



DID YOU KNOW?

- If you entered the Uniformed Services on or after Jan. 1, 2018, you are automatically enrolled in BRS, and this is your military retirement plan
- All active-duty, National Guard and reserve service members, their family members and survivors are eligible to receive no-cost financial counseling services. Services include support of mandatory training for services and individual and group counseling. Find a Personal Financial Counselor at: <https://finred.usalearning.gov/pfcMap>
- Long-term success in the Blended Retirement System is dependent on maximum Thrift Savings Plan contributions and individual participation of retirement savings

CY25 CONTINUATION PAY TABLE*

(Rates of benefit and years of eligibility are dependent on Army Guidance)

Grade	8 YIS (Base Pay)	CP Amount
E4	\$3.3K	\$8.4K
E5	\$4.0K	\$10.1K
E6	\$4.4K	\$11.1K
E7	\$4.9K	\$12.4K
O2	\$6.4K	\$15.9K
O2E	\$6.6K	\$16.4K
O3	\$7.8K	\$19.6K
O3E	\$7.8K	\$19.6K
O4	\$8.5K	\$21.2K
W2	\$5.8K	\$14.6K
W3	\$6.2K	\$15.5K

Grade	10 YIS (Base Pay)	CP Amount
E4	\$3.3K	\$8.4K
E5	\$4.2K	\$10.6K
E6	\$4.6K	\$11.5K
E7	\$5.1K	\$12.8K
O2	\$6.4K	\$15.9K
O2E	\$6.9K	\$17.3K
O3	\$8.1K	\$20.2K
O3E	\$8.1K	\$20.2K
O4	\$9.1K	\$22.7K
W2	\$6.1K	\$15.1K
W3	\$6.7K	\$16.6K

*Numbers presented on this table have been rounded. Actual values may vary slightly.

*Remember, CP is subject to tax withholding. CP is eligible for Combat Zone Tax Exclusion (CZTE), but Social Security and Medicare taxes will still be taken out. If not in a CZTE, a 22% Federal Income tax will be withheld. Please contact your retention NCO for the most up to date information.



For more information, visit:
<https://nationalguard.com/retirement>

PART-TIME SERVICE IN THE ARMY NATIONAL GUARD CAN HELP YOU GET AN EDUCATION AND PREPARE YOU FOR LIFE.

Add your retention NCO's contact information below and speak with them about the incentives the ARNG may have to offer you.

CONNECT WITH THE ARMY NATIONAL GUARD



Army National Guard programs and benefits are subject to change.
Your Army National Guard Recruiter is the best source for
up-to-date information on the range of opportunities available to you in the Army National Guard.



CONTINUATION PAY

BLENDED RETIREMENT SYSTEM

1-800-GO-GUARD ★ nationalguard.com



SRSC-T-25083

A MODERNIZED RETIREMENT PLAN

Today's job market can be challenging. With the help of the National Guard, you can gain rewarding employment in an exciting career field while securing a better future for you and your family.



BLENDED RETIREMENT SYSTEM CONTINUATION PAY (CP)

BACKGROUND

Starting January 1st, 2018, eligible Army National Guard Soldiers entering service are automatically enrolled in the modernized retirement plan, known as the Blended Retirement System. The plan provides:

- Monthly retired pay for life after 20 years of eligible service starting at the age of 60
- Government automatic and matching contributions to a member's Thrift Savings Plan (TSP)



- A retention incentive called Continuation Pay (CP)
- Lump Sum option at retirement

CONTINUATION PAY ELIGIBILITY

Continuation Pay is a one-time, mid-career financial incentive payable to Soldiers who meet the following criteria:

- Must be enrolled in the Blended Retirement System
- Must have at least eight but no more than 12 years of service as determined from their PEBD
- Must be a member of the Selected Reserves (SELRES) in a status to receive basic pay or inactive duty pay
- Must agree to a four-year service obligation in the component in which they are serving at the time CP is requested

CONTINUATION PAY BENEFITS

- The CP amount for all eligible Soldiers is 2.5 times the active duty monthly basic pay. The CP amount will be computed using eligible Soldiers' current pay grade and years of service as listed on the Defense Finance and Accounting Service (DFAS) monthly basic pay table in effect on the date of the Soldier's signature on the BRS-CP Election Form
- Soldiers may receive the BRS-CP in a lump sum, two equal installments, three equal installments, or four equal installments



- CP can be invested into your Thrift Savings Plan (TSP) account, up to the annual maximum allowed by the Internal Revenue Service (IRS)
- This one-time incentive is in addition to any other career field specific incentives or retention bonuses

HOW TO APPLY

- All Soldiers may submit their Continuation Pay request through the BRS-CP Request Form once they become eligible. Contact your unit S1 and your State Incentive Manager to initiate the process
- Take the required financial education training online at <https://olms.armyfamilywebportal.com/>, in-person with a credentialed financial counselor, and/or group training with an approved financial educator

For more information, visit:
<https://nationalguard.com/retirement>