



**NATIONAL GUARD BUREAU**  
111 SOUTH GEORGE MASON DRIVE  
ARLINGTON VA 22204-1373

ARNG-HRZ (RN 135-7a)

MEMORANDUM FOR The Adjutants General of all States, Puerto Rico, Guam, the U.S. Virgin Islands, and the Commanding General of the District of Columbia

SUBJECT: Army National Guard (ARNG) Blended Retirement System (BRS) Continuation Pay (CP) - Calendar Year (CY) 2025 Implementation Guidance

1. References:

- a. Title 37, United States Code, Sections 356 and 373
- b. Title 10, United States Code, Section 101
- c. Department of Defense Financial Management Regulation (DoD FMR), Volume 5, and Volume 7A, Chapter 2 and Chapter 66
- d. AR 600-8-7 (Retirement Service Program)
- e. AR 637-1 (Army Compensation and Entitlements Policy)
- f. Deputy Secretary of Defense, memorandum (Implementation of the Blended Retirement System), 27 January 2017
- g. Assistant Secretary of the Army, memorandum, (Blended Retirement System (BRS) Continuation Pay (CP)), 31 December 2024
- h. HQDA EXORD 140-21 (The Army Financial Literacy Program), 26 March 2021

2. Purpose: This memorandum establishes Blended Retirement System (BRS) Continuation Pay (CP) information and procedures for payment of CP as authorized in Reference 1a. and Reference 1g.

3. Applicability: This policy is effective 1 January 2025 and will remain in effect until this policy is updated or rescinded. It applies to Army National Guard (ARNG) Soldiers who are enrolled in BRS.

4. CP Amount: The CP amount for all eligible Soldiers is 2.5 times the active duty monthly basic pay. The CP amount will be computed using eligible Soldiers' current pay grade and years of service as listed on the Defense Finance and Accounting Service

ARNG-HRZ (RN 135-7a)

SUBJECT: Army National Guard (ARNG) Blended Retirement System (BRS)  
Continuation Pay (CP) - Calendar Year (CY) 2025 Implementation Guidance

(DFAS) monthly basic pay table in effect on the date of the Soldier's signature on the BRS-CP Election Form.

5. Eligibility:

a. Any Soldier, regardless of status, who meets the following criteria is eligible to enter into an agreement to serve the obligation period specified in paragraph 8 below:

(1) Is covered under the BRS; and

(2) For Calendar Year 2025 (CY25), the Soldier has completed no less than eight and not more than 12 years of service, as computed from the Soldier's pay entry basic date (PEBD).

(3) The final day a Soldier can sign the BRS-CP Election Form is the anniversary of their maximum service year. Soldiers are ineligible upon exceeding this date by one day.

(4) Enlisted Soldiers must have a sufficient service obligation remaining or extend their current service obligation via DA Form 4836 (Oath of Extension of Enlistment or Reenlistment).

(5) In a status in which the Soldier is eligible to receive basic pay.

(6) Has completed the required financial training in accordance with paragraph 6.

b. Inter-service transfers joining one of the Army's BRS eligible groups must complete the transfer before starting their maximum service year for the applicable CY based upon the PEBD. Army leaders will ensure that another service or component did not pay these Soldiers' CP before executing a CP payment.

c. Soldiers in the Inactive National Guard (ING) are not eligible to apply for or receive CP.

d. Soldiers who would have been eligible to enroll in the BRS, but was not in an active status during the designated opt-in period of 1 January 2018 to 31 December 2018, who later returns to an active status on or after 2 December 2018, may make an election to enroll in the BRS.

(1) Members affiliating in a paid status with the ARNG after separating from the active component, within 30 days of reentry.

ARNG-HRZ (RN 135-7a)

SUBJECT: Army National Guard (ARNG) Blended Retirement System (BRS)  
Continuation Pay (CP) - Calendar Year (CY) 2025 Implementation Guidance

(2) Members returning to a paid status in the ARNG following a break in service in the reserve component, within 30 days of reentry.

#### 6. Required Financial Training:

a. Financial education training is required before a Soldier can request CP. The Digital Training Management System (DTMS) is the system of record for this action and must be verified prior to submitting control number requests.

b. Training must be taken as distributed learning through the Army Family Web Portal's Online Learning Management System (<https://olms.armyfamilywebportal.com/>), face-to-face with an approved credentialed financial counselor, and/or group training with an approved financial educator.

c. Training completion must be recorded in the DTMS by the DTMS Manager with the following task identification number: G09-COM-0006, "Prepare Finances for Continuation Pay under Blended Retirement System."

#### 7. Screening and Counseling:

a. Unit commanders, with assistance from career counselors and/or Readiness Non-Commissioned Officer (NCOs), will screen Soldiers during in- and out-processing for CP eligibility.

b. Unit commanders, career counselors, Readiness NCOs, and S1 personnel will screen Soldiers annually during the Personnel Readiness Review.

c. Career counselors will maintain documentation on Soldiers who were screened and the results of the screenings.

d. If an initial or annual screening determines that a Soldier is eligible for CP, company commanders will counsel the Soldier using DA Form 4856 (see Enclosure 1), with assistance and support from career counselors, on the eligibility determination, the CP training requirement, and the CP application instructions.

#### 8. Service Obligation:

a. In exchange for CP, Soldiers must have a minimum 4-year service obligation remaining. If an enlisted Soldier does not have sufficient service remaining, they are required to extend their service via DA Form 4836 to meet the minimum service remaining requirement.

ARNG-HRZ (RN 135-7a)

SUBJECT: Army National Guard (ARNG) Blended Retirement System (BRS)  
Continuation Pay (CP) - Calendar Year (CY) 2025 Implementation Guidance

b. Enlisted Soldiers who are not eligible to extend their service (barred to continued service statement, flagged, or otherwise not qualified for retention) are not authorized CP.

c. Soldiers who accept CP will be identified using the Additional Service Obligation (ADSO) code, "S4," in the Integrated Personnel and Pay System-Army (IPPS-A) for tracking purposes. The ADSO code will be effective on the Soldier's signature date of the BRS-CP Election Form and set to expire 4 years from that date. The obligated service will run concurrently with any other service obligations unless otherwise stated by the governing authority for those service obligations.

(1) Servicing military personnel office, human resources specialist, Readiness NCO, Career Counselor, or Retention NCO at the unit or battalion level will ensure that the ADSO is assigned in IPPS-A to denote the 4-year service obligation.

(2) The State Incentive Manager (IM) will confirm the ADSO is assigned, and the date is accurate in IPPS-A before submitting the BRS-CP Election Form for payment processing.

d. Soldiers entering a period of nonavailability in the ING will have all payments suspended. Upon return from the period of nonavailability, Soldiers will have 90 days to extend their service obligation to meet or exceed the time of nonavailability. For example, if the Soldier was in the ING for 12 months, they must extend for at least 12 months to retain their CP. Failure to extend within this timeline or separation while in the ING will result in termination with recoupment effective the day the Soldier entered the ING.

## 9. Application Process:

a. Eligible Soldiers requesting CP must initiate the process through their unit or the state-identified CP point of contact (POC) to validate their eligibility to receive BRS-CP. Soldiers are encouraged to apply for CP as soon as they enter their eligibility period, as defined in paragraph 5a(2).

b. The State IM will sign and submit the HRM-I BRS-CP Control Number Request Form (see Enclosure 2). The only authorized form of signature is the Common Access Card (CAC) signature, which must include a date and time stamp. Before submission, State POCs must validate eligibility through the BRS-CP inbox at [ng.ncr.ngb-arng.mbx.brs-cp@army.mil](mailto:ng.ncr.ngb-arng.mbx.brs-cp@army.mil). Allow 2-3 business days for processing to receive the completed BRS-CP Election Form (see Enclosure 3) and control number from HRM-I. No payments will be authorized until BRS-CP eligibility has been verified and the BRS-

ARNG-HRZ (RN 135-7a)

SUBJECT: Army National Guard (ARNG) Blended Retirement System (BRS)  
Continuation Pay (CP) - Calendar Year (CY) 2025 Implementation Guidance

CP Election Form is signed. Additionally, the BRS-CP Election Form cannot be signed until HRM-I has issued the control number.

(1) Reserve Component Soldier applications that show BRS Enrollment code "B" (auto-enrolled) or "N" (not enrolled) in the Defense Joint Military Pay System (DJMS) will be returned without action until the code is updated in DJMS to reflect BRS Enrollment code "C" (Opt-in) via a Case Management System (CMS) case.

(2) Active Component Soldier applications that show BRS Enrollment code "A" (auto-enrolled) or "N" (not enrolled) in DJMS will be returned without action until the code is updated in DJMS to reflect BRS Enrollment code "O" (Opt-in) or "R" (Auto Enrolled/Prior Service) via a CMS case.

c. Upon completion and verification of the HRM-I BRS-CP Control Number Request Form, CP Training in DTMS, and DJMS coding, the HRM-I BRS-CP Control Number Request Form will be returned with the HRM-I signature and assigned control number. HRM-I will populate the BRS-CP Election Form and return to the State IM for continued processing. No edits are authorized to the BRS-CP Election form after issuance of the control number. If the form needs edits, please contact HRM-I via the BRS-CP Inbox to request an updated form.

d. The State IM will return the completed BRS-CP Election Form and DA Form 4836 (if needed) to the BRS-CP inbox. ADSO code "S4" must be present in IPPS-A for all Soldiers receiving BRS-CP.

(1) Soldier will CAC sign as the "Recipient." (This signature date indicates the start date of the service obligation.)

(2) The immediate commander will CAC sign as the "Approval Authority."

(3) HRM will CAC sign as the "Certifying Official."

(4) All CAC signatures must contain the date and time stamp.

e. HRM-I will review the signed BRS-CP Election Form and validate all CAC signatures using the signature validation status in Adobe. Once validated, all necessary actions for establishment and payment will be taken. If any data or CAC signature on the BRS-CP Election Form cannot be validated, it will be returned without action. A new request can be submitted if the Soldier is still within their eligibility window. If the Soldier has exceeded their eligibility window, their only recourse is an Army Board for Corrections of Military Records (ABCMR).

ARNG-HRZ (RN 135-7a)

SUBJECT: Army National Guard (ARNG) Blended Retirement System (BRS)  
Continuation Pay (CP) - Calendar Year (CY) 2025 Implementation Guidance

f. If the BRS-CP Election Form does not contain the same data sent to the State IM with the control number issuance, the form will be returned without action as an invalid contract.

g. The ARNG will use the BRS-CP Election Form as the CP contract to document the Soldier's CP election and obligated service. This is the only authorized form for all ARNG Soldiers. The CP contract will be placed in the Interactive Personnel Electronic Records Management System (iPERMS) under the service and finance subfolders by ARNG-HRM-I.

#### 10. Payment Options:

a. 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.

b. 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 before submitting the CP request.

11. Recoupment: Soldiers who do not fulfill the 4-year service obligation to the Army National Guard for any reason per their agreement are subject to full or partial recoupment.

a. Recoupment is calculated as:

(1) The number of months served satisfactorily during the 4-year term multiplied by the monthly rate authorized. The monthly rate is calculated by dividing the total CP amount by 48 months of service the member has agreed to serve. This calculation results in the Soldier's "earned CP."

(2) That "earned CP" must be subtracted from the total CP amount paid to the individual to date (initial and any subsequent payments).

(3) If the "earned CP" is less than the total CP amount paid, the overpayment to the individual must be recouped. If the "earned CP" is more than the payments received to date (total of initial and any subsequent payments), the excess amount will be paid in the final installment.

b. If the Soldier elects to send the payment(s) directly to their TSP, they are responsible for any repayment of unearned amounts.

ARNG-HRZ (RN 135-7a)

SUBJECT: Army National Guard (ARNG) Blended Retirement System (BRS)  
Continuation Pay (CP) - Calendar Year (CY) 2025 Implementation Guidance

c. All recoupments, full or partial, must be submitted via a CMS case for action. The CMS case must include the DD 139 with the effective date of recoupment, discharge order, NGB 22/DD 214, BRS-CP Election Form, and any other supporting documentation to validate the recoupment information.

d. Medical discharges are subject to full or partial recoupment and will be processed according to the conditions of the discharge in accordance with DoD FMR, Volume 7A, Chapter 2, Table 2-1.

12. Exception to Policy (ETP): There is no authorized ETP process for BRS or CP.

a. Soldiers who completed the requirements during the opt-in period not reflecting properly in DJMS can work with their unit and military pay office to create a CMS case to correct this. If the CMS case is denied, the only recourse is an ABCMR request to have their records updated to show enrollment.

b. If a Soldier misses their eligibility window, they may submit an ABCMR request with justifiable documentation for determination. If approved, the CP record in DJMS will be established on their last day of eligibility at their earned pay rate per the applicable policy.

13. The only authorized form of signature on the HRM-I BRS-CP Control Number Request Form and BRS-CP Election Form is a CAC signature with the date and time stamp populated in the CAC field unless given authorization by HRM-I prior to the forms being signed. Signatures are not required to be applied on the same day. The date in the text box must match the date of the CAC signature. HRM-I must be able to validate all CAC signatures using the signature validation status in Adobe. Any alteration, manipulation, or inability to verify metadata will result in an invalid request and be returned without action.

14. Commanders will inform Soldiers of their eligibility status, the CP application process, and available resources supporting their election decision.

15. The proponent for this guidance is the ARNG G1.

ARNG-HRZ (RN 135-7a)

SUBJECT: Army National Guard (ARNG) Blended Retirement System (BRS)  
Continuation Pay (CP) - Calendar Year (CY) 2025 Implementation Guidance

16. The point of contact is MAJ Jasmin Herrera, Chief, Incentives Oversight Branch (ARNG-HRM-I) at [jasmin.r.herrera.mil@army.mil](mailto:jasmin.r.herrera.mil@army.mil).

3 Encls

1. DA Form 4856 BRS-CP Counseling Shell
2. HRM-I BRS-CP Control Number Request Form
3. Request for Continuation Pay (BRS-CP Election) Form

LAVETTA L. BENNETT  
Brigadier General, USA  
Assistant Director, Army National Guard  
for Personnel and Talent Management