

## How to Apply for Retirement

**T**o qualify for retirement payments from the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS), you must submit a retirement application. CSRS employees submit Standard Form 2801; FERS employees submit Standard Form 3107. Submit these forms to your human resources office. Both the human resources and payroll offices in your agency and the Office of Personnel Management (OPM) are responsible for processing your annuity claim.

You can help reduce delays in processing by submitting your application in advance and by making sure that your Official Personnel Folder (OPF) is complete. If you submit your paperwork early, your human resources and payroll offices will be able to complete their action before your retirement date.

### **Your personnel office must take the following actions to process your retirement application:**

- Complete the “Agency Checklist of Immediate Retirement Procedures,” Standard Form 2801, Schedule D (CSRS), or 3107, Schedule D (FERS).
- Prepare and obtain your signature on the “Certified Summary of Federal Service,” Standard Form 2801-1 (CSRS) or 3107-1 (FERS).
- Verify any service not fully documented in your OPF. If documentation is missing, verification may be obtained by contacting federal record centers. If the personnel office is unable to obtain verification, OPM will complete verification upon receipt of your retirement application and records. However, this process will cause a delay in processing.
- Certify and transfer your coverage under the Federal Employees’ Group Life Insurance program to OPM.
- Transfer your enrollment under the Federal Employees Health Benefits (FEHB) program to OPM.
- Prepare Standard Form 50, “Notification of Personnel Action.”
- Send all of your retirement materials to your payroll office.

### **After your human resources office takes action, your agency payroll office:**

- Authorizes your final paycheck and lump-sum payment for unused annual leave.
- Prepares your “Individual Retirement Record,” Standard Form 2806 (CSRS) or 3100 (FERS), which reflects service, salary history and annual retirement contributions.
- Forwards all retirement documents to OPM.

For further information, contact [fedbenefits@narfe.org](mailto:fedbenefits@narfe.org).