

URGENT ALARACT 100/2025

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TO: ALARACT

UNCLAS

SUBJECT: URGENT ALARACT 100/2025 – ARMY CONTINUATION PAY (CP)
WITHIN THE BLENDED RETIREMENT SYSTEM (BRS) – CALENDAR YEAR 2026
(CY26) IMPLEMENTATION GUIDANCE

THIS URGENT ALARACT MESSAGE HAS BEEN TRANSMITTED BY JSP ON
BEHALF OF HQDA, G-1//DAPE-PR//

NARR//THIS ALARACT REPLACES ALARACT 029/2025, WHICH IS NOW INACTIVE//

1. (U) REFERENCES:

1.A. (U) TITLE 10, UNITED STATES CODE, SECTION 992 (10 USC § 992)

1.B. (U) 37 USC §§ 356 AND 373

1.C. (U) DEPARTMENT OF DEFENSE INSTRUCTION (DODI) 1322.31 (COMMON
MILITARY TRAINING)

1.D. (U) DODI 1322.34 (FINANCIAL READINESS OF SERVICE MEMBERS)

1.E. (U) DOD FINANCIAL MANAGEMENT REGULATION, VOLUMES 5 AND 7A,
CHAPTER 2

1.F. (U) ARMY REGULATION (AR) 600-8-7 (RETIREMENT SERVICES PROGRAM)

1.G. (U) AR 637-1 (ARMY COMPENSATION AND ENTITLEMENTS POLICY)

1.H. (U) DEPUTY SECRETARY OF DEFENSE, MEMORANDUM (IMPLEMENTATION
OF THE BLENDED RETIREMENT SYSTEM), 27 JANUARY 2017

1.I. (U) OFFICE OF THE ASSISTANT SECRETARY OF THE ARMY FOR
MANPOWER AND RESERVE AFFAIRS, MEMORANDUM (ARMY CONTINUATION
PAY WITHIN THE BLENDED RETIREMENT SYSTEM), 31 DECEMBER 2024

1.J. (U) OFFICE OF THE ASSISTANT SECRETARY OF THE ARMY FOR MANPOWER AND RESERVE AFFAIRS, MEMORANDUM (ARMY CONTINUATION WITHIN THE BLENDED RETIREMENT SYSTEM), 16 JULY 2025

2. (U) PURPOSE: TO IMPLEMENT CY26 ELIGIBILITY, AMOUNT, AND ADDITIONAL SERVICE OBLIGATION FOR CP, AND ANNOUNCE A FINANCIAL LITERACY TRAINING REQUIREMENT AS ESTABLISHED IN REFERENCE 1.J.

3. (U) APPLICABILITY: THIS GUIDANCE IS EFFECTIVE 1 JANUARY 2026, AND EXPIRES ON 31 DECEMBER 2026. IT APPLIES TO REGULAR ARMY (RA), ACTIVE GUARD RESERVE (AGR), ARMY NATIONAL GUARD (ARNG), AND UNITED STATES ARMY RESERVE (USAR) SOLDIERS WHO ARE COVERED UNDER BRS.

4. (U) ELIGIBILITY:

4.A. (U) RA AND AGR. ANY MEMBER WHO MEETS THE FOLLOWING CRITERIA IS ELIGIBLE TO ENTER INTO AN AGREEMENT TO SERVE THE OBLIGATION PERIOD SPECIFIED IN PARAGRAPH 5 BELOW:

4.A.1. (U) IS COVERED UNDER THE BRS; AND—

4.A.2. (U) FOR CY26, THE SOLDIER HAS COMPLETED NO LESS THAN SEVEN AND NOT MORE THAN 12 YEARS OF SERVICE, AS COMPUTED FROM THE SOLDIER'S PAY ENTRY BASE DATE (PEBD).

4.A.3. (U) FOR CY27, THE SOLDIER HAS COMPLETED NO LESS THAN SEVEN AND NOT MORE THAN 10 YEARS OF SERVICE, AS COMPUTED FROM THE SOLDIER'S PEBD.

4.A.4. (U) FOR CY28 AND BEYOND, FURTHER ANALYSIS WILL BE CONDUCTED ON ALL THREE COMPONENTS TO DETERMINE THE APPROPRIATE ELIGIBILITY WINDOW AND MULTIPLIER.

4.B. (U) USAR AND ARNG, NOT IN AN AGR STATUS, MUST MEET THE ELIGIBILITY CRITERIA LISTED IN PARAGRAPH 4.A. AND BE A MEMBER OF THE SELECTED RESERVE (SELRES) OR OTHERWISE A MEMBER OF THE READY RESERVE IN A STATUS IN WHICH THE MEMBER IS ELIGIBLE TO RECEIVE BASIC PAY.

4.C. (U) INTER-SERVICE TRANSFERS JOINING ONE OF THE ARMY'S BRS ELIGIBLE GROUPS MUST COMPLETE THE TRANSFER PRIOR TO COMPLETING NO MORE THAN 10 YEARS OF SERVICE BASED UPON THE PEBD. ARMY LEADERS WILL ENSURE THESE SOLDIERS WERE NOT PAID CP BY ANOTHER SERVICE OR COMPONENT BEFORE EXECUTING A CP PAYMENT.

5. (U) SERVICE OBLIGATION: SOLDIERS MUST AGREE TO SERVE FOUR YEARS OF SERVICE IN THE COMPONENT IN WHICH THEY ARE SERVING AT THE TIME

CP IS REQUESTED. THE SERVICE OBLIGATION COMMENCES ON THE DATE OF THE SOLDIER'S SIGNATURE ON THE CP ELECTION FORM. SOLDIERS WHO DO NOT MEET THE MINIMUM FOUR YEAR REQUIREMENT MUST TAKE RETENTION ACTIONS TO BE ELIGIBLE FOR CP. IF THEY CANNOT TAKE THAT RETENTION ACTION, THEY ARE NOT ELIGIBLE FOR CP. CP WILL BE UTILIZED IN CONJUNCTION WITH SELECTIVE RETENTION BONUSES TO ENCOURAGE LONG TERM RETENTION OF MID-TERM AND CAREERIST SOLDIERS.

6. (U) CP AMOUNT:

6.A. (U) THE CP AMOUNT FOR RA AND AGR SOLDIERS IS 2.5 TIMES THE ACTIVE-DUTY MONTHLY BASIC PAY. IT WILL BE COMPUTED USING THE ELIGIBLE SOLDIER'S CURRENT PAY GRADE AND YEARS OF SERVICE AS LISTED ON THE MONTHLY BASIC PAY TABLE PROVIDED BY THE DEFENSE FINANCE AND ACCOUNTING SERVICE (DFAS) IN EFFECT ON THE DATE OF THE SOLDIER'S SIGNATURE ON THE CP ELECTION FORM.

6.B. (U) THE CP AMOUNT FOR USAR AND ARNG SOLDIERS (EXCEPT THOSE SPECIFIED IN PARAGRAPH 6.C) IS 0.5 TIMES THE ACTIVE-DUTY MONTHLY BASIC PAY. IT WILL BE COMPUTED USING THE ELIGIBLE SOLDIER'S CURRENT PAY GRADE AND YEARS OF SERVICE AS LISTED ON THE MONTHLY BASIC PAY TABLE PROVIDED BY DFAS IN EFFECT ON THE DATE OF THE SOLDIER'S SIGNATURE ON THE CP ELECTION FORM.

6.C. (U) THE CP AMOUNT WILL BE 2.5 TIMES THE ACTIVE-DUTY MONTHLY BASIC PAY FOR USAR AND ARNG SOLDIERS WHO ARE WITHIN THE OPPORTUNITY WINDOW AND HAVE PERFORMED 270 OR MORE DAYS OF INVOLUNTARY MOBILIZATION DURING A 730 DAY PERIOD, EXCLUDING 12301 (H) STATUS. THIS CALCULATION IS BASED ON THE ELIGIBLE SOLDIER'S CURRENT PAY GRADE AND YEARS OF SERVICE, AS OUTLINED IN THE MONTHLY BASIC PAY TABLE PROVIDED BY DFAS, WHICH IS EFFECTIVE ON THE DATE OF THE SOLDIER'S SIGNATURE ON THE CP ELECTION FORM.

7. (U) PAYMENT OPTIONS:

7.A. (U) SOLDIERS MAY ELECT TO RECEIVE CP IN A SINGLE LUMP SUM OR IN A SERIES OF EQUAL INSTALLMENTS, NOT TO EXCEED FOUR ANNUAL PAYMENTS OVER FOUR CONSECUTIVE YEARS.

7.B. (U) SOLDIERS WHO WANT TO HAVE THEIR CP PAYMENT(S) DIRECTED TO THEIR THRIFT SAVINGS PLAN (TSP), MUST UPDATE THEIR ALLOTMENT ALLOCATIONS IN MYPAY AND THEIR TSP SETTINGS TO ENSURE THE CP FUNDS ARE DISTRIBUTED IN ACCORDANCE WITH THEIR PERSONAL FINANCIAL PLAN PRIOR TO SUBMITTING THE CP REQUEST.

8. (U) SCREENING AND COUNSELING:

8.A. (U) UNIT COMMANDERS, WITH ASSISTANCE FROM CAREER COUNSELORS AND INSTALLATION HUMAN RESOURCE (HR) PROFESSIONALS, WILL SCREEN SOLDIERS DURING PERMANENT CHANGE OF STATION IN-AND-OUT PROCESSING FOR CP.

8.B. (U) UNIT COMMANDERS, CAREER COUNSELORS, INSTALLATION HR PROFESSIONALS, AND S-1 PERSONNEL WILL SCREEN SOLDIERS ANNUALLY DURING THE PERSONNEL READINESS REVIEW.

8.C. (U) CAREER COUNSELORS WILL MAINTAIN DOCUMENTATION ON SOLDIERS WHO WERE SCREENED AND THE RESULTS OF THE SCREENINGS.

8.D. (U) IF AN INITIAL OR ANNUAL SCREENING DETERMINES THAT A SOLDIER IS ELIGIBLE FOR CP, COMPANY COMMANDERS WILL COUNSEL THE SOLDIER, IN WRITING, WITH ASSISTANCE AND SUPPORT FROM CAREER COUNSELORS, ON THE ELIGIBILITY DETERMINATION, THE CP TRAINING REQUIREMENT, AND BRS CP REQUEST INSTRUCTIONS.

9. (U) CP TRAINING:

9.A. (U) CP TRAINING WILL BE PROVIDED WHEN THE SOLDIER BECOMES ELIGIBLE FOR CP.

9.B. (U) TRAINING MUST BE TAKEN AS DISTRIBUTED LEARNING THROUGH THE ARMY FAMILY WEB PORTALS ONLINE LEARNING MANAGEMENT SYSTEM ([HTTPS://OLMS.ARMYFAMILYWEBPORTAL.COM/](https://olms.armyfamilywebportal.com/)), FACE-TO-FACE WITH AN APPROVED CREDENTIALLED FINANCIAL COUNSELOR, AND/OR GROUP TRAINING WITH AN APPROVED FINANCIAL EDUCATOR.

9.C. (U) TRAINING COMPLETION MUST BE RECORDED IN THE DIGITAL TRAINING MANAGEMENT SYSTEM (DTMS) BY THE DTMS MANAGER WITH THE FOLLOWING TASK IDENTIFICATION NUMBER: G09-COM-0007, "PREPARE FINANCES FOR CONTINUATION PAY UNDER THE BLENDED RETIREMENT SYSTEM."

10. (U) APPLICATION PROCESS:

10.A. (U) ALL SOLDIERS MAY SUBMIT THEIR CP REQUEST WHEN ELIGIBLE AS ESTABLISHED BY THE ELIGIBILITY CRITERIA LISTED IN PARAGRAPH 4; HOWEVER, SOLDIERS ARE ENCOURAGED TO APPLY FOR CP AS SOON AS THEY ENTER THEIR PERIOD OF ELIGIBILITY.

10.B. (U) BASED ON THE POLICY, THERE WILL BE FUTURE YEAR CHANGES TO THE END YEAR OF ELIGIBILITY FOR YEARS OF SERVICE. IT IS CRUCIAL FOR SOLDIERS TO BE AWARE OF THE CHANGE AND TAKE ACTION TO AVOID FORFEITING THE ENTITLEMENT.

10.C. (U) THE BRS REQUEST (REQUEST FOR CONTINUATION PAY (BLENDED RETIREMENT SYSTEM)) OR ITS SYSTEM-GENERATED EQUIVALENT WILL BE USED FOR THE PURPOSE OF COLLECTING AND MAINTAINING INFORMATION SUBMITTED BY SOLDIERS AND COMMANDERS FOR THE PURPOSE OF APPLYING FOR AND CERTIFYING CP.

10.D. (U) THE BRS CP REQUEST PACKET WILL INCLUDE THE REQUEST FOR CP AND PROOF OF BRS ENROLLMENT STATUS.

10.E. (U) COMMANDERS IN THE GRADE OF O-5 AND ABOVE ARE DELEGATED THE AUTHORITY TO CERTIFY AND APPROVE BRS CP REQUESTS. THIS AUTHORITY MAY NOT BE FURTHER DELEGATED. COMMANDERS WILL CERTIFY BRS CP REQUESTS WITHIN 30 DAYS OF RECEIVING AN APPLICATION.

10.F. (U) IF THE APPLICATION IS CERTIFIED, CAREER COUNSELORS WILL SEND THE BRS CP REQUEST APPLICATION ALONG WITH ALL SUBSTANTIATING DOCUMENTATION TO THE UNIT HR PROFESSIONALS FOR PROCESSING TO THE SUPPORTING ARMY MILITARY PAY OFFICE.

10.G. (U) THE UNIT HR PROFESSIONALS WILL SCAN AND UPLOAD ALL CERTIFIED APPLICATIONS AND SUBSTANTIATING DOCUMENTS TO THE INTEGRATED PERSONNEL ELECTRONIC RECORDS MANAGEMENT SYSTEM.

11. (U) ANNUAL REPORTING:

11.A. (U) NO LATER THAN 30 DAYS AFTER THE END OF THE FISCAL YEAR, EACH COMPONENT WILL PROVIDE A COST-BENEFIT AND ANALYSIS ON THEIR CP PROGRAM. THE ANALYSIS WILL FOCUS ON HOW CP AFFECTS SHORT AND LONG TERM RETENTION. AT A MINIMUM, THE REPORT WILL INCLUDE A LIST OF SOLDIERS BY THEIR DOD IDS WITH THE FOLLOWING INFORMATION:

11.A.1. (U) SOLDIERS ELIGIBLE FOR CP.

11.A.2. (U) SOLDIERS WHO APPLIED FOR CP.

11.A.3. (U) SOLDIERS WHO RECEIVED CP.

11.A.4. (U) TOTAL DOLLARS OBLIGATED PER PERSON WHO RECEIVED CP.

11.A.5. (U) YEARS OF SERVICE (BASED ON PEBD) FOR SOLDIERS WHO RECEIVED CP.

11.A.6. (U) GRADE OF SOLDIERS WHO RECEIVED CP.

11.A.7. (U) SOLDIERS PART OF THE LEGACY SYSTEM.

11.A.8. (U) ANY ADDITIONAL INFORMATION.

11.B. (U) THE REPORT WILL BE SUBMITTED TO THE OFFICE OF THE DEPUTY CHIEF OF STAFF (DCS), G-1 (PLANS AND RESOURCES DIRECTORATE) TO USARMY.PENTAGON.HQDA-DCS-G-1.MBX.DAPE-PRC-SPECIAL-PAY@ARMY.MIL.

12. (U) EACH COMPONENT WILL PUBLISH CP INFORMATION AND PROCEDURES FOR THE PAYMENT NO LATER THAN 30 DAYS FROM THE DATE OF THIS ALARACT.

13. (U) THE PROPONENT FOR THIS GUIDANCE IS THE DEPUTY ASSISTANT SECRETARY OF THE ARMY (MILITARY PERSONNEL AND QUALITY OF LIFE) DASA (MPQ).

14. (U) COMMANDERS WILL INFORM SOLDIERS OF THEIR ELIGIBILITY STATUS, THE BRS CP REQUEST PROCESS, AND AVAILABLE RESOURCES SUPPORTING THEIR ELECTION DECISION. COMMANDERS WILL USE THE ARMY VANTAGE SYSTEM TO MONITOR SOLDIERS FINANCIAL READINESS FOR CP ELIGIBILITY.

15. (U) POINTS OF CONTACT:

15.A. (U) THE DCS, G-1, COMPENSATION AND ENTITLEMENTS DIVISION. SUBMIT INQUIRIES REGARDING THIS MESSAGE ONLY TO: USARMY.PENTAGON.HQDA-DCS-G-1.MBX.DAPE-PRC-SPECIAL-PAY@ARMY.MIL.

15.B. (U) THE DCS, G-1, RETENTION BRANCH: USARMY.PENTAGON.HQDA-DCS-G-1.MBX.ARMY-RETENTION@ARMY.MIL.

15.C. (U) HUMAN RESOURCES COMMAND (HRC) OFFICER PERSONNEL MANAGEMENT DIRECTORATE: USARMY.KNOX.HRC.MBX.OPMD-OPD-PCS-POLICY@ARMY.MIL.

15.D. (U) HRC ENLISTED PERSONNEL MANAGEMENT DIRECTORATE: USARMY.KNOX.HRC.MBX.EPMD-PSA-BRANCH@MAIL.MIL.

15.E. (U) HRC ENLISTED PERSONNEL MANAGEMENT DIRECTORATE-AGR: USARMY.KNOX.HRC.MBX.EPMD-PAB-AGR@ARMY.MIL.

15.F. (U) USAR SOLDIERS SUBMIT INQUIRES TO THE OFFICE OF THE CHIEF ARMY RESERVE: USARMY.USARC.OCAR.MBX.G1-POLICY@ARMY.MIL.

15.G. (U) ARNG SOLDIERS SUBMIT INQUIRIES TO THE NATIONAL GUARD BUREAU: NG.NCR.NGB-ARNG.MBX.ARNG-COMP-ENTITLEMENT@ARMY.MIL.

15.H. (U) FINANCIAL EDUCATION ONLY: USARMY.PENTAGON.HQDA-DCS-G-9.MBX.FINANCIAL-LITERACY@ARMY.MIL.

16. (U) THIS MESSAGE SUPERSEDES ALL PREVIOUSLY ISSUED GUIDANCE NOT IN ACCORDANCE WITH REFERENCE 1.J.

17. (U) THIS ALARACT MESSAGE EXPIRES 6 NOVEMBER 2026.