Is Your Route to Retirement Mapped Out?

Navigate your financial future with an informed decision about your military retirement plan options.

1. Are you eligible?
   - Active duty: Serving as of Dec. 31, 2017
   - Less than 12 years of total service, from your Pay Entry Base Date
   - National Guard and Reserve: Less than 4,320 retirement points as of Dec. 31, 2017

   - Take the mandatory BRS Opt-In Course by Dec. 31, 2017: http://jko.jten.mil
   - Calculate the possibilities:
     - BRS Comparison Calculator: http://militarypay.defense.gov/Calculators/BRS
     - Calculator eTutorial: http://militarypay.defense.gov/BlendedRetirement
   - Get free, professional support from an accredited Personal Financial Counselor:
     - Locate one through your installation's Family Center
     - Search online at:
       - http://www.militaryinstallations.dod.mil
       - https://www.jointservicessupport.org/spn

3. In 2018, you decide which direction is best for you.
   - **Remain in the legacy retirement system**
     - Retired pay after 20+ years is calculated at 2.5% x years served x high-3 months of basic pay.
     - Explore options like the Thrift Savings Plan and alternate investments to increase your retirement.
   - **Opt into the Blended Retirement System**
     - Retired pay after 20+ years is calculated at 2% x years served x high-3 months of basic pay, with a lump sum option.*
     - The government contributes to your Thrift Savings Plan 1% of your basic pay automatically and up to an additional 4% matching contribution. Your TSP is portable after two years of service.
     - Continuation pay is offered mid-career for an additional service commitment.

*For National Guard and Reserves, you must have 20+ qualifying years to receive monthly retired pay. To calculate equivalent years of active duty, divide your retirement points by 360.

More info on the BRS
http://militarypay.defense.gov/BlendedRetirement

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