



5 YEARS BEFORE RETIREMENT

- Make sure your personnel records are complete:
 - Verify all civilian and military service in your Official Personnel File (OPF) – **SF 50**.
 - Verify you will meet age and service requirements on your planned retirement date.
 - Verify your health insurance coverage is documented.
 - Verify your FEGLI coverage is documented.
 - Update the beneficiary of your Federal Pension:
 - CSRS – SF 2808 – Designation of Beneficiary**
 - FERS – SF 3102 – Designation of Beneficiary**
 - Update your beneficiaries on your FEGLI:
 - SF 2823 – FEGLI Designation of Beneficiary**
 - Update your beneficiaries on your TSP:
 - TSP – 3 Designation of Beneficiary**
- Request your annuity estimate.
- If eligible, request buyback calculation for any civilian time not previously purchased.
 - SF 3108 – Application to Make Service Credit Payment**
 - Make payments to your agency to buy back time before you retire
- If eligible, request buyback calculation for any military time not previously purchased.
 - SF 3108A – Application to Pay Military Deposit**
 - Make payments to your agency to buy back time before you retire
- CSRS: Review your VCP options.
 - Submit **SF 2804 – Application to Make Voluntary Contribution**
- If not currently enrolled in FEHB and you will need health insurance coverage, you must be covered for 5 years prior to retirement – enroll now.
- If not currently enrolled in FEGLI and you will need life insurance coverage, you must be covered for 5 years prior to retirement – enroll now.
- Request your Social Security Earnings Statement from the Social Security Administration:
 - Verify with SSA if you are subject to the Windfall Elimination Provision.
 - Verify with SSA if you are entitled to benefits based on covered earnings of your spouse and whether those benefits may be subject to the Government Pension Offset.
- Request your Federal Benefits Analysis from the Federal Benefits Information Center.



This complete document will provide estimates on your monthly income sources of FERS/CSRS Annuity, your Thrift Savings Plan and Social Security (or Supplement prior to Social Security). It will address your FEGLI costs, surviving spouse benefit costs and cost of living adjustments. It can be updated annually until retirement and be modified for any changes that occur between now and retirement.



1 YEAR BEFORE RETIREMENT

Review and implement any steps from prior retirement checklist (5 Year)

- Request “Checklist for Employees Preparing to Retire” from your agency.
- Request “Checklist for Health Benefits and Life Insurance Coverage” from your agency.
- Request an updated annuity estimate.
- Attend pre-retirement counseling session if available within your agency.
- Make sure your personnel records are complete:
 - Verify all civilian and military service in your Official Personnel File (OPF) – **SF 50**.
 - Verify you will meet age and service requirements on your planned retirement date.
 - Verify your health insurance coverage is documented and that you will meet the 5-year requirement if you need to continue health coverage into retirement.
 - Verify your FEGLI coverage is documented and that you will meet the 5-year requirement if you need to continue life insurance coverage into retirement.
 - Update the beneficiary of your Federal Pension:
 - CSRS – SF 2808 – Designation of Beneficiary**
 - FERS – SF 3102 – Designation of Beneficiary**
 - Update your beneficiaries on your FEGLI:
 - SF 2823 – FEGLI Designation of Beneficiary**
 - Update your beneficiaries on your TSP:
 - TSP – 3 Designation of Beneficiary**
- If eligible, request buyback calculation for any civilian time not previously purchased:
 - SF 3108 – Application to Make Service Credit Payment**
 - Make payments to your agency to buy back time before you retire
- If eligible, request buyback calculation for any military time not previously purchased:
 - SF 3108A – Application to Military Deposit**
 - Make payments to your agency to buy back time before you retire
- Request your Social Security Earnings Statement from the Social Security Administration:
 - Verify with SSA if you are subject to the Windfall Elimination Provision.
 - Verify with SSA if you are entitled to benefits based on covered earnings of your spouse and whether those benefits may be subject to the Government Pension Offset.
- Review your survivor benefit options.
- Review TSP withdrawal options.
- CSRS: Review your VCP options.
 - Submit **SF 2804 – Application to Make Voluntary Contribution**
- Identify any other sources of retirement income.
- Inform your agency of your intended retirement date.
- Request your Federal Benefits Analysis from the Federal Benefits Information Center.



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6 MONTHS BEFORE RETIREMENT

Review and implement any steps from prior retirement checklist (1 Year)

- Clear up any indebtedness to your agency (e.g. advanced leave, travel advance, etc.).
- If you wish to waive military retired pay, you must submit the request in writing to your Retired Pay Operations Center at least 90 days before retirement.
- Request your Federal Benefits Analysis from the Federal Benefits Information Center.



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3 MONTHS BEFORE RETIREMENT

Review and implement any steps from prior retirement checklist (6 months)

- Choose your exact retirement date.
- Order your retirement forms booklet from your Human Resources Agency.
- Review and sign your Certified Summary of Federal Service.
- Submit completed retirement forms to your Human Resources Agency.
- If you are within 3 months of age 62, contact Social Security to apply for any benefits to which you may be entitled.
- If you are within 3 months of age 65, contact Social Security to apply for any benefits to which you may be entitled and to apply for Medicare.
- CSRS: Prepare your VCP option Form **RI 38-124** if applicable
- Request your Federal Benefits Analysis from the Federal Benefits Information Center.



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Retirement Resources

U.S. Office of Personnel Management (OPM)

Federal Group Life Insurance (FGLI)

- **SF 2817** FGLI Life Insurance Election
- **SF 2818** FGLI Continuation of Life Insurance as an Annuitant
- **SF 2823** FGLI Designation of Beneficiary

Federal Employees Retirement System (FERS)

- **SF 3102** FERS Designation of Beneficiary
- **SF 3107** FERS Application for Immediate Retirement
- **SF 3108** FERS Application to make Service Credit Payment

Civil Service Retirement System (CSRS)

- **SF 2801** CSRS Application for Immediate Retirement
- **SF 2803** CSRS Application to Make Deposit or Redeposit
- **SF 2804** CSRS Application to Make Voluntary Contribution
- **SF 2804A** CSRS Voluntary Contribution Information
- **SF 2808** CSRS Designation of Beneficiary

Thrift Savings Program (TSP)

- **TSP-1** Election Form - To start, stop or change contributions to TSP
- **TSP-1-C** Catch-up Contribution Election Form - For participants age 50 or older to start, stop, or change catch-up contributions to TSP
- **TSP-3** Designation of Beneficiary
- **TSP-60** Request for a Transfer into the TSP
- **TSP-70** Request for Full Withdrawal after Separation of Service
- **TSP-75** Age-Based In-Service Withdrawal Request
- **TSP-77** Request for Partial Withdrawal after Separation of Service

Social Security Administration (SSA)

Windfall Elimination Provision (WEP)

- CSRS Social Security benefits may be reduced by the Windfall Elimination Provision
www.ssa.gov/pubs/EN-05-10045.pdf

Government Pension Offset (GPO)

- CSRS Social Security widow(er) benefit may be reduced by GPO
www.ssa.gov/pubs/EN-05-10007.pdf

Internal Revenue Service (IRS)

- **Publication 575** Pension and Annuity Income
- **Publication 590-A** Contributions to Individual Retirements Arrangements IRAs
- **Publication 721** Tax Guide to U.S. Civil Service Retirement Benefits. Includes CSRS, FERS and TSP

General Resources

- www.opm.gov
- www.tsp.gov
- www.ssa.gov
- www.irs.gov

