

BLENDING RETIREMENT SYSTEM - THE ESSENTIALS

Home Financial & Legal Personal Finance Retirement Planning

Under the military's Blended Retirement System, about 85 percent of all active-duty and reserve service members will receive a retirement benefit, even if they don't qualify for full retirement. That's a big difference from the low numbers of service members today saving for retirement. Your future self will thank you if you begin saving even modestly today for your tomorrow. Recent changes make it easier to save for your future.

Learn how you can safeguard your financial future and understand the retirement system, including:

What should service members be aware of when deciding whether to change over to the system?

One of the most important things you'll need to do in making a decision of whether or not to opt into the Blended Retirement System is assess the likelihood that you will service for at least 20 years. Bear in mind that if you do not service that long and do not join the Blended Retirement System, you will get neither a lifetime monthly annuity nor service contributions to your Thrift Savings Plan, or TSP, account.

Do your homework and stay informed on early retirement savings and your ability to build interest over time. These are important financial concepts to learn about and pay attention to. Get answers to all your retirement questions before you make a decision.

Relevant Articles:

- [Frequently Asked Questions About the Blended Retirement System](#)
- [Personal Financial Management Counseling Options](#)

Relevant Resources:

- [Blended Retirement System Active Duty Military Spouses Flier](#)
- [FINRED Defined Benefits Fact Sheet](#)
- [Blended Retirement System resource page](#)
- [TRICARE: Retiring](#)
- [Blended Retirement System webinar](#)
- [Mandatory Blended Retirement System Opt-In Course \(non-CAC\)](#)
- [Department of Defense Frequently Asked Questions Regarding the Blended Retirement System](#)
- [Blended Retirement System Videos](#)
- [Service Member's Guide to the Blended Retirement System](#)

Am I eligible for the Blended Retirement System?

Service members in the active component as of December 31, 2017, who have served fewer than 12 years, or service members in the National Guard or Reserve who have accrued less than 4,320 retirement points as of December 31, 2017 and are in a paid status, will have the option of electing the Blended Retirement System or to remain in the legacy retirement system.

Relevant Articles:

- [Frequently Asked Questions About the Blended Retirement System](#)

Relevant Resources:

- [Blended Retirement System resource page](#)
- [Blended Retirement System webinar](#)
- [Active component infographic](#)
- [National Guard and Reserve infographic](#)
- [Department of Defense Frequently Asked Questions Regarding the Blended Retirement System](#)
- [Blended Retirement System Videos](#)
- [Service Member's Guide to the Blended Retirement System](#)

What does a service member need to do to opt into the Blended Retirement System?

First, you must have completed the mandatory Blended Retirement System Opt-In Course via Joint Knowledge Online or your service's learning management system before the opt-in option is available to them. For service members who completed the Blended Retirement System Opt-In Course via Military OneSource, the completion certificate must be turned into their training manager before the opt-in option is available to them.

To opt into the Blended Retirement System, service members will need to visit one of these designated resources, depending on their branch of service, between January 1, 2018, through December 31, 2018.

- Army, Air Force, Navy: MyPay
- Marine Corps: Marine Online, or MOL
- Coast Guard, NOAA Corps: Direct Access
- U.S. Public Health Corps: Contact your Compensation Branch

Relevant Articles:

- [Frequently Asked Questions About the Blended Retirement System](#)

Relevant Resources:

- [Mandatory Blended Retirement System Opt-In Course \(non-CAC\)](#)
- [MyPay](#)
- [Marine Online](#)
- [Direct Access](#)
- [Department of Defense Frequently Asked Questions Regarding the Blended Retirement System](#)
- [Blended Retirement System Videos](#)
- [Service Member's Guide to the Blended Retirement System](#)

How long will the Department of Defense match my contributions?

The Department of Defense will contribute 1 percent of a service member's basic pay to his or her Thrift Savings Plan after 60 days of entering service and will begin to match the service member's contributions (up to an additional 4 percent when a service member contributes at least 5 percent), at the start of the third year of service. Both the 1 percent contribution and matching contributions from the Department of Defense continue through the end of the service member's 26th year of service.

Relevant Articles:

- [Frequently Asked Questions About the Blended Retirement System](#)
- [How to Create a Financial Plan for Every Phase of Life](#)
- [7 Small Steps to Jump-Start Your Savings](#)

Relevant Resources:

- [Thrift Savings Plan's Questions and Answers about Opting into the Blended Retirement System](#)
- [Planning Makes Saving Simple](#)
- [Blended Retirement System webinar](#)
- [Mandatory Blended Retirement System Opt-In Course \(non-CAC\)](#)
- [Department of Defense Frequently Asked Questions Regarding the Blended Retirement System](#)
- [Blended Retirement System Videos](#)
- [Service Member's Guide to the Blended Retirement System](#)

How does the Thrift Savings Plan figure into the system?

Blended retirement will enroll all service members joining after January 2018 into the Thrift Savings Plan, with automatic and matching Department of Defense contributions. After completion of two years of service, service members are vested and that money belongs to them. If they leave, it goes with them.

Relevant Articles:

- [Frequently Asked Questions About the Blended Retirement System](#)
- [The Military's A+ Financial Benefits](#)
- [Personal Financial Management Counseling Options](#)

Relevant Resources:

- [Thrift Savings Plan's Questions and Answers about Opting into the Blended Retirement System](#)
- [Thrift Savings Plan and Savings Deposit Program Information](#)
- [Blended Retirement System Videos](#)