



The Uniformed Services Blended Retirement System

for Military Spouses

MILITARY SPOUSE?



What You Should Know About the New Blended Retirement System...



Does this affect my spouse?

- Perhaps. First, no one will be automatically moved to the new Blended Retirement System; AND
- If your spouse is serving as of Dec. 31, 2017, they are grandfathered in the current retirement system.
- **HOWEVER**, if your spouse is in the active component with fewer than 12 years of total service or in the Reserve component with fewer than 4,320 retirement points as of Dec. 31, 2017, they will have the choice to opt into the new Blended Retirement System.

What is my role?

- This is an important decision for eligible service members. You should discuss the decision with your spouse and a Personal Financial Manager.
- Know what resources are available to help make an informed decision.

When is the decision made?

- Service members have all of calendar year 2018 to make a decision.
- Once a decision is made to opt into the Blended Retirement System that decision is irrevocable.

EDUCATION IS KEY!

Installation Personal Financial Managers

www.militaryinstallations.dod.mil

Military OneSource

www.militaryonesource.mil

Thrift Savings Plan

www.tsp.gov

Blended Retirement Website

<http://militarypay.defense.gov/BlendedRetirement>