Applying for Immediate Retirement Under the Federal Employees Retirement System

U.S. Office of Personnel Management

Working for America

Do not use this pamphlet, or form SF 3107, *FERS Application for Immediate Retirement*, if you are applying for a deferred annuity. A deferred annuity begins more than 30 days after the date of final separation. If you want to apply for a deferred annuity, you should request an RI 92-19, *FERS Application for Deferred or Postponed Retirement*. You can get this application form by calling us at 1-888-767-6738 (TTY: 1-800-878-5707), emailing us at retire@opm.gov or by writing to us at:

U.S. Office of Personnel Management
Federal Employees Retirement System
P.O. Box 45
Boyers, PA 16017-0045.

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

Thank you for your service to our nation as a Federal civil servant. As you contemplate your retirement options, you should be proud of the noble tradition you have upheld, and the important role you will continue to play in our Nation's civil affairs.

"This pamphlet, along with form SF 3107, FERS Application for Immediate Retirement, is for you if you are currently a Federal employee covered by the Federal Employees Retirement System (FERS), and you want to apply for retirement with an immediate annuity (annuity beginning within 30 days after the date of final separation from Federal service). This includes individuals who transferred to FERS from the Civil Service Retirement System (CSRS) and who are eligible to have part of their annuity computed under CSRS rules.

This pamphlet will give you basic information on continuing health benefits and life insurance into your retirement, eligibility requirements for an immediate annuity, when you can expect to receive retirement payments, and information on benefits for your survivors.

We have done our best to make this information concise and easy to understand. We are confident you will find this guide very helpful."

Eligibility

Age and Service Requirements

The following chart outlines the requirements for an immediate annuity under the Federal Employees Retirement System (FERS).

Type of Retirement	Minimum Age	Minimum Service	Special Requirements
Optional	62	5	None
	60	20	None
	MRA*	30	None
	MRA*	10	None (Note: Annuity is reduced by 5% for each year the employee is under age 62.)
	Any age	25	You must retire under special provisions for air traffic controllers, law enforcement or firefighter personnel.
	50	20	
	Any age	25	The Office of Personnel Management must have determined that your agency is undergoing a major reorganization, reduction-in-force, or transfer of function.
	50	20	
Discontinued Service	Any age	25	Your separation must be involuntary and not for misconduct or delinquency.
	50	20	
Disability	Any age	18 months	You must be disabled for useful and efficient service in both your current position and any other vacant position at the same grade or pay level for which you are qualified. Other requirements must also be met.

*Minimum Retirement Age. (See page 3).

Minimum Retirement Age (MRA)

The Minimum Retirement Age depends on your year of birth. To determine your MRA, refer to the following table.

If your year of birth is...	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 have 10 or more years of service and are retiring at the Minimum Retirement Age, your annuity will be reduced for each month that you are under age 62. The reduction is 5 percent per year (5/12 of a percent per month). However, your annuity will not be reduced if you completed at least 30 years of service, or if you completed at least 20 years of service and your annuity begins when you reach age 60.

You can reduce or eliminate this age reduction by postponing the beginning date of your annuity.

Postponing the Beginning Date of Annuity to Reduce or Avoid the Age Reduction

You can reduce or eliminate the age reduction if you choose to have your annuity begin at a date later than your Minimum Retirement Age (MRA). You can choose any beginning date between your MRA and 2 days before your 62nd birthday. However, you cannot begin your annuity while you are reemployed. Your agency retirement counselor can provide you with the annuity rates with and without the age reduction. If you decide to postpone the beginning date of your annuity, do not complete form SF 3107, *FERS Application for Immediate Retirement.* Call the Office of Personnel Management at 1-888-767-6738 (TTY: 1-800-878-5707) or email us at retire@opm.gov, 60 days before the date you want your annuity to begin and request an RI 92-19, *FERS Application for Deferred or Postponed Retirement.* If you prefer to write, the address is:

U.S. Office of Personnel Management
Federal Employees Retirement System
P.O. Box 45
Boyers, PA 16017-0045.

If you choose to postpone the beginning date of your annuity, you should be aware of the following

Life Insurance

You cannot continue your life insurance coverage unless you are receiving an annuity. Therefore, if you postpone the beginning date of your annuity, your life insurance enrollment will terminate. When your annuity begins, the life insurance coverage you had when you separated from your employment will resume.

Health Insurance

If you postpone the beginning date of your annuity, you will be eligible to temporarily continue your health benefits coverage for 18 months from the date of separation from your employing agency; however, you must contact your agency within 60 days and pay the total premium, plus a 2% administrative charge. When your annuity payments begin, you will again have the opportunity to enroll in a health benefits plan under the regular Federal Employees Health Benefits Program, and the Office of Personnel Management (OPM) will pay the Government share of the premium.

Long Term Care Insurance

If you already have Long Term Care Insurance Coverage when you separate for retirement, but postpone the commencing date of your annuity, your coverage will continue as long as you continue to pay premiums. If you are not enrolled in the Long Term Care Insurance Program when you separate for retirement, you can apply for enrollment anytime after your separation, even if you postpone the commencing date of your annuity.

COLA's

If you delay your annuity beginning date, your annuity rate will not include any cost-of-living adjustments (COLA's) that occur before you begin to receive the annuity. Once your annuity begins, you will be entitled to COLA's on any portion of your annuity which was computed under Civil Service Retirement System (CSRS) rules. However, you will not receive COLA's on the Federal Employees Retirement System (FERS) part of your benefit until you are 62.

Survivor Benefits

If you defer receipt of your annuity and die before you begin to receive it, your spouse can still receive FERS survivor benefits.

Continuing Health Benefits and Life Insurance Coverage into Retirement

If you wish to continue your Federal Employees Health Benefits (FEHB) and/or Federal Employees Group Life Insurance (FEGLI) coverage as a retiree, you must meet the following basic requirements. You must be retiring on an immediate annuity and you must have been enrolled in the program for the five years of Federal service immediately preceding your retirement, or if less than five years, since your earliest opportunity to enroll. FEHB coverage as a family member counts toward the five-year requirement. Uniform Services Health Benefits Program coverage (TRICARE/CHAMPUS) also counts provided you are an FEHB enrollee when you retire.

If you are eligible to continue your FEHB coverage, your agency will automatically transfer your enrollment to the Office of Personnel Management (OPM). You do not need to do anything unless you want to make some change in your coverage.

If your annuity begins immediately after your separation from Federal employment, your health benefits and life insurance coverage will continue upon your retirement, if you meet the eligibility requirements. However, if you are postponing the beginning date of your annuity to reduce or avoid the age reduction, your life insurance enrollment and coverage will be suspended when you separate from Federal employment. When your annuity actually begins, you will be given the opportunity to elect which life insurance coverage you want to resume.

You will be eligible to temporarily continue your health benefits coverage for 18 months from the date of separation from your employing agency, but you must pay both the employee and Government shares of the premium, plus a 2% administrative charge. When your annuity payments begin, you will have the opportunity to enroll in a health benefits plan under the regular Federal Employees Health Benefits Program and at that point OPM will pay the Government share of the premium.

The pamphlet, RI 76-21, *FEGLI Federal Employees Group Life Insurance Program,* has more information about eligibility to continue your FEGLI coverage as a retiree and the cost of coverage. If you are eligible to continue your FEGLI basic coverage, you must complete an SF 2818, *Continuation of Life Insurance Coverage As an Annuitant or Compensationer.* Any optional FEGLI coverage you have and are eligible to retain as a retiree will automatically be continued unless you make some change. Our experience has been that many people cancel all or a portion of their life insurance coverage at retirement due to its cost. Therefore, you should let the Office of Personnel Management (OPM) know at retirement if you do not want to continue a portion of your life insurance coverage. You may also want to file an SF 2823, *FEGLI Designation of Beneficiary* form. (The designation of beneficiary form for your FERS retirement contributions and any lump sum of accrued annuity is SF 3102.)

Based on the documentation your employing agency is required to submit with your retirement application, OPM will determine whether you are eligible to continue your health and life insurance coverage as a retiree. However, if you have any questions about your eligibility, ask your employing office for assistance before you retire.

Continuing Long Term Care Insurance Coverage into Retirement

If you are currently enrolled in the Federal Long Term Care Insurance Program (FLTCIP), you will automatically continue your coverage into retirement, as long as you continue to pay applicable premiums. There is no “five-year rule” like there is with the health (FEHB) and life insurance (FEGLI) programs. If you are currently paying FLTCIP premiums by agency payroll deduction, you must arrange to pay premiums another way, either by deductions from your annuity, through automatic bank debit or paying the contractor directly. Please call our insurance company at 1-800-LTC-FEDS (1-800-582-3337) to make these arrangements. If you are not currently enrolled in the FLTCIP, you may still be eligible to enroll. However, you must demonstrate that you are insurable by answering questions about your state of health. Call our insurance company at the above number for details.

Your Spouse’s Eligibility to Apply for Long Term Care Insurance Coverage

If you are married, your spouse is eligible to apply for coverage in the Federal Long Term Care Insurance Program (FLTCIP) during your lifetime. After you die, your spouse will be eligible to apply for long term care insurance ***only if*** you have elected a survivor annuity. If your spouse isn’t already enrolled in the FLTCIP, you may wish to consider electing a survivor annuity to preserve his/her options or suggest that your spouse apply for FLTCIP coverage during your lifetime. If your spouse is already enrolled in the FLTCIP, his/her enrollment will continue after you die as long as he/she continues to pay the applicable premiums.

Applying for Benefits

Form to Use

Use form SF 3107, *FERS Application for Immediate Retirement,* to apply for immediate retirement. You can obtain the form from your employing agency.

Submitting the Application

Submit the completed application to your employing agency. Give your agency at least 60 days notice before the date you intend to retire. Your agency will then complete the Schedule D, *Agency Checklist of Immediate Retirement Procedures,* and the SF 3107-1, *Certified Summary of Federal Service,* which are included in the SF 3107, *FERS Application for Immediate Retirement.*

Your agency will complete the SF 3107-1, *Certified Summary of Federal Service,* and forward it to you for your review and signature. You should review it carefully before signing it. Any errors, omissions, or discrepancies will delay the processing of your application, and may result in incomplete credit for service in the initial computation of your annuity.

If you are applying for disability retirement, ask your employing agency for a copy of the forms package SF 3112, *Documentation in Support of Disability Retirement Application.*

Your agency will forward the application to OPM.

What to do if your Address Changes Before Processing is Complete

If your address changes after your application has been forwarded to the Office of Personnel Management, you can either telephone us or write to us to report your new address. Please refer to your claim number in any correspondence. You can phone us at 1-888-767-6738 (TTY: 1-800-878-5707). If you prefer to write to us, you should report your new address to:

U.S. Office of Personnel Management
ATTN: Change of Address
P.O. Box 440
Boyers, PA 16017-0440.

In addition, notify your old post office of your forwarding address.

What Happens After You File Your Retirement Application

Your employing office will close out your records, using the Agency Checklist to assure that all necessary steps are taken. When this process (which includes paying you any unpaid compensation, such as for unpaid annual leave) has been completed, the agency will forward your application and records to the Office of Personnel Management (OPM). You should receive a notice from your former employing agency when your application and records have been forwarded to OPM. In most cases, the agency should forward the retirement package to OPM so it is received within 30 days after your separation. Until OPM has received the application and supporting documents, OPM does not know that you have retired.

Note: Applications for disability retirement are processed differently. Your agency normally will forward your application, evidence supporting your claim of disability and preliminary records to OPM for a disability determination based on a review of both medical and non-medical evidence.

After it receives your application, OPM will assign your claim number, which will begin with the letters "CSA." This number will be very important to you as a retiree because you will need to refer to it any time you contact OPM in connection with your annuity.

When we finish processing your application, we will send you a booklet explaining your benefits. We will also send you a pamphlet called *Information for FERS Annuitants,* RI 90-8, which contains information you will need after you retire, including how to contact OPM to make various changes (tax withholding, address, health benefits, etc.), the effect of other benefits (Social Security, Office of Workers' Compensation Program [OWCP]) on your Federal

Employees Retirement System (FERS) benefit, the effect of reemployment on your FERS benefit and benefits payable upon your death.

Payments

Beginning Date of Annuity

The beginning date of most annuities is the first day of the month after separation. However, disability annuities and annuities based on military reserve technician provisions begin the day after pay stops and all other requirements for title to annuity are met. Annuities based on involuntary separations begin on the day after separation.

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

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.

With Direct Deposit, you avoid the bother of traveling to a bank or other financial institution to cash or deposit your check. You may earn a few days extra interest each month, and save travel costs and time. Both you and the Office of Personnel Management (OPM) are saved the worry that checks will be lost in the mail and with Direct Deposit, we can trace payments if they are missing. It also assures that payments are deposited and available for your use, even when you are away from home.

When you elect Direct Deposit, you will continue to receive other information at your mailing address. Complete Section H of SF 3107, *FERS Application for Immediate Retirement,* to have your payments sent to a financial institution or to request a waiver of the Direct Deposit requirement. If you want to change to this option or change accounts after your payments begin, call us at 1-888-767-6738 (TTY: 1-800-878-5707). If you prefer, you can send form SF 1199A, *Direct Deposit Sign-Up Form,* to OPM. You can obtain the form where you bank. Both you and your bank need to complete the form. Include your claim number on the form. It's important to leave your old account open until you have verified that a payment has been deposited in your new one.

Federal Income Tax Withholding

If we do not receive a W-4 form from you indicating the rate at which (or a specific dollar amount) you want federal income tax withheld, tax will be withheld from your annuity at the rate for a married person with 3 exemptions. If you want to have the tax withheld at the rate currently being withheld from your salary, attach a copy of the W-4 form on file with your employing agency to your application for retirement. If you do not want federal income tax withheld from your annuity payments, indicate this in Section H of SF 3107, *Application for Immediate Retirement.*

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 benefit; however, you must get your spouse's consent to elect either of these options. In either of these situations, SF 3107-2, *Spouse's Consent to Survivor Election,* which is part of form SF 3107, *FERS Application for Immediate Retirement,* must be completed by your spouse and forwarded to the Office of Personnel Management (OPM) along with your application for retirement.

If your spouse is covered under your Federal Employees Health Benefits plan and you do not elect survivor benefits for your spouse, your spouse will not be eligible to continue this health benefits coverage after your death. He/she will also not be eligible to enroll in the Federal Long Term Care Insurance Program after your death.

Waiving the Spousal Consent Requirement

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 tax returns filed separately, or newspaper stories, about the spouse's disappearance.

The Office of Personnel Management (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. (Injury or illness 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 the 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 unreduced annuity. 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 benefits 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). Another option that you should consider is outlined on page 16 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 be to provide a survivor annuity equal to 50% of your unreduced annuity. 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 in order to choose this benefit. The amount of the benefit and the amount of the reduction in your annuity to provide it are explained below 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, your current spouse must sign form SF 3107-2, *Spouse's Consent to Survivor Election,* which is part of SF 3107, *FERS Application for Immediate Retirement,* consenting to receive the insurable interest annuity instead of a regular survivor annuity. (Choose item b. in Part 1 of the SF 3107-2).

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.

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 in order 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.

Age of the Person Named in Relation to that of Retiring Employee	Reduction in Annuity of Retiring Employee
Older, same age, or less than 5 years younger	10%
5 but less than 10 years younger	15%
10 but less than 15 years younger	20%
15 but less than 20 years younger	25%
20 but less than 25 years younger	30%
25 but less than 30 years younger	35%
30 or more years younger	40%

You can elect this insurable interest survivor annuity in addition to a regular survivor annuity for a current or former spouse.

Termination of Survivor Elections

Survivor elections terminate upon the death of the person elected, divorce of the annuitant from the elected spouse, remarriage of a former spouse before age 55 [unless the parties were married for 30 years or more], or subject to the terms of a court order acceptable for processing. You must notify us when one of these events occurs. Please note that, in accordance with the law, both a survivor annuity election made at retirement and a pre-divorce survivor annuity election ***terminate upon death or divorce*** and the annuitant ***must make a new election*** (reelection) within 2 years after the terminating event to provide a survivor annuity for a spouse acquired after retirement or for a former spouse. Continuing a survivor reduction, *by itself*, is not effective to reelect a survivor annuity for a spouse married after retirement or for a former spouse.

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 if the person you name is your current spouse and you change your election 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.

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
P.O. Box 45
Boyers, PA 16017-0045.

Your first regular monthly payment is the first annuity payment made on a recurring basis (other than an estimated payment or an adjustment payment) after the Office of Personnel Management (OPM) has computed the regular rate of annuity payable under FERS.

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 beginning 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 beginning 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 no survivor benefit to a partial benefit or from a partial benefit to a full benefit. Interest on the deposit must also be paid.

Electing Survivor Benefits for a Spouse Acquired After Retirement

If you get 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 unreduced annuity) or a partial survivor annuity (25% of your unreduced annuity). If you remarry the same person you were married to at retirement and that person consented to either no survivor annuity or a partial survivor annuity, 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. The amount of the reduction depends on whether you have elected to provide a full survivor annuity (10% reduction) or a partial survivor annuity (5% reduction). 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.

United States Office
of
Personnel Management
1900 E Street, NW
Washington, DC 20415

www.opm.gov/Forms