



The Blended Retirement System Eligibility and Opt-In



The Blended Retirement System (BRS) is a modernized retirement plan for the Uniformed Services that is available to eligible service members starting Jan. 1, 2018. Features of the BRS includes a defined benefit (monthly retired pay for life) after at least 20 years of service, a defined benefit (consisting of government automatic and matching contributions) to a member's Thrift Savings Plan (TSP) account, a bonus called continuation pay and a new lump sum option at retirement.

Eligibility

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BRS eligibility depends on when you joined or plan to join the Uniformed Services:

- If you enter the Uniformed Service on or before Dec. 31, 2017, you are grandfathered into the legacy high-3 retirement system.
- If you are an active-duty service member with fewer than 12 years of service as of Dec. 31, 2017, or a member of the National Guard or Reserve in a paid status who has accrued fewer than 4,320 retirement points as of Dec. 31, 2017, you are grandfathered under the legacy retirement system, but may choose to opt into the BRS.
- If you enter the Uniformed Services on or after Jan. 1, 2018, you are automatically enrolled in BRS, and this is your military retirement plan.

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How can I figure out which system will work for me? One of the most important things you'll need to do in making a decision of whether or not to opt into the BRS, is to assess the likelihood that you will serve for at least 20 years, bearing in mind that if you do not serve that long and do not join BRS, you will get neither a lifetime monthly annuity nor service contributions to your Thrift Savings Plan (TSP) account.

If you think it's likely that you will make it to 20 years, then you have other factors to consider:

- How many years of making contributions and receiving service contributions will I have before retirement?
- Is it likely that these contributions and their earnings—along with any benefit I might get from continuation pay or the lump sum—will ultimately outweigh the amount I'd give up as a result of the reduced monthly annuity?
- What is my tolerance for risk? Will I be willing to follow a long-term strategy with potential for substantial earnings?

Get the facts. Those eligible to opt into the BRS must take the mandatory BRS Opt-In Course. Training courses are available on Joint Knowledge Online (JKO), your service's learning management system or publically available on Military One Source. All service members joining on or after Jan. 1, 2018, are required to complete the BRS new accessions training course.

Calculate your options. Calculate, compare, and contrast retirement systems using the DoD BRS Comparison Calculator at <http://militarypay.defense.gov/Calculators/BRS/>.

Make a decision. If you're an eligible current service member you have an important decision to make between January 1 and December 31, 2018: You must decide whether to stay with your current retirement system or move to the new BRS. Once you make your choice, you won't be able to take it back, even if you change your mind before the Dec. 31, 2018 deadline.

Resources

- ✓ Learn more about BRS at <http://militarypay.defense.gov/BlendedRetirement>.
- ✓ Explore Military OneSource and other financial resources at <http://www.militaryonesource.mil>.
- ✓ Locate an accredited personal financial manager or counselor at your installation's Military and Family Support Center, or search at <http://militaryInstallations.dod.mil>.

The DoD does not take a position on which retirement system a service member should choose.