DECEDENT AFFAIRS CHECKLIST

Revised 04-Jul-25

Retired Activities Office (RAO), Military and Family Support Center (MFSC)
Joint Base Pearl Harbor-Hickam (JBPHH)

CHECKLIST and ADDITIONAL DETAILS--Review this basic CHECKLIST and the ADDITIONAL DETAILS pages with caller or walk-in person reporting death. Provide a copy to the walk-in person or have a copy of this checklist with all pages mailed or sent via E-mail to the caller. Please make sure the client knows that these pages are not all inclusive. Their personal situation may necessitate many more contacts. It must be remembered that much of this information in varying degree applies to the death of a retiree, a surviving spouse and a SBP annuitant.

- Notify **Defense Finance and Accounting Service (DFAS)** to report death at **1-800-321-1080.** See ADDITIONAL DETAILS - items 1, 7, 8, & 9.

- Notify **Social Security Administration (SSA)** to report death at **1-800-772-1213.** See ADDITIONAL DETAILS - item 2.

- Notify **Department of Veterans Affairs (VA)** to report death at **1-800-827-1000** if retiree was receiving disability compensation. See ADDITIONAL DETAILS - item 3.

- Notify **Defense Enrollment Eligibility Reporting System (DEERS)** to report a death at **1-800-538-9552.** This can also be accomplished at any ID Card issuing facility when applying for a new card. See ADDITIONAL DETAILS - item 4.

- Contact a convenient **Identification Card Issuing Facility** to replace ID Cards. Online scheduling website is https://idco.dmdc.osd.mil/idco. See ADDITIONAL DETAILS - item 4.

- Notify **Office of Personnel Management (OPM)** to report a death at **1-888-767-6738** if military retiree was retired from or still employed in the Civil Service or Federal Employment system. See ADDITIONAL DETAILS - item 5.

- Any special requirements such as **Military Honors** at funeral or **Burial-At-Sea?** See ADDITIONAL DETAILS - item 6.

- Many, many follow-on items such as **Vehicle Registration**, transfer of **Bank Accounts**, **Credit Cards**, commercial **Insurance Policies**, etc. See ADDITIONAL DETAILS - item 6.

- Remember, a final income tax return will be required for any deceased receiving taxable income. This burden can fall on the surviving spouse/family, estate/will executor or designated agent. Check the appropriate items for getting 1099-R forms. And don't forget W-2 for any current employment.

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ADDITIONAL DETAILS - Information Sheet

DECEDENT AFFAIRS CHECKLIST

(provide copy to walk-ins, mail to callers)

1. Defense Finance and Accounting Service (DFAS) must be notified as soon as possible by calling toll free **800-321-1080** from anywhere in the United States. If overseas and unsuccessful contacting the 800 number, try the commercial number **1-216-522-5955 and select option #1** to be directed to an appropriate representative.

It is important to have the **retiree's full name**, **Social Security number,** and **date of death** when you call.

Notification can also be made online at: https://www.dfas.mil/retiredmilitary/survivors then clicking "Report a Retiree's Death." The appearing page is the reporting form with directions. The local Customer Service number is **1-317-212-0551**. Fax number is **1-800-469-6559** for sending a notification in that manner. Additional information is available at https://www.dfas.mil/retdeath.

> **IMPORTANT:** Retired pay ceases upon the death of a retiree. Upon notification, DFAS will flag the retiree's pay account to prevent any overpayments, recoup any overpayments actually made, and begin preparations to close it out. Tardiness in reporting the death could result in **overpayment** of the retiree's retired pay **which as mentioned will be collected back.** Additional information is available at https://www.dfas.mil/retiredmilitary/survivors. The same rules for recoupment of overpayments after the date of death also apply to annuity overpayments provided a Survivor Benefit Plan (SBP) beneficiary who has passed away. Don't close deceased (retiree or annuitant) bank accounts until any such recoupments occur. **Tax notes are in Item 8.**

To report Coast Guard, NOAA, or PHS retiree or annuitant deaths, go to the Coast Guard Pay and Personnel Center at https://www.dcms.uscg.mil/ppc/ccb/ or call **866-772-8724**.

2. Social Security Administration (SSA) must be notified at **800-772-1213** to report the **retiree's or spouse's death** and apply for survivor's benefits, partial burial expenses and other benefits as eligible. A Funeral Director should assist in notifying Social Security of the death but the surviving spouse or family should call to verify and make an appointment for benefits and such. Refer to the website www.socialsecurity.gov.

If **NOT currently getting SS benefits**: Ensure the **retiree's or spouse's death is reported PROMPTLY** by telephone **and** schedule an appointment to apply for survivors' benefits. In some cases, benefits will be paid from the date of notification, not from the date of the death. The SSA will tell you **what documents are needed** to bring to the appointment, but the following list may help:

- Death Certificate
- Social Security Number of deceased
- Social Security Card of surviving spouse
- Birth Certificate/Naturalization Certificate
- Marriage Certificate
- Divorce Papers, if applying as a divorced widow or widower
- Dependent Children's Social Security Cards (numbers if available) and Birth Certificates

- Deceased worker's W-2 form(s) and/or federal self-employment tax return for the most recent year, and
- Name of your bank, bank routing number, account number, and voided check to set-up Direct Deposit.

If ALREADY getting SS benefits: Benefits paid to the recipient will cease upon his or her death. If benefits are based on your or spouses' work, when the death is reported SSA will revisit your entitlements and change payments to any higher amount you may be entitled to. Call and make an appointment to bring in any additional required documents such as described above.

Remember, we need to report the death of ANY family member to stop their SSA benefits. Check the website: www.socialsecurity.gov.

> As a Tax note, whoever prepares the final tax return for either deceased will want the SSA issued 1099 detailing the Social Security benefit paid. Call **1-800-772-1213** or go to the website **www.socialsecurity.gov** for details on how to obtain.

3. Department of Veterans Affairs (VA) must be notified at **800-827-1000** to report the retiree's death if the retiree had received any benefits **and** especially if the retiree was receiving any disability compensation or pension **and/or** was receiving treatment in any VA medical or outreach facility **and/or** was enrolled in any VA disability life insurance. As with military retired pay, VA disability compensation ceases upon the death of the retiree and overpayments will be collected. **Remember to review the points here for the death of a surviving spouse**.

And determine:

- If anything additional is needed, beyond that already on file concerning the surviving spouse, for she or he to claim unpaid disability compensation due the deceased (the last month benefit). Such should be automatic but confirm it upon notification. Refer to https://www.va.gov.
- If the surviving spouse is entitled to **Dependency and Indemnity Compensation (DIC)** in the event the retiree passed away due to service-connected disability. A detailed primer on the program can be found at https://www.va.gov/disability/dependency-indemnity-compensation/. Upon application VA will want a copy of the veteran's death certificate.
- **Always remember, for the death of a surviving spouse receiving DIC, such compensation ceases upon their death. Reporting the death is necessary as overpayment will be collected.**
- If the retiree was possibly enrolled in in any **VA disability life insurance policies** such as VALife, S-DVI and VMLI, or other **VA sponsored life insurance policies** such as NSLI, VSLI and FSGLI, contact the **VA** at **800-669-8477** to determine. Refer to www.va.gov/life-insurance/.
- if the retiree was possibly enrolled in **Veterans Group Life Insurance (VGLI),** contact the **Office of Serviceman's Group Life Insurance (OSGLI)** at **800-419-1473** to determine. Refer to www.va.gov/life-insurance/.
- **VERY IMPORTANT: Notify VA at these numbers if a deceased spouse was the beneficiary of any of these insurance policies.**
- For other benefits based on the death of the retiree including burial benefits. Again refer to https://www.va.gov.

4. **Defense Enrollment Eligibility Reporting System (DEERS)** maintained Department of Defense (DoD) personnel data base will need to be updated due to the retiree's (or spouse's) death. Notification can be reached by calling **800-538-9552.** For a surviving spouse this is important to accomplish because now he or she is their own sponsor for military benefits, no longer the deceased retiree (for Tricare, exchange, commissary, MWR, etc.). The website https://www.tricare.mil/deers lists various ways to do this. Also at the **passing of a spouse** DEERS should be notified by the surviving family as soon as possible. In either case DEERS will want a copy of the retiree's and spouse's death certificates to close out the accounts. Providing it to an ID card issuing facility is the easiest method.

Since the **surviving spouse** must also obtain a new Identification Card, updating DEERS can accomplished at that time. Access https://idco.dmdc.osd.mil/idco and make an appointment at your nearest ID card issuing facility. Face masks are not required at ID card facilities but if you want to wear one for your own personal health concerns, by all means do so.

SOME BASIC ID CARD ISSUING FACILITIES: **Moanalua Navy Service Center - 808-471-2405**, **Hickam Military Personnel Flight** - **808-449-8624**, **Hilo AG/ARNG** - **808-844-6616/6607**, **Kahului (Maui) AG/ANG** is not in the online scheduler so call them at **808-789-0637**, or **PMRF Barking Sands (Kauai)** - **808-335-4493**. Several other Oahu sites can be found in the ID Card Office-RAPIDS scheduler website listed above.

5. **Office of Personnel Management (OPM)** must be notified at **888-767-6738** or online at https://www.opm.gov/ (Click "Retirement" in top horizonal ribbon, then click "Survivors Benefits" on top of third column) if the deceased (or spouse) was also a current or retired Federal civilian employee at the time of death. If such, the deceased employee (or spouse) may be enrolled in OPM's thrift savings plan and/or survivor benefit plan. To determine any enrollment in an employee life insurance plan, call **1-800-633-4542**. An **alternate** phone number for information is **1-724-794-8690.**

A Tax note - OPM sends out the 1099-R during the usual tax season to the last address on file. If requested they can send the form to a different address as needed to file the annual tax return.

6. **Notification should also be made (this list is not to be considered complete):**

- To **financial institutions** including all **investment activities, loans currently outstanding,** and **credit card issuers**. Credit card accounts should be reviewed closely and cancelled cards destroyed if appropriate.
- **Transfer Upon Death** account agreements at banks/credit unions should be activated after any necessary recoupments to DFAS, VA, Social Security and OPM are accomplished. Don't forget safe deposit boxes.
- To **Express Scripts** at **1-877-363-1303** if either deceased was receiving mail-order prescriptions.
- To **Thrift Saving Plan (TSP)** at **1-877-968-3778** if the deceased was enrolled through either military service or federal employment.
- To the **IRS** if there are any on-going tax dispute issues. Don't forget final tax returns for either deceased.
- To the several **Credit Monitoring Organizations** (TransUnion 1-800-916-8800, Equifax 1-888-378-4329, Experian 1-888-397-3742) advising cancellation of appropriate credit cards and other credit instruments used by either deceased. Identify theft and fraud can be a real threat.

- To **Will Executor** (if a surviving spouse or surviving family member is not so designated as an agent) and others assisting as appropriate. Any activity involving or requiring probate must be recognized in the will and disposition dealt with. Ownership and type of ownership of real property (land and houses) and how the ownership would pass upon death should be dealt with before the death of the retiree or spouse.
- To all **insurance companies** for policies in effect including life, home, health, renters, vehicle, etc., and to claim life insurance benefits.
- To the state department of **vehicle registration** for autos, boats, trailers, etc., to change names on titles. Don't forget any auto leases that may be in effect.
- To all membership **organizations** and periodical **subscriptions** to cancel or change names as appropriate.

The Funeral Director can make requests for **military honors** for the veteran at the burial and a United States flag from the VA (see the VA section above) and notify Social Security. The funeral director will also order the number of death certificates you want from the appropriate state agency - in Hawaii it is the Hawaii State Department of Health. Remember, you will be charged as the issuing agency charges per certified copy.

Military honors information:

- The **Navy Burial Honors Support** at **Navy Personnel Command**, Millington, TN, phone number is 877-645-4667. For Navy Funerial Honors Support at **Pearl Harbor,** refer to the current RAO Retiree Bulletin. It changes periodically.
- For **Air Force/Space Force casualty assistance** contact Casualty Assistance Services at **Hickam Field** at **808-449-0310 / 0311.**
- For **Burial at Sea** arrangements, contact the **Navy and Marine Corps Mortuary Affairs Office** at Millington, TN, at **866-787-0081** for any burial at sea arrangements.

7. Required forms after the passing of the retiree or spouse:

- **Death Certificate** certified by the state issuing authority (State Department of Health here in Hawaii). As well as for DEERS, various paying agencies such as DFAS, VA, Social Security, OPM, VGLI, other VA insurance policies, banks/credit unions, various financial and investment activities, commercial insurance policies etc., etc., may all want copies. How many to get? You may want to check with your Funerial Director on their recent experience since the state will be charging for them..
- **DD Form 214, NGB 22 or other VA accepted proof of eligibility for veterans benefits**: for all VA burial benefits the VA will want copies including burial of the spouse in a National Cemetery such as the Punchbowl where the retiree (veteran) is or will also be interred.
- If a **DD 214** or other form is needed quickly, check for directions on submitting an emergency request online at https://www.archives.gov/veterans/military-service-records/evetrecs-help. If you require assistance in this call the **NPRC Customer Service Line** 7am-5pm (Central Time) at 1-866-272-6272 **(toll free) or** 314-801-0800 (not toll-free).
- If needed the VA website https://www.va.gov/records/discharge-documents/ lists all acceptable documents used to show eligibility including **NGB 22** for National Guard service.

(maybe a COPY of a **Social Security card** for the Survivor Benefit Plan (SBP) annuity applicant and Arrears of Pay (AOP) applicant **only** if specified in the instructions for the application form submittals - see below paragraph.)

8. Processing of DFAS forms after report of retiree's death:

Within 2 or 3 weeks after reporting the death of a retiree, DFAS will send to the surviving spouse (or designated beneficiary) a condolence letter and possibly packages including forms and instructions for **claiming unpaid pay due the deceased retiree called Arrears of Pay (AOP)** and, if the surviving spouse (or other designated beneficiary) was enrolled in the **Survivor Benefit Plan (SBP)**, forms and instructions by separate mailing for **applying for the SBP annuity**. The military retiree's Retiree Account Statement (RAS) (discussed in the following section) will identify the beneficiaries for such.

The surviving spouse (or designated beneficiaries) would complete the forms and return them according to the instructions provided with the forms with a certified copy of the death certificate and any other items required. Always keep a copy of any filled-in document mailed to DFAS.

If assistance is needed completing the forms, the **DFAS call center** at 800-321-1080 can help. View **https://www.dfas.mil/provide/aop/aop-manage/, and https://www.dfas.mil/RetiredMilitary/provide/sbp/maintain/**.

As a related TAX note: The deceased retiree's final **DFAS 1099-R tax document** is typically issued at the same time as the **AOP** payment to the designated beneficiary. The death certificate is required for the 1099-R to be issued. If the deceased retiree's tax preparer needs a copy of the 1099-R for preparing the retiree's final tax returns **and** can't get the copy provided to the **AOP** beneficiary, the third paragraph below has some directions for acquiring a duplicate.

As an SBP annuity is also taxable, a surviving family member will probably be responsible for preparing and submitting the final income tax return for the deceased. The **DFAS annuity 1099-R** for the year of death would normally be sent to the SBP recipient's address. If the deceased annuitant's tax preparer needs a copy of the 1099-R for preparing their final tax return **and** can't get the copy provided to the last known address, the below paragraph has some directions for acquiring a duplicate. The deceased annuitant's 1099-R will probably be sent at the end of the year with everyone else's normal tax forms.

For either the deceased SBP annuitant or retiree - If the designated tax preparer can't get the appropriate 1099-R from the normal recipient, to acquire a duplicate the preparer needs to provide DFAS with a signed and dated letter that includes the decedent's full name, Social Security Number, the 1099-R request, the full name and relationship of the requestor, the address the duplicate is to be sent and a copy of the death certificate (if not already on file).

If either of the 1099-R forms are not received, contact the **DFAS call center** at **800-321-1080.**

9. The "Retiree Account Statement" (RAS)

A "Retiree Account Statement" (RAS) (mentioned above) from the Defense Finance and Accounting Service (DFAS) is prepared and available monthly to each retiree electronically (online via **myPay** account) and by mail (if not stopped) only as changes to retired pay occur. **Surviving spouses and families need to know where the most recent one received is located.**

Periodic changes include COLA pay adjustments, tax withholding, survivor benefit plan deductions, allotments for VGLI / Tricare / FEDVIP dental and/or vision, etc., and any court ordered deductions just to name a few. A generic example copy of the RAS, front and back, is included on pages 9 and 10 of this Checklist but can also be viewed at the DFAS website **https://www.dfas.mil/RetiredMilitary/manage/ras/**.

In the 1st page please note that the **PAY ITEM DESCRIPTION** section in the block below the retiree's mailing address will show both the old pay related items such as base pay, SBP payments, tax withholdings, allotments, etc., and the new amounts. (The unchanged monthly RAS statement is available only online via your **myPay** account.) The bottom front of the statement indicates if a **Survivor Benefit Plan (SBP)** or **Former Spouse Survivor Benefit Plan (FSSBP)** is in effect. And if so, it includes the coverage type, type cost, annuity base amount and the annuity to be paid in the event of the death of the retiree.

Page 2 (the reverse) of the RAS may contain several sections only as they specifically pertain to the retiree which may include **Allotments, Former Spouse Protection Act** deductions, and **Arrears of Pay (AOP)** which will list the person designated by the retiree as the beneficiary for AOP upon his or her death. (Remember, **AOP** means unpaid retired pay that the designated beneficiary is legally entitled to.) The **Message Section** is the last and may contain COLA data, payment updates, processing information and other relevant stuff. Make sure to check all these items out.

10. The SBP "Annuitant Account Statement" (AAS)

A similar but one page only "Annuitant Account Statement" (AAS) pay statement is available through the annuitant's myPay account. In a process similar with the retiree RAS, if a hardcopy mail request is in their myPay account the annuitant's AAS is mailed when changes occur that affect net pay. And as with the retiree RAS, the AAS lists the current monthly annuity amount and federal income tax withheld. **Surviving families need to know where the most recent one received is located.**

Remember, the Retired Activities Office (RAO) at the Military and Family Support Center (MFSC) is here to provide assistance to our retired military community. We have helped many fill out the DFAS forms and answer questions on varying subjects that retirees have posed. If our RAO volunteers do not know the answer, we will find it or let you know where you can get the answer directly. The telephone number for the RAO is 808-474-0032. Please leave a phone mail message if the office is not staffed when you call. RAO volunteers monitor phone messages and respond to questions. Messages can also be left at the MFSC front reception counter at 808-474-1999 or email messages can be sent to MFSCHawaii@navy.mil. The email account is monitored daily by MFSC staff. As well as your inquiry, please provide your name, telephone number and email address.

Revised: **04-Jul-25**

Understanding Your Retiree Account Statement (RAS) -- Page 1

Your Retiree Account Statement (RAS) is a two-page document issued by Defense finance and Accounting Service (DFAS) that summarizes your pay, benefits and deductions at a specific point in time. It is a description of what you can expect on the next pay date. Understanding your RAS is an important first step in managing your retirement pay. Every statement will not contain all of the below items -- only those that apply to your pay at the time the RAS is issued.

The top section of page 1 lists your personal information such as name, Social security number (last 4 digits), and address, as well as the statement dates.

The **PAY ITEM DESCRIPTION** lists pay information for the month. If your pay has changed since your last RAS, it will show the previous amount as well as the amount being applied to your current pay. **(Points of Contact revision Spring 2017)**

RETIREE ACCOUNT STATEMENT

STATEMENT EFFECTIVE DATE	NEW PAY DUE AS OF	SSN

PLEASE REMEMBER TO NOTIFY DFAS IF YOUR ADDRESS CHANGES

Your mailing address

DFAS-CL POINTS OF CONTACT

Defense Finance and Accounting Service
US Military Retirement Pay
8899 E 56th Street
Indianapolis, IN 46249-1200

COMMERCIAL (216) 522-5955
TOLL FREE 1-800-321-1080
TOLL FREE FAX 1-800-469-6559

myPay
https://myPay.dfas.mil

PAY ITEM DESCRIPTION

ITEM	OLD / NEW	ITEM	OLD / NEW
GROSS PAY	Total pay before taxes, deductions and credits	SITW	Amount withheld for state taxes
TOTAL INCOME	Amount subject to federal taxes	ALLOTMENTS	Total you've allotted for other payments
MISC CREDIT	Special payment or refund	TAX LEVY	Payments to IRS for back taxes
VA WAIVER	Amount of VA award deducted from your gross pay	GARNISHMENT	Court-ordered payments
SBP COSTS	Amount deducted for SBP premium	FORMER SPOUSE	Court-ordered payments to former spouse
FITW	Amount withheld for federal taxes	MISC DEDUCTIONS	Interest and other special deductions
ADDITIONAL FITW	Additional taxes you wanted withheld	NET PAY	Total pay

PAYMENT ADDRESS

Shows where your monthly pay is sent. If you have direct deposit, this box will list the name and address of your bank or other financial institution.

YEAR TO DATE SUMMARY (FOR INFORMATION ONLY)

TAXABLE INCOME:
FEDERAL INCOME TAX WITHHELD:
STATE TAX WITHHELD

Shows your total taxable income, as well as the federal and state income tax withholdings as of the statement date.

TAXES

FEDERAL WITHHOLDING STATUS	Married or Single	STATE CODE:	State for which taxes are being withheld
TOTAL EXEMPTIONS:	# exemptions you declared	STATE INCOME TAX WITHHELD:	Amount withheld this pay period
FEDERAL INCOME TAX WITHHELD:	Amount withheld this pay period		

SURVIVOR BENEFIT PLAN (SBP) COVERAGE

This area lists information about your decisions regarding SBP coverage:

TYPE OF COVERAGE	Describes whether you have declined SBP coverage, have no eligible beneficiary or have elected to include your spouse and/or children, former spouse and/or children, etc.
COST	Your monthly SBP premium. This will include the Reserve Component SBP cost if applicable.
ANNUITY BASE AMOUNT	The total amount to be used in calculating your SBP beneficiary's annuity.
DATE OF BIRTH	Birth date of your primary SBP beneficiary and/or the youngest child listed as an SBP beneficiary.
NOTES	Lists the number of months of SBP premiums you have paid towards the 360-month Paid-Up SBP total.

RETIRED SERVICEMAN FAMILY PROTECTION PLAN (RSFPP) COVERAGE

RSFPP COVERAGE TYPE	ANNUITY PAYABLE	RSFPP COST

This area lists information about your decisions regarding RSFPP coverage including coverage type and your monthly premium amount.

DFAS-CL 7220/148 (Rev 03-01)

Source: https://dfas.mil/retiredmilitary/manage/ras/understandpage1.html

Understanding your RAS - Page 2

A monthly electronic Retiree Account Statement (eRAS) is available to all military retirees currently receiving retirement payments but is only available on myPay. The statements are available by the first of each month and you can access up to 12 months of them.

Unless you have terminated paper statements, they are mailed whenever there is a change to anything in your account and an annual RAS each December reflecting the amounts to start the new year.

Source: https://www.dfas.mil/retiredmilitary/managerras.html

ALLOTMENTS AND BONDS

ALLOTMENT TYPE	PAYEE	AMOUNT	BOND FACE VALUE	SERIES	DEDUCTION

This area lists all of your active allotments, including payee names and monthly allotment amounts. U.S. Savings Bond allotments are no longer available.

TAX LEVY DEDUCTIONS

DATE OF LEVY	MONTHLY AMOUNT	BALANCE

If the IRS serves DFAS a levy because you owe taxes, you'll find the date of the levy, the monthly amount deducted from your retired pay, and the balance remaining in this area.

GARNISHMENT DEDUCTIONS

PAYEE	GARNISHMENT AMOUNT	COMPLETION DATE

This box lists the recipient of any garnishment of your pay, the monthly amount being deducted, and the date the garnishment will no longer be deducted from your pay.

FORMER SPOUSE PROTECTION ACT DEDUCTIONS

PAYEE	AMOUNT

This area lists the recipient of the funds, as well as the monthly amount being deducted from your pay.

MISCELLANEOUS DEBTS

DEBT TYPE	MONTHLY DEDUCTION	PRINCIPAL AMOUNT	INTEREST AMOUNT	ACCUMULATED INTEREST	DEBT BALANCE

Lists the debt type and monthly deduction amount of debts being collected from your retired pay by DFAS. Also includes the principle amount of the debt, accumulated interest and the remaining balance of the debt.

ARREARS OF PAY BENEFICIARY INFORMATION

YOU HAVE ELECTED ORDER OF PRECEDENCE

NAME	SHARE	RELATIONSHIP

Lists the person or persons you designated to receive your final retired pay entitlement.

MESSAGE SECTION

This area may contain a variety of updates and alerts. Examples include annual Cost of Living Adjustment (COLA) information, requests for information missing from your account, helpful hints, etc.

Source: https://dfas.mil/retiredmilitary/manage/ras/understandpage2.html