

Blended Retirement System Opt-In Training

BACKGROUND: The National Defense Authorization Act for Fiscal Year 2016 established a new Blended Retirement System for military members. The BRS, which is a stated initiative under the Commandant's Human Capital Strategy, goes into effect January 1, 2018 and will ensure the vast majority of uniformed members receive a portable retirement benefit.

Coast Guard leadership has placed a very high priority on ensuring all of our eligible members receive as much training and information as possible about the BRS so that in 2018, they make an informed choice to either opt-in to the BRS or stay in the legacy system.

The first step is to determine who in your command is eligible. In the coming weeks, all eligible members will receive an AWS notification via text/phone call and an email notifying them of their eligibility for opting into the BRS. Until that official notification, please refer to [ACN 013/17](#) and [ALCOAST 034/17](#) a general summary of which is below.

• Who is eligible to Opt-In?

1. Active Component members with fewer than 12 years in service by Dec. 31, 2017.
2. Reserve Component members with fewer than 4,320 retirement points by Dec. 31, 2017.
3. Reserve Component members in a non-pay status who entered service on or before Dec. 31, 2017.
4. Delayed Entry Program members who entered service on or before Dec. 31, 2017.
5. 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), you can check Direct Access' "My Member Info" page (DA > Employee > Tasks > My Member Info) or check CGBI for the member's Employee Summary Sheet.

The second step is ensuring all eligible members complete and record the mandatory Opt-In training, which is being delivered as an online course via the Joint Knowledge Online system, the same used for the Leader training.

• What is the process for taking and logging Opt-In Training?

1. Visit the Joint Knowledge Online (JKO) website:
<https://jkodirect.jten.mil/Atlas2/page/login/Login.jsf>
2. Login using your CAC card or create a login "Military/ Government Personnel Registration" to access the site for a non-government computer.
3. Either search the course catalog for course number: J3OP-US1332 or select the course from the "Quick Links to Popular Courses" box on the main page and take the course.
4. Upon completion of the Opt-in training in JKO, login to the CG Learning Management System to document course completion. The course number and name is "100149 BRS Opt-In Course" in the Course Catalog.

Note 1: Attachment 1- Refer to the attached Job Aid (provided by FORCECOM) for members and unit Training Officers to properly complete and record training.

Note 2: Attachment 2 -All units in the Standard Distribution List should expect to receive an Opt-In training DVD by March 15, 2017. Especially if you are a remote or internet

connectivity-challenged unit, please find the attached instructions to order a DVD, should you not receive one by that date.

- **Requests for Financial Management Trainings**

- Educating service members on financial planning is critical. Commands are encouraged to schedule visits from their respective Personal Financial Management Coordinators (PFMC's) and Command Financial Specialists (CFS's) to provide financial education and training for their personnel or refer members to CGSUPRT for financial counseling at www.CGSUPRT.com or 1-855-247-8778. For more information go to HSWL's Finance website at <https://www.uscg.mil/worklife/financial.asp> and find your HSWL regional practice at <https://www.uscg.mil/worklife/contact.asp>.

- **Spouse and Family Education**

- Financial planning affects the family unit overall. Commands should ensure their Ombudsmen are communicating to spouses and encouraging them to take the non-CAC enabled Opt-In training and/or to view webinars and presentations about BRS from notable sources, such as Military OneSource's webinars outlining the basics of BRS: <http://www.militaryonesource.mil/social/webinar-archives?program=pfm>.

For more information on the Blended Retirement System, CG-1 has created a [BRS website](#). This website has links to infographics, training websites (JKO), and all formal and informal CG communications out regarding BRS. There is also a [DoD Blended Retirement website](#) that commands can direct their eligible members for more information. In the coming weeks, commands should expect an ALCOAST detailing the launch of a BRS vs. legacy calculator comparison tool.