

Blended Retirement System

Information and Resources

The National Defense Authorization Act provides military forces with a modernized retirement plan built for retirement savings. In 2018, service members can get **automatic and matching Thrift Savings Plan contributions,** and a mid-career compensation, in addition to **monthly retired pay for life.** All service members under the current system are grandfathered in today’s retirement system, but may choose to opt-in to the new Blended Retirement System (BRS).

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| **Eligibility**Though grandfathered under the legacy retirement system, the following Coast Guard members are eligible to opt-in to the Blended Retirement System:* Active Component members with fewer than 12 years in service by Dec. 31, 2017.
* Reserve Component members with fewer than 4,320 retirement points by Dec. 31, 2017.
* Reserve Component members in a non-pay status who entered service on or before Dec. 31, 2017.
* Delayed Entry Program members who entered service on or before Dec. 31, 2017.
* Cadets attending the Coast Guard Academy as of December 31, 2017 who have signed an agreement to serve as a commissioned officer upon graduation and having a DIEMS\* on or before December 31, 2017.

**\***To confirm your Date of Entry Into Military Service (DIEMS), check Direct Access’ "My Member Info" page (DA > Employee > Tasks > My Member Info) or check CGBI for the member’s Employee Summary Sheet.**Training** The Blended Retirement System (BRS) course for the Opt-In population is available on Joint Knowledge Online (JKO). Active Duty personnel with less than 12 years of service and Reserve personnel with less than 4,320 points on December 31, 2017 will be required to complete the 2-hour training module. Once concluded, members are required to record completion through self-certification in the CG LMS:* [Link to JKO course](https://jkosupport.jten.mil/html/COI.xhtml?course_prefix=J3O&course_number=P-US1332) – (enroll in JKO if you do not already have an account)
* J3OP-US1332: Blended Retirement System Opt-in Course
* [Record Course Completion in LMS](http://www.dcms.uscg.mil/Portals/10/CG-1/blended_retirement/docs/Recording_BRS_Completion.pdf?ver=2017-03-06-120221-600)
 | **Personal Financial Management Coordinators and Command Financial Specialists****Command Financial Specialists** Designated members of the command who provide financial education and training, information and referral services to command/unit members per COMDTINST 1740.8.**Personal Financial Management Coordinators** Coordinate education and training, information, and referral assistance to Coast Guard personnel and their families. Foster and establish working relationships with Personal Financial Management representatives from DoD, other government, approved non-government, and non-profit agencies within their District. Liaison with financial institutions (e.g., banks and credit unions) operating on Coast Guard bases and in Coast Guard federal buildings to encourage military and family member awareness and the use of local Personal Financial Management counseling and information services. **Additional Information**Coast Guard members having additional questions can utilize the following services and websites:

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| * Coast Guard Blended Retirement System [www.dcms.uscg.mil/brs](http://www.dcms.uscg.mil/brs)
* DoD Personal Financial Managers (PFMs) – CG is authorized to utilize the services of DoD PFMs [www.militaryinstallations.dod.mil](http://www.militaryinstallations.dod.mil)
* CG SUPRT - click “Personal Financial Management” under Quick Links [www.CGSUPRT.com](http://www.cgsuprt.com/)
* CG SUPRT Money Coach 855-CGSUPRT or (855-247-8778)
* DoD Blended Retirement Website <http://militarypay.defense.gov/BlendedRetirement/>
* Paratus Reports related to BRS <http://allhands.coastguard.dodlive.mil/?s=blended+retirement>
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| **Regional Work-Life Office**For guidance and assistance with the Personal Financial Management program contact the regional Personal Financial Management Coordinator (PFMC) at the Work-Life office nearest you. Call toll free 1-800-USCG WLS (872-4957) and enter the appropriate extension below:Alameda (252)Boston (301)Cape May (629)Cleveland (309)Honolulu (314)Juneau/Ketchikan (317)Kodiak (563)Miami (307)New Orleans (308)Portsmouth (305)LA/Long Beach (311)Seattle (313)St. Louis (302)Washington DC (932)**Questions and Concerns:**Official Coast Guard Blended Retirement System questions and concerns can be addressed to:HQS-PolicyandStandards@uscg.mil Additional information, resources, and Coast Guard policy, Personal Financial Management Program, COMDTINST 1740.8, can be found at:[www.dcms.uscg.mil/financial](http://www.dcms.uscg.mil/financial)  | **Related Program Information**The following websites are provided to help in your search for Blended Retirement System information and training; however, the Coast Guard does not endorse these sites. It is important to verify references and to research programs found on the web. DO NOT send monies to unidentified sources. Many of the below organizations offer onsite Blended Retirement System briefings. Should a command host BRS training, please notify the Command Financial Specialist and Personal Financial Management Coordinator so as applicable, commands can conduct multi-unit training with neighboring units to maximize awareness and participation.* **Financial Industry Regulatory Authority (FINRA) Investor Education Foundation** [www.saveandinvest.org/contact](http://www.saveandinvest.org/contact)
* **USAA Educational Foundation**<https://usaaef.org/>
* **Military Officers Association of America**[www.moaa.org/](http://www.moaa.org/)
* **First Command Educational Foundation** [www.fcef.com/](https://www.fcef.com/)
* **Coast Guard Mutual Assistance** [www.cgmahq.org](http://www.cgmahq.org)
* **DoD Video – Blended Retirement System Explained**[www.defense.gov/Video?videoid=449935](http://www.defense.gov/Video?videoid=449935)
* **Social Security Administration**[www.socialsecurity.gov/pgm/retirement.htm](http://www.socialsecurity.gov/pgm/retirement.htm)
* **Thrift Savings Plan**[www.tsp.gov/index.shtml](http://www.tsp.gov/index.shtml)
* **Federal Trade Commission**[www.consumer.ftc.gov/features/feature-0009-military-families](https://www.consumer.ftc.gov/features/feature-0009-military-families)
* **Defense Credit Union Council BRS Guide**<http://www.dcuc.org/page/BRSGuide>
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