From USAFA Parent Liaison, sent 13 Feb 19:

CORRECTION: Graduate Retirement Plans Info & Previous Preppie (Class of 2022 now)

Retirement Pay Program for Graduates who were Preppies before 31 Dec 17:

        As per the Uniformed Services Blended Retirement System FAQ; “The BRS went into effect on January 1, 2018.  New Service members, who join the Uniformed Services for the first time on or after January 1, 2018, will be enrolled automatically in BRS.  All members who were serving as of December 31, 2017, were grandfathered under the legacy retirement system.  No member who was serving on, or prior to, December 31, 2017, will be automatically switched to the BRS.  Though they are grandfathered under the legacy retirement system, active component service members who had fewer than 12 years as of December 31, 2017, and National Guard and Reserve service members in a paid status, who had accrued fewer than 4,320 retirement points as of December 31, 2017, may choose to opt into the BRS.  The opt-in window for BRS is from January 1, 2018, to December 31, 2018.”

        How does this apply to Cadets? “Cadets and midshipmen who were attending a service academy as of December 31, 2017, are grandfathered under the legacy retirement system and will have the option to opt into BRS upon commissioning.  ROTC cadets and midshipmen have the same option as long as they signed their ‘contract’ on or prior to December 31, 2017.  Cadets and midshipmen that are grandfathered under the legacy retirement system, upon commissioning (or being placed in a pay status) in 2018 will have the remainder of calendar year 2018 to choose to opt into BRS (or, if not placed in paid status until December 2018, they will have at least 30 days).  Those cadets and midshipmen that are grandfathered under the legacy retirement system who are not commissioned (or placed in an active pay status) until after 2018 will have 30 days to decide whether or not they want to opt into BRS.  Each individual service member has a deadline, which is 30 days after their first day of duty following commissioning.  Cadets and midshipmen who enter a service academy, and ROTC cadets and midshipmen who sign their ‘contract’ on or after January 1, 2018, will automatically be covered by BRS upon commissioning with no option to opt-in.”

You can find more information on the Blended Retirement at the below link:

BRS Link: [https://militarypay.defense.gov/BlendedRetirement/](https://militarypay.defense.gov/BlendedRetirement/%22%20%5Ct%20%22_blank)

•       Scroll down and select FAQ

        For the Class of 2019, 2020 & 2021 Graduates will have the option of the old retirement system (serve 20 years and receive 50% of base pay) or the Blended Retirement System (BRS) which is similar to a 401k program.  Preparatory Students who enlisted prior to 31 Dec 17 will have the option as well.  Starting with the Class of 2021 there will be only the BRS system available and automatically updated for the graduates.

Hope this clears up any confusion.

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