



NATIONAL GUARD BUREAU
111 SOUTH GEORGE MASON DRIVE
ARLINGTON VA 22204-1373

ARNG-HRP

17 February 2017

MEMORANDUM FOR Military Personnel Management Officers of All States, Puerto Rico, Guam, the Virgin Islands, and the District of Columbia

SUBJECT: Blended Retirement System (BRS) Leader Emphasis and Training Requirements (PPOM 17-012)

1. References:

- a. Army Directive 2016-05, 11 February 2016.
- b. 2016 National Defense Authorization Act, 25 November 2015.
- c. Title 10, United States Code, Section 992.
- d. HQDA EXORD 081-17 Digital Training Management System (DTMS)

2. The Department of Defense (DoD) will implement the new Blended Retirement System (BRS) on 1 January 2018 enacted by Congress in the FY 2016 National Defense Authorization Act (NDAA). All ARNG leaders at all levels should complete the Blended Retirement Leaders training, which is also hosted on Joint Knowledge Online (JKO) at (<http://jko.jten.mil/>). Leaders need to be informed not only for their benefit but to assist Soldiers in their organizations.

3. The 2016 NDAA also requires the Army to enhance Financial Literacy of our Soldiers and their Families in compliance with reference 1.c. Tailor your internal training and administration to fulfill both requirements. Our Soldier's financial well-being, or lack of it, can impact their ability to serve. In shaping the future we all have a role to produce positive outcomes. DoD has contracted Personal Financial Counselors to counsel and assist your Soldiers and their Families.

4. There are three groups impacted by the BRS law change and implementation effort:

- a. All members who enter the military after 1 January 2018 will automatically be enrolled in the new BRS; their training will occur during Initial Entry Training. As we look at 2018 and beyond we will have to improve our Soldiers and their family's awareness of saving for retirement. Under the new BRS System the absence of a full TSP investment by the Soldier will significantly reduce their future retirement.

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b. Soldiers with less than 4,320 retirement points on 31 December 2017 will have an opportunity to "opt-in" to the new system or they can keep their current retirement plan. The default is for the Soldier to remain in the current retirement system. The OPT In training is available at JKO (CAC logon) or on Military One Source (Non-CAC). Completing this training is mandatory for this group and must be documented in DTMS with the completion certificate. This training should be done completed before 31 December 2017.

c. Soldiers with more than 4,320 retirement points will be grandfathered to the current High 3 retirement plan. .

4. We will need your leadership and emphasis to training the force on the BRS to comply with the law. Nearly every leader and/or Soldier will have a role to play. To reduce the negative impact on your training schedules, we recommend you pair Financial Literacy training with BRS training. We are drafting a PPOM to comply with reference (1.a) and provide the details your staff needs to properly inform your Soldiers and their Families. The Chief of the National Guard Bureau is producing a CNGB Notice on BRS Implementation and the Army is staffing an EXORD on BRS. For additional background information on BRS, please visit militarypay.defense.gov.

5. The point of contact is COL Sharon Moore at (703) 607-7770, or sharon.d.moore1.mil@mail.mil. The alternate POC is Mr. Craig Ekman at (703) 607-7070, or craig.r.ekman.civ@mail.mil.

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