



U.S. ARMY

**ESTIMATED VALUE OF
COMPENSATION, YEAR 1
\$139,699*/164,899****

US Army Judge Advocate General's Corps

Rank	Captain / O-3
Status	No dependent ⁱ
Date of Hire	January 2023
Calendar Year	2023



GOARMYJAG
Est. 1775

Direct Compensation [With Federal Tax Free Value included]ⁱⁱ

Base Pay (e.g., Basic Salary) ⁱⁱⁱ	\$58,200
Defined Contribution Retirement Plan Matching Contributions (e.g., 401K) ^{iv}	\$2,910
Housing Allowance [Federal Tax Free value] ^v	~\$31,500 = [\$41,439]
Subsistence/Food Allowance [Federal Tax Free value] ^{vi}	\$3,740 = [\$4,794]
Total Direct Compensation	\$96,350 = [\$107,343]

Benefits

Health Insurance ^{vii}	~\$8,000
Dental Insurance ^{viii}	~\$480
Vision Insurance ^{ix}	~\$120
Disability Insurance ^x	~\$1,869
Total Benefit Contributions	\$10,469

One-time Hiring Bonus

Student Loan Reimbursement (Each year in service years 1-3, see box below) ^{xi}	~\$21,667
TOTAL COMPENSATION IN FIRST YEAR (Before Fed Tax Value [Tax Free Value])	\$128,486 = [\$139,699]*

* This estimate does not include the cost of the defined benefit military pension contributions of \$25,200. Including pension contributions by DOD the first year, this number increases to **\$164,899**.

** **\$164,899** reflects the first year compensation of **\$139,699**, plus **\$25,200** in pension funding (see below).

Army Defined Benefit Pension (NOTE – Receiving this pension is conditional on serving 20 or more years)

Army Pension Contributions First Year (For Defined Benefit Military Pension)^{xii}					\$25,200
Present Value (PV) of Military Pension at Retirement (Est.)	<u>LTC at 20 Years:</u>	<u>LTC at 25 Years:</u>	<u>COL at 25 Years:</u>	<u>COL at 30 Years:</u>	
	\$1.3 Million	\$1.6 Million	\$1.9 Million	\$2.3 Million	

Additional Servicemember Benefits Include:

• **The Blended Retirement System or BRS (Defined Benefit plus Defined Contribution Retirement Plan):**

Defined Benefit: 40% Pension after serving 20 years; increases 2% per year after 20 years of service, (e.g., 50% at 25 Years, and 60% at 30 Years). The pension is adjusted annually for inflation (COLA-protected).

Defined Contribution: Matching Retirement contributions up to 5% of base pay in the Thrift Savings Plan (TSP), a government-sponsored 401K plan with a significantly lower costs than civilian equivalents.

BRS Continuation Pay: Between 10 and 12 Years of service, a Soldier may get a BRS bonus of 2.5X to 13X monthly base pay (currently 2.5X), in exchange for agreeing to remain in service an additional 4 years.

• **Education:**

Student Loan Reimbursement Program (SLRP): Up to \$65,000 pre-tax paid over 3 years. If a JAG accepts the SLRP, that 3 yr period will not qualify for the time required to qualify for the Post-9/11 GI Bill.

Federal Public Service Loan Forgiveness Program: after 10 years service eligible for federal student loans.

Post-9/11 GI Bill: Servicemember becomes eligible after 90 days of service (or 30 days if honorably discharged). This tax-free benefit covers 4-years of undergraduate or graduate education, and includes housing and book stipends. Time for eligibility does not include years when JA receives the SLRP.

- Full In-State tuition and fees at all public institutions, or up to \$26,381 at a private school.
- Monthly housing allowance (average value of \$1,833/month), plus \$1000 per year for books.

• **Servicemember Civil Relief Act (SCRA):** Provides commercial borrowing protections for Soldiers.

Additional Servicemember Benefits Continued:

- **Paid annual vacation and paid new parent time off:**
 - 30 Days Annual Paid Vacation days and 11 Federal Holidays, plus up to 11 additional “Training Holidays.”
 - 12 Weeks of Parental Leave for all new parents (incl. fathers), plus 6 weeks maternity convalescent leave.
- **Veteran Affairs (VA) Mortgages:** 0% down-payment on VA loans for mortgages for Soldiers and Retirees.
- **State Law Bar Dues reimbursement:** Up to \$300 per year reimbursement.
- **Maintain Preferred State of Residency:** After establishing state residency, you may keep it after moving.

Benefits for Future Family members/dependents:

- **Free Healthcare for all future dependents:** If in the future the Soldier acquires dependents like a spouse, children (by birth or adoption), and in certain circumstances live-in parents, their healthcare is provided free of charge by the Army.
- **GI Bill transferability:** After 6 years of service, a Soldier can transfer GI Bill benefits to a spouse and/or dependent children by agreeing to serve another 4 years. This benefit is worth up to \$200,000 or more depending on the school that the beneficiary attends, since it pays for tuition, fees and housing allowance.
- **DOD Spousal Hiring Program:** Provides hiring preferences to spouses of military members.
- **Survivor Benefit Program (SBP):** Provides 55% base salary income eligible survivors of Soldiers who die while on active duty at no cost to the Soldier. Retirees pay just 6% of the pension amount to provide 55% of the pension amount to surviving beneficiaries. This benefit is subsidized by the Department of Defense.
- **Savings from military installation services:** Includes childcare (up to \$1,000/month/child), fitness centers (~\$400/year), personal financial counseling and assistance centers (~\$300/year)
- **Maintain Preferred State of Residency:** After establishing state residency, spouse may keep it after moving.
- **Free Perks:** Space-Available military air travel, merchant military discounts, free TSA PreCheck and others.

ⁱ Whether a servicemember has “dependent” impacts that amount of the allowance for housing provided by the military. Dependents are normally a spouse and/or children, but in certain circumstances may include live-in parents as well.

ⁱⁱ State tax benefits not included. All states provide tax benefits for military members, but states vary in type/value of tax benefits. Find military state-specific state tax benefits at: <https://www.military.com/money/personal-finance/state-tax-information.html>

ⁱⁱⁱ Service members experience significant tax benefits depending on their state of residency. The following states fully exempt military income from state income tax: Arizona, Arkansas, Colorado, Illinois, Iowa, Kentucky, Michigan, Minnesota, Missouri, Montana, New Mexico, Oklahoma. These states exempt military income if residing elsewhere: California, Connecticut, Idaho, Maine, New York, Ohio, Oregon, Pennsylvania, Vermont. The following states partially exempt military income: Alabama, Hawaii, Indiana, Kansas, Louisiana, Maryland, Massachusetts, Mississippi, New Jersey, North Carolina, North Dakota, South Carolina, Virginia, West Virginia, Wisconsin.

^{iv} The BRS provides government matching contributions up to 5% of the service member’s base pay. 1% is contributed by the DoD automatically, and the additional 4% are matching contributions if the service member contributes 5%. For more information, see: <https://militarypay.defense.gov/Portals/3/Documents/BlendedRetirementDocuments/BRS%20Frequently%20Asked%20Questions%203282018.pdf?ver=2018-03-28-235150-797>

^v Housing Allowance rates are based on housing costs in local housing markets. For Captains, this allowance ranges from \$14,616 - \$48,168 annually without dependents. The amount shown is the average of all housing allowance rates for Captains without dependents in 2023. This allowance is exempt from federal income tax. This example assumes a 22% federal marginal tax rate.

^{vi} Basic Allowance for Subsistence rate for all officers in 2023 is \$311.68 per month, which is exempt from federal income tax. This example assumes a 22% federal marginal tax rate.

^{vii} The value of military health insurance is difficult to determine, since active-duty military never pay for health care and family members enrolled in Tricare Prime pay very small co-payments. The estimate value was calculated using the costs required to continue Tricare insurance benefits after leaving the military, through the [Continued Health Care Benefit Program](#).

^{viii} The average monthly premium for dental insurance in America in 2023 is \$35 per person. Servicemembers receive full dental benefits free of all costs.

^{ix} The average monthly premium for vision insurance in America in 2023 is \$10 per person, plus an estimate of \$120 in copays and deductibles per year. Servicemembers receive full eye care, including prescription eyewear, free of cost.

^x The average cost of disability insurance is 1% to 3% of annual income. Service members are automatically entitled to disability benefits through the Department of Veteran’s Affairs if they are seriously injured or disabled while serving in the military. The value of this benefit was calculated using 2% of the combination of the example base pay, housing allowance, and subsistence allowance.

^{xi} The JAG Corps offers \$65,000 in student loan reimbursement to officers who commit to 4-years of military service, dispersed in three annual payments of up to \$21,667 in each of the first 3 years of service.

^{xii} Under the Blended Retirement System, the DoD and Treasury are required to contribute 43.3% of Base Pay for each service member to fund the future pensions of those that eventually qualify for the pension.



**ESTIMATED VALUE OF
COMPENSATION, YR 1**
\$152,199*/177,399**

US Army Judge Advocate General's Corps	
Rank	Captain / O-3
Status	With dependent(s) ⁱ
Date of Hire	January 2023
Calendar Year	2023



Direct Compensation [With Federal Tax Free Value included]ⁱⁱ

Base Pay (e.g., Basic Salary) ⁱⁱⁱ	\$58,200
Defined Contribution Retirement Plan Matching Contributions (e.g., 401K) ^{iv}	\$2,910
Housing Allowance = [Federal Tax Free value] ^v	~\$35,000 = [\$44,871]
Subsistence/Food Allowance = [Federal Tax Free value] ^{vi}	\$3,740 = [\$4,794]
Total Direct Compensation	\$99,850 = [\$110,775]

Benefits

Health Insurance (including Dependents) ^{vii}	~\$17,000
Dental Insurance ^{viii}	~\$480
Vision Insurance ^{ix}	~\$120
Disability Insurance ^x	~\$1,939
Total Benefit Contributions	\$19,539

One-time Hiring Bonus

Student Loan Reimbursement (Each year in service years 1-3, see box below) ^{xi}	~\$21,667
TOTAL COMPENSATION IN FIRST YEAR (Before Fed Tax Value [Tax Free Value])	\$141,056 = [\$152,199]*

* This estimate does not include the cost of the defined benefit military pension contributions of \$25,200. Including pension contributions by DOD the first year, this number increases to **\$177,399**.

** **\$177,399** reflects the first year compensation of **\$152,199**, plus **\$25,200** in pension funding (see below).

Army Defined Benefit Pension (NOTE – Receiving this pension is conditional on serving 20 or more years)

Army Pension Contributions First Year (For Defined Benefit Military Pension) ^{xii}				\$25,200
Present Value (PV) of Military Pension at Retirement (Est.)	<u>LTC at 20 Years:</u> \$1.3 Million	<u>LTC at 25 Years:</u> \$1.6 Million	<u>COL at 25 Years:</u> \$1.9 Million	<u>COL at 30 Years:</u> \$2.4 Million

Additional Servicemember Benefits Include:

• The Blended Retirement System or BRS (Defined Benefit plus Defined Contribution Retirement Plan):

Defined Benefit: 40% Pension after serving 20 years; increases 2% per year after 20 years of service, (e.g., 50% at 25 Years, and 60% at 30 Years). The pension is adjusted annually for inflation (COLA-protected).

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Federal Public Service Loan Forgiveness Program: 10+ years service, forgiveness of federal student loans.

Post-9/11 GI Bill: Servicemember becomes eligible after 90 days of service (or 30 days if honorably discharged). This Tax-free benefit covers 4-years of undergraduate or graduate education, and includes housing and book stipends. Eligibility time does not include years when JA receives the SLRP.

- Full In-State tuition and fees at all public institutions, or up to \$26,381 at a private school.
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Additional Servicemember Benefits Continued:

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- 30 Days Annual Paid Vacation days and 11 Federal Holidays, plus up to 11 additional “Training Holidays.”
- 12 Weeks of Parental Leave for all new parents (incl. fathers), plus 6 weeks maternity convalescent leave.

- **Veteran Affairs (VA) Mortgages:** 0% down-payment on VA loans for mortgages for Soldiers and Retirees.

- **State Law Bar Dues reimbursement:** Up to \$300 per year reimbursement.

- **Maintain Preferred State of Residency:** After establishing state residency, you may keep it after moving.

Benefits for Family members/dependents:

- **Free Healthcare for all dependents:** If in the future the Soldier acquires dependents like a spouse, children (by birth or adoption), and in certain circumstances live-in parents, their healthcare is provided free of charge by the Army.

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^{iv} The BRS provides government matching contributions up to 5% of the service member’s base pay. 1% is contributed by the DoD automatically, and the additional 4% are matching contributions if the service member contributes 5%. For more information, see: <https://militarypay.defense.gov/Portals/3/Documents/BlendedRetirementDocuments/BRS%20Frequently%20Asked%20Questions%2003282018.pdf?ver=2018-03-28-235150-797>

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