Military Pension After 20 Years, by Rank

Monthly retired pay for a July 1, 2026 retirement at exactly 20 years of active service. Before taxes.

$2,880
E-7 at 20 years under High-3, a month

$34,560
The same pension over a year

$2,304
The same E-7 under the Blended Retirement System

Blended Retirement System, 40% of the High-3 | High-3 adds 10 points, 50%

Enlisted

Rank	High-3	BRS
E-5 SGT/PO2	**$2,080**	$1,664
E-6 SSG/PO1	**$2,467**	$1,974
E-7 SFC/CPO	**$2,880**	$2,304
E-8 MSG/SCPO	**$3,150**	$2,520
E-9 SGM/MCPO	**$3,602**	$2,882

Warrant Officer

Rank	High-3	BRS
W-2 CW2	**$3,359**	$2,687
W-3 CW3	**$3,762**	$3,010
W-4 CW4	**$4,155**	$3,324
W-5 CW5	**$4,785**	$3,828

Officer

Rank	High-3	BRS
O-3E CPT/LT	**$4,481**	$3,584
O-4 MAJ/LCDR	**$4,929**	$3,943
O-5 LTC/CDR	**$5,463**	$4,371
O-6 COL/CAPT	**$6,076**	$4,861

How to read this. High-3 pays 50% of the average of your highest 36 months of basic pay at 20 years, and the Blended Retirement System pays 40%. That average runs below your last paycheck, so the pension is about 47% of the last month's basic pay. BAH and BAS are not counted. VA disability pay is tax-free and adds to these amounts at a 50% rating or higher. Below 50%, it replaces that much of the pension. A Guard or Reserve retirement is figured on points and starts at age 60.