

CONTINUATION PAY UNDER THE BLENDED RETIREMENT SYSTEM OVERVIEW

THE BLENDED RETIREMENT SYSTEM (BRS)?

The Blended Retirement System (BRS) went into effect on Jan. 1, 2018. The BRS applies to all service members who entered the Uniformed Services with a Date of Initial Entry into Military service (DIEMS) of Jan. 1, 2018 or later and/or those who opted in. The BRS is a combination of a defined benefit plan, similar to predecessor plans that pay monthly retired pay, plus defined contributions and service matching to the Federal Thrift Savings Plan (TSP). This also includes the continuation pay (CP) incentive.

WHAT IS CONTINUATION PAY?

A one-time, mid-career incentive available in exchange for agreeing to perform additional obligated service.

ELIGIBILITY WINDOW FOR CONTINUATION PAY

RA and AGR Soldiers enrolled in the BRS who in:

- CY 2026: Have completed no less than seven and not more than 12 years of service, as computed from the Soldier's pay entry base date (PEBD).
- CY 2027: Have completed no less than seven and not more than 10 years of service, as computed from the Soldier's PEBD.
- CY 2028 and beyond: Further analysis will be conducted on all three components to determine the appropriate eligibility window and multiplier.

ADDITIONAL SERVICE OBLIGATION

All Soldiers must agree to serve four years of service in the component they currently serve at the time CP is requested. They must take retention actions to meet this obligation, which begins the date the Soldier signs the CP election form. This can be used in conjunction with selective retention bonuses. Soldiers must also take mandatory financial training before submitting the election form to their HR professional.

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CALCULATING YOUR BONUS DIRECT CASH PAYOUT

- The CP amount for RA and AGR Soldiers is 2.5 times the active-duty monthly basic pay. This is based on pay grade and years of service at the time of signing for the current CY monthly basic pay table.
- The CP amount for USAR and ARNG Soldiers is 0.5 times the active-duty monthly basic pay. This is based on pay grade and years of service at the time of signing for the current CY monthly basic pay table.
- The CP amount for ARNG & USAR on Active Orders will be 2.5 times the active-duty monthly basic pay for Soldiers who are within the opportunity window and have performed 270 or more days of involuntary mobilization during a 730 day period, excluding 12301 (H) status. This calculation is based on the eligible Soldier's current pay grade and years of service, as outlined in the monthly basic pay table provided by DFAS, which is effective on the date of the Soldier's signature on the CP election form.

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FREQUENTLY ASKED QUESTIONS & ANSWERS

[Q] Where to I submit my request?

[A] Service members can submit their Request for Continuation Pay (BRS) through the Integrated Personnel and Pay System - Army (IPPS-A) after talking to their Retention NCO and completing the financial training if they are within the eligibility window.

[Q] I'm an HR professional, how to I process the CP request?

[A] The service member or HR professional can initiate the Personnel Action Request (PAR). IPPS-A has created a guide for processing this request here: https://ipps-a.army.mil/Portals/129/Documents/Job_Aid_Continuation%20Pay_20260401.pdf

[Q] Where is this training located that I need to take?

[A] The “PREPARE FINANCES FOR CONTINUATION PAY UNDER THE BLENDED RETIREMENT SYSTEM.” training must be taken as distributed learning through the Army Family Web Portals Online Learning Management System (<https://olms.armyfamilywebportal.com>), face-to-face with an approved credentialed financial counselor, and/or group training with an approved financial educator. Since DTMS no longer exists, the Soldier needs to provide proof of training to the Career Counselor or commander.

[Q] I missed my CP window, can I still get Continuation Pay?

[A] Soldiers who still have four years left in their service contract or are reenlisting for four or more years can apply to the Army Review Boards Agency (ARBA) to request to have their military records corrected to reflect their request and subsequent approval/disapproval for continuation pay at <https://actsonline.army.mil/>. Soldiers must agree to serve four years of service at the time CP is requested.