



## Mid-Career Checklist

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### CSRS and FERS Benefit

- Review your personnel records. If they do not reflect a complete history of your Federal and military career, make an appointment to review your Official Personnel Folder. Take note of the following items that can affect your eligibility and the computation of your benefit:
  - Beginning and ending dates of each separate period of service
  - Type of retirement coverage—CSRS, FERS, FICA, or none
  - Type of appointment—temporary, intermittent, WAE, part time, career, or career conditional

Remember that your “leave and earnings” service computation date and your “retirement” service computation date may differ.

- Request estimates of unpaid deposits. If you find you have service that is subject to a deposit, consider if it is financially in your best interest to pay the deposit.
- Determine when you are eligible to retire. Estimate how much of your pre-retirement income will be replaced with your CSRS or FERS basic retirement benefit. If you are within 5 years of retirement, you may request a retirement benefit estimate from the benefits office of your human resources section.
- Update your beneficiary designations, if necessary. Consider updating if you marry or divorce, if there is a death, or if a child is born.
- Attend a retirement planning seminar to learn about factors that influence the value of your retirement benefits, to receive information to help with the decisions that you will be making, and to speak with subject matter experts about your individual questions and concerns.

### Thrift Savings Plan

- Save and stay informed. Do not underestimate the ability to prepare for your retirement by saving!
- Use the TSP Web site [www.tsp.gov](http://www.tsp.gov) to estimate the future value of your savings, monitor your savings, and stay current with any changes. Use the Ballpark Estimator to estimate how much you need to save.

### Insurance

- Review your current insurance needs and compare the Government benefit to insurance available in the open market. Remember, what you needed 10 years ago may be different from what you will need in retirement.
- Update your beneficiary designations, if necessary.
- If you are not covered by FEHBP, determine if you may need coverage in retirement. You must have 5 years of coverage immediately prior to retirement.
- Consider buying long-term care insurance while you are able to lock in a reasonable rate and to medically qualify for the coverage.
- Consider the “what-if” situations. For example, what if you or your spouse become disabled or seriously ill or die prematurely?
- Review your annual statement of benefits. If you notice errors in your earnings history, report them to Social Security (1-800-772-1213).