**RETIREMENT CHECKUP**

**PRIOR TO RETIREMENT EFFECTIVE DATE**

|  |  |  |
| --- | --- | --- |
| **5 Years** | **1 Year** | **60 – 90 Days** |
| Determine your retirement eligibility date (date you meet the age and service requirements) | Confirm your retirement eligibility date. If you need help calculating this date, contact your servicing [Benefits Specialist](https://hr.nih.gov/about/hr-contacts).  | Set a firm retirement date, complete your retirement application and submit all required forms to your retirement specialist, i.e. (FERS Form, SF-3701 and CSRS Form, SF-2801, spousal consent, marriage certificates, divorce decrees) |
| If possible, attend a retirement seminar/briefing. If you wish, talk to a personal financial advisor. (Do your research before selecting a financial advisor) | Schedule a consultation with a retirement specialist and request a retirement annuity estimate.  | Submit any updated designation of beneficiary forms, i.e. (FEGLI life insurance, SF-2823, Thrift Savings, TSP-3, Unpaid Compensation (Payroll Account) SF-1152, CSRS Retirement Fund, SF-3102 and FERS Retirement Fund SF-2802). |
| Review your electronic Official Personnel Folder (eOPF) and compare your benefits statement to your records. Estimate your annuity. | Make final decisions regarding payment of civilian deposit/redeposit and military service deposit(s). | If you will be waiving Military Retired Pay, notify the appropriate military branch. |
| Consider your choices regarding deposit/redeposit for civilian service and deposit for military service. | Confirm your Social Security eligibility. Ask about the possible effects of each benefit as it relates to the CSRS component and FERS. | Request a refund from OPM of any CSRS Voluntary Contributions you may have made (unless you are planning to purchase an additional retirement annuity) |
| Contact the Social Security Administration. Consider your eligibility options (Windfall and/or Government Pension Offset) | Resolve all financial indebtedness you may have with the agency, i.e. (travel, leave etc.) Pay off TSP loans. | Make sure all financial indebtedness to the agency has been resolved. |
| Review and make necessary adjustments to your FEHB, FEGLI and TSP enrollments/contributions. Consider the “5-year coverage rule” for FEHB & FEGLI. (contact retirement specialist for information). | Review and make adjustments to your FEHB, FEGLI and TSP enrollments. | Fill out and submit your request for TSP materials for Separated Participant found on the TSP website at [www.tsp.gov](http://www.tsp.gov).  |
| If necessary, submit updated designation of beneficiary forms to the appropriate office.  | If necessary, submit updated designation of beneficiary forms to the appropriate office | Receive final retirement counseling. |
| **AFTER EFFECTIVE DATE OF RETIREMENT** |
| **14 – 30 Days** | **30 – 90 Days** | **90 Days – 7 Months** |
| Receive final paycheck and lump-sum annual leave payment (if applicable). | Retirement package is received by OPM in Boyers, PA. | OPM will complete the adjudication of your claim (as long as there are no discrepancies) |
| DFAS will close out your retirement record (SF-2806/SF-3100).  | OPM will send you an acknowledgement letter and retirement case claim number. | OPM sill start paying you your regular monthly annuity check, including applicable back pay (as long as there are no discrepancies).  |
| Your retirement case and retirement card is forwarded to OPM in Boyers, PA. | You will be placed in interim payment status and paid a partial annuity. | OPM will start deciding payment for benefits and other allotments, from your regular annuity. |
| DFAS will include a note on your Leave and Earnings Statement (LES) in Remarks when your case has been forwarded to OPM. | Case is assigned to a specialist for final adjudication. | OPM will provide you with information outlining your retirement benefits, authorized allotments, taxes, etc. |
| For questions regarding the processing of your retirement application contact your retirement specialist. | Interim payments will continue until OPM completes final adjudication of your claim. | If you have any questions regarding the status of your retirement, please call OPM. |
| **If you have any questions about your retirement status after receiving your Civil Service Annuity number (also known as “CSA” number), or following the final adjudication, you may contact the Office of Personnel Management Retirement Information Office at 888-767-6738. As you enter retirement, enjoy this new chapter of your life. Thank you from the NIH!** |