PRINT "NITHHOLDING TAX, RETIREMENT INCOME TAX CREDITS, OUTSIDE/SPOUSE'S"
00430 PRINT "NICOME, AND SURVIVORS' BENEFIT PLAN (SBP) DEDUCTIONS. ALUNG WITH"
00440 PRINT "YOUR HETIPED PAY, IT CALCULATES YOUR SURVIVORS' INCOME IF YOU ELECT "
OUASU PHINT "SUP. IT ALSO WILL PROVIDE FIGURES AND INFORMATION TO AID IN THE"
00450 PRINT "CALCULATION OF YOUR ACCRUED LEAVE SETTLEMENT. IF YOU ALREAD! HAVE" 00470 PRINT "THIS INFOFMATION OR WISH TO RUN THIS PORTION SOME OTHER TIME IN THE"
 00480 PRINT "FUTURE, YOU MAY SKIP THIS PORTION ALSO."
00490 PRINT
90500 PRINT " (3) INFURMATION SUMMARIES UN SELECTED SUBJECTS: ALTHOUGH NOT " 00510 PRINT "ALL-INCLUSIVE, THESE SUMMARIES WERE PREPARED UN SUBJECTS OF GENERAL"
00510 PRINT "ALL-INCLUSIVE, THESE SUMMARIES WERE PREPARED UN SUBJECTS OF GENERAL"
00520 PRINT "AND HELATIVELY WIDESPREAD INTEREST TO RETIREES. SOME OF THESE SUB-"
00530 PRINT "JECIS INCLUDE: CALCULATIONS OF SUCIAL SECURITY BENEFITS, STATE BONUS"
00540 PRINT "LAWS, AND A BIBLIOGRAPHY AND SOURCES FOR ALL THE INFORMATION PRE-"
00550 PRINT "SENTED IN ALL THREE PURTIONS OF "CAMRIS". THIS PART, LIKE THE OTHER"
00560 PPINT "THO PARTS, MAY BE SKIPPED IF YOU WISH."
00570 FOR I = 1 TO 24
00580 PRINT "
 00590
                 NEAT I
 00600 GUSUB 14940
```

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00610 FILES TXCY77. BASBAQ
00620 FILES RETAB2, RETAB3, RETAB4
00630 FILES RETAB5, RETAB6, RETAB7
00650 PRINT
00660 PRINT "DO YOU WISH A PRINTOUT OF THE QUESTIONNAIRE (Y/N)";
00670 INPUT VS
         U = 2

IF LEFTS(VS,1) = "N" GOTO 1690

IF LEFTS(VS,1) = "Y" GOTO 750

IF VS = "BACKUP" GOTO 70

IF VS = "HELP" GOTO 14540

IF VS <> "EXIT" GOTO 14560
00680
00690
00700
00710
00720
00730
          G070 1700
00740
00750 PRINT <PA>
00760 PRINT <PA>
00770 PRINT "<<" TAB(70) ">>"
00780 PRINT
00790 PRINT
00800 PRINT TAB(16) "<< MILITARY RETIREMENT QUESTIONNAIRE >>"
00810 PRINT TAB(52) "BA 398 - SPRING 1978"
00820 PRINT
00830 Hs = "...."
00840 As = "..../...."
00850 Cs = Es = "...."
00860 DS = "..........."
00870 PRINT "NAME-"; DS; "GRADE-"; CS; "ORGN-"; BS; "PHONE-"; ES
00880 PRINT
00890 PRINT ******** QUESTIONS #1 AND 2 APPLY TO ENLISTED MEMBERS ";
00900 PRINT "ONLY. ********
00910 PRINT
00920 PRINT "1, DOES APPLICANT HOLD A RESERVE COMMISSION (Y/N)"; ES
00930 PHINT
00940 PRINT "2. IF ANSWER TO QUESTION $1 IS "Y", ENTER GRADE -"; ES
00950 PRINT
00960 PRINT "3. HAVE YOU HAD A BREAK IN ACTIVE SERVICE SINCE";
00970 PRINT " 1 JUNE 1958(Y/N)"; E8
00980 PRINT
                    IF ANSWER TO QUESTION #3 IS "Y", ENTER THE PERIOD OF THAT BREAK" (MONTH, DAY, YEAR) "; AS;" TO "; AS
00990 PHINT .
01000 PRINT .
01010 PRINT
01020 PRINT "4. PAY DATE(TOTAL MILITARY SERVICE DATE)(M,D,Y) "; AS
01030 PRINT
01040 PRINT "5. TOTAL ACTIVE MILITARY SERVICE DATE (M.D.Y)
                                                                              ., 48
01050 PHINT
01060 PRINT "6. TOTAL ACTIVE COMMISSIONED SERVICE DATE(M,D,Y)"; AS
01070 PHINT
01080 PRINT "7. EFFECTIVE DATE OF PROMOTION TO THE GRADE IN 01090 PRINT " WHICH YOU EXPECT TO RETIRE (DO NOT USE YOUR"
01100 PRINT "
                    DATE OF HANK!) (MONTH, DAY, YEAR)
                                                                            >"! AS
01110 PRINT
01120 PHINT "8, RETIREMENT DATE (MUNTH, DAY, YEAR) >
                                                                            >"! AS
01130 PRINT
01140 PHINT TAB(19) *<<<<
                                      TAX INFURMATION
                                                              >>>>
01150 PRINT TAB(6) "THE FOLLOWING INFURMATION IS REQUIRED FOR TAX CALCULATIONS"
01160 PRINT TAB(6) "WHEN THE TERM 'DEPENDENT' IS USED. COUNT YOURSELF AS ONE(1)"
01170 PRINT TAB(41) "WHEN THE TERM 'DEPENDENT' IS USED. COUNT YOURSELF AS 01180 PRINT "9. DO YOU PLAN TO RETIRE IN ONE OF THE COMMUNITY PROPERTY"; 01190 PRINT " STATES-"
01200 PRINT " APIZ., CALIF., IDAHO, NEVADA, NEW MEX., TEXAS OR WASH.":
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01210 PRINT "(Y/N)"; ES
01220 PRINT
01230 PRINT "10. ARE YOU MARRIED (Y/N)"; ES
01240 PRINT
01250 PRINT "11. HOW MANY DEPENDENTS DO YOU HAVE INCLUDING YOURSELF)"; ES
01260 PRINT
01270 PRINT "12. HOW MANY CHILDREN WILL YOU HAVE UNDER AGE 18 AT";
01280 PRINT " RETIREMENT DATE .....
01290 PRINT
01300 PRINT TAB(14) "<<< NET MONTHLY TAKE HOME PAY COMPUTATION >>>"
01310 PRINT " TO YOUR PRESENT MONTHLY TAKE HOME PAY";
01320 PHINT " ADD ALL ALLOTHENT DEDUCTIONS"
01330 PHINT
01340 PRINT "13. ENTER THE ABOVE SUM(NET MONTHLY TAKE HOME PAY)";
01350 PRINT " EXAMPLE = 900"; ES
01360 PRINT
01370 PRINT "14. AFTER YOU RETIRE FROM MILITARY SERVICE, WHAT WILL BE"!
01380 PRINT " YOUR"
01390 PRINT " ES
                   ESTIMATED TOTAL EARNINGS FROM WAGES PER YEAR. DO NOT"!
01400 PRINT " INCLUDE INCOME"
01410 PRINT " FROM STOCKS, BONDS, INTEREST & INVESTMENTS. DO NOT";
01420 PRINT " INCLUDE YOUR"
01430 PRINT " SPOUSE'S INCOME"; B$
01440 PRINT
01450 PRINT TAB(22) "<< SURVIVOR INFORMATION >>>"
01460 PRINT
01470 PRINT "15. DO YOU WISH SURVIVOR'S BENEFIT PLAN(Y/N)"; ES
01480 PRINT "16. BASE AMOUNT PER MONTH (MINIMUM=$300)";ES;"MAXIMUM(Y/N)"; ES
01500 PRINT
01510 PRINT "17. << OPTIONS >> (A) SPOUSE <> (B) SPOUSE 6 CHILD"; 01520 PRINT " <> (C) CHILD"; ES
01530 PRINT
91540 PHINT "18. YOUR SPOUSE'S TOTAL ANNUAL WAGES AFTER YOU RETIRE-"; ES
01550 PRINT
01560 PHINT "19. THE YEAR OF YOUR SPOUSE'S BIRTH (EXAMPLE = 1935)"; ES
01570 PRINT
01580 PRINT "QUESTIONS $20 AND 21 APPLY TO CHILDREN UNDER AGE 18 AT ";
01590 PRINT "RETIREMENT DATE"
01600 PRINT
01610 PHINT "20. THE YEAR OF YOUR YOUNGEST CHILD'S BIRTH (EXAMPLE = 1958)"; ES
01620 PHINT
01630 PRINT "21. THE YEAR OF YOUR 2ND YOUNGEST CHILD'S BIRTH-"; ES
01640 PHINT
01650 PPINT
01660 PHINT "<<" TAB(70) ">>"
01670 PRINT
01680 PRINT "SUGGESTION >> REPRODUCE THIS QUESTIONNAIRE"
01690 REM
01700 PRINT
01710 PHINT "DU YOU WISH THE INDIVIDUAL PAY COMPUTATION PORTION (Y/N)"
01720 INPUT V15
01730
         U = 3
         IF LEFTS(V1s,1) = "N" GUTO 13620

IF LEFTS(V1s,1) = "Y" GUTO 1800

IF V1s = "BACKUP" GUTO 650
01740
01760
         17 /15 = "HELP" GOTU 14540
1F V15 <> "EXIT" GOTU 14560
01770
01780
01790
          GUTO 13510
01800 HEM >>>>>>>>>>> PAY COMPUTATION PORTIUN >>>>>>>>>>>>
```

```
01810 PRINT "<<" TAB(70) ">>"
                FOR I = 1 TO 4
PRINT "
01830
01840
                 NEXT I
01860 PRINT TAB(60) "PAGE 1 OF 5"
01870 PRINT
01880 PRINT TAB(4) "<<< COMPUTER-ASSISTED MILITARY RETIREMENT";
01890 PRINT " INFORMATION SISTEM >>>"
01900 PHINT TAB(51) "BA 398 - SPRING 1978"
01910 PRINT
01920 PRINT TAB(7) "THIS PRUGRAM APPLIES TO ACTIVE DUTY COMMISSIONED OFFICERS" 01930 PRINT TAB(7) "(IN GRADES BELOW LIEUTENANT GENERAL), WARRANT OFFICERS," 01940 PRINT TAB(7) "AND ENLISTED MEMBERS OF THE REGULAR AND ACTIVE RESERVE"
01950 PRINT TAB(7) "COMPONENTS OF THE UNITED STATES AIR FUNCE."
01960 PHINT
01970 PRINT TAB(17) "LAST NAME (EXAMPLE = JOHNSUN) -";
01980 INPUT F18
01990
                 U = 4
02040 INPUT F25
 02050
 02060
                 IF F2s = "BACKUP" GUTO 1960
02060 IF F2s = "BACKUP" GDTO 1960

02070 IF F2s = "HELP" GDTO 14540

02080 IF F2s = "EXIT" GDTO 13510

02090 IF F2s = "09" GDTO 2280

02100 IF F2s = "09" GDTO 2280

02110 IF F2s = "010" GDTO 2280

02120 IF F2s = "010" GDTO 2280

02130 IF F2s = "W3" GDTO 2410

02140 IF F2s = "W2" GDTO 2410

02150 IF F2s = "W2" GDTO 2410
02150 IF F28 = "W1" G01C 2410
02160 IF F28 = "31" G01C 2280
02170 IF F28 = "E1" G010 2280
02180 IF F28 = "32" G010 2280
 02190 IF F28 = "E2" GOTO 2280
 02200 IF F28 = "33" GOTO 2280
02210 IF F28 = "E3" G0TU 2280
02220 IF F28 = "34" G0TO 2280
 02230 IF F28 = "E4" GOTO 2280
 02240 GOSUB 2450
02250 GOSUB 16090
02260 IF F9 = 1 GOTQ 14590
02270 GUTQ 2700
 02280 PRINT
02280 PRINT TAB(10) "THIS PRUGRAM IS NOT CAPABLE OF COMPUTING RETIREMENT"
02300 PRINT TAB(10) "PAY FOR OFFICERS IN GRADE ";F28;". MORE ACCURATE"
02310 PRINT TAB(10) "INFORMATION AND CALCULATIONS MAY BE OBTAINED FROM"
02320 PRINT TAB(10) "THE LOCAL ACCOUNTING AND FINANCE UFFICE, THE RETIRED"
02330 PRINT TAB(10) "PAY DIVISION OF THE AIR FORCE ACCOUNTING AND FINANCE"
02340 PRINT TAB(10) "CENTER IN DENVER, COLORADO (INFORMATION TEL. NO. 8-"
02350 PRINT TAB(10) "555-0111), OR THE RETIRED PAY BRANCH OF THE US AIR"
02360 PRINT TAB(10) "FOPCE MILITARY PERSONNEL CENTER IN SAN ANTONIO, TEXAS"
02370 PRINT TAB(10) "(INFORMAION TEL. NO. 8-487-1110)."
 02380 PRINT
 02390 PRINT
 02400 GOTU 3070
```

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02540 F25 = F55 = "06"
02550 IF F25 <> "07" G0T0 2570
02560 F25 = F58 = "07"
02570 IF F25 <> "08" G0TO 2590
02580 F2s = F5s = "08"
02590 IF F2s <> "39" GUTO 2610
02600 F28 = F58 = "E9"
02610 IF F28 <> "38" G010 2630
02620 F28 # F58 # "E8"
02630 IF F28 <> "37" GOTO 2650
02640 F25 = F56 = "E7"
02650 IF F28 <> "36" G010 2670
 02660 F2$ = F5$ = "E6"
 02670 IF F28 43 "35" GCTO 2690
 02680 F28 = F58 = "E5"
 02690 RETURN
 02700 PRINT TAB(17) "OFGN. CODE(EXAMPLE=AFIT/CIDD)-";
 02710
           U = 6
            IF F3s = "BACKUP" GUTU 2030
IF F3s = "HELP" GOTU 14540
IF F3s = "EXIT" GOTO 13510
 02720
 02730
 02740
 02750 INPUT F35
02760 PRINT TAB (17) "CFFICE PHONE (EXAMPLE = 57114)-";
02770 INPUT F48
02780 U = ;
           IF F4s = "BACKUP" GOTO 2700
IF F4s = "HELP" GOTO 14540
IF F4s = "EXIT" GOTO 13510
 02790
 02800
 02810
 02820 HESTUNE 12
02830 REM>>>FILE +2 IS THE BASBAO FILE, FIRST 6 LINES ARE OFFICERS 02840 FUR 1 = 1 TU 6
 02850 HEAD 12, M18, M2, M3, M4
02860 IF F28 = M18 G010 J190
 02870 NEXT 1
 0288C PRINT
 02890 PRINT TAB(9) "DOES APPLICANT HULD A RESERVE COMMISSION(Y/N)";
 02900 INPUT A25
02910 UL = 1
 02910
02920
02930
            U = 4
            IF LEFTS(A2S,1) = "N" GOTO 3170

IF LEFTS(A2S,1) = "Y" GOTO 2990

IF A2S = "BACKUP" GOTO 2760

IF A2S = "HELP" GOTO 14540

IF A2S <> "EXIT" GOTO 14560
 02940
 02960
 02970
 02980 GOTU 13510
02990 PRINT TAB(30) "WHAT GRADE";
 03000 INPUT A95
```

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03010
           U1 = 10
           U = 9

IF A98 = "BACKUP" GOTO 2880

IF A98 = "HELP" GOTO 14540

IF A98 = "EXIT" GOTO 13510

GOTO 3110
03020
03030
03050
03060
03070
           FOR 1 = 1 TO 6
PRINT (PA)
03080
03090
            NEXT I
03100 GUTO 13520
03110 F25 = A95
03120 GOSUB 2450
           IF LEFTS(A98,1) = "O" THEN 3190
PRINT TAB(7) "***** GRADE";A98;"IS NOT A COMMISSIONED GRADE. ";
PRINT "PLEASE REINPUT."
03130
03140
03150
03160 GUTU 2990
03170 A78 = "N"
03180 GUTU 3900
03190 A28 = "Y"
03200 F78 = "Y"
03210 PRINT
03220 PRINT TAB(17) "HAVE YOU HAD A BREAK IN ACTIVE DUTY" 03230 PRINT TAB(17) "SERVICE SINCE 1 JUNE 1958 (Y/N)";
03240 INPUT A45
03250
            U = 10
            IF LEFTS(A48,1) = "N" GQTQ 3710

IF LEFTS(A48,1) = "Y" GUTQ 3340

IF A45 = "BACRUP" GOTQ 3320

IF A45 = "HELP" GQTQ 14540

IF A45 = "EXIT" GUTQ 14560
03260
03270
03280
03290
03300
            GUTO 13510
1F U1 = 0 GOTO 2760
03310
03320
03330
            GUTU 2840
03340 PRINT
93350 PRINT TAB(6) "BEGINNING DATE OF THAT BREAK (EXAMPLE = JUN,1,59)":
03360
           IMPUT NIS,N2,N3
            U = 11

IF N18 = "BACKUP" GOTU 3210

IF N18 = "HELP" GOTU 14540

IF N18 = "EXIT" GOTU 13510
03370
03380
03390
0340u
            U28 = N18
03410
03420
            U6 = N3
            GUSUB 15580
IF F9 = 1 GOTU 14590
N1 = U5
 03430
 03440
 01450
            43 a U6
03460
03470
            1F N2 = 31 GOTO 3500
03480 N4 = (N1)+((N2+1)/30.4375)+(N3+12)
03490 GUTU 3510
03500 N4 = (N1)+(N2/30.4375)+(N3+12)
03510 PRINT
03520 PRINT TAB(9) "ENDING DATE OF THAT BREAK (EXAMPLE = AUG. 4.59)";
            INPUT NSS.NO.NT
03530
93540
            U = 12
            IF N58 = "BACKUP" GOTO 3340
IF N58 = "HELP" GUTO 14540
IF N58 = "EXIT" GOTO 13510
03550
03560
03570
03580
            U28 = N58
03590
            U6 = N7
03600
            GUSUB 15580
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IF F9 = 1 GOTU 14590
N5 = U5
N7 = U6
03610
03620
03630
03640 IF No = 31 GOTO 3670
03650 NB = (N5)+((N6+1)/30,4375)+(N7*12)
03660 GOTO 3680
03670 N8 = (N5)+(N6/30.4375)+(N7+12)
03680 N9 = N8-N4
03690 REM>>>N9 = NON-CREDITABLE SERVICE FOR OFFICER (IN MONTHS)
03700 GOTU 3720
03710 N9 = 0
03720 PHINT
03730 PRINT TAB(1) "TOTAL ACTIVE COMMISSION SERVICE DATE";
03740 PRINT "(EXAMPLE = NOV, 15, 65)";
            INPUT 518.52,53
03750
03760
            U = 13
            IF S18 = "BACKUP" GOTO 3210
IF S18 = "HELP" GOTO 14540
IF S18 = "EXIT" GOTO 13510
03770
03780
03790
03800
            U2$ = 518
03810
            Ub = 53
            GUSUB 15580
IF F9 = 1 GOTO 14590
S1 = U5
03850
03830
03840
03850
            33 = U6
            IF 82 = 31 GOTG 3890
03860
03870 54 = 51+((52+1)/30,4375)+(83+12)
03880 GOTU 3900
03890 54 = $1+($2/30.4375)+($3+12)
03900 PRINT
03910 PRINT TAB(3) "TOTAL ACTIVE MILITARY SERVICE DATE";
03920 PRINT "(EXAMPLE = DEC,21,52)";
03930
            INPUT R65, R7, R8
03940
             U = 14
            IF H64 = "BACKUP" GOTO 4060
IF H68 = "HELP" GOTO 14540
IF H68 = "EXIT" GOTO 13510
03950
03960
03970
03980
             U28 . R68
03990
             U6 = H8
04000
            GUSUB 15580
1F F9 = 1 GOTO 14590
H6 = U5
04010
04020
04030
             H8 = U0
04040 U = R6+(R7/30.4375)+(R8*12)
04050 GUTU 4080
04060 IF UI = 1 GOTO 2880
             GOTO 3720
04070
04080 PRINT
04090 PRINT "PAY DATE(TOTAL MILITARY SERVICE DATE)";
04100 PRINT "(EXAMPLE = UCT, 15,50)";
04110 INPUT T18, 72, 73
            U = 15
IF T15 = "BACKUP" GOTO 3900
IF T15 = "HELP" GOTO 14540
IF T16 = "EXIT" GOTO 13510
04120
04130
04140
04150
04160
             U28 = T18
             U6 = 13
04180
             GUSUB 15580
1F F9 = 1 GOTU 14590
T1 = U5
04200
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T3 = U6
T4 = T1+(T2/30.4375)+(T3*12)
04210
04220
04230 PRINT
04240 PHINT "EFFECTIVE DATE OF PROMOTION (NOT YOUR DATE OF RANK!) TO THE"
04250 PRINT "GRADE IN WHICH YOU EXPECT TO RETIRE (EXAMPLE = OCT, 22,72)
04260
             INPUT 475.08.09
             U = 16

IF Q7s = "BACKUP" GUTO 4080

IF Q7s = "HELP" GUTU 14540

IF Q7s = "EXIT" GUTU 13510
04270
04280
04290
04300
04310
             U25 = Q75
04320
             U6 = Q9
             GUSUB 15580
1F F9 = 1 GOTO 14590
07 = U5
U9 = U6
04330
04340
04350
04360
             1F Q8 = 31 GOTO 4400
04370
04380 04 = 97+((08+1)/30.4375)+(09+12)
04390 GOTO 4410
04400 Q4 = Q7+(Q8/30.4375)+(Q9*12)
04410 PRINT
04420 PRINT TAB(12) "RETIREMENT DATE (EXAMPLE = DEC.30,77)":
04430 INPUT H18,R2,R3
             U = 17

IF H1S = "BACKUP" GOTO 4230

IF H1S = "HELP" GOTO 14540

IF H1S = "EXIT" GOTO 13510
04440
04450
04460
04480
04490
             U2$ = R18
             GOSUB 15580
IF F9 = 1 GOTO 14590
R1 = US
R3 = U6
04500
04510
04520
04530
94560 GUTO 4590
94570 R4 = (R1)+(R2/3G.4375)+(R3#12)
94580 U1 = 3
04590 IF R4-T4 < 264.00 GOTO 4650
04600 IF R4-F4 < 312.00 GOTU 4630
04610 W8 = 312.00
04620 GOTU 4660
04630 #8 = 204.00
04640 GOTU 4660

04650 w8 = 240.00

04660 IF N9 = 0 GOTU 4750

04670 IF LEFTS(A25.1) = "N" GOTO 4750

04680 IF R4-T4-N9 < 264.00 GOTO 4740

04690 IF R4-T4-N9 < 312.00 GOTO 4720

04700 w7 = 312.00
04710 GOTU 4750
04720 #7 = 264.00
04730 GOTO 4750
04740 #7 = 240.00
04750 R5 = 897.0184805
04760 GOTO 4820
04770 R5 = 909.0184805
04780 GUTU 4620
04790 H5 = 921.0184805
34800 GOTU 4820
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04810 R5 = 933.0184805
04820 IF LEFTS(A25.1) = "N" GOTO 4830
04830 IF N9 > 0 GOTO 4860
04840 IF R5-T4 < N8 GOTO 4910
04850 GOTO 4870
04860 IF R5-T4-N9 < N7 GOTO 4910
04870 IF K5-D < 240.00 GOTO 4910
04880 IF R5-Q4 < 6.00 GOTO 4910
04890 R4 = R5
04900 GOTO 4950
04910 U1 = U1+1
04910 U1 = U1+1
04920 REM >>> THE FOLLOWING STATEMENT CAUSES PROGRAM TO SELECT THE RIGHT
04930 REM >>> YEAR'S PAY SCALE ONCE LINES 4850-4870 ARE SATISFIED.
04940 ON U1-3 GOTU 4770.4790,4810.4950,4950
04950 REM >>> UFFICER : ACTIVE + INACTIVE TIME = SERVICE FOR PAY
04960 REM >>> H4 = RETIREMENT DATE IN MONTHS
04970 REM >>> T4 = TOTAL MILITARY SERVICE DATE IN MUNTHS
04980 REM >>> D = TOTAL ACTIVE TIME IN MUNTHS
04990 REM >>> Q4 = TOTAL TIME IN CURRENT GRADE IN MONTHS
05000 Z1 = R4-T4
 05000 Z1 = R4-T4
05010 GOSUB 5320
05020 W1 = 23
05030 W2 = 26
 05040 #3 = Z8
05050 IF LEFTS(A2S,1) = "N" GOTO 5150
05060 REM >>>>>> SECTION 1405, 10 USC, SERVICE FOR RETIREMENT MULTIPLIER
05070 REM >>> T4 = TOTAL MILITARY SERVICE DATE IN MONTHS
05080 REM >>> N9 = INACTIVE TIME SERVED AFTER 1 JUN 58 IN MONTHS
 05090 Z1 = H4-(T4+N9)
 05100 GUSUB 5320
 05110 REM >>> T5.T6.T7 * SECTION 1405 TIME <> (Y,M.D)
 05120 T5 = Z3
 05130 T6 = 26
 05140 T7 = Z8
 05150 REN >>>>>> TOTAL ACTIVE TIME
 05160 Z1 = H4-D
 05170 GOSUB 5320
 05180 HEM >>> LJ.Lo.L8 = ACTIVE TIME (> (Y.M.D)
 05190 L3 = Z3
05200 L6 = Z6
05210 L8 = Z8
 05220 IF LEFTS(A28,1) # "N" GOTU 5490
 05230 REM >>> R4 = RETIREMENT DATE
05240 REM >>> S4 = COMPISSIONED DATE IN MONTHS
 05250 Z1 = H4-S4
 05260 GOSUB 5320
 05270 HEM >>> KJ.K6,K8 = COMMISSIONED TIME (> (Y.M.D)
 05280 K3 = Z3
 05290 K6 = 26
05300 K8 = 28
 05310 GOTU 5490
05310 GOTU 5490
05320 REM >>>>>>> SUBROUTINE FOR CALCULATING YEARS.MONTHS.DAYS
05330 Z2 = Z1/12
05340 Z3 = INT(Z2)
05350 Z4 = Z2-Z3
05360 Z5 = Z4+12
05370 Z6 = INT(Z5)
05380 Z7 = Z5-Z6
05390 Z7 = Z5-Z6
05390 Z7 = Z7-30.4375
 05400 IF Z8 > 29.5 GOTU 5420
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05410 GOTO 5440
05420 Z6 = Z6+1
05430 Z8 = 0
 05440 IF 26 > 11 GOTO 5460
05450 GOTU 5480
05460 Z3 = Z3+1
05470 Z6 = Z6-12
05480 RETURN
05480 RETURN
05490 REM >>>>>>> ROUTINE FOR CALCULATING YRS FOR RETIREMENT PAY
05500 IF LEFTS(A2S,1) = "N" GOTO 5630
05510 IF N9 > 0 GOTO 5600
05520 IF H4-T4 < 264 GOTO 5580
05530 IF H4-I4 < 312 GOTO 5560
05540 M9 = 26
05550 GOTU 5660
.05560 W9 = 22
05570 GUTU 5660
05580 49 = 20
 05590 GOTO 5060
 05600 IF H4-T4-N9 < 264 GUTU 5580
05610 IF H4-T4-N9 < 312 GUTU 5560
 05620 GUTU 5540
 05630 IF R4-D < 264 GOTO 5580
05640 IF K4-D < 312 GOTO 5560
 05650 GUTU 5540
05060 REM >>> FILE BU! = THE RETAM FILES = RETIRED PAY TABLES

05070 RESTORE BU!

05080 FUR 1 = 1 TD 84

05090 READ BU!, AIS

05700 IF AIS = F28 GOTU 5720
 05710 NEXT I
05710 NEXT I
05720 FOR J = 1 TO 3
05730 READ BUI, X, R
05740 IF X = w9 GOTO 5760
05750 NEXT J
05760 REM >>>>>>> YEARS FOR RETIFEMENT PAY MULTIPLIER ROUTINE
05770 IF LEFTS(A28,1) = "Y" GOTO 5830
05780 REM >>> XJ.X6.X8 = YEARS FOR RETIREMENT PAY
 05790 X3 = L3
05800 X6 = L6
05810 X8 = L8
  05820 GUTU 5860
05820 GUTU 5860

05830 X3 = T5

05840 X6 = T6

05850 X8 = T7

05860 IF X8 < 30 GDTO 5880

05870 X6 = Xe+1

05880 IF X6 >= 18 GOTU 5950

05900 X6 = 0

05910 X8 = 0

05910 X8 = 0

05920 GDTO 5980

05930 X3 = X3+1

05940 GDTU 5960

05950 X3 = X3+2
 05940 GDTU 5960
05950 X3 = X3+2
05960 X6 = U
05970 X8 = 0
05980 REM >>> P1 = ACTIVE DUTY PAY
05990 REM >>> P2 = RETIREMENT PAY MULTIPLIER
06000 REM >>> P4 = YEAR OF ACTIVE DUTY PAY HALSE MOST BENEFICIAL
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06010 P1 = R
06020 P2 = X3*,025
06030 IF U1 = 8 GOTO 6080
06040 R = R*P2*1.024
06050 REM >>> 1.024 REFLECTS THE 1 MAR 78 CPI INCREASE. TO REFLECT 06060 REM >>> FUTURE CP1 INCREASES, MERELY ADD THEM ON TO THIS FORMULA.
06070 GUTU 6090
06080 R = R*P2*1.0119
0609U P4 = U1+69
06100 PRINT
06110 PRINT TAB(22) "<<<< TAX INFORMATION >>>>"
06120 PRINT
06130 PRINT TAB(7) "THE FULLUWING INFORMATION IS REQUIRED FOR TAX"; 06140 PRINT " CALCULATIONS."
06150 PRINT TAB(7) "WHEN THE TERM 'DEPENDENT' IS USED, COUNT YOURSELF AS ONE." 06160 PRINT TAB(42)
06170 PRINT
06180 PRINT TAB(5) "DO YOU PLAN TO RETIRE IN ONE OF THE COMMUNITY"; 06190 PRINT " PROPERTY STATES-"
06200 PRINT TAB(5) "AFIZ., CALIF., IDAHO, NEVADA, NEW MEX., TEXAS"; 06210 PRINT " UR WASH. (Y/N)";
06220 IMPUT C15
06230
             U = 18
             IF LEFTS(C1s,1) = "N" GOTO 6300
IF LEFTS(C1s,1) = "Y" GOTO 6300
IF C1s = "BACKUP" GOTO 4410
IF C1s = "HELP" GUTO 14540
IF C1s <> "EXII" GOTO 14560
 06240
 06250
 06260
 06270
06280
              GOTU 13510
 06290
06300 PHINT
 06310 PRINT TAB(24) "ARE YOU MARRIED (Y/N)";
 06320 INPUT MS
 06330
             U = 19
             IF LEFTS(HS,1) = "N" GOTO 6400
IF LEFTS(MS,1) = "Y" GUTO 6400
IF MS = "BACKUP" GOTO 6170
IF MS = "HELP" GOTO 14540
IF MS <> "EXIT" GOTO 14560
 06340
 06350
 06360
 06370
 06380
              GOTO 13510
 06390
 06400 PHINT
 06410 PRINT TAB(9) "HOW MANY DEPENDENTS DO YOU HAVE(INCLUDING YOURSELF)";
 06420
              INPUT DIS
 06430
              U = 20
 06440
              IF DIS = "BACKUP" GOTO 6300
IF DIS = "HELP" GOTO 14540
IF DIS = "EXIT" GOTO 13510
 06450
 06460
 06470
              U75 = D15
 06480
             GUSUB 15430

IF F9 = 1 GOTU 14590

U1 = VAL(D18)
 06500
 06510 1F D1 >= 1 GOTO 6530
 06520 01 = 1
06530 PHINT
06540 U2 = U1-1

06550 IF U1 = 1 GDTO 6700

06560 IF D1 >= 3 GOTO 6580

06570 IF LEFTS(M$,1) = "Y" GDTO 6700

06580 PHINI IAE(5) "NUMBER OF CHILDREN UNDER 18 YEARS OF AGE AT ";

06590 PRINI "HETIREMENT DATE";
             INPUT DIS
```

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06610
          U = 21
          IF D3s = "BACKUP" GOTU 6400
IF D3s = "HELP" GOTU 14540
IF D3s = "EXI1" GOTU 13510
06620
06030
06640
06650
          U75 = D35
06660
          GOSUB 15430
          IF F9 = 1 GOTO 14590
D3 = VAL(D35)
06670
06680
06690 GOTU 6710
06700 U3 = 0
06710 PRINT
06720 PRINT TAB(14) "<<< NET MONTHLY TAKE HOME PAY COMPUTATION >>>"
06730 PRINT
06740 PRINT TAB(3) "TO YOUR PRESENT MONTHLY TAKE HOME PAY, ADD ALL";
06750 PRINT " ALLUTMENT DEDUCTIONS"
06760 PRINT
06770 PRINT TAB(5) "ENTER THE ABOVE SUM(NET MONTHLY TAKE HOME PAY)"; 06780 PRINT "EXAMPLE =900";
06790
           INPUT 168
06800
          U = .22
06810
           IF 165 = "BACKUP" GOTO 6580
          IF 168 = "HELP" GOTO 14540
IF 168 = "EXIT" GOTO 13510
06820
06830
          U7s = [os
GOSUB 15430
LF F9 = 1 GOTO 14590
10 = VAL(16s)
06840
06850
06860
06870
DESSO PRINT
06890 PRINT TAB(1) "AFTER YOU RETIRE FROM MILITARY SERVICE, WHAT WILL"; 06900 PRINT " BE YOUR ESTIMATED"
06910 PRINT TAB(1) "TOTAL EARNINGS FROM MAGES PER YEAR."
06920 PRINT TAB(1) "DO NOT INCLUDE INCOME FROM STOCKS. BONDS, INTERES!";
06930 PRINT " & INVESTMENTS."
06940 PRINT TAB(1) "DO NOT INCLUDE YOUR SPOUSE'S EARNINGS<>EXAMPLE= 8500";
06950
           INPUT EZS
06960
           U = 23
           IF E28 = "BACKUP" GOTO 6730
IF E28 = "HELP" GOTO 14540
IF E28 = "EXIT" GOTO 13510
06970
06980
06990
          U7s = E2s
GUSUB 15430
IF F9 = 1 GOTO 14590
E2 = VAL(E2s)
07000
07010
07020
07030
           IF E2 < 99999 GDTO 7070
07040
07050
07060
           GUSUB 16420
07070 PHINT
07080 PRINT
07090 PRINT
07100 PRINT "<<" TAB(70) ">>"
          FUR I = 1 TO 4
07110
07120
07130
           NEXT 1
07140 PRINT TAB(60) "PAGE 2 OF 5"
07150 PRINT
07160 PRINT
           IF LEFTS(MS,1) = "Y" GOTO 7220
IF U3 > 0 GOTO 7220
SS = "N"
07170
07180
07190
07200
           55 = 5 = B9 = 0
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GOTU 7930
07210
07220 PRINT TAB(22) "<<< SURVIVOR INFORMATION >>>"
07230 PRINT
07240 PHINT TAB(16) "DO YOU WISH SURVIVOR"S BENEFIT PLAN (Y/N)";
07250 INPUT S$
07260
              U = 24
              IF LEFTS(SS.1) = "N" GOTO 7930
IF LEFTS(SS.1) = "Y" GOTO 7330
IF SS = "BACKUP" GOTO 6880
IF SS = "HELP" GOTO 14540
IF SS <> "EXIT" GOTO 14560
07270
07280
07290
07300
07310
07320
               GOTO 13510
07330 PRINT
07340 L5 = INT(H)
02350 PRINT "
                                 BASE AMOUNT PER MONTH(MINIMUM = 300 <> MAXIMUM =";L5;")";
               INPUT SSE
07360
              U = 25

IF S5s = "BACKUP" GOTO 7230

IF S5s = "HELP" GOTO 14540

IF S5s = "EXIT" GOTO 13510
07370
07380
07390
07400
07410
               U78 = 558
07420
               GOSUB 15430
IF F9 = 1 GUTO 14590
55 = VAL(S58)
07430
07440
07450 1F S5 >= 300 GOTO 7490
07460 IF S5 = 0 GOTO 7490
07470 S5 = 300
07480 GOTO 7520
07490 IF S5 4= R GOTO 7520
07500 S5 = R
07510 REM >>> ABOVE 6 LINES INSURE S5 IS >= 300 OR <= R
07520 B9 = S5
07530 PRINT
07540 PRINT
07550 PRINT TAB(28) "<<< OPTIONS >>>"
07560 PRINT
07570 F9 = 0
07580 PRINT TAB(9) "(A)SPOUSE <> (B)SPOUSE & CHILD <> (C)CHILD (EXAMPLE=B)";
07590 INPUT 328
07600 U = 26

07610 IF S28 = "BACKUP" GDTO 7330

07620 IF S28 = "HELP" GDTO 14540

07630 IF S28 = "EXIT" GDTO 13510

07640 IF S29 = "A" GDTO 7710

07650 IF S28 = "SPOUSE" GDTO 7710

07660 IF S28 = "B" GDTU 7710

07670 IF S28 = "B" GDTU 7710

07680 IF LEFTS(S28.1) = "C" GDTO 7710

07690 PRINT "PLEASE REINPUT YOUR REPONSE."

07700 GDTO 14590

07710 GUSUB 15180
07600
               U = 26
               GOTO 14590
GUSUB 16180
IF F9 = 0 GUIO 7790
IF LEFTS(S65.1) = "N" GUIO 7790
IF LEFTS(S65.1) = "Y" GUIU 7560
IF S68 = "HACKUP" GUIO 7560
IF S68 = "HELP" GUIO 14540
IF S68 <> "EXIT" GUIO 14560
07710
07720
07730
07740
07750
 07760
 07770
                GOTU 13510
IF $28 = "A" GOTO 7850
IF $28 = "SPOUSE" GOTU 7850
 07780
07790
07800
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IF S25 = "B" GUTO 7880
07810
            IF S2s = "SPOUSE & CHILD" GOTO 7880
IF LEFTS(S2s.1) = "C" GOTO 7910
07820
07830
07840 REM >>> COST FOR SPUUSE ONLY >>>>>
07850 S = (.025+300)+(.1+(S5-300))
07850 GOTU 7920
07870 REM >>> COST FOR SPOUSE AND CHILD
07890 S = (.025+300)+(.1*(S5-300))+(.005*S5)
07890 GDTU 7920
07900
           REM >>> COST FOR CHILD UNLY
07910 S = S5+.03
07920 3 = 5*12
07930 PRINT
07940 IF LEFTS(MS.1) = "N" GUTU 8230
07950 PRINT "YOUR SPOUSE'S TOTAL ANNUAL WAGES AFTER YOU RETIRE";
07960 PRINT "<>EXAMPLE= 7300";
07970
           INPUT EOS
07980
            U = 27
            IF E68 = "BACKUP" GOTO 7560
IF E68 = "HELP" GOTO 14540
IF E68 = "EXIT" GOTO 13510
07990
08000
08010
08020
            U75 = E65
            GUSUB 15430
IF F9 = 1 GUTO 14590
Eb = VAL(E68)
08030
08040
08050
            IF E2 + E6 < 99999 GOTO 8090
08060
08070
            45 = E2+E6
08080
            GUSUB 16420
08090 PPINT
08100 PRINT TAB(12) "THE YEAR OF YOUR SPOUSE'S BIRTH(EXAMPLE 1935)";
08110
            INPUT LIS
08120
            U = 28
            IF LIS = "BACKUP" GOTO 7930

IF LIS = "HELP" GOTO 14540

IF LIS = "EXIT" GOTU 13510
08130
08140
08150
            U75 = L15
GUSUB 15430
IF F9 = 1 GUTO 14590
U6 = VAL(L15)
08160
08170
08180
08190
            GUSUB 15980
L1 = U6
L1 = L1+1960
08200
08210
08220
08230 IF U3 = 0 GOTO 8590
08240 PHINT
08250 PRINT "THE FOLLUWING QUESTION(S) APPLY TO CHILDREN UNDER 18"; 08260 PRINT " AI RETIREMENT DATE"
08270 PRINT
08280 PRINT TAB(8) "THE YEAR OF YOUR YOUNGEST CHILD'S BIRTH(EXAMPLE= 1958)";
            1NPUT L25
08290
08300
            IF L2s = "BACKUP" GOTO 8410
IF L2s = "HELP" GOTO 14540
IF L2s = "EXIT" GUTU 13510
08310
08320
08330
            U75 = L28
GUSUB 15430
IF F9 = 1 GOTO 14590
U6 = VAL(L28)
08349
08350
08360
08370
            GOSUB 15980
08380
08390
            GUTU 8430
08400
```

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```
IF LEFTS(MS.1) = "Y" GOTO 8090
08410
08420 GOTO 7540
08430 L2 = R3+(18-(R3-L2))
08440 IF D3 = 1 GUTO 8630
08450 PRINT
08460 PRINT TAB(5) "THE YEAR OF YOUR 2ND YOUNGEST CHILD'S BIRTH(EXAMPLE=1955)";
08470
          INPUT L98
08480
          U = 30

IF L9s = "BACKUP" GOTO 8270

IF L9s = "HELP" GOTO 14540

IF L9s = "EXIT" GOTU 13510
08490
08500
08510
08520
           U78 = L98
           GOSUB 15430
IF F9 = 1 GOTO 14590
U6 = VAL(L98)
08530
08540
08550
08560
           GOSUB 15980
08570
           49 = U6
03580 L9 = H3+(18-(F3-L9))
08590 PRINT (PA)
08600 PRINT (PA)
08610 IF LEFTS(S$,1) = "Y" GOTO 8640
         PRINT (PA)
08620
08630
08640
           NEXT L
08660 PRINT
08670 PRINT "<<" TAB(70) ">>"
         FOR I = 1 TO 4
08680
08690
08700
           I TX34
08710 PRINT TAB(60) "PAGE 3 OF 5"
08720 PRINT
08730 PRINT
08740 PRINT TAB(15) "<<< HILITARY RETIREMENT PAY COMPUTATION >>>"
0875U PRINT
08760 PRINT
08770 PRINT "ALL CUMPUTATIONS & FIGURES ARE PROVIDED FOR YOU AS A SERVICE OF YOUR"
08780 PRINT "LUCAL PERSONNEL OFFICE AND SHOULD NOT BE CUNSIDERED AS AN OFFICIAL"
08790 PRINT "EXPRESSION OF YOUR SERVICE BRANCH. FOR MORE DETAILED INFORMATION"
08800 PRINT "CUMTACT THE OFFICE OF PRIMARY RESPONSIBILITY CONCERNED."
TALHA DIBBO
08820 PRINT
0883U PRINT USING 8840, F18, F28, F38, F48
08840 : 'CCCCCCCCCCC 'CCCCC 'CCCCCCCCCCC
                                                                                         'ccccccccc
08850 PRINT
08860 PRINT "BASIC PAY RATE" TAB(19) "SERVICE FOR" TAB(36) "1405 SERVICE";
08860 PRINT TBASIC PAT MATE TAB(19) "SERVICE FUR" TAB(30) "1405 SER
08870 PRINT TAB(54) "TOTAL ACTIVE SVC"
08880 PRINT "AND EFFECTIVE" TAB(20) "PAY AS OF" TAB(39) "AS UF";
08890 PRINT TAB(59) "AS UF"
08900 PRINT TAB(5) "DATE" TAB(19) "RETIREMENT" TAB(37) "RETIREMENT";
08910 PRINT TAB(54) "PETIREMENT DATE"
08920 PRINT "<><><><><><><><><><><>* TAB(19) "<><><><><><><><><><>;
08930 PRINT TAB(54) "<><><><><><><>
08940 PRINT
08950 IF LEFTS(A25.1) = "N" GOTO 8990
06960 PRINT USING 8970,P1,W1, W2.W3,T5,T6,T7,L3,L6,L8
08980 GUTU 9030
08990 PRINT USING 9000, P1, W1, W2, W3, L3, L6, L8
                                                          NUT APPLICABLE
09000 : $$444.24
                                    11 11 11
```

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```
09010 REM >>> P4 \approx THE YEAR OF THE ACTIVE DUTY PAY RAISE THAT 09020 REM >>> THE RETIRED PAY IS CALCULATED FROM. 09030 PRINT USING 9040, P4
09040 : 1 OCT 88 YRS MOS DAYS
09050 IF LEFTS(A28,1) = "H" GOTO 9110
09060 IF K3 >= 10 GOTO 9140
09070 PRINT
                                                                   YRS MOS DAYS
                                                                                                   YRS MOS DAYS
09080 PRINT TAB(19) "INELIGIBLE TO RETIRE IN COMMISSIONED GRADE -"
09090 PRINT TAB(13) "RECHECK INPUT FOR TOTAL ACTIVE COMMISSIONED SERVICE DATE"
09100 GOTU 13510
09110 PRINT
09120 PRINT TAB(4) "RETIRED PAY = BASIC PAY X 2.5% FOR EACH YEAR OF ACTIVE SERVICE"
09130 GOTU 9160
09140 PRINT
09150 PRINT TAB(4) "RETIRED PAY = BASIC PAY X 2.5% FOR EACH YEAR OF '1405' SERVICE" 09160 038 = "<><>>"
09170 GOTU 9290
09180 T5 = Y6-(750+D1)
09190 GOSUB 11140
09200 U7 = T1
09210 U8 = T3
09220 09 = 12
09230 75 = Y6-S-(750+D1)
09240 GOSUB 11140
09250 T1 = U7-T1
09260 T3 = U8-T3
09270 T2 = U9-12
09280 RETURN
09290 Y5 = R
09300 Y6 = Y5+12
09310 B = Y6
09320 Y7 = S/12
09330 Y8 = Y5-Y7
09340 PRINT
09350 PRINT
09360 PRINT TAB(45) "ANNUAL" TAB(55) "MUNTHLY" 09370 PRINT TAB(45) U38 TAB(55) 038;"<"
09380 PRINT USING 9390,8, Y5
09390 : GROSS RETIREMENT PAY: 09400 IF LEFTS(SS.1) = "N" GOTO 9550
09410 B = 8-S
09420 PRINT USING 9430,5,17
09430 :
                           SURVIVOR BENEFIT PLAN REDUCTION:
09440 PRINT TAB(10) 03$;03$;03$;03$;03$;"<>" TAB(45) 03$ TAB(55) 03$;"<"
09450 PRINT USING 9460,8,18
09460 1
                           ADJUSTED GRUSS (=TAXABLE INCOME):
                                                                                 .....
09470 PRINT
09480 GOSUB 9180
09490 PRINT USING 9500,T1,T3
09500: (TAX SAVINGS DUE TO SBP: SEEFE SEEFE
09510 REM >>> 'A' SERIES = ANNUITY 'C' SERIES = TAX CREDIT
09520 REM >>> 'D' SERIES = DEPENDENTS 'E' SERIES = UTHER EARNINGS
09530 REM >>> 'H' SERIES = TAKE HOME 'I' SERIES = INSURANCE(SBP)
09540 REM >>> 'S' SERIES = SOCIAL SECURITY 'T' SERIES = TAXES
 09550 1 # 6/24
 09560 M = 8/12
 09570 T5 # B-(750+D1)
 09580 GRSUB 11140
09590 A1 = H-T1
09600 A2 = A1/24
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09610 A3 = A1/12
09620 A4 = B
09630 A5 = A4/24
09640 Ab = A4/12
09650 PRINT
09660 PRINT
09670 IF LEFTS(SS.1) = "Y" GOTO 9710
09680 PRINT TAB(10) " <<<< INCOME WITHOUT SURVIVOR'S BENEFIT PLAN
                                                                                                                               >>>
09690 PRINT
09700 GOTO 9730
09710 PRINT TAB(10) *<<<<
                                                 INCOME WITH SURVIVOR'S BENEFIT PLAN
09720 PRINT
09730 018 # "
                                        <<< ANALYSIS >>>
                                                                                          ANNUAL
                                                                                                           MONTHLY BIMONTHLY"
09740 028 # "
                                         00000000
                                                                                                           ()()())
                                                                                                                             ()()())
                                                                                          000
09750 PRINT 018
09760 PRINT 028
09770 PRINT USING 10610,B,M,I
09780 PRINT USING 10630,T1,T3,T2
09790 PRINT 028
09800 PRINT USING 10650, A1, A3, A2
09810 PRINT 028
09820 IF LEFTS(MS.1) = "Y" GDTD 9860
09830 E6 = 0
09830 E6 = 0

09840 E3 = E2

09850 GUIO 9870

09860 E3 = E6+E2

09870 IF E3 = 0 GOTO 9900

09880 T5 = B+E3-(750*D1)

09890 GOSUB 11140

09900 A7 = A1-E61
09890 GOSUB 11140

09900 A7 = A1+C1

09910 A8 = A7/24

09920 A9 = A7/12

09930 PRINT USING 10660,C1,C2,C3

09940 IF T1 > 457 GOTO 9970

09950 PRINT USING 10670,A4,A6,A5

09960 GOTU 9980

09970 PRINT USING 10670,A7,A9,A8

09980 IF E3 = U GOTO 10130

09990 IF E3 < 99999 GOTO 10010

10000 E3 = 99999
10010 E4 = E3/24
10020 E5 = E3/12
10030 PRINT USING 10680,E3,E5,E4
10040 T1 = T1-C1
10050 H1 = A4+E3-T1
            IF H1< 99999 GOTO 10080
10060
10070
              H1 = 99999
10080 H2 = H1/24
10090 H3 = H1/12
 10100 PRINT USING 10690, T1, T3, T2
 10110 PRINT U25
10120 PRINT USING 10700,H1,H3,H2
10130 IF 16 <= 0 GOTO 10360
10140 IF 11 > 457 GOTO 10170
10150 17 = 16-A5
10150 GOTU 1018U
10170 17 = 16-A9
10180 FOR 1 = 1 TU 4
10190 PRINT "
 10200
               NEXT I
```

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10210 PRINT TAB(24) "<< NET PAY ANALYSIS >>"
10220 PRINT
10230 PRINT USING 10240, 16, A9
10240 : PRESENT NET TAKE HOME PAYS SSORS . RETIREMENT NET TAKE HOME PAYS SSORS
10250 PRINT
10260 IF A9 > 16 GOTO 10340
10270 PHINT USING 10280, 17
10280 :
                         THE DIFFERENCE IN NET TAKE HOME PAY = $$150
10290 PHINT
10300 18 = 17/160
10310 PRINT USING 10320,18,17
10320 :
                 YOU ARE NOW WORKING FOR $58.50 PER HOUR ($$818/160 HRS)
10330 GUTU 10360
10340 PRINT "YOUH NET RETIREMENT PAY IS GREATER THAN YOUR PRESENT";
10350 PRINT "NET TAKE HOME PAY."
10360 IF LEFTS(SS.1) = "Y" GOTO 10380
10370 GOTO 10460
10380 A = 89+12+.55
10390 Y = A/24
10400 C = A/12
10410 T5 = A-(750+D2)
10420 GOSUB 11230
10430 A1 = A-T1
10440 A3 = A1/12
10450 A2 = A1/24
10460 FOR 1 = 1 TO 4
10470 PHINT "
10480 NEXT I
10490 PRINT "<<" TAB(70) ">>"
10480
         FOR 1 = 1 TO 4
10500
10520
         NEXT 1
10530 PRINT TAB(60) "PAGE 4 OF 5"
10540 IF LEFTS(58,1) = "N" GUTO 11830
10550 PRINT
10560 PRINT
10570 PRINT TAB(18) "<<<<  SURVIVORS" INCOME
                                                                        >>>>
10580 PHINT
10590 PRINT 018
10600 REM
                   <<< ANALYSIS >>>
                                                      ANNUAL
                                                                  MONTHLY BIMONTHLY
                    ADJUSTED GRUSS SARRES SURV BEN PLAN(.55 X $8888) $88888
10610 :
                                                                   ....
                                                                                ....
10620 :
                                                                   ....
                                                                                ....
10630 :
                    FEDERAL TAXES
                                                      .....
                                                                   ....
                                                                                ....
                    00000000
M3H 04001
                                                       000
                                                                  0000
                                                                               (><><
                    PETIREMENT INCOME
10650 :
                                                      .....
                                                                   ....
                                                                                ....
                    FED TAX CREDIT(SCHED RIC) $44444
10660 :
                                                                   ....
                                                                                ....
                    INCOME WITH TAX CREDIT SPORES CIVILIAN EMPLOYMENT(TOTAL) SERVES
10670 :
                                                                   ....
                                                                                .....
10680 :
                                                                   $1111-
                                                                                $1111-
                    TOTAL TAXES
TAKE HOME(INCLUDING WAGES) $$1111-
10090 :
                                                                   .....
                                                                                .....
10700 :
                                                                   .....
                                                                                55111-
10710 PRINT U28
10720 PRINT USING 10620, B9, A, C, Y
10730 PRINT USING 10630, T1, T3, T2
10740 PPINT U28
10750 PRINT USING 10650,A1,A3,A2
10760 PRINT UZS
10770 IF LEFTS(MS,1) = "Y" GUTO 10810
10780 E6 = 0
10790 E3 = 0
10800 GUTO 10820
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A CHARLES AND CONTRACTOR

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10810 E3 = E6
10820 T5 = A+E3-(750*D2)
10830 GOSUB 11230
10840 A7 = A1+C1
10850 A8 = A7/24
10860 A9 = A7/12
10870 PRINT USING 10660,C1,C2,C3
10880 IF T1 > 229 GOTO 10940
10890 A4 = A
10900 A5 = A4/24
10910 A6 = A4/12
10920 PRINT USING 10670, A4, A6, A5
10930 GUTO 10950
10940 PRINT USING 10670.A7,A9,A8
10950 IF E3 = 0 GOTO 11010
10960 IF E6 < 99999 GOTO 10980
10970 E6 = 99999
10980 E7 = E6/24
10990 E8 = E6/12
11000 PRINT USING 10680, E6, E8, E7
11010 T1 = T1-C1
11020 IF E3 = 0 GOTO 11040
11030 PRINT USING 10690, T1, T3, T2
11070 H2 = H1/24
11080 H3 = H1/12
11090 PRINT 025
11100 PRINT USING 10700, H1, H3, H2
 11110 PRINT
11120 GOTO 11840
11210 GOTO 11430
 11220 REM >>>>>>>>>> SINGLES TAX SCHEDULE ROUTINE >>>>>>>>>>
11230 IF T5 <= 1700 GUTO 11340
11240 RESTURE #1
 11250 REM >>>> FILE #1 = TAX FILE (TXCY77)
 11260 FOR Q = 1706
 11270 REAU #1,21,22,23,24,25,26,27,28
11280 1F T5 <= Z1 GOTO 11320
11290 NEXT 0
11300 T1 = 3990+(.36*(T5-18450))
 11310 GOTO 11360
 11320 T1 = 22+(23*(T5-24))
11330 COTU 11360
 11340 T1 = 0
 11350 REM >>> C = TAX CREDIT S = SUCIAL SECURITY E3 = OTHER EARNINGS
 11360 C1 = 228.60
 11370 IF E3 <= 900 GOTO 11400
11380 C1 = (1524-(E3-900))+.15
11390 IF C1 <= 0 GOTO 11690
11400 IF C4 <= 0 GOTO 11700
```

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11410 GUTU 11710
11420 REM >>>>>>>>>>> MARRIED TAX SCHEDULE ROUTINE >>>>>>>>>>>>
 11430 IF 15 <= 3150 GOTO 11530
11440 RESTORE #1
11450 FOR R = 1 TO 6
11450 FOR R = 1 TO 6
11460 READ #1,V1,V2,V3,V4,V5,V6,V7,V8
11470 IF T5 <= V5 GOTO 11510
11480 NEXT R
11490 T1 = 5480+(.36*(T5-26450))
11500 GOTO 11550
11510 T1 = V6+(V7*(T5-V8))
11520 GUTO 11550
11530 T1 = 0
11540 GOTO 11550
11550 IF LEFTS(C18.1) = "N" GOTO 11580
11560 C1 = 457.20
11570 GUTU 11600

11570 GUTU 11600

11580 C1 = 228.60

11590 GUTU 11640

11600 REM >>> C = TAX CPEDIT, S = SOCIAL SECURITY, E3 = OTHER EARNINGS
11610 IF E3 <= 1800 GOTO 11670
11620 C1 = (3048-(E3-1800))*.15
11630 GUTU 11660
11640 IF E3 <= 900 GUTO 11660
11650 C1 = (1524-(E3-900))*.15
11660 IF C1 <= 0 GUTO 11690
11670 IF C4 <= 0 GUTO 11700
11680 GUTU 11710
11680 GUIU 11710

11690 C1 = 0

11700 C4 = 0

11710 T8 = T1-C1

11720 T9 = T1-C4

11730 IF T9 <= 0 GDTO 11760

11740 IF T9 <= 0 GDTO 11770

11750 GOIU 11780

11760 T8 = 0
11760 T8 = 0

11770 T9 = 0

11780 T3 = T1/12

11790 T2 = T1/24

11800 C2 = C1/12
 11810 C3 = C1/24
 11820 HETURN
 11830 PRINT (PA>
11840 PRINT (PA>
 11850 PRINT TAB(22) "CCC ESTATE PLANNING CHART >>>>"
 11860 PRINT
 11870 PRINT
 11880 048 = "4100W"
11890 058 = "CHILD"
11900 068 = "<><><>
 11910 PRINT TAB(20) U46 TAB(32) O48 TAB(44) O48 TAB(56) O48 TAB(67) "LUMP"
11920 PRINT TAB(18) "6 2 "1058 TAB(30) "6 1 "1058 TAB(42) "UNDER 60" TAB(55);
11930 PRINT "OVER 60" TAB(68) "SUM"
 11940 PHINT TAB(18) D68 TAB(30) U68 TAB(42) U68 TAB(54) U68 TAB(66) U38
11950 IF DJ >0 GOTO 12040
11960 REM >>>> D1-D3 = 1 >> WIDDWER
 11976 IF D1-D3 = 1 GOTG 12010
 11980 PHINT USING 11990, R3, L1, L1
 11990 1
                                                    <-- NOT APPLICABLE --> 1988 8888
 12000 GOTO 12200
```

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12010 035 = "<-- NOT APPLICABLE-->"
12020 PRINT TAB(18) 034 TAB(42) 038
12030 GOTU 12200
12040 REM
12050 IF D3 >= 2 GOTO 12130
12060 IF D1-D3 = 1 GOTO 12100
12070 PRINT USING 12080, R3, L2, L2, L1, L1
12000 :
                                      1908 1908
                                                   1900 1000
                                                                ....
12090 GOTU 12200
12100 PRINT USING 12110,R3,L2
                          ---- 1911 1911
12110 1
                                                   <-- NUT APPLICABLE -->
12120 GOTO 12200
12130 HEM
12140 IF D1-D3 = 1 GOTO 12180
12150 PRINT USING 12160,R3,L9,L9,L2,L2,L1,L1
12160 : 1988 1988 1988 1988 19
                                      1988 1988
                                                   1988 8888
                                                                ....
12170 GOTU 12200
12170 GUIO 12200
12180 PRINT USING 12190,R3,L9,L9,L2
12190 : 1988 1988
                                      1900 1900
                                                   <-- NOT APPLICABLE -->
12200 PHINT
12210 PRINT "SOCIAL SECURITY <> ...... <> ...... <> ...... <> ...... <> ...... <> $255"
12220 PHINT
12230 PRINT "VA DIC/PENSION <> ...... <> ...... <> ...... <> ...... <> $400"
12240 PRINT
12260 PRINT
12270 PRINT "N S L 1
                               12280 PRINT
12290 PHINT "SURV BEN PLAN
                              o ...... o ...... o ...... o ..... o .....
12300 PRINT
12310 PRINT "WAGES
                              o ...... o ...... o ...... o ...... o .....
12320 PRINT
              12330 PRINT ".
12340 PRINT (PA)
12350 PRINT <PA>
12360 PRINT "<<" TAB(70) ">>"
      FUN I = 1 TO 4
PRINT "
12370
12380
12390
        NEXT I
12400 PRINT TAB(60) "PAGE 5 OF 5"
12410 PRINT
12420 PRINT
12430 PRINT USING 12450,F18,F28,F38,F48
12440 PRINT
12450 : CCCCCCCCCC
                             'ccccc
                                             'cccccccccc
                                                                  'ccccccccc
12460 PRINT
12470 PRINT
12480 PRINT TAB(17) "<<< RETIREMENT ACCRUED LEAVE STATEMENT >>>"
12490 PHINT
12500 PRINT
12510 PRINT TAB(20) "<< 60 DAYS >>" TAB(40) "<< 30 DAYS >>" TAB(60) "< DAILY >"
12520 PRINT TAB(23) "<>><><>" TAB(43) "<>><><>" TAB(61) "<>><><>"
12530 PRINT
12540 REM >>> LEAVE SETTLEMENT BASED ON CURRENT PAY SCALE
12550 RESTORE 48
12560 FOR 1 = 1 TO 84
12570 READ 18, A15
12580 IF A16 = F28 GOTU 12600
12590 WEXT I
12600 FUN J = 1 TU 3
```

```
$111.11
                                                                                                  .....
                                                                                                  $11.11
 12840 RESTORE 12
12850 REM >>>> FILE 12 = BASBAO FILE
12860 FOR I = 1 TO 12
12870 READ 12,M18,M2,M3,M4
 12890 IF MIS = F28 GDTU 12900

12890 NEXT I

12900 IF F78 = "Y" GDTC 12940

12910 PRINT USING 12920, M4*2, M4, M4/30

12920 :BAS AND BAO $8888.88

12930 GUTU 13020

12940 PRINT USING 12950, M4*2, M4, M4/30

12950 : + MAS
                                                                      ......
                                                                                                  $10.11
 $1111.11
                                                                                                  $11.11
 12990 GOTU 13020
13000 PRINT USING 13010, M3+2, M3, M3/30
 $11.11
 13030 PRINT
13040 IF F7s = "Y" GOTU 13080
13050 M5 = K8+M4
 13060 PRINT USING 13150, M5+2, M5, M5/30
13070 GOTU 13160
 13080 1F U1>1 GUTO 13120
13090 M5 = KH+M4+M2
  13100 PRINT USING 13150, M5+2, M5, M5/30
 13110 GUTU 13160
13120 M6 = K8+M4+M3
13130 M7 = M6/30
 13140 PRINT USING 13150,M6*2,M6,M7
13150 INET TOTAL $8818.
                                                                                                  .....
                                         $1111.11
                                                                     $1111.11
  13170 PRINT
  13180 PRINT
 13190 IF LEFTS(A28,1) = "N" GOTO 13460
13200 PRINT " ***NOTE*** THE FIGURES ABOVE UNDER 'NET TOTAL' APPLY ONLY TO"
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```
13210 PRINT "THUSE DAYS UF LEAVE THAT WERE ACCRUED PRIOR TO 1 SEPTEMBER 1976."
13220 PRINT "THE 'NET BASE PAX' FIGURE APPLIES TO ALL DAYS OF LEAVE ACCRUED"
13230 PRINT "AFTEP THAT DATE. THE REASON: IN 1976. THE CONGRESS PASSED A LAW"
13240 PRINT "ANTEH EXCLUDED THE PAYMENT OF QUARTERS (BAO) AND SUBSISTENCE (BAS)"
13250 PRINT "ALLOWANCES TO ACCRUED LEAVE SETILEMENTS UPON RETIREMENT OR SEPAR-"
13260 PRINT "ATION. THE LAW WENT INTO EFFECT ON 1 SEPTEMBER 1976, AND ITS SAVE"
13270 PRINT "AND SUBSISTENCE ALLOWANCES FOR DAYS OF LEAVE THAT WERE ACCRUED"
13280 PRINT "AND SUBSISTENCE ALLOWANCES FOR DAYS OF LEAVE THAT WERE ACCRUED"
13290 PRINT "PRIOR TO THE LAW'S EFFECTIVE DATE. ON 1 SEPTEMBER 1976, THEREFURE,"
13300 PRINT "EACH BASE ACCOUNTING AND FINANCE OFFICE CALCULATED THE NUMBER OF"
13310 PRINT "ALSO HAVE CAREFULLY MUNITURED THE NUMBER OF THOSE 'SAVE PAY' DAYS"
13320 PRINT "THAT YOU HAVE USED SINCE 1 SEPTEMBER 1976. YOU MAY OBTAIN THOSE"
13340 PRINT "THAT YOU HAVE USED SINCE 1 SEPTEMBER 1976. YOU MAY OBTAIN THOSE"
13350 PRINT "ACCOUNTING AND FINANCE OFFICE. THE MILITARY PAY AND ENTITLEMENTS"
13360 PRINT "ACCOUNTING AND FINANCE OFFICE. THE MILITARY PAY AND ENTITLEMENTS"
13370 PRINT "ACAU AND CUPPUTATION OF LEAVE SETTLEMENTS."
 13390 PRINT " ***EXAMPLE*** A PERSON IS RETIRING WITH 60 DAYS OF ACCRUED"
13400 PRINT "LEAVE THAT HE WISHES TO "SELL" BACK. OF THOSE 60 DAYS, 15 DAYS"
13410 PRINT "ARE "SAVE PAY" DAYS, THAT IS, THEY WERE ACCRUED PHIOR TO 1 SEPT 76."
13420 PRINT "THEREFORE, THE "NET TOTAL" LINE APPLIES TO THE "SAVE PAY" DAYS, AND"
13430 PRINT "THE "NET BASE PAY" LINE APPLIES TO THE REMAINING 45 DAYS."
13440 PRINT "PAS
  13450 GOTO 13490
                         FOR I = 1 TO 4
PRINT <PA>
  13460
  13470
  13480 HEXT I
13490 PRINT "<<" TAB(70) ">>"
  13500 PRINT
   13510 PRINT
   13520 PRINT TAB(14) "DO YOU WISH TO CONTINUE THE PAY COMPUATION PORTION (Y/N)";
   13530 IMPUT H18
   13540 U = 31
   13550
                         IF LEFTS(R18,1) = "N" GOTO 13610
                         IF LEFT*(RIS,1) = "Y" GOTO 1800
IF RIS = "BACKUP" GOTO 1700
IF RIS = "HELP" GOTO 14540
  13560
  13570
  13580
                         IF R18 <> "EXIT" GOTO 14560
GOTO 13610
  13590
  13600
  13610 PRINT
  13620 PRINT
   13630 PRINT "DU YOU WISH SUMMARY INFORMATION ON SELECTED RETIREMENT SUBJECTS (Y/N)";
   13640 INPUT NIS
   13650 U = 32
                        IF LEFTS(NIS,1) = "N" GUTO 16480

IF LEFTS(NIS,1) = "Y" GUTO 13720

IF NIS = "BACKUP" GOTO 13510

IF NIS = "HELP" GOTO 14540

IF NIS < "EXIT" GOTO 14560
   13660
   13670
   13680
   13690
   13700
                          STUP
   13710
   13720 PRINT
   13730 PHINT
   13740 PRINT TAB(9) "TYPE THE APPROPRIATE CODE LETTER CUMMAND OR 'H' FOR HELP";
   13750 INPUT N2S
13760 RESTURE
   13770 FUR Q = 1 TO 8
  13780 READ LS
13790 DATA "T","H","L","S","B","M","R","A"
13800 IF LS = M25 GUTO 13850
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13810 NEXT Q
13820 PRINT
13830 PRINT TAB(9) "NO INFORMATION EXISTS FOR THAT CODE LETTER COMMAND. PLEASE"
13840 GDTO 13740

13850 IF N28 = "A" GDTO 14280

13850 IF N28 = "B" GDTO 14330

13870 IF N28 = "L" GDTO 14370

13890 IF N28 = "M" GDTO 14410

13890 IF N28 = "R" GDTO 14450

13900 IF N28 = "S" GDTO 14450
13910 IF N28 = "T" GOTO 14280
13920 PRINT
13930 PHINT
13940 PRINT TAB(8) "ANY OF THE FOLLOWING CODE LETTER COMMANDS MAY BE INPUT."
13950 PRINT TAB(8) "PLEASE INPUT ONLY ONE CODE LETTER CUMMAND AT A TIME."
13960 PRINT
13970 PRINT
13980 PRINT TAB(11) "COMMAND" TAB(38) "PRODUCT"
13990 PRINT TAB(10) "<><><>>>" TAB(37) "<><><>>>"
14000 PRINT
14010 PRINT TAB(14) "A" TAB(28) "PRINTS ALL INFORMATION"
14020 PRINT TAB(28) "FROM ALL COMMANDS BELOW"
14030 PRINT
14040 PRINT TAB(14) "B" TAB(28) " TABLE OF SURVIVOR'S BENEFITS" 14050 PRINT TAB(28) "AND THEIR SOURCES"
14060 PRINT
14070 PRINT TAB(14) "L" TAB(28) "LICENSE PLATES FOR DIS-"
14080 PRINT TAB(28) "ABLED VETERANS."
14090 PRINT
14100 PRINT TAB(14) "M" TAB(28) "STATE BONUS INFORMATION"
1411U PRINT
14120 PRINT TAB(14) "R" TAB(28) "BIBLIOGRAPHY AND LIST OF"
14130 PRINT TAB(28) "SOURCES OF INFORMATION"
14140 PRINT
14150 PRIST TAB(14) "S" TAB(28) "ESTIMATING YOUR SOCIAL"
14100 PRINT TAB(28) "SECURITY RETIREMENT BENEFITS"
14170 PRINT
14180 PHINT TAB(14) "T" TAB(28) "STATE INCOME TAX INFORMATION"
14190 FOR 1 = 1 TO 4
14200 PRINT "
           NEXT I
14210
14220 PRINT
14230 PRINT "<<" TAB(70) ">>"
14240 PHINT
14250 PRINT
14260 PRINT
14270 GOTU 13720
14280 PRINT
14290 PRINT TAB(17) " <<< STATE INCOME TAX INFURNATION >>>"
14300 PRINT (PA)
14310 IF N28 = "A" GOTO 14330
14320 GOTO 13630
14330 PRINT TAB(8) "<< TABLE OF SURVIVORS' BENEFITS AND THEIR SOURCES >>>"
14340 PRINT (PA)
14350 1F N26 = "A" GOTO 14370
14360 GOTO 13630
14370 PRINT TAB(13) "<<< LICENSE PLATES FOR DISABLED VETERANS >>>"
14380 PRINT <PA>
14390 1F N2S = "A" GUTO 14410
14400 GUTU 13630
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14410 PRINT TAB(19) "<<< STATE BONUS INFORMATION >>>" 14420 PRINT <PA>
14430 IF N25 = "A" GOTO 14450
14440 GOTO 13630
14450 PRINT TAB(7) "<<< BIBLIOGRAPHY AND LIST OF SOURCES OF INFORMATION >>>"
14460 PRINT <PA>
14470 IF N2S = "A" GOTU 14490
14480 GOTO 13630
14490 PRINT TAB(5) "<<< ESTIMATING YOUR SOCIAL SECURITY RETIREMENT BENEFITS >>>"
14500 PRINT <PA>
14510 IF N2S = "A" GDTO 16480
14520 GUTO 13630
14530 REM >>> SUBROUTINE FOR 'YES/NO' ERROR MESSAGE >>>>
14540 GUSUB 14940
14550 GUTU 14590
14590 PHINT
14600 F9 = 0
          IF U = 1 GOTO 60

IF U = 2 GOTO 650

IF U = 3 GOTO 1700

IF U = 4 GOTO 1960

IF U = 5 GOTO 2030
14610
14620
14630
14640
14650
           1F U = 6 GOTU 2700
1F U = 7 GUTU 2760
14660
14670
14680
           IF U = 8 GOTO 2880
           11 U = 9 GOTU 2990
14690
14700
           IF U = 10 GOTO 3210
IF U = 11 GOTO 3340
14710
14720
           IF U = 12 GOTG 3520
14730
           1F U = 13 GOTO 3720
           IF U = 14 GUTO 3900

IF U = 15 GOTO 4080

IF U = 16 GOTO 4230

IF U = 17 GUTO 4410
14740
14750
14760
14770
           1F U = 18 GOTO 6170
14780
14790
           IF U = 19 GOTU 6300
14800
           1F U = 20 GOTU 6400
           IF U = 21 GOTO 6580
IF U = 22 GOTO 6760
14810
14820
           1F U = 23 GOTO 6880
1F U = 24 GOTU 7230
14830
14840
14850
           IF U = 25 GOTO 7330
14860
           IF U = 26 GOTO 7560
           IF U = 27 GOTO 7930

IF U = 28 GOTO 8090

IF U = 29 GOTO 8270

IF U = 30 GOTO 8450
14870
14880
14890
14900
           IF U = 31 GOTO 13510
IF U = 32 GOTO 13620
14910
14920
14930
           GUTO 60
14940 HEM >>>> HELP SUBFOUTINE
14950 PHINT "<<" TAB(70) ">>"
14960 FGR 1 = 1 TO 4
14970 PHINT " "
14980
           NEXT I
           PHINT TAB(17) **** HINTS TO ANSWERING QUESTIONS ****
14990
15000
           PRINT
```

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15010
                PRINT
                PRINT " 1. 'YES OR NO' QUESTIONS: 'CAMRIS' WILL ACCEPT 'Y' OR 'N' AS RES- "
PRINT "PONSES (ALONG WITH 'YES' OR 'NO'). WITH THE EXCEPTION OF THE THREE"
PRINT "SPECIAL RESPONSES DISCUSSED BELOW. ANY OTHER RESPONSE WILL CAUSE AN"
PRINT "EPROR MESSAGE AND 'CAMRIS' WILL PROMPT YOU TO REENTER."
15020
15030
15050
15060
                 PRINT
                                    2. DATE QUESTIONS:
15070
                 PRINT .
                                                                               ALL DATES MUST BE INPUT AS MUNTH-DAY-YEAR."
                PRINT "ALSO, COMMAS MUST SEPARATE THE ENTRIES. FOR EXAMPLE: JUNE, 6,58."
PRINT "THE MONTH ENTRY MUST BE EITHER SPELLED OUT (E.G. 'MARCH') OR ABBREV-"
PRINT "VIATED, USING THE FIRST THREE LETTERS (E.G. 'MAR'). THE YEAR MAY BE"
PRINT "INPUT AS TWO DIGITS (E.G. '58')OR AS FOUR DIGITS (E.G. '1958')."
PRINT "CAMRIS' WILL ALERT YOU TO THE INCORRECT ENTRY AND WILL PROMPT YOU"
15080
15090
15100
15110
15120
15130
                 PRINT "TO REINPUT."
15140
                 PRINT
                 PRINT " 3. SPECIAL RESPONSES: ALONG WITH THE RESPONSES DESCRIBED ABOVE," PRINT "CAMRIS WILL ACCEPT THREE UNIQUE RESPONSES."
15150
15160
15170
                 PRINT
                PRINT " A) 'EXIT': THIS RESPONSE IS DESIGNED TO ALLOW YOU TO LEAVE THE"
PRINT "PAY CUMPUTATION PORTION OF 'CAMRIS' AT ANY QUESTION. IT MAY BE USED."
PRINT "HOWEVER, AS A RESPONSE TO ANY QUESTION. TO A 'YES/NO' QUESTION, IT"
PRINT "HAS THE SAME EFFECT AS A 'NO'. IT WILL TAKE YOU TO THE NEXT PORTION"
PRINT "OF 'CAMRIS'."
15180
15190
15200
15210
15220
15230
                 PRINT
                 PRINT " B) 'BACKUP'; THIS RESPONSE WILL ALLOW YOU TO BACKUP TO THE"
PHINT "PREVIOUS QUESTION. IT IS DESIGNED TO ALLOW YOU TO GO BACK IN THE PRO-"
PHINT "GPAM TO PREVIOUS QUESTIONS TO CORRECT YOUR PREVIOUS INPUT."
15240
15250
15260
15270
                 PHINT
                 PHINT " C) 'HELP': THIS RESPONSE WILL CAUSE THIS 'HINTS' INFORMATION"
PRINT "TO BE PRINTED OUT AGAIN FOR YOU, SHOULD YOU NEED HELP REMEMBERING THE"
PRINT "CORRECT WAY TO ANSWER THE QUESTIONS."
15280
15290
15300
15310
                 PRINT
                 PRINT
15320
                PRINT "+**NOTE*** IF THESE SPECIAL RESPONSES ARE USED TO A DATE QUESTION,"
PRINT "CAMRIS" WILL BE LOOKING FOR THREE ENTRIES (BECAUSE IT IS EXPECTING"
PRINT "A DATE (FOR EXAMPLE, JUN, 6, 47)), SO WHEN INPUTING A SPECIAL RESPONSE."
PRINT "USE ANY TWO NUMBERS AFTER THE RESPONSE. FOR EXAMPLE: EXIT, 3,5; OR"
PRINT "BACKUP, 2, 3."
15330
15340
15350
15360
 15370
                 FUR 1 = 1 TU 16
PHINT " "
 15380
 15390
 15400
                  HEXT 1
                 PRINT "<<" TAB(70) ">>"
 15410
 15420
                  RETURN
                 IF LEFTS(U7s,1) = "0" GOTO 15570
IF LEFTS(U7s,1) = "1" GUTO 15570
 15430
 15440
                  IF LEFTS(U75.1) = "2" GOTO 15570
 15450
                  IF LEFTS(U78.1) = "3" GOTO 15570
IF LEFTS(U78.1) = "4" GOTO 15570
 15460
 15470
                  IF LEFTS(U78,1) = "5" GUTO 15570
 15480
                  1F LEFTS(U7s.1) = "6" GOTO 15570
 15490
                 IF LEFTS(U78,1) = "7" GOTO 15570
IF LEFTS(U78,1) = "8" GOTO 15570
 15500
 15510
 15520
                  IF LEFTS(U75,1) = "9" GUTO 15570
                 IF LEFT*(U78.1) = "-" GOTO 15570
PRINT TAB(8) "****** THIS QUESTION REQUIRES A NUMERIC INPUT (UR THE"
PRINT TAB(8) "COMMANDS: "EXIT, "HELP", OR "BACKUP). PLEASE REENTER."
 15530
 15540
 15550
 15560
 15570
                  RETURN
 15580
                  IF LEN(U2$) >= 3 GOTU 15620
                 PRINT TAB(18) **** AT LEAST THREE CHARACTERS MUST BE"
PRINT TAB(18) "INPUT FOR THE MUNTH. PLEASE REENTER."
 15590
 15600
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GOTO 16070
IF LEFTs(U2s,3) = "JAN" GOTO 15750
15610
15620
           1F LEFTS(U28.3) = "FEB" GOTO 15770
15630
           IF LEFTS(U28.3) = "MAR" GOTO 15790
15640
          IF LEFTS(U2s,3) = "ARR" GDTO 15810
IF LEFTS(U2s,3) = "ARR" GDTO 15810
IF LEFTS(U2s,3) = "MAY" GDTO 15830
IF LEFTS(U2s,3) = "JUN" GDTO 15850
IF LEFTS(U2s,3) = "JUL" GDTO 15870
IF LEFTS(U2s,3) = "AUG" GDTO 15890
15650
15660
15670
15680
15690
           IF LEFTs(U2s,3) = "SEP" GOTO 15910
IF LEFTs(U2s,3) = "OCT" GOTO 15930
15700
15710
          IF LEFTS(U25,3) = "NOY" GOTO 15950
IF LEFTS(U25,3) = "DEC" GOTO 15970
15720
15730
15740
           GOTO 16030
15750
           U5 = 1
15760
           GOTO 15980
15770
           U5 = 2
15760
           GOTO 15980
15790
           U5 = 3
15800
           GOTU 15980
15810
           U5 =
15820
           GUTO 15980
15830
           U5 =
15840
           GOTU 15980
15850
           U5 = 6
15860
           GOTU 15980
15870
           u5 = 7
15880
           GOTO 15980
15890
           U5 = 8
15900
           GOTO 15980
15910
           U5 = 9
           GOTU 15980
15920
15930
           U5 = 10
15940
           GOTU 15980
15950
           45 = 11
15960
           GOTU 15980
15970
           U5 = 12
15980
           IF U6 < 1900 GOTO 16020
15990
           U6 = U6 - 1900
16000
           HEM
16010
           REM
16020
           HETUKN
           PRINT TAB(7) "THIS QUESTION REQUIRES THAT THE MONTH BE ENTERED BY EITHER" PRINT TAB(7) "COMPLETELY SPELLING IT OUT. OR ABBREVIATING IT. USING THE" PRINT TAB(7) "FIRST THREE LETTERS OF THE MONTH. PLEASE REENTER."
16030
16040
16050
16060
           PRINT
16070
           F9 = 1
16080
           KETUHN
           16090
16100
16110
16120
16130
16140
16150
16160
           F9 = 1
16170
           RETURN
16180
           HEM >>> SUBROUTINE FOR CHECKING MARITAL STATUS AND >>>>>>
           HEM >>> NO. OF DEPENDENTS AGAINST SBP OPTION >>>>>>>>> 
IF LEFTS(MS,1) = "N" GUTO 16260
16190
16200
```

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IF D3 > 0 GOTO 16250
IF LEFTS(S2s,1) = "C" GOTO 16310
IF S2s = "B" GOTO 16310
IF S2s = "SPOUSE 6 CHILD" GOTO 16310
16210
16220
16230
16240
16250
                     RETURN
                     IF 52s = "A" GOIU 16330
IF 52s = "SPOUSE" GOTO 16330
IF 52s = "8" GOTU 16330
IF 52s = "SPOUSE & CHILD" GOTU 16330
16260
16270
16280
16290
16300
16310
16320
16330
16340
16350
16360
16370
16380
16390
16400
                     IF S2$ = "SPOUSE & CHILD" GOTU 16330

GUTO 16210

D4$ = "HAVE NO CHILDREN UNDER 18,"

GOTO 16340

D4$ = "ARE NOT MARRIED,"

PRINT "***WARNING*** YOU HAVE INDICATED THAT YOU ";D4$

PRINT "YET YOU ELECTED THE ";S2$;" OPTION."
                     PRINT "DO YOU WISH TO CHANGE YOUR OPTION (Y/N)";
                     INPUT SOS
                     IF LEFTS(S65,1) = "N" GOTU 16410
F9 = 1
16410
16420
16430
16440
16450
                     RETURN
                     PRINT
PHINT
PHINT ****WARNING*** YOUR GRUSS NON-RETIREMENT INCOME EXCEEDS THE $99,999 LIMIT*
PRINT *UF 'CAMPIS'. ALL FIGURES AND COMPUTATIONS IN THE OUTPUT WILL BE BASED*
PRINT *ON ANNUAL INCOME OF $99,999, INSTEAD OF $"; "5; "."
 16460
                     PRINT
                      RETURN
 16480
                      END
```

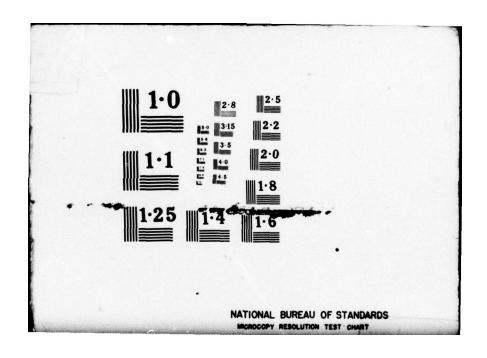
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TEXAS UNIV AT AUSTIN GRADUATE SCHOOL OF BUSINESS
COMPUTER-ASSISTED MILITARY RETIREMENT INFORMATION SYSTEM (CAMRI--ETC(U))
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APPENDIX 4

INFORMATION SUPPLEMENTS TO THE COMPUTER MODEL

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INFORMATION SUPPLEMENTS TO THE COMPUTER MODEL

The following pages of this appendix provide summaries of information collected on a variety of subjects. An index to the subjects is provided below. While not intended to be all inclusive, the information provided should be sufficient to direct the inquiry of a military retiree to a source that can answer any question he may have on that subject. Also, it is intended that these information summaries provide a general format for the presentation of the data and information. The list of subjects should be changed, if necessary, to reflect the interests of service members.

Provided in the index are the line numbers where the information summaries should be added if one wishes to make the summaries a part of the computer program.

It should be noted that in many cases, the text of the summary will be the result of condensing information from several sources which, themselves, had condensed information that they had gathered from many sources.

INDEX	PAGE	CORRESPONDING LINE NUMBERS IN PROGRAM
Annotated Bibliography	93	14450 - 14470
License Plates for Disabled Veterans	. 96	14370 - 14390
Social Security	97	14490 - 14510
State Bonus	100	14410 - 14430
State Income Tax Information	102	14290 - 14310
Survivor's Benefits	103	14430 - 14350

ANNOTATED BIBLIOGRAPHY

Special Interest Reports, Army Times Publishing Co., 475 School Street, SW, Washington, D.C. 20024

> No. 124: Benefits for Retirees, September 1977 No. 11: Social Security Benefits for Servicemen and Veterans, May 1977

No. 90: State Bonus Laws, July 1976 No. 118: Benefit Round-Up for Retiree's Sur-

vivors, February 1977

No. 132: Military Survivor's Checklist, October 1973

These reports and 55 others may be ordered from the above address at 25 cents each (or \$10 for all 60 reports). The Army Times keeps each report up to date and announces the revision of each report in each of their "Times" newspapers (The Air Force Times, Navy Times, Federal Times, Army Times and Marine Times).

2. Internal Revenue Service Publication 15 (with Supplement), dated May 1977, Circular E, "Employer's Tax Guide."

Published and available free of charge from any IRS Tax Information Office. Contains the following:

a) Summary of current laws on tax withholding and social security taxes

b) Rates and tables for withholding and social

security tax computation
c) Copies of IRS Form W-4, "Employee's Withholding Allowance Certificate" for changing the number of withholding exemptions claimed.

"Handbook for Military Families," Army Times Publishing Co., Supplement to the Army Times/Air Force Times/ etc., 30 May 1977, pp. 81-87.

Covers a variety of subjects related to active duty. Seven pages at the end are devoted to retirement benefits. Most military installation libraries will maintain copies of The Times. This handbook is a good summary of the 60 reports mentioned in reference No. 1 above, as they existed as of May 1977. Several of those reports have been revised since then, however.

4. Department of Defense, Military Pay and Allowances Entitlements Manual, dated January 1967. Pp. 4-30 and 4-18.1 (Change 49).

Available for review at any military installation's Master Publications Library, or at the Accounting and Finance Office. Contains very specific information regarding the computation of accrued leave "cashed in" upon retirement. Of special interest may be the portions concerning the 1 September 1976, "Save Pay" laws.

5. "Estimating Your Social Security Retirement Check," Department of HEW, Publication No. (SSA) 76-10047.

Can be obtained free at any Social Security Administration Office. Contains step-by-step instructions on how to approximate how much your social security retirement checks will be. Since survivor's benefits are figured based on that same step-by-step process, one can estimate their income as well. Benefits have increased annually since 1975 based on Consumer Price Index increases, and the Social Security Administration has trouble keeping this pamphlet up to date. Be sure to ask if the benefits have been increased since the pamphlet has come out. By obtaining the percentage increases, simple math can bring the table up to date. The 1976 pamphlet must be increased by the July 1977 CPI adjustment of 5.9 percent.

6. Guide for Service Officers on Veteran's Benefits. 16th Edition, 1977, Veterans of Foreign Wars, 200 Maryland Avenue, NE, Washington, D.C. 20002. (Telephone: 202-543-2239)

This book contains excellent information on all veteran's benefits and survivor's benefits. State income tax and social security information is scarce, but otherwise, it is the best overall source of good information if the current edition is available. Order from the National Headquarters address above for \$3.00. State headquarter offices are often colocated with state capitols, and at least one service office exists in each state, and copies can be obtained from them also.

7. Uniformed Services Almanac. 19th Edition, 1977 (Published yearly). Published by Uniformed Services Almanac, Inc., P.O. Box 76, Department A., Washington, D.C. 20044.

This book contains a great deal of pay and allowances data, statistics on personnel, and the status of
military-oriented legislation. It pertains to active
duty, national guard, reserve, and retiree personnel.
It contains good sections on social security, state
income taxes, and state bonuses. It is available
for \$2.00 at most military exchanges or from the
address above.

8. Social Security Handbook, 5th Edition, February 1974.
Department of HEW Publication No. (SSA) 73-10135.
For sale by the Superintendent of Documents, U.S.
Government Printing Office, Washington, D.C., 20402
for \$4.30. Stock No. 1770-00220.

This book contains the "ultimate" information concerning social security benefits, and is a highly technical reference. The best, most readable and understandable sections are Chapter 4--Survivor's Benefits, and Chapter 7--Figuring the Cash Benefit Rate. Copies can be found in the Reference Section of relatively large libraries.

LICENSE PLATES FOR DISABLED VETERANS

Thirty-eight states either charge no fee or provide special license plates for disabled retirees. Since the source and amount of disability required for eligibility vary considerably from state to state, retirees with any kind of disability, regardless of the extent to which he is disabled, should contact the Department of Motor Vehicles in his state concerning his eligibility for this program. For specific details, contact officials in the following states:

ALASKA	IOWA	NEW JERSEY	RHODE ISLAND
ARKANSAS	KANSAS	NEW MEXICO	S. CAROLINA
CALIFORNIA	LOUISIANA	NEW YORK	TENNESSEE
COLORADO	MAINE	N. CAROLINA	TEXAS
DELAWARE	MARYLAND	N. DAKOTA	UTAH
FLORIDA	MASSACHUSETTS	OHIO	VERMONT
GEORGIA	MINNESOTA	OKLAHOMA	VIRGINIA
IDAHO	MISSISSIPPI	OREGON	WASHINGTON
ILLINOIS	MONTANA	PENNSYLVANIA	WEST VIRGINIA
INDIANA	NEW HAMPSHIRE		

Amounts of benefits payable from a social security account are determined from one's average yearly earnings over a certain period of time. Normally, this period is from 1 January 1951 through the year BEFORE reaching age 62 (or death). The lowest five years of earnings during this period can be excluded in figuring the average.

many, years before one files for social security, it is rather impractical to think now in terms of the dollar amount that a retiree and his survivors' monthly payment will be then. One can, however, estimate rather accurately the amounts of survivor benefits that could be paid based on his current social security record. First, one must write the Social Security Administration, P.O. Box 57, Baltimore, Maryland, 21203, and request a statement of his social security earnings. This service is FREE, but the social security number, date of birth, and signature (as the name appears on the social security card) must be provided.

Once the earnings statement comes back, estimate the total earnings for all years between (and including) 1951 and the year prior to age 62. If it is anticipated that the retiree will continue working after retirement (or will have income that is taxable under social security laws) estimate that income and add it to the total obtained from the earnings statement. If one does not anticipate working after retirement, count all the years from retirement to the year before age 62 as equal to zero. Next, subtract the five years with the lowest earnings (or zero earnings if the retiree does not anticipate working after military retirement). Divide the total earnings figure by the number of years that were counted. The result will be an estimate of Average Yearly Earnings (AYE).

With the Average Yearly Earnings figure, refer to the chart below to estimate either the retirement benefit or survivor's benefits.

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AVG YRLY EARNINGS SINCE 1 JAN 1951:	923 or less	3000	4200	5400	6600	8000
Retiree, at 65 at 62	114	236 189	278 223	323 258	365 292	453 363
Widow(er) at 65 at 60	114	236 169	278 199	323 231	365 261	453 324
Widow with 1 child1	172	355	417	484	547	680
Maximum Family Pmt	172	361	475	595	669	793

1Notes:

- A widow(er) with two children will collect the maximum family payment.
- A widow(er) with dependent children receives payments regardless of his/her age.

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STATE BONUS LAWS

Twenty-four states have authorized the payment of bonuses to veterans of World War II, and twenty states did the same for veterans of the Korean Conflict. Eighteen states and the Territory of Guam have authorized bonuses for service during the Vietnam Era. Except for Massachusetts, all of these states set application deadlines.

Each state pays its bonuses only to qualified veterans who were legal and bona fide residents of the state during certain periods or upon certain dates. State bonuses are wholly exempt from federal and state income taxation, and need not be declared as income when filing either return.

The following states still have open application deadlines for the indicated service:

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STATE BONUS CHART

State	WWII	Korea	Vietnam	Deadline	Application Forms Available From:
Connecticut	x	x	x	I July 78	Office of the Treasurer, Veteran's Bonus Division, 20 Trinity St., Hartford, Conn. 06115
Massachusetts	x			none	State Treasurer's Office State House: Boston, Mass. 02133
		x		none	Veteran's Bonus Comm. 15 Ashburton Place Boston, Mass. 02108
			x	none	Vietnam Bonus Div. 23 Beacon St.
					Boston, Mass. 02133
Louisiana			x	2 Mar 78	Dept, of Vet. Affairs Vietnam Bonus Div. 3rd Fooor, Old State Capitol, Baton Rouge, La. 78801
Michigan			x	30 Jun 80	Vietnam-Era Bonus Section, P.O. Box 1500, Lansing, Mich. 48904
Vermont			x	none	Military Dept. of Veteran Affairs, State Veteran Affirs Office, City Hall, Montpelier, VT 05601

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STATE INCOME TAX INFORMATION

The following states have NO state income taxes: Florida, Nevada, South Dakota, Texas, Washington, and Wyoming.

any of the income taxing states, he may be entitled to state property or income tax exemptions by reason of his military service. Check with the local tax assessors as to possible property tax exemptions; the state income tax people about whether the state exempts any portion of military retired pay. A number of states exempt disability retired pay from state income tax levy, and a few states exempt all military pay.

Although the Tax Reform Act of 1976 authorizes the Federal Government to withhold state income taxes from active duty personnel, retired military pay is NOT subject to such withholding. Therefore, state income taxes will be paid in a lump sum once a year.

The second best source (next to the individual state or local tax office) for state income tax information is the current edition of the <u>Uniformed Services Almanac</u>.

(see Annotated Bibliography section)

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SURVIVOR'S BENEFITS

BENEFIT	Military Service		rans		ocial
BENEFII	Service		NON-SVC	WIFE	CHILDREN
Death Gratuity	nol	no	no	no	, no
Burial Allow- ance	no ²	yes*	yes*	yes*	yes*
Travel Allow- ance	nos	no	no	no	no
Household Goods Shipment	no ³	no	no	no	no
Dependents In- demnity Com- pensation	no	yes	no	no	no
Survivor Bene- fit Plan	yes4	no	no	no	no
ID Card Priv- ileges	yes	no	no	no	no
Nat'l Cemetery	no	yes	yes	no	no
Government Headstone	no	yes*	yes*	no	no
Burial Flag	no	yes*	yes*	no	no
Pension	no	no	yes ⁶	no	no
Monthly Survi- vor Payments	no	no	no	yes ⁶	yes ⁶

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SURVIVOR'S BENEFITS con't

Insurance	no	yes ⁷	yes ⁷	no	no
Legal Assist- ance	yes	no	no	no	no
Home Loan Guaranty	no	yes	no	no	no
CHAMPUS	yes	no	no	no	no

* If not covered by other source

- unless death occurs within 120 days after retirement and is determined by the Veteran's Administration to be service connected.
- unless retire and retained in a military hospital until death occurs.
- unless death occurs within one year after retirement and move has not been made.
- 4 if SBP was elected by the member.
- only if survivor income is below VA income limitations.
- dependent on age and income of survivors.
- if member participated in SGLI, VGLI, NSLI, or earlier forms of VA insurance.

NOTE: This table provides a general guide to benefits available to the survivors of military retirees. It is not all-inclusive and does not apply in every instance. For more information, see a representative of the agency concerned.

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APPENDIX 5

SAMPLE CASES OF INPUT/OUTPUT

SAMPLE CASES OF INPUT/OUTPUT

The following pages of this appendix provide six sample cases. A summary of the individual case data which was used as input is provided on the next two pages. The sample cases represent fictional people and were created only to illustrate the design features of the model as discussed in Chapter II.

QUESTION	CASE 1	CASE 2	CASE 3	
NEW USER	YES	NO	NO	
QUESTIONNAIRE	YES	ио	NO	
PAY COMPUTATION	YES	YES	YES	
NAME GRADE	GREENE 06	JONES 06	BROWN 04	
ORGANIZATION CODE OFFICE PHONE	ALC/XR	2851/DP	HAF/DPG	
NUMBER	57678	57961	441-4560	
RESERVE COMMIS- SION	****(1)	****(1)	****(1)	
BREAK IN ACTIVE SERVICE BEGINNING DATE	NO	NO	YES	
OF BREAK ENDING DATE OF	*****(1)	*****(¹)	Jun. 1, 58	
BREAK	*****(1)	*****(1)	Oct. 14, 58	
TAFMSD(3) PAY DATE	Feb. 21, 45	Mar. 10, 53 Dec. 30, 51 Dec. 30, 51	Dec. 9, 54	
EFF. DATE OF PROMOTION RETIREMENT DATE	Jan. 1 73 Feb. 1, 78	Jan. 1, 72 Feb. 1, 78	Sep. 1, 68 Aug. 1, 78	
COMMUNITY PROP- ERTY STATE MARRIED	YES YES	NO YES	YES NO	
NO. OF DEPEND- ENTS	6	2	3	
NO. OF KIDS UNDER 18	2	*****(1)	2	
NET MONTHLY TAKE HOME PAY	2450	2360	1790	
OTHER WAGES PER YEAR	1800	-0-	18,000	

QUESTION	CASE 1	CASE 2	CASE 3
SURVIVOR BENE-			
FIT PLAN BASE AMOUNT PER	YES	NO	YES
MONTH (4)	MAXIMUM	*****(1)	\$750
OPTION ELECTED	В	***** (1) **** (1)	C
SPOUSE'S INCOME	-0-	-0-	*****(1)
SPOUSE'S YEAR OF			
BIRTH	1927	1932	*****(1)
YOB: YOUNGEST CHILD	1964	***** (¹)	1975
YOB: 2ND YOUNG-	1904	*****()	1313
EST CHILD	1962	***** (¹)	1970
FURTHER INFORMA-			
TION	YES	NO	NO
INFORMATION CODE	A.	***** (¹)	***** (¹)

NOTES:

- Based on information provided by the user, program recognizes that this question is not relevant and does not ask for input.
- Total active federal commissioned service date.
- 3 Total active federal military service date.
- 4 Amount from which both the survivor's annuity and the retiree's cost are computed.

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QUESTION	CASE 4	CASE 5	CASE 6	
NEW USER	NO	NO	NO	
QUESTIONNAIRE	No	NO	NO	
PAY COMPUTATION	YES	YES	YES	
NAME GRADE	SMITH OS	GRAY E7	JOHNSON E6	
ORGANIZATION CODE OFFICE PHONE	BSB/EVP	HQ AFLC	USAR/SAM	
NUMBER	51803	84951	258-0795	
RESERVE COMMIS- SION	****(1)	ио	NO	
BREAK IN ACTIVE SERVICE BEGINNING DATE	NO	****(¹)	****(¹)	
OF BREAK	****(1)	****(1)	****(¹)	
ENDING DATE OF BREAK	****(1)	****(1)	****(1)	
TAFCSD(2) TAFMSD(3) PAY DATE EFF. DATE OF	Mar. 10, 55	*****(1) Feb. 21, 53 Feb. 21, 53	Sep. 10, 57	
PROMOTION RETIREMENT DATE	Jun. 1, 75 Feb. 1, 78	Sep. 1, 73 Apr. 1, 78	Feb. 1, 74 Feb. 1, 78	
COMMUNITY PROP- ERTY STATE MARRIED NO. OF DEPEND-	NO NO	YES YES	NO YES	
ENTS	1	3	2	
NO. OF KIDS UNDER 18	****(1)	1	****(1)	
NET MONTHLY TAKE HOME PAY OTHER WAGES PER	1850	1180	1000	
YEAR	9000	1800	900 -	

The same of the sa

QUESTION	CASE 4	CASE 5	CASE 6
SURVIVOR BENE-			
FIT PLAN	No	YES	NO
BASE AMOUNT PER MONTH(4)	*****(1) *****(1)	MUMINIM	MUMIMUM
OPTION ELECTED	****(1)	В	A
SPOUSE'S IN COME	****(1)	4000	7000
SPOUSE'S YEAR OF	(1)		
BIRTH OB: YOUNGEST	*****(1)	1935	1941
CHILD	****(1)	1965	****(1)
YOB: 2ND YOUNG- EST CHILD	****(1)	*****(1)	****(1)
FURTHER INFORMA-			
TION	NO ,	NO	NO
INFORMATION CODE	****(1)	*****(1)	*****(1)

NOTES:

- Based on information provided by the user, program recognizes that this question is not relevant and does not ask for input.
- 2 Total active federal commissioned service date.
- 3 Total active federal military service date.
- 4 Amount from which both the survivor's annuity and the retiree's cost are computed.

*** INTRODUCTION TO 'CAMRIS' ***

THIS IS THE COMPUTER-ASSISTED MILITARY RETIREMENT INFORMATION SYSTEM -- 'CAMRIS' FOR SHORT. IT IS DESIGNED TO HELP RETIREES AND POTENTIAL RETIREES MAKE FINANCIAL DECISIONS. IT IS DIVIDED INTO THREE SEPARATE PORTIONS:

- (1) THE QUESTIONNAIRE: THIS PORTION LISTS THE EXACT TYPES AND KINDS OF DATA AND INFORMATION NEEDED TO RUN THE SECOND PORTION. IF THIS IS YOUR FIRST TIME USING 'CAMRIS', YOU SHOULD REQUEST A PRINT-OUT OF THIS QUESTIONNAIRE. IF YOU ALREADY HAVE A COPY, OR ARE READY WITH THE INFORMATION NEEDED FOR THE SECOND PORTION, YOU MAY SKIP THIS PORTION.
- (2) THE INDIVIDUAL RETIREMENT PAY COMPUTATION: THIS PORTION CALCULATES YOUR SERVICE TIME AND RETIRED PAY BASED ON THE INFORMATION THAT YOU PROVIDE. IT FIGURES IN SEVERAL FACTORS: FEDERAL WITHHOLDING TAX, RETIREMENT INCOME TAX CREDITS, OUTSIDE/SPOUSE'S INCOME, AND SURVIVORS' BENEFIT PLAN (SBP) DEDUCTIONS. ALONG WITH YOUR RETIRED PAY, IT CALCULATES YOUR SURVIVORS' INCOME IF YOU ELECT SBP. IT ALSO WILL PROVIDE FIGURES AND INFORMATION TO AID IN THE CALCULATION OF YOUR ACCRUED LEAVE SETTLEMENT. IF YOU ALREADY HAVE THIS INFORMATION OR WISH TO RUN THIS PORTION SOME OTHER TIME IN THE FUTURE, YOU MAY SKIP THIS PORTION ALSO.
- (3) INFORMATION SUMMARIES ON SELECTED SUBJECTS: ALTHOUGH NOT ALL-INCLUSIVE, THESE SUMMARIES WERE PREPARED ON SUBJECTS OF GENERAL AND RELATIVELY WIDESPREAD INTEREST TO RETIREES. SOME OF THESE SUBJECTS INCLUDE: CALCULATIONS OF SOCIAL SECURITY BENEFITS, STATE BONUS LAWS, AND A BIBLIOGRAPHY AND SOURCES FOR ALL THE INFORMATION PRESENTED IN ALL THREE PORTIONS OF 'CAMRIS'. THIS PART, LIKE THE OTHER TWO PARTS, MAY BE SKIPPED IF YOU WISH.

*** HINTS TO ANSWERING QUESTIONS ***

- 1. 'YES OR NO' QUESTIONS: 'CAMRIS' WILL ACCEPT 'Y' OR 'N' AS RESPONSES (ALONG WITH 'YES' OR 'NO'). WITH THE EXCEPTION OF THE THREE SPECIAL RESPONSES DISCUSSED BELOW, ANY OTHER RESPONSE WILL CAUSE AN ERROR MESSAGE AND 'CAMRIS' WILL PROMPT YOU TO REENTER.
- 2. DATE QUESTIONS: ALL DATES MUST BE INPUT AS MONTH-DAY-YEAR. ALSO, COMMAS MUST SEPARATE THE ENTRIES. FOR EXAMPLE: JUNE, 6, 58. THE MONTH ENTRY MUST BE EITHER SPELLED OUT (E.G. 'MARCH') OR ABBREV-VIATED, USING THE FIRST THREE LETTERS (E.G. 'MAR'). THE YEAR MAY BE INPUT AS TWO DIGITS (E.G. '58')OR AS FOUR DIGITS (E.G. '1958'). 'CAMRIS' WILL ALERT YOU TO THE INCORRECT ENTRY AND WILL PROMPT YOU TO REINPUT.
- 3. SPECIAL RESPONSES: ALONG WITH THE RESPONSES DESCRIBED ABOVE. CAMRIS WILL ACCEPT THREE UNIQUE RESPONSES.
- A) 'EXIT': THIS RESPONSE IS DESIGNED TO ALLOW YOU TO LEAVE THE PAY COMPUTATION PORTION OF 'CAMRIS' AT ANY QUESTION. IT MAY BE USED, HOWEVER, AS A RESPONSE TO ANY QUESTION. TO A 'YES/NO' QUESTION, IT HAS THE SAME EFFECT AS A 'NO'. IT WILL TAKE YOU TO THE NEXT PORTION OF 'CAMRIS'.
- B) 'BACKUP': THIS RESPONSE WILL ALLOW YOU TO BACKUP TO THE PREVIOUS QUESTION. IT IS DESIGNED TO ALLOW YOU TO GO BACK IN THE PROGRAM TO PREVIOUS QUESTIONS TO CORRECT YOUR PREVIOUS INPUT.
- C) 'HELP': THIS RESPONSE WILL CAUSE THIS 'HINTS' INFORMATION TO BE PRINTED OUT AGAIN FOR YOU, SHOULD YOU NEED HELP REMEMBERING THE CORRECT WAY TO ANSWER THE QUESTIONS.

NOTE IF THESE SPECIAL RESPONSES ARE USED TO A DATE QUESTION, 'CAMRIS' WILL BE LOOKING FOR THREE ENTRIES (BECAUSE IT IS EXPECTING A DATE (FOR EXAMPLE, JUN, 6, 47)), SO WHEN INPUTING A SPECIAL RESPONSE, USE ANY TWO NUMBERS AFTER THE RESPONSE. FOR EXAMPLE: EXIT, 3, S; OR BACKUP, 2, 3.

DO YOU WISH A PRINTOUT OF THE QUESTIONNAIRE (Y/N) ?YES

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PAGE 1 OF 5

COMPUTER-ASSISTED MILITARY RETIREMENT INFORMATION SYSTEM >>> BA 396 - SPRING 1976

THIS PROGRAM APPLIES TO ACTIVE DUTY COMMISSIONED OFFICERS (IN GRADES BELOW LIEUTENANT GENERAL), WARRANT OFFICERS, AND ENLISTED MEMBERS OF THE REGULAR AND ACTIVE RESERVE COMPONENTS OF THE UNITED STATES AIR FORCE.

LAST NAME (EXAMPLE = JOHNSON) - 7GREENE CURRENT GRADE(EXAMPLE= 05,E8) - 706 ORGN. CODE(EXAMPLE=AFIT/CIDD) - 7ALC/XR OFFICE PHONE (EXAMPLE= 57114) - 757678

HAVE YOU HAD A BREAK IN ACTIVE DUTY SERVICE SINCE 1 JUNE 1958 (Y/N) ?NO

TOTAL ACTIVE COMMISSION SERVICE DATE(EXAMPLE = NOV, 15, 65) 7JUN, 20, 46

TOTAL ACTIVE MILITARY SERVICE DATE(EXAMPLE = DEC, 21, 52) 7FEB, 21, 45

PAY DATE(TOTAL MILITARY SERVICE DATE)(EXAMPLE = OCT, 15,50) ?FEB,21,45

EFFECTIVE DATE OF PROMOTION (NOT YOUR DATE OF RANK!) TO THE GRADE IN WHICH YOU EXPECT TO RETIRE (EXAMPLE = OCT, 22, 72) ?JAN, 1, 73

RETIREMENT DATE (EXAMPLE = DEC, 30,77) 7FEB, 1,78

<<<< TAX INFORMATION >>>>

THE FOLLOWING INFORMATION IS REQUIRED FOR TAX CALCULATIONS. WHEN THE TERM 'DEPENDENT' IS USED, COUNT YOURSELF AS ONE.

DO YOU PLAN TO RETIRE IN ONE OF THE COMMUNITY PROPERTY STATES-ARIZ., CALIF., IDAHO, NEVADA, NEW MEX., TEXAS OR WASH. (Y/N) ?YES

ARE YOU MARRIED (Y/N) ?YES

HOW MANY DEPENDENTS DO YOU HAVE (INCLUDING YOURSELF) ?6

NUMBER OF CHILDREN UNDER 18 YEARS OF AGE AT RETIREMENT DATE 72

< < NET MONTHLY TAKE HOME PAY COMPUTATION >>>

TO YOUR PRESENT MONTHLY TAKE HOME PAY, ADD ALL ALLOTMENT DEDUCTIONS

ENTER THE ABOVE SUM(NET MONTHLY TAKE HOME PAY) EXAMPLE =900 72450

AFTER YOU RETIRE FROM MILITARY SERVICE, WHAT WILL BE YOU! ESTIMATED TOTAL EARNINGS FROM WAGES PER YEAR. DO NOT INCLUDE INCOME FROM STOCKS, BONDS, INTEREST & INVESTMENTS. DO NOT INCLUDE YOUR SPOUSE'S EARNINGS > EXAMPLE = 8500 ?1800

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PAGE 2 OF 5

<<< SURVIVOR INFORMATION >>>

DO YOU WISH SURVIVOR'S BENEFIT PLAN (Y/N) PYES

BASE AMOUNT PER MONTH(MINIMUM = 300 <> MAXIMUM = 2335) 72335

<<< OPTIONS >>>

(A)SPOUSE <> (B)SPOUSE & CHILD <> (C)CHILD (EXAMPLE=B) 7B

YOUR SPOUSE'S TOTAL ANNUAL WAGES AFTER YOU RETIRE<>EXAMPLE= 7300 70

THE YEAR OF YOUR SPOUSE'S BIRTH(EXAMPLE= 1935) 71927

THE FOLLOWING QUESTION(S) APPLY TO CHILDREN UNDER 18 AT RETIREMENT DATE

THE YEAR OF YOUR YOUNGEST CHILD'S BIRTH(EXAMPLE= 1958) 71964

THE YEAR OF YOUR 2ND YOUNGEST CHILD'S BIRTH(EXAMPLE=1955) 71962

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<<< MILITARY RETIREMENT PAY COMPUTATION >>>

ALL COMPUTATIONS & FIGURES ARE PROVIDED FOR YOU AS A SERVICE OF YOUR LOCAL PERSONNEL OFFICE AND SHOULD NOT BE CONSIDERED AS AN OFFICIAL EXPRESSION OF YOUR SERVICE BRANCH. FOR MORE DETAILED INFORMATION CONTACT THE OFFICE OF PRIMARY RESPONSIBILITY CONCERNED.

GREENE	06	ALC/XR	57678
BASIC PAY RATE AND EFFECTIVE DATE <><><><>	SERVICE FOR PAY AS OF RETIREMENT	AS OF RETIREMENT	TOTAL ACTIVE SVC AS OF RETIREMENT DATE <><><>>>>
\$3113.35 1 OCT 72	29 6 9 YRS MOS DAYS	29 6 9 YRS MOS DAYS	29 6 9 YRS MOS DAYS
RETIRED PAY	- BASIC PAY X 2.52	FOR EACH YEAR OF	'1405' SERVICE

	ANNUAL	MONTHLY
	<><><>	<><><><
GROSS RETIREMENT PAY:	\$28692	\$ 2391
SURVIVOR BENEFIT PLAN REDUCTION:	-5 2742	-\$ 228
***************	<><><>	<><><><
ADJUSTED GROSS(=TAXABLE INCOME):	\$25949	\$ 2162
(TAX SAVINGS DUE TO SBP:	\$ 837	\$ 69)

INCOME WITH SURV	IVOR'S BENEFIT PLAN	>>>>
<-< ANALYSIS >>>	ANNUAL MONTHLY	IMONTHLY
<><><><><>	<><><>	<><><>>
ADJUSTED GROSS	\$25949 \$2162	\$1081
FEDERAL TAXES	\$ 3919 \$ 326	\$ 163
*******	<><><>	<><><>>
RETIREMENT INCOME	\$22029 \$1835	\$ 917
*******	<><><>	<><><>>
FED TAX CREDIT(SCHED RIC)	\$ 457 \$ 38	\$ 19
INCOME WITH TAX CREDIT	\$22487 \$1873	\$ 936
CIVILIAN EMPLOYMENT(TOTAL)	\$ 1800 \$ 150	\$ 75
TOTAL TAXES	\$ 3998 \$ 371	\$ 185
<><><><><>	<><><>	<><><>>
TAKE HOME (INCLUDING WAGES)	\$23751 \$1979	\$989

<< NET PAY ANALYSIS >>

PRESENT NET TAKE HOME PAY= \$2450 * RETIREMENT NET TAKE HOME PAY= \$1873

THE DIFFERENCE IN NET TAKE HOME PAY = \$576

YOU ARE NOW WORKING FOR \$3.60 PER HOUR (\$576/160 HRS)

THE RESERVE THE PROPERTY OF THE PARTY OF THE

< SURV	I VORS'	INCOME	>>>>
<< ANALYSIS >>>	ANNUAL	MONTHLY	BIMONTHLY
SURV BEN PLAN(.55 X \$2391) FEDERAL TAXES	\$15780	\$ 172	\$ 657 \$ 86
RETIREMENT INCOME	\$13708	<><><>>	\$ 571
FED TAX CREDIT(SCHED RIC) INCOME WITH TAX CREDIT	\$ 228 \$13936 <><><>	\$1161	\$ 9 \$ 580 <><><>
TAKE HOME (INCLUDING WAGES)	\$13936	\$1161	\$580

*** ESTATE PLANNING CHART >>>>

	# 5 CHIFD				LUMP SUM
	1978 1980		1982 1987	1987	<><>
SOCIAL SECURITY	« ······	٠	«	· ····· ·	\$255
WA DIC/PENSION	· ······	·	«»	· ····· ·	\$400
COMMERCIAL INS	······	o	«	· ····· ·	••••
NSLI	« ······	· ······	«	· · · · · · · · ·	••••
SURV BEN PLAN	«		· ······	· ····· · ·	••••
WAGES	« ······	· ······	«	· ····· ·	••••
		•		· · · · · · · · ·	

THE RESERVE THE PROPERTY OF THE PARTY OF THE

PAGE 5 OF 5

GREENE

06

ALC/XR

57678

<< RETIREMENT ACCRUED LEAVE STATEMENT >>>

	<< 60 DAYS >>	<< 30 DAYS >>	< DAILY >
BASE PAY	\$5340.00	\$2670.00	\$ 89.00
FEDERAL TAXES(201)	\$1068.00	\$ 534.00	\$17.80
NET BASE PAY	\$4272.00	\$2136.00	\$71.20
+ BAS	\$ 119.06	5 59.53	\$ 1.98
+ BAQ	\$ 742.80	\$ 371.40	\$12.38
NET TOTAL	\$5133.86	\$2566.93	\$85.56

NOTE THE FIGURES ABOVE UNDER 'NET TOTAL' APPLY ONLY TO THOSE DAYS OF LEAVE THAT WERE ACCRUED PRIOR TO 1 SEPTEMBER 1976. THE 'NET BASE PAY' FIGURE APPLIES TO ALL DAYS OF LEAVE ACCRUED AFTER THAT DATE. THE REASON: IN 1976, THE CONGRESS PASSED A LAW WHICH EXCLUDED THE PAYMENT OF QUARTERS (BAQ) AND SUBSISTENCE (BAS) ALLOWANCES TO ACCRUED LEAVE SETTLEMENTS UPON RETIREMENT OR SEPARATION. THE LAW WENT INTO EFFECT ON 1 SEPTEMBER 1976, AND ITS SAVE PAY PROVISION ALLOWED THE SERVICES TO CONTINUE TO PAY THE QUARTERS AND SUBSISTENCE ALLOWANCES FOR DAYS OF LEAVE THAT WERE ACCRUED PRIOR TO THE LAW'S EFFECTIVE DATE. ON 1 SEPTEMBER 1976, THEREFORE, EACH BASE ACCOUNTING AND FINANCE OFFICE CALCULATED THE NUMBER OF DAYS OF LEAVE EACH ACTIVE MEMBER HELD AS OF 31 AUGUST 1976. THEY ALSO HAVE CAREFULLY MONITORED THE NUMBER OF THOSE 'SAVE PAY' DAYS THAT YOU HAVE USED SINCE 1 SEPTEMBER 1976. YOU MAY OBTAIN THOSE FIGURES ('AS OF AUG 76' AND 'CURRENT BALANCE') FROM YOUR SERVICING ACCOUNTING AND FINANCE OFFICE. THE MILITARY PAY AND ENTITLEMENTS MANUAL, PP. 4-30 AND 4-18.1, CONTAINS MORE INFORMATION ON THE 1976 LAW AND COMPUTATION OF LEAVE SETTLEMENTS.

EXAMPLE A PERSON IS RETIRING WITH 60 DAYS OF ACCRUED LEAVE THAT HE WISHES TO 'SELL' BACK. OF THOSE 60 DAYS, 15 DAYS ARE 'SAVE PAY' DAYS, THAT IS, THEY WERE ACCRUED PRIOR TO 1 SEPT 76. THEREFORE, THE 'NET TOTAL' LINE APPLIES TO THE 'SAVE PAY' DAYS, AND THE 'NET BASE PAY' LINE APPLIES TO THE REMAINING 45 DAYS.

Committee of the state of the s

DO YOU WISH TO CONTINUE THIS PROGRAM(Y/N) ?NO DO YOU WISH RETIREMENT INFORMATION ON SELECTED SUBJECTS (Y/N) ?YES

TYPE THE APPROPRIATE CODE LETTER COMMAND OR "H" FOR HELP TH

ANY OF THE FOLLOWING CODE LETTER COMMANDS MAY BE INPUT-PLEASE INPUT ONLY ONE CODE LETTER COMMAND AT A TIME.

COMMAND	PRO DUCT <><><>>
A	PRINTS ALL INFORMATION FROM ALL COMMANDS BELOW
•	TABLE OF SURVIVOR'S BENEFITS AND THEIR SOURCES
L	LIGENSE PLATES FOR DIS- ABLED VETERANS.
н	STATE BONUS INFORMATION
R	BIBLIOGRAPHY AND LIST OF SOURCES OF INFORMATION
\$	ESTINATING YOUR SOCIAL SECURITY RETIREMENT BENEFITS
7	STATE INCOME TAX INFORMATION

<<< TABLE OF SURVIVORS' BENEFITS AND THEIR SOURCES >>>

<< LICENSE PLATES FOR DISABLED VETERANS >>>

<< BIBLIOGRAPHY AND LIST OF SOURCES OF INFORMATION >>>

<- ESTIMATING YOUR SOCIAL SECURITY RETIREMENT BENEFITS >>>

PAGE 1 OF 5

COMPUTER-ASSISTED MILITARY RETIREMENT INFORMATION SYSTEM >>> BA 398 - SPRING 1978

THIS PROGRAM APPLIES TO ACTIVE DUTY COMMISSIONED OFFICERS (IN GRADES BELOW LIEUTENANT GENERAL), WARRANT OFFICERS, AND ENLISTED MEMBERS OF THE REGULAR AND ACTIVE RESERVE COMPONENTS OF THE UNITED STATES AIR FORCE.

LAST NAME (EXAMPLE = JOHNSON) - ?JONES
CURRENT GRADE(EXAMPLE = 05, E8) - ?06
ORGN. CODE(EXAMPLE = AFIT/CIDD) - ?2851/DP
OFFICE PHONE (EXAMPLE = 57114) - ?57961

HAVE YOU HAD A BREAK IN ACTIVE DUTY SERVICE SINCE 1 JUNE 1958 (Y/N) ?NO

TOTAL ACTIVE COMMISSION SERVICE DATE(EXAMPLE = NOV. 15, 65) 7MAR, 10, 53

TOTAL ACTIVE MILITARY SERVICE DATE(EXAMPLE - DEC, 21, 52) 7DEC, 30, 51

PAY DATE(TOTAL MILITARY SERVICE DATE)(EXAMPLE - OCT, 15,50) ?DEC, 30,51

EFFECTIVE DATE OF PROMOTION (NOT YOUR DATE OF RANK!) TO THE GRADE IN WHICH YOU EXPECT TO RETIRE (EXAMPLE = OCT, 22, 72) 7JAN,1,72

RETIREMENT DATE (EXAMPLE - DEC, 30, 77) 7FEB, 1, 78

<<<< TAX INFORMATION >>>>

THE FOLLOWING INFORMATION IS REQUIRED FOR TAX CALCULATIONS. WHEN THE TERM 'DEPENDENT' IS USED, COUNT YOURSELF AS ONE.

DO YOU PLAN TO RETIRE IN ONE OF THE COMMUNITY PROPERTY STATES-ARIZ., CALIF., IDAHO, NEVADA, NEW MEX., TEXAS OR WASH. (Y/N) ?NO

ARE YOU MARRIED (Y/N) ?YES

HOW MANY DEPENDENTS DO YOU HAVE(INCLUDING YOURSELF) 72

<<< NET MONTHLY TAKE HOME PAY COMPUTATION >>>

TO YOUR PRESENT MONTHLY TAKE HOME PAY, ADD ALL ALLOTMENT DEDUCTIONS

ENTER THE ABOVE SUM(NET MONTHLY TAKE HOME PAY) EXAMPLE =900 72360

A CONTRACTOR OF THE STATE OF TH

AFTER YOU RETIRE FROM MILITARY SERVICE, WHAT WILL BE YOUR ESTIMATED TOTAL EARNINGS FROM WAGES PER YEAR.

DO NOT INCLUDE INCOME FROM STOCKS, BONDS, INTEREST & INVESTMENTS.

DO NOT INCLUDE YOUR SPOUSE'S EARNINGS > EXAMPLE = 8500 ?0

PAGE 2 OF 5

And the second of the second o

YOUR SPOUSE'S TOTAL ANNUAL WAGES AFTER YOU RETIRE<>EXAMPLE= 7300 70

THE YEAR OF YOUR SPOUSE'S BIRTH(EXAMPLE= 1935) 71932

<<< MILITARY RETIREMENT PAY COMPUTATION >>>

ALL COMPUTATIONS & FIGURES ARE PROVIDED FOR YOU AS A SERVICE OF YOUR LOCAL PERSONNEL OFFICE AND SHOULD NOT BE CONSIDERED AS AN OFFICIAL EXPRESSION OF YOUR SERVICE BRANCH. FOR MORE DETAILED INFORMATION CONTACT THE OFFICE OF PRIMARY RESPONSIBILITY CONCERNED.

JONES	06	2651/DP	57961
BASIC PAY RATE AND EFFECTIVE DATE	SERVICE FOR PAY AS OF RETIREMENT	1405 SERVICE AS OF RETIREMENT	TOTAL ACTIVE SVC AS OF RETIREMENT DATE
\$2648.32 1 OCT 76	26 1 2 YRS MOS DAYS	26 1 2 YRS MOS DAYS	26 1 2 YRS MOS DAYS
RETIRED PAY	BASIC PAY X 2.52	FOR EACH YEAR OF	'1405' SERVICE

	ANNUAL	MONTHLY
	<><><>	<><><><
GROSS RETIREMENT PAY:	\$21152	\$ 1762

< << INCOME WITHOUT SURVIVOR'S BENEFIT PLAN >>>>

<<< ANALYSIS >>>	ANNUAL	MONTHLY	BIMONTHLY
<><><><><><>	<><><>	<><><>>	<><><>>
ADJUSTED GROSS	\$21152	\$1762	\$ 881
FEDERAL TAXES	\$ 3416	\$ 284	\$ 142
*****	<><><>	<><><>>	<><><>>
RETIREMENT INCOME	\$17735	\$1477	\$ 738
<><><><>	<><><>	<><><>>	<><><>>
FED TAX CREDIT(SCHED RIC)	\$ 228	\$ 19	\$ 9
INCOME WITH TAX CREDIT	\$17964	\$1497	\$ 748

<< NET PAY ANALYSIS >>

PRESENT NET TAKE HOME PAY= \$2360 * RETIREMENT NET TAKE HOME PAY= \$1497

THE DIFFERENCE IN NET TAKE HOME PAY = \$862

YOU ARE NOW WORKING FOR \$5.39 PER HOUR (\$862/160 HRS)

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<<< ESTATE PLANNING CHART >>>>

	# 5 CHIFD AIDOR		WIDOW UNDER 60		LUMP SUM <><>>
	NOT APPL	ICABLE>	1978 1992	1992	
SOCIAL SECURITY	« «	• • • • • • • • • • • • • • • • • • • •	«	······ ·	\$255
WA DIC/PENSION	· · · · · · · ·	• • • • • • • • • • • • • • • • • • • •	«	· ····· · ·	\$400
COMMERCIAL INS	« «	• • • • • • • • • • • • • • • • • • • •	······	۰ ۰	••••
NSLI	· · · · · · · ·	• • • • • • • • • • • • • • • • • • • •	•	· ····· · ·	••••
SURV BEN PLAN	« «	• • • • • • • • • • • • • • • • • • • •	« ······	· ····· · ·	••••
WAGES	« «	• • • • • • • • • • • • • • • • • • • •	« ······	· ····· · ·	•••••
	« ····· «		«»	« «	

PAGE 5 OF 5

JONES 06 2851/DP 57961

<<< RETIREMENT ACCRUED LEAVE STATEMENT >>>

	<< 60 DAYS >>	<< 30 DAYS >>	< DAILY >
	<>><><>		<>><><>
BASE PAY	\$5340.00	\$2670.00	\$ 89.00
FEDERAL TAXES(201)	\$1068.00	\$ 534.00	\$17.60
	<>><><>	<>><><>	<>><><>
NET BASE PAY	\$4272.00	\$2136.00	\$71.20
+ BAS	\$ 119.06	\$ 59.53	\$ 1.98
+ BAQ	\$ 742.80	\$ 371.40	\$12.38
	4>4>4>	<>><><>	<>><><>
NET TOTAL	\$5133.86	\$2566.93	\$85.56

NOTE THE FIGURES ABOVE UNDER 'NET TOTAL' APPLY ONLY TO THOSE DAYS OF LEAVE THAT WERE ACCRUED PRIOR TO 1 SEPTEMBER 1976. THE 'NET BASE PAY' FIGURE APPLIES TO ALL DAYS OF LEAVE ACCRUED AFTER THAT DATE. THE REASON: IN 1976, THE CONGRESS PASSED A LAW WICH EXCLUDED THE PAYMENT OF QUARTERS (BAQ) AND SUBSISTENCE (BAS) ALLOWANCES TO ACCRUED LEAVE SETTLEMENTS UPON RETIREMENT OR SEPARATION. THE LAW WENT INTO EFFECT ON 1 SEPTEMBER 1976, AND ITS SAVE PAY PROVISION ALLOWED THE SERVICES TO CONTINUE TO PAY THE QUARTERS AND SUBSISTENCE ALLOWANCES FOR DAYS OF LEAVE THAT WERE ACCRUED PRIOR TO THE LAW'S EFFECTIVE DATE. ON 1 SEPTEMBER 1976, THEREFORE, EACH BASE ACCOUNTING AND FINANCE OFFICE CALCULATED THE NUMBER OF DAYS OF LEAVE EACH ACTIVE MEMBER HELD AS OF 31 AUGUST 1976. THEY ALSO HAVE CAREFULLY MONITORED THE NUMBER OF THOSE 'SAVE PAY' DAYS THAT YOU HAVE USED SINCE 1 SEPTEMBER 1976. YOU MAY OBTAIN THOSE FIGURES ('AS OF AUG 76' AND 'CURRENT BALANCE') FROM YOUR SERVICING ACCOUNTING AND FINANCE OFFICE. THE MILITARY PAY AND ENTITLEMENTS MANUAL, PP. 4-30 AND 4-18.1, CONTAINS MORE INFORMATION ON THE 1976 LAW AND COMPUTATION OF LEAVE SETTLEMENTS.

EXAMPLE A PERSON IS RETIRING WITH 60 DAYS OF ACCRUED LEAVE THAT HE WISHES TO 'SELL' BACK. OF THOSE 60 DAYS, 15 DAYS ARE 'SAVE PAY' DAYS, THAT IS, THEY WERE ACCRUED PRIOR TO 1 SEPT 76. THEREFORE, THE 'NET TOTAL' LINE APPLIES TO THE 'SAVE PAY' DAYS, AND THE 'NET BASE PAY' LINE APPLIES TO THE REMAINING 45 DAYS.

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PAGE 1 OF 5

<< COMPUTER-ASSISTED MILITARY RETIREMENT INFORMATION SYSTEM >>> BA 398 - SPRING 1978

THIS PROGRAM APPLIES TO ACTIVE DUTY COMMISSIONED OFFICERS (IN GRADES BELOW LIEUTENANT GENERAL), WARRANT OFFICERS, AND ENLISTED MEMBERS OF THE REGULAR AND ACTIVE RESERVE COMPONENTS OF THE UNITED STATES AIR FORCE.

LAST NAME (EXAMPLE = JOHNSON) - 78ROWN CURRENT GRADE(EXAMPLE= 05,65) - 704 ORGN. CODE(EXAMPLE=AFIT/CIDD) - 74AF/DPG OFFICE PHONE (EXAMPLE= 57114) - 7441-4560

HAVE YOU HAD A BREAK IN ACTIVE DUTY SERVICE SINCE 1 JUNE 1958 (Y/N) 7YES

BEGINNING DATE OF THAT BREAK (EXAMPLE = JUN, 1, 59) 7JUN, 1, 58

ENDING DATE OF THAT BREAK (EXAMPLE = AUG. 4,59) ?OCT. 14,58

TOTAL ACTIVE COMMISSION SERVICE DATE(EXAMPLE = NOV, 15, 65) ?FEB, 22, 58

TOTAL ACTIVE MILITARY SERVICE DATE(EXAMPLE = DEC, 21, 52) ?DEC, 9, 54

PAY DATE(TOTAL MILITARY SERVICE DATE)(EXAMPLE = OCT, 15,50) 7JUN, 7,46

EFFECTIVE DATE OF PROMOTION (NOT YOUR DATE OF RANK!) TO THE GRADE IN WHICH YOU EXPECT TO RETIRE (EXAMPLE = OCT, 22, 72) 7SEP,1,68

RETIREMENT DATE (EXAMPLE = DEC. 30,77) 7AUG.1,78

*** TAX INFORMATION >>>>

THE FOLLOWING INFORMATION IS REQUIRED FOR TAX CALCULATIONS. WHEN THE TERM 'DEPENDENT' IS USED. COUNT YOURSELF AS ONE.

DO YOU PLAN TO RETIRE IN ONE OF THE COMMUNITY PROPERTY STATES-ARIZ., CALIF., IDAHO, NEVADA, NEW MEX., TEXAS OR WASH. (Y/N) ?YES

ARE YOU MARRIED (Y/N) ?NO

HOW MANY DEPENDENTS DO YOU HAVE(INCLUDING YOURSELF) ?3

NUMBER OF CHILDREN UNDER 18 YEARS OF AGE AT RETIREMENT DATE ?2

<<< NET MONTHLY TAKE HOME PAY COMPUTATION >>>

TO YOUR PRESENT MONTHLY TAKE HOME PAY, ADD ALL ALLOTMENT DEDUCTIONS

ENTER THE ABOVE SUM(NET MONTHLY TAKE HOME PAY) EXAMPLE -900 71790

The same of the sa

AFTER YOU RETIRE FROM MILITARY SERVICE, WHAT WILL BE YOUR ESTIMATED TOTAL EARNINGS FROM WAGES PER YEAR. DO NOT INCLUDE INCOME FROM STOCKS, BONDS, INTEREST & INVESTMENTS.

DO NOT INCLUDE YOUR SPOUSE'S EARNINGS > EXAMPLE = 8500 718000

PAGE 2 OF 5

<<< SURVIVOR INFORMATION >>>

DO YOU WISH SURVIVOR'S BENEFIT PLAN (Y/N) 7YES

BASE AMOUNT PER MONTH(MINIMUM = 300 <> MAXIMUM = 1494 > 7750

<<< OPTIONS >>>

(A) SPOUSE <> (B) SPOUSE & CHILD <> (C) CHILD (EXAMPLE=B) ?C

The same of the sa

THE FOLLOWING QUESTION(S) APPLY TO CHILDREN UNDER 18 AT RETIREMENT DATE

THE YEAR OF YOUR YOUNGEST CHILD'S BIRTH(EXAMPLE= 1958) 71975

THE YEAR OF YOUR 2ND YOUNGEST CHILD'S BIRTH(EXAMPLE=1955) 71970

<< MILITARY RETIREMENT PAY COMPUTATION >>>

ALL COMPUTATIONS & FIGURES ARE PROVIDED FOR YOU AS A SERVICE OF YOUR LOCAL PERSONNEL OFFICE AND SHOULD NOT BE CONSIDERED AS AN OFFICIAL EXPRESSION OF YOUR SERVICE BRANCH. FOR MORE DETAILED INFORMATION CONTACT THE OFFICE OF PRIMARY RESPONSIBILITY CONCERNED.

BROWN	04	HAF/DPG	441-4560
BASIC PAY RATE	SERVICE FOR	1405 SERVICE	TOTAL ACTIVE SUC
AND EFFECTIVE	PAY AS OF	AS OF	AS OF
DATE	RETIREMENT	RETIREMENT	RETIREMENT DATE
0000000	******	<><><>	*********
\$2061.40	29 2 23	28 10 10	20 8 21
1 OCT 73	YRS MOS DAYS	YRS MOS DAYS	YRS MOS DAYS

RETIRED PAY = BASIC PAY X 2.5% FOR EACH YEAR OF '1405' SERVICE

				AN	NUAL	MO	NTHLY
				<>	<><>	<>	<><><
GROSS R	ETIREMENT	PAY		\$11	8364	•	1530
SURVI VO	R BENEFI	T PLAN	REDUCTION	: -5	270	-5	22
<><><><	><><><>	*	(><><><>	> <>	<><>	<>	<><><
ADJUSTE	D GROSS	TAXA	BLE INCOME)	: 51	8094	\$	1507
CTAX SAV	INGS DUE	10 SE	3P1	5	86	s	7)
****	INCOME	WITH	SURVIVOR'S	BENEF	IT PLA	N	>>>>
** ANAL	YSIS >>>		ANNUA	L MO	NTHLY	BIM	ONTHLY
<><><>	<><><>		<><><	> <>	<><>>	<>	<><>>
ADJUSTED	GROSS		\$1809	4 5	1507	\$	753
FEDERAL '	TAXES		\$ 315	6 5	263	\$	131
<><><>	<><><>		4>4>4	> <>	<>>>	<>	<><>>

00000000	<><><>	<><><>>	<><><>>
ADJUSTED GROSS	\$18094	\$1507	\$ 753
FEDERAL TAXES	\$ 3156	\$ 263	\$ 131
********	<><><>	<><><>>	<><><>>
RETIREMENT INCOME	\$14938	\$1244	\$ 622
******	<><><>	<><><>>	<><><>>
FED TAX CREDIT(SCHED RIC)	\$ 0	\$ 0	\$ 0
INCOME WITH TAX CREDIT	\$14938	\$1244	\$ 622
CIVILIAN EMPLOYMENT (TOTAL)	\$18000	\$1500	5 750
TOTAL TAXES	\$ 9532	\$ 794	5 397
*******	<><><>	<><><>>	<><><>>
TAKE HOME(INCLUDING WAGES)	\$26562	\$2213	\$1106

< NET PAY ANALYSIS >>

PRESENT NET TAKE HOME PAY= \$1790 * RETIREMENT NET TAKE HOME PAY= \$1244

THE DIFFERENCE IN NET TAKE HOME PAY = \$545

YOU ARE NOW WORKING FOR \$3.41 PER HOUR (\$545/160 HRS)

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PAGE 4 OF 5

	SURVIVORS .	INCOME	>>>>
<<< ANALYSIS >>>	ANNUA		BIMONTHLY
<><><><><><><>	<><><	> <><>>>	<><><>>
SURV BEN PLANC . 55 X \$	750) \$ 495	0 \$ 412	\$ 206
FEDERAL TAXES	\$ 28	0 \$ 23	\$ 11
******	<><><	> 0000	<><><>>
RETIREMENT INCOME	3 467	0 \$ 389	\$ 194
<><><><><><><><><>	<><><	> <><>>>	<><><>>
FED TAX CREDIT(SCHED	RIC) \$ 22	8 \$ 19	\$ 9
INCOME WITH TAX CREDI	T 5 489	8 \$ 408	\$ 204
<><><><><><>	<><><	> <><>>>	<><><>>
TAKE HOME (INCLUDING V	AGES) \$ 489	8 5 408	\$ 204

<<< ESTATE PLANNING CHART >>>>

	4 2 CHILD			VIDOV OVER 60	LUMP SUM
	1978 1988			PLICABLE>	
SOCIAL SECURITY	· ······		·······	· ····· •	\$255
WA DIC/PENSION	«	······	· ·······	· · · · · · ·	\$400
COMMERCIAL INS	······	······	ø	· ····· ·	
NSLI	······		·······	· ····· ·	
SURV BEN PLAN	<····	······	· ·······	· •	• • • • • •
WAGES	« ······	······	o	o o	
	«»	«	«>	· «	

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PAGE 5 OF 5

BROWN

04

HAF/DPG

441-4560

<<< RETIREMENT ACCRUED LEAVE STATEMENT >>>

	<< 60 DAYS >>	<< 30 DAYS >>	< DAILY >
	<>><>	<>><><>	<>><><>
BASE PAY	\$3643.80	\$1821.90	\$ 60.73
FEDERAL TAXES(202	\$ 728.76 <>><>>	\$ 364.38	\$12.15
NET BASE PAY	\$2915.04	\$1457.52	\$48.58
+ BAS	\$ 119.06	\$ 59.53	\$ 1.98
+ BAQ	\$ 603.60	\$ 301.80 <>><><>	\$10.06
NET TOTAL	\$3637.70	\$1818.85	\$60.63

NOTE THE FIGURES ABOVE UNDER 'NET TOTAL' APPLY ONLY TO THOSE DAYS OF LEAVE THAT WERE ACCRUED PRIOR TO 1 SEPTEMBER 1976. THE 'NET BASE PAY' FIGURE APPLIES TO ALL DAYS OF LEAVE ACCRUED AFTER THAT DATE. THE REASON: IN 1976, THE CONGRESS PASSED A LAW WHICH EXCLUDED THE PAYMENT OF QUARTERS (BAQ) AND SUBSISTENCE (BAS) ALLOWANCES TO ACCRUED LEAVE SETTLEMENTS UPON RETIREMENT OR SEPARATION. THE LAW WENT INTO EFFECT ON 1 SEPTEMBER 1976, AND ITS SAVE PAY PROVISION ALLOWED THE SERVICES TO CONTINUE TO PAY THE QUARTERS AND SUBSISTENCE ALLOWANCES FOR DAYS OF LEAVE THAT WERE ACCRUED PRIOR TO THE LAW'S EFFECTIVE DATE. ON 1 SEPTEMBER 1976, THEREFORE, EACH BASE ACCOUNTING AND FINANCE OFFICE CALCULATED THE NUMBER OF DAYS OF LEAVE EACH ACTIVE MEMBER HELD AS OF 31 AUGUST 1976. THEY ALSO HAVE CAREFULLY MONITORED THE NUMBER OF THOSE 'SAVE PAY' DAYS THAT YOU HAVE USED SINCE 1 SEPTEMBER 1976, YOU MAY OBTAIN THOSE FIGURES ('AS OF AUG 76' AND 'CURRENT BALANCE') FROM YOUR SERVICING ACCOUNTING AND FINANCE OFFICE. THE MILITARY PAY AND ENTITLEMENTS MANUAL, PP. 4-30 AND 4-18.1, CONTAINS MORE INFORMATION ON THE 1976 LAW AND COMPUTATION OF LEAVE SETTLEMENTS.

EXAMPLE A PERSON IS RETIRING WITH 60 DAYS OF ACCRUED LEAVE THAT HE WISHES TO 'SELL' BACK. OF THOSE 60 DAYS, 15 DAYS ARE 'SAVE PAY' DAYS, THAT IS, THEY WERE ACCRUED PRIOR TO 1 SEPT 76. THEREFORE, THE 'NET TOTAL' LINE APPLIES TO THE 'SAVE PAY' DAYS, AND THE 'NET BASE PAY' LINE APPLIES TO THE REMAINING 45 DAYS.

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PAGE 1 OF 5

COMPUTER-ASSISTED MILITARY RETIREMENT INFORMATION SYSTEM >>> BA 398 - SPRING 1978

THIS PROGRAM APPLIES TO ACTIVE DUTY COMMISSIONED OFFICERS (IN GRADES BELOW LIEUTENANT GENERAL), WARRANT OFFICERS, AND ENLISTED MEMBERS OF THE REGULAR AND ACTIVE RESERVE COMPONENTS OF THE UNITED STATES AIR FORCE.

LAST NAME (EXAMPLE = JOHNSON) - ?SMITH CURRENT GRADE(EXAMPLE= 05,E8) - 705 ORGN. CODE(EXAMPLE=AFIT/CIDD) - ?BSB/EVP OFFICE PHONE (EXAMPLE= 57114) - ?51803

HAVE YOU HAD A BREAK IN ACTIVE DUTY SERVICE SINCE 1 JUNE 1958 (Y/N) 7NO

TOTAL ACTIVE COMMISSION SERVICE DATE(EXAMPLE = NOV, 15, 65) 7AUG, 21, 53

TOTAL ACTIVE MILITARY SERVICE DATE(EXAMPLE = DEC, 21, 52) 7MAR, 10, 55

PAY DATE(TOTAL MILITARY SERVICE DATE)(EXAMPLE = OCT, 15,50) 7MAY, 18,52

EFFECTIVE DATE OF PROMOTION (NOT YOUR DATE OF RANK!) TO THE GRADE IN WHICH YOU EXPECT TO RETIRE (EXAMPLE = OCT, 22, 72) ?JUN,1,75

RETIREMENT DATE (EXAMPLE = DEC, 30, 77) ?FEB, 1, 78

<<<< TAX INFORMATION >>>>

THE FOLLOWING INFORMATION IS REQUIRED FOR TAX CALCULATIONS. WHEN THE TERM 'DEPENDENT' IS USED, COUNT YOURSELF AS ONE.

DO YOU PLAN TO RETIRE IN ONE OF THE COMMUNITY PROPERTY STATES-ARIZ., CALIF., IDAHO, NEVADA, NEW MEX., TEXAS OR WASH. (Y/N) ?NO

ARE YOU MARRIED (Y/N) ?NO

HOW MANY DEPENDENTS DO YOU HAVE(INCLUDING YOURSELF) ?1

< < NET MONTHLY TAKE HOME PAY COMPUTATION >>>

TO YOUR PRESENT MONTHLY TAKE HOME PAY, ADD ALL ALLOTMENT DEDUCTIONS

ENTER THE ABOVE SUM(NET MONTHLY TAKE HOME PAY) EXAMPLE =900 ?1850

and the same of th

AFTER YOU RETIRE FROM MILITARY SERVICE, WHAT WILL BE YOUR ESTIMATED TOTAL EARNINGS FROM WAGES PER YEAR. DO NOT INCLUDE INCOME FROM STOCKS, BONDS, INTEREST & INVESTMENTS. DO NOT INCLUDE YOUR SPOUSE'S EARNINGS > EXAMPLE 8500 79000

PAGE 2 OF 5

do you wish survivor's benefit plan (Y/N) ?NO

<<< MILITARY RETIREMENT PAY COMPUTATION >>>

ALL COMPUTATIONS & FIGURES ARE PROVIDED FOR YOU AS A SERVICE OF YOUR LOCAL PERSONNEL OFFICE AND SHOULD NOT BE CONSIDERED AS AN OFFICIAL EXPRESSION OF YOUR SERVICE BRANCH. FOR MORE DETAILED INFORMATION CONTACT THE OFFICE OF PRIMARY RESPONSIBILITY CONCERNED.

SMITH	05	BSB/EVP	51803
BASIC PAY RATE	SERVICE FOR	1405 SERVICE	TOTAL ACTIVE SUC
AND EFFECTIVE	PAY AS OF	AS OF	AS OF
DATE	RETIREMENT	RETIREMENT	RETIREMENT DATE
******	<><><>	******	*******
\$2280.88	24 3 12	24 3 12	21 5 20
1 OCT 74	YRS MOS DAYS	YRS MOS DAYS	YRS MOS DAYS

RETIRED PAY = BASIC PAY X 2.5% FOR EACH YEAR OF '1405' SERVICE

		ANNUAL	MONTHLY
		<><><>	<><><><
GROSS	RETIREMENT PAY:	\$16816	\$ 1401

< << INCOME WITHOUT SURVIVOR'S BENEFIT PLAN >>>>

<<< ANALYSIS >>>	ANNUAL	MONTHLY	BIMONTHLY
00000000	4>4>4>	<><><>>	<><><>>
ADJUSTED GROSS	\$16816	\$1401	\$ 700
FEDERAL TAXES	\$ 3227	\$ 268	\$ 134
********	<><><>	<><><>>	<><><>>
RETIREMENT INCOME	\$13589	\$1132	\$ 566
******	<><><>	4>4>4>	<><><>>
FED TAX CREDIT(SCHED RIC)	\$ 0	\$ 0	5 0
INCOME WITH TAX CREDIT	\$13589	\$1132	\$ 566
CIVILIAN EMPLOYMENT(TOTAL)	\$ 9000	\$ 750	\$ 375
TOTAL TAXES	\$ 6371	\$ 530	\$ 265
******	<><><>	<><><>>	<><><>>
TAKE HOME (INCLUDING WAGES)	\$19444	\$1620	3810

<< NET PAY ANALYSIS >>

PRESENT NET TAKE HOME PAY= \$1850 + RETIREMENT NET TAKE HOME PAY= \$1132

THE DIFFERENCE IN NET TAKE HOME PAY = \$717

YOU ARE NOW WORKING FOR \$4.48 PER HOUR (\$717/160 HRS)

A CONTRACTOR OF THE PROPERTY O

PAGE 4 OF 5

*** ESTATE PLANNING CHART >>>>

	# 5 CHIFD	& 1 CHILD	UNDER 60	OVER 60	LUMP SUM <><><>
	NOT APPL	LICABLE>	NOT APP	LICABLE>	
SOCIAL SECURITY	· · · · · · · ·	• • • • • • • • • • • • • • • • • • • •	«» «	· «	\$255
WA DIC/PENSION	· · · · · · ·	• • • • • • • • • • • • • • • • • • • •	« «	· «	\$400
COMMERCIAL INS	« «	•	······· «	· «	•••••
NSLI	· · · · · · · ·	• • • • • • • • • • • • • • • • • • • •	« «	• 🤏	••••
SURV BEN PLAN	· · · · · · · ·	• ••••••	« «	· «	•••••
WAGES	· · · · · · · ·	• • • • • • • • • • • • • • • • • • • •	······· «	· «	•••••
	«» «		«» «	· · · · · · · · · · · · · · ·	

PAGE 5 OF 5

SMITH

05

BSB/EUP

51803

<<< RETIREMENT ACCRUED LEAVE STATEMENT >>>

	44 60 DAYS >>	44 30 DAYS >>	< DAILY >
	<>><><>	· <><><>	4>><><>
BASE PAY	\$4357.20	\$2178.60	\$ 72.62
FEDERAL TAXES(201)	\$ 871.44	\$ 435.72	\$14.52
NET BASE PAY	\$3485.76	\$1742.88	\$56.10
+ BAS	\$ 119.06	\$ 59.53	\$ 1.98
+ BAG	\$ 561.60	\$ 260.60	\$ 9.36
NET TOTAL	\$4166.42	\$2083.21	\$69.44

NOTE THE FIGURES ABOVE UNDER 'NET TOTAL' APPLY ONLY TO THOSE DAYS OF LEAVE THAT WERE ACCRUED PRIOR TO 1 SEPTEMBER 1976. THE 'NET BASE PAY' FIGURE APPLIES TO ALL DAYS OF LEAVE ACCRUED AFTER THAT DATE. THE REASON: IN 1976, THE CONGRESS PASSED A LAW MICH EXCLUDED THE PAYMENT OF QUARTERS (BAQ) AND SUBSISTENCE (BAS) ALLOWANCES TO ACCRUED LEAVE SETTLEMENTS UPON RETIREMENT OR SEPARATION. THE LAW WENT INTO EFFECT ON 1 SEPTEMBER 1976, AND ITS SAVE PAY PROVISION ALLOWED THE SERVICES TO CONTINUE TO PAY THE QUARTERS AND SUBSISTENCE ALLOWANCES FOR DAYS OF LEAVE THAT WERE ACCRUED PRIOR TO THE LAW'S EFFECTIVE DATE. ON 1 SEPTEMBER 1976, THEREFORE, EACH BASE ACCOUNTING AND FINANCE OFFICE CALCULATED THE NUMBER OF DAYS OF LEAVE EACH ACTIVE MEMBER HELD AS OF 31 AUGUST 1976. THEY ALSO HAVE CAREFULLY MONITORED THE NUMBER OF THOSE 'SAVE PAY' DAYS THAT YOU HAVE USED SINCE 1 SEPTEMBER 1976. YOU MAY OBTAIN THOSE FIGURES ('AS OF AUG 76' AND 'CURRENT BALANCE') FROM YOUR SERVICING ACCOUNTING AND FINANCE OFFICE. THE MILITARY PAY AND ENTITLEMENTS MANUAL, PP. 4-30 AND 4-18.1, CONTAINS MORE INFORMATION ON THE 1976 LAW AND COMPUTATION OF LEAVE SETTLEMENTS.

EXAMPLE A PERSON IS RETIRING WITH 60 DAYS OF ACCRUED LEAVE THAT HE WISHES TO 'SELL' BACK. OF THOSE 60 DAYS, 15 DAYS ARE 'SAVE PAY' DAYS, THAT IS, THEY WERE ACCRUED PRIOR TO 1 SEPT 76. THEREFORE, THE 'NET TOTAL' LINE APPLIES TO THE 'SAVE PAY' DAYS, AND THE 'NET BASE PAY' LINE APPLIES TO THE REMAINING 45 DAYS.

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PAGE 1 OF 5

COMPUTER-ASSISTED MILITARY RETIREMENT INFORMATION SYSTEM >>> BA 398 - SPRING 1978

THIS PROGRAM APPLIES TO ACTIVE DUTY COMMISSIONED OFFICERS (IN GRADES BELOW LIEUTENANT GENERAL), WARRANT OFFICERS, AND ENLISTED MEMBERS OF THE REGULAR AND ACTIVE RESERVE COMPONENTS OF THE UNITED STATES AIR FORCE.

LAST NAME (EXAMPLE = JOHNSON) - ?GRAY CURRENT GRADE(EXAMPLE= 05, E8) - ?E7 ORGN. CODE(EXAMPLE=AFIT/CIDD) - ?HQ AFLC OFFICE PHONE (EXAMPLE= 57114) - ?84951

DOES APPLICANT HOLD A RESERVE COMMISSION(Y/N) ?NO

TOTAL ACTIVE MILITARY SERVICE DATE(EXAMPLE = DEC, 21,52) 7FEB, 21,53

PAY DATE(TOTAL MILITARY SERVICE DATE)(EXAMPLE = OCT, 15, 50) ?FEB, 21, 53

EFFECTIVE DATE OF PROMOTION (NOT YOUR DATE OF RANK!) TO THE GRADE IN WHICH YOU EXPECT TO RETIRE (EXAMPLE = OCT, 22, 72) 75EP,1,73

RETIREMENT DATE (EXAMPLE - DEC, 30, 77) 7APR, 1, 78

<<<< TAX INFORMATION >>>>

THE FOLLOWING INFORMATION IS REQUIRED FOR TAX CALCULATIONS. WHEN THE TERM 'DEPENDENT' IS USED, COUNT YOURSELF AS ONE.

DO YOU PLAN TO RETIRE IN ONE OF THE COMMUNITY PROPERTY STATES-ARIZ., CALIF., IDAHO, NEVADA, NEW MEX., TEXAS OR WASH. (Y/N) ?YES

ARE YOU MARRIED (Y/N) TYES

HOW MANY DEPENDENTS DO YOU HAVE(INCLUDING YOURSELF) 73

NUMBER OF CHILDREN UNDER 18 YEARS OF AGE AT RETIREMENT DATE ?1

<<< NET MONTHLY TAKE HOME PAY COMPUTATION >>>

TO YOUR PRESENT MONTHLY TAKE HOME PAY, ADD ALL ALLOTMENT DEDUCTIONS

ENTER THE ABOVE SUM(NET MONTHLY TAKE HOME PAY)EXAMPLE =900 71180

A STATE OF THE PROPERTY OF THE PARTY OF THE

AFTER YOU RETIRE FROM MILITARY SERVICE, WHAT WILL BE YOUR ESTIMATED TOTAL EARNINGS FROM WAGES PER YEAR.

DO NOT INCLUDE INCOME FROM STOCKS, BONDS, INTEREST & INVESTMENTS.

DO NOT INCLUDE YOUR SPOUSE'S EARNINGS > EXAMPLE = 8500 ?1800

PAGE 2 OF 5

<<< SURVIVOR INFORMATION >>>

DO YOU WISH SURVIVOR'S BENEFIT PLAN (Y/N) 7YES

BASE AMOUNT PER MONTH(MINIMUM = 300 <> MAXIMUM = 671) 7300

<<< OPTIONS >>>

(A)SPOUSE <> (B)SPOUSE & CHILD <> (C)CHILD (EXAMPLE=B) 7B

YOUR SPOUSE'S TOTAL ANNUAL WAGES AFTER YOU RETIRE<>EXAMPLE= 7300 74000

THE YEAR OF YOUR SPOUSE'S BIRTH(EXAMPLE= 1935) 71935

THE FOLLOWING QUESTION(S) APPLY TO CHILDREN UNDER 18 AT RETIREMENT DATE

THE YEAR OF YOUR YOUNGEST CHILD'S BIRTH(EXAMPLE= 1958) 71965

<<< MILITARY RETIREMENT PAY COMPUTATION >>>

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GRAY	E7	HQ AFLC	84951
BASIC PAY RATE	SERVICE FOR PAY AS OF	1405 SERVICE AS OF	TOTAL ACTIVE SUC
AND EFFECTIVE	RETIREMENT	RETIREMENT	RETIREMENT DATE
04>4>4>4>	<><><><>	<><><><><>	********
\$1167.30	22 6 9	NOT APPLICABLE	22 6 9
1 OCT 73	YRS MOS DAYS	YRS MOS DAYS	YRS MOS DAYS

RETIRED PAY - BASIC PAY X 2.5% FOR EACH YEAR OF ACTIVE SERVICE

		ANNUAL	MONTHLY
		<><><>	<><><><
GROSS RETIREMENT PAY:		\$ 8247	\$ 687
SURVIVOR BENEFIT PLAN RED	UCTIONS	-5 108	-5 9
4>4>4>4>4>4>4>4>4>4>4>4>4			4>4>4>4
ADJUSTED GROSS(=TAXABLE I	NCOME) :	\$ 8139	\$ 678
(TAX SAVINGS DUE TO SEP!		\$ 19	\$ 1)
INCOME WITH SURV	I VOR'S E	ENEFIT PLA	N >>>>
<<< ANALYSIS >>>	ANNUAL	MONTHLY	BIMONTHLY
<><><><><><>	<><><>		
ADJUSTED GROSS	\$ 8139	\$ 678	\$ 339
FEDERAL TAXES	\$ 424	\$ 35	\$ 17
<><><><><><>	<><><>	<><><>>	<><><>>
RETIREMENT INCOME	\$ 7715	\$ 642	\$ 321
*******	<><><>	<><><>>	<><><>>
FED TAX CREDIT(SCHED RIC)	\$ 0	\$ 0	5 0
INCOME WITH TAX CREDIT	\$ 7715	\$ 642	\$ 321
CIVILIAN EMPLOYMENT(TOTAL)	\$ 5800	\$ 483	\$ 241
TOTAL TAXES	\$ 1472	\$ 122	\$ 61
~~~~~	4>4>4>	<><><>>	<><><>>
TAKE HOME(INCLUDING WAGES)	\$12466	\$1038	\$519

#### << NET PAY ANALYSIS >>

PRESENT NET TAKE HOME PAY= \$1180 * RETIREMENT NET TAKE HOME PAY= \$642

THE DIFFERENCE IN NET TAKE HOME PAY = \$537

YOU ARE NOW WORKING FOR \$3.36 PER HOUR ( \$537/160 HRS)

#### PAGE 4 OF 5

4444 SURVI	LVORS' INCOME	>>>>
<<< ANALYSIS >>>	ANNUAL MONTHLY	BIMONTHLY
<b>~~~~~~</b>	4>4>4>	<><><>>
SURV BEN PLAN(.55 X \$ 300)	\$ 1979 \$ 164	\$ 82
FEDERAL TAXES	S 0 S 0	\$ 0
494949494949	<><><>	<><><>>
RETIREMENT INCOME	\$ 1979 \$ 164	\$ 82
4>4>4>4>4>4>4>	<><><> <><>><>	<><><>>
FED TAX CREDIT(SCHED RIC)	s 0 s 0	\$ 0
INCOME WITH TAX CREDIT	\$ 1979 \$ 164	\$ 82
CAVILIAN EMPLOYMENT(TOTAL)	\$ 4000 S 333	\$ 166
TETAL TAXES	\$ 455 \$ 37	\$ 18
<><><><><><><><><><><><><><><><><><><>	<><><>	<><><>>
TAKE HOME (INCLUDING WAGES)	s 5524 s 460	\$ 230

#### <<< ESTATE PLANNING CHART >>>>

	AIDOA	WIDOW	VIDOV	AIDOA	LUMP
	4 2 CHILD	4 1 CHILD	UNDER 60	OVER 60	SUM
	4>4>><>			The state of the state of the	<><><>
		1978 1983	1983 1995	1995	
SOCIAL SECURITY	<b></b>	•	······	······ ·	3855
WA DIC/PENSION		<b></b>	······	······ ·	\$400
COMMERCIAL INS	<b></b>	•	······	« «	•••••
N S L I	<b></b>	•	« ·······	······ ·	•••••
SURV BEN PLAN	•	•	«	······ ·	•••••
WAGES	•	•	« ·······	o o	•••••
	«»	« ······	« ······	o o	••••

PAGE 5 OF 5

GRAY E7

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84951

## <<< RETIREMENT ACCRUED LEAVE STATEMENT >>>

	<< 60 DAYS >>	<< 30 DAYS >>	< DAILY >
BASE PAY	\$2063.40	\$1031.70	\$ 34.39
FEDERAL TAXES(201)	\$ 412.68	\$ 206.34 <>><><>	\$ 6.88
NET BASE PAY	\$1650.72	\$ 825.36	\$27.51
BAS AND BAQ	\$ 117.00	\$ 56.50 <>><>	\$ 1.95
NET TOTAL	\$1767.72	\$ 883.86	\$29.46

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PAGE 1 OF 5

COMPUTER-ASSISTED MILITARY RETIREMENT INFORMATION SYSTEM >>> BA 398 - SPRING 1978

THIS PROGRAM APPLIES TO ACTIVE DUTY COMMISSIONED OFFICERS (IN GRADES BELOW LIEUTENANT GENERAL), WARRANT OFFICERS, AND ENLISTED MEMBERS OF THE REGULAR AND ACTIVE RESERVE COMPONENTS OF THE UNITED STATES AIR FORCE.

LAST NAME (EXAMPLE = JOHNSON) - ?JOHNSON CURRENT GRADE(EXAMPLE= 05,E8) - ?E6 ORGN. CODE(EXAMPLE=AFIT/CIDD) - ?USAR/SAM OFFICE PHONE (EXAMPLE= 57114) - ?258-0795

DOES APPLICANT HOLD A RESERVE COMMISSION(Y/N) 7NO

TOTAL ACTIVE MILITARY SERVICE DATE(EXAMPLE = DEC, 21,52) 7SEP, 10,57

PAY DATE(TOTAL MILITARY SERVICE DATE)(EXAMPLE = OCT, 15,50) 7JUL, 2,57

EFFECTIVE DATE OF PROMOTION (NOT YOUR DATE OF RANKI) TO THE GRADE IN WHICH YOU EXPECT TO RETIRE (EXAMPLE = OCT, 22, 72) ?FEB, 1, 74

RETIREMENT DATE (EXAMPLE = DEC. 30,77) 7FEB,1,78

<<<< TAX INFORMATION >>>>

THE FOLLOWING INFORMATION IS REQUIRED FOR TAX CALCULATIONS. WHEN THE TERM 'DEPENDENT' IS USED, COUNT YOURSELF AS ONE.

DO YOU PLAN TO RETIRE IN ONE OF THE COMMUNITY PROPERTY STATES-ARIZ., CALIF., IDAHO, NEVADA, NEW MEX., TEXAS OR WASH. (Y/N) ?NO

ARE YOU MARRIED (Y/N) TYES

HOW MANY DEPENDENTS DO YOU HAVE(INCLUDING YOURSELF) ?2

<<< NET MONTHLY TAKE HOME PAY COMPUTATION >>>

TO YOUR PRESENT MONTHLY TAKE HOME PAY, ADD ALL ALLOTMENT DEDUCTIONS

ENTER THE ABOVE SUM(NET MONTHLY TAKE HOME PAY) EXAMPLE =900 71000

the second second second

APTER YOU RETIRE FROM MILITARY SERVICE, WHAT WILL BE YOUR ESTIMATED TOTAL EARNINGS FROM WAGES PER YEAR.

DO NOT INCLUDE INCOME FROM STOCKS, BONDS, INTEREST & INVESTMENTS.

DO NOT INCLUDE YOUR SPOUSE'S EARNINGS > EXAMPLE = 8500 7900

PAGE 2 OF 5

<<< SURVIVOR INFORMATION >>>

DO YOU WISH SURVIVOR'S BENEFIT PLAN (Y/N) ?YES

BASE AMOUNT PER MONTH(MINIMUM = 300 <> MAXIMUM = 425 ) 7300

** OPTIONS >>>

(A)SPOUSE <> (B)SPOUSE & CHILD <> (C)CHILD (EXAMPLE=B) ?A

YOUR SPOUSE'S TOTAL ANNUAL WAGES AFTER YOU RETIRE<>EXAMPLE= 7300 ?7000

THE YEAR OF YOUR SPOUSE'S BIRTH(EXAMPLE= 1935) ?1941

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#### <<< MILITARY RETIREMENT PAY COMPUTATION >>>

ALL COMPUTATIONS & FIGURES ARE PROVIDED FOR YOU AS A SERVICE OF YOUR LOCAL PERSONNEL OFFICE AND SHOULD NOT BE CONSIDERED AS AN OFFICIAL EXPRESSION OF YOUR SERVICE BRANCH. FOR MORE DETAILED INFORMATION CONTACT THE OFFICE OF PRIMARY RESPONSIBILITY CONCERNED.

JOHNSON	E6	USAR/SAM	258-0795
BASIC PAY RATE	SERVICE FOR PAY AS OF	1405 SERVICE AS OF	TOTAL ACTIVE SUC
DATE	RETIREMENT	RETIREMENT	RETIREMENT DATE
******	<><><>	<><><><>	*********
\$843.48	20 7 0	NOT APPLICABLE	20 4 22
1 OCT 76	YRS MOS DAYS	YRS MOS DAYS	YRS MOS DAYS
	•		

RETIRED PAY = BASIC PAY X 2.5% FOR EACH YEAR OF ACTIVE SERVICE

			IUAL		NTHLY
GROSS RETIREMENT PAYS			182		431
SURVIVOR BENEFIT PLAN REDI	ICTION:	-5	90	-5	7
<><><><><><><><><><><><><><><><><><><><>		<>	<><>	<>	><><
ADJUSTED GROSS(=TAXABLE II	COME) :	\$ 5	2609	\$	424
CTAX SAVINGS DUE TO SEPI		3	13	\$	1)
INCOME WITH SURV	vor's B	ENEFI	T PLA	N	>>>
<<< ANALYSIS >>>	ANNUAL	MON	THLY	BIM	ONTHLY
00000000	<><><>	<>	<>>>	<>	<><>>
ADJUSTED GROSS	\$ 5092	5	424	5	212
FEDERAL TAXES	\$ 66	5	5	5	2
FEDERAL TAXES	\$ 66		5	-	2
		4>4		<>	
*******	<><>	\$	(><>>	<>-	<><>>
<><><><><><><><><><><><><><><><><><><>	\$ 5025	\$	418	\$	209
<pre>&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt; RETIREMENT INCOME &lt;&gt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt; FED TAX CREDIT(SCHED RIC)</pre>	<><><> \$ 5025 <><><>	\$	418	\$	209
<pre>&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;  RETIREMENT INCOME &lt;&gt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;&gt;&lt;</pre>	<><><> \$ 5025 <><><>	\$ \$	418	\$ <>	209
<pre>RETIREMENT INCOME 4&gt;&lt;&gt;&lt;&gt;&lt;&gt;&gt; FED TAX CREDIT(SCHED RIC) INCOME WITH TAX CREDIT CIVILIAN EMPLOYMENT(TOTAL)</pre>	<><><> \$ 5025 <><><> \$ 0 \$ 5025	\$ \$ \$ \$ \$ \$ \$ \$	418 (><>> 0 418	\$ \$	209 209 209 329
RETIREMENT INCOME  <><><>><>><> FED TAX CREDIT(SCHED RIC) INCOME WITH TAX CREDIT	<><><> \$ 5025 <><><> \$ 0 \$ 5025 \$ 7900	\$ \$ \$ \$ \$ \$ \$ \$	418 (><>> 0 418 658	\$ \$	209

#### < NET PAY ANALYSIS >>

PRESENT NET TAKE HOME PAY= \$1000 + RETIREMENT NET TAKE HOME PAY= \$418

THE DIFFERENCE IN NET TAKE HOME PAY = \$581

YOU ARE NOW WORKING FOR \$3.63 PER HOUR (\$581/160 HRS)

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# PAGE 4 OF 5

<<<< SURV	IVORS' INCOME >>>>
<<< ANALYSIS >>>	ANNUAL MONTHLY BIMONTHLY
SURV BEN PLAN(.55 X \$ 300) FEDERAL TAXES	\$ 1979  \$ 164  \$ 82 \$ 0  \$ 0  \$ 0
RETIREMENT INCOME	\$ 1979 \$ 164 \$ 82 <><><> <><>>> <><>>>
FED TAX CREDIT(SCHED RIC) INCOME WITH TAX CREDIT CIVILIAN EMPLOYMENT(TOTAL)	\$ 0 \$ 0 \$ 0 \$ 1979 \$ 164 \$ 82 \$ 7000 \$ 583 \$ 291
TOTAL TAXES <><><><>><> TAKE HOME(INCLUDING WAGES)	\$ 1161 \$ 96 \$ 48 <><><> <><>> <><>> <><>> <><>> <><>> <><>> <><>> <><>> <><>> <><>> <><>> <><>> <>< <>> <><>> <>< <>> <>> < <>> < <>> < < <>> < < <>> < < < > < < > < < > < < > < < > < < > < < > < > < < > < < > < > < < > < > < < > < > < < > < > < < > < > < < > < > < < > < > < > < < > < > < > < > < > < < > < > < > < > < < > < > < > < > < < > < > < > < > < < > < > < < > < > < < > < < > < > < > < < > < > < < > < > < < > < > < < > < > < < > < > < < > < > < > < > < < > < > < > < > < < > < > < < > < > < < > < > < > < > < > < < > < > < > < > < > < > < < > < > < > < > < > <

## <<< ESTATE PLANNING CHART >>>>

	#IDOW # 8 CHILD *>*>>*>*> * NOT APPL	<><>><>	WI DOW UNDER 60 <><>><>	WIDOW OVER 60 4>4>>4>4>	LUMP SUM <><><>
SOCIAL SECURITY					\$255
WA DIC/PENSION	« «»		·	> «	\$400
COMMERCIAL INS	· ······ ·	• • • • • • •	·	> «>	••••
NSLI	· · · · · · · · ·	• • • • • • •	· ······ ·	> «	••••
SURV BEN PLAN	· · · · · · · · ·	• • • • • • • • • • • • • • • • • • • •	· · · · · · · · ·	» «	••••
WAGES	· ······ ·	• • • • • • • • • • • • • • • • • • • •	· · · · · · · · ·	» «»	••••
	• •		· · · · · · · ·	> «>	

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PAGE 5 OF 5

JOHNSON E6 USAR/SAM 258-0795

## <<< RETIREMENT ACCRUED LEAVE STATEMENT >>>

	<< 60 DAYS >>	<< 30 DAYS >>	< DAILY >
BASE PAY	\$1700.40	\$ 850.20	\$ 26.34
FEDERAL TAXES(202)	\$ 340.08	\$ 170.04 <>><><>	\$ 5.67
NET BASE PAY	\$1360.32	\$ 680.16	\$22.67
BAS AND BAQ	\$ 117.00	s 58.50	\$ 1.95
NET TOTAL	\$1477.32	\$ 738.66	\$24.62

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# APPENDIX 6

DATA AND INFORMATION SUBJECT TO CHANGE

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### DATA AND INFORMATION SUBJECT TO CHANGE

Active Duty Basic Pay Rates

This category includes the basic allowances for subsistence and quarters. The active duty basic pay rates are currently maintained in the RETAB files in the model program. The basic allowances are maintained in the BASBAQ file. Every year since 1972, active duty basic pay rates (and basic allowances) have been increased on 1 October. The percentage increase and a copy of the new pay rate table can be obtained from the Air Force Times newspaper (available in base exchanges and libraries) the first week after the pay raise is effective, or from any base accounting and finance center.

Once the information is obtained, the BASBAQ file must be rewritten, and a new RETAB file created. For example, with data on the 1 October 1978 pay increase, a new RETAB8 file must be created, and the oldest RETAB file, RETAB2, deleted.

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# Consumer Price Index (CPI) Changes to Retired Pay

Current law--as amended in 1975--provides retirees with CPI raises twice a year, on March 1 and September 1. The March raise is based on the change in the CPI from the previous June to the previous December. The September raise is based on the CPI change from the previous December to the previous June. 1

The RETAB tables, shown in Appendix 7, reflect the retired pay base amounts by grade, using active duty rates effective on the dates indicated, increased by all of the applicable CPIs through (and including) 1 September 1977. Therefore, all CPI increases after that date should be included in the calculation of retired pay.

Rather than changing each of the RETAB tables to reflect these CPI increases, it is easier to have the program make the adjustment in its computation. This was done, for example, to allow for the 2.4 percent CPI increase which became effective on 1 March 1978. The program should account for the increases by:

(1) increasing all retired pay figures taken from the older pay tables by the full amount of the CPI increase, or,

Plattner, p. 28.

^{2&}quot;Retired Pay: Annuities Up 2.4 Percent," Air Force Times, March 6, 1978, p. 2.

(2) increasing the retired pay figure taken from the current pay table by the amount of the CPI increase which occurred since that pay rate went into effect. For example, the CPI raise of 1 March 1978 occurred from 1 June to 31 December 1977, but the latest pay rate went into effect on 1 October 1977. From 1 October to 31 December 1977, the CPI increased by 1.19 percent.

By changing lines 4940, 6040 and 6080 in the computer program, all CPI increases can be accounted for and included in the retired pay figures output by the model:

that when a CPI increase occurs <u>subsequent</u> to an active duty pay raise, the Tower Amendment "look-back" computation method (see Appendix 1) is always best, and the current pay rate table (the latest RETAB table) should never be used. Line 4940 in this case should be "ON Ul-3 GOTO 4770, 4790, 4810, 4950, 4950." On the other hand, until a CPI increase occurs subsequent to it, the current active duty pay rate is always best, and the "look-back" feature is not beneficial and should not be used. Line 4940 should then be "ON Ul-3, GOTO 4770, 4790, 4810, 4910, 4950."

LINES 6040, 6080 -- these lines compute the retired pay using data from the RETAB pay tables. So, in order to reflect the 1 March 1978 CPI increase of 2.4 percent, the "1.024" and "1.0119" adjustment factors were added to lines 6040 and 6080, respectively. Future CPI increases should be added on similarly. For example, a 3 percent CPI increase on 1 September 1978 would be included by changing lines 6040 and 6080 to "R*P2*1.024*1.03" and "R*P2*1.0119*1.03," respectively.

At this point a word of warning should be added. It appears at this time, that the Consumer Price Index used for all of these computations will be changing. Some should be taken to allow for this factor before making any corrections for the next CPI increase.

Federal Income Tax Withholding Data

Tax schedules are maintained in the TXCY77 file. Since the tax schedules change annually, this file must be updated each year. Internal Revenue Service Tax Schedules are found in IRS Publication 15, or Circular E, which can

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S"Which CPI Will Be Used in Annuity Hikes?,"
Air Force Times, March 13, 1978, p. 11.

be obtained free of charge at any IRS tax information office. The tables used are the "yearly" tables for both married and single taxpayers. The information from the tax tables are transcribed line-for-line into the TXCY77 file, with the exception that the last line is placed directly into the program. Therefore, line number 11300 (for singles) and 11490 (for marrieds) must be changed at the same time the TXCY77 file is updated.

# Social Security Benefits

Both retirement and survivor benefits are increased annually every June or July. The percentage figure of the annual increase can be obtained by calling or visiting any Social Security Administration office. Two pamphlets, available free of charge from any office, contain a similar chart to that presented in Appendix 4. These two pamphlets are:

- (1) "Estimating Your Social Security Retirement Check,"
  Pamphlet No. 10047, and
- (2) "Your Social Security Earnings Record," Pamphlet No. 10044. If these pamphlets are not up to date, multiplying the table figures by the annual

percentage increases that have occurred since that pamphlet was printed will make the information current.

100000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 100000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 100000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10

APPENDIX 7

FILES USED BY THE MODEL

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#### FILES USED BY THE MODEL

The following pages of this appendix contain the data files used by the model.

The TXCY77 file is the annual withholding tax table found in the Internal Revenue Service Circular E, and is used in the tax subroutines (lines 11040 through 11730). The BASBAQ file is a listing of the Basic Allowances for Subsistence and Quarters which are paid to active duty service members. The Allowances tables can be obtained from any uniformed service accounting and finance office. They are also published periodically in service publications (e.g., The Air Force Times). The RETAB files represent "retirement tables" which are the active duty pay tables, which have been adjusted to reflect Consumer Price Index increases. The last digit in the table title indicates the year for which that table applies. For example, RETAB5 is the adjusted active duty pay table from 1975. These tables were created by the Retired Pay Branch of the Air Force Military Personnel Center. (Information Telephone Number: Area Code 512-652-1110)

# TXCY77

1000	3950,	0,	.16,	1700,	5450,	0	,	.15,	3150,
	7450,				11575,	345		.18,	5450,
1020	9450,	990,	.22,	7450,	14450,	1447.	50,	.22.	11575,
1030	11450,	1430,	.24,	9450,	18450,	2080		.25,	14450,
1040	15450,	1910,	.28,	11450,	22450,	3080	,	.28.	18450,
1050	18450,	3030,	.32,	15450,	26450,	4200		.32,	22450,

# BASBAQ

80 REM		ALLOW. FUR	QUARTERS	
90 REM	GRADE	W/O KIN	WITH KIN	BAS
100	010,	339.30,	424.20,	59.53,
110	U9,	339.30,	424.20.	59.53,
120	US,	339.30,	424.20.	59.53,
130	07,	339.30,	424.20.	59.53,
140	U6,	304.50,	371.40.	59.53,
150	05,	280.80,	338.10.	59.53,
160	U4,	249.90,	301.80,	59.53,
170	03,	219.90,	271.20,	59.53,
180	m4,	240.90,	290.70.	59.53,
190	E9,	000.00,	000.00,	58.50,
200	E8,	000.00,	u00.00.	58.50,
210	£7,	000.00,	000.00.	58.50,
220	£6,	000.00,	000.00.	58.50,
230	£5,	000.00,	000.00,	58.50,

		RETAB2						
	10	08,	20,	3918.54,	22.	4076.12,	26,	4076.12,
1.1	20	07,	20,	3544.01,	22,	3544.01,	26,	3544.01,
	30	06,	20,	2713.02,	22,	2871.08,	26,	3113.35,
	40	05,	20,	2454.00,		2540.49,	26,	2540.49,
	50	04.	20,	2124.32,	22,	2124.32,	26,	2124.32,
	60	u3,	20,	1836.61,	22,	1836.61,	26,	1836.61,
	70				22.			
		h4,	20,	1764.78,	22,	1823.18,	26,	1964.48,
	80	£9,	20,	1457.29,	22.	1534.24,	26,	1683.27,
	90	E8,	20,	1277.90,	22.	1352.66,	25.	1503.47,
	100	£7,	20,	1127.14,	22.	1202.79,	26,	1352.66,
	110	£6,	20,	991.75,	22,	991.75,	26,	991.75,
Ш	120	٤5,	20,	841.86,	22.	841.80,	26,	841.86,
		RETAB3						
			20	1902 01		101.5.10		201-5-1-0
	10	08,	20,	3802.83,	22.	3955.59,	26,	3955.59,
	20	07,	20,	3439.42,	22.	3955.59,	20,	3955.59,
	30	06,	20,	2633.05,	22.	2786.21,	26,	3021.53,
	40	05,	20,	2381.38,	22,	2465.41,	26,	2465.41,
	50	04,	20,	2061.40,	22.	2061.40,	26,	2061.40,
	60	03,	20,	1782.40,	22.	1782.40,	26,	1782.40,
	70	h4,	20,	1712.47,	22.	1769.17.	26,	1906.58,
	80	E9,	20,	1414.42,	22,	1488.92,	26,	1633.40,
	90	£8, £7,	20,	1240.15,	22,	1312.59,	26,	1459.14.
	100		20,	1094.03,	22,	1167.30,	26,	1312.59,
	110 120	£6,	20,	962.41,	22,	962.41,	26,	962.41,
	120	£5,	20,	817.12,	22,	817.12,	26,	817.12,
		RETAB4						
	10	08,	20,	3518.03,	22,	3629.0%,	26,	3629.08,
	20	07,	20,	3181.97,	22.	3181.97,	20,	3181.97,
	30	06,	20.	2435.84,	22,	2577.74,	26,	2795.11,
	40	65,	20,	2203.22,	22,	2280.88,	26,	2280.88,
Ц	50	04,	20,	1907.09.	22,	1907.09,	26,	1907.09,
	60	U3,	20,	1649.00,	22,	1649.06,	20,	1649.00,
	70	h4,	20,	1584.10,	22,	1030.72,	20,	1763.73,
	80	£9,	20,	1308.05,	22.	1377.59,	26,	1511.15,
	90	£8,	20,	1147.16,	22,	1214.29,	26,	1350.02,
	100	£7,	20,	1012.16,	22,	1080.02,	26,	1214.29,
200	110	Ło,	20,	890.22,	22,	890.22,	26,	890.22,
Ц	120	£5,	20,	755.95,	22,	755.95.	26,	755.95,

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	RETAB5						
10 20 30 40 50 60 70 80 90 100 110	08, 07, 06, 05, 04, 03, 44, E9, E8, E7, E6,	20, 20, 20, 20, 20, 20, 20, 20, 20, 20,	3394.63, 3070.14, 2350.46, 2126.02, 1840.22, 1591.10, 1528.40, 1262.61, 1106.87, 970.47, 859.09, 729.35,	22, 22, 22, 22, 22, 22, 22, 22, 22, 22,	3501.68, 3070.14, 2487.20, 2200.72, 1840.22, 1591.10, 1579.42, 1329.30, 1171.57, 1042.18, 859.09, 729.35,	26, 26, 26, 26, 26, 26, 26, 26, 26,	3501.68, 3070.14, 2696.96, 2200.72, 1840.22, 1591.10, 1701.82, 1458.04, 1302.62, 1177.57, 859.09, 729.35,
	RETAB6						
10	Nυ	20	2222 16	20	3445 04	24	1466 04
20	08,	20,	3333.16, 3014.60,	22.	3466.84,	26,	3466.84,
30	06,	20,	2307.96,	22.	2442.27,	26,	2648.32,
40	05,	20,	2087.69,	22.	2161.00,	26,	2161.00,
50	04,	20,	1807.05,	22.	1807.05,	26,	1807.05.
60	03,	20,	1562.45,	22.	1562.45,	26,	1562.45,
70	h4.	20,	1500.82,	22.	1550.75,	26,	1671.16,
80	E9,	20,	1239.78,	22,	1305.20,	26,	1411.61,
90	£8,	20,	1086.83,	22.	1150.35,	20,	1278.97,
100	£7,	20,	958.83,	22.	1023.30,	26,	1150.35,
110	£6,	20,	843.48,	22.	843.48,	26,	843.48,
120	٤5,	20,	716.12,	22,	716.12,	26,	716,12,
	RETAB7						
10	U8,	20,	3360.30,	22,	3495.00,	26,	3495.00,
20	07.	20,	3039.00,	22.	3039.00,	26,	3039.00,
30	06,	20,	2326.80,	22,	2462.16,	26,	2670.00,
	05,	20,	2104.80,	22.	2178.60,	26,	2178.60,
5	04,	20,	1821.90,	22.	1821.90,	26,	1821.90,
60	03,	20,	1575.30,	22,	1575.30,	26,	15/5.30,
70	*4,	20,	1512.90,	22.	1563.30,	26,	1443.30,
80	£9,	20,	1249.80,	22.	1159.80,	26,	1289.40,
90	E8,	20,	1095.00,	22,	1031.70,	26,	1159.80,
110	£6,	20,	850.20,	22,	850.20,	26,	850.20,
120	£5,	20,	721.80,	22,	721.80,	20,	721.80,
120	23,	20,	,21.00,	221	,		

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Philip Stephen Johnson was born in Miami, Florida on February 13, 1950, the son of Dawn Carroll Johnson and James William Johnson, Jr. He attended high school in Misawa, Japan and San Antonio, Texas. Upon graduation from Baylor University, Waco, Texas, with a Bachelor of Science degree in Biology, he entered the United States Air Force as a second lieutenant. He served four years as a personnel officer at the San Antonio Air Logistics Center at Kelly Air Force Base in San Antonio, Texas. In September, 1973, he married Renay Smith of Brownfield, Texas. In May, 1976, he entered the Graduate School of Business of The University of Texas at Austin. Upon graduation from The University of Texas at Austin, Captain Johnson will be assigned to Headquarters, Tactical Air Command at Langley Air Force Base in Hampton, Virginia.

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