



Reserve Action Bulletin



Blended Retirement System (BRS) Conclusion of the Opt-In Period

As announced in ALCOAST 413/18 (attached), the BRS opt-in period will end on December 31, 2018 for eligible members. The decision to opt-in to the new BRS is irrevocable and should be taken seriously by all eligible personnel.

In addition to the message, the Assistant Commandant for Human Resources (CG-1) has released Flag Voice 496 to add additional emphasis on the importance of this issue.

If you are eligible to opt-in, and have not made a decision, you are highly encouraged to review all relevant information available in order to make an informed decision.

Additional information on BRS can be found online at:

https://www.dcms.uscg.mil/Our-Organization/Assistant-Commandant-for-Human-Resources-CG-1/Blended-Retirement-System/brs_lp/

or

<https://militarypay.defense.gov/blendedretirement/>.

#



Reserve Action Bulletin



R 121239 DEC 18

FM COMDT COGARD WASHINGTON DC//CG-1//

TO ALCOAST

UNCLAS//N01000//

ALCOAST 413/18

COMDTNOTE 1000

SUBJ: SITREP 10 - HUMAN CAPITAL STRATEGY - BLENDED RETIREMENT SYSTEM (BRS) – CONCLUSION OF THE OPT-IN PERIOD

A. COMDT COGARD WASHINGTON DC 131407 DEC 17/ALCOAST 357/17

1. Per REF (A), the BRS opt-in period ends on 31 December 2018 for eligible members. Some members such as cadets through the Class of 2021, reservists in a non-pay status in 2018, and newly accessed prior service members will have the opportunity to enroll beyond CY 2018.
2. Commands should ensure members are aware of the benefits of both systems and have the opportunity to enroll into the BRS using Direct Access (DA). Members who leave the Coast Guard before completing 20 years of service under the legacy retirement system do not have the advantage of any government-provided retirement savings. BRS members will leave the Coast Guard with some retirement savings in their Thrift Savings Plan (TSP) account.
3. To enroll in the BRS use the Direct Access (DA) self-service application. Members unable to access DA should consult their Personnel and Administration Shop or the Pay and Personnel Center (PPC) for assistance in making their election using the Blended Retirement System Election Form (CG-7430), available in the CG's online forms library. Every effort should be made to use DA to make a BRS election. Please be advised that DA will have limited access from 20 December 2018 through 31 December 2018 and members must then use Blended Retirement System Election Form (CG-7430) to enroll.
4. Members opting-in to BRS should login to DA and follow these steps to navigate to the "My BRS Elections" page: Self-service>Employee>Tasks. After answering three questions affirmatively and clicking "Submit," members will receive an email from PPC acknowledging their request. PPC will validate eligibility and the member will receive a confirmation email. Individuals who make the election, but are found to be ineligible will also receive an email from PPC.
5. Members considering opting-in should realize that: BRS enrollment is IRREVOCABLE, that is, once selected it cannot be changed, members must self-serve their TSP contribution amounts in DA, there is a difference between "traditional" tax-deferred and ROTH (after-taxes are subtracted) contributions, the more you save the more the Government matches, and TSP is managed by logging into their account from the TSP website, www.tsp.gov.
6. Commands shall ensure all BRS opt in eligible members receive this ALCOAST. Questions regarding the BRS should be directed to COMDT (CG-1332) at: HQS-DG-1st-CG-1332@uscg.mil.
7. RADM William G. Kelly, Assistant Commandant for Human Resources, sends.
8. Internet release is authorized.



Reserve Action Bulletin



Blended Retirement System Opt-In Period Closure

Flag Voice #496

January 1, 2018 marked a significant moment in the history of military compensation – a modernized retirement system known as the Blended Retirement System (BRS) went into effect after becoming law in the 2016 National Defense Authorization Act. Nearly a year later, Direct Access continues to accept elections to enroll in the BRS, but the window for opt-in eligible members to choose the BRS is closing. With few exceptions, such as cadets through the Class of 2021, reservists in a non-pay status in 2018 or prior service new accessions, the opt-in period for the over 30,000 eligible members ends on December 31, 2018.

To be eligible to elect the BRS, Coast Guard active duty members must have a Date of Initial Entry into Military Service (DIEMS) prior to December 31, 2017 and have less than 12 years of service based on their pay effective base date. Similarly, Coast Guard Reservists must have a DIEMS date on or before December 31, 2017 and accumulated less than 4,320 retirement points before that date. Our newest members, personnel with DIEMS on or after January 1, 2018, are automatically enrolled in the BRS and do not have a choice in retirement systems.

Choosing a retirement system is a consequential personal decision; one that should be thoroughly researched and discussed with family members. There are many resources which members can use to assist them in their decision-making process including [CGSUPRT](#) money coaches, the BRS comparison [calculator](#), Auxiliary Financial Educators, and other organizations in the financial industry. I strongly encourage Senior Leaders to have their members prepare for this financial decision with the same diligence and perseverance employed when carrying out their Coast Guard mission. Particular attention should be given to our youngest enlisted members. Most enlisted members leave the Coast Guard before 20 years of service, and, under the legacy system, those members will leave with zero government-provided retirement savings. Eligible members who enroll in the BRS will depart the Coast Guard with some retirement savings via government automatic and matching contributions in a Thrift Savings Plan (TSP) account.

The decision to enroll in the BRS is irrevocable, meaning it cannot be changed once made. If the BRS is suitable for a member's situation, then they must use the "My BRS Elections" self-service page in Direct Access. The Coast Guard BRS [website](#) hosts several opt-in guides and a short [video](#) showing the opt-in process. No one will be automatically enrolled in the BRS. If members do not take any action, they will remain in the legacy "high-3" retirement system.

[ALCOAST 414/18](#), the final SITREP for BRS implementation, offers several important tips for those members still considering the BRS. After enrolling in the BRS, participants should always check their TSP contribution percentages in Direct Access. To maximize government matching TSP contributions under the BRS, members should contribute five percent of their Basic Pay though member contributions of one or two percent still receive the government match.

RADM William G. Kelly

RADM WILLIAM G. KELLY
Assistant Commandant for Human Resources