



COMPTROLLER

OFFICE OF THE UNDER SECRETARY OF WAR

1 100 DEFENSE PENTAGON
WASHINGTON, DC 20301-1100

2 FEB 2026

MEMORANDUM FOR DEPUTY ASSISTANT SECRETARY OF WAR (MILITARY PERSONNEL POLICY)
DEPUTY ASSISTANT SECRETARY OF THE ARMY (FINANCIAL MANAGEMENT AND COMPTROLLER)
DEPUTY ASSISTANT SECRETARY OF THE NAVY (FINANCIAL MANAGEMENT AND COMPTROLLER)
DEPUTY ASSISTANT SECRETARY OF THE AIR FORCE (FINANCIAL MANAGEMENT AND COMPTROLLER)
DEPUTY DIRECTOR, ADMINISTRATION AND MANAGEMENT
DEPUTY DIRECTOR FOR RESOURCE MANAGEMENT, DEFENSE FINANCE AND ACCOUNTING SERVICE

SUBJECT: Fiscal Year 2026 Military Personnel Retired Pay Tables for the Temporary Early Retirement Authority Program

The attached Fiscal Year (FY) 2026 Military Personnel Retired Pay Tables for the Temporary Early Retirement Authority (TERA) Program are now available on the Office of the Under Secretary of War (Comptroller) website at: <https://comptroller.war.gov/Financial-Management/Reports/tera/>. These tables will be used to determine the amount of funding required for obligation and deposit into the military personnel appropriation subaccounts to support payments to members separated under early retirement programs in FY 2026. The amounts reflect the estimated funding needed based on the member's retirement year and years of service. These funds will cover retired pay entitlements until responsibility for payment transitions to the Military Retirement Fund.

Questions regarding these rates should be directed to Mrs. Alicia Litts, Office of the Under Secretary of War (Comptroller), Program/Budget, Directorate for Military Personnel and Construction. Mrs. Litts may be reached at alicia.d.litts.civ@mail.mil or (703) 695-8152.

A handwritten signature in blue ink, appearing to read "Anne J. McAndrew".

Anne J. McAndrew
DoW Deputy Comptroller
(Program/Budget)

Attachment:
As stated

FY 2026 Military Personnel Retired Pay Tables for the Temporary Early Retirement Authority (TERA) Program

This file should be used to determine the amount of funding necessary to obligate and deposit into the military personnel appropriation subaccounts to fund the cost of payments to members separated under early retirement programs in FY 2026.

These amounts approximate the necessary funding based on the retirement year and years of service. Such amounts will be made available to pay the retired members for the period of entitlement up to the time that responsibility for their retired pay is funded by the Military Retirement Fund.

Worksheet tabs are separated by member service.

High-3: Worksheets are designed showing High-3 results.

BRS: To determine funding amount for BRS members, multiply appropriate High-3 table results by **0.8**.

Service: Members with 15 Years of Service and 0 Months UP TO 19 Years of Service and 11 Months.

TO DETERMINE THE APPROPRIATE TAB, Use the Members Years of service completed (15 through 19).

For example, to find the sub-account for 2026 for someone with High-3 and 19 years of service, you would go to: 2026 High-3 19 YOS

Assumptions:

FY 2026

	COLAS:	SAL INC:
2026	1.028	1.038
2027	1.024	1.036
2028	1.023	1.026
2029	1.022	1.026
2030	1.022	1.026
2031	1.022	1.026
2032	1.022	1.026
2033	1.022	1.026
2034	1.022	1.026

* Retirements in FY 2026 are assumed to be spread throughout the year.

* These tables are based on approximations and assumptions, e.g. distribution of month of retirement during the fiscal year (to determine future colas and salary increases), average reduction for SBP premiums, average reduction for VA offsets, average high-3 to final-pay ratio, etc. Thus, for a given individual with known data (e.g. known month of retirement, known SBP election, known VA offset, if any, known final three years of salary), these tables aren't necessarily correct.

* Years of service for pay purposes and for retirement purposes are assumed to be the same.

* No mortality or interest discounting is assumed during the period of payments from the sub-account.

* For pay table purposes, retirements with zero months of service are assumed to have at least a day of service beyond the completed years. Thus, for example, the cell for 16 years and 0 months of service is based on the "Over 16" column in the military pay table.

* Reminder: CSB sunset date (12/31/2017). To receive CSB a member must have remained continuously on active duty until retirement.

Therefore, as of 12/31/2022, TERA and CSB election is no longer possible.

* Note: DoDI 1332.46 states that BRS participants "may not elect a lump sum of retired pay upon retirement with less than 20 years of service."

* For additional information, contact the DoD Office of the Actuary.

--> *Pete Rossi, Actuary, DoW Office of the Actuary (OACT), Peter.G.Rossi4.civ@mail.mil*

DoW - Office of the Actuary

For	HIGH 3 Non-CSB retirements in FY26, amount necessary to deposit in sub-account to cover early retirement payments											
# of pmts	60	59	58	57	56	55	54	53	52	51	50	49
months	180	181	182	183	184	185	186	187	188	189	190	191
mult	0.375	0.377	0.379	0.381	0.383	0.385	0.388	0.390	0.392	0.394	0.396	0.398
reduct	0.950	0.951	0.952	0.953	0.953	0.954	0.955	0.956	0.957	0.958	0.958	0.959
Factor1	65.13	63.98	62.84	61.70	60.56	59.42	58.29	57.16	56.03	54.90	53.77	52.65
Years	15	15	15	15	15	15	15	15	15	15	15	15
Months	0	1	2	3	4	5	6	7	8	9	10	11
O-10												
O-9	0	0	0	0	0	0	0	0	0	0	0	0
O-8	320,880	317,269	313,600	309,871	306,083	302,235	298,329	294,364	290,339	286,256	282,113	277,911
O-7	278,533	275,399	272,214	268,977	265,689	262,349	258,958	255,516	252,023	248,478	244,883	241,235
O-6	219,606	217,135	214,624	212,072	209,480	206,847	204,173	201,459	198,705	195,910	193,075	190,199
O-5	206,477	204,154	201,792	199,393	196,956	194,480	191,966	189,415	186,825	184,197	181,532	178,828
O-4	196,834	194,619	192,368	190,081	187,757	185,397	183,001	180,568	178,100	175,595	173,054	170,476
O-3	173,509	171,557	169,573	167,556	165,508	163,428	161,316	159,171	156,995	154,787	152,547	150,275
O-2	127,520	126,085	124,627	123,145	121,640	120,111	118,558	116,983	115,383	113,760	112,114	110,444
O-1	100,637	99,505	98,354	97,184	95,996	94,790	93,565	92,321	91,059	89,778	88,479	87,161
O-3E	176,071	174,090	172,077	170,031	167,952	165,841	163,698	161,522	159,314	157,073	154,800	152,494
O-2E	147,676	146,015	144,326	142,610	140,866	139,096	137,298	135,473	133,621	131,742	129,835	127,901
O-1E	124,958	123,552	122,123	120,671	119,196	117,697	116,176	114,632	113,065	111,475	109,861	108,225
W-4	158,856	157,068	155,252	153,406	151,530	149,626	147,692	145,729	143,736	141,715	139,664	137,584
W-3	142,552	140,948	139,318	137,661	135,978	134,269	132,534	130,772	128,984	127,170	125,330	123,463
W-2	130,796	129,325	127,829	126,309	124,765	123,197	121,605	119,988	118,348	116,683	114,995	113,282
W-1	122,300	120,923	119,525	118,104	116,660	115,194	113,705	112,193	110,659	109,103	107,524	105,923
E-9	139,554	137,984	136,388	134,766	133,119	131,446	129,747	128,022	126,272	124,496	122,694	120,867
E-8	120,026	118,676	117,303	115,909	114,492	113,053	111,591	110,108	108,603	107,075	105,526	103,954
E-7	112,105	110,844	109,562	108,259	106,936	105,592	104,227	102,842	101,435	100,009	98,562	97,094
E-6	98,566	97,457	96,330	95,185	94,021	92,839	91,639	90,421	89,185	87,931	86,658	85,368
E-5	84,949	83,994	83,022	82,035	81,032	80,014	78,980	77,930	76,864	75,783	74,687	73,574
E-4	73,301	72,476	71,638	70,786	69,921	69,042	68,150	67,244	66,324	65,392	64,445	63,485
E-3	61,443	60,752	60,049	59,335	58,610	57,873	57,125	56,366	55,595	54,813	54,020	53,215
E-2	51,835	51,252	50,659	50,056	49,445	48,823	48,192	47,551	46,901	46,242	45,572	44,894
E-1	46,247	45,727	45,198	44,660	44,114	43,560	42,997	42,425	41,845	41,257	40,660	40,054

DoW - Office of the Actuary

Non-CSB retirements in FY26, amount necessary to deposit in sub-account to cover early retirement payments												
For	HIGH 3											
# of pmts	48	47	46	45	44	43	42	41	40	39	38	37
months	192	193	194	195	196	197	198	199	200	201	202	203
mult	0.400	0.402	0.404	0.406	0.408	0.410	0.413	0.415	0.417	0.419	0.421	0.423
reduct	0.960	0.961	0.962	0.963	0.963	0.964	0.965	0.966	0.967	0.968	0.968	0.969
Factor1	51.53	50.41	49.29	48.17	47.06	45.95	44.84	43.73	42.62	41.52	40.42	39.32
Years	16	16	16	16	16	16	16	16	16	16	16	16
Months	0	1	2	3	4	5	6	7	8	9	10	11
O-10												
O-9	0	0	0	0	0	0	0	0	0	0	0	0
O-8	276,167	271,807	267,387	262,908	258,369	253,771	249,113	244,396	239,619	234,783	229,888	224,933
O-7	253,143	249,146	245,095	240,989	236,829	232,614	228,344	224,020	219,642	215,209	210,722	206,180
O-6	200,767	197,597	194,384	191,128	187,828	184,485	181,099	177,670	174,197	170,682	167,123	163,521
O-5	183,258	180,365	177,432	174,460	171,448	168,397	165,306	162,175	159,006	155,797	152,548	149,260
O-4	167,337	164,696	162,018	159,303	156,553	153,767	150,945	148,086	145,192	142,262	139,296	136,293
O-3	144,854	142,567	140,249	137,900	135,519	133,107	130,664	128,190	125,684	123,148	120,580	117,981
O-2	106,460	104,779	103,076	101,349	99,599	97,827	96,031	94,213	92,371	90,507	88,620	86,710
O-1	84,017	82,690	81,346	79,983	78,602	77,203	75,786	74,351	72,898	71,427	69,938	68,430
O-3E	150,209	147,838	145,434	142,998	140,529	138,028	135,495	132,929	130,331	127,700	125,038	122,343
O-2E	123,288	121,341	119,368	117,368	115,342	113,289	111,210	109,104	106,972	104,813	102,627	100,415
O-1E	104,321	102,674	101,005	99,312	97,598	95,861	94,101	92,320	90,515	88,688	86,839	84,967
W-4	138,672	136,483	134,264	132,014	129,735	127,426	125,088	122,719	120,320	117,892	115,434	112,946
W-3	123,328	121,381	119,407	117,407	115,380	113,326	111,246	109,140	107,006	104,847	102,661	100,448
W-2	112,692	110,913	109,110	107,282	105,430	103,553	101,653	99,728	97,778	95,805	93,808	91,786
W-1	105,614	103,946	102,256	100,543	98,807	97,049	95,267	93,463	91,637	89,787	87,915	86,020
E-9	122,136	120,208	118,253	116,272	114,265	112,231	110,171	108,085	105,972	103,834	101,669	99,477
E-8	105,063	103,404	101,723	100,019	98,292	96,542	94,770	92,976	91,159	89,319	87,457	85,572
E-7	97,777	96,233	94,668	93,082	91,475	89,847	88,198	86,528	84,837	83,125	81,392	79,637
E-6	84,620	83,284	81,930	80,558	79,167	77,758	76,331	74,885	73,422	71,940	70,440	68,922
E-5	72,043	70,905	69,752	68,584	67,400	66,200	64,985	63,755	62,508	61,247	59,970	58,677
E-4	62,164	61,182	60,188	59,179	58,158	57,123	56,074	55,012	53,937	52,849	51,747	50,631
E-3	52,108	51,285	50,451	49,606	48,750	47,882	47,003	46,113	45,212	44,299	43,376	42,441
E-2	43,959	43,265	42,562	41,849	41,126	40,394	39,653	38,902	38,142	37,372	36,593	35,804
E-1	39,220	38,601	37,973	37,337	36,693	36,040	35,378	34,708	34,030	33,343	32,648	31,944

DoW - Office of the Actuary

For HIGH 3 Non-CSB retirements in FY26, amount necessary to deposit in sub-account to cover early retirement payments												
# of pmts	36	35	34	33	32	31	30	29	28	27	26	25
months	204	205	206	207	208	209	210	211	212	213	214	215
mult	0.425	0.427	0.429	0.431	0.433	0.435	0.438	0.440	0.442	0.444	0.446	0.448
reduct	0.970	0.971	0.972	0.973	0.973	0.974	0.975	0.976	0.977	0.978	0.978	0.979
Factor1	38.22	37.12	36.03	34.94	33.85	32.76	31.67	30.59	29.51	28.43	27.35	26.27
Years	17											
Months	0	1	2	3	4	5	6	7	8	9	10	11
O-10												
O-9	0	0	0	0	0	0	0	0	0	0	0	0
O-8	222,948	217,804	212,599	207,335	202,010	196,625	191,180	185,675	180,110	174,485	168,800	163,055
O-7	204,361	199,645	194,875	190,049	185,168	180,232	175,241	170,195	165,094	159,938	154,727	149,461
O-6	162,078	158,338	154,555	150,727	146,856	142,942	138,983	134,981	130,936	126,846	122,714	118,537
O-5	147,943	144,530	141,076	137,583	134,049	130,476	126,863	123,210	119,517	115,784	112,012	108,200
O-4	135,090	131,973	128,820	125,630	122,404	119,141	115,841	112,506	109,134	105,725	102,281	98,800
O-3	116,940	114,242	111,512	108,750	105,958	103,133	100,277	97,390	94,471	91,520	88,538	85,525
O-2	85,945	83,962	81,955	79,926	77,873	75,797	73,698	71,576	69,431	67,263	65,071	62,857
O-1	67,826	66,261	64,678	63,076	61,456	59,818	58,162	56,487	54,794	53,083	51,353	49,606
O-3E	121,263	118,465	115,634	112,771	109,875	106,946	103,984	100,990	97,963	94,904	91,812	88,687
O-2E	99,529	97,233	94,909	92,559	90,182	87,778	85,347	82,890	80,405	77,894	75,356	72,792
O-1E	84,218	82,274	80,309	78,320	76,308	74,274	72,218	70,138	68,036	65,911	63,764	61,594
W-4	111,949	109,366	106,753	104,109	101,436	98,732	95,998	93,233	90,439	87,614	84,760	81,875
W-3	99,562	97,264	94,940	92,589	90,211	87,807	85,375	82,917	80,432	77,920	75,381	72,815
W-2	90,976	88,877	86,753	84,605	82,432	80,234	78,013	75,766	73,495	71,200	68,880	66,536
W-1	85,261	83,294	81,304	79,290	77,254	75,195	73,112	71,007	68,879	66,728	64,554	62,357
E-9	98,386	96,116	93,820	91,496	89,146	86,770	84,367	81,938	79,482	77,000	74,491	71,956
E-8	84,633	82,680	80,705	78,706	76,685	74,641	72,574	70,484	68,371	66,236	64,078	61,897
E-7	78,764	76,946	75,108	73,248	71,367	69,464	67,541	65,596	63,630	61,643	59,634	57,605
E-6	68,166	66,593	65,002	63,392	61,764	60,118	58,453	56,770	55,068	53,348	51,610	49,854
E-5	58,034	56,695	55,340	53,970	52,584	51,182	49,764	48,332	46,883	45,419	43,939	42,444
E-4	50,076	48,921	47,752	46,569	45,373	44,164	42,941	41,704	40,454	39,191	37,914	36,624
E-3	41,975	41,007	40,027	39,036	38,033	37,019	35,994	34,958	33,910	32,851	31,781	30,699
E-2	35,411	34,594	33,768	32,931	32,086	31,230	30,365	29,491	28,607	27,714	26,811	25,898
E-1	31,594	30,865	30,127	29,381	28,627	27,864	27,092	26,312	25,523	24,726	23,921	23,106

DoW - Office of the Actuary

For HIGH 3 Non-CSB retirements in FY26, amount necessary to deposit in sub-account to cover early retirement payments												
# of pmts	24	23	22	21	20	19	18	17	16	15	14	13
months	216	217	218	219	220	221	222	223	224	225	226	227
mult	0.450	0.452	0.454	0.456	0.458	0.460	0.463	0.465	0.467	0.469	0.471	0.473
reduct	0.980	0.981	0.982	0.983	0.983	0.984	0.985	0.986	0.987	0.988	0.988	0.989
Factor1	25.20	24.13	23.06	21.99	20.92	19.86	18.80	17.74	16.68	15.62	14.57	13.52
Years	18											
Months	0	1	2	3	4	5	6	7	8	9	10	11
O-10												
O-9	0	0	0	0	0	0	0	0	0	0	0	0
O-8	164,420	158,289	152,096	145,840	139,522	133,142	126,701	120,197	113,632	107,005	100,316	93,565
O-7	154,379	148,622	142,806	136,933	131,001	125,011	118,963	112,856	106,692	100,469	94,189	87,851
O-6	120,394	115,904	111,369	106,789	102,163	97,491	92,774	88,012	83,205	78,352	73,454	68,511
O-5	107,528	103,518	99,468	95,377	91,245	87,073	82,860	78,607	74,313	69,979	65,605	61,190
O-4	96,474	92,876	89,242	85,572	81,865	78,122	74,342	70,526	66,674	62,785	58,860	54,900
O-3	82,653	79,571	76,458	73,313	70,137	66,930	63,692	60,422	57,122	53,791	50,428	47,035
O-2	60,746	58,481	56,192	53,881	51,547	49,190	46,810	44,407	41,982	39,533	37,062	34,568
O-1	47,940	46,152	44,346	42,522	40,680	38,820	36,942	35,046	33,131	31,199	29,249	27,281
O-3E												
O-3E	88,210	84,921	81,598	78,242	74,852	71,430	67,974	64,485	60,962	57,407	53,818	50,197
O-2E												
O-2E	70,347	67,724	65,074	62,398	59,695	56,965	54,209	51,427	48,617	45,782	42,920	40,032
O-1E												
O-1E	59,525	57,305	55,063	52,799	50,511	48,202	45,870	43,515	41,138	38,739	36,317	33,873
W-4												
W-4	81,959	78,902	75,815	72,697	69,548	66,368	63,157	59,915	56,642	53,339	50,004	46,639
W-3												
W-3	74,815	72,025	69,207	66,361	63,486	60,583	57,652	54,693	51,705	48,690	45,646	42,574
W-2												
W-2	66,105	63,640	61,150	58,635	56,095	53,530	50,940	48,325	45,686	43,021	40,332	37,618
W-1												
W-1	62,109	59,793	57,454	55,091	52,704	50,294	47,861	45,404	42,924	40,421	37,894	35,344
E-9												
E-9	70,408	67,783	65,131	62,452	59,746	57,014	54,256	51,471	48,660	45,822	42,957	40,067
E-8												
E-8	62,033	59,720	57,383	55,023	52,640	50,233	47,802	45,349	42,872	40,371	37,848	35,301
E-7												
E-7	56,259	54,161	52,042	49,902	47,740	45,557	43,353	41,127	38,881	36,613	34,325	32,015
E-6												
E-6	47,975	46,186	44,379	42,554	40,710	38,849	36,969	35,071	33,156	31,222	29,270	27,301
E-5												
E-5	40,269	38,768	37,251	35,719	34,171	32,609	31,031	29,438	27,830	26,207	24,569	22,916
E-4												
E-4	34,748	33,452	32,143	30,821	29,486	28,137	26,776	25,402	24,014	22,614	21,200	19,773
E-3												
E-3	29,126	28,040	26,943	25,835	24,716	23,586	22,445	21,292	20,129	18,955	17,771	16,575
E-2												
E-2	24,572	23,655	22,730	21,795	20,851	19,897	18,935	17,963	16,982	15,991	14,992	13,983
E-1												
E-1	21,923	21,105	20,279	19,445	18,603	17,752	16,894	16,026	15,151	14,267	13,375	12,475

DoW - Office of the Actuary

Non-CSB retirements in FY26, amount necessary to deposit in sub-account to cover early retirement payments												
For	HIGH 3											
# of pmts	12	11	10	9	8	7	6	5	4	3	2	1
months	228	229	230	231	232	233	234	235	236	237	238	239
mult	0.475	0.477	0.479	0.481	0.483	0.485	0.488	0.490	0.492	0.494	0.496	0.498
reduct	0.990	0.991	0.992	0.993	0.993	0.994	0.995	0.996	0.997	0.998	0.998	0.999
Factor1	12.47	11.42	10.38	9.33	8.29	7.25	6.21	5.17	4.13	3.10	2.06	1.03
Years	19	19	19	19	19	19	19	19	19	19	19	19
Months	0	1	2	3	4	5	6	7	8	9	10	11
O-10												
O-9	0	0	0	0	0	0	0	0	0	0	0	0
O-8	88,518	81,505	74,426	67,280	60,068	52,791	45,447	38,037	30,561	23,018	15,410	7,737
O-7	83,112	76,527	69,880	63,171	56,400	49,566	42,671	35,714	28,694	21,613	14,469	7,265
O-6	64,816	59,681	54,497	49,265	43,984	38,655	33,277	27,852	22,377	16,855	11,284	5,666
O-5	57,889	53,303	48,673	44,000	39,284	34,524	29,721	24,875	19,986	15,054	10,078	5,060
O-4	51,938	47,823	43,669	39,477	35,245	30,975	26,666	22,318	17,931	13,506	9,042	4,540
O-3	44,498	40,972	37,413	33,821	30,196	26,538	22,846	19,121	15,363	11,571	7,747	3,890
O-2	32,703	30,112	27,497	24,857	22,192	19,504	16,790	14,053	11,291	8,504	5,693	2,859
O-1	25,809	23,764	21,700	19,617	17,514	15,392	13,251	11,090	8,910	6,711	4,493	2,256
O-3E												
O-3E	47,489	43,727	39,929	36,095	32,226	28,322	24,382	20,406	16,395	12,349	8,267	4,151
O-2E												
O-2E	37,873	34,872	31,843	28,786	25,700	22,586	19,444	16,274	13,075	9,848	6,593	3,310
O-1E												
O-1E	32,046	29,507	26,944	24,357	21,747	19,112	16,453	13,770	11,064	8,333	5,579	2,801
W-4												
W-4	44,124	40,628	37,099	33,537	29,942	26,315	22,654	18,960	15,234	11,474	7,682	3,857
W-3												
W-3	40,278	37,087	33,865	30,614	27,333	24,021	20,679	17,308	13,906	10,474	7,012	3,521
W-2												
W-2	35,589	32,769	29,923	27,050	24,151	21,225	18,272	15,293	12,287	9,255	6,196	3,111
W-1												
W-1	33,438	30,788	28,114	25,415	22,691	19,941	17,167	14,368	11,544	8,695	5,821	2,923
E-9												
E-9	37,681	34,695	31,682	28,640	25,570	22,472	19,346	16,191	13,009	9,798	6,560	3,294
E-8												
E-8	33,199	30,568	27,913	25,233	22,528	19,799	17,045	14,265	11,462	8,633	5,780	2,902
E-7												
E-7	30,108	27,723	25,315	22,884	20,431	17,956	15,458	12,938	10,395	7,829	5,242	2,632
E-6												
E-6	25,675	23,641	21,587	19,515	17,423	15,312	13,182	11,033	8,864	6,677	4,470	2,244
E-5												
E-5	21,551	19,844	18,120	16,380	14,624	12,853	11,065	9,261	7,440	5,604	3,752	1,884
E-4												
E-4	18,596	17,123	15,635	14,134	12,619	11,090	9,547	7,991	6,420	4,836	3,237	1,625
E-3												
E-3	15,588	14,353	13,106	11,848	10,578	9,296	8,003	6,698	5,382	4,053	2,714	1,363
E-2												
E-2	13,150	12,108	11,056	9,995	8,924	7,842	6,751	5,651	4,540	3,420	2,289	1,149
E-1												
E-1	11,732	10,803	9,865	8,917	7,962	6,997	6,024	5,041	4,051	3,051	2,043	1,026