

Retirement Countdown Checklist

5 or More Years Before Retirement

- 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

- 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

- 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

- 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

- 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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