



# Federal Benefits Data Collection Form For Air Traffic Controllers and FAA Employees

**Helpful Sources of Data:**  
Leave and Earning Statement (**LES**)  
Thrift Savings Plan Statement (**TSP**)  
Social Security Statement (**SS**)  
Personal Statement of Benefits (**PSB**)  
Record of Military Service (if applicable) (**DD214**)  
Employee Stated Data (**ESD**)

## Retirement Annuity (Annuities \_ 1. Retirement Eligibility Form)

Employee's Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ **(ESD)**

Spouse's Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ **(ESD)**

Address: \_\_\_\_\_ City/State/ZIP: \_\_\_\_\_ **(ESD)**

Retirement System (check one):  FERS  CSRS  
 FERS Transfer  CSRS Offset **(LES/PSB)**

If FERS Transfer, Transfer Date: \_\_\_\_\_ **(ESD)**

Employee Type (check one):  Air Traffic Controller  Other FAA Employee

Retirement Type (check one):  Regular  Optional  Mandatory

**Regular** = Traditional retirement (most people fall into this category, including LEO/FF/ATC leaving federal service prior to their respective mandatory retirement age (57/56), and those FERS retiring under "Minimum Retirement Age (MRA + 10)").  
**Optional** = Offered an "Early out" because of reductions-in-force (RIF), or agency reorganization.  
**Mandatory** = Special Provisions (LEO/FF/ATC) who wish to stay until forced to retire. Law Enforcement Officers & Fire fighters must retire by age 57, and Air Traffic Controllers must retire by age 56.

Retirement Service Computation Date (RSCD): \_\_\_\_\_ **(PSB)**

The RSCD is the date used to determine retirement eligibility and used in the computation of the basic retirement annuity. This is not the same as the "SCD for Leave" typically found on the LES. The RSCD only includes periods of service which someone contributed to the CSRS or FERS retirement system (i.e. a regular career appointment, military time which a deposit was made, non-deduction service for which a deposit was made, etc).

## Military Service (Annuities \_ 1. Retirement Eligibility Form SCD)

Do you have active duty Military service?  Yes  No From: \_\_\_\_\_ To: \_\_\_\_\_ **(ESD/DD214)**

Have you made a deposit for your active Military service?  Yes  No **(ESD)**

Did you retire under an active duty Military retirement?  Yes  No **(ESD)**

Do you have reserve Military service?  Yes  No From: \_\_\_\_\_ To: \_\_\_\_\_ **(ESD/DD214)**

Have you made a deposit for your reserve Military service?  Yes  No **(ESD)**

Did you retire under a reserve Military retirement? (Chapter 67, Title 10)  Yes  No **(ESD)**

**Part-Time Work** (Calculation not available)

Do you have any part-time work after 4/7/1986?  Yes  No **(ESD)**

Average hours per week: \_\_\_\_\_ Average salary per year: \_\_\_\_\_ **(ESD)**

**Helpful sources of data:**

Leave and Earning Statement **(LES)** Thrift Savings Plan Statement **(TSP)** Social Security Statement **(SS)**  
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**Sick Leave** (Annuities \_ 2. Creditable Service)

Sick Leave Saved to Date (Hours): \_\_\_\_\_ **(LES)**

Sick Leave Hours to be Saved Each Pay Period (Hours - Biweekly):  0  1  2  3  4 **(ESD)**

If unsure, you can estimate future hours to be saved based on how many they potentially COULD have saved and how much they ACTUALLY saved in the past. Could have saved: 30 yrs of svc X 26 pay periods per year X 4 hours earnable per pay period = 3120 hours; If they've only saved 1000 hours to date (roughly 1/3), you can assume that they will save 1/3 of future sick leave time.

**High 3 Average** (Annuities \_ 3. High 3 Average)

Your Current Annual Salary: \_\_\_\_\_ **(LES/PSB)**

Typically, the salary on the LES includes base pay and locality pay for General Schedule employees in the 48 continuous states; You must also include Night differential and environmental pay for Wage Grade employees; Administrative Uncontrollable Overtime (AUO) and Law Enforcement Availability Pay (LEAP) for Law Enforcement; and Special Pay for Physicians and Dentists under Title 38 at the VA.

Your Expected Annual Salary Increase (%) Each Year: \_\_\_\_\_ % **(ESD)**

**Temporary Civilian Service** (Annuities \_ 5. Deposit Form)

Do you have any non-deduction (temporary time/casual) service?  Yes  No **(ESD)**

Dates: From: \_\_\_\_\_ To: \_\_\_\_\_ Amount of Deposit Owed: \$ \_\_\_\_\_ **(ESD)**

Have you made a deposit for this service?  Yes  No **(ESD)**

**Breaks in Civilian Service** (Annuities \_ 6. Redeposit Form)

Have you ever had a break in service?  Yes  No **(ESD)**

Dates: From: \_\_\_\_\_ To: \_\_\_\_\_ Did you withdraw your annuity contributions?  Yes  No **(ESD)**

How much did you withdraw? \_\_\_\_\_ **(ESD)**

Date Withdrawal Received: \_\_\_\_\_ **(ESD)**

Have you redeposited these contributions?  Yes  No **(ESD)**

**Survivor Benefit** (Annuities \_ 7. Benefits)

Estimated High 3 Increase Per Year: \_\_\_\_\_ % **(ESD)**

Should be the same percentage entered on the High Three Form (Employee's Expected Annual Salary Increase (%) Each Year: \_\_\_\_%)

CSRS: 0% to 100%: \_\_\_\_\_ % FERS:  0%:  25%: or  50%: **(ESD)**

A federal employee must elect at least a minimum survivor benefit (CSRS 1%; FERS 25%) to retain federal health benefits for their surviving spouse when the federal retiree dies.

**Social Security - FERS and FERS Transfer** (Annuities \_ 8. Social Security - FERS, FERS Transfer)

Monthly Social Security Benefit at Age 62 (FERS and FERS Transfer) \$ \_\_\_\_\_ **(SS)**

**Social Security - CSRS and CSRS Offset** (Annuities \_ 9. Social Security - CSRS Offset)

Are you eligible for Social Security at Age 62?  Yes  No **(SS)**

Monthly Social Security Benefit at Age 62 (CSRS and CSRS Offset) \$ \_\_\_\_\_ **(SS)**

**Thrift Savings Plan** (TSP \_ Contributions) Current Fund Balance:

L: \$ \_\_\_\_\_ C: \$ \_\_\_\_\_ F: \$ \_\_\_\_\_ G: \$ \_\_\_\_\_ I: \$ \_\_\_\_\_ S: \$ \_\_\_\_\_ **(TSP)**

Amount to Invest Each Year: 2010: \$ \_\_\_\_\_ (IRS Limit for 2010: \$16,500 per Year) **(ESD/LES)**

LES will show bi-weekly TSP contribution amount. Multiply that amount by 26 (there are 26 pay periods per year) and divide by annual salary to get the percentage of their salary that they are contributing (Example: \$238.08 per pay period on LES x 26 = \$6190.08 divided by \$41,200.00 (annual salary) = 15%)

Catch-Up Contribution: \$ \_\_\_\_\_ (IRS Limit for 2010: \$0 to \$5,500 per Year) **(ESD)**

An employee is eligible to make catch-up contributions starting in the year they reach age 50.

Percentage of Salary to Invest in Each Fund: Where do future contributions go? (Must Total 100%)

L: \$ \_\_\_\_\_ C: \$ \_\_\_\_\_ F: \$ \_\_\_\_\_ G: \$ \_\_\_\_\_ I: \$ \_\_\_\_\_ S: \$ \_\_\_\_\_ **(ESD)**

**Thrift Savings Plan** (TSP \_ Growth)

Assumed Annual Rates of Return for Each Fund: C: \_\_\_\_\_ % F: \_\_\_\_\_ % G: \_\_\_\_\_ % I: \_\_\_\_\_ % S: \_\_\_\_\_ % **(ESD)**

For reference purposes, the following web site includes information on the TSP funds, including 10-year performance history for each fund:  
<http://www.tsp.gov/rates/monthly-history.html>

Withdrawal Age: Years Old: \_\_\_\_\_ Months Old: \_\_\_\_\_ **(ESD)**

Age at which TSP funds will: (1) be totally withdrawn, (2) monthly withdrawal will start, or (2) government annuity will be purchased.

**Thrift Savings Plan** (TSP \_ Withdrawal)

Once retired (regardless of age), an employee may start withdrawing TSP funds once they reach their Minimum Retirement Age (MRA) without penalty; However, if they transfer those funds prior to 59½ to an outside investment, they must wait until 59½ to start withdrawals, or be subject to IRC Section 72(t).

Withdrawal Type:  Lump Sum (IRA Transfer/Rollover)  Annuity  Monthly Amount\*: \$ \_\_\_\_\_ **(ESD)**

\*If Monthly Amount is selected, then calculate monthly income by one of the following three methods:

\_\_\_\_\_ # of payments (i.e. 360 payments until account reaches zero) **(ESD)**

Use if you know how long you want \$\$ to last for a certain period of time.

\_\_\_\_\_ Dollar Amount (i.e. \$2,500/month for 48 payments) **(ESD)**

Use if you have a specified dollar amount and time you want it to last.

\_\_\_\_\_ Life Expectancy (i.e. amount and timeframe calculated by IRS tables) **(ESD)**

Use to establish a baseline by using IRS life expectancy tables.

Reallocation of all funds into the TSP funds at the beginning of withdrawal (must total 100%):

L Income: \_\_\_\_\_ % C: \_\_\_\_\_ % F: \_\_\_\_\_ % G: \_\_\_\_\_ % I: \_\_\_\_\_ % S: \_\_\_\_\_ % **(ESD)**

The L Income Fund is 80% conservative and 20% aggressive (F: 6%, G: 74%, C: 12%, I: 5%, S: 3%)

## Federal Employees Group Life Insurance (Insurance \_ FEGLI)

### FEGLI COVERAGE

Basic: Salary rounded to next thousand + \$2,000  
 Option A: \$10,000  
 Option B: Round salary to next thousand x multiplier  
 Option C: Multiples of \$5,000 for spouse & \$2,500 per child

### FEGLI ELIGIBILITY

FEGLI coverage in retirement is only available if enrolled for either:  
 a) 5 full years prior to retirement date,  
 b) the full period if employed less than 5 yrs, or  
 c) the full time equiv. of 5 yrs if some service was part time

Current FEGLI Bi-Weekly Premium: \$ \_\_\_\_\_ (ESD/LES)

Basic?  Yes  No (PSB/LES) No cost for Basic if Postal Employee (while employed)

If Yes, how much of a reduction in death benefit at age 65?  0%  50% or  75%

Option A?  Yes  No (ESD/LES) Option B?  Yes  No (ESD/LES)

If Yes, How Much?  1  2  3  4  5 Times Salary Coverage (Multiples) (ESD/LES)

Reduce at age 65?  Yes  No (ESD) Option C: Spouse Covered?  Yes  No (ESD/LES)

If Yes, How Much?  1  2  3  4  5 Times Salary Coverage (Multiples of \$5,000) (ESD/LES)

Option C: Number of Dependents Covered: \_\_\_\_\_ Current Age: \_\_\_\_\_, Age: \_\_\_\_\_, Age: \_\_\_\_\_, Age: \_\_\_\_\_ (ESD)

Coverage Available After Age 22?  Yes  No Explain: \_\_\_\_\_ (ESD)

(Special needs children with disabilities recognized by the Office of Personnel Management (OPM))

If not a FEGLI subscriber, do you have private life insurance?  Yes  No Death Benefit: \$ \_\_\_\_\_ (ESD)

If Yes, with what company? \_\_\_\_\_  Term Insurance  Permanent Insurance (ESD)

## Federal Employees Health Benefits Program (FEHBP) (Insurance \_ Health Insurance)

### FEHBP ELIGIBILITY

FEHBP coverage in retirement is available when:  
 1) Must retire on an immediate annuity (can not defer annuity payments), and  
 2) Must be continuously enrolled under FEHB for 5 years of service immediately preceding retirement

Current Bi-Weekly Health Insurance Cost: \$ \_\_\_\_\_ (ESD/LES)

Average Annual Cost Increase: \$ \_\_\_\_\_ (ESD/LES)

## Long Term Care Insurance (LTC) (Insurance \_ Long Term Care Insurance)

Start Coverage at Age: \_\_\_\_\_ (ESD/LES)

Daily Benefit Amount: \$ \_\_\_\_\_ (ESD/LES)

Daily Benefit Amount: (\$50 to \$300 in \$25 increments (e.g., \$50, \$75, \$100, etc.))

Benefit Period:  3 Years  5 Years (ESD)

Waiting Period:  30 Days  90 Days (ESD)

Inflation Protection:  ACI  FPO (ESD)

### Inflation Protection:

Automatic Compound Inflation (ACI) Option: An inflation protection option that increases your benefits automatically by 5% compounded annually with no increase in premium

Future Purchase Option (FPO): An inflation protection option that increases your benefits every other year with an increase in premiums

If not a subscriber to the Federal LTC Plan, do you have any private LTC insurance?  Yes  No (ESD)

If Yes, with what company? Company: \_\_\_\_\_ Monthly Benefit Amount: \$ \_\_\_\_\_ (ESD)

Is Long Term Care coverage important to you?  Yes  No (ESD)

Questionnaire Complete. Please FAX it to 714.361.7406 or Email to: [andrew.hudson@cambridgefp.com](mailto:andrew.hudson@cambridgefp.com)  
 Please include a copy of your latest Leave & Earnings Statement.