



CHIEF NATIONAL GUARD BUREAU INSTRUCTION

NGB-J1
DISTRIBUTION: A

CNGBI 1901.01
21 August 2017

UNIFORMED SERVICES BLENDED RETIREMENT SYSTEM

References: See Enclosure B.

1. Purpose. This instruction establishes policy and assigns responsibilities for National Guard (NG) members transitioning from the Legacy/High 36 Retirement System (legacy) to the Uniformed Services Blended Retirement System (BRS) during the opt-in window from 01 January 2018 through 31 December 2018; and to implement all other aspects of the BRS in accordance with (IAW) references a through w.

2. Cancellation. None.

3. Applicability. This instruction applies to all NG elements.

4. Policy. It is NG policy for eligible NG members to have the opportunity to voluntarily opt-in to the BRS. The BRS blends a 20 year cliff vested defined benefit annuity and a defined contribution plan that allows eligible NG members to contribute to a Uniformed Services Thrift Savings Plan (TSP) account with one percent automatic and up to four percent matching contributions in exchange for a 20 percent reduction in the retirement annuity payment provided under the legacy retirement system. Retirement age and eligibility rules do not change. Eligible NG members should use the retirement calculators available for individual comparisons IAW reference 1.

a. Eligibility Determination and Notification. All NG members in a current pay status, who joined the military service prior to 31 December 2017, and have less than 4,320 retirement points (as of 31 December 2017) are eligible to opt-in to the BRS. All eligible NG members will be identified no later than (NLT) 31 September 2017 and notified NLT 31 October 2017.

UNCLASSIFIED

(1) Eligible NG members who opt-in to the BRS must use the myPay application to enroll IAW reference b. Specific opt-in instructions will be available NLT 30 November 2017. Eligible NG members, who choose to opt-in to the BRS, are encouraged to make their selection as close to 01 January 2018 as possible to benefit from government matching contributions to the TSP. Eligible NG members who do not opt-in to the BRS during the opt-in window will remain in the legacy retirement system.

(2) Eligible NG members who opt-in to the BRS may qualify for Continuation Pay if they have less than 12 years of service and agree to additional obligated service. Those who opt-in to the BRS after attaining 12 years of service are ineligible to receive this incentive. The Army National Guard (ARNG) and the Air National Guard (ANG) have separate notification processes aligned with their respective parent Service notification procedures. See Enclosure A for specific responsibilities.

b. Required Training. Eligible NG members who choose to stay under the legacy retirement system must still complete the mandatory BRS Opt-In Training. After completing the training, no further action is required unless the NG member elects to opt-in to the BRS. All eligible NG members will be trained NLT 31 December 2017.

(1) Online Training. The BRS Opt-In Course is available online through Joint Knowledge Online (JKO), course number J3OP-US1332 and can be accessed with a Common Access Card (CAC) or by non-CAC use IAW reference n. Non-CAC users can also access the course through JKO by following the link on Military OneSource located at reference k. A Compact Disk is also available through the local Family Support Office or Family Assistance Center for those who do not have online access.

(2) Group, Leader and Financial Training. Group training using JKO course number J3OP-US1332 slides requires documentation of the course completion by the course instructor as the certificate is only generated from the on-line course. Completion of training using the group method does not preclude NG members from re-taking the online BRS Opt-In Course on an individual basis. Leaders at all levels should receive BRS Leader Course training located at reference p. All certified Personal Financial Counselors (PFC) and Personal Financial Managers (PFM) must receive BRS Financial Counselor/Educator Course training located at reference q.

c. Financial Literacy/Counseling. Financial literacy training and financial services for NG members and their spouses (upon request) will be provided IAW reference r. For eligible NG members, this includes discussions about which retirement system will suit the fiscal needs of the NG member and their family.

d. Regular (Active Duty/Active Service/Active Guard Reserve (AGR)) Retirement. Under the BRS, the retirement multiplier is 2 percent of base pay for each year of active federal service provided the NG member has 20 qualifying years of service (20 years of active service = 40 percent base pay and 30 years of active service = 60 percent base pay).

e. Non-Regular (Traditional Service) Retirement. Under the BRS, the retirement multiplier is 2 percent of base pay for every 360 retirement points provided the NG member has 20 qualifying years of service. See table 1 for the legacy and the BRS retirement formulas.

Total Retirement Points	Points Per Year Factor	Formula (Total Points/Factor)	Years of Service (YOS) Multiplier
3,780	360	3,780/360	10.5 years
System	Formula (YOS x %)		Retirement %
Legacy/High 36	10.5 x 2.5%		26.25%
BRS	10.5 x 2.0%		21%

Table 1. Legacy and BRS Retirement Formulas

f. Automatic Contributions. Eligible NG members who opt-in to the BRS will receive the Department of Defense (DoD) automatic contribution to the TSP starting with the first pay period following their selection of the BRS through the MyPay application located at reference b. The DoD automatic contribution is equal to one percent of (but does not come out of) the base pay earned during the pay period. DoD automatic contributions vest automatically for currently serving NG members and upon completion of two years of service for new assessments on and after 01 January 2018. DoD automatic contributions stop during the pay period after the NG member reaches 26 years of service as calculated from the Pay Date or Pay Entry Base Date (PEBD). The DoD automatic contribution is tax-deferred and does not count towards the annual investment limit under the Internal Revenue Service (IRS) code.

g. NG Member Contributions. Eligible NG members who opt-in to the BRS may voluntarily contribute to the TSP. NG member contributions and any earnings on those contributions are vested immediately. NG member contributions to the TSP count toward the elective deferral limit (under) and apply to the combined total of traditional and Roth contributions. The limit includes all traditional and Roth contributions from taxable basic pay, incentive pay, special pay, and bonus pay, but does not apply to traditional contributions made from tax-exempt pay earned in a combat zone. Roth contributions are subject to the elective deferral limit even if they are contributed from tax-exempt pay. NG member contributions to the TSP count towards the catch-up contribution limit (participants age 50 and older) and is

separate from the elective deferral and annual addition limit imposed on regular employee contributions. While deployed to a designated combat zone, traditional catch-up contributions from tax-exempt pay will not be allowed; Roth catch-up contributions from tax-exempt pay are allowed. All contributions as a military member to the Uniformed Services TSP and as a civilian employee to the Federal Employee's Retirement System or Civil Service Retirement System TSP count towards the elective deferral limit and catch-up contribution limits IAW reference u.

h. Matching Contributions. Eligible NG members who opt-in to the BRS will be vested immediately and will begin to receive the matching contributions the first pay period after opting in and contributing to the TSP. The NG member can elect to contribute from their base pay up to five percent or higher to receive the available five percent government match. The matching contribution does not count towards the annual investment limit under IRS code. The matching contribution is tax-deferred and will go into a traditional TSP account. Any TSP contributions made prior to opting-in to the BRS will not earn a matching contribution. Current NG members who opt-in to the BRS will immediately receive matching contributions based on their personal contributions to the TSP. See Table 2.

Member Contributes:	DoD Auto Contribution:	Government Matches	Total
0%	1%	0%	1%
1%	1%	1%	3%
2%	1%	2%	5%
3%	1%	3%	7%
4%	1%	3.5%	8.5%
5%	1%	4%	10%

Table 2. BRS Government Matching Contribution Calculation

i. NG Members With No Uniformed Services TSP Account. Eligible NG members who opt-in to the BRS will establish a TSP account upon election to opt-in, if they do not already have one. Any NG members who already contribute to a TSP account are required to re-affirm their contribution percentage upon election to opt-in. The TSP contributions and earnings are the NG member's property and, unlike the annuity, are fully heritable, so they can be willed to any person or entity of the NG member's choosing. The NG member may, under certain circumstances, borrow from the TSP account while still in an active status. The TSP contributions and earnings may be accessible without penalty at age 59½ IAW reference u.

j. Lump Sum Retired Pay. Eligible NG members who opt-in to the BRS and qualify for a regular retirement (active duty) or non-regular retirement (traditional) may receive a portion of their retirement annuity as a lump sum

upon eligibility to draw retired pay. The amount of the lump sum is a percentage of the estimated amount of retired pay that would be paid from the day that member is eligible to begin receiving retired pay through the first day of the month following the month during which the retiree attains full retirement age. The lump sum amount will be reduced by a certain percentage referred to as the “discount rate.” The initial discount rate applied in computing the amount of the lump sum is set by actuaries and estimated to be 6.9 percent to 7.3 percent. Full retirement age for all born in 1962 or later is age 67 IAW reference v.

(1) A non-regular retiree at age 60 would receive a lump sum payment approximately 78 percent of what the gross payment would have been if paid monthly through age 67. This is an overall discount of 22 percent at the 6.99 percent discount rate. A NG AGR member or other regular retiree who retires at age 47 or earlier would receive a lump sum payment approximately 50 percent of what the gross payment would have been if paid monthly through age 67. This is an overall discount of over 50 percent at the 6.99 percent discount rate.

(2) The discount rate is subject to change on an annual basis. The discount rate will be calculated and published no later than 30 June of each year and will be applicable for NG members that elect to receive the lump sum during the following calendar year. A NG member may elect to receive either 25 percent or 50 percent of their retired pay for the period as a lump sum. A NG member may receive the lump sum benefit as one payment, or up to four annual installments. If the NG member dies before reaching age 67, the lump sum payment will not be recouped.

k. Veterans Administration (VA) Disability Compensation. Concurrent receipt of retired pay and disability compensation is prohibited, except under certain specified conditions IAW reference u. The VA will withhold disability payments to any retiree who elects to receive a portion of their retired pay as a lump sum until the amount withheld equals the amount of the lump sum payment received by that retiree. The VA will continue to withhold disability even after the retiree reaches age 67 and begins receiving full retired pay if the lump sum has not yet been fully off-set. Only after the amount of disability compensation withheld equals the amount previously received as a lump sum will the retiree be able to waive a portion of retired pay in order to receive the tax-free disability compensation.

1. Survivor’s Benefit Plan (SBP). The SBP is a separate annuity purchased by the NG member. It is anticipated that the amount of the benefit, the dollar amount of the SBP annuity, and the SBP premium will not be affected by the NG member requesting lump sum retired pay. However, the NG member and spouse should consider the SBP when making any retirement decisions.

m. Continuation Pay. Eligible NG members who opt-in to the BRS may be eligible for a one-time “mid-career” bonus payable between the 8th and 12th year of service. Continuation pay timing, amounts, and the length of additional obligated service will be determined by the member’s respective Service based on the needs of the Service by occupational specialty, unit strength, or other Service criteria. A NG member may elect to receive continuation pay as a single payment or up to four annual installments. Payments for traditional guardsmen will be at least one half and not more than six times the monthly active duty base pay for their grade and time in service. Payments for NG AGR members in career status will be paid at the rate of an active component member. Active component continuation pay will be at least 2.5 and not more than 13 times their current monthly base pay. For 2018, the Services will use 12 years of service. In 2019 and beyond, this may be adjusted based upon the needs of the Service.

n. Active Duty Service Obligation (ADSO). ADSO service time will be not less than three years, can be longer based on Service needs; and will be calculated from PEBD. For BRS continuation pay, the ADSO is concurrent with other incentive programs. Failure to complete obligated service may be subject to repayment of a pro-rated amount. The decision to recoup payment is determined by the Service. For 2018, the Services will use a 4 year ADSO. In 2019 and beyond, this may be adjusted based upon the needs of the Service.

5. Definitions. See Glossary.

6. Responsibilities. See Enclosure A.

7. Summary of Changes. This is the initial publication of CNGBI 1901.01.

8. Releasability. This instruction is approved for public release; distribution is unlimited. Obtain copies through <<http://www.ngbpcdc.ngb.army.mil>>.

9. Effective Date. This instruction is effective upon publication and will be reissued, revised or certified current every five years.


JOSEPH L. LENGYEL
General, USAF
Chief, National Guard Bureau

A -- Responsibilities
B -- References
GL – Glossary

ENCLOSURE A

RESPONSIBILITIES

1. Chief of the National Guard Bureau (CNGB). The CNGB will ensure the NG is in compliance with reference a.

2. Directors of the Army (DARNG) and the Air National Guard (DANG). The DARNG and DANG will:

a. Identify the ARNG/ANG opt-in eligible population.

b. Ensure the ARNG/ANG opt-in eligible population is notified of their eligibility.

c. Ensure a continued emphasis on financial literacy training. This is mandatory for ARNG/ANG members and provided to spouses upon request.

d. Monitor BRS training statistics on a monthly basis to include the total number of ARNG/ANG members who are in the opt-in population, the total number of eligible ARNG/ANG members who have completed the mandatory training, and the percentage of eligible ARNG/ANG members who have completed the mandatory training.

e. Provide monthly ARNG/ANG BRS training statistics to the Manpower and Personnel Directorate (NGB-J1) NLT the 13th of each month. Continue monthly updates through 31 January 2019.

f. Synchronize the impacts of the BRS with ARNG/ANG force readiness.

3. The Adjutant Generals (TAG) and Commanding General of the District of Columbia National Guard (CG). TAGs and the CG will:

a. Ensure eligible NG members are identified and encouraged to make a decision in a timely manner using Appendix A, B, or C of this enclosure.

b. Ensure eligible NG members complete the mandatory BRS Opt-In Training NLT 31 December 2017.

c. Ensure newly accessed NG members receive mandatory BRS Opt-In Training upon return from initial military training.

d. Ensure eligible NG members and their spouses have the opportunity to receive financial literacy training according to Appendix D of this enclosure.

e. Ensure eligible NG members who choose to opt-in to the BRS use the myPay application to enroll NLT 31 December 2018 IAW reference b.

f. Ensure the eligible NG member's record is documented with the member's proof of training and the member's opt-in decision. Records must meet audit standards and be available decades into the future.

g. Synchronize the timing and dollar amounts of existing NG retention programs to work in conjunction with the new BRS continuation pay policy.

4. NGB-J1. NGB-J1 will:

a. Publish processes and procedures to implement the BRS consistent with this instruction and governing statutes, policy, and regulatory guidance.

b. Provide monthly BRS training statistics to the CNGBI NLT the 15th of each month.

5. ARNG Personnel. ARNG Personnel:

a. New accession training at the training base begins in 2018. State leadership should ensure ARNG members who enlist during 2017 are included in the eligible population and receive notification and training at home station.

b. All ARNG leaders must complete the leaders' training, identify their opt-in population, and ensure their opt-in population completes mandatory BRS training IAW reference c.

c. All opt-in eligible ARNG members must complete mandatory BRS training and have access to financial literacy counseling IAW reference d.

d. ARNG unit leaders are required to provide ARNG members an annual retirement points update IAW reference e. A BRS Opt-In message should be provided during these regulatory updates. The ARNG member should also be told how many points they have accrued in order to make a more informed decision on the BRS. The DoD BRS Calculator asks the ARNG member to input their current total retirement points. The ARNG member should use, "Total points for retired pay" in their calculation.

e. Unit leaders should follow-up for those ARNG members whose annual birth month record review has already passed to ensure all ARNG members are properly notified of the requirement for the BRS decision. ARNG members must coordinate with an Retirement Points Account Management System Administrator, typically located within a NG Joint Force Headquarters-State, to receive the report.

f. ARNG members will log directly in to JKO with a CAC or Military OneSource (Non-CAC) to complete the BRS Opt-In Course and earn a certificate. Regardless of the access route to the class, the certificate of completion are the same. ARNG members must maintain a copy of their BRS Opt-In Course training certificate. ARNG members will also email or provide a hard-copy of the certificate to unit training personnel who will upload the certificate into the DTMS and selects “TaskID 301914 HQDA EXORD 163-17” in the drop-down task label.

g. For group training, States should load their BRS opt-in population at the unit level so the Digital Training Management System (DTMS) can properly track the eligible BRS opt-in population as training continues IAW reference f. States should also ensure ARNG members are informed during the BRS training effort IAW reference d.

h. States identify opt-in population and record names into DTMS which will produce a class attendance roster. When the class is in place and accountability established, the results are compared to the list of names from DTMS. Once training is successfully completed the ARNG members sign by their name on the DTMS roster.

i. Upon completion of group training, unit training personnel will log onto DTMS and mark “complete” for the ARNG members that attended the group training. Training personnel will upload the scanned and signed roster into DTMS. A copy of the roster will be compared against each ARNG member’s name that is marked “complete” in DTMS.

j. The classroom based group training does not generate a completion certificate. Instead, a scanned copy of the attendance roster will be used as verification of training. Reporting training in DTMS establishes the long-term record a ARNG member was trained on the BRS before making their BRS opt-in decision.

k. ARNG member training completions are tracked real-time via DTMS capability by the ARNG Operations and Training Directorate who will provide weekly updates to leadership.

6. ANG Personnel. ANG Manpower, Personnel, Recruiting, & Services Directorate (NGB/A1) will provide oversight of ANG BRS Opt-In.

a. ANG members must obtain a retirement point summary report at the Air Force Portal, Virtual Military Personnel Flight, “Air National Guard & Air Force Reserve General Point Credit Information” website located at reference g.

b. NGB/A1 Plans and Integration (NGB/A1X) will generate an email message to ANG members to notify them of the opportunity to opt-in to the

BRS once the eligible pool is identified. The notification will provide general information regarding the BRS, along with resources available for ANG members to use in reaching a decision on the BRS. ANG members will recognize their option to opt-in to the BRS by reviewing and acknowledging the marketing message.

c. NGB/A1 Data Systems (NGB/A1Q) will identify new accessions meeting the opt-in eligibility criteria each month. NGB/A1Q will send a follow-up reminder every 30 days to ANG members who do not respond to the original notification. NGB/A1Q will identify ANG members who still have not acknowledged the BRS notification through myPers after release of the 90 day follow-up message and will post the results on the Report Application Website module of the Air Force Personnel Center Secure website. NGB/A1Q will identify ANG members who have completed the acknowledgement and prepare a batch update for Military Personnel Data System.

d. NGB/A1 Personnel (NGB/A1P) will send a change management message to the field announcing the availability of the updated roster. The Military Personnel Section will download the overdue listings and distribute them to the units for follow-up action. As such, unit commanders and civilian leaders must ensure ANG members complete the notification by the established suspense. The Military Personnel Section will work with the commanders and civilian leaders to ensure all notifications are made and advise leadership of the reason for any delays.

e. ANG members are encouraged to take the BRS Opt-In Course via the Advanced Distributed Learning System (ADLS) which is the preferred method of training IAW reference o. This is a CAC enabled system. ANG units will track mandatory BRS course completion through ADLS. When training is accomplished using alternative methods (for example, JKO), or in a group setting, unit training managers must manually update ADLS and ensure proof of training is maintained in ANG personnel records. Group training must be completed IAW reference w.

7. State Public Affairs Personnel. State Public Affairs Officers, working in conjunction with the Office of Public Affairs and Strategic Communication, will ensure current Public Affairs guidance is available when conducting any public affairs activities related to the BRS IAW reference h. Public Affairs guidance will contain themes, messages, information on education and training, and Frequently Asked Questions for unit commanders and Public Affairs Officer use. State Public Affairs products should utilize the BRS websites and social media account pages located at references i through m.

8. State Family Program Personnel. State Family Program Directors and Airmen and Family Readiness Program Managers will provide financial literacy

counseling to eligible NG members and, upon request, to their spouses. They will also provide required BRS Opt-In training for eligible NG members or request community resources to provide support to NG unit commanders to include financial educators from Federal and community partner organizations.

a. Financial educators from Federal and community partner organizations may be a resource provided they have a Service-level Memorandum of Understanding in place and not represent commercial financial services IAW reference s. They must also meet financial accreditation requirements IAW reference t.

b. Office of the Secretary of Defense (OSD) PFCs provide group and one-on-one education and counseling that meets the mandatory training requirement for the BRS opt-in. However, PFCs may not know or be as familiar with non-regular retirement, retirement points, and State unique benefits. State NG trainers may need to augment the training provided to ensure eligible NG members are fully informed when making the BRS opt-in decisions. Citizen Soldier for Life Counselors are an ARNG resource that will augment the efforts of the OSD PFCs.

APPENDIX A TO ENCLOSURE A

BLENDED RETIREMENT SYSTEM INFOGRAPHIC FOR THE NATIONAL GUARD

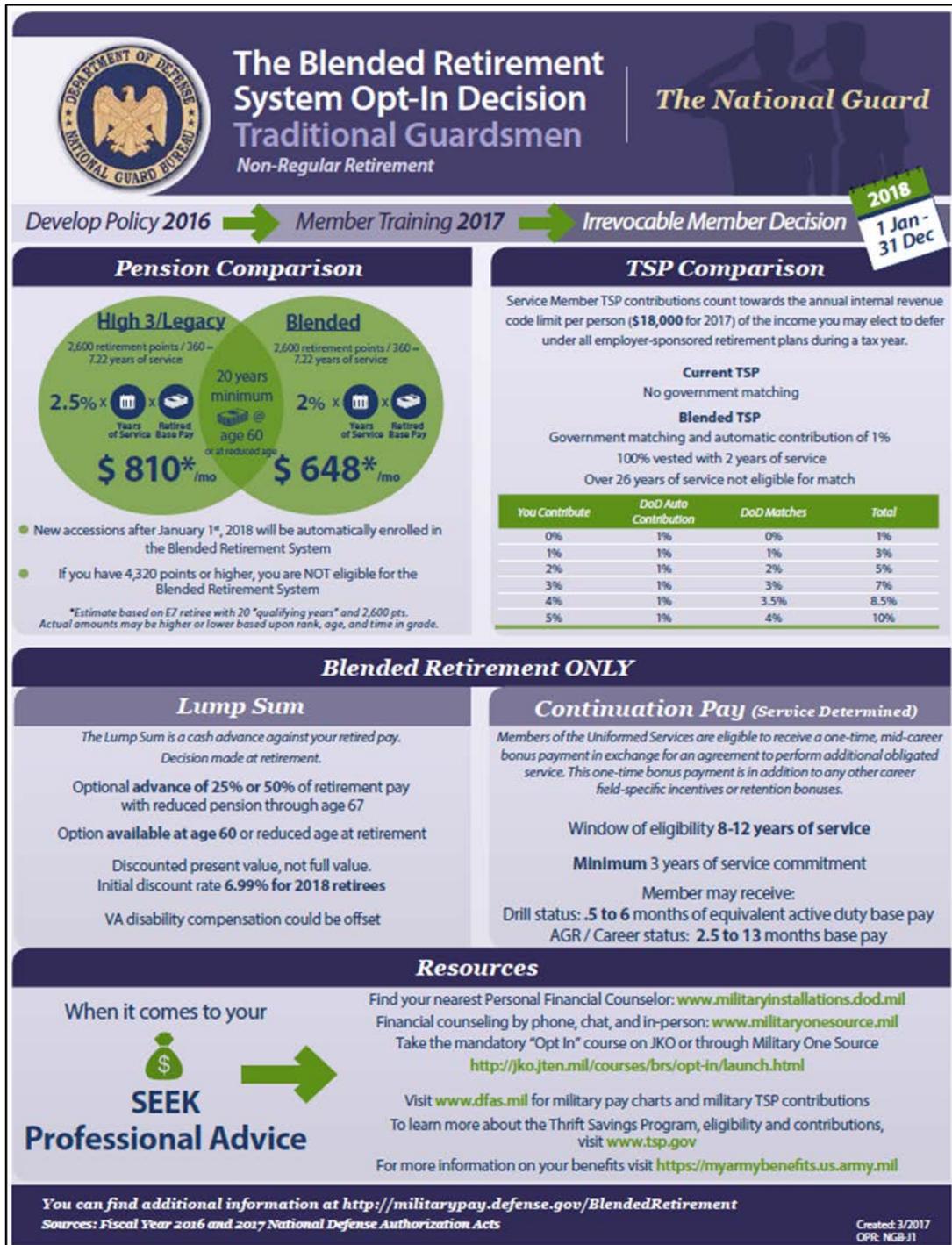


Figure 1. Blended Retirement System Infographic for the National Guard

APPENDIX B TO ENCLOSURE A

BLENDED RETIREMENT SYSTEM INFOGRAPHIC FOR THE RESERVE COMPONENT

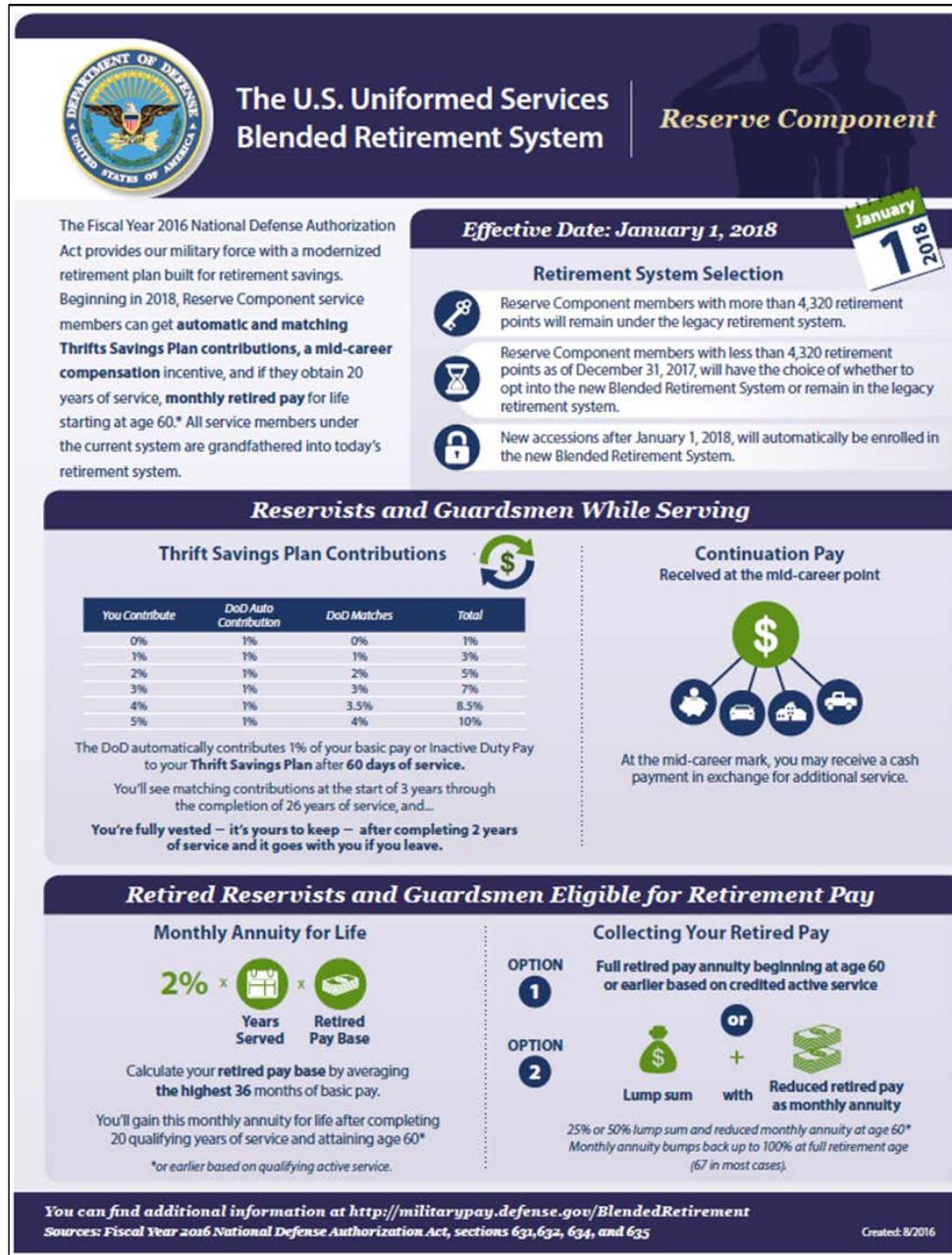


Figure 2. Blended Retirement System Infographic for the Reserve Component

APPENDIX C TO ENCLOSURE A

BLENDED RETIREMENT SYSTEM INFOGRAPHIC FOR THE ACTIVE COMPONENT

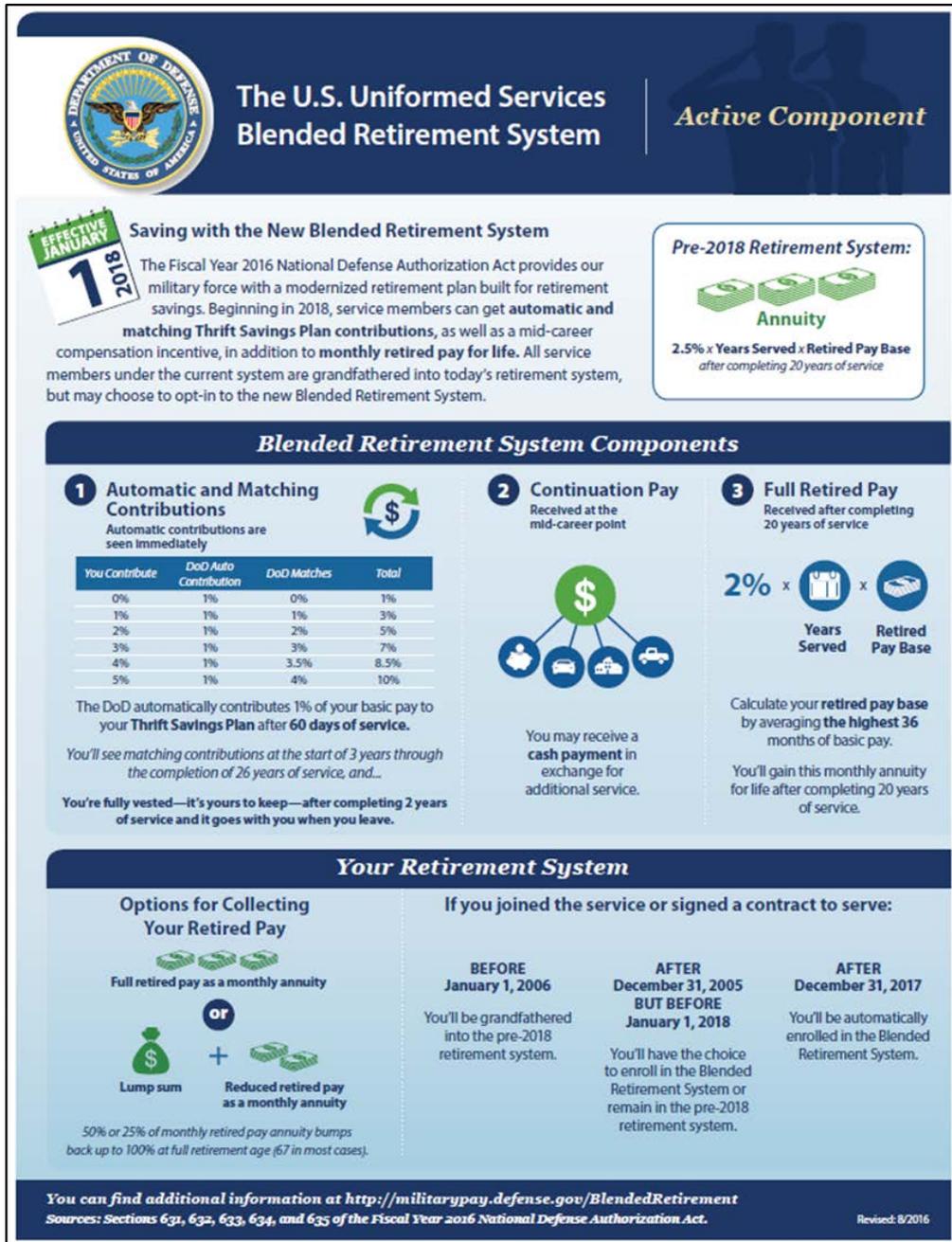


Figure 3. Blended Retirement System Infographic for the Active Component

APPENDIX D TO ENCLOSURE A

COMMANDER'S QUICK REFERENCE FOR PERSONAL FINANCIAL
COUNSELING

PERSONAL FINANCIAL COUNSELING
Commander's Quick Reference



PFC Services

- ✓ Personal budget/financial planning
- ✓ Money management techniques
- ✓ Credit counseling
- ✓ Debt repayment options
- ✓ Retirement and Estate Planning
- ✓ Saving and Investing
- ✓ Tax planning
- ✓ Student loan/tuition assistance
- ✓ Consumer Awareness
- ✓ Financial planning for deployment
- ✓ Youth Financial Education
- ✓ Blended Retirement System (BRS)
Opt-In Course Training

PFCs CANNOT

- ✓ Offer personal services
- ✓ Give specific investment advice
- ✓ Endorse products or companies
- ✓ Keep written records

Personal Financial Counseling is free confidential, short-term counseling designed to identify immediate and long-range measures to increase income, reduce household expenditures, and avoid additional financial burdens. Clients have access to free FICO credit scores and personalized credit report reviews. Units can request training on financial topics with approved materials. Personal Financial Counselors (PFCs) are available worldwide for active duty and reserve components.



FLEXIBLE DELIVERY

- Face-to-Face
- Financial Briefings
- Resource Table

PFCs provide services at: Drill and Strong Bond weekends, Yellow Ribbon events, FRG meetings, unit locations, and community agencies frequented by families. All PFCs are tasked to educate and counsel all Service members and families in the geographic area regardless of service component.

OUT-OF-SCOPE SERVICES

Personal financial counseling is not intended to address issues requiring long-term counseling; referrals to outside resources will be made. Counseling sessions are confidential; however, counselors are mandated reporters of situations that include harm to self or others, domestic violence, child abuse or neglect, violence against any person, and any present or future illegal activity.

"Always Ready, Always There!"

Figure 4. Commander's Quick Reference for Personal Financial Counseling



Highlights

Deploy to CONUS and OCONUS locations to meet on-demand, surge, and rotational requirements.



PFC Requests

For unit events, go to:

<https://supportrequest.militaryonesource.mil>

*Blended Retirement System Opt-In mandatory training

*Financial briefings on various topics (ex. Thrift Savings Plan, deployment savings, investing)

*Face-to-Face financial counseling

*Resource Table

Current as of March 2017

PROGRAM ELIGIBILITY

All active-duty, National Guard and reserve service members (regardless of activation status), their immediate family members, and survivors are eligible.

OTHER RESOURCES

Personal Financial Manager	www.militaryinstallations.dod.mil
Military OneSource	www.militaryonesource.mil
Army Emergency Relief	www.aerhq.org
Navy –Marine Corps Relief Society	www.nmcrs.org
Air Force Aid Society	www.afas.org
Consumer Financial Protection Bureau	www.consumerfinance.gov
Thrift Savings Plan	www.tsp.gov
Military Saves	www.militarysaves.org
Consumer Federation of America	www.consumerfed.org
FINRA Investor Education Foundation	www.finrafoundation.org
National Military Family Association	www.nmfa.org
Council of Better Business Bureaus	www.bbb.org/us/Military
JumpStart Coalition for Financial Literacy	www.jumpstart.org
National Endowment for Fin. Education	www.nefe.org
Defense Credit Union Council	www.dccuc.org
USAA Educational Foundation	www.usaaef.org
Securities and Exchange Commission	www.sec.gov
InCharge Institute of America	www.incharge.org
National Foundation for Credit Counseling	www.nfcc.org

PFC QUALIFICATIONS

All Personal Financial Counselors hold a minimum of a bachelor's degree coupled with 2+ years of experience in financial counseling or education and possess a national certification as an Accredited Financial Counselor (AFC), Certified Financial Planner (CFP) or Chartered Financial Consultant (ChFC).

"Always Ready, Always There!"

(Figure 4 continued).

ENCLOSURE B

REFERENCES

PART I. REQUIRED

- a. Office of the Secretary of Defense Memorandum, 27 January 2017, “Blended Retirement System (BRS) Implementation”
- b. Department of Defense, Defense Finance and Accounting Service, MyPay, <<https://www.dfas.mil/>> (NIPRNET – accessed: 18 Jul 2017)
- c. ARNG PPOM 17-012, 22 February 2017, “Blended Retirement System (BRS) Leader Emphasis and Training Requirement”
- d. Headquarters, Department of Army (HQDA) Execution Order 163-17, 23 March 2017, “Support to the Blended Retirement System (BRS) Opt-In Training”
- e. National Guard Regulation 680-2, 19 August 2011, “Automated Retirement Points Accounting Management”
- f. HQDA Execution Order 081-17, 13 January 2017, “Digital Training Management System”
- g. Department of the Air Force, Air Force Portal, <<https://www.my.af.mil/afpc2ww3/vmpf/Hub/Pages/ConfirmInfo.asp/>> (NIPRNET - accessed: 18 July 2017)
- h. DoD Public Affairs Guidance for Uniformed Service’s Blended Retirement System, 25 August 2016
- i. Department of Defense, Military Compensation, The Uniformed Services Blended Retirement System, <<http://militarypay.defense.gov/BlendedRetirement/>> (NIPRNET - accessed: 18 July 2017)
- j. Department of the Army, My Army Benefits, Benefit Calculators, <<http://myarmybenefits.us.army.mil/Home.html/>> (NIPRNET – accessed: 18 July 2017)
- k. Department of Defense, Military One Source, <<http://www.militaryonesource.mil/>> (NIPRNET – accessed: 18 July 2017)

- l. Department of Defense, Military Compensation, Calculators, <<http://militarypay.defense.gov/Calculators/>> (NIPRNET - accessed: 18 July 2017)
- m. National Guard Bureau, Blended Retirement System, <<http://www.nationalguard.mil/Features/brs/>> (NIPRNET – accessed: 18 July 2017)
- n. Joint Staff, Joint Knowledge Online, Blended Retirement System (BRS) OPT-IN Course, <https://jkodirect.jten.mil/html/COI.xhtml?course_prefix=J3O&course_number=P-US1332/> (NIPRNET – accessed: 18 July 2017)
- o. Department of the Air Force, Advanced Distributed Learning Service (ADLS), <https://golearn.adls.af.mil/kc/rso/login/ADLS_login.asp/> (NIPRNET – accessed: 18 July 2017)
- p. Joint Staff, Joint Knowledge Online, Leader Training to Introduce the Blended Retirement System (BRS) For the Uniformed Services, <https://jkodirect.jten.mil/html/COI.xhtml?course_prefix=J3O&course_number=P-US1330/> (NIPRNET – accessed: 18 July 2017)
- q. Joint Staff, Joint Knowledge Online, Blended Retirement System (BRS) Financial Counselor-Educator Course, <https://jkodirect.jten.mil/html/COI.xhtml?course_prefix=J3O&course_number=P-US1331/> (NIPRNET – accessed: 18 July 2017)
- r. Public Law 114-92, 25 November 2015, “The National Defense Authorization Act for Fiscal Year 2016”
- s. DoD Instruction 1344.07, 30 March 2006, “Personal Commercial Solicitation on DoD Installations”
- t. DoD Instruction 1342.22, 03 July 2012, “Military Family Readiness”
- u. The Federal Retirement Thrift Investment Board (FRTIB), Thrift Savings Plan, <<https://www.tsp.gov/>> (NIPRNET – accessed: 18 Jul 2017)
- v. Title 38 United States Code (U.S.C.), “Veteran’s Benefits”
- w. Headquarters USAF/A1P Memorandum, 10 February 2017, “Blended Retirement System (BRS) Opt-in Group Training”

PART II. RELATED

- x. DoD 7000-R, Volume 7B, November 2015, “DoD Financial Management Regulations”
- y. DoD Instruction 1215.07, 24 May 2016, “Service Credit for Non-Regular Retirement”
- z. DoD Directive 1235.09, 12 February 2014, “Management of the Standby Reserve”
- aa. DoD Directive 5124.02, 23 June 2008, “Under Secretary of Defense (Personnel and Readiness)”
- bb. 5 U.S.C. Section 8432, “Contributions”
- cc. 10 U.S.C., “Armed Forces”
- dd. 37 U.S.C., “Pay and Allowances of the Uniformed Services”
- ee. 42 U.S.C., “Social Security”

GLOSSARY

PART I. ACRONYMS

ADSO	Additional Duty Service Obligation
ADLS	Advanced Distributed Learning System
AGR	Active Guard and Reserve
ANG	Air National Guard
ARNG	Army National Guard
BRS	Blended Retirement System
CNGB	Chief of the National Guard Bureau
CAC	Common Access Card
CG	Commanding General of the District of Columbia National Guard
DANG	Director of the Air National Guard
DARNG	Director of the Army National Guard
DFAS	Defense Finance and Accounting System
DoD	Department of Defense
DTMS	Digital Training Management System
HQDA	Headquarters, Department of the Army
IAW	In accordance with
IRS	Internal Revenue Service
JKO	Joint Knowledge Online
NG	National Guard
NGB	National Guard Bureau
NGB/A1	Manpower, Personnel, Recruiting, and Services Directorate
NGB/A1P	Personnel Division
NGB/A1Q	Data Systems Division
NGB/A1X	Plans and Integration Division
NGB-J1	Manpower and Personnel Directorate
NIPRNET	Non-classified Internet Protocol Router Network
NLT	No later than
PEBD	Pay Entry Basic Date
PFC	Personal Financial Counselor
PFM	Personal Financial Manager
RPAM	Retirement Points Account Management System
SBP	Survivor Benefit Plan
TAG	The Adjutant General
TSP	Thrift Savings Plan
VA	Veterans Administration

PART II. DEFINITIONS

Blended Retirement System Financial Counselor/Educator Course -- This course provides counseling scenarios to equip financial professionals and

retirement counselors to advise eligible National Guard members on financial matters pertaining to the Blended Retirement System. This course does not train counselors on the specifics of the non-regular retirement which the majority of reserve component service members need to make informed decisions.

Blended Retirement System Leader Training Course -- This course provides a basic familiarity of the Blended Retirement System, an understanding of the major milestones for implementation, and an understanding of the choice faced by eligible National Guard members.

Blended Retirement System Opt-In Course -- This course provides basic information on the Blended Retirement System to enable eligible National Guard members to make an informed decision about opting-in to the Blended Retirement System.

Civil Service Retirement System -- The retirement system for federal civilian employees who were hired before 01 January 1984. This retirement system includes the Civil Service Retirement System Offset, the Foreign Service Retirement and Disability System, and other equivalent government retirement plans.

Federal Employees' Retirement System -- The retirement system for federal civilian employees who were hired on or after 01 January 1984. This retirement system includes the Foreign Service Pension System, and other equivalent government retirement plans.

Survivor's Benefit Plan -- An annuity plan to provide eligible beneficiaries a monthly payment for the lifetime of the beneficiary. Enrollment for this benefit is not automatic and there are costs. Enrollees pay premiums based on the amount of coverage they elect.

Thrift Savings Plan -- A retirement savings plan similar to 401(k) plans offered to private sector employees that gives government employees and members of the uniformed services the ability to participate in a long-term retirement savings and investment plan.

Uniformed Services Thrift Savings Plan -- A Thrift Savings Plan account to supplement the military retirement pay for uniformed members of the Army, Navy, Air Force, Marine Corps, Coast Guard, Public Health Service, the National Oceanic and Atmospheric Administration, and members of the Ready Reserve or National Guard of those services.