

# **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

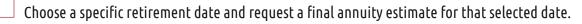
Finalize payment of civilian deposits and/or redeposits; be certain to get a paid-in-full receipt.

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.



 $\square$  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.
- 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 vou leave.





