



AFTERBURNER EXPRESS

Official Newsletter for Retired Airmen, Guardians, Surviving Spouses and Families

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Tax Season is Here

By Defense Finance and Accounting Service (DFAS)

Tax season is here, and we want to make sure that you are prepared. Now is the best time to verify everything is correct in your myPay account so you can retrieve your tax documents when you need to file.

Start with myPay

The best tool DFAS offers to ensure a smooth tax season is myPay (<https://mypay.dfas.mil>). The most important step to take is to log in to your myPay account and ensure your mailing address is correct.

An easy, online stop for your tax season needs, myPay offers printing or downloading of your tax statements for your retired pay. You can download and print your current year tax statement, as well as prior year 1099Rs (up to four prior years for retirees). If you have them, you can also download and print IRS form 1095B.

You will have earlier access to your tax documents through myPay; 1099Rs are generally available in myPay in late December, while paper copies are mailed in mid-to-late January. If you haven't logged in to myPay recently, this is a good time to log in and update your password before the busy tax season.

Changing Federal Tax Withholding

It's easy to review your current federal withholding status in myPay. If needed, you may adjust it through the corresponding menu option or view withholding amounts on your latest Retiree Account Statement (RAS). The form can be found on our website at <https://www.dfas.mil/raforms>.

Use the IRS Tax Withholding

Estimator

The Internal Revenue Service (IRS) has an online Tax Withholding Estimator to help you determine how much tax you need to have withheld. The calculator helps taxpayers estimate if the right amount is withheld from their income to cover their tax liability. The estimator uses a simple, six-step question-and-answer format using information like marital or filing status, income, withholding, adjustments, deductions, and credits. You may access the Tax Withholding Estimator here: <https://www.irs.gov/individuals/tax-withholding-estimator>

DFAS cannot provide tax advice. Please consult a tax professional or the IRS.

State Taxes for Retirees

Retirees can start, stop, or change their State Income Tax Withholding (SITW), but only if that state has an agreement in place allowing DFAS to withhold state tax. In some states, portions of your retired pay may be tax exempt. Because tax obligations vary from state to state, contact your state's department of revenue regarding taxability of your military retired pay.

Any changes to SITW must be made in writing, by submitting a DD 2866 form or by using myPay. DFAS can only withhold income tax for one state at a time, and the designated state must have signed the standard written SITW agreement with the Department of Defense (DoD). Additional details on changing SITW are available on the DFAS website at <https://www.dfas.mil/retstatetax>.



Tax Season is Here

Continued from page 1

Federal Taxability of Retired Pay

Military retired pay is paid for many different reasons under many different laws. There are differences in the types of pay a military retiree might receive and the tax laws that apply to them. Whether a portion or all of an individual's military retired pay is subject to federal income taxes depends on his/her individual circumstances.

A military retiree can either use myPay or send an IRS Form W-4 to alter the amount DFAS withholds for federal income taxes from their military retired pay. An individual's choice to have no withholding for federal taxes does not

impact whether the individual's military retired pay is actually subject to federal income tax. Ultimately, the IRS will determine the amount of taxes owed on military retired pay.

Please note: *The IRS requires any individual claiming exemption from federal withholding to provide a new IRS Form W-4 at the beginning of each tax year certifying their exemption from withholding. Please see our webpage regarding taxation of retired pay: <https://www.dfas.mil/retpaytax>.*

Click the logo to go to DFAS



Gray Area Retiree Spotlight: Check Your Contact Information

By Defense Finance and Accounting Service (DFAS)

We want to continue communicating with our Gray Area Retiree (GAR) customers. In the next few months, we will send a SmartDoc email to remind GARs to keep their contact information up to date.

The SmartDoc email will be sent to GARs that have a "Future Retiree" myPay account and will explain how to update your email address, mobile number, and mailing address. Contact information should be updated with DFAS, DEERS, and your Branch of Service.

DFAS recommends you check your myPay account at least once a year to ensure we have your current contact information. Having your mobile number added to your myPay account, you can receive

temporary passwords and important text messages related to your myPay account, if you choose to enable these text notifications.

The SmartDoc email will also ask for your help to spread the word so other GARs know about setting up a "Future Retiree" myPay account and accessing our dedicated GAR webpage at <https://www.dfas.mil/grayarea>. On this webpage, GARs can refer to our helpful downloadable "Gray Area Future Retiree myPay Login Tips" to log into their myPay account and see their Branch of Service-specific GAR webpage where they can get information from their Branch of Service about how to apply for retired pay.



Lt Gen (Ret) Darryl Roberson

Reintroducing the "Spotlight Corner" in the Afterburner. The Retiree Council is pleased to share updates, highlight stories across our retiree family, and keep you connected to the issues that matter most.



CMSAF (Ret)
JoAnne "Jo" Bass

This edition welcomes CMSAF (Ret) JoAnne "Jo" Bass as Co-Chair of the DAF Air Force Retiree Council, serving alongside Lt Gen Darryl Roberson. As the 19th Chief Master Sergeant of the Air Force, the most senior Enlisted Airman in the US Air Force, she was the senior advisor to the Secretary and Chief of Staff of the Air Force. Bass spent more than three decades strengthening Air Force culture, readiness, and the well-being of Airmen and their families. Though retired from active duty, her passion for national security and people continues to guide her work. She is honored to help represent our retiree community and ensure your voices remain heard.

We look forward to using this space to share updates, resources, and perspectives from across our Air and Space Force retiree family.

OPM Implements Two-Page Resume Standard to Streamline Federal Hiring

By U.S. Office of Personnel Management (OPM)

The U.S. Office of Personnel Management (OPM), in collaboration with the Assistant to the President for Domestic Policy, today sent a comprehensive Frequently Asked Questions (FAQ) document to agencies to help support the implementation of the Merit Hiring Plan, pursuant to President Trump's Executive Order 14170. The FAQ provides detailed guidance to federal agencies on reforming the hiring process to prioritize merit and fairness. A key highlight of the Merit Hiring Plan is the introduction of a two-page resume limit for federal job applications submitted through USAJOBS that took effect September 27, 2025. This reform ensures hiring managers focus on the most relevant qualifications and experience, streamlining the review process. OPM is providing updated [USAJOBS](#) guidance and resume-building tools online to assist applicants in meeting the new standard. To learn how to best position yourself for advancement, watch the Air Force Personnel Center's video on creating a Two-Page Federal Resume at <https://www.afpc.af.mil/Civilian-Career-Management/>.

Foreign Government Employment

By Air Force Personnel Center

Foreign government employment (FGE) is defined as any civil employment with a foreign government agency or instrumentality of the foreign government whether or not compensation is received.

Applicants must receive approval from the Service Department and the Department of State **before** starting work in order to avoid forfeiting retirement pay or incurring debt. Due to the numerous agencies involved in the process, the processing timeline is lengthy and can take upwards of 12-18 months depending on circumstances.

Refer to AFI 36-2913, *Request for Approval of Foreign Government Employment of Department of the Air Force Members*, for application instructions. Questions can be emailed to: afpc.retiree@us.af.mil.

Application packages must be mailed to:
AFPC/DPFFF
550 C Street West
JB-SA-Randolph, TX 78150



VA Insurance and the Accelerated Benefit Option

By VBA Office of Communication

VA has announced an amendment to the Servicemember's Group Life Insurance (SGLI), Family SGLI (FSGLI), and Veterans' Group Life Insurance (VGLI) Accelerated Benefit Option (ABO) regulation.

This update allows an alternate applicant to apply for an ABO on a member's behalf, such as when a member is medically incapacitated. With accelerated benefits, you can get up to 50% of the face value of your coverage in increments of \$5,000—paid to you before death.

This change:

- Allows an alternate applicant to apply for the ABO on behalf of a medically incapacitated, terminally ill member.
- Authorizes a member to apply for the ABO when their insured spouse is terminally ill.
- Ensures stepchildren and children, who are 18-22 and in school, are included in FSGLI dependent child coverage.

This change comes as an update to the ABO that's been in effect since 1998 when only the member could apply. Click [here](#) to learn more.



The Veterans Crisis Line offers free, confidential 24/7 support for U.S. veterans, service members, National Guard / Reserve members, and their families by connecting them with trained responders via phone, text, and online chat for mental health crises. The caring, qualified responders are specially trained and experienced in helping service members and veterans of all ages and circumstances.

If you or someone you know is in a crisis, there is help – contact the **Veterans Crisis Line**. Dial 988, then press 1 or text 838255, or chat online at: <https://www.veteranscrisisline.net/get-help-now/chat/> with a VA responder.

No matter when, where, or how you served. No matter your discharge status. No matter what you're experiencing, the Veterans Crisis Line is for *all* Veterans.

Air Force Families Forever: Survivor Advocacy Council

By Air Force Personnel Center

The Air Force Families Forever (AFFF) program serves as a conduit to personalized referrals and targeted information as it relates to the death of an Airman or Guardian and facilitates connection between survivors and the Department of the Air Force (if desired). AFFF ensures fallen Airmen, Guardians, and their families are always remembered by facilitating long-term case management to surviving family members of deceased Regular Air Force, U.S. Space Force, and Air Reserve Component Airmen and Guardians who died in an Active Duty, Inactive Duty for Training, or Annual Training status and whose relationship was established prior to the Airman/Guardian's death. Specific procedures are devised to provide support to eligible Next-of-Kin (NOK) through Military & Family Readiness Centers at the installation closest to where the survivor resides. AFFF program partners with the Tragedy Assistance Program for Survivors (TAPS), through a national memorandum of understanding, to offer grief counseling and connect DAF survivors with TAPS' myriad resources as well as participate in several TAPS' regional outreach events throughout the year.

AFFF also supports the Survivor Advisory Council (SAC) which serves as a senior forum for the Department of the Air Force (DAF) to obtain direct feedback from the survivor population and further the policies, programs, and support for surviving family members. Its objective is to champion survivor programs, recap key initiatives and next steps, secure vectors to strengthen support to DAF survivors, and validate their ongoing role in the larger DAF family. The SAC consists of 12 survivor representatives and one survivor mentor who are selected to serve a two-year term. The SAC representatives meet quarterly with senior leaders and subject matter experts from Casualty, Mortuary, and AFFF to work actions that improve the continuum of care for survivors and advocate on behalf of the broader survivor community. For additional information, visit the AFFF website: <https://www.afpc.af.mil/Military-and-Family/Air-Force-Families-Forever/>

Centennial Celebration: Gulfport Veteran Rings in Milestone Birthday

By Air Force Personnel Center



Retired Chief Master Sergeant (CMSgt) Todd Albert Wendler marked a remarkable milestone on August 25, 2025—his 100th birthday. Born in Collinsville, Illinois, to Henrietta and Walter Wendler, he spent most of his life in Annapolis, Maryland, where he graduated high school before enlisting in the U.S. Air Force on November 2, 1943. Specializing in Medical Administrative Support, CMSgt Wendler proudly served in both World War II and the Korean War, retiring on September 30, 1966, after more than two decades of dedicated service.

To commemorate this extraordinary occasion, Air Force Personnel Center (AFPC) leadership played a pivotal role in ensuring CMSgt Wendler's service and life were honored. Maj Gen Jefferson O'Donnell, Ms. Kimberly Toney, and CMSgt Edwin Ludwigen spearheaded the creation of a heartfelt birthday celebration video on behalf of AFPC. Their efforts underscored the Department of the Air Force's commitment to recognizing the enduring contributions of its veterans and celebrating the lives of those who paved the way for future generations.

Chief Wendler is known for his infectious smile and uplifting spirit. When asked how he's doing, his enthusiastic reply is always: "I'm Great!" His daughter, Karen Leib, fondly recalled how, during childhood, he often joked that he would live to be 100—a prediction he proudly fulfilled.

CMSgt Wendler's century of life reflects resilience, dedication, and joy. His story is not only a testament to military service but also to the power of optimism and family. Thanks to AFPC leadership's recognition, his milestone birthday stands as a reminder that the United States Air Force family continues to honor and celebrate its heroes long after their years in uniform.

Goodbyes Are Never Easy!

By Air Force Personnel Center



Saying goodbye is never easy, and unfortunately, we must bid a heartfelt farewell to Lori Kullberg. As the writer and editor of the *Afterburner*, Lori poured her dedication into serving the Air Force retiree and surviving spouse community with passion and care. Since joining the Air Force Personnel Center in July 2022, she faithfully compiled the newsletter twice a year, reaching more than 4.5 million retirees and surviving spouses across the globe. Her voice and advocacy touched countless lives, and her absence will be deeply felt. Yet, the mission she championed of keeping retirees and surviving spouses connected and informed, will carry forward in her honor. Though the Air Force may look different than when many of us first raised our right hand, it remains, alongside the Space Force, the greatest force in the world, strengthened by the legacy of people like Lori.

AFPC Retiree Services Updates

By Air Force Personnel Center

AFPC Retiree Services is rolling out two key updates to better support retirees and surviving spouses.

- The *Afterburner* newsletter becomes Afterburner Express and will include content for surviving spouses.
- The redesigned Retiree Services website offers a user-friendly experience, making it easier to navigate and find current information.

Department of the Air Force Retiree Activity Offices

Department of the Air Force Retiree Activities Offices (DAF RAO) are made up of retired volunteers from all services, including surviving spouses. Their charter is to coordinate, establish and staff an office on an active-duty, Reserve or Guard base through command channels to help retirees and surviving spouses with a myriad of actions. These actions include: serving as an information center for TRICARE, base services, etc.; offering referrals for financial assistance and pay matters; counseling active-duty Airmen/Guardians nearing retirement; and providing guidance on retirement issues.

Another major activity involves working with base agencies to set up Retiree Appreciation Day events, offering briefings by different agencies on respective services, tax preparation and advice (at selected locations); staff judge advocate assistance, base tours, and more.

NOTE: Not all states or countries have an established DAF RAO. The phone numbers and email addresses of RAOs DAF-wide are listed below.

Alabama

MAXWELL
Phone: 334-953-6725
Email:

Arizona

DAVIS-MONTHAN
Phone: 520-228-5100
Email: charles.schable@us.af.mil

LUKE

Phone: 623-856-3923
Email: 56fw.rao@us.af.mil

Arkansas

LITTLE ROCK
Phone: 501-987-6095
Email: retiree.2@us.af.mil

California

BEALE
Phone: 530-634-2157
Email: bealerao@gmail.com

EDWARDS

Phone: 661-277-4931
Email: tom.schamber10@gmail.com

LOS ANGELES

Phone: 310-633-5144
Email: james.edgerton.1@spaceforce.mil

MARCH

Phone: 951-655-4077
Email: march.afrc@us.af.mil

MCCLELLAN

Phone: 916-640-8445/8446
Email: raomcclellan@yahoo.com

TRAVIS

Phone: 707-424-3904
Email: raotravis@yahoo.com

VANDENBERG

Phone: 805-606-5474
Email: Vandenberg.rao@us.af.mil

Colorado

BUCKLEY
Phone: 720-847-6693
Email: raobuckley@gmail.com

PETERSON

Phone: 719-556-7153
Email: psfbrao@gmail.com

USAF ACADEMY

Phone: 719-333-7877
Email: usafarao@gmail.com

Delaware

DOVER
Phone: 302-677-4612
Email: dover.rao@us.af.mil

District of Columbia

BOLLING
Phone: 202-284-3295
Email: rao.jbab@us.af.mil

Florida

CENTRAL FLORIDA
Phone: 352-430-1679
Email: centralfloridaRAO2@thevillages.net

EGLIN

Phone: 850-882-5916
Email: eglin.rao@us.af.mil

HOMESTEAD

Phone: 786-415-7580
Email: rao.homestead@us.af.mil

HURLBURT FIELD

Phone: 850-884-5443
Email: 1sofss.rao@us.af.mil

MACDILL

Phone: 813-828-4555
Email: Roldan.millian@us.af.mil

PATRICK

Phone: 321-494-5464
Email: PSFBVolunteers@gmail.com

Idaho

MOUNTAIN HOME
Phone: 208-828-8037
Email: olsens67@msn.com

Illinois

ARLINGTON HEIGHTS
Phone: 719-366-2091
Email: usrao2@gmail.com

RANTOUL

Phone: 217-893-1723
Email: geneandjune@aol.com

SCOTT

Phone: 618-256-5092
Email: scottrao@us.af.mil

Kansas

MCCONNELL
Phone: 316-759-4411
Email: mary.eary.1@us.af.mil

Louisiana

BARKSDALE
Phone: 318-456-5976
Email: retiree.office@us.af.mil

Maryland

JOINT BASE ANDREWS
Phone: 301-981-2726
Email: 316WG.RAO.JBA@us.af.mil

Massachusetts

104th FW BARNES AGB
Phone: 413-568-9151
Email: vincent.acquaviva.3@us.af.mil

HANSCOM

Phone: 781-225-1310
Email: dean.mottard@us.af.mil

WESTOVER

Phone: 413-557-3918/3424
Email: walter.southar@us.af.mil

Michigan

SELFLEDGE AIR NATIONAL GUARD
BASE
Phone: 586-239-5580
Email: selfrao@yahoo.com

Mississippi

COLUMBUS
Phone: 209-481-9912
Email: slpitch@aol.com

KEESLER

Phone: 228-376-8111
Email: rao.keesler@us.af.mil

Missouri

131BW/JB
Phone: 314-527-8212
Email: 131BW.JBRetireeOffice@us.af.mil

O'FALLON

Phone: 636-379-5577
Email: veteransaffairs@ofallon.mo.us

Montana

MALMSTROM
Phone: 406-731-2911
Email: curtis.hunt.4@us.af.mil

New Hampshire

PEASE ANGB
Phone: 603-430-2636
Email: peaseangb.rao@gmail.com

PORTMOUTH

Phone: 603-742-7031
Email: pnsyrao@gmail.com

New Jersey

JOINT BASE MCGUIRE-DIX-
LAKEHURST
Phone: 609-933-0606
Email: brendadams@msn.com

177th FW EGG Harbor

Phone: 609-847-7821
Email: youkon2178@aol.com

New Mexico

KIRTLAND
Phone: 505-846-1536
Email: 377ABW.CVR.RetireeActivities@us.af.mil

New York

NIAGARA FALLS ARS
Phone: 716-236-2389
Email: niagrafallsrao@gmail.com

Ohio

YOUNGSTOWN ARS
Phone: 330-609-1611
Email: rao.youngstown.ohio@gmail.com

WRIGHT-PATTERSON

Phone: 937-257-3221
Email: rao-wp@hotmail.com

Oklahoma

ALTUS
Phone: 580-481-6813
Email: stephan.francis.1@us.af.mil

TINKER

Phone: 405-739-2795
Email: 72abw.cvr@us.af.mil

VANCE

Phone: 580-213-7859
Email: 71ftw.cvr.retireeactivitiesoffice@us.af.mil

Pennsylvania

HORSHAM AGS
Phone: 215-323-7135
Email: jenny.pappas.2@us.af.mil

193rd SOW MIDDLETOWN

Phone: 717-443-0535
Email: vincent.acquaviva.3@us.af.mil

Puerto Rico

MUNIZ ANGB
Phone: 787-253-5100, Ext. 253-9125
Email: rao.puerto.rico@gmail.com

Rhode Island

143rd AW QUONSETAGB
Phone: 401-267-3196
Email: vincent.aquaviva.3@us.af.mil

South Dakota

ELLSWORTH
Phone: 605-385-3600
Email: 28bwrao@us.af.mil

Tennessee

ARNOLD
Phone: 931-454-4574
Email: tracy.massey.1@us.af.mil

Texas

DYESS
Phone: 325-696-4980
Email: 7bw.rao.dyess@us.af.mil

GOODFELLOW

Phone: 325-654-3708
Email: 17trw.cvr.retireesactivity@us.af.mil

LACKLAND

Phone: 210-671-9204
Email: 802fss.rao.lackland@us.af.mil

RANDOLPH

Phone: 210-652-6880/5778
Email: rao.randolph@us.af.mil

SHEPPARD

Phone: 940-676-2654
Email:

Utah

HILL
Phone: 801-777-5735
Email: hillrao@gmail.com

Virginia

LANGLEY
Phone: 757-764-7386
Email: langley.rao@us.af.mil

Washington

FAIRCHILD
Phone: 509-247-5359
Email: fairchildrao@yahoo.com

JOINT BASE LEWIS-MCCHORD

Phone: 253-982-3214
Email: jack.l.whitaker.3@us.af.mil

Wisconsin

MITCHELL FIELD ANGB
Phone: 414-944-8212
Email: USAF.WI.128-ARW.List.
 RAO@mail.mil

TRUAX FIELD ANGB

Phone: 608-242-3115
Email: widma.retiree@wisconsin.gov

Pacific Region**Alaska**

JOINT BASE ELMENDORF-
 RICHARDSON RSO
Phone: 907-384-3500
Email: darryl.w.morgan.civ@army.mil

Hawaii

JOINT BASE PEARL HARBOR- HICKAM
Phone: 808-474-0032
Email: mfschawaii@us.navy.mil

Thailand

BANGKOK
Phone: 66-2-287-1036 Ext 165
Email: raothailand2@jsumagthai.org

Japan

MISAWA
Phone: 81-176-77-4428
Email: misawa.rao@us.af.mil

YOKOTA

Phone: 81-3117-55-8324
Email: yokota.rao@us.af.mil

South Korea

OSAN
Phone: 82-05-05-784-1441
Email: amberine.rice@us.af.mil

Philippines

CLARK AB REGION
Phone: 63-45-888-2748/5522
Email: rao_cabr@mozcom.com

Northern Mariana Islands

Saipan
Phone: 670-285-7383
Email: PeterC11@yahoo.com

European Region**England**

ROYAL AIR FORCE MILDENHALL /
 LAKENHEATH
Phone: 44-1638-52-2039/3310
Email: 48fw.rao.uk@us.af.mil

Germany

RAMSTEIN / KAISERSLAUTERN
 MILITARY COMMUNITY
Phone: +49-06371-47-5486
Email: 86aw.rao@us.af.mil

Spain

TORREJON
Phone: 34-91-232-5907
Email: rao.torrejon@gmail.com

**Retiree Activities Office****DAF Retiree Council**

Lt Gen Darryl Roberson, Co-Chair
 CMSAF #19, JoAnne Bass, Co-Chair
 Chief Master Sgt Carl W. Olsen, Area I Representative -
 Oregon, Idaho, Montana, and Washington
 Master Sgt Eduardo "Eddie" Ramirez, Area II Representative -
 California
 Chief Master Sgt James R. McCarty Jr., Area III
 Representative - Arizona and New Mexico
 Maj Joanne Stanton, Area IV Representative - Colorado,
 Nevada, Utah, and Wyoming
 Col Michael Hinman, Area V Representative - North Dakota, South
 Dakota, Iowa, Minnesota, Nebraska, and Wisconsin
 Chief Master Sgt Jon R. Lindgren, Area VI Representative -
 Texas
 Chief Master Sgt Stephan R. Francis, Area VII Representative
 - Arkansas, Kansas, Missouri, and Oklahoma Master
 Sgt Cindy Cox, Area VIII Representative - Illinois,
 Indiana, Kentucky, Michigan, Ohio, and West Virginia
 Chief Master Sgt Rita Felton, Area IX Representative -
 Alabama, Louisiana, Mississippi, and Tennessee Capt
 Edward Mayfield, Area X Representative - Florida
 (Includes Puerto Rico and Panama)
 Lt Col Barbara Hunter, Area XI Representative - Georgia,
 North Carolina, South Carolina, and Virginia
 Master Sgt Richard Chavez, Area XII Representative -
 Delaware, District of Columbia, and Maryland
 Master Sgt Vincent Acquaviva, Area XIII Representative -
 Connecticut, Maine, Massachusetts, New Hampshire, New
 Jersey, New York, Pennsylvania, Rhode Island, and Vermont
 Chief Master Sgt Amberine Rice, Area XIV Representative -
 Pacific Region (includes Alaska and Hawaii)
 Major Jhames Illanez, Area XV Representative - Atlantic
 Region (includes Europe and The Azores)
 Brig Gen Charles Potter, member-at-large
 Chief Master Sgt John "Doc" McCauslin, member-at-large
 Suzie Schwartz, member-at-large
 Tech Sgt Christopher Ferrell, member-at-large

Afterburner Express

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The **Afterburner** is authorized by Dept. of the Air Force Instruction 36-3106 and published twice a year by the Air Force Personnel Center.