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**UNITED STATES AIR FORCE  
BOARD FOR CORRECTION OF MILITARY RECORDS**

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**RECORD OF PROCEEDINGS**

**IN THE MATTER OF:**

**DOCKET NUMBER:** BC-2024-03236

[REDACTED]

**COUNSEL:** NONE

**HEARING REQUESTED:** NO

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**APPLICANT'S REQUEST**

His retirement plan be changed from the Blended Retirement System (BRS) back to the traditional "High-3" System.

**APPLICANT'S CONTENTIONS**

He recently reviewed his records and found that he was switched from the Legacy retirement system to the BRS. He was told by his leadership that service members with over 12 years of service were grandfathered into the Legacy system. This correction is important as it directly affects his retirement benefits, which were based on the original Legacy plan.

The applicant's complete submission is at Exhibit A.

**STATEMENT OF FACTS**

The applicant is an Air Force Reserve (AFR) technical sergeant (E-6).

According to the applicant's Point Credit Summary (PCARS) report pulled from the Military Personnel Database System (MilPDS), at the end of the applicant's Retirement and Retention (R/R) year on 9 Dec 17, the applicant would have accrued more than 4,320 retirement points and as such should have been grandfathered under the High-3 Legacy Retirement plan and his plan should not have been changed. However, it further shows that his current retirement plan reflects the BRS and that he opted into this retirement plan on 3 Jan 18.

For more information, see the excerpt of the applicant's record at Exhibit B.

**APPLICABLE AUTHORITY/GUIDANCE**

Sections 631 through 635 of Public Law 114-92, the National Defense Authorization Act for Fiscal Year 2016, amended in Public Law 114-80, National Defense Authorization Act for Fiscal Year 2017.

***Standard Blended Retirement System Guidance:*** On 27 January 2017, the Deputy Secretary of Defense implemented guidance for the newly created retirement system for the Uniformed Services, which was enacted in the 2016 National Defense Authorization Act for Fiscal Year 2016. This system, called the Blended Retirement System combines the traditional legacy retirement

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pension, also known as a defined benefit, with a defined contribution benefit into a Thrift Savings Plan. The Blended Retirement System went into effect on 1 January 2018. Service members who enter the Uniformed Services on or after 1 January 2018, are automatically enrolled in the Blended Retirement System.

Active component Service members with 12 years (or more) of service prior to 31 December 2017, and National Guard and Reserve service members who have accrued more than 4,320 retirement points as of 31 December 2017, are grandfathered under the legacy retirement system and their current retirement plan will not change.

Active component Service members with fewer than 12 years of service as of 31 December 2017, calculated from their Pay Entry Base Date [PEBD] (for the Air Force it is referred to as the “Pay Date”), and members of the National Guard or Reserve who have accrued fewer than 4,320 points as of 31 December 2017, are also grandfathered under the current retirement system but may choose to opt-in to the Blended Retirement System. Service members who chose to enroll had to affirm on the myPay website that they had completed the mandatory training and acknowledge that the decision to enroll in the Blended Retirement System is irrevocable. The opt-in window for most Airmen closed on 31 December 2018.

## **FINDINGS AND CONCLUSION**

1. The application was timely filed.
2. The applicant exhausted all available non-judicial relief before applying to the Board.
3. After reviewing all Exhibits, the Board concludes the applicant is the victim of an error or injustice. The Board finds a preponderance of the evidence substantiates the applicant’s contentions and notes that the applicant’s PCARS report reflects that he had more than 4,320 retirement points as of 31 Dec 17 and therefore should not have been eligible or been placed into the BRS. Furthermore, while the record indicates that the applicant requested the BRS on 3 Jan 18, the program was in the first month of release, the module had just become available on myPay, and there was confusion regarding the placement of the opt-in link, the required training, and the rules surrounding the opt-in process. Therefore, the Board recommends correcting the applicant’s records as indicated below.

## **RECOMMENDATION**

The pertinent military records of the Department of the Air Force relating to the APPLICANT be corrected to show that on 3 January 2018, the applicant did not elect to opt into the Blended Retirement System and instead remained under the High-3 legacy retirement plan.

## **CERTIFICATION**

The following quorum of the Board, as defined in Department of the Air Force Instruction (DAFI) 36-2603, *Air Force Board for Correction of Military Records (AFBCMR)*, paragraph 2.1, considered Docket Number BC-2024-03236 in Executive Session on 18 Jun 25:

[REDACTED], Panel Chair  
[REDACTED] Panel Member

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██████████ Panel Member

All members voted to correct the record. The panel considered the following:

Exhibit A: Application, DD Form 149, w/atch, dated 7 Sept 24.

Exhibit B: Documentary evidence, including relevant excerpts from official records.

Taken together with all Exhibits, this document constitutes the true and complete Record of Proceedings, as required by DAFI 36-2603, paragraph 4.12.9.

8/26/2025

