How does the BRS affect my military member?
If your active-duty spouse is serving as of Dec. 31, 2017, he or she is grandfathered under the legacy retirement system. Those with fewer than 12 years of total service as of Dec. 31, 2017, will have the choice of opting into the BRS.

What is the military spouse’s role?
- Discuss the decision with your Service member as it is final and cannot be reversed.
- Take advantage of free, personal support from your installation's accredited Personal Financial Manager or Counselor at http://www.militaryinstallations.dod.mil.
- Learn more about retirement choices by viewing the online BRS Opt-In Course together at http://jko.jten.mil/courses/brs/OPT-IN/launch.html.
- Calculate, compare and contrast your Service member’s retirement benefits under both systems using the BRS Comparison Calculator at http://militarypay.defense.gov/Calculators/BRS.

What’s the timeline for making the decision?
- Your eligible spouse can opt into the BRS anytime during calendar year 2018.
- Review the options carefully.

What if my military member has a break in service and rejoins after the opt-in window?
Service members who rejoin active duty and still have less than 12 years of service will have 30 days to choose the BRS or remain in the legacy system.

Education is key!
Blended Retirement Resource website http://militarypay.defense.gov/BlendedRetirement
Military OneSource https://www.militaryonesource.mil
Thrift Savings Plan https://www.tsp.gov

Follow the Office of Financial Readiness
Facebook: https://www.facebook.com/DoDFINRED
Twitter: https://www.twitter.com/DoDFINRED
Instagram: https://www.instagram.com/DoDFINRED
How does the BRS affect my military member?
If your National Guard or Reserve spouse is serving as of Dec. 31, 2017, he or she is grandfathered under the legacy retirement system. Those who have fewer than 4,320 retirement points as of Dec. 31, 2017, and are in paid status, will have the choice of opting into the BRS.

What is the military spouse's role?
- Discuss the decision with your Service member as it is final and cannot be reversed.
- Take advantage of free, personal support from your unit’s accredited Personal Financial Manager or Counselor at http://www.militaryinstallations.dod.mil or https://www.jointservicessupport.org/spn.
- Learn more about retirement choices by viewing the online BRS Opt-In Course together at http://jko.jten.mil/courses/brs/OPT-IN/launch.html.
- Calculate, compare and contrast your Service member’s retirement benefits under both systems using the BRS Comparison Calculator at http://militarypay.defense.gov/Calculators/BRS.

What's the timeline for making the decision?
- Your eligible spouse can opt into the BRS anytime during calendar year 2018.
- Review the options carefully.

What if your military member does not drill in a paid status or is not on orders during 2018?
- BRS-eligible Individual Ready Reserve or Standby Reserve members who enter paid status after 2018 will receive a one-time BRS opt-in extension.
- Once in a paid status, your spouse has 30 days to opt into the BRS.