

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

Yijin Wang



Protect Your Pension A Quick Reference Guide:

Embark on a breathtaking journey through nature and adventure with Explore with is mesmerizing ebook, Witness the Wonders in **Protect Your Pension A Quick Reference Guide** . This immersive experience, available for download in a PDF format (*), transports you to the heart of natural marvels and thrilling escapades. Download now and let the adventure begin!

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