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
- [ ] Attend a preretirement seminar

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 designation of beneficiary designation forms for accuracy
- [ ] Attend a preretirement seminar to "fine tune" your information

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 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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