**BRS Comparison Calculator Question and Answer (Q&A)**

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

A1. 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.

**Q2. There appears to be numerous calculators for comparing the two retirement systems-which calculator does DoD recommend I use?**

A2. 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 the DoD.

**Q3. Why aren’t service member’s Thrift Savings Plan (TSP) contributions displayed under the legacy retirement system in the BRS Comparison Calculator?**

A3. The BRS Comparison Calculator was designed to provide a comparison between the legacy high-3 retirement system and the Blended Retirement System. While a service member has the ability to contribute to the TSP currently, it is not by law, part of a service member’s retirement. However, under the BRS, the TSP is an integral part of the retirement plan and service member’s contributions are required in order to receive government matching funds.

**Q4. In the BRS Comparison Calculator, why is the default TSP rate of return set to 7%?**

A4. The default TSP rate of comparison in the BRS Comparison Calculator is set to 7% and is based off the rate TSP “C” Fund rate. The 10-year average of the TSP "C" Fund as of December 2016 is 7.36%. Likewise, the "C" Fund is designed to mirror the portfolio, risk, and return of the S&P 500. That is the standard by which most investment funds are compared. Of course, service members have access to the historical TSP returns in the BRS Comparison Calculator and can change their default rate to meet their risk tolerance and predicted future rate of return.

**Resources:**

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

<http://militarypay.defense.gov/calculators/brs>