

UNCLAS F O U O

HQDA EXORD 163-17 SUPPORT TO THE BLENDED RETIREMENT SYSTEM (BRS) OPT-IN TRAINING

Originator: DA WASHINGTON DC

DTG: 231409Z Mar 17 Precedence: P DAC: General

To: ARLINGTON NATIONAL CEMETERY ARLINGTON VA, ARNG NGB COMOPS ARLINGTON VA, ARNG NGB J3 JOC WASHINGTON DC, ARNGRC ARLINGTON VA, ARNGRC WATCH ARLINGTON VA, CDR 5 ARMY NORTH AOC FT SAM HOUSTON TX, CDR ATEC ABERDEEN PROVING GROUND MD, CDR FORSCOM DCS G3 CENTRAL TASKING DIV FT BRAGG NC, CDR FORSCOM DCS G3 CURRENT OPS FT BRAGG NC, CDR FORSCOM DCS G3 WATCH OFFICER FT BRAGG NC, CDR MDW J3 FT MCNAIR DC, CDR MDW JFHQ-NCR FT MCNAIR DC, CDR NETCOM 9THSC FT HUACHUCA AZ, CDR TRADOC CG FT EUSTIS VA, CDR TRADOC DCS G-3-5-7 OPNS CTR FT EUSTIS VA, CDR USAR NORTH FT SAM HOUSTON TX, CDR USARCENT SHAW AFB SC, CDR USAREUR CG WIESBADEN GE, CDR USAREUR G357 WIESBADEN GE, CDR USASOC COMMAND CENTER FT BRAGG NC, CDR USASOC FT BRAGG NC, CDR USASOC MESSAGE CENTER FT BRAGG NC, CDR1STIO FT BELVOIR VA, CDR3RD ARMY USARCENT WATCH OFFICER SHAW AFB SC, CDRAMC REDSTONE ARSENAL AL, CDRFORSCOM FT BRAGG NC, CDRHRC G3 DCSOPS FT KNOX KY, CDRINSCOM FT BELVOIR VA, CDRINSCOMIOC FT BELVOIR VA, CDRMDW WASHINGTON DC, CDRSDDC ALEXANDRIA VA, CDRUSACE WASHINGTON DC, CDRUSACIDC FT BELVOIR VA, CDRUSACYBER FT BELVOIR VA, CDRUSACYBER G3 FT BELVOIR VA, CDRUSACYBER G33 FT BELVOIR VA, CDRUSAEIGHT G3 CUROPS SEOUL KOR, CDRUSAEIGHT SEOUL KOR, CDRUSAFRICA VICENZA IT, CDRUSAMEDCOM FT SAM HOUSTON TX, CDRUSARC G33 READ FT BRAGG NC, CDRUSARCYBER WATCH OFFICER FT BELVOIR VA, CDRUSARPAC CG FT SHAFTER HI, CDRUSARPAC FT SHAFTER HI, COMDT USAWC CARLISLE BARRACKS PA, HQ IMCOM FT SAM HOUSTON TX, HQ INSCOM IOC FT BELVOIR VA, HQ SDDC CMD GROUP SCOTT AFB IL, HQ SDDC COC OPS G3 SCOTT AFB IL, HQ SDDC OPS MSG CNTR SCOTT AFB IL, HQ USARSO FT SAM HOUSTON TX, HQ USARSO G3 FT SAM HOUSTON TX, HQDA ACCESSIONS BDE WASHINGTON DC, HQDA ARMY STAFF WASHINGTON DC, HQDA ASAALT ASC HQ WASHINGTON DC, HQDA CSA WASHINGTON DC, HQDA EXEC OFFICE WASHINGTON DC, HQDA IMCOM OPS DIV WASHINGTON DC, HQDA SEC ARMY WASHINGTON DC, HQDA SECRETARIAT WASHINGTON DC, HQDA SURG GEN WASHINGTON DC, MEDCOM HQ EOC FT SAM HOUSTON TX, NETCOM G3 CURRENT OPS FT HUACHUCA AZ, NGB WASHINGTON DC, SMDC ARSTRAT CG ARLINGTON VA, SMDC ARSTRAT G3 ARLINGTON VA, SUPERINTENDENT USMA WEST POINT NY, SURGEON GEN FALLS CHURCH VA, USAR AROC FT BRAGG NC, USAR CMD GRP FT BRAGG NC, USAR DCS G33 OPERATIONS FT BRAGG NC, USARCENT G3 FWD, USARPAC COMMAND CENTER FT SHAFTER HI, HQDA ASA FMC WASHINGTON DC, HQDA ASA MRA WASHINGTON DC, HQDA ASAALT WASHINGTON DC, HQDA DCS G-1 WASHINGTON DC, HQDA DCS G-8 WASHINGTON DC

CC: HQDA AOC DAMO ODO OPS AND CONT PLANS WASHINGTON DC, HQDA AOC G3 DAMO CAT OPSWATCH WASHINGTON DC, HQDA AOC G3 DAMO OD DIR OPS READ AND MOB WASHINGTON DC

UNCLASSIFIED//FOUO//

SUBJECT: HQDA EXORD 163-17 SUPPORT TO THE BLENDED RETIREMENT SYSTEM (BRS) OPT-IN TRAINING//

(U) REFERENCES.

REF//A/ FISCAL YEAR 2016 NATIONAL DEFENSE AUTHORIZATION ACT (FY16 NDAA) - SECTIONS 631-635, 25 NOVEMBER 2015//

REF//B/ REPORT OF THE MILITARY COMPENSATION AND RETIREMENT MODERNIZATION COMMISSION - FINAL REPORT, 29 JANUARY 2015//

REF//C/ DEPARTMENT OF DEFENSE (DOD) BLENDED RETIREMENT SYSTEM INFOGRAPHIC, 09 DECEMBER 2015//

REF//D/ OFFICE OF SECRETARY OF DEFENSE (OSD) MEMO - IMPLEMENTATION OF THE BLENDED RETIREMENT SYSTEM, DATED 27 JANUARY 2017//

REF//E/ BLENDED RETIREMENT SYSTEM ARMY IMPLEMENTATION PLAN, DATED 21 JUNE 2016//

NARR// (U) THIS EXORD SUPPORTS THE IMPLEMENTATION OF BLENDED RETIREMENT SYSTEM (BRS) PLAN FOR THE U.S. ARMY//

1. (U) SITUATION:

1.A. (U) THE FY16 NDAA DIRECTS THE IMPLEMENTATION OF A NEW BLENDED MILITARY RETIREMENT SYSTEM. THIS SYSTEM GOES INTO EFFECT ON 01 JANUARY 2018, AND ALL MEMBERS CURRENTLY SERVING ARE GRANDFATHERED INTO THE CURRENT MILITARY RETIREMENT SYSTEM. ACTIVE COMPONENT MEMBERS WITH FEWER THAN 12 YEARS OF SERVICE AND RESERVE COMPONENT MEMBERS WITH FEWER THAN 4,320 POINTS AS OF 31 DECEMBER 2017, ARE ABLE TO CHOOSE TO OPT-IN TO THE BLENDED RETIREMENT SYSTEM (BRS) IF THEY DESIRE TO DO SO.

1.B. (U) THE CURRENT DEFINED-BENEFIT RETIREMENT SYSTEM HAS BEEN RELATIVELY UNCHANGED FOR DECADES, WITH ADJUSTMENTS BEING INFREQUENT AND INCREMENTAL. THE NEW BRS, IN CONTRAST, IS A SIGNIFICANT CHANGE. FOR THE FIRST TIME, SOLDIERS WILL HAVE A PORTABLE THRIFT SAVINGS PLAN (TSP) ACCOUNT THAT INCLUDES AN AUTOMATIC GOVERNMENT CONTRIBUTION AND A MATCHING CONTRIBUTION BASED ON WHAT THE SOLDIER CONTRIBUTES FROM HIS OR HER MILITARY PAY AND ENTITLEMENTS. THIS CHANGE WILL ENSURE THAT MORE SOLDIERS LEAVE THE SERVICE WITH RETIREMENT SAVINGS.

2. (U) MISSION. NLT 31 DECEMBER 2017, ARMY COMMANDS (ACOM), ARMY SERVICE COMPONENT COMMANDS (ASCC), DIRECT REPORTING UNITS (DRU), HQDA STAFF SECTIONS AND AGENCIES WILL PROVIDE APPROPRIATE SUPPORT TO ENSURE THAT ALL SOLDIERS WHO ARE ELIGIBLE TO OPT-IN TO THE BRS TAKE THE OPT-IN COURSE THROUGH JOINT KNOWLEDGE ONLINE (JKO), HAVE ACCESS TO PERSONAL FINANCIAL MANAGERS AND COUNSELORS UPON REQUEST, AND UNDERSTAND BOTH SYSTEMS SO THAT THEY CAN MAKE AN INFORMED DECISION ABOUT WHICH RETIREMENT SYSTEM TO SELECT.

3. (U) EXECUTION.

3.A. (U) INTENT:

3.A.1. (U) PURPOSE: TO PROVIDE COMMANDERS AND LEADERS WITH TOOLS REQUIRED TO IMPROVE THE FINANCIAL READINESS OF THE FORCE AND UNDERSTAND THE BRS SO ELIGIBLE SOLDIERS CAN GET THE EDUCATION REQUIRED IN ORDER FOR THEM TO MAKE THE BEST CHOICE ABOUT WHETHER OR NOT TO OPT-IN TO THE NEW SYSTEM.

3.A.2. (U) KEY TASKS:

3.A.2.A. (U) EXECUTE ALL SECTIONS OF REFERENCE D (SEC ARMY / CHIEF OF STAFF SIGNED BLENDED RETIREMENT SYSTEM ARMY IMPLEMENTATION PLAN, DATED 21 JUNE 2016).

3.A.2.B. (U) ENSURE ALL ELIGIBLE SOLDIERS TAKE THE BLENDED RETIREMENT SYSTEM (BRS) OPT-IN TRAINING COURSE AND TRACK COURSE COMPLETION.

3.A.2.C. (U) AFTER THE OPT-IN TRAINING COURSE, UPON REQUEST OF THE SOLDIER, PROVIDE ACCESS TO PERSONAL FINANCIAL MANAGERS (PFMS) AND PERSONAL FINANCIAL COUNSELORS (PFCS) SO SOLDIERS CAN INCREASE BOTH THEIR GENERAL FINANCIAL KNOWLEDGE AND SPECIFIC BRS KNOWLEDGE TO ENABLE THEM TO DECIDE WHICH RETIREMENT PLAN TO CHOOSE, TAKING INTO

ACCOUNT THEIR FAMILY, PERSONAL FINANCIAL SITUATION, AND PLANS FOR THE FUTURE.

3.A.2.D. (U) UPDATE ALL FOUNDATIONAL PUBLICATIONS WITH GUIDANCE ARISING FROM THE SWITCH TO THE NEW BLENDED RETIREMENT SYSTEM.

3.B. (U) CONCEPT OF OPERATIONS. THE ASSISTANT SECRETARY OF THE ARMY (MANPOWER AND RESERVE AFFAIRS) IS THE PROPONENT FOR BRS POLICY, AND TASKS THE DEPUTY CHIEF OF STAFF, G-1 WITH EXECUTION OF THE BRS IMPLEMENTATION PLAN (REF D). THIS EXORD PROVIDES THE TASKS TO EFFECT EXECUTION.

3.C. (U) TASKS TO SECRETARIAT, ARMY STAFF, AND SUBORDINATE UNITS.

3.C.1. (U) ASSISTANT SECRETARY OF THE ARMY (MANPOWER AND RESERVE AFFAIRS). ACT AS PROPONENT FOR BRS POLICY.

3.C.2. (U) ASSISTANT SECRETARY OF THE ARMY FOR FINANCIAL MANAGEMENT AND COMPTROLLER (ASA FM&C). PROVIDE OVERSIGHT, ENSURING ALL INFORMATION SYSTEMS UPDATES, TRAINING REQUIREMENTS, PERSONNEL RESOURCES, AND FUTURE SUSTAINMENT EFFORTS TO EXECUTE THIS INITIATIVE ARE IN PLACE.

3.C.3. (U) DEPUTY CHIEF OF STAFF (DCS), G-1.

3.C.3.A. (U) AS DIRECTED BY THE ASA-M&RA, SERVE AS THE PLANNING AND IMPLEMENTATION LEAD FOR THE BRS, AND UPDATE ALL PUBLICATIONS IMPACTED BY THIS EFFORT FOR WHICH IT IS THE POLICY PROPONENT (E.G., ARMY REGULATION AR 37-104-4 - MILITARY PAY AND ALLOWANCES POLICY).

3.C.3.B. (U) ENSURE ALL DIGITAL TRAINING AND PERSONNEL RESOURCES ARE UPDATED AND FULLY SYNCHRONIZED TO SUPPORT THE ENTIRE EFFORT.

3.C.3.C. (U) CHAIR GENERAL OFFICER LED IN-PROGRESS REVIEWS, ONCE A QUARTER, STARTING 30 JUNE 2017 UNTIL 31 DECEMBER 2017. ALL HQDA STAFF SECTIONS, AGENCIES, ACOMS, ASCCS, DRUS, AND FIELD OPERATING AGENCIES WITH EQUITIES IN THIS EFFORT ARE REQUIRED TO PARTICIPATE.

3.C.3.D. (U) DIRECT HRC PARTICIPATION IN ALL IPRS. ENSURE BOTH HRC G-1/G-3 REPRESENTATIVES AND SUBJECT MATTER EXPERTS (SMES) ON THE AFFECTED MILITARY AND RETIRED PAY SYSTEMS AND PUBLICATIONS PARTICIPATE, AS REQUIRED.

3.C.3.E. (U) COORDINATE FOR HUMAN RESOURCES COMMAND (HRC) TO PROVIDE THE NAMES, SSN, BRANCH AND COMPONENT FOR ALL ACTIVE, RESERVE, AND NATIONAL GUARD SOLDIERS ELIGIBLE TO OPT-IN.

3.C.4. (U) DCS, G-8.

3.C.4.A. (U) COORDINATE WITH OTHER HQDA STAFF PROPONENTS TO ENSURE ADEQUATE LONG TERM RESOURCING/PROGRAMMING TO SUSTAIN THE REQUIREMENT DEVELOPED FROM THIS INITIATIVE.

3.C.4.B. (U) PROVIDE APPROPRIATE ACTION OFFICER REPRESENTATION AT ALL IN-PROGRESS REVIEWS.

3.C.5. (U) COMMANDERS, ARMY COMMANDS (ACOM), ARMY SERVICE COMPONENT COMMANDS (ASCC), FIELD OPERATING AGENCIES (FOA), AND DIRECT REPORTING UNITS (DRU).

3.C.5.A. (U) WITH ASSISTANCE FROM HRC, IDENTIFY ALL SOLDIERS IN THE WINDOW FOR ELIGIBILITY TO OPT IN THE BRS, AND ENSURE THEY TAKE THE JKO OPT-IN TRAINING, AVAILABLE AT [HTTP://JKO.JTEN.MIL/COURSES/BR/.HTML](http://jko.jten.mil/courses/brs/.html), EITHER INDIVIDUALLY OR IN A GROUP SETTING, NOT LATER THAN 31 DECEMBER 2017. COMMANDERS AND LEADERS WILL TRACK ATTENDANCE FOR THE REQUIRED POPULATION, AND REPORT IAW PARA. 3.D.5.

3.C.5.B. (U) PROVIDE THE TIME, FOR ANY SOLDIER WHO DESIRES, THE CHANCE TO MEET WITH PFMS OR PFCS SO HE/SHE CAN LEARN THE RELEVANT FINANCIAL SKILLS IN ORDER TO MAKE AN INFORMED DECISION ON WHETHER OR NOT TO OPT-IN THE BRS. SCHEDULING OF APPOINTMENTS SHOULD BE COORDINATED IN ADVANCE TO MINIMIZE ABSENCES DURING COLLECTIVE TRAINING EVENTS, ETC. FOR THOSE SOLDIERS AT INITIAL ENTRY TRAINING (IET), INITIAL MILITARY TRAINING (IMT) WHO DESIRE THIS MEETING, THEY WILL DO SO WITHIN 30 DAYS OF ARRIVAL AT FIRST DUTY STATION.

3.C.5.C. (U) ATTEND ALL IPRS AND COORDINATE WITH HQDA TO IMPLEMENT THIS INITIATIVE, AS REQUIRED.

3.C.6. (U) COMMANDER, U.S. ARMY FORCES COMMAND (FORSCOM). ENSURE SOLDIERS ARRIVING THROUGHOUT 2017 HAVE THE OPPORTUNITY TO MEET WITH PFMS OR PFCS UPON REQUEST OR UPON COMMAND REFERRAL.

3.C.7. (U) COMMANDER, U.S. ARMY TRAINING AND DOCTRINE COMMAND (TRADOC). DIRECT ALL SOLDIERS WHO ARE IN INITIAL MILITARY TRAINING (IMT) BETWEEN 01 JANUARY 2017 AND 31 DECEMBER 2017, BASIC OFFICER LEADERS COURSE (BOLC), AND THE WARRANT OFFICER BASIC COURSE (WOBC) TO TAKE THE JKO OPT-IN TRAINING ([HTTP://JKO.JTEN.MIL/COURSES/BR/.HTML](http://jko.jten.mil/courses/brs/.html)) EITHER IN PERSON USING THEIR COMMON ACCESS CARD, OR IN A GROUP SETTING.

3.C.8. (U) COMMANDER, INSTALLATION MANAGEMENT COMMAND (IMCOM).

3.C.8.A. (U) PROVIDE PFMS AND/OR PFCS TO THE FORCE AND COORDINATE THEIR AVAILABILITY FOR ALL ACTIVE ARMY, ARMY RESERVE, AND ARMY NATIONAL GUARD ENTITIES, SO AS TO MINIMIZE SOLDIER ABSENCES FROM COLLECTIVE TRAINING EVENTS, ETC.

3.C.8.B. (U) PROVIDE INFORMATION TO THE FORCE REGARDING AVAILABILITY OF ARMY AND DOD ON-LINE RESOURCES, FINANCIAL COUNSELING CALL CENTERS AND OTHER INSTALLATION RESOURCES FOR ADDITIONAL FINANCIAL READINESS TRAINING AND EDUCATION.

3.C.9. (U) CHIEF, ARMY RESERVE (CAR).

3.C.9.A. (U) PROVIDE PFMS AND PFCS TO THE FORCE AND, WITH IMCOM, COORDINATE THEIR AVAILABILITY FOR ALL ARMY RESERVE SOLDIERS OUTSIDE OF AN INSTALLATION COMMUTING DISTANCE.

3.C.9.B. (U) ATTEND ALL IPRS AND COORDINATE WITH HQDA TO IMPLEMENT THIS INITIATIVE. ENSURE G1/G3 ACTION OFFICERS AND SMES ON RESERVE SPECIFIC POLICIES AND PERSONNEL INFORMATION SYSTEMS ARE INVOLVED TO MAKE MODIFICATIONS, AS REQUIRED.

3.C.9.C. (U) ENSURE THIS INITIATIVE IS SYNCHRONIZED WITH THE ARMY RESERVE CAMPAIGN PLAN.

3.C.9.D. (U) IN COORDINATION WITH HRC, ENSURE ALL RESERVE SOLDIERS TAKE THE OPT-IN TRAINING.

3.C.10. (U) DIRECTOR, ARMY NATIONAL GUARD (ARNG). THE DCS, G-1 WILL COORDINATE WITH DIRECTOR ARNG TO ENSURE:

3.C.10.A. (U) PFMS AND PFCS ARE AVAILABLE TO NATIONAL GUARD SOLDIERS OUTSIDE OF AN INSTALLATION COMMUTING DISTANCE.

3.C.10.B. (U) ATTENDANCE AT ALL IPRS AND COORDINATION WITH HQDA TO IMPLEMENT THIS INITIATIVE. ENSURE G-1/G-3 ACTION OFFICERS AND SMES ON NATIONAL GUARD SPECIFIC POLICIES AND PERSONNEL INFORMATION SYSTEMS ARE INVOLVED TO MAKE MODIFICATIONS, AS REQUIRED.

3.C.10.C. (U) THIS INITIATIVE IS SYNCHRONIZED WITH THE ARMY NATIONAL GUARD CAMPAIGN PLAN.

3.C.10.D. (U) IN COORDINATION WITH HRC, ALL NG SOLDIERS TAKE THE OPT-IN TRAINING.

3.D. (U) COORDINATING INSTRUCTIONS.

3.D.1. (U) ALL TASKED ELEMENTS WILL PROVIDE PRIMARY AND ALTERNATE ACTION OFFICER/POC (NAME, EMAIL, AND PHONE NUMBER) TO THE G-1 POCs NLT 30 APRIL 2017.

3.D.2. (U) ALL TASKED ELEMENTS WILL ENSURE APPROPRIATE ACTION OFFICER LEVEL PARTICIPATION AT REQUIRED IPRS. AT THE QUARTERLY, GENERAL OFFICER-LED IPRS, TASKED ELEMENTS WILL PROVIDE ATTENDEES WHO CAN SPEAK FOR THEIR ORGANIZATIONS IN ADDITION TO SMES AND ACTION OFFICERS.

3.D.3. (U) DIRECT LIAISON IS AUTHORIZED BETWEEN ALL ACOMS, DRUS, AND AGENCIES FOR THE PURPOSES OF ENSURING IMPLEMENTATION OF THIS EXORD.

3.D.4. (U) GENERAL OFFICER IPRS: TO BE DETERMINED.

3.D.5. (U) TENTATIVE MILESTONES AND TIMELINES/REPORTING:

- 3.D.5.A. (U) 01 FEBRUARY 2017 - TRAINING PERIOD FOR BRS COMMENCES.
- 3.D.5.B. (U) 30 JUNE 2017 - INITIAL BRS TRAINING UPDATE COMPLETION.
- 3.D.5.C. (U) 30 SEPTEMBER 2017 - SECOND BRS TRAINING UPDATE COMPLETION.
- 3.D.5.D. (U) 31 DECEMBER 2017 - FINAL BRS TRAINING UPDATE COMPLETION.
- 4. (U) SUSTAINMENT. NOT USED.
- 5. (U) COMMAND AND SIGNAL.
- 5.A. (U) POC FOR INTEGRATION AND IPR LEAD - (DAPE-PR).
- 5.B. (U) DCS, G-1 PERSONNEL READINESS POC (DAPE-PR) - COL STEVEN G. HANSON, COMM: 703-692-5945, EMAIL: STEVEN.G.HANSON2.MIL@MAIL.MIL.
- 5.C. (U) POCs FOR THIS EXORD: COL STEVEN G. HANSON, COMM: 703-692-5945, EMAIL: STEVEN.G.HANSON2.MIL@MAIL.MIL, COL ALVARO LOFSTROM, COMM: 703-695-4394, EMAIL: ALVARO.W.LOFSTROM.MIL@MAIL.MIL, AND LTC TOMMY RUTH, COMM: 703-697-1482, EMAIL: THOMAS.H.RUTH2.MIL@MAIL.MIL.
- 5.D. (U) ACKNOWLEDGE.
- 6. (U) EXPIRATION DATE OF THIS EXORD IS 31 DECEMBER 2017.

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