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 (FEGLI) 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.

4 to 6 Months Before Retirement

- [ ] Resolve any financial debts to your agency (i.e. advanced leave, overpayment of salary, and so on). Pay off outstanding 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.

Retirement Countdown Checklist
continued

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.
- [ ] If 65 or older, consider contacting SSA and apply for Medicare.
- [ ] Verify all future withholdings from your monthly annuity.
- [ ] Determine amount of Federal and/or state taxes to be withheld from your annuity.
- [ ] 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:
    - Benefits going into retirement (i.e. premiums and coverage).
    - Timeframe for receiving your lump-sum payment for Annual Leave.
    - How long will it take your agency to submit a retirement application to OPM.
    - Obtain a copy of your most recent Leave and Earnings Statement (LES) and Official Personnel Folder (eOPF).
    - Keep a copy of your completed retirement applicaton.
    - Retain agency benefit and payroll office contact information for any questions after you leave.