

# Retirement Countdown Checklist

## 5 or more years before retirement

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- Review your official personnel records (OPF) for completeness
- Determine your first eligibility date for retirement
- Contact your agency's benefits office and other available resources to:
  - Request an annuity estimate for one or two possible retirement dates
  - Meet with a benefits specialist to review your annuity estimate and discuss any questions regarding your retirement
  - Determine if you have any outstanding military deposits or civilian deposits and/or redeposits
  - Discuss your options for survivor benefit elections
  - Review and verify documentation of your health insurance (FEHB) and life insurance (FGLI) enrollments

## 1 to 2 years before retirement

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- Finalize payment of civilian deposits and/or redeposits; be certain to get a paid-in-full receipt
- Finalize payment of military deposits; be certain to get a paid-in-full receipt
- Review all beneficiary designation forms for accuracy

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# Retirement Countdown Checklist

continued

## 4 to 6 months before retirement

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- Pay any financial debts to your agency and pay off any TSP loans
- Request a retirement application package from your agency's benefit office
- Review the forms and request a consultation, if necessary
- Choose a specific retirement date and request a final annuity estimate for that selected date
- Review all Service Computation Dates (SCDs) with agency to verify accuracy

## 3 months before retirement

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- Submit your retirement application at least 30 days prior to your retirement; KEEP A
- COPY Discuss waiver of military retired pay (if applicable) with a benefits specialist
- Make sure your time and attendance clerk is aware of your retirement date

## 1 month or less before retirement

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- Review and sign the Certified Summary of Federal Service (SF 2801-1 for CSRS; SF 3107-1 for FERS) as completed by your agency; REQUEST A COPY FOR YOUR RECORDS
- Request a final consultation with an agency benefits specialist. This may be your last opportunity to discuss:
  - What is the timeframe for receiving your lump-sum payment for annual leave?
  - How long will it take your agency to submit a retirement application to OPM? (It should be within 30 days of your separation.)
  - Agency benefit and payroll office contact information for any questions you may have after you leave

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