

At-A-Glance: Blended Retirement System (BRS) Facts/Referral Sources Customer Care Center Representatives

Dated: December 4, 2018

On January 1, 2018, the Uniformed Services Blended Retirement System will go into effect. This change is a result of: Recommendation by the Military Retirement Modernization Commission issued in 2015 and the 2016 National Defense Authorization Act.

What can you do to help eligible service members prepare for the change?

Let opt-in eligible service members know they should:

- Complete the mandatory BRS Opt-in Course with a Common Access Card (CAC) using [Joint Knowledge Online](#) (JKO) or their Service’s Learning Management System:

Army: Joint Knowledge Online (JKO)	JKO Help Desk: 24 hours a day, 7 days a week excluding Federal Holidays or jkohelpdesk@jten.mil or COMM: 757-203-5654
Air Force: Advance Distributed Learning System	GoLearn Service Help Desk: adls@us.af.mil or DSN: 487-2273 or COMM: 210-652-2273
Marine Corps: Marine Net via Marine Online	Help Desk: 0800–1900 Eastern, Monday–Friday DSN 995-6049 or COMM: (888) 435-8762 (4DL-USMC)
Navy: Navy eLearning	Help Desk: MNP-HELPDESK@NAVY.MIL
Coast Guard: CG Learning Portal	Help Desk Ticket: http://applicationsupport.osc.uscg.mil/

- The Opt-in Course is also available at [Military OneSource](#) without the need for a Common Access Card (CAC). NOTE: Service members must print out the completion certificate and turn it into their unit’s training manager for course credit.
- Compare and contrast retirement benefits using the official [DoD BRS Comparison Calculator](#).
- If the service member has a current Thrift Saving Plan account, they should update their personal information and verify their contribution percentage. For the Army, Air Force and Navy use DFAS [MyPay](#), for the Marine Corps use [Marine Online](#), and for the Coast Guard and NOAA use [Direct Access](#) to complete these actions.

How does an eligible service member opt in?

Eligible service members will need to visit one of these designated resources to opt-in. The opt-in period opens on Jan. 1, 2018 and for most service members, the opt-in period closes on Dec. 31, 2018. Army, Air Force, Navy: [MyPay](#), Marine Corps: [Marine Online \(MOL\)](#), Coast Guard, NOAA: [Direct Access](#), U.S. Public Health Service : Contact the USPHS Compensation Branch.

What is my Service’s continuation pay for 2018?

Access the [continuation pay rates](#) at the [BRS resource webpage](#). For 2018: Active duty (including Active Guard Reserve and Full Time Support): 2.5 times monthly basic pay, with a service commitment of 4 years. National Guard/Reserve: 0.5 times monthly basic pay (as if on active duty), with a service commitment of 4 years. The Service commitment contract/agreement must be signed on or before your 12th year based on pay Entry Base Date (PEBD).

Where can I go to get financial assistance?

- Free, professional financial support is available from your installation’s accredited Personal Financial Manager or counselor. Search online at <http://militaryinstallations.dod.mil> or <https://joinservicesupport.org/spn>.
- Connect with Military OneSource’s accredited financial counselors by calling [Military OneSource](#) 24/7 at **1-800-342-9647**. Military OneSource can refer service members to local financial assistance, including budgeting, debt management, tax assistance, and retirement planning.

BRS At A Glance

Defined Benefit	
Defined benefit vesting	20 years of service
Defined benefit multiplier	2.0%
Defined benefit working age annuity	Active duty: Choice of full annuity or lump sum option (50% or 25%) at retirement; National Guard/Reserve: Lump sum based on annuity at age 60 (or earlier with creditable active service).
Defined benefit retirement age	Active duty: At 20 or more years of service; National Guard/Reserve: After 20 or more qualifying years of service and age 60 (or earlier with creditable active service).
Defined benefit cost-of-living adjustment (COLA)	Full COLA
Defined benefit disability retired pay	Disability rating (minimum 30%) capped at 75% or 2.0% multiplier

Defined Contribution	
Defined contribution, DoD contribution rate	1% automatic, plus up to 4% matching (Max=5%)
Defined contribution, DoD contribution rate years of service (YOS)	1% automatic: Begins at 60 days of service through 26 YOS Matching: Starts after two YOS and continues through 26 YOS* *Members who opt-in receive the Service Automatic (1%) Contribution and Service Matching Contributions in the first full pay period after they opt-in even if they have served less than 60 days/two YOS.
Enrollment	Eligible service members on or before Dec. 31, 2017: Make opt-in election anytime in Calendar Year 2018. Automatic for members entering service on or after Jan. 1, 2018; automatic re-enrollment every January if member zeros out contributions
Defined contribution member contribution rate	New accessions: 3% automatic; full DoD match requires 5% contribution; default to Traditional TSP account, Lifecycle (L) Fund
Defined contribution vesting	Always vested in Service member contributions, DoD matching and any earnings. Vested in Service Automatic (1%) Contribution and any earning after two years in service
Defined contribution forfeit of DoD contributions	If you leave service before two years, you forfeit the Service Automatic (1%) Contribution and any of their earnings.

Continuation Pay	
Continuation pay multiplier (months of basic pay)	For 2018: Active duty (including AGR and FTS): 2.5 times monthly basic pay. National Guard/Reserve: 0.5 times monthly basic pay (as if on active duty). Army Navy Air Force Marine Corps Coast Guard NOAA USPHS
Continuation pay commitment	Any member who elects to receive continuation pay will incur an additional service obligation of four years based on published 2018 guidance from the Services.
Continuation pay eligibility	For 2018: Eligible for continuation pay at your 12 years of service, calculated from Pay Entry Base Date (PEBD). Service obligation contract/agreement must be signed on or before your 12 th year PEBD.

Lump Sum	
Lump sum options	May choose a lump sum of either 25% or 50% of the discounted present value of future retirement payments, in exchange for reduced monthly retired pay, until full Social Security retirement age, which for most is age 67.
Lump sum election	Active duty: Lump sum election must be made no less than 90 days before retirement. National Guard/Reserve: No less than 90 days before receipt of retired pay.
Lump sum eligibility	Active duty: At retirement after 20 or more years of service. National Guard/Reserve: Upon becoming eligible to begin receiving retired pay at age 60 (or earlier with creditable active service).