Blended Retirement System (BRS) Opt-In
Eligible Accessions and Process (Post January 1, 2019)

**BRS Entry – An Overview**

- There are two ways to achieve election: Automatic and Opting-In
- Date of Initial Entry into Military Service (DIEMS) is used to determine DA enrollment eligibility
- DIEMS of 01/01/2018 or greater = automatically enrolled in BRS
- Accessed after 01/01/2019 (but DIEMS before 01/01/2018) will be able to Opt-In (even though the official Opt-in window concludes on 12/31/2018)

**DIEMS – Validation**

- The following documents should be used by Accession Points to justify deviations of DIEMS
  - DD-214: Certificate of Release from Active Duty
  - NGB-22: Report of Separation and Military Service
  - CG-9556: USCG Oath of Office -or- other service
  - DD-4/1: Enlistment/Reenlistment Contract
  - PPC-4973: USCG Computation of Retirement Point Credits -or- other service
- Graduating Cadets should already have a valid DIEMS in DA

**Caution – Impact of Incorrect DIEMS**

- Member incorrectly receives 1% Agency and Agency Matching contributions into TSP account
- Member delayed in receiving 1% Agency and Agency Matching contributions into TSP account
- Manual work required to correct errors

**BRS Opt-In – Options (there are three)**

1. **Within the Initial 30-day Window:**
   **Who:** All four types of Accessions will have an initial window of 30 days to Opt-in to the BRS
   - Delayed Entry – Starts on the Date of Hire in DA
   - 3-31 December 2018 Accession – Starts on the Date of Hire or Rehire in DA
   - Prior Service Accession – Starts on the Date of Hire or Rehire in DA
   - Graduating Cadet* – Starts on the Date of the Promotion to Ensign in DA
     *Note: Cadets that don’t graduate will follow the Prior Service rules and the 30 Day Window starts on the Date of Hire or Rehire as Enlisted in DA
   **Process:**
   - Utilize the BRS Election Form (CG-7430) to request entry into the BRS
   - CG-7430 signed NLT 30 days from the start of the 30 day Opt-in Window and submitted to P&A/SPO
   - Member’s P&A/SPO submits CG-7430 and supporting documentation to PPC via Help Ticket
## 2. With an Approved Automatic Hardship Extension

**Who:** Delayed Entry and Graduating Cadets are granted a 30 day Automatic Hardship Extension

**Process:**
- Must be approved by a local commander (O-6 or above or civilian equivalent command)
- Template approval memo ([https://www.dcms.uscg.mil/Portals/10/CG-1/PPC/GUIDES/BRS/MemoTemplateBRSAutomaticExtension.doc](https://www.dcms.uscg.mil/Portals/10/CG-1/PPC/GUIDES/BRS/MemoTemplateBRSAutomaticExtension.doc)) documents member acknowledgement of the following:
  - Completed BRS Opt-in training of enough financial knowledge to make informed decision;
  - BRS election is non-reversible; no longer eligible for legacy High 3 Retirement System;
  - Decision to opt-in to the BRS is effective the date the CG-7430 is signed
- Date of the signed approval memo is the official start of the 30 day hardship extension

**Next Steps:**
- Utilize the BRS Election Form ([CG-7430](https://www.dcms.uscg.mil/Portals/10/CG-1/PPC/GUIDES/BRS/MemoTemplateBRSAutomaticExtension.doc)) to request entry into the BRS
- CG-7430 signed NLT 30 days from the date of the signed Hardship Extension Memo and submitted to P&A/SPO
- Member also submits copy of documentation to adjust the DIEMS for eligibility verification
- Member’s P&A/SPO submits CG-7430, signed Automatic Hardship memo and all supporting documentation to PPC via Help Ticket

## 3. With an Approved Discretionary Hardship Extension

**Who:** All types of accessions and any other member eligible to Opt-in to the BRS may request a Discretionary Hardship Extension

**Process:**
- CG-1 or designee is the approval authority for all Discretionary Hardship Extensions
- A Discretionary Hardship Extension may be granted for any amount of time normally 30, 60, or 90 days
- Template approval memo ([https://www.dcms.uscg.mil/Portals/10/CG-1/PPC/GUIDES/BRS/MemoTemplateBRSDiscretionaryHardshipExtensionRequest.doc](https://www.dcms.uscg.mil/Portals/10/CG-1/PPC/GUIDES/BRS/MemoTemplateBRSDiscretionaryHardshipExtensionRequest.doc)) documents member acknowledgement of the following:
  - Completed BRS Opt-in training of enough financial knowledge to make informed decision;
  - BRS election is non-reversible; no longer eligible for legacy High 3 Retirement System;
  - Decision to opt-in to the BRS is effective the date the CG-7430 is signed
- Date of the signed approval memo is the official start of the (30/60/90) day extension window

**Next Steps:**
- Utilize the BRS Election Form ([CG-7430](https://www.dcms.uscg.mil/Portals/10/CG-1/PPC/GUIDES/BRS/MemoTemplateBRSDiscretionaryHardshipExtensionRequest.doc)) to request entry into the BRS
- CG-7430 signed normally NLT 30/60/90 days from the date of the signed Discretionary Hardship Extension Memo and submitted to P&A/SPO
- Member also submits copy of documentation to adjust the DIEMS for eligibility verification
- Member’s P&A/SPO submits CG-7430, signed Discretionary Hardship memo and all supporting documentation to PPC via Help Ticket