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**As of April 24, 2017**

**Frequently Asked Questions Regarding the New Blended Retirement System**

**Sections**

1. [Blended Retirement System (General)](#Blended)
2. [Thrift Savings Plan (TSP)](#Thrift)
3. [Retirement Annuity](#Annuity)
4. [Lump Sum Payment](#Lump)
5. [Continuation Pay](#Continuation)
6. [Training & Education](#Training)
7. [National Guard/Reserve Specific](#Reserve)
8. [Other Resources](#Resources)
9. [Index of Questions](#Index)

**1****. Blended Retirement System (General)**

**Q1.1. How is the military retirement system going to change?**

A1.1. The National Defense Authorization Act (NDAA) for Fiscal Year 2016, as amended in the NDAA FY2017, created a new military retirement system that blends the legacy retirement system’s defined benefit annuity with a defined contribution plan, called the [Thrift Savings Plan (TSP)](http://www.tsp.gov). Service members should have a familiarity with the new Blended Retirement System (BRS), as many of the elements of the legacy retirement system remain in some form. The BRS retains the traditional defined benefit annuity, but adjusts the years of service multiplier from 2.5 percent to 2.0 percent for calculating monthly retired pay. In addition, the BRS contains the TSP with automatic government contributions of 1 percent of basic pay and government matching contributions of up to an additional 4 percent of basic pay to a service member’s TSP account. The law also included a continuation pay provision as a way to encourage service members to continue serving in the Uniformed Services at the mid-career point. Continuation pay is a direct cash payout, like a bonus, in return for a commitment of a minimum of three more years of service. Changes to the Uniform Services’ retirement system will go into effect January 1, 2018. Always check with your Human Resource/Workforce Management/Personnel servicing office for the latest information or visit <http://militarypay.defense.gov/BlendedRetirement> for the latest information.

-[return to top](#Top)-

**Q1.2. When does the BRS take effect? Who is affected?**

A1.2. The BRS takes effect on January 1, 2018. New accessions on or after January 1, 2018, will automatically be enrolled in the new BRS. All members serving as of December 31, 2017, are grandfathered under the legacy retirement system and no one currently-serving will be automatically switched to the BRS. Though they are grandfathered under the legacy retirement system, active component service members with fewer than 12 years as of December 31, 2017, and National Guard and Reserve service members in a paid status, who have accrued fewer than 4,320 retirement points as of December 31, 2017, may choose to opt into the BRS. The opt-in window for BRS is from January 1, 2018 to December 31, 2018.

**Q1.3. If I remain in the legacy retirement “high-3” system, how does my retirement change?**

A1.3. Nothing changes for those who choose to remain in the legacy retirement system.

**Q1.4. I am a member of the United States Public Health Service Commissioned Corps (USPHS) or the National Oceanic and Atmospheric Administration Commissioned (NOAA) Officer Corps, does the Blended Retirement System pertain to me?**

A1.4. Yes, the National Defense Authorization Act of Fiscal Year 2016 created the Uniformed Services Blended Retirement System, which includes all seven of the uniformed services of the United States. While many of the questions and answers in this document specifically address the military services, many of the same answers are applicable to USPHS and NOAA. Before making any decision related to the Blended Retirement System, check with your Human Resource/Workforce Management/Personnel servicing office for the latest information.

**Q1.5. Will cadets and midshipmen at the service academies or in the Reserve Officer Training Program (ROTC) be given a choice between the BRS and legacy retirement system?**

A1.5. Cadets and midshipmen attending a service academy as of December 31, 2017, will be grandfathered under the legacy retirement system and will have the option to opt into BRS. ROTC cadets and midshipmen have the same option as long as they have signed their "contract" as of December 31, 2017. Cadets and midshipmen that are grandfathered under the legacy retirement system, upon commissioning or being placed in a pay status after 2018, will have 30 days to decide to remain in the legacy retirement system or opt into BRS.

**Q1.6. How will service members be notified if they are eligible for opting in to the blended retirement system?**

A1.6. Eligible service members will be notified beginning in November 2016 by their Uniformed Service about opting into the Blended Retirement System. Additional notifications throughout calendar year 2017 will remind eligible service members that they will be able to opt-in beginning in January 2018.

**Q1.7. When do service members need to make a choice about BRS?**

A1.7. Service members who are eligible to opt into BRS will have all of calendar year 2018 to make their opt-in decision.

**Q1.8. Does it make a difference if I opt into the new system at the beginning of 2018 or at the end of 2018?**

A1.8. Eligible service members may opt into BRS anytime between January 1, 2018 and December 31, 2018. It is important to note, service members opting into the new retirement system will begin receiving automatic and applicable matching government contributions effective the first pay period after opt-in. However, it is important for service members to fully understand BRS and to take their time to make an informed decision.

**Q1.9. If a service member is eligible for BRS do they need to do anything?**

A1.9. Yes, eligible service members will need to complete the mandatory [BRS Opt-In Course](https://jkosupport.jten.mil/Atlas2/page/coi/externalCourseAccess.jsf?v=1490366627609&course_prefix=J3O&course_number=P-US1332) on Joint Knowledge Online or their services’ Learning Management System (if available) and physically opt into BRS anytime from January 1, 2018, to December 31, 2018. Service members in the Army, Air Force, Navy and Coast Guard that wish to remain under the legacy retirement system do not need to take any action. To opt into BRS, Soldiers, Airmen and Sailors will utilize [MyPay](https://mypay.dfas.mil/), Coast Guardsmen will opt in via [Direct Access](https://www.uscg.mil/ppc/da/) and Marines must make their decision via Marine Online. Additional guidance will be provided separately for the U.S. Public Health Service Commissioned Corps and the National Oceanic and Atmospheric Administration (NOAA) Commissioned Officer Corps by their respective service. No one will be automatically moved to the BRS. Service members joining on or after January 1, 2018, will be automatically enrolled in the BRS.

**Q1.10. Why is this new blended retirement good for service members?**

A1.10. Approximately 81 percent of service members who join the military separate with no government retirement benefit. Under BRS about 85 percent of service members will receive a government retirement benefit if they serve at least two years, even if they don’t qualify for a full retirement. This expansion of government retirement benefits ensures a greater number of service members receive DoD retirement benefits; previously only available to the 19 percent of active component and 14 percent of National Guard and Reserve members who served 20 or more years.

**Q1.11. What should service members be most aware of when deciding whether to opt into BRS?**

A1.11. Service members who have no intention of making the military their career and staying at least 20 years should be aware that BRS would provide government benefits toward retirement through a defined contribution plan called the Thrift Savings Plan, as long as they serve a minimum of two years (opt-in service members are immediately vested). This new automatic and matching government contribution benefit is worthy of careful consideration. Early retirement savings, [dollar cost averaging](https://www.tsp.gov/PlanningTools/InvestmentStrategy/sticktoyourplan/consistentAboutSaving.html) and the [power of compounding](https://www.tsp.gov/PlanningTools/InvestmentStrategy/retirementsavings/powerOfCompounding.html) are important life-long concepts service members will want to pay attention to during the mandatory [BRS Opt-In Course](https://jkosupport.jten.mil/Atlas2/page/coi/externalCourseAccess.jsf?v=1490367434787&course_prefix=J3O&course_number=P-US1332). Eligible service members need to carefully review each retirement system to understand how their decision to either remain in the legacy retirement system or opt into the new BRS will impact them and their families.

**Q1.12. If I elect to opt into the new Blended Retirement System can I change my mind later?**

A1.12. The decision to opt-in is irrevocable. It cannot be changed at a later date.

**Q1.13. Do you think that DoD will see a large number of service members leave because of the new Blended Retirement System?**

A1.13. DoD’s analysis and experience suggests that the reduction in monthly retired pay might result in fewer members staying for a full career. However, Congress provided DoD the tools necessary to maintain the necessary force profiles. This includes DoD automatic and matching contributions to the service member’s Thrift Savings Plan and Continuation Pay--an incentive/retention bonus targeted at the mid-career-level.

-[return to top](#Top)-

**Q1.14. Which plan does DoD believe is the best for current service members?**

A1.14. The DoD has no preference. There is no one size fits all answer. Each member’s decision will depend entirely upon his or her own personal circumstances. For some, staying under the legacy system will make sense. For others, BRS will be a better decision.

**Q1.15. What reaction have you received from current service members on BRS?**

A1.15. Many service members want to hear more details about how the new retirement system will work and how it will impact them and their families. Service members should take advantage of the numerous DoD training and informational tools available to assist in making an informed decision on the financial implications specific to their retirement situation. BRS focused training courses are available on [Joint Knowledge Online](http://jko.jfcom.mil/) (JKO), and [MilitaryOneSource.mil](http://www.militaryonesource.mil/). The official DoD BRS resource page at <http://militarypay.defense.mil/BlendedRetirement> provides a wealth of informational products and tool for service members. Finally, the official DoD BRS comparison calculator for analyzing benefits under the legacy retirement system and BRS will be available to service members in early spring 2017.

**Q1.16. What does the DoD BRS Comparison Calculator provide service members?**

A1.16. The BRS Comparison Calculator will allow service members to compare estimated benefits under both retirement plans prior to making a decision. The comparison calculator walks service members through key information needed to make an effective comparison. Users can adjust 12 data fields to see how changes to their career and savings over time will impact retirement benefits. The BRS Comparison Calculator will be available in spring 2017.

**Q1.17. There appears to be numerous calculators for comparing the two retirement systems—which calculator does DoD recommend I use?**

A1.17. The official DoD BRS Comparison Calculator is the only calculator endorsed by the DoD for supporting a service member’s Blended Retirement System opt-in decision. However, service members can use any calculator they feel aids them in the decision making process. It is important to note, while other organizations have developed and fielded similar calculators, only the DoD BRS Comparison Calculator has been validated by each of the Services, the Defense Finance and Accounting Service (DFAS) and the Department of Defense’s Military Compensation Policy Directorate.

**Q1.18. If I opt into BRS will my previous military service be calculated under the legacy system multiplier of 2.5 percent?**

A1.18. No, if you opt into BRS you move entirely into the new retirement system. For example, if you had four years under the legacy retirement system and 16 years under BRS, at retirement all 20 years are calculated under the BRS multiplier of 2.0 percent; you do not receive split multipliers.

-[return to top](#Top)-

**Q1.19. What if I have a break in service—can I still opt into the Blended Retirement System?**

A1.19. If you left the military (prior to January 1, 2018) and rejoin after the opt-in decision year (calendar year 2018), upon re-entry you will have 30 days to decide whether to stay in the legacy retirement system or elect the new BRS, so long as you are either in the active component and meet the less than 12-year service criterion or in the Reserve component and have less than 4,320 retirement points. However, if you re-enter military service in 2018, you will only have the remaining time in calendar year 2018 to make a decision as to remain in the legacy retirement system or opt into BRS.

**Q1.20. Will CSB/REDUX still be available to service members?**

A1.20. No, CSB/REDUX sunsets on December 31, 2017 and no CSB will be offered or paid after this date.

**Q1.21. What financial resources will be available to service members at their installations?**

A1.21. Service members can visit their installation’s Personal Financial Manager(s) or Personal Financial Counselor(s). Other installation resources may include Retirement Service Officers and Family Counselors. On base resources, such a credit unions and banks are another viable option. Additionally, Military One Source has trained Personal Financial Counselor available via phone or they can refer you to a local resource to assist you in your decision making process.

**Q1.22. Does the service member’s spouse need to concur with the member’s decision to opt into BRS?**

A1.22. The DoD encourages service members to make their opt-in decision in consultation with their spouse, significant other, Personal Financial Manager/counselor or other trusted agent prior to making an opt-in election. However, the law does not require spousal concurrence with the decision.

**Q1.23. Does BRS affect my ability to participate in the Survivor Benefit Plan?**A1.23. No, service members will still have the option of participating in the Survivor Benefit Plan.

**2. Thrift Savings Plan (TSP)**

**Q2.1. What is the Thrift Savings Plan (TSP) and what is the Federal Retirement Thrift Investment Board (FRTIB)?**

A2.1. The TSP is a defined contribution retirement savings and investment plan that offers the same types of savings and tax benefits many private corporations offer their employees under 401(k) or similar plans. The FRTIB is an independent government agency required by law to manage the TSP. They do so solely in the interest of the participants and their beneficiaries, which includes federal employees and members of the Uniformed Services.

**Q2.2 How does the TSP figure into the BRS?**

A2.2. The BRS includes a TSP component. All service members joining on or after January 2018 will be automatically enrolled into TSP contributing 3 percent of their basic pay (or Inactive Duty Pay, sometimes referred to as Drill Pay in the National Guard and Reserve), with DoD automatic 1 percent of basic pay contributed by DoD starting 60 days after entry. DoD will also match service member contributions up to an additional 4 percent after two years of service. The maximum government contribution is 5 percent if the service member is contributing 5 percent of their basic pay (see [Chart 2-2](#Chart)). Both the DoD automatic 1 percent and the matching contributions continue through the end of the pay period during which the service member attains 26 years of service. **NOTE:** Currently serving members who opt-in will see automatic and matching contributions the first pay period after opting in—there is no waiting period.

 **Chart 2-1: New Accession Eligibility for** **Automatic and Matching Contribution**

**NOTE:** Current service members opting into the new Blended Retirement System between January 1, 2018 and December 31, 2018, will receive DoD automatic 1 percent contribution and up to 4 percent additional DoD matching beginning the first pay period after opting in – there is no 60 day/2-year waiting period as there is for new accessions starting January 1, 2018.

**Q2.3. Does the money in the TSP belong to the service member?**

A2.3. For current service members who opt into BRS, they are immediately vested in (entitled to) their own contributions and any government matching contributions. However, service members must have at least two years of service in order to be vested in the government’s automatic 1 percent contributions and associated earnings. This does not mean two years from the date they opted-in or started the TSP, but refers to total time in service as measured from their Pay Entry Base Date.

New accessions are immediately vested in (entitled to) their own contributions. They will begin to receive the government automatic 1 percent of their basic pay after 60 days in service and must have two years of service in order to be vested in the government’s automatic 1 percent contributions and associated earnings. At the beginning of two years of service, they can begin matching contributions up to an additional 4 percent of basic pay. Service members are immediately vested in (entitled to) any government matching contributions at this point.

All DoD [automatic and matching contributions](https://www.tsp.gov/PlanParticipation/EligibilityAndContributions/typesOfContributions.html) are governed by the existing federal Retirement Thrift Investment Board regulations as it pertains to vesting.

**Q2.4. How much will the DoD contribute to my TSP?**

A2.4.The following chart identifies the TSP matching component of the Blended Retirement System.

 **Chart 2-2:** **Automatic and Matching Contribution**

|  |  |  |  |
| --- | --- | --- | --- |
| **You Contribute** | **DoD Auto****Contribution** | **DoD Matches** | **Total** |
| 0% | 1% | 0% | 1% |
| 1% | 1% | 1% | 2% |
| 2% | 1% | 2% | 5% |
| 3% | 1% | 3% | 7% |
| 4% | 1% | 3.5% | 8.5% |
| 5% | 1% | 4% | 10% |

-[return to top](#Top)-

**Q2.5. Is there a default TSP fund for opt-in eligible service members and can they change funds?**

A2.5. For current service members who opt into BRS there is no default TSP fund—they may choose any of the [TSP investment funds](https://www.tsp.gov/InvestmentFunds/index.html). If the service member opting into BRS already has a TSP account, there will be no change to their investment fund allocation upon enrollment. Service members opting into BRS without a TSP account will need to select their desired [fund investment mix](https://www.tsp.gov/InvestmentFunds/FundOptions/index.html). Service members can make adjustments to their TSP account online.

**Q2.6. If I am a new accession into one of the Uniformed Services after January 1, 2018, how and when do I elect my TSP contributions?**

A2.6. New accessions on or after January 1, 2018, will automatically be enrolled in the TSP. Government automatic and matching contributions will default to the [TSP Lifecycle Fund](https://www.tsp.gov/InvestmentFunds/FundOptions/index.html) appropriate for the individual’s age, unless the service member designates other investment funds. Service members can make adjustments to their TSP account online.

**Q2.7. Can a service member put their contributions into the Roth TSP?**

A2.7. Service memberscan elect to put their contributions into a traditional account, Roth account, or both. Service members can contribute in any whole percentage they choose [subject to IRC limits](https://www.tsp.gov/PlanParticipation/EligibilityAndContributions/contributionLimits.html). Service members can make adjustments to their TSP account online at any time. All government automatic and matching contributions are based on the total amount of money (traditional and Roth) that the service member contributes each pay period. All government contributions are deposited into the service member’s traditional account.

**Q2.8. Can I contribute other forms of pay to my TSP?**

A2.8. You can also contribute from 1 percent to 100 percent of any incentive pay, [special pay](https://www.tsp.gov/sitehelp/glossary/glossary.html?term=SpecialPayUniformedServices), or [bonus pay](https://www.tsp.gov/sitehelp/glossary/glossary.html?term=BonusPayUniformedServices) — as long as you also elect to contribute from your [basic pay](https://www.tsp.gov/sitehelp/glossary/glossary.html?term=BasicPayUniformedServices) up to established IRS limits. You can elect to contribute from incentive pay, special pay, or bonus pay, even if you are not currently receiving them. These contributions will be deducted when you do receive any of these types of pay. However, only basic pay will be used in the calculation for DoD automatic and matching contributions. For more information on other forms of contributions visit [TSP.gov](https://www.tsp.gov/PlanParticipation/EligibilityAndContributions/typesOfContributions.html).

**Q2.9. Is there a limit to how much I can contribute to the TSP?**

A2.9. Yes, generally you can contribute up to the annual [IRS elective deferral limit](https://www.tsp.gov/PlanParticipation/EligibilityAndContributions/contributionLimits.html). Each year the IRS sets thelimit employees can defer from their paychecks. It applies to traditional and Roth TSP accounts. This includes your basic pay, special pay and bonuses. To max out your TSP under the current contribution limit ($18,000 for 2017) you would need to contribute $1,500 per month from your pay checks. That is very aggressive, but it certainly possible, depending on your rank, pay grade and living expenses. It is important to note, employer contributions are in addition to the annual elective deferral limit. Visit TSP.gov for more information on contribution limits.

**Q2.10. Are there any special provisions on TSP contributions if I am assigned to a designated combat zone or direct support area?**

A2.10. If a service member is assigned to a designated combat zone or direct support area, contributions to their TSP are tax-exempt; that is, the money the service member contributes to their TSP goes in tax free. For service members contributing to a Roth TSP in a tax-exempt zone, their money would go in tax free and all earnings can be withdrawn tax free. Additionally, if you make tax-exempt contributions to the TSP while deployed in a designated combat zone or direct support area, the sum of your contributions and the government contributions to your TSP account cannot exceed the [IRS annual addition limit](https://www.tsp.gov/PlanParticipation/EligibilityAndContributions/contributionLimits.html) ($54,000 for 2017), which is a much higher limit than the annual elective deferral limit. Amounts above the annual elective deferral limit will be placed in the traditional TSP account.

-[return to top](#Top)-

**Q2.11. If an existing service member is eligible to opt into BRS, are they able to buy back previous years of matching contributions?**

A2.11. No, TSP matching is not retroactive and there is no “buy-back” option. If you opt into [BRS](https://www.facebook.com/hashtag/blendedretirement?hc_location=ufi), you will receive the automatic 1 percent of your basic pay and up to an additional 4 percent government matching beginning the first pay period after opting in. If you already have a TSP account, these contributions can be added to your current account and they can continue to grow together.

**Q2.12. How do I make changes to my TSP?**

A2.12. To change TSP contribution percentages or to update your address, service members in the Army, Air Force and Navy can make changes using [MyPay](https://mypay.dfas.mil/mypay.aspx), the Coast Guard can make changes using [Direct Access](https://www.uscg.mil/ppc/da/) and the Marine Corps can make changes using Marine Online. Additional guidance will be provided separately for the U.S. Public Health Service Commissioned Corps and the National Oceanic and Atmospheric Administration (NOAA) Commissioned Officer Corps by their respective service. Additionally, all uniformed services can log on to TSP.gov to review account performance, print statements, make inter-fund transfers, among other TSP/fund-management activities.

**Q2.13. What if I do not have a MyPay account with the Defense Finance and Accounting Service (DFAS)?**

A2.13. If you’ve never opened a MyPay account, need help changing your MyPay password, or changing your email address visit [MyPay](https://mypay.dfas.mil/). For additional assistance, service members should consult their chain-of-command or their personnel pay office.

**3. Retirement Annuity**

**Q3.1. If a service member ops into BRS and retires after 20 years, will they still get an annuity?**

A3.1 Yes, for those service members who retire after at least 20 years of service (20 qualifying years for the National Guard and Reserve), their retirement remains predominantly a defined benefit in which the service member will get monthly retired pay. Under BRS, the service member’s monthly retired pay will be calculated with a 2.0 percent multiplier, times the average of the service member’s highest 36 months of basic pay.  [Additional National Guard/Reserve specific information can be found in Section 7.](#Q713)

**Q3.2. If I remain in the legacy retirement system, what happens to my retirement plan?**

A3.2. If you remain under the legacy retirement system, nothing about your current retirement plan changes. You will still need to complete 20 years of service (or 20 qualify years of service if you are in the National Guard or Reserve) to receive a military retirement pension.

**Q3.3. Is the retirement under BRS divisible in a divorce?**

A member’s pension under the BRS is similarly subject to a divorce decree as it is under the legacy retirement plan.

**4.** **Lump Sum Payment**

**Q4.1 What is the lump sum payment option?**

A4.1 The lump sum provision of BRS gives service members choices at retirement. A service member may choose to receive either 25 percent or 50 percent of the discounted present value of their future retirement payments, in exchange for reduced monthly retired pay. Monthly retired pay returns to the full amount when the service member reaches their full Social Security retirement age, usual age 67. No such lump sum option exists under the legacy military retirement system. [Also see Reserve component Specific FAQs in Section 7.](#Q79)

**Q4.2. Does an active duty service member have to take a lump sum payout at retirement?**

A4.2. Active component members will have a choice to receive their full monthly retired pay upon retirement or to elect a lump sum payment and reduced retired pay. The lump sum payment will be calculated as either 25 percent or 50 percent of their discounted retired pay from the date of retirement until the date the member would reach full Social Security retirement age, which for most is 67 years old. At full Social Security retirement age, all service members will receive their full monthly retired pay, regardless of their lump sum payment election.  [Additional National Guard/Reserve specific information can be found in Section 7.](#Q713)

**Q4.3. When do members of the active component need to apply/request the lump sum option?**

A4.3. For active component service members, the lump sum option selection must be made to your service no less than 90 days before retirement. The Defense Finance and Accounting Service (DFAS), will process your request for the lump sum, which will be paid out no later than 60 days from your date of retirement.  [Additional National Guard/Reserve specific information can be found in Section 7.](#Q713)

**Q4.4. If a service member dies before age 67, does the surviving spouse need to repay the lump sum?**

A4.4. Once the lump sum is selected and distributed to the service member the money belongs to the individual--it will not be recouped in the event of death. However, the remaining annuity will end unless the service member is enrolled in the Survivor Benefit Plan. Enrollment in SBP is not automatic and there are costs. For more information about SBP visit <https://www.dfas.mil/retiredmilitary/provide/sbp.html>.

**Q4.5. What "discount rate," will DoD use to measure the value in calculating a service member’s lump sum payout under the BRS?**

A4.5. The discount rate will be published each year and is based on the Department of Treasury published market rate, plus a factor that accounts for the unique aspects of military service. The formula for calculating the lump sum discount rate is outlined in the [BRS implementation guidance](http://militarypay.defense.gov/BlendedRetirement), found in attachment 2 at <http://militarypay.defense.gov/BlendedRetirement>. The discount rate for 2018 will be published on June 1, 2017.

**Q4.6. Can a service member roll over their lump sum distribution to the TSP, in part to minimize the tax implications?**

A4.6. The service member would not be able to roll over their lump sum payment into another retirement plan. Only an "eligible rollover distribution" can be moved to another retirement plan. In order for a distribution to be eligible to rollover, among other things, it must come from a "qualified trust." To keep it simple, this is basically an employer-sponsored retirement plan that meets certain requirements of the tax code. The military retirement fund is not a "qualified trust" and therefore money that comes from it cannot be rolled over to another retirement plan.

**Q4.7 If I don’t serve for 20 years am I still eligible for lump sum?**

A4.7. Lump sum refers to a portion of the monthly retired pay a service member receives upfront after serving 20 or more years (or 20 qualifying years in the National Guard and Reserve). Therefore, the lump sum is only available for those that service 20 or more years and retire from the Uniformed Services.

-[return to top](#Top)-

**Q4.8. Does the spouse need to concur if the service member elects a lump sum?**

A4.8. While it’s encourage that service members discuss the decision on whether or not to take the lump sum with their family, it is not a requirement the service member’s spouse concurs with selection of the lump sum.

**Q4.9. Can a service member take the lump sum payout across several years to minimize tax liability?**

A4.9. The lump sum is considered earned income and is therefore taxable. Service members may choose to receive their lump sum payments in up to four installments over four years to reduce their tax burden.

**5. Continuation Pay**

**Q5.1. What is continuation pay?**

A5.1. The National Defense Authorization Act of Fiscal Year 2016, as amended by the NDAA FY2017, includes a continuation pay provision as a way to encourage service members to continue serving in the Uniformed Services. Continuation pay is a direct cash payout, like a bonus. It is payable between completion of eight years of service, but before completion of 12 years of service. Members receive continuation pay in return for a commitment of a minimum of three years of service. Active component members enrolled in the BRS will be eligible for a cash incentive of 2.5 to 13 times their regular monthly basic pay. Reserve component members will be eligible for 0.5 to 6 times their monthly basic pay (as if serving on active duty). Each service will publish guidance related to continuation pay rates. The rates will likely be predicated on factors including, but not limited to, retention needs, occupational series, and critically manned career fields.

**Q5.2. How is the 8 to 12 years of service calculated for continuation pay?**

A5.2. Active duty service members and National Guard and Reserve service members in a pay status are eligible for continuation pay when they complete between their 8th to 12th year of service, which is calculated from the service member’s Pay Entry Base Date (PEBD). Continuation pay may be paid at any time during this time period as determined by the service.

**Q5.3. What if a service member is eligible to opt into BRS, but hits 12 years of service during the BRS opt-in window--is he or she still eligible for continuation pay?**

A5.3. A service member’s eligibility to opt into the BRS is based on that member’s status as of December 31, 2017. If they meet eligibility criteria on this date, they have all of 2018 to opt into BRS even if they eventually go over 12 years of service (active component) or exceed 4,320 retirement points (National Guard and Reserve), during calendar year 2018. However, eligibility for continuation pay is based on a member’s years of service on the day they sign the agreement to continue serving. If a service member is eligible to opt into the BRS as of December 31, 2017, but will soon after go over 12 years of service, they must make their opt-in decision before reaching the completion of 12 years of service if they wish to receive continuation pay. For example, if a service member has 11 years and 10 months of service on or before December 31, 2017, that member would be eligible to opt into BRS anytime during 2018. However, if that same member wanted to receive continuation pay, he or she would only have two months (e.g.: February 2018) to opt into BRS and agree to the additional obligated service in order to receive continuation pay. Otherwise he or she will be ineligible for continuation pay.

**Q5.4. How is continuation pay determined?**

A5.4. All service members are eligible for continuation pay. However, each service will determine when and at what rate service members will receive continuation pay. The continuation pay multiplier may be based on factors such as hard-to-fill positions, retention rates and specialty skill, among others. The services continue to work on guidance related to this provision.

**Q5.5 Will a service member be eligible for other bonuses, such as a reenlistment bonus, if he/she receives continuation pay?**

A5.5. Yes, continuation pay can be received in conjunction with other bonus at the service's discretion and if not otherwise prohibited by law.

**Q5.6. Can you receive continuation pay more than once?**

A5.6. No, continuation pay is a one-time payout to a service member, regardless of whether they change service, component or career specialty.

**Q5.7. Can the service obligation for continuation pay and other bonuses, such as a reenlistment bonus, be served concurrently?**

A5.7. The service obligation, as a result of continuation pay, can be served concurrently.

**Q5.8. Can you receive continuation pay in the active component and then complete your obligation in another service or component?**

A5.8. Continuation pay is designed to retain you in your current occupation, service and component.

**Q5.9. Is continuation pay part of the service member’s retirement package?**

A5.9. Continuation pay is technically not part of a service member’s retirement benefit, but it is essential to maintaining DoD’s existing rates of retention of experienced personnel for the All-Volunteer Force. DoD analysis and experience suggests that the reduction in the legacy retirement plan (monthly retired pay) and the introduction of the TSP, may result in fewer members staying for a full career, and that providing continuation pay will help encourage these members to stay.

**Q5.10. If a service member agrees to receive continuation pay in exchange for a minimum of at least three more years of service and does not complete the additional commitment (i.e. due to Chapter, etc), must the service member repay a pro-rated amount of the continuation pay?**

A5.10. Why all situations are unique, continuation pay may be subject to repayment of a pro-rated amount. The decision as to whether or not to recoup payment is determined by the service.

**Q5.11. Can continuation pay be contributed to the Thrift Savings Plan (TSP)?**

A5.11. Yes, bonuses (such as continuation pay), as well as incentives and special pay can all be contributed to your TSP. It is important to note, each year the IRS determines the maximum amount you can contribute to tax-deferred savings plans like the TSP ($18,000 for calendar year 2017). You should keep the annual contribution limit in mind when deciding how much you will contribute to your TSP account from your continuation pay. If you reach the annual maximum too quickly, you could lose some government matching contributions, because you only receive government matching contributions on the first 5% of your basic pay that you contribute each pay period. If you reach the annual limit before the end of the year, your contributions (and consequently your government matching contributions) will stop. If you contribute some or all of your continuation pay to your TSP and go over the IRS limit, be aware it could result in you meeting the IRS limit earlier in the year, causing you to lose out on additional government matching contributions.

**6. Training/Education**

**Q6.1. What is DoD doing to educate service members?**

A6.1. The character and substance of the changes to the military retirement benefit requires a focus on the education of service members to ensure informed decision making about benefit options. Joint Knowledge Online (JKO) has delivered three of the four targeted education courses for leaders, financial and retirement counselors, service members and their families who are eligible to opt-in. The BRS new accession course will be available in January 2018. All courses are accessible through JKO and publically available on Military One Source. In addition to the web based courses, webinars, social media discussions, financial roundtables and other communication tools are being utilized to educate the total force and external stakeholders.

**Q5.2. How will the BRS training program be shared with the Reserve components?**

A6.2. OSD continues to work closely with National Guard and Reserve leaders who are focused on leveraging curriculum and materials to educate the force and family. We purposefully designed each BRS course, so it would be available not only via CAC enabled websites, but also available without a CAC, for access by members of the National Guard and Reserve when not drilling. Furthermore, each training course is available on DVD for use during commander’s calls and other unit/group training events. Additionally, National Guardsmen and Reservists will have access to a wide array of financial counselors, both on military installations, at State’s Joint Force Headquarters and through Military One Source.

**Q6.3. Can service members take any of the BRS training courses?**

A6.3. Although some BRS training courses are specifically geared toward certain groups, all BRS training courses are available to all service members on JKO or [www.MilitaryOneSource.mil](http://www.MilitaryOneSource.mil). Anyone who is looking for additional information is encouraged to take any of the BRS course of interest to them.

**Q6.4. How can service members complete training?**

A6.4. The preferred method of completing training is through Joint Knowledge Online (JKO), which is accessible to all members of the military. In some cases, the same training is available on individual service’s learning management system. Additionally all courses are publically available on MilitaryOneSource.mil for access by military families and community entities, including Veteran and military service organizations. Remote, deployed and afloat commands can order courses as DVDs from DIMOC for delivering training. To order, visit [www.dimoc.mil/customer/contact.html](http://www.dimoc.mil/customer/contact.html) and complete the form, including the name and number of the requested course.

**Q6.5. How do service members take the BRS Opt-In Course?**

A6.5. The BRS Opt-In Course (Course Code J3OP-US1332) is mandatory for all eligible service members. The course is officially hosted on JKO at <http://jko.jten.mil>. The course may also be taken on Military One Source. In some cases, the opt-in course has been loaded onto individual service’s learning management system (e.g.: Marine Net). The opt in course may also be delivered in group settings utilizing the BRS Opt-In Course facilitator guide and presentation. It is important to note, if you take the course outside of JKO or your service’s learning management system that the course completion certificate be presented to your training manager or commander to be properly recorded in your training file. For more information on completing the BRS Opt-In Course, contact your unit training manager.

**Q6.6. What is the blended retirement system education strategy?**

****A6.6. DoD started with training military leaders in June 2016. After training leaders, the DoD’s education efforts, in October 2016, turned to training those experts who provide personal financial counseling to commanders, service members and their families. In 2017, the primary effort is to train and educate the opt-in population who will be making a decision regarding their retirement system in 2018. The mandatory BRS Opt-in Course launched in January 2017 and provides eligible active-duty, National Guard and Reserve service members an understanding of financial concepts and an in-depth look at both the legacy retirement system and the new Blended Retirement System. In addition to the online training, a retirement comparison calculator and eTutorial will be available beginning spring 2017. A fourth course will be developed and provided to all new service members who join the military on or after January 1, 2018. The focus of this course is to ensure our newest service members have a comprehensive understanding of their retirement benefits.

**Q6.7. How long will the BRS courses be made available?**

A6.7. Training courses will continue to be modified and updated through the feedback received from the Joint Knowledge Online (JKO) platform. The BRS Leader Course and BRS Personal Financial Counselor/Educator Course will be available throughout the opt-in window. The BRS Opt-in Course will remain available on JKO for the foreseeable future.

**Q6.8. The BRS Opt-In Course is mandatory for all eligible service members, why isn’t it also required that service members meet with their installation Professional Financial Manager/counselor?**

A6.8. The DoD has been positioning military Personal Financial Managers/counselors at local installations as an important resource in the decision making process. However, we want to ensure our service members feel comfortable with the individual they are receiving counsel from and therefore are able to go to any trusted agent, including a PFM/C, parent, spiritual leader, Military Service Organization, or other trusted agent.

**Q6.9. When will the BRS New Accession Course be released?**

**A6.9.** **The** BRS New Accession Course, the fourth course in the series of BRS training, will be available January 1, 2018. It will be provided to all service members who join the military on or after January 1, 2018. The focus of this course is to ensure our newest service members have a comprehensive understanding of their retirement benefits.

-[return to top](#Top)-

**7. National Guard and Reserve Specific**

**Q7.1. How is the retirement system changing for the National Guard and Reserve**

A7.1. The new military retirement system blends elements of the legacy retirement system with government automatic and matching contributions to a member’s Thrift Savings Plan (TSP)--a more modern, 401(k)-style portable defined contribution plan that many civilian government employees enjoy today. Many of the elements of the legacy retirement system remain and both National Guard and Reserve service members should have a familiarity with how it works. The Blended Retirement System does not change when a National Guard or Reserve member is eligible to retire and National Guard and Reserve service members covered by the Blended Retirement System are still eligible for reduced age retirement if they perform qualifying active service.

**Q7.2. How is eligibility for BRS different for members of the National Guard and Reserve?**

A7.2. Eligibility to opt-in is much broader for the National Guard and Reserve than the active component. Eligibility to opt into BRS is based on retirement points. National Guard and Reserve members with fewer than 4,320 retirement points as of December 31, 2017, and who are in a pay status, will be eligible to opt into BRS, regardless of how many service or qualifying years they have accumulated.

**Q7.3. Why is DoD using retirement points for the Reserve component calculation?**

A7.3. The different eligibility criteria for National Guard and Reserve members is based on language in the National Defense Authorization Act of 2016 that mandated use of 10 U.S.C. §12733 to compute eligibility for Reserve component members; 10 U.S.C. §12733 governs how years of service is calculated for a non-regular retirement.

**Q7.4. What’s the significance of 4,320 retirement points?**

A7.4. For retirement, National Guard and Reserve service is converted to equivalent active service by dividing accumulated retirement points by 360. Remember, the military considers a month as 30 days for pay purposes, so each day is worth 1/30th of a month; 12 months would then equal 360 days. Thus, a National Guardsman or reservist with 4,320 retirement points would have 12 equivalent years of active service.

**Q7.5. Does the new BRS change how National Guard and Reserve members acquire retirement points?**

A7.5. The Blended Retirement System does not change how retirement points are calculated for members of the National Guard and Reserve. Points are still earned by participating in drill, attending annual training and completing active duty, among other eligible categories. BRS does not affect when a member of the National Guard or Reserve is eligible to retire. Retirement eligibility and timing remains the same as it is under the legacy retirement system. National Guard or Reserve members with 20 or more qualifying years are eligible to receive their monthly retired pay starting at age 60 or earlier based on qualifying active service.

**Q7.6. Are members of the Individual Ready Reserve (IRR) or Standby Reserve eligible to participate in the BRS?**

A7.6. Members of the IRR and Standby Reserve are eligible to participate in the BRS. However, they must be receiving pay to enroll in BRS. Therefore, members of the IRR and Standby Reserve who are eligible to enroll in the new system (because they were in the IRR or Standby Reserve as of December 31, 2017), but who do not drill in a paid status or are not on orders during calendar year 2018, will be allowed a one-time extension of the enrollment window beyond 2018 if and when they enter a paid status.

**Q7.7. How long does a member of the IRR or Standby Reserve have to opt-in once in pay status?**

A7.7. If a members of the IRR and Standby Reserve returns to a pay status in 2018, they will have the remainder of 2018 to make an opt-in decision. After 2018, all members of the IRR and Standby Reserve will have 30 days to opt into the Blended Retirement System once in a pay status.

**Q7.8.** **How will it work when a National Guard or Reserve service member retires under the Blended Retirement System?**

A7.8. The Blended Retirement System does not affect when a member (either active duty, National Guard or Reserve) is eligible to retire. It still remains the same; qualified National Guard and Reserve service members are eligible to receive their retirement pay starting at age 60 or earlier based on qualifying active service.

**Q7.9. I have a civilian 401(k) (or civil service TSP) and a military TSP account. Can I contribute to both?**

A7.9.Yes, however the TSP and similar civilian retirement plans (e.g.: 401(k)), share the same annual contribution limit ($18,000 for 2017) under IRS regulations. This means you cannot contribute more than the [IRS elective deferral limit](https://www.tsp.gov/PlanParticipation/EligibilityAndContributions/contributionLimits.html)across both accounts in any given calendar year. Generally, this will not impact active component service members. However, many members of the National Guard and Reserve are either military technicians and have access to both a military TSP and a civil service TSP account, or are traditional members of the National Guard and Reserve who have another retirement plan through their civilian employment. As such, service members can make contributions to their TSP accounts and/or a 401(k) or similar retirement account in the same tax year, but are subject to a single IRS elective deferral limit. Service members should be careful not to exceed their annual contribution limit across their retirement accounts. If a service member’s contributions reach the IRS elective deferral limit before the last pay date of the year, they will not receive all of the matching contributions to which they would otherwise be entitled. The only time a service member can exceed the IRS elective deferral limit is when they are deployed to a combat zone or direct support area or contributing catch up contributions. It is important to note, this annual additional limit includes automatic and matching contributions to the service member’s retirement accounts from all sources. Visit TSP.gov for more on [contribution limits](https://www.tsp.gov/PlanParticipation/EligibilityAndContributions/contributionLimits.html).

**Q7.10. Does a National Guard or Reserve service member’s Thrift Savings Plan (TSP) election percentage carry-over when activating or deactivating?**

A7.10. National Guard and Reserve service members will not have to re-elect TSP percentages every time their pay status changes (activating and deactivating) – TSP elections carry-over.

**Q7.11. How does the lump sum payment work for the National Guard and Reserve?**

A7.11. Like their active duty counterparts, eligible National Guard and Reserve members have the option of electing a lump sum payment upon becoming eligible to begin receiving retired pay at age 60, or earlier with creditable active service, in exchange for a reduced level of monthly retired pay until reaching full [Social Security retirement age](https://www.ssa.gov/planners/retire/agereduction.html), which is age 67 for most people. Upon reaching full Social Security retirement age, the service member reverts to receiving full (not reduced) retired pay.

**Q7.12. When do members of the National Guard and Reserve need to apply/request the lump sum option?**

A7.12. For National Guard and Reserve members, the lump sum option selection must be made to the component no less than 90 days before receipt of the non-regular retirement pay begins. This is typically at age 60, or earlier based on creditable active service. The Defense Finance and Accounting Service will process the service member’s request for the lump sum, which will be paid out no later than 60 days from the date from when non-regular retirement pay begins.

**Q7.13. At what rate will full-time National Guard and Reserve members receive for continuation pay?**

A7.13. The National Defense Authorization Act of Fiscal Year 2017 clarifies that Active Guard Reserve (AGR) and Full Time Support (FTS) service members are eligible for the same rates of continuation pay as their active component counterparts. FTS and AGR will be eligible for a cash incentive of 2.5 to 13 times their regular monthly basic pay.

**Q7.14. For continuation pay, must National Guard and Reserve service member’s obligated service be performed in the Select Reserves (SELRES) if they receive continuation pay or can they be part of the** **Individual Ready Reserve (IRR) or Standby Reserve?**

A7.14. National Guard and Reserve service members must be able to serve their continuation pay obligation in the Select Reserve if they receive continuation pay.

**Q7.15. How will the training program be shared with the National Guard and Reserve? For example, will Unit Training Assemblies/drill time be used for financial readiness training? Will installation and financial counselors/educators be available to Guardsmen and reservists?**

A7.15. We continue to work closely with National Guard and Reserve Affairs leaders who are focused on leveraging curriculum and materials to educate their force and family. Each of the components are responsible for rolling out their own training and education plan. However, National Guard and Reserve service members should be provided time for completing the mandatory online BRS Opt-in Course and for meeting with the installation personal financial manager or counselor. We specifically designed the BRS Opt-in Course to provide it via Common Access Card (CAC) and non-CAC enabled websites and to provide it on DVD and PowerPoint for use during commander’s calls and other unit formations or musters.

**Q7.16. Will National Guard and Reserve service members completing training for points only get retirement credit for those points, as they do today, under the Blended Retirement System?**

A7.16. The Blended Retirement System does not change the manner in which members of the National Guard and Reserve earn retirement points.

**Q7.17. How will those points be calculated (today's dollars/future dollars at discount rate)?**

A7.17. The Blended Retirement System does not change how retirement points are calculated for members of the National Guard and Reserve. Upon eligibility for retired pay, the member's retirement points are divided by 360 to arrive at an equivalent years of active service, similarly as under the legacy retirement system. The Blended Retirement System does not change when a member is eligible to retire. Furthermore, Reserve component members covered by the Blended Retirement System are still eligible for reduced age retirement if they perform qualifying active service.

-[return to top](#Top)-

**Q7.18. What BRS resources are available for National Guard and Reserve members?**

A7.18. The DoD is committed to providing tools and information geared specifically toward the National Guard and Reserve. This includes focused training, communication products, and questions and answers tailored to the National Guard and Reserve. Visit <http://militarypay.defense.gov/BlendedRetirement> for the latest products. Additionally, the National Guard and Reserve have access to State professional financial counselors. For those remote Guardsmen and Reservists, [www.MilitaryOneSource.mil](http://www.MilitaryOneSource.mil) can answer financial questions or refer you to a qualified counselor.

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**8. Other Resources**

* DoD Blended Retirement System Resource Webpage:

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

* Blended Retirement System Opt-In Course (CAC required): <https://jkosupport.jten.mil/html/COI.xhtml?course_prefix=J3O&course_number=P-US1332>
* Blended Retirement System Opt-In Course (non-CAC required): <http://jko.jten.mil/courses/brs/OPT-IN/launch.html>
* Blended Retirement System Leader Course: (CAC required): <https://jkodirect.jten.mil>
* Blended Retirement System Leader Course: (Non-CAC): <http://jko.jten.mil/courses/brs/leader_training/Launch_Course.html>
* Military OneSource Website: [www.militaryonesource.mil](http://www.militaryonesource.mil)
* A MyPay account is required to make BRS and TSP elections: <https://mypay.dfas.mil>
* Information on TSP can be found at [www.tsp.gov](http://www.tsp.gov)
* Learn more about saving money, reducing debt, and building wealth: [www.militarysaves.org](http://www.militarysaves.org)
* Social Security Retirement Planner: <https://www.ssa.gov/planners/retire/agereduction.html>

**9. Index of Questions**

1. [**Blended Retirement System (General)**](#Blended)
	* [Q1.1. How is the military retirement system going to change?](#Q11)
	* [Q1.2. Who is affected by the Blended Retirement System?](#Q12)
	* [Q1.3. I am a member of the United States Public Health Service Commissioned Corps (USPHS) or the National Oceanic and Atmospheric Administration Commissioned (NOAA) Officer Corps, does the Blended Retirement System pertain to me?](#Q13)
	* [Q1.4.How will service members be notified if they are eligible for opting in to the blended retirement system?](#Q14)
	* [Q1.5. Why is this good thing for service members?](#Q15)
	* [Q1.6. If a service member is eligible for the Blended Retirement System do they need to do anything?](#Q16)
	* [Q1.7. What should service members be most aware of when deciding whether to opt-in to the Blended Retirement System?](#Q17)
	* [Q1.8. Does it make a difference if I opt into the new system at the beginning of 2018 or at the end of 2018?](#Q18)
	* [Q1.9. If I elect to opt into the new Blended Retirement System can I change my mind later?](#Q19)
	* [Q1.10. Do you think that DoD will see a large number of service members leave because of the new Blended Retirement System?](#Q110)
	* [Q1.11. What reaction have you received from current service members on the new plan?](#Q111)
	* [Q1.12. What if I have a break in service—can I still opt in to the Blended Retirement System?](#Q112)
2. [**Thrift Savings Plan (TSP)**](#Thrift)
	* [Q2.1. How does the Thrift Savings Plan figure into the new system?](#Q21)
	* [Q2.2. How much with the DoD contribute to my TSP?](#Q22)
	* [Q2.3. Does the money in the TSP belong to the service member?](#Q23)
	* [Q2.4. Can I contribute other forms of pay to my TSP?](#Q24)
	* [Q2.5. Is there a limit to how much I can contribute to my TSP?](#Q25)
	* [Q2.6. If I am a new accession into one of the Uniformed Services after January 1, 2018, how and when do I elect my TSP contributions?](#Q26)
	* [Q2.7. How do I make changes to my TSP contribution amounts?](#Q27)
	* [Q2.8. What if I do not have a MyPay account with the Defense Finance and Accounting Service (DFAS)?](#Q28)

-[return to top](#Top)-

1. [**Annuity**](#Annuity)
	* [Q3.1. If a service member is in the new blended retirement system and retires after 20 years, will they still get an annuity?](#Q31)
2. [**Lump Sum Payment**](#Lump)
	* [Q4.1. What is the lump-sum payment option?](#Q41)
3. [**Continuation Pay**](#Continuation)
	* [Q5.1. What is continuation pay?](#Q51)
	* [Q5.2. How is 12 years of service for continuation pay calculated?](#Q52)
	* [Q5.3. Is continuation pay part of the service member’s retirement package?](#Q53)
4. [**Training/Education**](#Training)
	* [Q6.1. What is DoD doing to educate service members?](#Q61)
	* [Q6.2. Can other service members take the Blended Retirement System-Leaders Course?](#Q62)
	* [Q6.3. What is the rest of the blended retirement system education strategy?](#Q63)
	* [Q6.4. How can service members or their families take training?](#Q64)
	* [Q6.5. How can members of the United States Public Health Service Commissioned Corps (USPHS) or the National Oceanic and Atmospheric Administration Commissioned (NOAA) Officer Corps take training?](#Q65)
5. [**Reserve Component Specific**](#Reserve)
	* [Q7.1. How is the retirement system changing for the Reserve component?](#Q71)
	* [Q7.2. How is eligibility for the Blended Retirement System different for members of the Reserve component?](#Q72)
	* [Q7.3. Why is DoD using retirement points for the Reserve component calculation?](#Q74)
	* [Q7.4. What’s the significance of 4,320 retirement points?](#Q74)
	* [Q7.5. Are members of the Individual Ready Reserve (IRR) or Standby Reserve eligible to participate in the Blended Retirement System?](#Q75)
	* [Q7.6. How long does a member of the IRR or Standby Reserve have to opt-in once in pay status?](#Q76)
	* [Q7.7. How will it work when a Reserve component member retires under Blended Retirement System?](#Q77)
	* [Q7.8. Does a Reserve component service member’s Thrift Savings Plan (TSP) election percentage carry-over when activating or deactivating?](#Q78)
	* [Q7.9 How does the lump-sum payment work for Reserve component members?](#Q79)
	* [Q7.10. Must Reserve component member’s obligated service be performed in the Select Reserves (SELRES) if they receive continuation pay or can they be part of the Individual Ready Reserve (IRR)?](#Q710)
	* [Q7.11. How will the training program be shared with the Reserve components? For example, will Unit Training Assemblies/drill time be used for financial readiness training? Will installation and financial counselors/educators be available to reservists?](#Q711)
	* [Q7.12. Will Reserve component members completing training for points only get retirement credit for those points, as they do today, under the Blended Retirement System?](#Q712)
	* [Q7.13. How will those points be calculated (today's dollars/future dollars at discount rate)?](#Q713)

-[return to top](#Top)-

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-[return to top](#Top)-