

## Blended Retirement System

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### Army National Guard: Drilling

#### Benefit Fact Sheet

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#### **Summary**

The Blended Retirement System (BRS) went into effect on 1 January 2018. The BRS applies to all service members who entered the Uniformed Services with a Date of Initial Entry into Military Service (DIEMS) of 1 January 2018 or later. The BRS is a combination of a defined benefit plan, similar to predecessor plans that pay monthly retired pay, plus defined contributions and service matching to the Federal Thrift Savings Plan (TSP).

#### **Implementation of 5% Automatic Enrollment Percentage for Thrift Savings Plan Participants**

On 1 October 2020, the Federal Retirement Thrift Investment Board (FRTIB) increased the automatic enrollment percentage from 3% to 5% of pay for all Blended Retirement System (BRS) participants who are automatically enrolled in the TSP on or after 1 October 2020, and for BRS participants automatically re-enrolled in the TSP on or after 1 January 2021, per 5 Code of Federal Regulations (CFR) § 1600.34 and 1600.37. This change will **not** affect the contribution rates in place for BRS participants who were automatically enrolled prior to 1 October 2020 and did not terminate their contributions. Click **here** (<https://www.tsp.gov/bulletins/20-7/>) for more information.

#### **Eligibility**

Service members who entered the Uniformed Services on or after 1 January 2018 will be automatically enrolled in the Blended Retirement System. Service members with less than 12 years of active-duty service, or fewer than 4,320 retirement points for reserve component members, as of 31 December 2017 were afforded the opportunity to opt-in to the Blended Retirement System through 31 December 2018 or remain grandfathered in their current retired pay plan.

#### **Benefit Highlights**

Under the Blended Retirement System, Army National Guard Soldiers serving on Active Guard Reserve (AGR) or Full Time National Guard Duty (FTNGD) will receive monthly retired pay upon completion of 20 or more years of active federal service, plus the balance of their accumulated Thrift Savings Plan (TSP) accounts. For AGR/FTNGD Soldiers who do not have 20 years of active federal service but have 20 years of qualifying service, please visit the **Blended Retirement System fact sheet for Army National Guard: Drilling** (<https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Blended-Retirement-System?serv=124>).

**Monthly Retired Pay:** Monthly retired pay under the Blended Retirement System will be calculated by multiplying the years of credible service by 2%, times the average of the service member's highest 36 months of basic pay, after 20 or more years of service. At the time of retired pay eligibility, service members may choose to receive their full monthly retired pay or request a reduced monthly retired pay along with a lump sum payment of 25 or 50 percent. The lump sum payment will be calculated based on the Present Value of their retired pay scheduled to be paid until their Full Retirement Age (FRA) for Social Security, usually age 67. Members choosing the lump sum option will receive reduced retired pay depending on the lump sum option elected. Lump sum calculations will

consider anticipated cost-of-living adjustments (COLAs) between date of retirement and FRA and will be based upon a personal discount rate to be determined by the Department of Defense (DoD). At FRA, retirees' monthly retired pay will increase to 100% of their full entitlement.

**Thrift Savings Plan:** DoD will automatically contribute an amount equal to 1% of an Army National Guard Soldier's basic pay or Inactive Duty Pay to the TSP beginning 60 days after they enter active status and continue through their 26<sup>th</sup> year of service. In addition, after a member's second full year of service, DoD will match members' voluntary contributions to their TSP accounts up to an additional 4%, bringing the total DoD automatic and matching contributions to 5% of basic pay. Service members are fully vested in (entitled to) their TSP accounts after the completion of two years of service. NOTE: Automatic contributions and service matching begins immediately for those who opted-in.

**Continuation Pay:** Service members enrolled in the Blended Retirement System will be eligible for Continuation Pay between completion of their 8<sup>th</sup> year of service but before completion of 12 years of service (time varies depending on guidance published) in return for a service commitment of four additional years. The amount payable for CY 23 under guidance published by the Secretary of the Army, is 2.5 times the service member's monthly basic pay for active duty service members, to include Regular Army (RA), AGR and FTNGD. **Check back later for CY 24 rates.**

**Reentry into Service:** Service members with less than 12 years of active duty service or 4,320 retirement points as of 31 December 2017 who were released from active duty or active status prior to 1 January 2018 and who return to active duty or active status after 31 December 2018, may opt-in to the Blended Retirement System within 30 days after reentering service.

**Service members who did not opt-in** to the Blended Retirement System in 2018 remain grandfathered under the High-36 Retirement System. They may participate in the TSP, but they will not receive matching or automatic contributions from DoD.

**West Point Cadets Opt-In:** The Blended Retirement System enrollment period for newly commissioned officers is 90 days after their first day of duty following commissioning, after receiving a Blended Retirement System opt-in eligible notification via official government email account.

### **Additional Information**

Access the *MyArmyBenefits* calculator to calculate your retired pay under the Final Pay, High-36 and BRS Retired Pay Plans:

**<https://myarmybenefits.us.army.mil/Benefit-Calculators/Retirement>**

(<https://myarmybenefits.us.army.mil/Benefit-Calculators/Retirement>)

Access the *MyArmyBenefits* Blended Retirement Calculator:

**<https://myarmybenefits.us.army.mil/Benefit-Calculators/BRS-Comparison-Calculator>**

(<https://myarmybenefits.us.army.mil/Benefit-Calculators/BRS-Comparison-Calculator>)

*NOTE: The MyArmyBenefits calculator pulls the Soldier's current data to provide the comparison of future retired pay outcomes under both the systems.*

Education on the Blended Retirement System is available to all members of the Uniformed Services.

Leader Training to Introduce the Blended Retirement System (BRS) For the Uniformed Services (.5 hr)

**[https://jkodirect.jten.mil/Atlas2/page/coi/externalCourseAccess.jsf?](https://jkodirect.jten.mil/Atlas2/page/coi/externalCourseAccess.jsf?v=1597693001325&course_prefix=J3O&course_number=P-US1330)**

**[v=1597693001325&course\\_prefix=J3O&course\\_number=P-US1330](https://jkodirect.jten.mil/Atlas2/page/coi/externalCourseAccess.jsf?v=1597693001325&course_prefix=J3O&course_number=P-US1330)**

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Blended Retirement System (BRS) OPT-IN Course (2 hrs)

[https://jkodirect.jten.mil/Atlas2/page/coi/externalCourseAccess.jsf?](https://jkodirect.jten.mil/Atlas2/page/coi/externalCourseAccess.jsf?v=1597693048691&course_prefix=J3O&course_number=P-US1332)

[v=1597693048691&course\\_prefix=J3O&course\\_number=P-US1332](https://jkodirect.jten.mil/Atlas2/page/coi/externalCourseAccess.jsf?v=1597693048691&course_prefix=J3O&course_number=P-US1332)

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For more detailed information on retired pay, visit the nearest Army Retirement Services Office (RSO):

<https://soldierforlife.army.mil/Retirement/contact-us> (<https://soldierforlife.army.mil/Retirement/contact-us>)

Army Human Resources Command My Record Portal:

<https://www.hrcapps.army.mil/portal/> (<https://www.hrcapps.army.mil/portal/>)

Defense Finance and Accounting Service site:

<https://www.dfas.mil> (<https://www.dfas.mil/>)

DoD Blended Retirement Resources:

<https://militarypay.defense.gov/BlendedRetirement/> (<https://militarypay.defense.gov/BlendedRetirement/>)

**Document Review Date: 22 November 2023**

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