



The Blended Retirement System Opt-In Decision Traditional Guardsmen

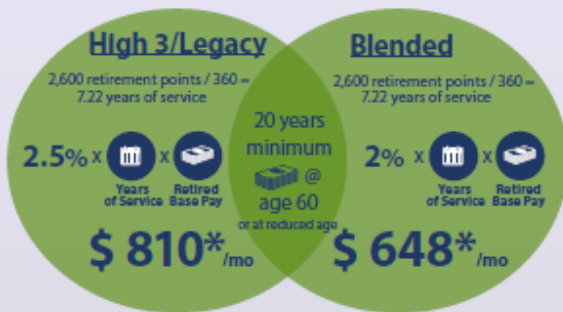
Non-Regular Retirement

The National Guard

Develop Policy 2016 → Member Training 2017 → Irrevocable Member Decision

2018
1 Jan - 31 Dec

Pension Comparison



- New accessions after January 1st, 2018 will be automatically enrolled in the Blended Retirement System
- If you have 4,320 points or higher, you are NOT eligible for the Blended Retirement System

**Estimate based on E7 retiree with 20 "qualifying years" and 2,600 pts. Actual amounts may be higher or lower based upon rank, age, and time in grade.*

TSP Comparison

Service Member TSP contributions count towards the annual internal revenue code limit per person (**\$18,000** for 2017) of the income you may elect to defer under all employer-sponsored retirement plans during a tax year.

Current TSP

No government matching

Blended TSP

Government matching and automatic contribution of 1%

100% vested with 2 years of service

Over 26 years of service not eligible for match

You Contribute	DoD Auto Contribution	DoD 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%

Blended Retirement ONLY

Lump Sum

The Lump Sum is a cash advance against your retired pay.

Decision made at retirement.

Optional **advance of 25% or 50%** of retirement pay with reduced pension through age 67

Option **available at age 60** or reduced age at retirement

Discounted present value, not full value.
Initial discount rate **6.99% for 2018 retirees**

VA disability compensation could be offset

Continuation Pay (Service Determined)

Members of the Uniformed Services are eligible to receive a one-time, mid-career bonus payment in exchange for an agreement to perform additional obligated service. This one-time bonus payment is in addition to any other career field-specific incentives or retention bonuses.

Window of eligibility **8-12 years of service**

Minimum 3 years of service commitment

Member may receive:

Drill status: **.5 to 6 months** of equivalent active duty base pay
AGR / Career status: **2.5 to 13 months** base pay

Resources

When it comes to your



SEEK

Professional Advice



Find your nearest Personal Financial Counselor: www.militaryinstallations.dod.mil
Financial counseling by phone, chat, and in-person: www.militaryonesource.mil
Take the mandatory "Opt In" course on JKO or through Military One Source
<http://jko.jten.mil/courses/brs/opt-in/launch.html>

Visit www.dfas.mil for military pay charts and military TSP contributions

To learn more about the Thrift Savings Program, eligibility and contributions, visit www.tsp.gov

For more information on your benefits visit <https://myarmybenefits.us.army.mil>

You can find additional information at <http://militarypay.defense.gov/BlendedRetirement>

Sources: Fiscal Year 2016 and 2017 National Defense Authorization Acts

Created: 3/2017
OPR: NGB-J1