



DEPARTMENT OF THE NAVY

BOARD FOR CORRECTION OF NAVAL RECORDS

701 S. COURTHOUSE RD

ARLINGTON, VA 22204

██████████
Docket No. 2136-25
Ref: Signature Date

██████████
██████████
██████████

Dear ██████████,

This is in reference to your application for correction of your naval record pursuant to Section 1552 of Title 10, United States Code. After careful and conscientious consideration of relevant portions of your naval record and your application, the Board for Correction of Naval Records (the Board) found the evidence submitted insufficient to establish the existence of probable material error or injustice. Consequently, your application has been denied.

A three-member panel of the Board, sitting in executive session, considered your application on 11 December 2025. The names and votes of the members of the panel will be furnished upon request. Your allegations of error and injustice were reviewed in accordance with administrative regulations and procedures applicable to the proceedings of this Board. Documentary material considered by the Board consisted of your application, together with all material submitted in support thereof, relevant portions of your naval record and applicable statutes, regulations, and policies. In addition, the Board considered the advisory opinion contained in Headquarters, U.S. Marine Corps memorandum 1070 MPO of 14 April 2025 and your response to the opinion.

The Board determined that your personal appearance, with or without counsel, would not materially add to their understanding of the issues involved. Therefore, the Board determined that a personal appearance was not necessary and considered your case based on the evidence of record.

In accordance with MARADMIN 644/16 published on 9 December 2016, Purpose. To announce eligibility and training requirements to enroll into the Blended Retirement System (BRS)... 5. Enrollment. The BRS enrollment period will commence 1 January 2018 and conclude 31 December 2018. Mahne Online (MOL) will be the primary method for the Marine making a BRS election decision. Further guidance on the enrollment process will be covered in opt-in training, follow-on MARADMINS, and via a Marine's chain of command.

On 2 August 2017, you enlisted in the U.S. Marine Corps Reserve for 8 years with an Expiration of Obligated Service (EOS) of 1 August 2025.

In accordance with Marine Corps Bulletin 1800 published on 26 June 2018, Background and History. (1) On 27 January 2017, the Office of the Secretary of Defense issued Deputy Secretary

of Defense Memorandum, "Implementation of the Blended Retirement System," January 27, 2017, providing guidance for the implementation of the BRS. Department of the Navy guidance was issued on 26 April 2017 in Assistant Secretary of the Navy for Manpower and Reserve Affairs Memorandum, "Implementation of the Blended Retirement System," April 26, 2017. (2) Marines entering service prior to 1 January 2018 are automatically grandfathered into the legacy retirement system. Those with less than 12 years of service in the Active Component or 4,320 retirement points in the Reserve Component on 31 December 2017 have the option to opt-in to the BRS between 1 January 2018 and 31 December 2018. In December 2016, the Marine Corps began notifying Marines of their BRS opt-in eligibility, and started offering BRS opt-in training in March 2017.

Procedures for Enrollment. a. A Marine who is eligible to enroll in the BRS under any of the provisions outlined in paragraphs 2.b through 2.e of enclosure (1), shall complete mandatory BRS opt-in training and this training shall be documented in MCTFS prior to making an election decision. Mandatory BRS opt in training may be completed via: (1) Online training available through Marine Net or JKO. Marine Net training will result in a MCTFS training code that automatically updates the Marine's record to reflect training completion. Marines completing online training through JKO shall submit the certificate provided upon completion to their responsible administrative unit for unit diary entry or MCTIMS entry. The training code for JKO training is "BU." (2) Commands may arrange in-person classroom BRS training by local certified financial counselors. Classroom training shall be conducted by a PFM, Contracted Personal Financial Counselor, or Command Financial Specialist. Command representatives are required to maintain an attendance roster of such training and ensure that unit diary entries or MCTIMS entries are made to reflect training completion by attendees. The training code for classroom training is "BT."

On 16 August 2018, you completed a Blended Retirement System (BRS) Election Form (NAVMC 11907) and signed under Section V – Eligible and not Making an Election Decision at this Time block 11 “I understand that I am eligible to Opt-In to the BRS; however, I am choosing to wait until later in calendar years 2018 to make a decision. I understand that I must indicate my decision by 31 December 2018.” Furthermore, this form was witnessed.

On 21 August 2018, you completed BRS training.

On 23 October 2018, you completed a Blended Retirement System (BRS) Election Form (NAVMC 11907) and signed Section IV – BRS Eligible but Electing to remain in the Legacy High-3 System. Furthermore, this form was witnessed.

On 19 August 2021, you reenlisted for 4 years with an End of Current Contract (ECC) of 18 August 2025.

On 5 December 2024, you initiated Service Member Pre-Separation/Transition Counseling and Career Readiness Standards EFORM for Service Members Separating, Retiring, Released from Active Duty (REFRAD) (DD Form 2648) listing you were separating voluntarily, and your Anticipated Date of Separation was 18 August 2025. You, Transition Counselor, and Commander or Commander’s Designee signed the form on 14 March 2025.

On 3 April 2025, MMPB-22 Records Branch notified MPO, MP Division, M&RA that “I have my team looking for who specifically uploaded the documents into the OMPF, this was prior to the implementation of O-RMA so the system developers need to look into it. The following information is what I have now:

On 16 Aug 2018, the Marine signed the form understanding he was eligible but not making an election at this time. This was not uploaded in the OMPF until 23 Sep 2019. Doc ID: ██████████

On 23 Oct 2018, the Marine elected to remain in the legacy system. This was uploaded to the OMPF on 20 Nov 2018. Doc ID: ██████████

Both these documents are found in the Service>Misc folder of the OMPF, and the ADDED DATE is available for each page. There were no other election forms in the OMPF, and if there was ever one removed, I would still be able to see it. Documents are never completely deleted from the OMPF, they are just in an “inactivated” status.”

You retired with an Honorable character of service and were issued a Certificate of Release or Discharge from Active Duty (DD Form 214) for the period of 16 July 2018 to 29 June 2025 due to Disability, Permanent, IDES. Furthermore, block 13c (NET Active Service this Period) listed 6 years, 11 months, and 14 days.

On 3 December 2025, you notified the Board that, “I am submitting this statement to clarify and correct the circumstances surrounding my Thrift Savings Plan (TSP) election made during Marine Combat Training (MCT). At the time the paperwork was completed, I did not possess the necessary knowledge, autonomy, or ability to make an informed TSP selection... My TSP election was made under direct instruction, without any understanding of its long-term financial impact. The option selected for me was inaccurate and did not reflect my true intent. Because of the strict training environment, lack of access to personal resources, and the absence of any guidance or counseling about TSP options, I was not in a position to review, question, or correct what was submitted on my behalf...”

You requested to change your naval record to reflect you elected to opt-into the BRS and to receive the 5% government matching into your Thrift Savings Plan. The Board, in its review of your entire record and application, carefully weighed all potentially mitigating factors, to include your assertions. You assert that you enrolled in the BRS and that it was explained to you that an error was made when ADMIN ran your codes for BRS election. You enlisted in the Marine Corps Reserve on 2 August 2017, which established your Date Entered Armed Forces, thereby grandfathering you in the legacy retirement plan unless you chose to make the irrevocable election to opt-into the BRS. On 16 August 2018, you signed the NAVMC 11907 acknowledging that you were eligible to opt-in to the BRS but chose to wait until later in the calendar year to make a decision, with a deadline of 31 December 2018. You completed the BRS Training on 21 August 2018, and on 23 October 2018, you signed NAVMC 11907, declining to opt-in to the BRS with an understanding that “I have taken the required opt-in training for the BRS, and I elect to remain in the legacy retirement system. I understand this election is irrevocable after 31 December 2018.” On 5 December 2024, you initiated DD Form

2648 listing your intention to separate at the end of your contract. However, you transferred to PDRL effective 30 June 2025 with 6 years, 11 months and 14 days of active duty service. The Board Majority could not find, nor did you provide sufficient evidence of receiving improper counseling or system constraints that prevented you from enrolling in the BRS. You assert that your election was made under direct instruction, without any understanding of its long-term financial impact, however the documentation shows that you acknowledged that you took time to consider your options, completed the required training, then specifically chose to remain in the Legacy Retirement System prior to the deadline of 31 December 2018. Therefore, in this connection, the Board Majority did not concur with the comments contained in the advisory opinion and determined that a change to your record is not warranted.

You are entitled to have the Board reconsider its decision upon submission of new matters, which will require you to complete and submit a new DD Form 149. New matters are those not previously presented to or considered by the Board. In this regard, it is important to keep in mind that a presumption of regularity attaches to all official records. Consequently, when applying for a correction of an official naval record, the burden is on the applicant to demonstrate the existence of probable material error or injustice.

Sincerely,

1/6/2026

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