

U.S. ARMY RESERVE

# BLENDED RETIREMENT SYSTEM



Healthy financial habits include planning for retirement. Beginning in 2018, eligible Soldiers will have the opportunity to opt into the new Blended Retirement System that includes a Thrift Savings Plan (TSP) as well as a mid-career compensation incentive.



## WHAT YOU NEED TO KNOW

- ★ The Blended Retirement System (BRS) is a combination of the legacy retirement system AND government automatic and matching contributions to TSP.
- ★ The opt-in/election period for BRS is January 1 through December 31, 2018. Current Soldiers are not automatically enrolled.
- ★ Changes go into effect on January 1, 2018.
- ★ When you enroll, the DoD automatic 1% contributions start after 60 days of service. You are eligible for DoD matching contributions of up to 4% after 2 years of service.
- ★ Upon becoming eligible for retired pay you can choose to receive a lump-sum of 50% or 25% of your retirement annuity in exchange for a reduced monthly retirement pay until reaching full Social Security retirement age.
- ★ Continuation pay is available at mid-career in exchange for additional service.

## ELIGIBILITY

- ★ Joining the service after December 31, 2017? BRS is your retirement plan.
- ★ Reserve Soldiers with fewer than 4,320 retirement points as of December 31, 2017, have a choice to opt into BRS or remain in the legacy retirement system.
- ★ Reserve Soldiers with more than 4,320 retirement points as of December 31, 2017, remain in the legacy retirement system.
- ★ Learn more about the Blended Retirement System: [go.usa.gov/xkdz7](http://go.usa.gov/xkdz7)

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