



**DEPARTMENT OF THE NAVY**

BOARD FOR CORRECTION OF NAVAL RECORDS

701 S. COURTHOUSE RD

ARLINGTON, VA 22204

[REDACTED]  
Docket No. 3049-25

Ref: Signature Date

[REDACTED]  
[REDACTED]  
[REDACTED]  
Dear [REDACTED]

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 (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 13 November 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 Office of the Chief of Naval Operations memorandum 7220 Ser N130/25U0202 of 2 April 2025, which was previously provided to you for comment.

In accordance with DoD 7000.14-R FMR Volume 7A, Chapter 51, 4.0 TSF FOR BRS [Blended Retirement System] MEMBERS. 4.1 Eligibility. 4.1.1. This section describes policy related to Thrift Savings Plan (TSP) changes under the BRS. The BRS became effective January 1, 2018. The Deputy Secretary of Defense memorandum, Implementation of the Blended Retirement System, dated January 27, 2017, and Volume 7B. provide comprehensive policy and guidance regarding retirement under the BRS. 4.1.2. A member, defined in this section, applies to both Auto-Enrolled and opt-in Members. 4.1.2.1. Auto-Enrolled BRS Member. A member who is enrolled in BRS by virtue of the member's Date of Initial Entry into Military Service (commonly referred to as DIEMS) on or after January 1, 2018. 4.1.2.2. BRS opt-in Member, A member who elected to enroll in BRS in accordance with procedures outlined in the Deputy Secretary of Defense Memo, dated January 27, 2017.

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**5.0 TSP FOR MEMBERS NOT UNDER BRS.** 5.1 Participation. Any member of the Uniformed Services, not enrolled in BRS as prescribed in section 4.0, may elect to participate in TSP. A member choosing to participate in TSP is required to contribute at least 1-percent of the member's basic pay or inactive-duty pay. Members participating, not under BRS, are not eligible for agency automatic and matching contributions. These members, otherwise, remain subject to the contribution limits outlined in section 3.0. NOTE: In order for a member to contribute bonuses, incentive pays, or special pays to TSP, the member must also be contributing a minimum of 1-percent of the member's basic pay or inactive- duty pay.

On 27 June 2017, you signed and witnessed an Annex "A" at the Naval Academy Preparatory School, [REDACTED]. Furthermore, you enlisted in the U.S. Naval Reserve for 2 years.

On 15 December 2017, you completed at the Naval Academy Prep School the Blended Retirement System (BRS) opt-in course.

In accordance with MILPERSMAN 1810-080 published on 20 December 2017, a...the Blended Retirement System (BRS) goes into effect on 1 January 2018. All Navy Service members who have a date initially entered into military service (DIEMS) on or after 1 January 2018 will be automatically enrolled in the BRS. b. All Navy members who initially entered into military or uniformed service on or before 31 December 2017 are grandfathered under their legacy retirement plan and will not be enrolled in the BRS without making the election to opt-in. c. Any Navy member determined to be eligible for enrollment in the BRS by virtue of eligibility criteria, per paragraph 4 below, must complete mandatory training on the BRS. d. The decision by an opt-in eligible member to enroll in the BPS is irrevocable.

Current Navy members who are determined to be eligible to opt-in to the 3RS by virtue of eligibility criteria, per paragraph 4, will complete mandatory BRS opt-in training by 31 December 2017.

You were released from active duty 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 25 July 2017 to 27 June 2018 due to enrollment in service academy.

On 27 May 2022, you signed an Officer Appointment Acceptance and Oath of Office (NAVPERS 1000/4) in the active U.S. Navy as an Ensing with a Permanent grade date/Present grade date of 27 May 2022 and a designator code of 1180 (Unrestricted Line Officer billet for a student in training for Special Warfare qualification).

The Defense Finance and Accounting Service Military Leave and Earnings Statement for the period of 1 – 30 June 2022 under Summary listed a DIEMS of blank and RET PLAN of blank.

The Blended Retirement System listed you as not enrolled, and opt-in Period Expired with a first day eligible to elect 7 June 2022 and last day eligible to elect 12 July 2022.

The Defense Finance and Accounting Service Military Leave and Earnings Statement for the period of 1 to 28 February 2025 under Summary listed a DIEMS of 27 June 2017 and RET PLAN of High 3.

You requested to establish eligibility to elect BRS and Service matching contributions to your TSP account. The Board, in its review of your entire record and application, carefully weighed all potentially mitigating factors, to include your assertions. However, the Board concluded that you initially enlisted on 27 June 2017, which established your DIEMS. You entered the Naval Academy Preparatory School on 25 July 2017, completed the BRS opt-in Course on 15 December 2017. Your BRS election window was open from 7 June 2022 through 12 July 2022. Because you failed to make an election to opt-into BRS during the aforementioned window, you remain enrolled in the High 3 retirement plan. The Board could not find, nor did you provide sufficient evidence of receiving improper counseling or system constraints that prevented you from enrolling in the BRS within your election window, thereby rendering you ineligible for BRS enrollment and Service matching TSP contributions. Therefore, in this connection, the Board substantially concurred 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,

11/19/2025

