



COUNTDOWN TO FEDERAL RETIREMENT

*A **CHECKLIST** to Help You Launch
Your Retirement Journey*

By David Tobenkin

Illustration by Bill Praguski, Critical Stages, LLC



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ONE COULD LOOK AT PREPARING FOR RETIREMENT FROM A FEDERAL AGENCY AS A LONG, TEDIOUS EXERCISE IN PAPERWORK. But perhaps a better — and certainly more interesting — way is to reimagine it as an exciting countdown to a takeoff that launches your post-retirement future. This article provides an overview of many of the key federal retirement planning steps and when they occur. For more details, see the Office of Personnel Management (OPM) resource guide in the sidebar on p. 9.

COMMENCE 'PROJECT RETIREMENT'

You are still aboard your agency spaceship in deep space, but the end is within sight. It's never too early to start imagining what your retirement world will look like. Is it full of expensive travel and dining or a more low-key affair? Will any obligations to dependents remain? Will you work and, if so, generate significant income?

And does the imagined world correspond to the likely reality? Realize, too, that many retirements will include several realities, or phases. These may include the early go-go years of travel and high costs, slow-go years when activity tapers off, and the final no-go phase when comfort and access to loved ones may be paramount, with markedly higher medical costs.

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As a prelude, in most federal positions, there is no requirement to retire, assuming adequate job performance and no reduction-in-force (RIF). The better question is, when will you have enough money and an adequate income flow to retire? You will want to attend a mid-career financial planning/retirement planning seminar and run the numbers to find out when retirement is feasible. Importantly, you will need a budget for after retirement and to understand your goals for retirement.

You may decide to stay aboard the spaceship a while longer. Telework, phased retirement and part-time employment may be alternative options that ease the demands of employment while providing continued income and security.

You also may find that federal thrusters are insufficient to support the retirement payload and that only private-sector employment will provide the greater income you will require. In following this flight path, be aware of what you will give up: relative job security, the right to carry health benefits into retirement, an often (though certainly not always) more forgiving and pleasant federal work environment, and reduced years of

service. The high-three earnings years may potentially be reduced, which would result in reduced federal annuity payments.

Even this far out from the target, it is time to become familiar with the basic equipment and how it will work together.

FIRST COME THE THRUSTERS

What will your retirement income streams be? Learn the three components of income for pure play Feds: 1) retirement annuity benefits for Federal Employees Retirement System (FERS) and Civil Service Retirement System (CSRS) plans; 2) Thrift Savings Plan benefits (for all FERS and many CSRS plan participants); and 3) Social Security benefits (for nearly all FERS and some CSRS participants).

THE ANNUITY THRUSTER: With assistance

from your agency human resources office, prepare a rough estimate of your CSRS or FERS annuity. Become aware of the different forms of annuities that may be available to you; when you will be eligible to begin the annuities (most have age and federal service thresholds); the level of annuity it will provide; and its effects on other benefits.

FERS retirement options may include: 1) various options for an immediate annuity; 2) deferred retirement; 3) disability retirement; and 4) retirement with reduced age and service requirements pursuant to involuntary separation, such as a RIF.

Some CSRS plan participants may fall under CSRS Offset, which provides Social Security benefits but a reduced CSRS annuity. There is also a retirement option for CSRS employees who transfer to FERS. Different rules and benefits apply to each of these options, so you need to make sure you are analyzing annuity options that are actual choices for you.

SPECIAL THRUSTERS: Be aware of special thrusters for some of these annuity forms, and when they do and don't apply. For example, if you are under age 62 and qualify for immediate unreduced retirement under FERS, you are entitled to an immediate incremental benefit – the FERS Annuity Supplement – until you reach age 62. CSRS plan participants who do not owe deposits can make voluntary contributions to the retirement fund by submitting Standard Form (SF) 2804, "Application to Make Voluntary Contributions." This allows CSRS plan participants to increase their annuities or receive a single payment.

THE TSP THRUSTER: The Thrift Savings Plan (TSP) offers phenomenally low management expenses, contributions with an investment match by the home agency for FERS participants, and solid management. However, it has some limitations on withdrawals and investing. In your retirement journey, consider how much you have in your TSP plan now and how much you will have at retirement. What is your goal and are you on target? If you are

age 50 or older, will you be able to deploy the afterburners and make TSP catch-up contributions of up to \$6,000 per year in 2017, in addition to the standard \$18,000 per year maximum in 2017?

THE SOCIAL SECURITY THRUSTER: Social Security is a fundamental element of the FERS retirement package but not available to many CSRS plan participants. Determine whether there are Social Security benefits to which you are entitled. Learn more by visiting www.ssa.gov/myaccount.

For CSRS plan participants, determine if the Windfall Elimination Provision (WEP) will reduce any such benefits. That is the case for many CSRS plan participants whose contributions toward Social Security were not made for certain service periods.

Another limitation is the Government Pension Offset (GPO): The Social Security benefit of an employee's spouse may be offset if the employee has a government pension from work not covered by Social Security.

A WEP calculator is available at www.ssa.gov/planners/retire/anyPiaWepjs04.html and a GPO calculator is available at www.ssa.gov/planners/retire/gpo-calc.html. You can also contact a local Social Security office to determine the effect of GPO/WEP on your Social Security benefits.

NON-FEDERAL THRUSTERS: Consider non-governmental sources of income and savings available in retirement. Do you have a 401(k) plan? Another pension? An inheritance? A side business or second career? An oversized house in a high-demand area you can sell at a profit? Rental income?

■ **The house and/or relocation:** Can or will you sell an oversized house and/or move to a location that is less expensive and likely realize a sum of cash and/or a reduction in retirement earnings? This is a hidden thruster for many federal employees. It's important to get an accurate appraisal of the value of the house and develop a contingency plan if your retirement target date would cause you to sell during a time of depressed home values.

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REDUCTIONS TO THRUSTERS

SURVIVOR ELECTIONS: For the federal annuity benefit, if you are married, full survivorship rights are required, unless your spouse signs off on a reduced amount. Full survivorship rights will reduce your annuity (by 10 percent under the FERS maximum survivor benefit), but provide a benefit subsidized by the federal government. This can help the surviving spouse hedge their longevity risk as well as the risk of an early demise of the primary pensioner, notes Mark Atherton, president of Reston, VA-based ClearLogic Financial Inc.

TAXES: FERS and CSRS annuity payments are taxable. Social Security benefits may be taxable, depending on the source of income. TSP withdrawals generally are taxable (the exception is Roth money). With a fixed income in retirement, taxation can be an extremely important consideration, Atherton notes. "It is very beneficial to your retirement resources to limit income taxes across your retirement years," he says. "This requires a detailed analysis of your tax situation and the alternative approaches to utilizing your assets and income streams in a particular priority order." A Certified Public Accountant (CPA) or Financial Planner (CFP) may be useful for more complicated situations.

DIVORCE DECREES: These obviously may commit a portion of your retirement assets and cash flows to a former spouse.

THE COSTS: With reductions to your thrusters, what are your estimated retirement costs? Start by listing what costs you will have (e.g., housing, food, medical, travel and entertainment expenses) and dependents you plan to support after retirement. Triggering retirement after major loads end, such as support-

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ing children, could make for a much more enjoyable ride.

DO IT YOURSELF, OR HIRE A MASTER PILOT? At this stage, you should start compiling a rough approximation of your retirement benefits and costs. For many Feds with simpler employment patterns and less income, federal agency guidance, including home agency HR, and NARFE guidance (including website materials and webinars) may be enough. A financial planner may be helpful if your situation is complicated and, for example, includes an inheritance, multiple career sources or earnings; or if you are at the higher end of the income spectrum. Even a less complicated situation could be worth a limited consultation with a financial planner to map things out if your financial

knowledge or willingness to work through the numbers is limited. Use a financial planner with a fiduciary duty to put your interests first (such as a CFP) and with extensive experience counseling federal employees.

6 YEARS FROM RETIREMENT

Your destination is now in sight. You are close enough to do some serious planning, including contingency planning, such as how retiring a year or two earlier or later will affect your income and expenses. Request an estimate of your retirement annuity and a summary of service from your agency's HR office. Determine if your records

THE AGE CONSTELLATIONS

Keep in mind that the following key age thresholds apply to many retirement-related issues:

- ❑ **Annuity eligibility**
There are various age and service minimums under the different federal annuity options.
- ❑ **55 or 59-1/2**
You do not have to withdraw your TSP money or savings when you retire. For TSP withdrawal payments before a plan participant reaches age 59-1/2, in addition to the regular income tax, plan participants may have to pay an early withdrawal penalty tax equal to 10 percent of any taxable portion of the payment that is not transferred or rolled over. However, if an employee separates from service during or after the year they reach age 55 (or the year they reach age 50 if they are a public safety employee), then the 10 percent early withdrawal penalty tax does not apply. These penalties also do not apply to certain annuity payment plans, or equivalents, that participants can elect.
- ❑ **Mid-50s**
Be aware that the cost of long-term care insurance will likely zoom out of the range of affordability if you do not sign up by then.
- ❑ **62 and 70**
Check in with Social Security two to three months before you turn age 62, when eligibility for reduced benefits begins, to determine the best time to apply for benefits, which increase until age 70. The online Social Security Statement is available when requested through www.ssa.gov/myaccount.
- ❑ **65**
Eligibility for Medicare benefits begins. OPM encourages employees under that age to contact SSA at least three months before turning 65 to apply for Medicare benefits.
- ❑ **70-1/2**
TSP required minimum distributions begin unless you are still working.

are correct or if any service periods are missing. Correcting mistakes can take many months. According to these records, will you meet the age and service requirements to retire?

You also should do your own analysis of the income flows provided by your federal retirement benefits. A TSP estimator (www.tsp.gov/PlanningTools) and OPM's Federal Ballpark E\$timate (www.opm.gov/retirement-services/calculators/federal-ball-park-estimator) are tools to help you analyze your projected federal annuity and TSP benefits to determine approximately how much you will need to save to fund a comfortable retirement.

If you are not already receiving Social Security benefits, determine if you will be eligible, and if so, how much you are likely to receive, depending on the age you intend to begin receiving payments. A Social Security Statement is available online at www.ssa.gov/myaccount (see "Age Constellations" sidebar for information).

However, these estimates will not reflect any reduction for the GPO/WEP. In addition, a Social Security payment estimator is available at www.ssa.gov/estimator.

Flag the likely challenges and issues for finalizing your annuity. These may include:

- Accounting for military service. Do you have documentation for these periods? Another big question is whether or not to waive military retired pay.
- Transitions in and out of federal service. You will need accurate documentation for these periods to determine how they affect your annuity, health and life insurance eligibility, and benefits in retirement.
- Career service with both CSRS and FERS
- Divorce

These factors likely will require more preparation and could create snags in processing your retirement claim later unless they have been fully addressed. Start researching these issues now.

FEHBP AND FEGLI: Will you qualify to carry your Federal Employees Health Benefits Program (FEHBP) plan into retirement? To do so, generally you must participate in the plan as

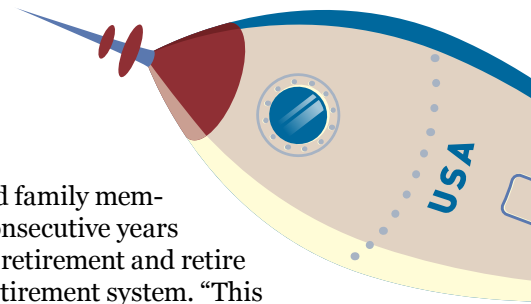
an insured or covered family member for at least five consecutive years immediately prior to retirement and retire under a qualifying retirement system. "This is a large retirement benefit given the cost of health insurance in retirement and the fact the government continues to contribute to premiums," notes Wan McCormick, a CFP at Fairfax, VA-based Reliable Alliance Financial LLC. The same five-year continuous coverage rule applies to carrying the Federal Employees' Group Life Insurance (FEGLI) program into retirement. Make sure you have the documentation in your personnel file to satisfy the five-year eligibility rule for both FEHBP and FEGLI.

CONTINGENCIES FOR THE CREW: Consider how much life insurance you have under the FEGLI program and whether you wish to purchase more before you retire. Update all your beneficiary designations for your annuity, Social Security, TSP, FEGLI and any other benefits that can be conveyed.

CONDUCT PLANETARY PROBES: Use vacations to live the retirement life. Live in your retirement destination during the least favorable season for a month as a resident, not a tourist. How much does it cost? Is it what you thought it would be? Engage in hobbies you will develop further during retirement, which likely will be a large determinant of your happiness in your new world.

CHECK FOR FUEL: Is there potential fuel on your retirement world? Will there be additional sustenance or just the supplies you bring? Will you physically be able to have a second career, and do you intend to have one? How much money will it provide? While observing ethics rules for federal employees, you should consider moonlighting and talking to headhunters or prospective employers as you explore an encore career. There are also limitations to re-employment as a federal employee, and earnings from such activities could affect the level of your Social Security benefits.

ASSEMBLE YOUR FINAL LANDING TEAM: Take your first pre-retirement course offered by your agency, and consult others who have taken the journey before you. While you may talk to



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knowledgeable federal employees at your agency and elsewhere that are one to two years closer to retirement and compare notes, be careful to check this material with the smaller set of authoritative sources, including your human resources personnel and benefits agencies such as OPM, TSP and Social Security Administration. Information on retirement topics are available from NARFE through the magazine, website, webinars and conferences. If applicable, consult your own financial planner.

DEVELOP A STRATEGY TO DEPLOY THRUSTERS:

In addition to the annuity, develop a general strategy for drawing down your TSP (if applicable), 401(k), or other savings and stock assets. After leaving federal government, there are two options for withdrawing funds from your TSP account: a partial or full withdrawal. A partial withdrawal allows you to make a one-time-only withdrawal and to leave the rest of your money in the TSP until a later date. Use Form TSP-77PDF, "Request for Partial Withdrawal When Separated," but be mindful that specific limitations apply. When you are ready to withdraw all of the money from your TSP account, you can withdraw all at once, as monthly payments in an amount you set, or you can purchase an annuity that will make payments to you for life. Use TSP-70, "Request for Full Withdrawal." Legislation has been introduced to expand TSP withdrawal options.

Taxation considerations can be key and may vary by the order in which these assets are tapped. Often the low cost and tax implications of TSP withdrawals will argue for making all or most of that fund a late-stage deployment to cover expenses.

THE ASTEROIDS: Awaiting unwary space travelers, these factors are really bad news. Some are highly likely, while others should be kept in mind as possibilities. Health care and long-term care costs continue to skyrocket.

■ **Health care costs:** It is critical to understand how FEHBP interacts with Medicare benefits, and consider whether it would be beneficial to enroll in Medicare Parts A and B. "The additional cost of enrolling in Medicare Parts A and B must be weighed against additional coverage and some reduced costs, such as some deductibles and co-pays, when Medicare is the primary insurer," McCormick notes. "Even with good coverage, you will need to estimate your contributions."

■ **FLTCIP:** Premiums for long-term care insurance programs, such as the Federal Long Term Care Insurance Program (FLTCIP), also have skyrocketed in recent years and will likely continue to increase. If such a policy is not purchased, one must budget for the costs of long-term care.

2 YEARS OUT FINAL PREPARATIONS START!

It's time to prepare your landing vehicle, your retirement application, upon which your annuity hinges.

THE LAUNCH PAD: Examine (or reexamine more carefully) your electronic Official Personnel Folder (eOPF) and make sure you have a record of all federal service, including the exact beginning and ending dates, all records of pay changes, particularly those that apply to the calculation of your high-three salary years, military records, breaks in service, any periods for which there were no retirement deductions, and hours worked during part-time employment.



CONSULT WITH MISSION CONTROL: Meet with an agency retirement counselor to determine any holes and fill them. Make sure you have a record of periods you were enrolled, or covered under a federal spouse's enrollment, in FEHBP or TRICARE. Ask for a review of your record to see if any of your service may require a service credit payment to receive a full credit for the service in computing your annuity. Such issues can arise if there were periods of non-deduction service, refunded contributions, or post-1956 military service. While it often makes sense to pay such deposits, given a one-time payment generally will yield a stream of higher annuity payments, in some cases it may not. This is a complicated area in which agency or expert guidance is recommended.

Your agency will provide an estimate of your annuity, but it is only an estimate, which you should double-check. OPM prepares the final amount.

GAUGE YOUR COSTS: Fine-tune your retirement costs, as you should have a better idea of those now.

KNOW EXACTLY WHEN TO LAND: Finalize what month and day to retire. Retiring at the end of the year, for example, maximizes the lump sum annual leave payment. Retiring at the end of the last full month for FERS participants, and by the third day of the last month for CSRS plan participants, is often advantageous.

FORMER SPOUSE: Indicate whether you have a living former spouse to whom a court order awards a survivor annuity, or a portion of your retirement benefits, based on your federal employment. If you answer "yes," you must submit a certified copy of the court order and any attachments or amendments.

LIQUIDITY: Start to maximize savings by reducing costs. Realize it may take OPM several months, or more, to process your annuity retirement claim, and during this period you will only have interim annuity payments,

which are smaller than the full annuity payments. You may need savings to live on during that period. Verify whether state taxes will be taken out of your benefits.

1 YEAR OUT

Schedule another appointment with your HR retirement counselor to confirm the accuracy of your eOPF. Keep tabs on the status of the assembly of your record. Attend pre-retirement counseling at the agency and re-review retirement deadlines and materials. Soon you will have to make decisions that count, some of which are irreversible. Now is the time to pay off any indebtedness to the government, such as granted but unearned leave, travel fees and salary overpayments.

Certain supplies must be used up and cannot be taken to the new world. Use up flexible spending accounts (FSAs): Health care FSAs and limited expense health care FSAs end upon retirement, and dependent care FSAs end at the end of the benefit period.

PREPARE THE FINAL ANNUITY FLIGHT PLAN: Exactly how much time in service will you have? Unused annual leave and sick leave count as time in service. Annual leave can be received as a lump sum payment upon retirement and can be used toward initial eligibility for retirement in RIF situations, while sick leave counts toward calculation of your retirement with an immediate annuity. Preparation of the retirement application and related forms should definitely start now, especially in the case of more complicated service records (e.g., gaps in service, military service, multiple agencies). See sidebar below, "The Key Forms."

Prepare the IRS Form W4-P, "Withholding Certificate for Pension or Annuity Payments," which must be filed with OPM to tell it how much to withhold from your annuity for income taxes. If not specified, OPM will apply the default withholding of married with three

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THE KEY FORMS

FERS employees should complete the following basic package of forms:

- **SF 3107:** "Application for Immediate Retirement." This is the form to apply for retirement with an immediate, rather than deferred, annuity.
- **SF 3107-2:** "Spouse's Consent to Survivor Election." This is required only if you do not elect the full survivor benefit for your current spouse.
- **SF 2818:** "Continuation of Life Insurance Coverage as an Annuitant or Compensation." This is required only if you do not elect the full survivor benefit for your current spouse.
- **TSP:** Complete forms necessary for your election of TSP disbursements, including TSP-77 (partial withdrawal), TSP-70 (full withdrawal). According to OPM, it may take up to 8 weeks to process a withdrawal after the TSP Service Office receives all completed withdrawal forms and separation data.

CSRS employees should complete the following basic package of forms:

- **SF 2801:** "Application for Immediate Retirement."
- **SF 2801-2:** "Spouse's Consent to Survivor Election."
- **SF 2801-3:** "Election of Former Spouse Survivor Annuity or Combination Current/Former Spouse Survivor Annuity," which is required if you wish to make this type of election.
- **SF 2818:** "Continuation of Life Insurance Coverage."
- **SF 2804:** "Application to Make Voluntary Contributions" to the retirement fund.
- **RI 38-124:** "Voluntary Contributions Election," which is required only if you want a refund of your voluntary contributions.

All employees should complete:

- **SF 1199A:** "Direct Deposit Sign-Up Form" or request this form from your bank or financial institution.
- The "**Designation of Beneficiary**" form for FEGLI SF 2823 as well as FERS SF 3102/CSRS SF 2808 and the TSP-3.
- **CSRS SF 2803,** "Application to Make a Deposit or Redeposit" to make a service credit payment or FERS SF 3108, "Application to Make a Service Credit Payment."

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exemptions. Check in with your agency to see if it has its own paperwork forms that must be completed to help process retirement claims. Take a look at how long it takes OPM to process retirement claims, which is available in *narfe* magazine. Actively monitor communications from your agency, particularly for forms they need, questions they have, and word of buyouts or early outs.

6 MONTHS

Determine your landing date, and make key final decisions. If you opt to waive military retired pay to receive credit in your federal annuity calculation, send the Retired Pay Operations Center your waiver 60 to 90 days before your retirement. Inform your supervisor of the proposed retirement date. Be sure to select an exact retirement date, as you will need that to determine your estimated annuity payments. Make sure you have accurate new address and contact information for retirement, if it will change. Gather information regarding any workers' compensation benefits for which you filed or received. Set up direct deposit of annuity payments on your retirement application.

2-4 MONTHS OUT

Give your completed retirement application to the personnel office of your employing agency, unless you have been separated from federal service for more than 30 days, in which case it goes to OPM. They will forward your application to your agency payroll office and then to OPM for processing. Obtain an estimate of how long after separation your agency will submit the retirement application and when you will receive a lump sum payment for any annual leave. Submitting a letter of resignation is undesirable and unnecessary, as it could negatively impact benefits to your survivors.

Get all key documents and contact information and make hard copies, disk copies, and possibly internet cloud copies. Record agency human resource contact information. Your support network is about to diminish, so include calculations and assumptions in your

OFFICE OF PERSONNEL MANAGEMENT RESOURCES

OPM offers a detailed time-ordered checklist for both CSRS and FERS employees that provides more detail on planning and applying at www.opm.gov/retirement-services/csrs-information/planning-and-applying/#url=Within-Months. The federal retirement planning opinions expressed in this article are those of the author, not the federal agencies.


notes. Your memory of what you did, when you did it, and why you did it will likely fade with time.

When your personnel office notifies you that your final retirement itinerary is ready, review and sign the SF 3107-1 (FERS) or SF 2801-1 (CSRS), "Certified Summary of Federal Service." Make sure you review your service record and ensure that it corresponds to your own records. Complete all customary agency exit procedures, such as security attestations, allowing several days to obtain and complete these forms. Update your address with TSP, OPM and SSA, particularly if you are relocating.

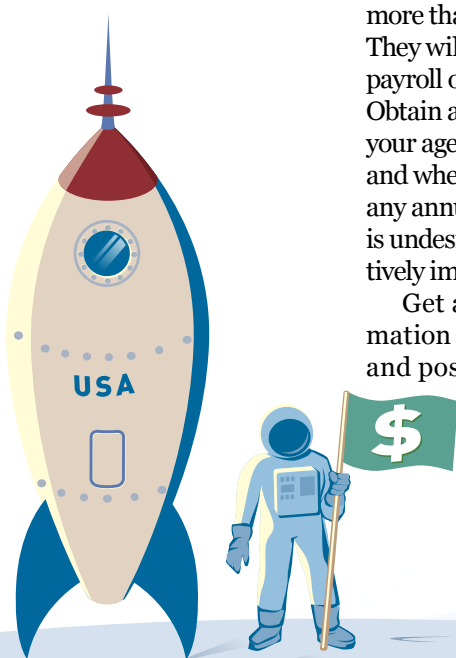
UPON RETIREMENT

The Eagle has landed. Following retirement, OPM will provide critical information and funds. Notably, you will start off with an interim annuity that averages 80 percent of the final annuity and is deposited on the first business day of each month.

When does your annuity arrive? In fiscal 2017, through February 2017, OPM processed 56 percent of its claims in 60 days or less, compared to 80 percent in February 2016. Claims processed within that 60-day window took OPM an average of 38 days to process. Claims beyond that window took an average of 104 days to process. If your paperwork was in the "easy" bucket, you could receive benefits in a month or two. For those in the "difficult" bucket, it could take three months, or more, to receive permanent benefits.

Your journey is over, and you are now ready to enjoy the retirement that you have envisioned. 

—DAVID TOBENKIN IS A FREELANCE WRITER IN THE GREATER WASHINGTON, D.C. AREA.



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NARFE MEMBERSHIP APPLICATION

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Street Address

Apt./Unit

City State ZIP

Phone

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I am a (check all that apply)

- Active Federal Employee Active Federal Employee Spouse
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Please enroll my spouse

Spouse's Full Name

Spouse's Email

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Card No.

Expiration Date ____ / ____
mm yyyy

Name on Card

Signature

Date

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