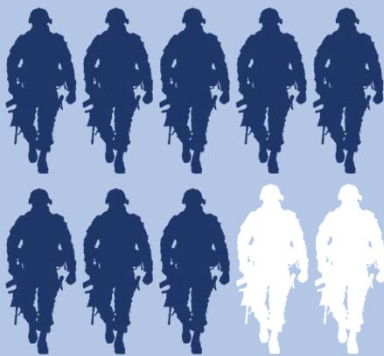


# BENEFITS OF THE BRS (FOR LEADERS)

## BLUF: EVERY MARINE HAS A RETIREMENT BENEFIT



Approximately 80% of the Marine Corps (Active and Reserve Components) is enrolled in the Blended Retirement System, leaving the majority of senior leaders at a disadvantage to properly educate their Marines about retirement benefits.

**COMPARE THE BRS TO CIVILIAN ALTERNATIVES, NOT ITS PREDECESSOR.** Internal DoD and Service messaging within the force has been excessively focused on contrasting the BRS to the previous "High-36" military retirement scheme, emphasizing the reduced defined benefit retirement annual multiple and disregarding the future value of matching TSP contributions.

A MARINE WITH 20 YEARS OF HONORABLE SERVICE CAN RETIRE AT THE APPROXIMATE AGE OF 38 (ENLISTED) OR 42 (OFFICER) WITH A LIFETIME DEFINED MONTHLY BENEFIT IN ADDITION TO A GOVERNMENT MATCHING-CONTRIBUTION TSP RETIREMENT FUND AVAILABLE AT 59 ½ YEARS OF AGE.

**POSITIVE MESSAGING AND AWARENESS OF BRS IS INSUFFICIENT WITHIN THE FORCE.** Service members—especially junior ones in their initial years—tend to underestimate the generosity of military pay and benefits generally and BRS benefits specifically.



MILITARY	RETIREMENT COMPARISON	CIVILIAN
Immediate payment after 20 YOS <small>[approximately 38 years old (enlisted) + 42 years old (officer)]</small>	<b>DEFINED BENEFIT</b>	15% of private sector retirement plans <small>[Bureau of Labor Statistics]</small>
up to 5%	<b>MATCHING CONTRIBUTION</b>	varies
at 12 years of service <small>(cash incentive of 2.5 to 13 times regular monthly basic pay)</small>	<b>CONTINUATION PAY</b>	not applicable

### A MARINE'S BRS IS THE ROADMAP TO BECOMING A MULTI-MILLIONAIRE\*.

Marines who serve for 20 years and retire with the defined benefit will collect over \$1 million over the course of their life. Even Marines who do not retire with a defined benefit have the potential to earn a significant amount of money from their monthly TSP contributions, which the Government matches up to 5%.



	ENLISTED	OFFICER
Continuation Pay	\$32,194	\$63,119
Defined Benefit	\$4,185,399	\$6,404,843
Gov TSP Contributions***	\$1,030,529	\$1,498,097
Personal TSP Contributions***	\$1,138,736	\$1,649,456
<b>TOTAL**</b>	<b>\$6,386,858</b>	<b>\$9,615,515</b>

\* Marines who retire after 20 years of service with a defined benefit plus Government TSP contributions, along with any personal TSP contributions.

\*\* All dollar figures are presented in "future dollars" and estimated using the DoD's official BRS estimation tool.

\*\*\* TSP returns are dependent on fund performance and are subject to market fluctuation.

### TO CALCULATE YOUR BRS BENEFITS, VISIT:

<https://militarypay.defense.gov/Calculators/Blended-Retirement-System-Standalone-Calculator/>



# BENEFITS OF THE BRS FOR MARINES

**BLUF: EVERY MARINE HAS A RETIREMENT BENEFIT**

**5%**

**5% TSP CONTRIBUTION CAN CHANGE THE TRAJECTORY OF YOUR FINANCIAL FUTURE**



**TSP AND MATCHING GOVERNMENT CONTRIBUTIONS ARE INVESTED TO INCREASE IN VALUE\***

**\$\$\$**

**CONTINUATION PAY PROVIDES A CASH INCENTIVE OF 2.5-13X REGULAR MONTHLY BASIC PAY AT 12 YOS**



**MILITARY RETIREMENT IS A ROADMAP TO BECOMING A MULTI-MILLIONAIRE\*\***



**RETIREMENT CAN COME AS EARLY AS 38 (ENLISTED) OR 42 (OFFICER)**



**VISIT THE DOD BRS CALCULATOR TO CALCULATE YOUR BRS BENEFITS**

\*ALL INVESTING CARRIES RISK AND IS NOT A GUARANTEE OF PROFIT

\*\*Marines who retire after 20 years of service receive a defined benefit plus Government TSP contributions, along with any personal TSP contributions.

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