

## **Blended Retirement System (BRS) Frequently Asked Questions**

**Q:** Who is responsible for counseling the member?

**A:** Please contact one of the Financial Advisors listed on the BRS homepage.

**Q:** How much does Coast Guard Contribute to my BRS?

**A:** The Coast Guard 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.

**Q:** Is my TSP election automatic once I opt-in to BRS?

**A:** NO. You must make an election. Follow the [user guide](#) to first add a TSP address, then make an election. Here's the link:

<http://www.dcms.uscg.mil/Portals/10/CG1/PPC/guides/gp/selfservice/member/Self%20Service%20-%20Thrift%20Savings%20Plan.pdf>

**Q:** How do I elect to contribute my Continuation Pay to TSP?

**A:** 6 months prior to member's election date, MAS will send an email with a form attached to the member. At that time the member will elect which option is best for him/her. Member must elect in Direct Access the option for BONUSES to be sent to TSP and at what %.

**Q:** What is the TSP max contribution?

**A:** For 2018, the limit is \$18,500.

**Q:** What is the Continuation Pay taxed at? Is it like taxes for SRB, CSB?

**A:** Continuation Pay will be taxed just like bonuses at a rate of 25%.

**Q:** How do I view my BRS contributions?

**A:** Members contributions can be viewed in mid-month PAYCALCS (for the SPO). Members can review their monthly payslips. The contributions are sent once a month to TSP, just like a normal TSP account.

**Q:** Members can check the status of a BRS Opt-in Request. Will the SPO/ADMIN be able to check in DA also?

**A:** Yes. There is a guide for the member and for the SPO/Admin.

[Self Service – Checking the Status of a BRS Opt-in Request](#)  
[Checking a Member's BRS Enrollment Status](#)

**Q:** Will SPOS and ADMIN be required to take mandated training to understand BRS

**A:** ALL CG members are required to take BRS training.

**Q:** What's the difference between the Save and Submit buttons on the Opt-in screen?

**A:** The Submit button will only become active if you answer, Yes, to all three questions. You can click Save at any part of this process and return at a later time. You must hit Submit for your Opt-in request to be processed.

Additional Comment: Members have all of 2018 to opt in, but they must opt in no later than their 12 year mark to receive continuation pay.

**Q:** What if I'm in the Individual Ready or Standby Reserve and enter paid status after 2018?

**A:** If you're a BRS-eligible member of the Individual Ready Reserve or the Standby Reserve who enters paid status for the first time after 2018, you may receive a one-time BRS opt-in extension. Once in a paid status, you have 30 days to opt into the BRS.

If you joined the service or signed a contract:

*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.*

RESOURCE:

[http://www.dcms.uscg.mil/Our-Organization/Assistant-Commandant-for-Human-Resources-CG-1/Blended-Retirement-System/brs\\_resources/](http://www.dcms.uscg.mil/Our-Organization/Assistant-Commandant-for-Human-Resources-CG-1/Blended-Retirement-System/brs_resources/)

[http://www.dcms.uscg.mil/Portals/10/CG-1/blended\\_retirement/docs/A-Guide-to-the-Uniformed-Services-BRS%20December%202017.pdf?ver=2017-12-20-115456-807](http://www.dcms.uscg.mil/Portals/10/CG-1/blended_retirement/docs/A-Guide-to-the-Uniformed-Services-BRS%20December%202017.pdf?ver=2017-12-20-115456-807)