



# NATIONAL GUARD and RESERVE

## Military Spouses: What You Should Know About the New Blended Retirement System (BRS)



### How does the BRS affect my military member?

If your National Guard or Reserve spouse is **serving as of Dec. 31, 2017**, he or she is grandfathered under the legacy retirement system. Those who have **fewer than 4,320 retirement points** as of Dec. 31, 2017, and are in paid status, will have the choice of opting into the BRS.

### What is the military spouse's role?

- ✓ **Discuss** the decision with your Service member as **it is final** and cannot be reversed.
- ✓ **Take advantage of free, personal support** from your unit's accredited Personal Financial Manager or Counselor at <http://www.militaryinstallations.dod.mil> or <https://www.jointservicesupport.org/spn>.
- ✓ **Learn** more about retirement choices by viewing the online BRS Opt-In Course together at <http://jko.jten.mil/courses/brs/OPT-IN/launch.html>.
- ✓ **Calculate, compare and contrast** your Service member's retirement benefits under both systems using the BRS Comparison Calculator at <http://militarypay.defense.gov/Calculators/BRS>.



### What's the timeline for making the decision?

- ➔ Your eligible spouse can opt into the BRS anytime during calendar year 2018.
- ➔ Review the options carefully.

### What if your military member does not drill in a paid status or is not on orders during 2018?

- ➔ BRS-eligible Individual Ready Reserve or Standby Reserve members who enter paid status after 2018 will receive a **one-time BRS opt-in extension**.
- ➔ Once in a paid status, your spouse has **30 days** to opt into the BRS.

