

Federal Retirement Application Checklist 2026

For FERS employees • Updated June 2026 • fedtools.com/resources/downloads

Name: _____

Target Retirement Date: _____

PHASE A: Pre-Application Steps (12 to 6 Months Before Separation)

Records & Verification

- Pull ALL SF-50s from eOPF (eopf.opm.gov) — one for every personnel action since Day 1
- Check Block 30 (retirement code: K or M = FERS), Block 31 (Leave SCD), Block 33 (work schedule)
- Ask HR in writing for your Retirement SCD — it differs from Leave SCD for military deposits and LWOP
- Verify your current sick leave balance with your timekeeper (2,087 hours = 1 extra year of service credit)
- Confirm military service deposit was paid AND posted to your Individual Retirement Record (payment ≠ posting)
- Check for LWOP periods exceeding 6 months in a calendar year — they can reduce creditable service

High-3 Average Salary

- Identify your HIGHEST consecutive 36-month window — not necessarily your last 3 years
- List annual basic pay (base + locality) for each 12-month period using SF-50 history
- Run the FedTools High-3 Calculator: fedtools.com/calculators/high3-calculator
- Document: High-3 figure \$_____, 36-month window: _____ to _____
- Note: bonuses, overtime, and awards do NOT count — only base pay and locality pay

FEHB 5-Year Enrollment Verification

- Confirm continuous FEHB enrollment for at least 5 years immediately before retirement
- If you had gaps (e.g., on a spouse's plan), check with HR for OPM waiver eligibility
- Review plan options during Open Season (typically November–December) with retirement premiums in mind
- Note: FEHB premiums in retirement are deducted from your annuity before direct deposit

FEGLI Life Insurance Elections

- Review current coverage: Basic, Option A (Standard), Option B (Additional), Option C (Family)
- Decide post-retirement reduction schedule: 75% reduction (free), 50% (2% monthly), or no reduction
- Verify SF-2823 (beneficiary designation) is current with correct beneficiaries
- Compare post-retirement FEGLI cost vs. private term life insurance before committing

PHASE B: The Retirement Application Package (6 Months Out — File with Agency HR)

Documents to Gather Before Submitting

- Completed SF-3107 (FERS Application for Immediate Retirement) — submit through agency HR, NOT directly to OPM
- Birth certificate (or passport) to verify age
- Marriage certificate if electing survivor benefit; divorce decrees if applicable
- Military DD-214 if military service is included
- Survivor benefit consent form (SF 3107-2) if electing NO survivor benefit — requires spouse notarized signature
- FEHB and FEGLI continuation election forms

Survivor Benefit Election (PERMANENT after 30 days)

- Full election: spouse receives 50% of unreduced annuity; your pension reduced 10%
- Partial election: spouse receives 25%; your pension reduced 5%
- No election: requires spouse's notarized written consent on SF 3107-2
- Elected option: _____ (Full / Partial / None) Impact on monthly annuity: \$_____/month

Verify with Agency HR Before Submitting

- Request written retirement estimate from HR: High-3 on file, Retirement SCD, and projected annuity
- Compare HR estimate against your own calculation — discrepancies found now are fixable; after OPM finalizes, use RI 38-47

- Confirm military deposit is reflected in your official record (not just payroll — both must agree)
- Ask HR about agency-specific interim pay procedures while OPM processes your annuity
- Digital (ORA) filing averages 66 days; paper averages 105 days — use ORA if your agency supports it

PHASE C: After Separation — Interim Pay & OPM Processing

Interim Pay — What to Expect

- OPM issues interim pay within 8 days of receiving your file (agency HR + payroll adds ~111 days first)
- Interim pay is typically 60–80% of estimated annuity; only federal income tax is withheld
- FEHB, FEGLI, dental, and vision premiums are NOT deducted during interim — budget for retroactive lump-sum
- Total pipeline: digital filers = 4–6 months total; paper filers = 6–9 months total
- Track status: servicesonline.opm.gov or call OPM Retirement Services: 1-888-767-6738

When OPM's Determination Letter Arrives — Verify These Lines

- High-3 figure and 36-month window match your documented calculation
- Creditable service years match your records (including military and sick leave conversion)
- Multiplier is correct: 1.0% (most cases) OR 1.1% (age 62+ AND 20+ years — BOTH required)
- Survivor benefit election matches your elected option
- Annual annuity amount matches your calculation within \$100/year
- If ANY figure differs: file RI 38-47 (reconsideration) within 30 calendar days of OPM's initial letter

FedTools Calculators for This Checklist:

FERS Retirement Calculator: fedtools.com/calculators/fers-retirement-calculator

High-3 Calculator: fedtools.com/calculators/high3-calculator

GS Pay Calculator: fedtools.com/calculators/gs-pay-calculator