

OPM Retirement Quick Guide

A Reference for Voluntary Retirement

Timelines in this document are current estimates as of May 2023. View the most current version of this document at opm.gov/retirement-center/quick-guide.

Congratulations on your upcoming retirement!

This guide will walk you through what to expect as your retirement application is processed and your benefits are determined. Most retirees will receive their first full annuity check within 3-5 months of retiring.

During processing, you will receive:

- **Interim payments**, typically 60–80% of your estimated net annuity to help cover your expenses.
- Any **health insurance coverage** you elected to take into retirement.
- Access to **Services Online**, a website to track your retirement.



Four Things to Do Before You Retire

1. **Sign all forms.** Missing signatures are one of the most common reasons for processing delays.
2. **Download your personnel records** if your agency uses eOPF and you want your own copies. You will lose access to eOPF once you retire.
3. **Complete payments** for any [open service credit accounts](#)¹ for FERS and CSRS eligible deposit or service redeposit. Honorable post-1956 Military Service deposits must be paid in full before you retire.
4. **Check Supplemental Documents.** Include all documentation required for your retirement application such as marriage certificate, military service records, court orders, etc.

Protect Your Pension A Quick Reference Guide

BM King



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investment choice largely because of their sheer variety But with so many mutual funds to choose from more than 8 000 at last count it s hard for many people to pick the right ones for them Short And Simple Guide To Smart Investing first gives you the fundamentals explaining what mutual funds are how they work and how commissions and fees affect the ROI Dozens of graphs and charts carefully guide you through the maze of available mutual funds and you ll learn their characteristics advantages drawbacks and risk potential Shortchanged, Pension Miscalculations United States. Congress. Senate. Special Committee on Aging,1997

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