What’s Changing?
New Blended Retirement System
A new Blended Retirement System (BRS) goes into effect January 1, 2018. New accessions, on or after January 1, 2018, will automatically be enrolled in the new BRS. Everyone currently serving in the Uniformed Services as of December 31, 2017 will be grandfathered under their current retirement system. Active Component Service Members with less than 12 years of service and Reserve Component Service Members with less than 4,320 retirement points as of December 31, 2017 will have the choice to stay with the legacy retirement system or opt into the new BRS.

New NSIPS BRS Member Self-Service Capability
The Navy Standard Integrated Personnel System (NSIPS) is being expanded to provide IT capability for Service Members to complete many of the required BRS lifecycle events shown in the below BRS process flow diagram. Processes designated green will be performed in NSIPS. Highlights of each event are provided in this WNFY for general awareness. Job Performance Aids (JPAs) providing step by step instructions for completing NSIPS BRS self-service actions are available in NSIPS for training and help. (See Page 3 for access instructions.)
NSIPS BRS Member Self-Service

Capability
The following Member Self-Service actions will be performed in NSIPS throughout a Service Member’s career:

- View Blended Retirement Status
- View/Print BRS Eligibility Notification Letter
- Retrieve, Review, and Complete the Budget/Financial Plan Acknowledgement
- View/Print Continuation Pay Notification Letter
- Retrieve, Review, and Complete Continuation Pay Election

Availability
NSIPS is currently sending BRS Opt-In eligibility email notifications to Service Members meeting the Opt-In criteria (Active Duty Service Members with less than 12 years of Service or Reserve Service Members with less than 4,320 retirement points as of December 31, 2017).

NOTE: Service Members must have a valid email address in NSIPS to receive BRS Opt-In eligibility notification. If you are not receiving NSIPS emails, and believe you meet the Opt-In eligible criteria, contact your Command Career Counselor or Command Pay and Personnel Administrator.

- NSIPS BRS system functionality will be deployed with NSIPS 1.4.11.1 Release on December 7, 2107. **Service Members may begin accessing the BRS module and view their BRS eligibility status on December 8, 2017.**
- Opt-In eligible Service Members may elect BRS in DFAS myPay beginning January 1, 2018 through December 31, 2018. After electing BRS in myPay, Service Members should verify their BRS election status in NSIPS to ensure enrollment is complete. Service Members will have access to the remaining NSIPS Member Self-Service capabilities described in the following pages once enrolled in BRS.

Access
To access BRS Member Self-Service capabilities:

2. Select Employee Self-Service link under the NSIPS Main menu.
3. Select Blended Retirement System link under the Retirement and Separations folder.
Training

Detailed step-by-step instructions for completing BRS self-service actions in NSIPS may be accessed via the BRS Job Performance Aid (JPA) link under the Training Section located on the NSIPS homepage.

Help

NSIPS Help Desk
Toll Free: 877-589-5991.
Comm: 504-697-5442.
DSN: 312-647-5442.
Email: NSIPShelpdesk@navy.mil.
What’s New for You?

BRS Service Member Lifecycle Events

Step 1 - Receive BRS eligibility notification

1. Ensure email address is updated in NSIPS

2. Receive NSIPS email
   Note: The BRS Eligibility Email is scheduled to transmit on the 2nd and 12th of every month that a service member is eligible but has not yet elected into BRS.

   "This email is to inform you that on January 1, 2018, the Department of Defense will introduce a new military retirement system known as the "Blended Retirement System". Please take action as necessary."

3. Obtain additional BRS information on Navy Blended Retirement System Webpage at:

Step 2 - Verify BRS eligibility

1. Verify BRS Status and Opt-In Eligibility in NSIPS
   (Blended Retirement Opt-in Tab)

2. View/Print BRS Eligibility Notification Letter
Step 3 - Complete BRS training

1. Complete BRS Opt-in Course via Navy eLearning or Joint Knowledge Online (JKO)
     (Course Number: JKDDC-BRS-OPTIN-1)
   - JKO - http://jko.jten.mil/ (Course Number: J3OP-US1332)

2. Complete Budget/Financial Plan and determine if BRS is in your best interest
   - Meet with Financial Planner
   - Access BRS Comparison Calculator
     http://militarypay.defense.gov/Calculators/BRS/

   NOTE: A financial planning worksheet is available via the Commander, Navy Installations Command (CNIC) personal planning finances Web page at:

Step 4 - Elect BRS


   NOTE: BRS Opt-In training must be completed prior to opting into BRS in myPay.
   NOTE: The decision to Opt-In to BRS is irrevocable (cannot Opt-Out of BRS once enrolled).
What’s New for You?

Step 5 - Verify BRS election & enrollment

1. Verify Opt-In Election status in NSIPS (Blended Retirement Opt-in Tab)
2. Verify BRS Enrollment status

   Note: After electing BRS in myPay, it is possible a Service Member may initially see their BRS Enrollment status in NSIPS updated to “Enrolled” while still indicating an Opt-In Election status as “Not Elected.” This is due to separate DoD systems updating NSIPS at different times. The updates should be correctly aligned (Opt-In “Elected” and BRS “Enrolled”) within 30 days of BRS election in myPay.

![NSIPS screenshot showing BRS enrollment status]

Step 6 - Begin Thrift Savings contributions

1. Service Members in BRS will automatically receive 1% base pay in TSP
   - For Opt-in members this will begin the next pay period after Opt-In
   - For New Accessions on or after January 1, 2018 this will begin 60 days after entering into service
2. Service Members will be eligible for matching funds up to 4% base after completing 2 years of service
   Note: You can start, change, or stop your personal TSP contribution at any time throughout the year.

![TSP Vesting chart]

Note: vested means it’s yours to keep even after you leave the service.
What’s New for You?

Step 7 - Receive Financial Literacy Training (FLT) notification at Career Touchpoints

1. Ensure email address is updated in NSIPS
2. Receive notification of required financial literacy training in NSIPS email

" Per the Financial Literacy Requirements in the National Defense Authorization Act 2016, this notification is sent to inform you that based on a current life event:

a. Change of Duty Station
b. Deployment/Mobilization
c. First Duty Station/Initial Drill
d. Major Life Events (marriage, divorce, birth of first child, disabling sickness or condition)
e. Promotion
f. Reenlistment
g. Retirement/Separation
h. Vested at Completion of 2 Years of Service

You are required to complete the appropriate financial literacy training and review your budget/financial plan. Please consult your Command Financial Specialist or a Personal Financial Manager at the Fleet and Family Service Center at your earliest opportunity to obtain the required training."

NOTE: The Navy Financial Literacy mobile application includes a checklist of required financial literacy training topics for each touchpoint.

Step 8 - Update Budget and Financial Plan at Career Touchpoints

1. Update Budget and Financial Plan at Career Touchpoints (offline activity not performed in NSIPS)
2. Acknowledge Budget and Financial Plan Reviewed (Budget Financial Plan Tab)
3. Select appropriate touchpoint in the Reviewed Based On dropdown menu

Select Yes/No
Select reviewed based on option
Date auto-populates when you select Yes

NOTE: Date auto-populates when you select Yes.
What’s New for You?

Step 9 - Receive Continuation Pay eligibility notification

1. Ensure email address is updated in NSIPS
2. Receive Continuation Pay eligibility letter in NSIPS email

Subject: “Continuation Pay Eligibility”
Content: “This email is to inform you that you have been identified as eligible to receive Continuation Pay. Please take action as necessary.”

Note: The CP Eligibility Email is sent at the following times:
When a member is enrolled in BRS, has not made a CP Election, and the current date is equal to the service member’s Pay Entry Base Date (PEBD) plus:
• 11 years and 6 months
• 11 years and 9 months
• 11 years and 11 months

Step 10 - Elect Mid-career Continuation Pay

1. Verify Continuation Pay eligibility in NSIPS (Continuation Pay Tab)
   • First day to elect is 11 years 6 months after PEBD
   • Last day to elect is 11 years 11 months after PEBD
2. View/Print Continuation Pay Notification Letter
3. Indicate CP Election (YES or NO)
4. If elected, select payment option
   • Single Lump Sum Payment
   • Two Annual Payments (50%)
   • Four Annual Payments (25%)

Note: It is recommended that Service Members discuss potential amount of Continuation Pay with their Career Counselor or Financial Planner to determine if the base amount may increase depending on special skills held by that member.

Continuation Pay election obligates the Service Member to four additional years of service.
Step 11 - Elect Retirement Payment option

1. Select retirement pay option by completing DD Form-2656
   - First day to elect is 1 year before approved retirement date
   - Last day to elect is 90 days before approved retirement date

   Options
   - Full Monthly Retirement Pay (default)
   - Lump Sum Payment (50/50)*
   - Lump Sum Payment (25/75)*

   *Disbursement options for lump sum portion:
   - Single Lump Sum Payment
   - Two Annual Payments (50%)
   - Four Annual Payments (25%)