


# Blended Retirement System (BRS) Information

**Introduction** This guide provides the procedures for viewing information on the Blended Retirement System (BRS).

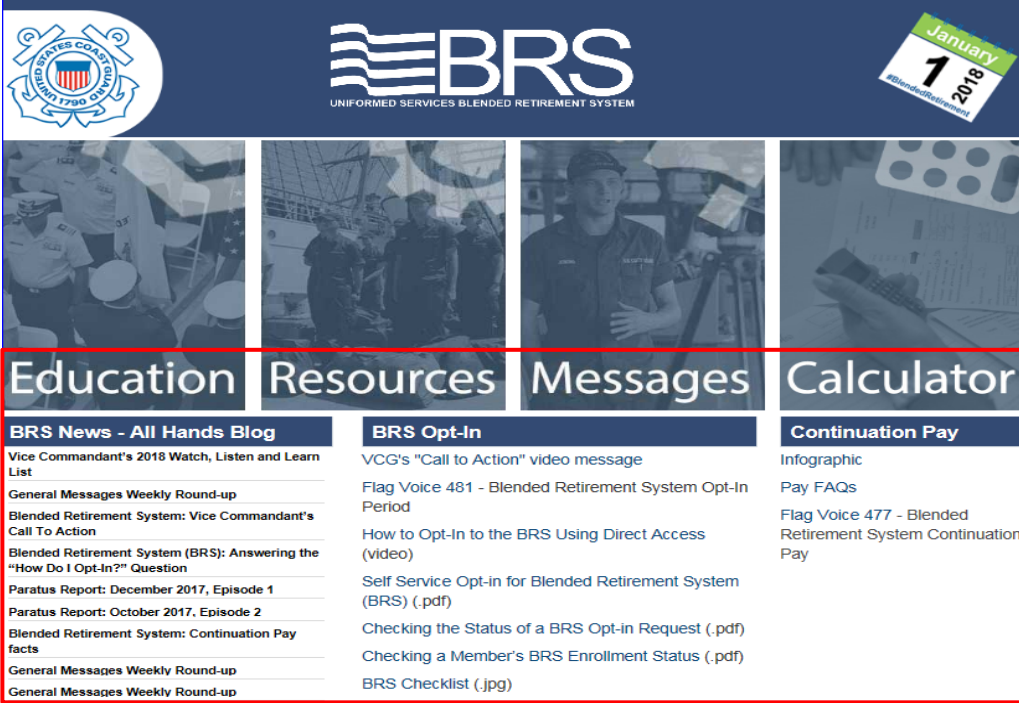
**Procedures** See below.

Step	Action																																									
<p><b>1</b></p>	<p>To access the Uniformed Services Blended Retirement System information page, enter the web link listed below into your internet search address block. You can also access the link from the Pay &amp; Personnel Center (PPC) home web page.</p>  <p>The screenshot shows the PPC website with a navigation menu on the left and two main content areas. The first area is titled "Blended Retirement System Opt-Ins" and includes a table with the following data:</p> <table border="1"> <thead> <tr> <th>Component</th> <th>BRS Eligible</th> <th>Opt-Ins</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Active</td> <td>25,460</td> <td>2,863</td> <td>11.27%</td> </tr> <tr> <td>Reserve</td> <td>6,367</td> <td>326</td> <td>5.1%</td> </tr> <tr> <td>Total</td> <td>31,827</td> <td>3,189</td> <td>10.0%</td> </tr> </tbody> </table> <p>The second area is titled "Continuation Pay Elections" and includes a table with the following data:</p> <table border="1"> <thead> <tr> <th>Month</th> <th>Eligible</th> <th>Pending Payment (returned forms)</th> <th>Paid</th> <th>Declined</th> </tr> </thead> <tbody> <tr> <td>Jan 2018</td> <td>6</td> <td>0</td> <td>6</td> <td></td> </tr> <tr> <td>Feb 2018</td> <td>7</td> <td>0</td> <td>5</td> <td></td> </tr> <tr> <td>Mar 2018</td> <td>5</td> <td>3</td> <td></td> <td></td> </tr> <tr> <td>Apr 2018</td> <td>1</td> <td>1</td> <td></td> <td></td> </tr> </tbody> </table> <p>At the bottom of the screenshot is a "Self-Service" section with several icons: Direct-Access (DA), Web-TPAX, a feedback button, CGPORTAL Log-in, PPC Customer Care (1-866-772-8724), and a link to the Uniformed Services Blended Retirement System.</p>	Component	BRS Eligible	Opt-Ins	Percentage	Active	25,460	2,863	11.27%	Reserve	6,367	326	5.1%	Total	31,827	3,189	10.0%	Month	Eligible	Pending Payment (returned forms)	Paid	Declined	Jan 2018	6	0	6		Feb 2018	7	0	5		Mar 2018	5	3			Apr 2018	1	1		
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## Blended Retirement System (BRS) Information, Continued


Procedures,  
continued

Step	Action
2	<p>The link will take you to the BRS information web page. From there you can read the latest information provided by the Coast Guard via the CG All Hands Blog, links to BRS Opt-In information and information concerning Continuation Pay.</p> <p>There are four links categorizing the information:</p> <ul style="list-style-type: none"> <li>• Education</li> <li>• Resources (available links)</li> <li>• Message - Coast Guard Messages concerning the BRS program</li> <li>• Calculator - provides a break-down for computing retired pay</li> </ul>  <p>The screenshot shows the BRS website header with the Coast Guard logo and the BRS logo. Below the header are four navigation tabs: Education, Resources, Messages, and Calculator. Each tab has a corresponding list of links or resources. The Education tab includes links to BRS News, Vice Commandant's 2018 Watch, General Messages Weekly Round-up, Blended Retirement System Call To Action, Blended Retirement System (BRS) Q&amp;A, Paratus Reports, and Continuation Pay facts. The Resources tab includes links to BRS Opt-In, VCG's "Call to Action" video message, Flag Voice 481 - Blended Retirement System Opt-In Period, How to Opt-In to the BRS Using Direct Access (video), Self Service Opt-in for Blended Retirement System (BRS) (.pdf), Checking the Status of a BRS Opt-in Request (.pdf), Checking a Member's BRS Enrollment Status (.pdf), and BRS Checklist (.jpg). The Messages tab includes links to Continuation Pay, an Infographic, Pay FAQs, and Flag Voice 477 - Blended Retirement System Continuation Pay. The Calculator tab is currently empty.</p> <p>We will view the information on each link beginning with the Education section.</p>

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## Blended Retirement System (BRS) Information, Continued

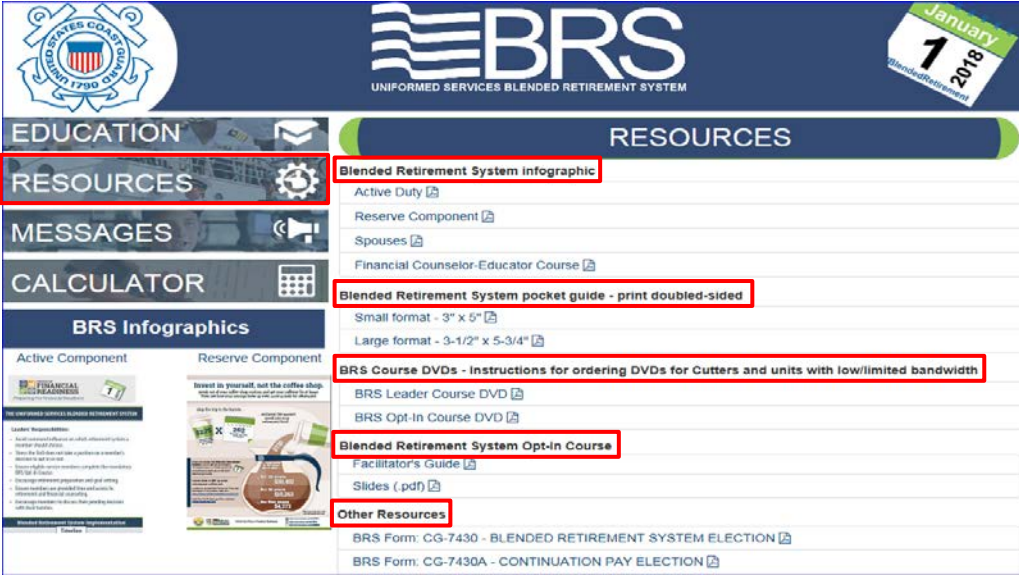
Procedures,  
continued

Step	Action
3	<p>There are two sections on the Education page:</p> <ul style="list-style-type: none"> <li>• The <b>Education</b> section provides links for recorded webinars. These webinars are the best starting point for understanding what the BRS program is all about.</li> <li>• The <b>Articles and Press Releases</b> section posts the links to the latest media information.</li> </ul>  <p>The screenshot shows the BRS website interface. At the top left is the United States Coast Guard logo. The main header features the BRS logo and the text 'UNIFORMED SERVICES BLENDED RETIREMENT SYSTEM'. A calendar icon indicates 'January 1, 2018'. Below the header is a navigation menu with 'EDUCATION' and 'ARTICLES AND PRESS RELEASES' highlighted with red boxes. The 'EDUCATION' section lists: 'TSP.gov: BRS Fact Sheet and Video (June 5, 2017)', 'Webinar (webinar archives): Blended Retirement System Basics, sponsored by MilitaryOneSource.', 'Webinar (slide deck): Blended Retirement System Basics, sponsored by MilitaryOneSource.', and 'TSP Bulletin: TSP Seminars and Training Courses (January 15, 2016)'. The 'ARTICLES AND PRESS RELEASES' section lists: 'Defense.gov: New Military Retirement System Effective Jan. 1, 2018: Opt-in Period for Eligible Service members Opens (December 19, 2017)', 'Military Times: New retirement system's retention bonus will be lowest allowed by law (November 29, 2017)', 'Federal News Radio: Pros &amp; cons of 'blended retirement system' (November 7, 2017)', 'Military Times: As retirement decision looms, less than half of eligible troops have taken mandatory training (October 31, 2017)', and 'Wall Street Journal: The Military Hopes to Spur Savings With a New Retirement Plan (October 8, 2017)'.</p>

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## Blended Retirement System (BRS) Information, Continued


Procedures,  
continued

Step	Action
4	<p>The <b>Resources</b> page provides:</p> <ul style="list-style-type: none"> <li>• Links to BRS Infographics (visual representations of BRS information).</li> <li>• BRS Pocket information guides</li> <li>• BRS Opt-in Course facilitators guide and a power-point presentation</li> </ul> <p>You will find additional informative links in the Other Resources section. All of these resources are printable Adobe documents.</p>  <p>The screenshot shows the BRS website interface. At the top, there is a navigation bar with 'EDUCATION' and 'RESOURCES' tabs. The 'RESOURCES' tab is active. Below the navigation bar, there are several sections: 'BRS Infographics', 'Blended Retirement System infographic', 'Blended Retirement System pocket guide - print doubled-sided', 'BRS Course DVDs - Instructions for ordering DVDs for Cutters and units with low/limited bandwidth', 'Blended Retirement System Opt-in Course', and 'Other Resources'. Each of these sections is highlighted with a red box in the screenshot. The 'Blended Retirement System infographic' section lists links for 'Active Duty', 'Reserve Component', 'Spouses', and 'Financial Counselor-Educator Course'. The 'Blended Retirement System pocket guide - print doubled-sided' section lists links for 'Small format - 3" x 5"' and 'Large format - 3-1/2" x 5-3/4"'. The 'BRS Course DVDs - Instructions for ordering DVDs for Cutters and units with low/limited bandwidth' section lists links for 'BRS Leader Course DVD' and 'BRS Opt-in Course DVD'. The 'Blended Retirement System Opt-in Course' section lists links for 'Facilitator's Guide' and 'Slides (.pdf)'. The 'Other Resources' section lists links for 'BRS Form: CG-7430 - BLENDED RETIREMENT SYSTEM ELECTION' and 'BRS Form: CG-7430A - CONTINUATION PAY ELECTION'.</p>

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## Blended Retirement System (BRS) Information, Continued

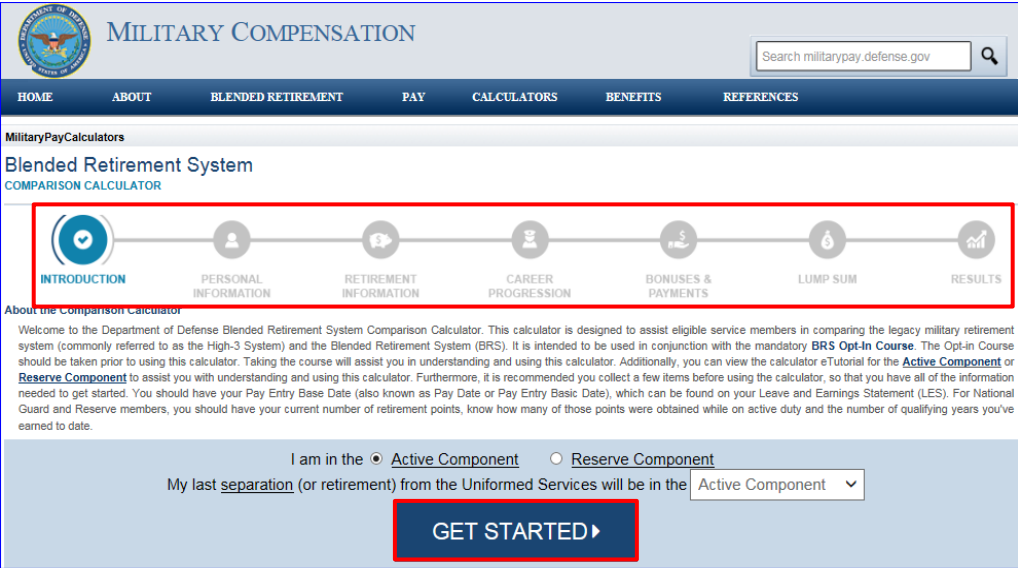
Procedures,  
continued

Step	Action
5	<p>The Messages section provides a listing of Coast Guard published information on the BRS program.</p> <p>You will find all up to date Coast Guard message traffic listed and viewable by clicking on each link.</p> <p>In the BRS News – All Hands Blog section you can link to many videos and published information about the BRS program.</p> 

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## Blended Retirement System (BRS) Information, Continued


Procedures,  
continued

Step	Action
6	<p>The Calculator section is an excellent tool that lets a member see, at a glance, the financial computations for opting-in to the BRS program.</p> <p>Members should take the BRS Opt-in Course and have some basic information before using this calculator (such as, Pay Entry Base Date, found on your Pay Slip). Reserve members should have their current number of retirement points, accurately displayed on their Retirement Points Statement.</p> <p>The results display contribution amounts, government matched amounts and a final computation of the retired pay.</p> <p>There are seven sections to the calculator. Members will answer a few questions and select a few options along the way. It only takes a couple of minutes to reach the Results. <b>This is a must for anyone contemplating opting-into the BRS program.</b></p> <p>Select whether you are in the Active or Reserve component and click the <b>Get Started</b> button.</p> 

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# Blended Retirement System (BRS) Information, Continued

Procedures,  
continued

Step	Action
7	<p>After completing the steps for the calculator, the final results will display. In our example, we entered the information of an E-4, born in 1995 with a Pay Entry Base Date of 2015 who elected the standard 5% TSP contribution. The member anticipates separating as an E-6 after completing 6 years of AD and opted-in to the BRS program in March of 2018.</p> <p>There are options at the top of the page to print the document or return to the calculator to select other options (such as increasing the TSP contribution or separating after 8 years of AD). The program will then recalculate the totals.</p> <p>There are several tabs across the top of the chart. Click on each one to review the information. There is an option at the bottom to change the calculations to today's dollars.</p> <p>Scroll down the page.</p> 

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# Blended Retirement System (BRS) Information, Continued

Procedures,  
continued

Step	Action												
<p><b>8</b></p>	<p>The lower section of the Overview page provides the estimated Retirement Benefit in dollars. You can return to the top of the page and re-enter other options in the calculator to compare the financial information.</p> <p>There is a foot note the dollars represented calculate for the year you selected for separation or begin to receive monthly retired pay. The calculations use the Five Year DOD Plan (FYDP) –currently an across the board basic pay assumption of 3.25% per year. This assumption does not include promotion and longevity increases.</p> <div data-bbox="363 801 1337 1279" style="border: 1px solid black; padding: 5px;"> <p style="text-align: center;"><b>Government Retirement Benefit</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Legacy Retirement (High-3)</th> <th style="width: 50%;">Blended Retirement System</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">                     Pension (2.5%) <b>\$0</b>                      Gov Retirement Benefit <b>\$0</b> </td> <td style="text-align: center;">                     Pension (2%) <b>\$0</b>                      Gov TSP Contributions <b>\$136,151</b>                      Gov Retirement Benefit <b>\$136,151</b> </td> </tr> <tr> <td colspan="2" style="text-align: center;"><b>Total Retirement Package</b></td> </tr> <tr> <td style="text-align: center;">                     Legacy Retirement (High-3)  <small>The TSP is not part of the Legacy Retirement System. While service members have the option to contribute to the TSP, those contributions are not included in the figure above.</small> </td> <td style="text-align: center;">                     Blended Retirement System                      Pension (2%) <b>\$0</b>                      Gov TSP Contributions <b>\$136,151</b>                      Service Member TSP <b>\$136,151</b>                      Total BRS Retirement <b>\$272,303</b> </td> </tr> <tr> <td colspan="2" style="text-align: center;"><b>Present Value*</b></td> </tr> <tr> <td style="text-align: center;">                     Legacy Retirement (High-3)                      Pension (2.5%) <b>\$0</b> </td> <td style="text-align: center;">                     Blended Retirement System                      Pension (2%) <b>\$0</b>                      Gov TSP Contributions <b>\$4,915</b>                      Service Member TSP <b>\$4,915</b>                      Total BRS Retirement <b>\$9,830</b> </td> </tr> </tbody> </table> <p style="border: 1px solid red; padding: 2px; margin-top: 5px;">*Dollars represent the year in which you separate or begin to receive monthly retired pay.</p> </div>	Legacy Retirement (High-3)	Blended Retirement System	Pension (2.5%) <b>\$0</b> Gov Retirement Benefit <b>\$0</b>	Pension (2%) <b>\$0</b> Gov TSP Contributions <b>\$136,151</b> Gov Retirement Benefit <b>\$136,151</b>	<b>Total Retirement Package</b>		Legacy Retirement (High-3) <small>The TSP is not part of the Legacy Retirement System. While service members have the option to contribute to the TSP, those contributions are not included in the figure above.</small>	Blended Retirement System Pension (2%) <b>\$0</b> Gov TSP Contributions <b>\$136,151</b> Service Member TSP <b>\$136,151</b> Total BRS Retirement <b>\$272,303</b>	<b>Present Value*</b>		Legacy Retirement (High-3) Pension (2.5%) <b>\$0</b>	Blended Retirement System Pension (2%) <b>\$0</b> Gov TSP Contributions <b>\$4,915</b> Service Member TSP <b>\$4,915</b> Total BRS Retirement <b>\$9,830</b>
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<p><b>9</b></p>	<p>If electing to opt-in to the BRS program, members MUST enter their TSP election and TSP mailing address in Direct Access. You will find the procedures on the PPC (P&amp;D) web page in the Self-Service section.</p> <div data-bbox="368 1429 1378 1899" style="border: 1px solid black; padding: 5px;"> <p style="text-align: center;"><b>U. S. Coast Guard Pay &amp; Personnel Center</b></p> <p style="text-align: center;"> <span style="background-color: #0056b3; color: white; padding: 2px 5px;">Direct Access User Guides</span> <span style="float: right; background-color: #c00000; color: white; padding: 2px 5px;">Travel/TRAX User Guides</span> </p> <p style="text-align: center;"><b>Procedures &amp; Development (P&amp;D) Branch</b></p> <p style="text-align: center;"><b>Direct Access Process Maps, User Guides, Tutorials and Webinar Recordings</b></p> <p>Links to Process Maps and Knowledge Base entries will take you to the CG Portal (CAC login required). Process Maps and User Guides are in Adobe Acrobat (PDF) file format and will open in a new window. Visit the <a href="#">Human Capital Management Military Human Resource Business Process Standardization (MHR-BP'S) Publishing Site</a> on the CG Portal to learn about Context Models and Process Models. You can also review this presentation on <a href="#">HCMS Modeling Elements</a> to learn more.</p> <p><b>Compressed Archives for Deployable Units:</b> If you are assigned to a deployable unit and would like to take our guides with you, send us an e-mail. List the guide categories you need (e.g. Travel - PCS, Direct - Access Self Service, etc.). We'll create a "zip" file of the guides requested and e-mail you a link so you can download the guides before you deploy. Send requests to PPC (P&amp;D) (PPC-PF-PD@uscg.mil).</p> <p>Collapse All Expand All</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Enlisted Employee Review (EERS) (Legacy, obsolete 28 Feb 18)</li> <li><input type="checkbox"/> Enlisted Evaluation System (EES) (Effective 1 March 2018)</li> <li><input type="checkbox"/> Person Profile (Awards, Competencies, Languages, Training, Weigh-In Data, etc.)</li> <li><input type="checkbox"/> Personal Data, Job Data, and Dependency Data <span style="color: blue;">UPDATED</span></li> <li><input type="checkbox"/> PHS Officer Corps Direct Access User Guides</li> <li><input type="checkbox"/> Reports and Queries <span style="color: blue;">UPDATED</span></li> <li><input type="checkbox"/> Retiree Self Service</li> <li><input type="checkbox"/> Self-Service for Commands <span style="color: blue;">UPDATED</span></li> <li><input type="checkbox"/> Self-Service <span style="color: blue;">UPDATED</span></li> </ul> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 30%;">TOPIC</th> <th style="width: 20%;">PROCESS MAP</th> <th style="width: 20%;">KNOWLEDGE BASE ENTRY</th> <th style="width: 20%;">PROCEDURE GUIDE (PDF)</th> <th style="width: 10%;">VIDEO TUTORIAL</th> </tr> </thead> <tbody> <tr style="border: 2px solid red;"> <td>Thrift Savings Plan (TSP)</td> <td></td> <td>12/21/2017</td> <td>07/20/2016</td> <td></td> </tr> </tbody> </table> </div>	TOPIC	PROCESS MAP	KNOWLEDGE BASE ENTRY	PROCEDURE GUIDE (PDF)	VIDEO TUTORIAL	Thrift Savings Plan (TSP)		12/21/2017	07/20/2016			
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