



# Alaska Division of Retirement and Benefits

## National Guard and Naval Militia Retirement System

### The National Guard and Naval Militia Retirement System (NGNMRS)

The NGNMRS is a retirement system that can pay a small benefit to a member of the Alaska Army Guard, Air Guard, or Naval Militia upon voluntary retirement if they meet the minimum eligibility requirements.

#### Eligibility

To be eligible for a NGNMRS retirement benefit, a member must have at least 20 years of satisfactory service in the Alaska National Guard or the Alaska Naval Militia. They also may have 20 years service in any of the armed forces of the United States, reserves of these branches, or any combination of service **if at least five (5) years of service** was accrued in any branch of the Alaska Guard or Alaska Naval Militia. An involuntary discharge because of federal standards imposed on the Alaska National Guard or Naval Militia waives the eligibility requirements. Members whose separation is a result of the member's own misconduct, misrepresentation, or unwillingness to satisfy established standards for continued participation are not eligible for a benefit.

#### Payment Options

The base benefit is \$100.00 per month for each month of satisfactory Alaska Guard or Naval Militia service. A lump sum payment option, or an option for accelerated payments to be completed by age 72, may be elected in place of the base \$100.00 per-month pension.

1. \$100.00 per month for a period equal to total creditable service in the Alaska NGNMRS.

**Example for member with 20 years Alaska guard service:** Member would receive \$24,000 over 20 years.

2. Elect to receive a lump sum payment, which is of equal actuarial value to the future monthly payments.

**Example for member with 20 years Alaska guard service:** If the discount rate is 5.75% in that year (adopted by ARMB effective June 30, 2022), a member would receive \$14,481.45 before taxes and tax penalties, if applicable. This number is the total present value of each individual future monthly \$100.00 benefit.

3. Receive actuarially equivalent monthly payments, which will terminate when you reach age 72. With the accelerated payment option (if the member attains age 72 prior to completion of the 20 years and elects this option), the monthly payments will increase, but will end when that member reaches age 72.

**Example for member with 20 years Alaska guard service:** If payments begin at age 60, the member will receive \$134.42 per month under this option.

#### Applying For Benefits

To apply for NGNMRS benefits, a member must contact the administrative section of their branch of the Alaska National Guard G1 Retirement Services Officer (RSO) or Naval Militia, through whom a member would acquire the appropriate forms and verification of qualifying guard service.

##### Alaska National Guard Administrative Contact:

Address: State of Alaska, Office of the Adjutant General  
Department of Military and Veterans' Affairs  
P.O. Box 5800, Camp Denali  
Fort Richardson, AK 99505-5800

Phone: (907) 428-6461

Fax: (907) 428-6799

Email: [ng.ak.akarng.mbx.retirements@army.mil](mailto:ng.ak.akarng.mbx.retirements@army.mil)

The NGNMRS retirement application form (02-1890) is available online on the Division of Retirement and Benefits (Division) website at [drb.alaska.gov](http://drb.alaska.gov). Under the Help menu, click on the Forms & Documents link. The forms are listed alphabetically; click the letter N to locate the National Guard and Naval Militia Retirement System Application for Retirement Benefits.

Once the member's portion of the application has been completed and the administrative section of the member's military branch has verified the eligible guard service on the application, mail or email the completed form to the Division:

Mail: Division of Retirement and Benefits  
Attn: Retirement Processing  
P.O. Box 110203  
Juneau, AK 99811-0203

Email: [doa.drb.retirementprocessing@alaska.gov](mailto:doa.drb.retirementprocessing@alaska.gov)

Once the Division receives the retirement application form and it has been reviewed for completeness, the Division will mail a letter to the member outlining options for election of payment. The election letter will be transmitted by certified mail to the address provided on the form. If the member does not receive the election letter within two weeks of submission of their application, they should contact the Division. If the member is unable to receive certified mail at their address, they should contact the Division for alternate options.

## Member Education Center

Phone: (907) 465-4460 (local Juneau)

Toll-free: (800) 821-2251 (outside Juneau)

Email: [doa.drb.mscc@alaska.gov](mailto:doa.drb.mscc@alaska.gov)

If the form is missing any information or the verified service needs clarification or correction, DRB will attempt to notify the member and/or the member's National Guard or Naval Militia's Administrative branch contact.

## Taxes

All payments are taxable as ordinary income. A 20% federal tax withholding must be made on a lump sum distribution paid to a member. Additionally, if a member is younger than age 59-1/2, in the year payments are made, a 10% tax penalty may be assessed by the Internal Revenue Service (IRS), on either lump sum or monthly payments. The IRS has exceptions to the early withdrawal penalty. One such exception is when a member separates service in the year they turn age 55 or later.

A member may elect to have the lump sum payment rolled over to a qualified Individual Retirement Account (IRA) of their choice to avoid taxes or tax penalties.

## Payment To Beneficiaries

If an active member of the Alaska National Guard or Naval Militia, or any combination of these components, passes away, and that member has at least five (5) years of satisfactory Alaska National Guard or Naval Militia service, the full accrued benefit (months of service x \$100.00) is payable in a lump sum to a designated beneficiary(s).

If a member passes away after they began receiving a monthly benefit, the remaining balance of the monthly payments is paid in lump-sum to their designated beneficiary(s).

If a member fails to designate a beneficiary, or if no designated beneficiary survives the member, except to the extent otherwise provided in a Qualified Domestic Relations Order (QDRO), the Division shall pay the death benefit under this subsection to:

1. the surviving spouse; or, if there is none surviving,
2. the surviving children in equal parts; or, if there is none surviving,
3. the surviving parents in equal parts; or, if there is none surviving,
4. the member's estate.



### Alaska Division of Retirement and Benefits

6th Floor, State Office Building | 333 Willoughby Ave. | P.O. Box 110203 | Juneau, AK 99811-0203

### Member Education Center

Hours: Monday-Thursday 8:30 a.m. to 4 p.m. | Friday 8:30 a.m. to 3 p.m.

Toll-Free: (800) 821-2251 | In Juneau: (907) 465-4460 | Fax: (907) 465-4668 | TDD: (907) 465-2805

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