



# 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?

There is a new retirement system for the Uniformed Services beginning on Jan. 1, 2018. Many members serving as of Dec. 31, 2017, are grandfathered under the legacy system, but some will have the option to opt into the new system in 2018. If you have options, decide which path is best for you.

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| <p><b>Active duty</b></p> <ul style="list-style-type: none"> <li>★ Serving as of Dec. 31, 2017</li> <li>★ Less than 12 years of total service, from your Pay Entry Base Date</li> </ul> | <p><b>National Guard and Reserve</b></p> <ul style="list-style-type: none"> <li>★ Less than 4,320 retirement points as of Dec. 31, 2017</li> </ul> |
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## 2 Explore your options in 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.jointservicesupport.org/spn>

## 3 In 2018, you decide which direction is best for you.

### Remain in the legacy retirement system

### Opt into the Blended 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.

- ★ 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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