

## *The Air Force's Personnel Center*

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## **Blended Retirement System (BRS) Opt-in Procedures**

**AFPC/DP3SA**

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RegAF members with less than 12 years of service (calculated from your pay date) as of 31 December 2017 may opt-in to the Blended Retirement System (BRS). **If you don't want to opt-in, no action is required**; however, if you decide to opt-in, the module opens on the myPay website beginning 1 January 2018,

These slides outline the procedures for opting-in to the Blended Retirement System (BRS) on the myPay website.

If you have questions on the financial aspects of BRS, you should contact your personal financial advisor or your local Airman & Family Readiness Center before making a decision on opting-in to the BRS. If you have questions on your eligibility, please contact the Total Force Service Center (TFSC) at 1-800-565-0102.



## Opt-in Process

- Opt-in module opens 1 Jan 2018 thru 31 Dec 2018
- **MUST** acknowledge the opportunity and take DoD opt-in training prior to election
- Election made through myPay website
- **Election is NOT mandatory—only required if you wish to opt-in to BRS**
- **Decision to opt-in is irrevocable**

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Beginning January first, the opt-in module opens. Those individuals with less than 12 years of service as of 31 December 2017 will be able to choose to opt-in to the new plan or remain under their legacy retirement plan. Remember, to determine the 12 years of service, you must use your pay date.

You **MUST** acknowledge the BRS opportunity and take the DoD opt-in training course prior to making your election through the myPay website.

Election through myPay is only required if you choose to opt-in to the Blended Retirement System. **If you wish to remain in your current retirement plan, no action is required.**

You have all of 2018 to opt-in, but once the decision is made, it is irrevocable. Because of this, we're encouraging you to consult with your personal financial advisor or your local Airman & Family Readiness Center before making a decision.



## How to Opt-in via myPay

- **myPay module only open to those eligible to opt-in**
- **You must certify that you took the DoD opt-in training before proceeding to the election**
- **You must provide your DOB and address for your TSP account when completing the election**
- **You must also acknowledge that the decision is final and irrevocable**
- **After opting-in, you can modify TSP elections**

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These next few slides will demonstrate how you opt-in to the Blended Retirement System using the module in myPay.

To prevent enrollment errors, the module will only be open to those Airmen the Services deemed eligible to opt-in. We'll be sending updated listings to DFAS twice each month to validate your eligibility to opt-in.

Once you access the module, you will need to certify that you took the mandatory opt-in training course and provide your date of birth and address to establish a TSP account. And before finalizing the election, you must certify understanding that the election is final and irrevocable.

After you opt-in and your TSP account is created, you will be able to modify your TSP elections as you see fit.



## myPay Main Menu

- Starting 1 January 2018, module appears on myPay menu



Only available to opt-in eligibles

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To begin the process, access the myPay menu and locate the link titled “Blended Retirement System Opt-in”.

Remember, only opt-in eligible Airmen will be able to see this link.



## BRS Opt-In Screen 1

- Defines eligibility to opt-in to BRS
- You must confirm BRS training is completed
  - If Yes, the system will advance to next BRS opt-in screen
  - If No, you may exit to take the training

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After you click the link, a screen appears to remind you of the opt-in eligibility requirements, and to certify completion of the mandatory opt-in training.



## BRS Opt-In Screen 2

- **You must confirm the decision is irrevocable**
  - If Yes, you may advance
  - If No, you may exit myPay to go to JKO or remain in myPay



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Once you certify completion of the mandatory DoD training, you will also certify that the decision is binding and cannot be changed once you complete the election.



## BRS Opt-In Screen 3

- You must review / update TSP address & date of birth
- You must acknowledge understanding of opting-in

myPay  
Blended Retirement System Opt-In

Change Address

Current: Street 1: 1400 PENNSYLVANIA AVE, Street 2: , City: WASHINGTON DC, Zip Code: 20330-0001  
New: Street 1: 1400 PENNSYLVANIA AVE, Street 2: , City: WASHINGTON DC, Zip Code: 20330-0001

Date of Birth

Current: 1/1/1980, New: 1/1/1980

I fully understand that I am opting into the Blended Retirement System (BRS).

Accept/Submit

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At this point, you verify your mailing address and may change the information on file, if necessary.

You must also validate date of birth and check the box to again confirm understanding that you are opting-in to the new retirement system.



## BRS Opt-In Screen 4

- Review your info before submitting transaction

myPay  
Blended Retirement System Opt-In

Is this information correct?

	Current	New	Items marked with a star have been changed
<b>Address</b>			
Street1	1600 PENNSYLVANIA AVE	1600 PENNSYLVANIA AVE	
Street2			
Street3			
City	WASHINGTON	WASHINGTON	
State or Country	DC	DC	
Zip or Postal code	205000003	205000003	
<b>Date of Birth</b>			
	1/1/0000	1/2/0001	

I fully understand that I am opting into the Blended Retirement System (BRS).

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After reviewing the information for correctness, you click the Yes button to complete the enrollment.





## BRS Opt-In Screen 5

- Allows you to save / print opt-in confirmation

myPay has saved your action.

	Current	New	Items marked with a star have been changed
<b>Address</b>			
Street1	7400 MANHATTAN AVE	7400 MANHATTAN AVE	
Street2			
Street3			
City	CLEVELAND	CLEVELAND	
State or Country	OH	OH	
Zip or Postal code	441291435	441291435	
Date of Birth	1/1/0001	1/1/0001	

**I fully understand that I am opting into the Blended Retirement System (BRS).**  
Your Leave and Earnings/Pay Statement will be your confirmation. You may access myPay in 3-7 business days to verify acceptance of this transaction by your pay system.

Select [Main](#) to make additional changes. Select [Exit](#) if you are finished.

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A confirmation screen appears. You should save or print the confirmation for your records. If you opt-in and are approaching 12 years of service, the confirmation may be required to validate your enrollment in BRS and eligibility for Continuation Pay.

It will take 3 to 7 business days for the election to be finalized. You can access myPay to verify acceptance of the transaction.



## myPay Transmittal Notification

- **DFAS sends message to you once myPay transmits the BRS transaction to the pay system**



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DFAS will send confirmation emails to you as the transaction is processed and your TSP account is established.

Initially, the system will establish your contribution at 3 percent of your base pay in a traditional TSP account, but once the account is built, you may increase or decrease your personal contributions, and if desired, change the contributions to a Roth account.



## Your Responsibilities

- Acknowledge notification of BRS option
- Complete the mandatory opt-in training
- Research options prior to opt-in window opening
- If desired, enroll in BRS 1 Jan 18 – 31 Dec 18



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If you haven't done so, please acknowledge the BRS opt-in opportunity through the myPers website. You must also complete the DoD opt-in course through ADLS or the Joint Knowledge On-line website.

Since the decision is irrevocable, you must make careful decisions before enrolling in the Blended Retirement System. You should carefully research how the new retirement plan will impact you; then, if desired, enroll through the myPay module during calendar year 2018.



## Key Take Aways

- **BRS effective 1 Jan 2018**
  - Mandatory if you have a DIEUS of 1 Jan 2018 and later
  - Optional if you have less than 12 YOS as of 31 Dec 2017
  
- **You should prepare in advance**
  - Must acknowledge the BRS opportunity
  - Must complete DoD opt-in training before making a decision
  - Seek financial counseling if desired
  
- **Opt-in period open 1 Jan 2018 thru 31 Dec 2018**
  - Via myPay website—**only required if you elect BRS**
  - Module only open to eligible Airmen

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The key items to remember are that the Blended Retirement System is effective January first, 2018 and applies to all members entering the service January first, 2018 and later. Airmen with a DIEUS date of December 31<sup>st</sup>, 2017 and earlier are automatically grandfathered in their legacy retirement system, but those individuals with less than 12 years of service as of December 31<sup>st</sup>, 2017 may opt-in to the blended retirement system if they choose to.

You must complete the required acknowledgement and training before making an election and you should thoroughly research your options by contacting your personal financial counselor or the Airman and Family Readiness Center for assistance.

The opt-in window will be open throughout all of 2018. If you wish to opt-in to the Blended Retirement System, you must access the module on the myPay website to complete the enrollment. **If you don't want to opt-in to the BRS, no action is required.**

If you have questions on your eligibility, you should review the information on the myPers website or contact the Total Force Service Center for assistance before making a decision. But remember, once the decision to opt-in is made, it is irrevocable.



## Related Resources

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- **DoD website on BRS**  
<http://militarypay.defense.gov/BlendedRetirement/>
- **myPers article on BRS**  
[https://mypers.af.mil/app/answers/detail/a\\_id/32562](https://mypers.af.mil/app/answers/detail/a_id/32562)
- **PSD Guide on BRS Notification Process**  
[https://mypers.af.mil/app/answers/detail/a\\_id/33503](https://mypers.af.mil/app/answers/detail/a_id/33503)
- **PSD Guide on Career Status Bonus**  
[https://mypers.af.mil/app/answers/detail/a\\_id/13527](https://mypers.af.mil/app/answers/detail/a_id/13527)

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Here are some resources on the Blended Retirement System to help you with your decision.

Again, you must complete the acknowledgement and training before making an election and you should thoroughly research your options by contacting your personal financial counselor or the Airman and Family Readiness Center for assistance.

If you have questions on your eligibility, contact your local Military Personnel Section or the Total Force Service Center at 1-800-525-0102.

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