OPF / eOPF Review Checklist 2026

Your OPF sets your RIF retention standing, retirement date, and leave accrual • FedTools.com • July 2026

IDENTITY LAYER (RIF-critical)

- **1. Every SF-50 present, in order.** One per promotion, WGI, reassignment, award. A missing SF-50 breaks your service chain.
- **2. Box 24 tenure code correct.** Code 1 = RIF Group I. An uncorrected Code 3 drops you to Group III.
- **3. Box 26 veterans preference correct.** This is RIF preference standing. Check against your DD-214.
- **4. Leave SCD (Box 31) matches your history.** Wrong Leave SCD = wrong accrual every pay period, and a warning sign for the other SCDs.

MONEY LAYER

- **5. High-3 pay records complete.** SF-50s for your highest-paid 36 months show correct salaries incl. retro adjustments. Cross-check: fedtools.com/calculators/high3-calculator
- **6. Military deposit documented.** Paid-in-full letter in the folder AND credit reflected in Leave, Retirement, and RIF SCDs. (The TSP vesting SCD never gets buyback credit.)
- **7. Last 3 performance appraisals present.** RIF credit-years today; dominant retention factor if FR 2026-04377 finalizes.

BENEFITS LAYER

- **8. FEHB history shows BOTH sides of every plan change.** The #1 retirement-package error per OPM BAL 14-103: the record shows the new plan, not the old one, breaking 5-year-rule proof. Keep every SF-2809/SF-2810.
- **9. FEGLI elections match paycheck deductions.** Decode each line: fedtools.com/resources/federal-paystub-decoder
- **10. Beneficiary designations current.** TSP, FEGLI, FERS. The form on file wins, even over a will.

EXIT LAYER

- **11. Download your full eOPF annually.** Your access ends the day you separate. Former employees wait weeks-to-months at NPRC.
- **12. Before ANY separation, download everything again** plus final LES and TSP statements. RIF appeals are built from documents you can produce.