

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

CQ Editors,CQ Press



Protect Your Pension A Quick Reference Guide:

Decoding **Protect Your Pension A Quick Reference Guide**: Revealing the Captivating Potential of Verbal Expression

In an era characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its capability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Protect Your Pension A Quick Reference Guide**," a mesmerizing literary creation penned by a celebrated wordsmith, readers attempt an enlightening odyssey, unraveling the intricate significance of language and its enduring effect on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

https://pinsupreme.com/public/detail/Documents/Shepherd_The.pdf

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