

FERS

Federal Employees
Retirement System

**Applying for
Deferred or
Postponed
Retirement
Under the
Federal Employees
Retirement System
(FERS)**

This pamphlet is for former employees
who:

- were covered under FERS *and*
- are applying for deferred retirement,
or
- postponed the beginning date of their
retirement and now want the benefit
to begin.



UNITED STATES OFFICE OF
PERSONNEL MANAGEMENT
RETIREMENT AND INSURANCE SERVICE

Previous editions are not usable

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We provide retirement information on the Internet.
You will find retirement brochures, forms, and other
information at:

<http://www.opm.gov/retire/>

You may also communicate with us using email at:

retire@opm.gov

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Introduction

This pamphlet, along with form RI 92-19, *Application for Deferred or Postponed Retirement*, is for you if you are a former Federal employee who was covered by the Federal Employees Retirement System (FERS) and you wish to apply for your retirement annuity. You should use this pamphlet if you want to apply for an annuity which will begin at least 1 month after your separation from Federal service (or transfer to a position not covered by FERS) and:

- you completed at least 5 years of creditable civilian service and are eligible for a deferred retirement at age 62, or
- you completed at least 10 years of creditable service, including 5 years of civilian service, and are eligible for an annuity at the Minimum Retirement Age (MRA).

This includes individuals who are eligible for a deferred annuity at age 62 or the Minimum Retirement Age (MRA), as well as those who were eligible for an immediate annuity at the Minimum Retirement Age (MRA), but who chose to postpone the commencing date of the annuity to reduce or avoid the age reduction.

Do not use this pamphlet or form RI 92-19, *Application for Deferred or Postponed Retirement*, to apply for an annuity if it has been less than 1 month since your separation from Federal service. If you want to apply for an annuity within 1 month of your separation, you should request an *Application for Immediate Retirement*, Standard Form 3107, from your former employing agency.

Eligibility

Age and Service Requirements

You are eligible for a deferred annuity if you meet one of the following age and service requirements:

- You have completed at least 5 years of creditable civilian service, then you are eligible for a deferred annuity beginning on the first day of the month after you reach age 62.
- You have completed at least 10 years of creditable service, including 5 years of civilian service, then you are eligible for a deferred annuity the first day of the month after you reach the Minimum Retirement Age (MRA).

You are eligible for an immediate annuity the first day of the month after you reach the Minimum Retirement Age if you completed at least 10 years of creditable service, including 5 years of civilian service.

Minimum Retirement Age (MRA)	
If you were born in	Your MRA is
Before 1948	55 years
1948	55 years, 2 months
1949	55 years, 4 months
1950	55 years, 6 months
1951	55 years, 8 months
1952	55 years, 10 months
1953 to 1964	56 years
1965	56 years, 2 months
1966	56 years, 4 months
1967	56 years, 6 months
1968	56 years, 8 months
1969	56 years, 10 months
After 1969	57 years

Age Reduction

If you completed at least 10, but less than 30 years of creditable service before you left Federal service, your annuity will be reduced if it begins before age 62. The only exception to this is if you had at least 20 years of service and your annuity begins when you reach age 60, there is no reduction.

Your annuity will be reduced by $\frac{5}{12}$ of 1% (5% per year) for each month by which your benefit commencing date precedes your 62nd birthday.

However, you can postpone the commencing date of your annuity to reduce or eliminate this age reduction.

Health Benefits and Life Insurance Coverage

If you separated from Federal service *after* reaching the Minimum Retirement Age with at least 10 years of service, but postponed the commencing date of your annuity to reduce or avoid the age reduction, you are eligible to reenroll in the Federal Employees Health Benefits Program and the Federal Employees' Group Life Insurance Program, if you participated in the program for the 5 years of service immediately before you separated from Federal service or continually from your earliest opportunity.

If you separated from Federal service with at least 10 years of service *before* reaching the Minimum Retirement Age or if you separated from Federal service with at least 5, but less than 10 years of service, and are now applying for a deferred annuity, you are not eligible to continue any health benefits or life insurance coverage you had while employed.

Applying for Benefits

Form to Use

Use form RI 92-19, *Application for Deferred or Postponed Retirement*, to apply for deferred or postponed retirement benefits under the Federal Employees Retirement System.

When to Send Application to the Office of Personnel Management (OPM)

Send your application to the Office of Personnel Management (OPM) approximately 60 days before you want your benefits to begin. Send your completed application to:

U.S. Office of Personnel Management
Federal Employees Retirement System
Boyers, PA 16017-0001

What to do if Your Address Changes Before Processing is Complete

If your address changes before you receive your claim number, write to us, giving your name, date of birth, and your Social Security Number. If you have received your claim number, include it. In addition, notify your old post office of your forwarding address.

What Happens After You File Your Retirement Application

After OPM receives your application, it will assign you a claim number, which will begin with the letters "CSA." This number will be very important to you as an annuitant because you will need to refer to it every time you write or call OPM in connection with your annuity.

OPM will review your application and records of service on file at OPM and determine if all information necessary to calculate the amount of your benefit is available. If not, we will request the missing information from the appropriate source.

When we finish processing your application, we will send you a statement explaining your benefits.

Payments

Payment and Accrual of Annuity

All annuities are payable in monthly installments on the first business day of the month following the one for which the annuity has accrued. For example, payments for the month of June will be paid in your check dated July 1.

How to Have Annuity Payments Sent to a Bank or Financial Institution

Because direct deposit safeguards your payments and is faster and less expensive than mail, Public Law 104-134 requires that most Federal payments be paid by Direct Deposit through Electronic Funds Transfer (EFT) into a savings or checking account at a financial institution. However, if receiving your payment electronically would cause you a financial hardship, or a hardship because you have a disability, or because of a geographic, language or literacy barrier, you may invoke your legal right to a waiver of the Direct Deposit requirement, and continue to receive your payment by check.

To enroll in direct deposit or to request a waiver of the direct deposit requirement, complete *Section H* of RI 92-19, *Application for Deferred or Postponed Retirement*. If you change to this option after your payments begin or change accounts, you can either call us at 1-888-767-6738 (202-606-0500 if you live in the Washington, D.C. local calling area), or send Standard Form (SF) 1199A, *Direct Deposit Sign-Up Form*, to the Office of Personnel Management (OPM). Before you call us, be sure you have verified your bank's routing number and your account number. You can obtain SF 1199A where you bank. Both you and your bank need to complete the form. Your financial institution should mail the SF 1199A to us at:

U.S. Office of Personnel Management
Federal Employees Retirement System
Boyers, PA 16017-0001

When you receive your payment by direct deposit, you will continue to receive other information at your mailing address.

Survivor Benefits

Married Applicants

The maximum survivor benefit available is 50% of your unreduced annuity. Your annuity is reduced by 10% to provide this benefit. If you are married when your annuity begins, it will be computed with a reduction to provide maximum survivor benefits for your spouse upon your death. You can elect to provide a partial survivor benefit (25% of your unreduced annuity, with a 5% reduction in your annuity) or no survivor benefits; however, you must get your spouse's consent to elect either of these options.

Spousal Consent Requirement

If you are married and you do not want to provide maximum survivor benefits for your spouse, your spouse must consent to your election. *Schedule A*, which is part of form RI 92-19, *Application for Deferred or Postponed Retirement*, must be completed by your spouse and forwarded to the Office of Personnel Management (OPM) along with your application for retirement.

Waiving the Spousal Consent Requirement

The Office of Personnel Management (OPM) may waive the spousal consent requirement if you show that your spouse's whereabouts cannot be determined. A request for waiver on this basis must be accompanied by:

- a judicial determination that your spouse's whereabouts cannot be determined; or
- affidavits by you and two other persons, at least one of whom is not related to you, attesting to the inability to locate the current spouse and stating the efforts made to locate the spouse. You must also give documentary evidence, such as newspaper stories, about the spouse's disappearance.

OPM may also waive the spousal consent requirement if you present a judicial determination regarding the current spouse that would warrant waiver of the consent requirement based on exceptional circumstances. *Illness or injury of the retiring employee is not justification for waiving the spousal consent requirement.*

Electing a Survivor Annuity for a Former Spouse

To elect a survivor annuity for a former spouse, you must have been married to that person for a total of at least 9 months. A former spouse who remarries before reaching age 55 is not eligible for a former spouse survivor annuity.

You may elect to provide a survivor annuity for more than one former spouse. The total of the survivor annuities must equal either 25% or 50% of your annuity before reduction for survivor benefits. Also, if you are married, you must have your spouse's consent to choose this option, because any benefit elected for a former spouse limits what can be elected for your current spouse. The maximum combined survivor benefit that can be elected for your current and former spouse(s) is 50% of your benefit.

Electing a Survivor Annuity for a Current Spouse When a Court Order Gives a Survivor Annuity to a Former Spouse

If a court order has given a survivor annuity to a former spouse, you still may make your election concerning a survivor annuity for your current spouse as if

there were no court-ordered former spouse annuity. By electing survivor benefits for your current spouse at retirement, you can protect your spouse's rights in case your former spouse loses entitlement in the future (because of remarriage before age 55, death, or under the terms of the court order). You should consider the option outlined on page 9 under *Electing an Insurable Interest Annuity for a Current Spouse When a Court Order Gives a Survivor Annuity to a Former Spouse*. The following paragraphs explain in more detail how your election at the time of retirement can affect your current spouse's future rights if the court has given a survivor annuity to a former spouse.

If a court order gives a survivor annuity to a former spouse, your annuity will be reduced to provide it. If you elect a survivor annuity for your current spouse (or another former spouse), your annuity will be reduced no more than it would to provide a survivor annuity equal to 50% of your annuity before reduction for survivor benefits. Your current spouse will be eligible for any portion of the benefit not ordered for the former spouse.

If you die before your current and former spouses, the total amount of the survivor annuities paid cannot exceed 50% of your annuity and the Office of Personnel Management (OPM) must honor the terms of the court order before it can honor your election. The former spouse having the court-ordered survivor benefit would receive an annuity according to the terms of the court order. If the court order gives the entire survivor annuity to the former spouse, your widow(er) would receive no survivor annuity until the former spouse loses entitlement. Then your widow(er) would receive a survivor annuity according to your election. If the court order gives less than the entire survivor annuity to the former spouse, your widow(er) would receive an annuity no greater than the difference between the court-ordered survivor annuity and 50% of your annuity. However, if the former spouse loses entitlement to the survivor annuity (through remarriage before age 55, death, or under the terms of the court order), your widow(er) would then receive the survivor annuity you elected.

For example, if there is a court-ordered former spouse survivor annuity that equals 40% of your annuity, you elect a maximum survivor annuity for your current

spouse, and you die before the former spouse's entitlement to a survivor annuity ends, the former spouse would receive a survivor annuity equal to 40% of your annuity and your widow(er) would receive a survivor annuity equal to 10% of your annuity. However, if the former spouse later loses entitlement to the survivor annuity, your widow(er) would then receive a survivor annuity equal to 50% of your annuity.

Electing an Insurable Interest Annuity for a Current Spouse When a Court-Order Gives a Survivor Annuity to a Former Spouse

If a former spouse's court-ordered survivor annuity will prevent your current spouse from receiving a survivor annuity that is sufficient to meet his or her anticipated needs, you may want to elect an insurable interest annuity for your spouse. You must provide documentation that you are in good health to choose this benefit. The amount of the benefit and the amount of the reduction in your annuity to provide it are explained on page 10 in *Electing an Insurable Interest Survivor Benefit for an Individual Other than Your Spouse*.

If you elect an insurable interest survivor annuity for your current spouse, you and your current spouse must jointly waive the regular survivor annuity.

If you elect an insurable interest survivor annuity for your current spouse and your former spouse loses entitlement *before* you die, you may request that the reduction in your annuity to provide the insurable interest annuity be converted to the regular survivor annuity reduction. Your current spouse would then be entitled to the regular survivor annuity. If your former spouse loses entitlement *after* you die, your widow(er) can substitute the regular survivor annuity for the insurable interest survivor annuity.

If for any reason the Office of Personnel Management (OPM) cannot allow your insurable interest election for your current spouse, your current spouse will be considered elected for the maximum regular survivor annuity, unless your current spouse signs another

form (Schedule A of RI 92-19) consenting to receive no survivor annuity, or to receive a partial survivor annuity.

***Electing an Insurable Interest
Survivor Benefit for an Individual
Other than Your Spouse***

You can elect to provide a survivor benefit for an individual who may reasonably expect to derive financial benefit from your continued life (such as a close relative). You must provide documentation that you are in good health to choose this type of annuity. If you choose this type of annuity, the amount of the reduction in your annuity will depend upon the difference between your age and the age of the person named as the survivor annuitant, as shown in the table below. The survivor's rate will be 55% of your reduced annuity.

<i>Age of the Person Named In Relation to That of Retiring Employee</i>	<i>Reduction In Annuity of Retiring Employee</i>
<i>Older, same age, or less than 5 years younger</i>	10%
<i>5 but less than 10 years younger</i>	15%
<i>10 but less than 15 years younger</i>	20%
<i>15 but less than 20 years younger</i>	25%
<i>20 but less than 25 years younger</i>	30%
<i>25 but less than 30 years younger</i>	35%
<i>30 or more years younger</i>	40%
<p>You can elect this insurable interest survivor annuity in addition to a regular survivor annuity for a current or former spouse. Two reductions will then be made, one for the regular survivor benefit and one for the insurable interest benefit.</p>	

Termination of the Reduction in Your Annuity to Provide a Survivor Benefit

Current Spouse. The reduction in your annuity to provide a survivor annuity for your current spouse stops if your marriage ends because of death, divorce, or annulment.

Former Spouse. The reduction in your annuity to provide a survivor annuity for a former spouse ends when the former spouse dies, when the former spouse remarries before reaching age 55, or under the terms of the court order that required you to provide the survivor annuity for the former spouse when you retired. Modifications of the court order issued after you retire do not affect the former spouse survivor annuity.

Insurable Interest. The reduction in your annuity to provide an insurable interest annuity ends if the person you name to receive the insurable interest annuity dies or when the person you name is your current spouse and you change your election to a regular survivor benefit because a former spouse has lost entitlement to a survivor annuity. The reduction also ends if, after you retire, you marry the insurable interest beneficiary and elect to provide a spousal survivor annuity for that person. If you marry someone other than the insurable interest beneficiary after you retire and elect to provide a survivor annuity for your spouse, you may elect to cancel the insurable interest reduction at that time. Otherwise your insurable interest election may not be revoked.

Changing the Survivor Election After Retirement

If It is Within 30 days of Your First Regular Annuity Payment

You may change your election if, not later than 30 days after the date of your first regular monthly payment, you file a new election in writing. You should write to:

U.S. Office of Personnel Management
Federal Employees Retirement System
Boyers, PA 16017-0001.

Your first regular monthly payment is the first annuity check payable on a recurring basis (other than an estimated payment or an adjustment check) after the Office of Personnel Management (OPM) has initially computed the regular rate of annuity payable under the Federal Employees Retirement System (FERS) and has paid the annuity accrued since the time of retirement.

When the 30-day period following the date of your first regular monthly payment has passed, you cannot change your election, except under the circumstances explained in the following paragraphs.

If It is More Than 30 Days from the Date of Your First Regular Monthly Payment, but Less than 18 Months from the Commencing Date of Your Annuity

If you are married at retirement, you may change your decision not to provide a survivor annuity, or you may increase the survivor annuity amount. You must request the change in writing no later than 18 months after the commencing date of your annuity.

In addition, you must pay a deposit representing the difference between the reduction for the new survivor election and the original survivor election, plus a percentage of your annual annuity. This percentage is 24.5% of your annual annuity (at retirement) if you

are changing from no survivor benefit to a full survivor benefit, and 12.25% if you are changing from none to a partial benefit or from a partial benefit to a full benefit. (Interest on the deposit must also be paid.) This deposit must be paid no later than 18 months after the commencing date of your annuity.

Electing Survivor Benefits for a Spouse Acquired After Retirement

If you are married after retirement, you can elect a reduced annuity to provide a survivor annuity for your spouse, if you contact the Office of Personnel Management (OPM) to request the benefit within two years of the date of the marriage. You may elect either a full survivor annuity (50% of your annuity before reduction for survivor benefits) or a partial survivor annuity (25% of your annuity before reduction for survivor benefits). If you remarry the same person you were married to at retirement, you cannot elect a survivor annuity greater than the amount provided in your original election.

There will be two reductions in your annuity if you elect to provide the survivor benefit. One will be the reduction to provide the survivor benefit. This reduction depends on whether you have elected to provide a full survivor annuity or a partial survivor annuity. The yearly reduction for a full survivor annuity is 10% of your annuity at retirement. The yearly reduction for a partial survivor annuity is 5% of your annuity at retirement. The reduction to provide the survivor benefit will be eliminated if your marriage ends.

The other reduction in your annuity is a permanent actuarial reduction to pay the survivor benefit deposit. The deposit equals the difference between the new annuity rate and the annuity paid to you for each month since retirement, plus 6% interest. The reduction is determined by dividing the amount of the deposit by an actuarial factor for your age on the date your annuity is reduced to provide the survivor benefit. The actuarial reduction will *not* be eliminated from your annuity if your marriage ends.

Contacting the Office of Personnel Management

To expedite our service to you, please give us your claim number whenever you contact us. There are many ways we can help you by telephone which will speed up some of the requests you have. Call us at 1-888-767-6738. Customers in local calling distance of Washington, D.C. should use 202-606-0500. We provide automated systems where, for example, you can make tax withholding elections, make address changes, request verification of your income, or request OPM retirement forms and brochures. During our regular business hours (*Monday through Friday between the hours of 7:30 AM and 5:30 PM Eastern Standard Time*), you may speak to one of our Customer Service Specialists who will help you with your inquiry/request.



Notes

Retirement and Insurance Service



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