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## Understanding the Blended Retirement System

The Blended Retirement System (BRS) became an option for eligible active service members in 2018 and is the only retirement system for new service members who entered in 2018 or after. BRS is composed of a traditional pension and a Thrift Savings Plan (TSP) investment account; similar to a 401k. With TSP, you must decide what investments to make, and when and how much to invest. The pension portion requires no input from you. The Defense Finance and Accounting Service (DFAS) administers the pension portion, while TSP administers the investment account portion of BRS. The best resource to understand BRS is the comprehensive BRS webpage at <https://militarypay.defense.gov/BlendedRetirement>. It provides detailed information in the form of articles, guides, checklists and videos. It also includes three calculators to help understand specific retirement situations:

- BRS Calculator: <https://militarypay.defense.gov/Calculators/Blended-Retirement-System-Standalone-Calculator/>
- BRS Comparison Calculator: <https://militarypay.defense.gov/Calculators/BRS/>
- BRS Medical Retirement Calculator: <https://militarypay.defense.gov/Calculators/Medical-Blended-Retirement-System-Standalone-Calculator/>

DFAS also has BRS information:

- TSP for Active Duty: <https://www.dfas.mil/MilitaryMembers/tspformilitary/tspac/>
- TSP for Reserve/Guard: <https://www.dfas.mil/MilitaryMembers/tspformilitary/tsprc/>
- TSP Elective Deferral Limits and Catch-up or “Spillover” Contributions for Military Members: <https://www.dfas.mil/MilitaryMembers/tspformilitary/tspspillover/>

### Lump Sum Option

Please pay particular attention to how the lump sum option works. Service members under BRS who qualify for retired pay may be eligible to elect either a 25 percent or 50 percent discounted portion of their monthly retired pay as a lump sum in exchange for reduced monthly retired pay. Monthly retired pay returns to the full amount when the service member reaches the full Social Security retirement age. If choosing the lump sum option, you must notify your human resources servicing office no less than 90 days before retirement, and for National Guard and Reservists no less than 90 days before receipt of monthly retired pay (which is at age 60 or earlier based on creditable active service). More details are available at the BRS webpage. We recommend reading the BRS Fact Sheet before reading the Service Member’s Guide to BRS.

## Common Questions

Below are common questions and our answers.

1. Q: Does a medical retirement alter anything as it pertains to BRS?

A: Use the BRS Medical Retirement Calculator to calculate adjustments: <https://militarypay.defense.gov/Calculators/Medical-Blended-Retirement-System-Standalone-Calculator/>

2. Q: What is the single best source to learn more about BRS?

A: Go to <https://militarypay.defense.gov/BlendedRetirement/>

3. Q: If the member was qualified to elect BRS, but did not, will they receive a pension and TSP?

A: If the member had the option to elect BRS, and did not elect, the member will only receive a pension.

4. Q: How should I manage my investments and when can I make withdrawals?

A: TSP administers the investments side of BRS, so go to <https://www.tsp.gov> or seek advice from an investment professional.

## Gray Area Retirees

### Gray Area Retirees Now Have a New Avenue to Stay Connected: A New Kind of myPay Account

For **Army National Guard, Air National Guard, Army Reserve, Navy Reserve, Marine Corps Reserve** and **Air Force Reserve Gray Area Retirees**, there is a new avenue to stay connected and informed between the time they stop drilling and the time they start receiving retired pay.

It's a new kind of **myPay account** especially for Gray Area Retirees.

This basic "Future Retiree" myPay account provides Gray Area Retirees a convenient way to keep their contact information updated with DFAS during the gray area period, so that they can receive **important news from DFAS and from their Branch of Service**.

With their current contact information, DFAS and their Branch of Service can keep them informed about changes in the laws or policies that may affect them, send them their Services' Retiree Newsletter and the **DFAS Retiree Newsletter**, and remind them when the window to apply for retired pay is approaching.

In addition, with current contact information in the new myPay account, when DFAS receives a completed Gray Area Retiree application for retired pay from the Branch of Service, DFAS will send email status notifications to the retiree: when DFAS receives the application, when DFAS begins working on the application, and when DFAS completes it. Note: Gray Area Retirees should always work with their Branch of Service to complete their retired pay application. Please see specific information from your Service for the procedure and contacts.

**To Apply for Retired Pay or for Questions About Gray Area Retirement:**

**[Army National Guard and Army Reserve Gray Area Retirees – Click Here](#)**

**[Navy Reserve Gray Area Retirees – Click Here](#)**

**[Air National Guard and Air Force Reserve Gray Area Retirees – Click Here](#)**

**[Marine Corps Reserve Gray Area Retirees – Click Here](#)**

**[Helpful Tips & Tools for Retirees New to Retired Pay - Download and Share!](#)**

We have helpful tips for you if you are new to retired pay or about to begin receiving retired pay: Quick links to the pay calendar, information about taxes and SBP, the VA Waiver, CRDP, CRSC, and more!

**[Right click HERE and choose "Save link as..." to download your PDF today!](#)**

**Who Are Gray Area Retirees?**

Gray Area Retirees are members who served in the Guard or Reserve, are qualified for retired pay, and have retired from their service (stopped drilling) but are not yet at the age where they can start receiving retired pay. The time between their retirement from the service and the date when they are eligible to begin receiving retired pay is the “gray area.” The “gray area” applies even if the member is in the Retired Reserve.

A Guard or Reserve member is generally not eligible to start receiving retired pay until they reach age 60. However, some periods of active duty or active service can reduce the age requirement below 60 years of age (Reduced Age Retirement). Please consult with your Branch of Service for the applicable periods of active duty or active service. The earliest age that a Gray Area Retiree can start receiving reduced age retired pay is age 50.

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**How to Access a Gray Area Future Retiree myPay Account**

We have helpful downloadable “Gray Area Future Retiree myPay Login Tips” to assist you in logging in to your new myPay account. **[Click here or Right Click here](#)** and choose “Save link as...” to save it to your computer or device.

**1-If you previously used myPay and DO have access to the email set up a Login ID and password in your myPay account prior to entering the gray area – [click here](#)**

**2-If You Currently Work as a Federal Civilian in a Position Where You Are Paid by DFAS – [click here](#)**

**3-If You’ve Never Used myPay, or it’s Been Several Years, or You Did Not Set Up a Login ID and Password in myPay Prior to Your Transition, Here’s How to Get Started – [click here](#)**

**4-If You Need Additional Assistance – [click here](#)**

**5-If You Try to Log In and Receive a Message Saying You Don't Have an Account or You Are Told You Aren't on the Future Retiree List – [click here](#)**

**1-If You Previously Used myPay and Set Up a Login ID and Password in Your myPay Account Prior to Entering the Gray Area:**

You may be able to use the myPay login you created prior to your retirement from your service, if you previously set up a Login ID and password.

**A-If You Entered the Gray Area After 2021:**

If you set up a login ID and password before your transition, and you remember the answers to your security questions, and you have access to the Two-Factor Authentication method you chose, you may be able to use the myPay login you created prior to your retirement from your Service.

If you do not remember your password, or it has expired, you can reset your myPay password online by correctly replying to 3 of the 8 Security Questions you set up after clicking on the “Forgot or Need a Password” link on the myPay home page.

If you do not have access to the Two-Factor Authentication method you chose, please call the myPay Customer Support Unit Toll-Free at 1-888-332-7411 or 317-212-0550 for additional assistance. Please identify yourself as a Gray Area Retiree.

**B-If You Entered the Gray Area Before 2021:**

You may be able to use the myPay login you created prior to your retirement from your Service, if you previously set up a Login ID and password, and you remember the answers to your security questions.

If you do not remember your password, or it has expired, you can reset your myPay password online by correctly replying to 3 of the 8 Security Questions you set up after clicking on the “Forgot or Need a Password” link on the [myPay home page](#).

After logging in, you will need to set up a method for Two-Factor Authentication. Two Factor Authentication, or 2FA, is an extra layer of protection used to ensure the security of online accounts beyond just a username and password. For myPay, Two-factor Authentication requires you to request and input a one-time PIN when you log in to your myPay account with a login ID and password. This adds an extra layer of security to your myPay account.

If you do not remember the answers to your security questions, [please see #3 below](#).

**2-If You Currently Work as a Federal Civilian in a Position Where You Are Paid by DFAS**

You can use the same myPay login you use for your federal civilian myPay account. Once you are logged in, you will see your “Future Retiree” account as a choice in the “Choose an Account”

drop down menu in the blue header.

### **3-If You've Never Used myPay, or it's Been Several Years, or You Did Not Set Up a Login ID and Password in myPay Prior to Your Transition, Here's How to Get Started:**

Go to the myPay homepage at <https://mypay.dfas.mil> and click on the "Forgot or Need a Password?" link. Follow the instructions to have a temporary password mailed to you.

If you don't receive the mailed password, it is likely we don't have a current mailing address for you.

#### **You can:**

- Locate a Trusted Agent in your area that can provide an in-person password reset. To see the list, go to the myPay homepage at <https://mypay.dfas.mil> and click on "Contact Us" at the top of the page. Then click on the "Trusted Agent" link under "In Person."
- **OR**, call the myPay Customer Support Unit Toll-Free at 1-888-332-7411 or 317-212-0550 for additional assistance. Please identify yourself as a Gray Area Retiree.
- **OR**, update your mailing address, wait for the change to be posted to the DFAS Retired Pay system, and then request a temporary password.

The mailing address in the DFAS Retired Pay system is based on your DEERS information. If your mailing address in DEERS is not current, you will need to update your mailing address with DFAS so we can mail you the temporary password.

#### **To update your mailing address:**

- Use our askDFAS Online Retiree Change of Address Tool: <https://www.dfas.mil/retaddresschange>
- **OR**, call our Retired & Annuitant Pay Customer Care Center Toll-Free at 1-800-321-1080 or 317-212-0551
- **OR**, complete Part I of the Retiree Change of Address/State Tax Withholding Request (DD2866) (available from our Forms Library at <https://www.dfas.mil/raforms>), sign and date the form, and mail or fax it.

**Mail** your request to:

Defense Finance and Accounting Service  
U.S. Military Retired Pay  
8899 E 56th Street  
Indianapolis IN 46249-1200

**Or**, Fax to: 1-800-469-6559

Allow 30-45 days from the time you send us your written request for your mailing address to be updated. Then, go to the myPay homepage at <https://mypay.dfas.mil> and click on the “Forgot or Need a Password?” link. Follow the instructions to have a temporary password mailed to you.

When you receive your temporary password, return to the myPay homepage at <https://mypay.dfas.mil>, go to the New User Module and click the “Create your myPay Profile” button under “New User.” Enter your Social Security Number and your temporary password and click the “Submit” button.

You will be prompted to create a Login ID and a permanent password. You will also need to establish a Two-Factor Authentication method. Follow the on-screen instructions. Two Factor Authentication, or 2FA, is an extra layer of protection used to ensure the security of online accounts beyond just a username and password. For myPay, Two-factor Authentication requires you to request and input a one-time PIN when you log in to your myPay account with a login ID and password. This adds an extra layer of security to your myPay account.

#### **4-If You Need Additional Assistance**

If you need additional assistance with updating your mailing address, please contact the Retired & Annuitant Pay Customer Care Center Toll-Free at 1-800-321-1080 or 317-212-0551.

If you need additional assistance with accessing a myPay account, please contact the myPay Customer Support Unit Toll-Free at 1-888-332-7411 or 317-212-0550.

#### **5-If You Try to Log In and Receive a Message Saying You Don’t Have an Account or You Are Told You Aren’t on the Future Retiree List**

If you’ve tried the steps above to log in and you receive a message saying there isn’t an account associated with your Social Security Number, please let us know.

Call our Retired & Annuitant Pay Customer Care Center (800-321-1080) and tell them you are a Gray Area Retiree and don’t have a myPay Account. Ask them to notify the Retired & Annuitant Pay Gray Area Team. Provide your full name, Social Security Number, the year you transitioned to the Gray Area, and your contact information.

We will work with your Branch of Service and let you know when we have resolved the issue so you can log in.

#### **Reminder to Continue to Update DEERS and your Branch of Service**

Your DFAS myPay account information will not update your DEERS account or your Branch of Service account. Please remember to continue to keep your contact information current in those accounts, as well.

For DoD ID/CAC email address: contact your RAPIDS Station point of contact, Personnel Center or the DMDC Help Desk at 1-800-538-9552.

**<https://idco.dmdc.osd.mil/idco>**

**Gray Area Retirees Who Receive a Voluntary Separation Incentive (VSI) or Special Separation Benefit (SSB)**

Your VSI or SSB payments will not show in your Gray Area Future Retiree account in myPay.

For information on VSI or SSB, please see our webpage:

**<https://www.dfas.mil/RetiredMilitary/plan/separation-payments>**

**Family Members of Gray Area Reservists**

We have information about reporting the death and starting a Reserve Component Survivor Benefit Annuity here:

**<https://www.dfas.mil/RetiredMilitary/survivors/Grey-Area-Reservist-Survivor-Starting-your-SBP>**

**Be on your guard, stand firm in the faith, being men of courage, be strong."  
1Cor 16:13**

Sincerely,

*Eddie M. Hawes*

Eddie M. Hawes  
President, Veterans for Christ, Inc.

[www.veteransforchristinc.org](http://www.veteransforchristinc.org)

**Need to contact VA?**

[Veterans Crisis Line: 1-800-273-8255](tel:1-800-273-8255) and press 1, [Chat](#), or Text 838255

[Homeless Veteran Resources: 1-877-424-3838](tel:1-877-424-3838) or [Chat](#)

[White House VA Hotline: 1-855-948-2311](tel:1-855-948-2311)

[1-800-MyVA411 \(800-698-2411\)](tel:1-800-MyVA411) is never the wrong number