

		Retirement	
	Question	Answer	OPM URL
137	What is the Federal Employee Retirement System (FERS)?	FERS is a three-tiered retirement plan consisting of the FERS Pension, Social Security Benefits, and the Thrift Savings Plan.	
138		The FERS Basic pension piece to your Retirement System is a Defined Benefit Plan, which means you will be eligible for a Pension/Annuity from the Federal Government that will be based on years of service, age requirements and salary history. You must work at least 5 years with the Federal Government before you are eligible for a FERS Federal Pension, and for every year you work, you will be eligible for at least 1% of your High-3 Average Salary History. Automatic deductions that can range from .8% - 3.6% of your basic pay, depending on the type of position you hold and the date of your first Federal appointment will be used to fund your FERS pension.	
139		The Social Security piece to your Retirement System is an additional Retirement Benefit that you may apply for as early as Age 62. Your benefit amount is based on your earnings averaged over most of your working career. Higher lifetime earnings result in higher benefits. Your Social Security benefit amount also is affected by your age at the time you start receiving benefits. If you start your Social Security benefits at Age 62, your benefit will be lower than if you wait until your full retirement age. Most people need 40 credits (10 years of work) to qualify for Social Security retirement benefits. As a Federal Employee, you pay full Social Security Taxes that is equal to 6.2% of your salary.	
140		The Thrift Savings Plan (TSP) is a Defined Contribution Plan and a long term savings plan that allows for the employee to take control of how much and where your money is being invested. It offers federal civilian employees the same type of savings and tax benefits that many private corporations offer their employees under 401(k) plans. The TSP has both a Traditional Contribution option (pre-tax contributions) and Roth Contribution option (after tax contributions) for all Federal Employees.	
141	When am I eligible to retire and collect a FERS Annuity?	FERS Retirement Eligibility is determined by your age and number of years of creditable service. In some cases, you must have reached the Minimum Retirement Age (MRA) to receive retirement benefits. Use the following chart to figure your Minimum Retirement Age	
142		If you were born Your MRA is	
143		Before 1948 55	
144		In 1948 55 and 2 months	
145		In 1949 55 and 4 months	
146		In 1950 55 and 6 months	
147		In 1951 55 and 8 months	

148		In 1952 55 and 10 months	
149		In 1953-1964 56	
150		In 1965 56 and 2 months	
151		In 1966 56 and 4 months	
152		In 1967 56 and 6 months	
153		In 1968 56 and 8 months	
154		In 1969 56 and 10 months	
155		In 1970 and after 57	
156		Immediate Retirement	
157		An immediate retirement benefit is one that starts within 30 days from the date you stop working. If you meet one of the following sets of age and service requirements, you are entitled to an immediate retirement benefit:	
158		Eligibility Information	
159		Age Years of Service	
160		62 5	
161		60 20	
162		MRA 30	
163		MRA 10	
164		If you retire at the MRA with at least 10, but less than 30 years of service, your benefit will be reduced by 5 percent a year for each year you are under 62, unless you have 20 years of service and your benefit starts when you reach age 60 or later.	
165		Early Retirement	
166		The early retirement benefit is available in certain involuntary separation cases and in cases of voluntary separations during a major reorganization or reduction in force. To be eligible, you must meet the following requirements:	
167		Eligibility Information	
168		Age Years of Service	
169		50 20	
170		Any age 25	
171		Deferred Retirement	
172		Refers to delayed payment of benefit until criteria are met, as follows:	

173		If you leave Federal service before you meet the age and service requirements for an immediate retirement benefit, you may be eligible for deferred retirement benefits. To be eligible, you must have completed at least 5 years of creditable civilian service. You may receive benefits when you reach one of the following ages:	
174		Eligibility Information	
175		Age Years of Service	
176		62 5	
177		MRA 30	
178		MRA 10	
179		If you retire at the MRA with at least 10, but less than 30 years of service, your benefit will be reduced by 5 percent a year for each year you are under 62, unless you have 20 years of service and your benefit starts when you reach age 60 or later.	
180		Law Enforcement & Fire Fighter Voluntary Retirement	
181		If you are in a covered Law Enforcement or Fire Fighter position, you have different age and service requirements for a Voluntary Immediate Retirement from regular FERS employees.	
182		Eligibility Information	
183		Age Years of Covered LE or FF Service	
184		50 20	
185		Any Age 25	
186		In addition to Law Enforcement and Fire Fighters having different age and service requirements for Voluntary Retirement, they are also subject to a Mandatory Retirement Age. If you have reached your 20 years covered Law Enforcement or Fire Fighter service and reach the age 57, you are subject to Mandatory Retirement. If you have not reached your 20 years covered Law Enforcement or Fire Fighter service and reach the age 57, you must retire in the month you reach your 20 years covered service.	
187	Where can I find information about FERS Disability Retirement?	Disability Retirement	
188		Disability Federal Employees Retirement System (FERS) Annuity Requirements:	
189		Eligibility Information	
190		Age Years of Covered LE or FF Service	
191		Any Age 18	

192		Special Requirements: You must have become disabled, while employed in a position subject to FERS, because of a disease or injury, for useful and efficient service in your current position. The disability must be expected to last at least one year. Your agency must certify that it is unable to accommodate your disabling medical condition in your present position and that it has considered you for any vacant position in the same agency at the same grade/pay level, within the same commuting area, for which you are qualified for reassignment. To find additional information about Disability Retirement, please go to: http://www.opm.gov/retirement-services/fers-information/types-of-retirement/#url=Disability	http://www.opm.gov/retirement-services/fers-information/types-of-retirement/#url=Disability
193			
194	What counts as Creditable Service towards my FERS retirement? (ie Military, Seasonal, PeaceCorps)	FERS Civilian Service	
195		Creditable service under FERS usually includes:	
196		<ul style="list-style-type: none"> • Federal covered service, that is, service in which the individual's pay is subject to FERS retirement deductions, such as service under a career or career conditional appointment, 	
197		<ul style="list-style-type: none"> • Unused Sick Leave under FERS can be used to increase an individual's total creditable service for annuity computation purposes only; 	
198		<ul style="list-style-type: none"> • Federal service performed before 1989, where an employee's pay is not subject to retirement deductions, such as, service under a temporary appointment, as long as a deposit is paid. There are a few exceptions to the rule that the service must have been performed before 1989. Those exceptions are: 	
199		<ul style="list-style-type: none"> ◦ Part-time, Intermittent, Temporary "PIT" service performed abroad after December 31, 1988, and before May 24, 1998, under a temporary part-time or intermittent appointment pursuant to sections 309 and 311 of the Foreign Service Act of 1980. 	
200		<ul style="list-style-type: none"> ◦ Service performed under the Foreign Service Pension System 	
201		<ul style="list-style-type: none"> ◦ Service as a Senate Employee Child Care Center worker 	
202		<ul style="list-style-type: none"> ◦ Service as a volunteer or volunteer leader in the Peace Corps 	
203		<ul style="list-style-type: none"> ◦ Service as a VISTA volunteer 	
204		<ul style="list-style-type: none"> ◦ Service before 12/31/1990 with either the Democratic or Republican Senatorial Campaign or National Congressional Committees 	
205		<ul style="list-style-type: none"> ◦ Service before 12/21/2000 with the Library of Congress Child Development Center 	
206		<ul style="list-style-type: none"> ◦ Service as a Senior Official 	

207		◦ Congressional Employees that do no elect program coverage and are subject to the Social Security Amendments of 1983	
208		◦ Service performed under a Federal Reserve Bank Plan	
209		◦ Non-appropriated fund instrumentality (NAF) service under P.L. 107-107 that can be used for title to an annuity under the FERS, but not in the computation	
210		◦ CSRS refund service that flips to FERS	
211		Deposit	
212		A deposit is the payment for a period of employment when retirement deductions were not withheld from your salary. The deposit amount is, generally, 1.3% of salary plus interest. You are not required to make this type of payment. However, not making the payment will eliminate this service from being used for title or computation purposes.	
213		Retirement Deductions Never Withheld	
214		Generally, non-deduction service cannot be credited for title or computation unless it was performed before 1989 and a deposit is made.	
215		Deposit for Service Ending before January 1, 1989 and Covered by FERS	
216		You can make a deposit for creditable Federal Employees Retirement System (FERS) service you performed before 1989 during which retirement deductions were not withheld from your pay. The deposit amount is, generally, 1.3% of salary plus interest. Interest is charged from the midpoint of periods of service and is compounded annually. Interest is charged to the date the deposit is paid in full or annuity begins, whichever is earlier. If you do not pay for a period of this type of service, you will not receive credit in determining your eligibility to retire or in computing your retirement benefit.	
217		Deposit for Service Ending after January 1, 1989 and Covered by FERS	
218		With certain minor exceptions, a Federal Employees Retirement System (FERS) employee cannot make a deposit for non-contributory service performed after January 1, 1989.	
219		Redeposit	
220		A redeposit is the repayment of retirement deductions that were previously withheld and refunded to you, plus interest.	
221		If you Received a Refund of Your Retirement Deductions	
222		If you received a refund of FERS deductions and were covered by FERS on or after October 28, 2009, you may repay (or redeposit) any FERS deductions previously refunded. You may also redeposit any CSRS deductions previously refunded that covered CSRS service and is now credited under FERS rules	

223		Interest is charged from the date of the refund and compounded annually. Interest is charged to the date full payment is made or the date annuity begins, whichever is earlier. If you do not pay for a period of this type of service, you will receive credit in determining your eligibility to retire but will not receive credit for this service in computing your retirement benefit.	
224		Making Payment to Get Credit for Service	
225		You should apply to make a payment by completing an SF-3108 (Application to Make Service Credit Payment/FERS). You must begin the application process as an employee. Once you begin the application process as an employee, you may continue to make payments even after you separate as long as the separation is not for retirement.	
226		If you are a Federal Employee	
227		Send your completed application to your Agency's local HR office because they must certify it. Please do not file an application if you plan to retire within six months. OPM will give you an opportunity to make payment when it computes our annuity.	
228		Military Service	
229		As a general rule, military service in the Armed Forces of the United States is creditable for retirement purposes if it was active service terminated under honorable conditions, and performed prior to your separation from civilian service for retirement.	
230		Military Service Performed on or after January 1, 1957	
231		A deposit must be paid to credit the service to establish title to an annuity or to compute your annuity. The deposit amount is, generally, 3% of total military earnings plus interest. You have a 2 year interest free period for the first two years of your initial Federal Appointment, when interest starts, it is compounded annually. Interest is charged to the date the deposit is paid in full or annuity begins, whichever is earlier. If you do not pay your military deposit in full, you will not receive credit in determining your eligibility to retire or in computing your retirement benefit.	
232	How is my sick leave credited towards my retirement?	Unused sick leave is first converted to Days and Months and then added to your total Days and Months of service for annuity computation purposes. 1 Year = 2,087 hours of sick leave. Example of how this would work: if you retired with 30 years, 6 months, 10 days of service and you had 2,087 hours of unused sick leave at the time of retirement, you would increase your total service history to 31 years, 6 months, 10 days which would give you a higher annuity factor. To see a full sick leave conversion chart, please go to page 51 of the CSRS/FERS Handbook: http://www.opm.gov/retirement-services/publications-forms/csrfsers-handbook/c050.pdf	http://www.opm.gov/retirement-services/publications-forms/csrfsers-handbook/c050.pdf
233	How is my annual leave paid to me when I retire?	Unused annual leave is paid to you by your payroll office. It is usually paid to you within 45 days after you retire.	

234	Can I carry my Health Insurance into Retirement?	Yes, you can carry your Federal Health Insurance into retirement as long as you meet the requirements below. Federal retirees and their surviving spouses retain their eligibility for FEHB health coverage at the same cost as current employees. In order to carry your FEHB coverage into retirement, you must be entitled to retire on an immediate annuity; and you must have been continuously enrolled (or covered as a family member) in any FEHB plan(s) for the 5 years of service immediately before the date your annuity starts, or for the full period(s) of service since your first opportunity to enroll (if less than 5 years). The 5 year requirement period can include the following: the time you are covered as a family member under another person's FEHB enrollment; or the time you are covered under TRICARE as long as you were covered under an FEHB enrollment at the time of your retirement.	
235	Can I carry my Life Insurance into Retirement?	Yes, you can carry your Federal Life Insurance into retirement as long as you meet the requirements below. You are entitled to retire on an immediate annuity under FERS; You have been insured for the 5 years of service immediately before the starting date of your annuity, or for the full period(s) of service during which you were eligible to be insured if less than 5 years; You are enrolled in FEGLI on the date of retirement; and you have not converted to an individual policy.	
236	Can I carry my Long Term Care Insurance into Retirement?	Yes, you can carry your Federal Life Insurance into retirement as long as you meet the requirements below. You are entitled to retire on an immediate annuity under FERS; You have been insured for the 5 years of service immediately before the starting date of your annuity, or for the full period(s) of service during which you were eligible to be insured if less than 5 years; You are enrolled in FEGLI on the date of retirement; and you have not converted to an individual policy.	
237	Can I carry my Long Term Care Insurance into Retirement?	Yes, you can carry your Federal Long Term Care Insurance into retirement. Unlike Federal Health and Life insurance, there are no 5 year rule coverage requirements to carry Long Term Care Insurance into retirement. If you have the Federal Long Term Care Insurance at the time of retirement, as long as you continue to pay the premiums, you can carry it into retirement.	
238		Even if you do not have this insurance at the time of retirement, as a Federal Annuitants you may apply for Federal Long Term Care Insurance anytime. To learn more about Federal Long Term Care Insurance, please go to: www.ltcfeds.com	www.ltcfeds.com
239	Can I carry my Dental / Vision Insurance into Retirement?	Yes, you can carry your Dental or Vision Insurance into retirement. Unlike Federal Health and Life insurance, there are no 5 year rule coverage requirements to carry Dental or Vision Insurance into retirement. If you have the Dental or Vision Insurance at the time of retirement, as long as you continue to pay the premiums, you can carry it into retirement.	
240		Even if you do not have this insurance at the time of retirement, as a Federal Annuitants you may apply for Dental or Vision Insurance anytime.	

241	Am I eligible for Flexible Spending Account (FSA) as a retiree?	No. By law, annuitants cannot participate in Flexible Spending Accounts (FSA). FSAs are a way of setting aside pre-tax salary for payment of eligible expenses. Annuitants receive annuities, which are not salary.	
242	How much does it cost to elect FERS Survivor Benefits for my spouse?	Under FERS, you have 3 Survivor Benefit election options for your spouse at the time of retirement:	
243		1) A Full FERS Survivor Benefit will reduce your annuity by 10% in retirement and the surviving spouse will be eligible for 50% of your unreduced annual annuity after your death.	
244		2) A Partial FERS Survivor Benefit will reduce your annuity by 5% in retirement and the surviving spouse will be eligible for 25% of your unreduced annual annuity after your death.	
245		3) Your third option is to not elect a FERS Survivor Benefits for your spouse. If you do not elect a FERS Survivor Benefit, if you pass away first your spouse will not be eligible for any additional survivor benefits related to your FERS Pension. Another thing that is very important is how your FEHB Health Insurance is tied to survivor benefits election. You must elect a FERS Survivor Benefit (full or partial) in order for your spouse to continue the FEHB Health Insurance if you predecease your spouse in retirement.	
246		One more thing to consider, when making an election to provide a FERS Survivor Benefit after your death, you must obtain your spouse's written consent to provide less than the full benefit allowed.	
247	How is my FERS Retirement Annuity calculated?	Your basic annuity is computed based on your length of service and "high-3" average salary.	
248		Length of Service	
249		To determine your length of service for computation, add all your periods of creditable service, then eliminate any left-over days from the total.	
250		High – 3 Salary	
251		Your "high-3" average pay is the highest average basic pay you earned during any 3 consecutive years of service. These three years are usually your final three years of service, but can be an earlier period, if your basic pay was higher during that period. Your basic pay is the basic salary you earn for your position. It includes increases to your salary for which retirement deductions are withheld, such as shift rates. It does not include payments for overtime, bonuses, etc. (If your total service was less than 3 years, your average salary was figured by averaging your basic pay during all of your periods of creditable Federal service).	
252		FERS Basic Annuity Formula	
253		Age: Under Age 62 at Separation for Retirement, OR Age 62 or Older Than 20 Years of Service	
254		Formula: 1% of your high-3 average salary for each year of service	

255		Example: 30 Years of Service = 30% Annuity Factor	
256		If your high-3 average salary is \$100,000 you multiply \$100,000 x 30% = \$30,000 Annual Gross FERS Annuity	
257		Age: 62 or Older at Separation With 20 or More Years of Service	
258		Formula: 1.1% percent of your high-3 average salary for each year of Service	
259		Example: 30 Years of Service = 33% Annuity Factor	
260		If your high-3 average salary is \$100,000 you multiply \$100,000 x 33% = \$33,000 Annual Gross FERS Annuity	
261	I am in Law Enforcement, is my FERS Annuity calculated different?	Yes, your annuity is based on a special formula:	
262		Special Provision for Law Enforcement Officers	
263		<ul style="list-style-type: none"> • 1.7% of your high-3 average salary multiplied by your years of service which do not exceed 20, PLUS 	
264		<ul style="list-style-type: none"> • 1% of your high-3 average salary multiplied by your service exceeding 20 years 	
265	I am a Fire Fighter, is my FERS Annuity calculated different?	Yes, your annuity is based on a special formula:	
266		Special Provision for Firefighters	
267		<ul style="list-style-type: none"> • 1.7% of your high-3 average salary multiplied by your years of service which do not exceed 20, PLUS 	
268		<ul style="list-style-type: none"> • 1% of your high-3 average salary multiplied by your service exceeding 20 years 	
269	What is the FERS Annuity Supplement?	The FERS annuity supplement is paid in addition to gross monthly Federal Employees Retirement System (FERS) annuity benefits. It represents what you would receive for your FERS civilian service from the Social Security Administration (SSA) and is calculated as if you were eligible to receive SSA benefits on the day you retired. Eligibility for the annuity supplement continues until you turn 62.	
270		FERS Annuity Supplement Eligibility	
271		If you retire voluntarily on an immediate annuity which is not reduced for age, you may be eligible for the annuity supplement, in addition to your regular monthly FERS benefit. You may also receive the supplement if you retired involuntarily before attaining your Minimum Retirement Age (MRA) or voluntarily because of a major reorganization, reduction in force, or an early retirement for Members of Congress. However, in these three instances, you will not be eligible for the annuity supplement until you reach your Minimum Retirement Age (MRA). If you receive a deferred benefit, a disability benefit or an immediate MRA+10 annuity, you will not be eligible for the annuity supplement	

272		Computation of the FERS Annuity Supplement	
273		The FERS annuity supplement is computed as if you were age 62 and fully insured for a social security benefit when the supplement begins. OPM first estimates what your full career (40 years) social security benefit would be. Then we calculate the amount of your civilian service under FERS and reduce the estimated full career social security benefit accordingly. For example, if your estimated full career social security benefit would be \$1,000 and you had worked 30 years under FERS, we would divide 30 by 40 (.75) and multiply (\$1,000 x .75 = \$750). The result would be your FERS annuity supplement, prior to any reductions	
274		Earnings Test	
275		Like social security benefits, the FERS annuity supplement is subject to an earnings test. It is reduced if you earn more than the social security exempt amount of earnings in the immediately preceding year. The supplement is reduced by \$1.00 for every \$2.00 of earnings over the minimum level. It is possible that the supplement could reduce to \$0. However, the FERS basic benefit will not be reduced. If you are receiving a supplement, you must report your earnings to OPM. You will receive instructions on how to report your earnings, once you begin receiving the annuity supplement.	
276	How do I apply for my FERS Annuity?	To apply for your FERS Annuity, you must complete the form SF-3107 "Application for Immediate Retirement". You must complete that form and return with original signature back to your local Human Resources Office. Your HR Office will then take the following steps in preparing your Retirement Application:	
277		1) Complete Schedule D "Agency Checklist of Immediate Retirement Procedures" death.	
278		2) Prepare "Certified Summary of Federal Service" for your review and signature	
279		3) Certify and transfer your coverage under the FEGLI Life Insurance program to OPM	
280		4) Certify and transfer your enrollment under the FEHB Health Insurance program to OPM	
281		5) Collect and transfer all insurance forms, beneficiary forms, military paperwork to OPM	
282		6) Prepare and Release your SF-50 Retirement Personnel Action	
283		7) Immediately Send final Retirement Package paperwork to Payroll Office	
284		8) Payroll will close all Payroll Records and prepare your "Individual Retirement Record"	
285		9) Payroll will authorize your final paycheck and lump sum payment for annual leave	
286		10) Payroll will forward all Retirement Paperwork to OPM within 3 weeks of retirement date	

287		11) OPM will authorize your first Interim Annuity Payment within 10 days of receipt of your R	
288	I just started my Federal Career, what should I be thinking about as it relates to retirement?	It's never too early to start planning for your retirement. A rewarding retirement does not just happen; it takes careful planning. You should take the following steps early in your career:	
289		1) Look into taking a Retirement Seminar Training course offered by your Agency	
290		2) Review your Service History, you may have the ability to buy back periods of service history	
291		3) If you were active duty military, you may have the ability to buy your military time	
292		4) TSP – Saving for retirement is very important. By contributing 5% into TSP, you are eligible for 5% dollar for dollar matching in the TSP. That equals a 100% return on your money. Start early in your career, contribute 5% from your first day and increase the amount as you move along in your career. You will be amazed at how fast your TSP account will grow.	
293		5) Understand all of your insurance options (Health, Life, Dental, Vision, Long Term Care)	
294		6) Make sure your Beneficiary Forms are always up to date.	
295		7) Continue to take Retirement Seminar Training every 5 years to keep up with the new retirement trends.	
296	I am thinking of retiring in the next 5 years, what should I be thinking about?	You should begin planning several years before the date you have set for retirement so that you will know what is required to continue certain benefits into retirement. There are many factors related to retirement planning, and it is literally never too early to begin. The best place to begin is with your local personnel service center. They can provide personalized assistance and they have your employment records.	
297		Your health and life insurance coverage is of immediate concern now because you must carry coverage continuously for at least five years before your retirement or you may be ineligible to continue them.	
298		Help from your employer	
299		Your agency will guide you through the retirement process, supplying all of the information you need about retirement and insurance. They provide the information you need to plan for retirement, but should not advise you on what to do. You should contact your local Human Resources office for assistance because they have your employment records.	
300		When to start planning	
301		The five year period before retirement is important because you must have insurance coverage for five years immediately before retirement to keep it after retirement. You may also need some preliminary information to make decisions about when you can afford to retire and whether to make any necessary payments to receive credit for military or non-contributory service or repay any retirement contribution refunds.	

302		Keeping your health insurance benefits after you retire	
303		You may continue your health insurance coverage only if you meet the following conditions:	
304		<ul style="list-style-type: none"> • 1.7% of your high-3 average salary multiplied by your years of service which do not exceed 20, PLUS 	
305		<ul style="list-style-type: none"> • Your annuity must begin within 30 days or, if you are retiring under the Minimum Retirement Age (MRA) plus 10 provision of the Federal Employees Retirement System (FERS), health and life insurance coverage is suspended until your annuity begins, even if it is postponed. 	
306		<ul style="list-style-type: none"> • You must be covered for health insurance when you retire. 	
307		<ul style="list-style-type: none"> • You must have been continuously covered by the Federal Employees Health Benefits Program, TRICARE, or the Civilian Health and Medical Program for Uniformed Services (CHAMPUS): 	
308		<ul style="list-style-type: none"> ◦ for five years immediately before retiring; or 	
309		<ul style="list-style-type: none"> ◦ during all of your federal employment since your first opportunity to enroll; or 	
310		<ul style="list-style-type: none"> ◦ Continuously for full periods of service beginning with the enrollment that started before January 1, 1965, and ending with the date on which you become an annuitant, whichever is shortest. 	
311		Keeping your life insurance coverage after you retire	
312		You can keep your life insurance in retirement if all of the following conditions are met:	
313		<ul style="list-style-type: none"> • You have coverage when you retire; 	
314		<ul style="list-style-type: none"> • You have not converted coverage to an individual policy; 	
315		<ul style="list-style-type: none"> • Your annuity begins within 30 days, (However if you are retiring under the Minimum Retirement Age (MRA) plus 10 provision of the Federal Employees Retirement System (FERS) and you have postponed the commencing date of your annuity, health and life insurance coverage is suspended until your annuity begins), and, 	
316		<ul style="list-style-type: none"> • You were insured for life insurance for the five years immediately preceding retirement or the full periods of service when coverage was available. 	
317		Review your service history	
318		You should review your Official Personnel Folder (OPF) to make sure that there is verification of all of your military and civilian service. If any of the records are missing, your employer should help you document the service and obtain any missing records. If you have civilian service for which you must pay retirement contributions or repay a refund of contributions, your employer should tell you about what impact payment or non-payment has on your eligibility and the amount of your retirement benefit.	

319		If you owe a payment to receive credit for military service you performed after 1956, you must make that payment before you retire. If you are receiving military retired pay, you should discuss whether or not you must waive the retired pay with the personnel officer at your agency. Your personnel officer can also tell you about receiving credit in your annuity computation for various types of service and about the payments described above, as well as help you with service documentation.	
320		Check your eligibility for Social Security benefits: You should go online to www.ssa.gov or call your local Social Security Office at 1-800-772-1213 and ask to set up an appointment.	
321	I am thinking of retiring in the next year, what should I be thinking about?	Steps to take when you get within one year of retiring	
322		When you get within one year of retirement eligibility, you should:	
323		<ul style="list-style-type: none"> • Confirm when you will be eligible to get a retirement benefit; 	
324		<ul style="list-style-type: none"> • Decide when you want to retire; 	
325		<ul style="list-style-type: none"> • Get information about other benefits to which you may also be eligible, such as Thrift Savings Plan payment options and any other entitlements based on employment, for example: Foreign Service, Social Security, pensions from private industry, and Individual Retirement Accounts (IRA). You should have a fairly comprehensive picture of all sources of your retirement income and when each is payable. 	
326		<ul style="list-style-type: none"> • Tell your supervisor about your proposed retirement date. You should give sufficient notice to allow for planning for someone to take your place. 	
327		<ul style="list-style-type: none"> • Attend a pre-retirement counseling seminar. 	
328		<ul style="list-style-type: none"> • Make an appointment with your personnel officer to review your Official Personnel Folder (OPF) or its equivalent to make sure all your records are complete and accurate, all service is verified, and your insurance coverage is documented. 	
329		Check documentation in your Official Personnel Folder (OPF)	
330		The following information should be in your Official Personnel Folder (OPF):	
331		<ul style="list-style-type: none"> • The beginning and ending dates for each period of employment which will be used for your benefit computation; 	
332		<ul style="list-style-type: none"> • The effective dates for each promotion or within-grade increase during the period that will be used to compute your high-3 average salary; 	
333		<ul style="list-style-type: none"> • The dates of pay changes or earnings and the pay rate, during employment periods when retirement deductions were not withheld from your salary; 	
334		<ul style="list-style-type: none"> • The tour-of-duty during any part-time employment (if you worked more hours than the official tour-of-duty, document the 	

		hours actually worked.);	
335		<ul style="list-style-type: none"> • A record of time actually worked during intermittent or "when-actually-employed" service; and, 	
336		<ul style="list-style-type: none"> • Documentation of the dates of military service. If any service is not verified or any of the required documentation is missing, you should obtain assistance from your personnel officer. 	
337		Check additional records	
338		You should review your designation of beneficiary forms for all of your benefits and make sure they are up to date and accurate. The following forms are used for each benefit:	
339		FERS Retirement:	
340		FEGLI Life Insurance:	
341		Unpaid Compensation:	
342		Thrift Savings Plan:	
343		Check your health benefits records	
344		Your Official Personnel Folder should contain a record of all of your health benefits registration changes. Be sure that when you retire, your records will show a complete history of your health insurance enrollment for the last five years.	
345		Check your life insurance records	
346		Your Official Personnel Folder should contain a record of your current and past Federal life insurance coverage.	
347		Paying a deposit to receive retirement credit for your military service after 1956	
348		You may be able to receive retirement credit for active-duty military service after 1956 if you make a payment for that service. You must make the payment before you stop working for the government. You should ask your local servicing personnel center for help in determining whether to make this payment. They can provide personalized assistance because they have your employment records.	
349		If you had service where retirement deductions were not withheld from your pay	
350		You may be able to pay a deposit to make that service creditable toward your retirement. Make a selection from the list of circumstances below which best describes your situation and ask your local personnel service center for assistance because they have your employment records.	
351		<ul style="list-style-type: none"> • Deposit service ending before January 1, 1989 and covered by FERS. 	
352		<ul style="list-style-type: none"> • Deposit service ending on/after January 1, 1989 and covered by FERS. 	
353		If you had service where your retirement deductions were refunded to you	

354		You may be able to pay a redeposit to make that service creditable toward your retirement. Make a selection from the list of circumstances below which best describes your situation and ask your local personnel service center for assistance because they have your employment records.	
355		• Redeposit service and covered by FERS.	
356		Making a service credit payment	
357		You should apply to make a payment by completing a Standard Form 3108 (PDF file) if you are covered by the Federal Employees Retirement System (FERS). If you are within six months of retirement, you should submit your request to make the deposit or redeposit at the same time you submit your application for retirement. You can use a form or letter to do this. We will notify you of any amounts due so you can decide whether or not to make the payment. We cannot, however, authorize your regular annuity payments until we have your decision about the payment.	
358		Choosing a retirement date	
359		Check with your local Human Resources office to verify that you have enough service and meet the age requirements for retirement eligibility. They can provide personalized assistance because they have your employment records. Your local personnel service center will also talk with you about the date your annuity payments can start based on the date you pick.	
360		Electing survivor benefit options	
361		Your Human Resources Office will review the election opportunities to provide benefits after your death to your husband or wife, ex-spouse, or another person you designate as having an insurable interest in your continuing life. If you do not provide for a monthly benefit after your death, your survivor will not be able to continue coverage under the Federal Employees Health Benefits (FEHB) program. The advisor will also cover the requirements that each survivor must meet to qualify. When making an election to provide a benefit after your death, you must obtain your husband's or wife's written consent to provide less than the maximum benefit allowed. To designate an insurable interest, you must have a physical examination at your own expense. Your local Human Resources Office is the best place to begin. They can provide personalized assistance and they have your employment records.	
362		Obtaining annuity estimates	

363		<p>At your request, your employer should provide you with any of the following estimates that apply to your circumstances. However, the U.S. Office of Personnel Management determines the actual amount of the benefit that is payable based on the laws and regulations and on the certified record of your employment. Some things you should consider when requesting a Retirement Estimate from your local HR Office at your Agency.</p>	
364		<ul style="list-style-type: none"> • If you receive military retired pay, an estimate of your benefit with and without credit for military service. 	
365		<ul style="list-style-type: none"> • If you are considering deposit for military service after 1956, an estimate of your benefit with and without credit for the military service you performed after December 31, 1956. 	
366		<ul style="list-style-type: none"> • If you are considering a deposit, under the Federal Employees Retirement System (FERS), for federal employment before 1989, estimates of the amount of the deposit and the amount of your benefit with and without credit for the employment period. Deposit service ending before January 1, 1989 and covered by FERS. 	
367		<ul style="list-style-type: none"> • If you are considering providing less than the maximum annuity payable after your death to a husband, wife, or ex-spouse, estimates of the amount of the survivor's annuity and the amount of your annuity with and without the reduction for full survivor's benefit. 	
368		<ul style="list-style-type: none"> • For employees, under the Federal Employees Retirement System (FERS), who can elect to receive an annuity supplement, an estimate of the monthly amount payable to age 62. 	
369		<ul style="list-style-type: none"> • How much sick leave will be credited towards my retirement 	
370		Unused annual leave	
371		You can be paid for any unused annual leave you hold at retirement	
372	Who do I contact to request my FERS Retirement Estimate?	Every Bureau is different, some have local Human Resources office that handle Employee Benefits counseling and some Bureau's have a centralized Employee Benefits Service Center to do Retirement counseling. Please contact your local HR Office to determine your first steps in how to request your FERS Retirement Estimate.	

373	When will I get my first FERS Annuity Retirement Check?	You should receive your first retirement annuity check within 30-40 days after your official retirement date, for additional details, please keep reading. After your retirement package has been processed by your local Human Resources Operations Center, they forward the package to your payroll office for additional processing. Your Payroll office will close your payroll records, create an Individual Retirement Record and forward it, along with your application to the Office of Personnel Management (OPM) for completion approximately two weeks after your retirement date. Once OPM receives your retirement package they will assign you a 7 digit Civil Service Annuitant (CSA) number. Keep this number in a safe place. When calling or corresponding with OPM you will need to provide them with the CSA number.	
374		OPM will normally receive your retirement package approximately 3 weeks after your retirement date. Once OPM receives your retirement package, they have 10 business days to process and direct deposit your first monthly Annuity check. This check is called an interim annuity payment and it will be approximately 75-80% percent of your final annuity entitlement). These interim annuity payments continue until the final adjudication of your annuity (approximately 3-6 months). After your final adjudication takes place, your official monthly annuity will be set and you will be paid the difference between the interim and official amounts. You will also receive a detailed booklet titled " Your Federal Retirement Benefits " outlining how the annuity was calculated, additional information on Health Insurance, Life Insurance, Survivor Benefit, Federal Tax Withholding, Federal Service History and much more. It includes your CSA number and a PIN number for Annuitant Express.	
375		To make basic changes to your pension after adjudication, you can either call OPM at 1-888-767-6738 or you can go online and use Annuitant Express www.servicesonline.opm.gov . You may also go to www.opm.gov/retire and get additional information about your retirement.	www.servicesonline.opm.gov
376	Once I am retired, who do I contact about changes to my FERS Annuity?	To make changes to your pension after adjudication, you must contact the Office of Personnel Management (OPM). ALWAYS INCLUDE OR HAVE AVAILABLE YOUR CIVIL SERVICE ANNUITANT (CSA) NUMBER	
377		ONLINE SELF SERVICE:	
378		www.servicesonline.opm.gov	
379		TELEPHONE INQUIRIES:	
380		TOLL FREE: 1-888-767-6738 or 724-794-2005	
381		Hearing/Speech Impaired: 1-800-878-5707	
382		If you live in the Washington, DC area: (202) 606-0500	
383		Customer Service Representatives available 7:30 am to 7:45 pm, Monday through Friday, EST	
384		Automated system is available 24 hours a day, which requires a Personal Identification Number (PIN)	
385		WRITTEN INQUIRIES:	

386		If your inquiry is about:	
387		Annuity statemnt: Change in marital status; Change of survivor election; Verification of annuity income; Change/request information about retirement contributions or life insurance	
388		Write to:	
389		Office of Personnel Management	
390		Retirement Operations Center	
391		PO Box 45	
392		Boyers, PA 1017-0045	
393		If your inquiry is about:	
394		Reporting the Death of a Retiree or Survivor	
395		Write to:	
396		Office of Personnel Management	
397		Retirement Operations Center	
398		PO Box 45	
399		Boyers, PA 1017-0045	
400		If your inquiry is about:	
401		Address change, To Change Annuity Payment by Direct Deposit	
402		Write to:	
403		Office of Personnel Management	
404		Retirement Operations Center	
405		Change of Address - Retirement	
406		PO Box 440	
407		Boyers, PA 1017-0045	
408		If your inquiry is about:	
409		Lost or Missing Annuity Payment	
410		Write to:	
411		Office of Personnel Management	
412		Recertification – Non-Receipt of Check	
413		PO Box 7815	
414		Washington, DC 20044	
415		If your inquiry is about:	
416		Federal Income Tax Withholding Amount Changes, and Federal or State Tax Inquiries	
417		Write to:	
418		Office of Personnel Management	
419		Tax - Retirement	
420		PO Box 989	
421		Washington, DC 20044	
422		Annuitant Express: 1-800-409-6528	
423		If your inquiry is about:	

424		Health Benefits Inquiries	
425		Write to:	
426		Office of Personnel Management	
427		Health Insurance - Retirement	
428		PO Box 14172	
429		Washington, DC 20044	
430		If your inquiry is about:	
431		Court Orders of Garnishment of Annuity for Alimony or Child Support	
432		Write to:	
433		Office of Personnel Management	
434		Court Order/Garnishment - Retirement	
435		PO Box 17	
436		Washington, DC 20044	
437		You may also contact OPM via Email at: retire@opm.gov	
438		For further information about retirement, visit OPM's website at: www.opm.gov/retire	
439		Thrift Savings Plan (TSP) FAQs	
440	What is the TSP?	The Thrift Savings Plan (TSP) is a retirement savings and investment plan for Federal employees. It was established by Congress in the Federal Employees' Retirement System Act of 1986 and offers the same types of savings and tax benefits that many private corporations offer their employees under 401(k) plans.	
441		The TSP is a defined contribution plan, meaning that the retirement income you receive from your TSP account will depend on how much you (and your agency matching contributions) put into your account during your working years and the earnings accumulated over that time. To learn more about your Thrift Savings Plan, go to:	www.tsp.gov
442	How much can I contribute to the TSP?	The amount you are allowed to contribute to your TSP account is based on the Internal Revenue Code's (IRC Section 402 (g)) elective deferral annual limit rules. In 2013, the maximum you can contribute towards regular contributions is \$17,500. For employees who are at least 50 (or who will be turning 50 during the calendar year) you may also make "Catch-Up" contributions to your TSP Account. In 2013, the limit on "Catch-Up" contributions is \$5,500.	
443	Am I eligible for Catch-up Contributions?	For Federal employees who are at least 50 (or who will be turning 50 during the calendar year) you may make "Catch-Up" contributions to your TSP Account. In 2013, the limit on "Catch-Up" contributions is \$5,500.	

444	Will I still have access to my TSP account after I retire?	YES, you will still have access to your online TSP account www.tsp.gov . You will still be able to invest your money into all the same funds you had as an employee and you will be able to do Interfund transfers (moving your TSP money between funds), you will be able to make withdrawal elections online after you have separated. After you have retired, you will be considered a "Separated Participant" and will have access to all withdrawal options.	
445	What are the investment funds within the TSP?	The TSP offers 5 individual Investment Funds (see below) to choose from and a series of Life Cycle Funds also known as Target Funds, which offer the employee a professionally determined investment mixes that are tailored to meet investment objectives based on various time horizons.	
446		TSP Individual Investment Funds	
447		G Fund: Government Securities Investment Fund	
448		F Fund: Fixed Income Index Investment Fund	
449		C Fund: Common Stock Index Investment Fund	
450		S Fund: Small Cap Stock Index Investment Fund	
451		I Fund: International Stock Index Investment Fund	
452		L Funds: L Income, L2020, L2030, L2040, L2050	
453		To learn more about your TSP Investment options, fund performance, fund information sheets, please go to: https://www.tsp.gov/investmentfunds/investmentFunds.shtml	
454	Does the Federal Government match any of my TSP Contributions?	YES, as a FERS employee your Agency matches your contributions. TSP matching contributions are broken into 2 categories.	
455		1) Agency Automatic Contributions: This match is equal to 1% of your basic pay, and is deposited into your account every pay period, beginning the first time you are paid. Agency Automatic (1%) contributions are not taken out of your pay, your agency gives them to you. You don't have to contribute any money to your TSP account to receive these contributions, but they are subject to "vesting". You are vested in your 1% Agency Automatic contributions and their earnings after you have completed 3 years of FERS service.	
456		2) Agency Matching Contributions: You will receive Agency Matching Contributions on the first 5% of pay you contribute every pay period. The first 3% is matched dollar-for-dollar by your Agency, the next 2% is matched at 50 cents on the dollar. This means if you contribute 5% of your basic pay, your Agency will contribute another 4% of your basic pay into your TSP account. Together with the 1% Agency Automatic Contributions, your Agency will put in a total of 5% matching if you contribute at least 5% into the TSP. There is no vesting period for Agency Matching Contributions.	
457	Do we have a ROTH TSP option?	YES; The Thrift Savings Plan recently introduced a feature that will allow active participants to make	
458		Roth contributions to their TSP accounts, it allows you to contribute some or all of your contributions to	

459		the Roth TSP. With Roth contributions, you pay taxes now. However, when you withdraw these contributions and their earnings, you will not have to pay taxes on them as long as you are 59½ or older and you have had Roth contributions	
460		for five years or more when you receive your distribution.	
461		With the introduction of Roth, you will potentially have two types of balances in your TSP account: A traditional (non-Roth) TSP balance and a Roth TSP balance. Any agency contributions you receive will always be a part of your traditional (non-Roth) balance. However, you may designate your own contributions any way you like depending on your individual tax circumstances. (Note: Money already in your account when you begin making Roth contributions will remain part of your traditional balance. You will not be able to convert it to Roth.)	
462		The information below compares the treatment of the two different types of contributions.	
463			
464		The Treatment of Contributions	
465		Traditional TSP	
466		Pre Tax	
467		ROTH TSP	
468		After-tax ¹	
470		The Treatment of Your Paycheck	
471		Traditional TSP	
472		Taxes are deferred, so less money is taken out of your paycheck.	
473		ROTH TSP	
474		Taxes are paid up front , so more money comes out of your paycheck	
476		The Treatment of Transfers In	
477		Traditional TSP	
478		Transfers allowed from eligible employer plans and traditional IRAs	
479		ROTH TSP	
480		Transfers allowed from Roth 401(k)s, Roth 403(b)s, and Roth 457(b)s	
482		The Treatment of Transfers Out	
483		Traditional TSP	
484		Transfers allowed to eligible employer plans, traditional IRAs, and Roth IRAs ²	
485		ROTH TSP	
486		Transfers allowed to Roth 401(k)s, Roth 403(b)s, Roth 457(b)s, and Roth IRAs³	
488		The Treatment of Withdrawals	
489		Traditional TSP	
490		Taxable when withdrawn	

491		ROTH TSP	
492		Tax-free earnings if five years have passed since January 1 of the year you made your first Roth contribution, AND you are age 59½ or older, permanently disabled, or deceased	
493		¹ Roth contributions are subject to Federal (and, where applicable, state and local) income taxes, while traditional contributions are not taxed until withdrawn. However, both Roth contributions and traditional contributions are included in the amount of wages used to calculate payroll taxes (e.g., Social Security taxes).	
494		² You would have to pay taxes on any pre-tax amount transferred to a Roth IRA.	
495		³ Transfers to a Roth IRA from a Roth TSP are not subject to the income restrictions that apply to Roth IRA contributions	
496	When I retire, what are my withdrawal options from the TSP?	Once you retire, you have 5 main TSP withdrawal options as a Separated Participant.	
497		1) Partial Withdrawal: You are eligible to make a one-time only withdrawal of part of your TSP account so long as you did not make an age-based in service withdrawal (age 59 ½ or older) from your TSP account while you were employed by the Federal Government.	
498		2) Lump Sum: You can elect to withdrawal your entire TSP account balance in a single payment.	
499		3) Full Withdrawal in a Series of Monthly Payments:	
500		a. Monthly Payments Computed by TSP based on IRS Life Expectancy Tables: You can elect to have your monthly payments paid to you based on IRS Life Expectancy Tables as one of the "Series of Monthly Payments" method. Your initial payment will be based on your age and your account balance at the time of the first payment. Each year, on the anniversary of the date of your first monthly payment, TSP will recalculate the amount of your monthly payments. The recalculation will be based on your age and account balance at the end of the preceding year.	
501		b. Monthly Payments based on a Specific Dollar Amount: You will receive in the amount that you request until your entire account balance has been paid to you. The amount of each monthly payment must be \$25 dollars or more.	
502		4) Rollover or Transfer your TSP account: Your TSP is a portable retirement benefit. You can elect to have TSP rollover or transfer all or a series of monthly payments of your account to an IRA or eligible employer plan (ie 401K). Any tax-deferred amounts that are transferred will retain their tax-deferred status until you withdrawal your money.	

503		5) TSP Life Annuity: You can elect to use some or all of your TSP monies to purchase a TSP Life Annuity. An annuity (same as your FERS Annuity) is a monthly benefit paid to you for as long as you are alive. You can purchase a Single Life Annuity, which will be a benefit payable to you as long as you are alive or you can purchase a Joint Life Annuity, which will be a benefit payable to you and your joint annuitant as long as both of you are alive. (FYI – your Joint annuitant can be a spouse or someone other than your spouse) The minimum TSP Life Annuity you can purchase is \$3,500.	
504		Please Note: To learn more about TSP Withdrawal options and the Tax implications on your disbursement elections, please review TSP Publication "TSP-536, Important Information about Payments from your TSP Account" which can be found at: https://www.tsp.gov/PDF/formspubs/tsp-536.pdf	https://www.tsp.gov/PDF/formspubs/tsp-536.pdf
505	Can I rollover a 401K from a previous employer into the TSP?	YES, you can move money from an eligible employer plan (401K) into your TSP Account. You can have your 401K money transferred directly into the TSP. This is often referred to as a transfer or direct rollover. The transfer of money is done between your 401K plan custodian and the TSP. To initiate this transaction, you must complete form TSP-60 which can be found at: https://www.tsp.gov/PDF/formspubs/tsp-60.pdf	https://www.tsp.gov/PDF/formspubs/tsp-60.pdf
506	Can I rollover a Traditional IRA into the TSP?	YES, you can move money from a Traditional IRA into your TSP Account. You can have your Traditional IRA money transferred directly into the TSP. This is often referred to as a transfer or direct rollover. The transfer of money is done between your Traditional IRA plan custodian and the TSP. To initiate this transaction, you must complete form TSP-60 which can be found at: https://www.tsp.gov/PDF/formspubs/tsp-60.pdf	https://www.tsp.gov/PDF/formspubs/tsp-60.pdf
507	Can I rollover a ROTH 401K into the ROTH TSP?	YES, you can move money from a ROTH 401K into your ROTH TSP Account. You can have your ROTH 401K money transferred directly into the ROTH TSP. This is often referred to as a transfer or direct rollover. The transfer of money is done between your ROTH 401K plan custodian and the TSP. To initiate this transaction, you must complete form TSP-60-R which can be found at: https://www.tsp.gov/PDF/formspubs/tsp-60-r.pdf	https://www.tsp.gov/PDF/formspubs/tsp-60-r.pdf
508	Can I rollover a ROTH IRA into the ROTH TSP?	NO, at this time you cannot transfer money from a ROTH IRA into your TSP Account, even if you have a ROTH TSP balance.	
509	Does TSP have investment planning tools and calculators to learn more about my TSP?	Yes, the TSP website has an excellent variety of planning tools and calculators to offer both employees and retirees to help you with investment strategy, asset allocation strategies, calculators to help you determine how much to save and how much your account could grow; etc . To learn more about these planning tools and calculators, please go to: https://www.tsp.gov/planningtools/planningTools.shtml	https://www.tsp.gov/planningtools/planningTools.shtml
510	What is Social Security?	Social Security Administration FAQs	

511		Social Security is part of the retirement plan of almost every American worker. FERS Federal employees are among the 96 percent of workers who are covered under Social Security, you should know how the system works and what you should receive from Social Security when you retire. Social Security reaches almost every family, and at some point will touch the lives of nearly all Americans	
512		Social Security helps not only older Americans, but also workers who become disabled and families in which a spouse or parent dies. Today, about 161 million people work and pay Social Security taxes and about 57 million people receive monthly Social Security benefits. Retirees and beneficiaries make up of about about 40 million people	
513		<u>But Social Security was never meant to be the only source of income for people when they retire. Social Security replaces about 40 percent of an average wage earner's income after retiring, and most financial advisors say retirees will need 70 percent or more of pre-retirement earnings to live comfortably.</u> <u>To have a comfortable retirement, Americans need much more than just Social Security. They also need private pensions, savings and investments. To learn more about Social Security, please go to: www.ssa.gov</u>	
514	How do I qualify for Social Security Retirement Benefits?	When you work and pay Social Security taxes (6.2%), you earn "credits" toward Social Security benefits. The number of credits you need to get retirement benefits depends on when you were born. If you were born in 1929 or later, you need 40 credits (10 years of work). If you stop working before you have enough credits to qualify for benefits, the credits will remain on your Social Security record. If you return to work later on, you can add more credits so that you qualify. We cannot pay any retirement benefits until you have the required number of credits.	
515	How much will my Social Security Retirement Benefit be?	Your benefit payment is based on how much you earned during your working career. Higher lifetime earnings result in higher benefits. If there were some years when you did not work or had low earnings, your benefit amount may be lower than if you had worked steadily. Your benefit payment also is affected by the age at which you decide to retire. If you retire at age 62 (the earliest possible retirement age for Social Security), your benefit will be lower than if you wait until later to retire.	
516	Where can I go to get an estimate of my Social Security Benefits?	You can use the online Retirement Estimator to get immediate and personalized retirement benefit estimates to help you plan for your retirement. The online Retirement Estimator is a convenient, secure and quick financial planning tool, because it eliminates the need to manually key in years of earnings information. The estimator also will let you create "what if" scenarios. You can, for example, change your "stop work" dates or expected future earnings to create and compare different retirement options. The online estimator can be found by going to: <u>www.socialsecurity.gov/estimator</u>	<u>www.socialsecurity.gov/estimator</u>

517	At what Age am I eligible to collect Social Security?	You can get Social Security retirement benefits as early as age 62. However, you will receive a reduced benefit if you retire before your full retirement age. For example, if you retire at age 62, your benefit would be about 25 percent lower than what it would be if you waited until you reach full retirement age.	
518		You may want to wait to start collecting Social Security when you reach your Full Retirement Age (FRA). By delaying the collection of your Social Security until you reach your FRA, you will collect a full Social Security check that would not be a reduced benefit. Your FRA is determined by the year you were born. The following chart lists the Age in which you will receive full Social Security Benefits based on your year of birth.	
519		Year of Birth Full Retirement Age	
520		1943 - 1954 66	
521		1955 66 and 2 months	
522		1956 66 and 4 months	
523		1957 66 and 6 months	
524		1958 66 and 8 months	
525		1959 66 and 10 months	
526		1950 and Later 67	
527	How much do I contribute to Social Security as an employee?	You pay Social Security taxes on your earnings up to a certain amount. In 2013, that amount is \$113,700	
528	How do I contact Social Security to learn more?	<u>To contact Social Security, you may visit them online at www.ssa.gov or by phone at 1-800-772-1213 (7am – 7pm).</u> <u>The 1-800-772-1213 number allows you to speak directly to a Social Security representative or to schedule an appointment for your local SSA office.</u>	
529	How do I apply for Social Security?	<u>You can apply for Social Security online or by setting up an appointment with your local Social Security Office. To apply online, go to: www.ssa.gov and click on the “Apply for Retirement Benefits” tab and you will be directed to a secure website to then apply online. To apply in person at your local Social Security Office, you need to call 1-800-772-1213 between 7am – 7pm and a representative will schedule an appointment at your local SSA office.</u>	www.ssa.gov