

The U.S. Uniformed Services **Blended Retirement System**

Active Component

Saving with the New Blended Retirement System

The Fiscal Year 2016 National Defense Authorization Act provides our military force with a modernized retirement plan built for retirement savings. Beginning in 2018, service members can get automatic and matching Thrift Savings Plan contributions, as well as a mid-career

compensation incentive, in addition to monthly retired pay for life. All service members under the current system are grandfathered into today's retirement system, but may choose to opt-in to the new Blended Retirement System.

Pre-2018 Retirement System:



2.5% x Years Served x Retired Pay Base after completing 20 years of service

Blended Retirement System Components

Automatic and Matching Contributions

Automatic contributions are seen immediately



You Contribute	DoD Auto Contribution	DoD Matches	Total
0%	1%	0%	1%
1%	1%	1%	3%
2%	1%	2%	5%
3%	1%	3%	7%
4%	1%	3.5%	8.5%
5%	1%	4%	10%

The DoD automatically contributes 1% of your basic pay to your Thrift Savings Plan after 60 days of service.

You'll see matching contributions at the start of 3 years through the completion of 26 years of service, and...

You're fully vested—it's yours to keep—after completing 2 years of service and it goes with you when you leave.

Continuation Pay Received at the

mid-career point



You may receive a cash payment in exchange for additional service.

Full Retired Pay Received after completing

20 years of service

2% ×





Served

Pav Base

Calculate your retired pay base by averaging the highest 36 months of basic pay.

You'll gain this monthly annuity for life after completing 20 years of service.

Your Retirement System

Options for Collecting Your Retired Pay



Full retired pay as a monthly annuity









Reduced retired pay as a monthly annuity

50% or 25% of monthly retired pay annuity bumps back up to 100% at full retirement age (67 in most cases).

If you joined the service or signed a contract to serve:

BEFORE January 1, 2006

You'll be grandfathered into the pre-2018 retirement system.

AFTER December 31, 2005 BUT BEFORE January 1, 2018

You'll have the choice to enroll in the Blended Retirement System or remain in the pre-2018 retirement system.

AFTER December 31, 2017

You'll be automatically enrolled in the Blended Retirement System.