

Application For Deferred Retirement

Civil Service Retirement System (CSRS)

(Separations on or after October 1, 1956)

Introduction

This package is for your use if you are a separated Federal employee who wants to apply for deferred annuity based on a separation from service covered by the Civil Service Retirement System (CSRS) on or after October 1, 1956. This package does not include any information on the provisions of the Federal Employees Retirement System (FERS) Act of 1986.

Review all information carefully before you complete the application. Special information which applies only to certain separated Members of Congress and Congressional employees has not been included. Keep the information sections of this package for future reference.

Eligibility For Deferred Annuity

You are eligible for a deferred annuity if:

1. You had at least 5 years of creditable civilian Federal service at the time of your final separation from a position subject to CSRS.
2. You were covered by CSRS for at least 1 year out of the last 2 years preceding the final separation on which entitlement is based.
3. You have not drawn a refund of retirement deductions covering your final period of service.

If your final period of service does not meet the "one out of two" requirement, it will be eliminated from consideration. Retirement deductions withheld during the period will be refunded. If possible, entitlement will be based on a previous separation. A deferred annuity commences on your 62nd birthday, no matter when you apply for it. If you die before attaining age 62, or after age 62, but before applying for annuity, the only benefit payable will be your lump-sum credit in the retirement fund; and a monthly survivor annuity will not be available.

Instructions For Completing Application For Deferred Annuity

Section A - Identifying Information

- Item 1:** Type or print your name clearly.
- Item 2:** List other names under which you have been employed in the Federal government (*such as maiden name*). This will make it possible for us to locate and identify records maintained under such names.
- Item 3:** Enter your Social Security Number. The U.S. Department of Treasury requires us to report, by Social Security Number, the amount paid to each annuitant.
- Item 4:** Enter the address to which correspondence should be mailed. (*Refer to page 6 for information about Direct Deposit.*)
- Item 5:** Give a telephone number where you can be reached in case more information is needed.
- Item 6:** Give your date of birth, showing the month, then the day, then the year. Your retirement records are filed by your name and date of birth. If your date of birth is not correct on the letter with this package, send proof of your date of birth (*such as your birth certificate*) with your application.

Item 7: Provide your email address.

Item 8: Indicate your citizenship.

Section B - Marital Information

- Item 1:** Indicate whether or not you are married now. If you are married, also complete Items 1a-1f with information about your current marriage. Attach a copy of your marriage certificate. Information about your marital status and your spouse is necessary to ensure that you get the survivor election that you want and to which you are entitled by law. Attach a copy of your marriage certificate.
- Item 1a:** Enter your spouse's name.
- Item 1b:** Enter your spouse's date of birth (*mm/dd/yyyy*).
- Item 1c:** Furnish your spouse's Social Security Number.
- Item 1d:** Enter the place of your marriage (*town or city and state*).
- Item 1e:** Enter the date of your marriage (*mm/dd/yyyy*).
- Item 1f:** If you were married by a clergyman or justice of the peace, check that box. If not, check the box marked "other" and explain how, or by whom, you were married.
- Item 2:** Indicate whether you have a living former spouse whose marriage to you ended by divorce, or annulment on or after May 7, 1985, and to whom a court order gives a survivor annuity. If you answer "yes," you must submit a certified copy of the court order and any attachments or amendments.

Section C - Annuity Election

To be eligible for a survivor annuity after your death, your spouse must have been married to you for a total of at least 9 months. The marriage duration requirement does not apply if your death is accidental (*as defined under the retirement regulations*) or your surviving spouse is a parent of your child.

Box 1: Spouse Survivor Benefit

If you initial either Box 1A or Box 1B, your spouse will receive a survivor annuity upon your death. The amount of this survivor annuity and the amount of the reduction in your annuity to provide this benefit depend on the box you initial. For a full discussion of the effect of court orders, see *Important Information About Annuity Election* on page 2.

Box 1A: Maximum Survivor Benefit

If you initial Box 1A, you are electing the maximum survivor benefit.

Final Separation on or after October 11, 1962

If you initial Box 1A, your spouse's survivor annuity upon your death will be 55% of *ALL* of your annuity. Your annuity will be reduced by 2-1/2% of the first \$3,600 and 10% of the remainder of your annual annuity to provide this benefit upon your death.

Final Separation before October 11, 1962

If you initial Box 1A, your spouse's survivor annuity upon your death will be 50% of ALL your annuity. Your annuity will be reduced by 2-1/2% of the first \$2,400 and 10% of the remainder of your annual annuity to provide this benefit.

Box 1B: Less than Maximum Survivor Benefit

If you initial Box 1B, you must complete and attach OPM Form 1496A, Schedule B, *Spouse's Consent to Survivor Election*. The law requires consent of the spouse if a married person elects less than the maximum survivor benefits. (See *Important Information About Annuity Election below for exceptions to the consent requirements.*)

Final Separation on or after October 11, 1962

If you initial Box 1B, your spouse's survivor annuity upon your death will be 55% of the annual amount you specify in the blank space (*which must be less than the full amount of your annual annuity*). Your annuity will be reduced by 2-1/2% of the first \$3,600 and 10% of any additional amount you specify.

Final Separation before October 11, 1962

If you initial Box 1B, your spouse's survivor annuity upon your death will be 50% of the annual amount you specify in the blank space (*which must be less than the full amount of your annual annuity*). Your annuity will be reduced by 2-1/2% of the first \$2,400 and 10% of any additional amount you specify.

Box 2: No Survivor Benefit

If you are married and initial Box 2, you must also complete and attach to your application OPM Form 1496A, Schedule B, *Spouse's Consent to Survivor Election*. The law requires that your spouse consent if you elect less than the maximum or no survivor annuity. (See *Important Information About Annuity Election below for exceptions to the consent requirement.*)

If you initial Box 2, you will receive an annuity payable only during your lifetime, without monthly survivor annuity for your spouse. All applicants, married and unmarried, may choose this type of annuity. However, you should review carefully all information provided here before making your election.

Box 3: Former Spouse or Combination Current/Former Spouse Benefit

You are not eligible to elect a survivor annuity for a former spouse if the dates of your 62nd birthday and divorce, or annulment occurred before May 7, 1985.

If you initial Box 3, you must use OPM Form 1496A, Schedule A, *Election of Former Spouse Survivor Annuity or Combination Current/Former Spouse Annuity*, to make your election. Read the information at the bottom of Schedule A. You are not permitted to elect a benefit for a former spouse who remarried before reaching age 55. Complete OPM Form 1496A, Schedule B, *Spouse's Consent to Survivor Election*, if you are married and initial Box 3. (See *Important Information About Annuity Election below for exceptions to the consent requirements.*)

If you initial Box 3, after your death, the person(s) you elect will receive the percentage of your annuity you select. Your annuity will be reduced by 2-1/2% of the first \$3,600 and 10% of the remainder as you specify.

Box 4: Insurable Interest Survivor Benefit

If you initial Box 4, a person selected by you at retirement, who has an insurable interest in you, will receive a survivor annuity upon your death. Insurable interest exists if the person named (*such as a close relative*) may reasonably expect to derive financial benefit from your continued life. Enter the requested information about the person selected on your application.

You must submit medical evidence that you are in good health. If you initial Box 4, we will send you a notice describing the medical evidence you must submit.

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 survivor annuitant, as shown in the table below. The survivor's rate will be 50% of your reduced annuity, if final separation was before October 11, 1962; and 55% if final separation was on or after October 11, 1962.

Age of 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%

If you were 62 on or after May 7, 1985, you may elect an insurable interest survivor annuity for another person in addition to a regular survivor annuity for a current or former spouse. However, if you elect an insurable interest for your current spouse, you must both jointly waive the current spouse annuity. If you elect the insurable interest annuity for a current spouse because a court order awards (or you have elected) the regular survivor annuity to a former spouse, the insurable interest election for your current spouse can be converted to a current spouse annuity if the former spouse loses entitlement to the regular survivor annuity through death or remarriage prior to reaching age 55. The 9-month marriage duration requirement does not apply to insurable interest annuities.

Important Information About Annuity Election

If you are married at retirement and do not indicate your annuity election, you will receive an annuity reduced to provide the maximum survivor benefit (*as though you had initialed Box 1A*). If you are married at retirement and elect less than the maximum survivor benefits for your spouse (*that is, you choose 1B, 2, 3, or 4, described above*), the law requires that your spouse consent on OPM Form 1496A, *Schedule B, Spouse's Consent to Survivor Election*, unless the consent requirement does not apply to you. Your application will be processed on the basis of maximum survivor benefits if this form is required but not attached.

Notice to Applicants Who Married After Age 62

Since you were not married to your current spouse at age 62 (*the commencing date of your deferred annuity*), you do not need your spouse's consent to your annuity election in Section C. Please refer to **Annuity Election Changes After Retirement**, item 6, for detailed information.

Waiver of Spousal Consent Requirement

The spousal consent requirement may be waived if you show that your spouse's whereabouts cannot be determined. A request for waiver on this basis must be made in writing and 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 spouse's consent requirement may also be waived if you present a judicial determination regarding the current spouse that would warrant waiver of the consent requirement based on exceptional circumstances. (*Illness or injury of the retiree is not justification for waiving the spousal consent requirement.*)

Court-Ordered Former Spouse Annuities

OPM must honor a court order/divorce decree on or after May 7, 1985, that gives (*awards or requires you to provide*) a survivor annuity to a former spouse. OPM cannot honor court-order modifications issued after retirement involving a former spouse survivor annuity. Your annuity will be reduced to provide the survivor annuity for the former spouse. However, a former spouse cannot receive a survivor annuity by a court order unless:

1. Your spouse was married to you for at least 9 months;
2. You have at least 18 months of service subject to retirement deductions;
3. Your spouse has not remarried before reaching age 55; and
4. The marriage ended on or after May 7, 1985.

If you are married and a court order has awarded a survivor annuity to your former spouse, see the following section *Electing a Survivor Annuity for a Current Spouse When a Court Order Gives a Survivor Annuity to a Former Spouse*. This explains how you can protect your current spouse's future survivor annuity rights.

Electing a Survivor Annuity For a Former Spouse or a Combination of Survivor Annuities for Current and Former Spouses

If your marriage ended on or after May 7, 1985, you may elect a reduced annuity to provide a maximum (*55%* of your unreduced annuity*) or less-than-maximum survivor annuity for a former spouse (*or spouses*).

1. To make a former spouse annuity election, you must have been married to the person for a total of at least 9 months and you must have at least 18 months of service that was subject to retirement deductions. A former spouse who marries again before reaching age 55 is not eligible for a former spouse survivor annuity.

2. You may elect to provide a survivor annuity for more than one former spouse. If you are married, you may elect a survivor annuity for your current spouse as well as a survivor annuity for one or more former spouses. However, the total of the survivor annuities may not exceed 55%* of your unreduced annuity.
3. To elect a reduced annuity to provide a survivor annuity for a former spouse or a combination of survivor annuities for a current and former spouse(s), complete and attach OPM Form 1496A, Schedule A, *Election of Former Spouse Survivor Annuity or Combination Current/Former Spouse Annuity*.

Electing a Survivor Annuity for a Current Spouse When a Court Order Gives a Survivor Annuity to a Former Spouse

1. If a court order has given a survivor annuity to a former spouse, you must make your election concerning a survivor annuity for your current spouse as if there were no court-ordered former spouse annuity. ***By electing the maximum 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, under the terms of the court order, or death).*** You can do this because the CSRS must honor the terms of the court order and you are not required to ELECT a survivor annuity for the former spouse. (***Note: The election you make now regarding a survivor annuity for your current spouse cannot be changed except as explained in the section titled Annuity Election Changes After Retirement.***) 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.
2. If a court order gives a survivor annuity to a former spouse, your annuity will be reduced to provide it. If you elect a full or partial 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 55%* of your unreduced annuity.
3. If you die before your current and former spouse, the total amount of the survivor annuities paid cannot exceed 55%* of your annuity, and the CSRS 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.
4. If a court order gives the maximum survivor annuity to the former spouse, your current spouse would receive no survivor annuity until the former spouse loses entitlement. Then, your current spouse would receive a survivor annuity according to your election.
5. If the court order gives less than the maximum survivor annuity to the former spouse, your current spouse would receive an annuity no greater than the difference between the court-ordered survivor annuity and 55%* of your annuity. However, if the former spouse loses entitlement to the survivor annuity (*through remarriage before age 55, under the terms of the court order, or death*), your current spouse's survivor annuity would be increased to the amount you elected.

* The maximum is 50% if you separated from Federal service before October 11, 1962.

For example, if there is a court-ordered former spouse survivor annuity that equals 40% of your annuity, you elect the 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 current spouse would receive a survivor annuity equal to 15% of your annuity. However, if the former spouse later loses entitlement to the survivor annuity (*through remarriage before age 55, under the terms of the court order, or death*), your current spouse would then receive a survivor annuity equal to 55% of your annuity.

Electing an Insurable Interest Annuity for a Current Spouse

See the discussion on page 2 of these instructions for the definition of Insurable Interest.

1. If a former spouse's court-ordered survivor annuity will prevent your current spouse from receiving a survivor annuity that is sufficient to meet their anticipated needs, you may want to elect an insurable interest annuity for your current spouse.
2. If you elect an insurable interest survivor annuity for your current spouse, you and your current spouse must jointly waive the regular survivor annuity. To accomplish this:
 - a. initial box 1B in Section C of the OPM Form 1496A, and write "none" in the space following that box (*i.e., election to provide no regular survivor annuity*);
 - b. complete Section C, item 4 naming your current spouse (*i.e., election to provide insurable interest benefit*);
 - c. complete Part 1, item b of OPM Form 1496A, Schedule B;
 - d. have Parts 2 and 3 of Schedule B completed (*i.e., spouse consent to insurable interest benefit in lieu of regular survivor annuity*).
3. 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 spouse survivor annuity; this would result in a larger annuity. (See *Annuity Election Changes After Retirement*.) Your current spouse would then be entitled to the regular survivor annuity. In addition, if your former spouse loses entitlement after you die, your spouse can ask OPM to substitute the regular survivor annuity for the insurable interest survivor annuity.
4. If, for any reason, OPM cannot allow your insurable interest, election for your current spouse, your current spouse will be considered elected for a maximum regular survivor annuity, unless your current spouse signs another form consenting to less than a maximum regular survivor annuity, or OPM approves a waiver of consent.

Annuity Election Changes After Retire

1. Subject to the consent requirement, you may name a new survivor or 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. If the person you named to receive a survivor annuity dies, or your current marriage ends through death, divorce, or annulment, you must inform OPM immediately. Your first regular monthly payment is the first annuity payable on a recurring basis after OPM has initially determined the regular rate of annuity payable under CSRS and has paid the annuity accrued since you reached age 62.
2. 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.
3. You may change your decision not to provide a survivor annuity for your spouse at retirement. Or, you may increase the survivor annuity amount you elected for your spouse at retirement if you request the change in writing no later than eighteen (18) months after the commencing date of your annuity, and if you pay a deposit representing the difference between the reduction for your new survivor election and the original survivor election, plus a charge of \$245.00 for each thousand-dollar change in the designated survivor base. (*Interest on the deposit must also be paid.*) Such an election would cancel any joint waivers made at retirement. However, the total survivor annuity(ies) provided for former spouses (*by court order or election*) and the current spouse cannot exceed 55% of your annuity. You may not change your election to provide a lesser survivor benefit for your spouse, except as discussed in item 1 above.
4. The reduction in your annuity to provide a survivor annuity for your current spouse stops if your marriage ends because of death, divorce, or annulment. However, you may elect, within two (2) years after the marriage ends, to continue the reduction to provide a former spouse survivor annuity for that person, subject to the restrictions in paragraph 10. If you marry someone else before you make this election, your new spouse must consent to your election.
5. The reduction in your annuity to provide a survivor annuity for a former spouse ends: (1) when the former spouse dies, (2) when the former spouse remarries before reaching age 55, or (3) under the terms of the court order that required you to provide the survivor annuity for the former spouse when you retired. (*Modifications of the court order issued after you retire do not affect the former spouse annuity.*) If you and your former spouse were married for 30 years or longer, the reduction does not end. However, if at retirement you had elected a survivor annuity for your current spouse (*or another former spouse*), the reduction will be continued to provide the survivor annuity for that person. If you have not previously made an election regarding a current spouse whom you married after retirement (*or if your election regarding a current spouse at retirement was based on a waiver of spousal consent*), you may, within 2 years after the former spouse loses the right to a survivor annuity, elect a reduced annuity to provide a survivor annuity for that current spouse. This election is subject to the restrictions given in paragraph 10.

6. If you were not married at retirement, you may elect, within 2 years after a post-retirement marriage, a reduced annuity to provide a maximum, or less-than-the-maximum survivor annuity for your spouse, subject to the restrictions given in paragraph 10. Your annuity will be reduced no earlier than nine (9) months after the date of your marriage.
7. If you were married at retirement, that marriage ends, and you marry again, you may elect, within 2 years after the marriage, a reduced annuity to provide a survivor annuity for your new spouse, subject to the restrictions given in paragraph 10. Please note that the pre-divorce survivor annuity election **automatically terminates** upon divorce. You must make a new election within 2 years after the divorce to provide a survivor annuity for a former spouse. Continuing a survivor reduction, **by itself**, is not a former spouse survivor election. *(However, if you remarry the same person you were married to at retirement and that person had previously consented to your election of no survivor annuity, you may not elect to provide a survivor annuity for that person when you remarry.)* Your annuity will be reduced no earlier than 9 months after the date of your marriage.
8. If, at retirement, you received *(by election or court order)* a reduced annuity to provide a survivor annuity for a former spouse and you elected to provide an insurable interest survivor annuity for your current spouse, you may change the insurable interest election to a regular current spouse survivor annuity within 2 years after your former spouse loses entitlement *(because of remarriage before age 55, the terms of the court order, or death)*, subject to restrictions a and b given in paragraph 10.
9. The reduction in your annuity to provide an insurable interest annuity ends if the person you named to receive the insurable interest annuity dies, or when the person you named is your current spouse, and you change your election as explained in paragraph 8. The reduction also ends if, after you retire, you marry the insurable interest beneficiary and elect to provide a regular survivor annuity for that person. If you marry someone other than the insurable interest beneficiary after you retire, and elect to provide a regular survivor annuity for your new spouse, you may elect to cancel the insurable interest reduction.
10. Post-retirement survivor elections are subject to the following restrictions:
 - a. They cannot be honored to the extent that they conflict with the terms of a court order that requires you to provide a survivor annuity for a former spouse;
 - b. They cannot be honored if they cause the combined current and former spouse survivor annuities to exceed 55%* of your unreduced annuity; and
 - c. If, during any period after you retire, your annuity was not reduced to provide a current or former spouse survivor annuity, ***you must pay into the retirement fund an amount equal to the amount your annuity would have been reduced during that period, plus 6% annual interest.***
11. Insurable interest elections are not available after retirement.

Section D - Federal Service

The letter attached to this package includes a list of your Federal and Postal service presently included in your retirement records. If you have performed any **additional** civilian Federal or Postal service, before or after the date of final separation, list it in the spaces provided. Attach additional sheets of paper if more space is needed. Attach a copy of any available documentation you may have to verify the additional service claimed. Documentation which may be useful in verifying service includes notices of appointment, separation or salary change. OPM will attempt to locate official records to verify your claim, even if you cannot supply documentation. If we are unable to do so, we will let you know.

Information you give will help us to assure proper credit for all your service.

Federal service is service as an employee of the United States Government. Generally, to be considered an employee of the United States Government for civil service retirement purposes, a person must be:

- a. engaged in the performance of Federal functions under the authority of an act of Congress or an Executive Order,
- b. appointed in the civil service by a Federal officer, and
- c. under the supervision and direction of a Federal officer.

Section E - Military Service

Military service can be added to your civilian Federal service under the circumstances outlined below:

Item 1: If you have performed active duty that terminated under honorable conditions in the armed services or other uniformed services of the United States, enter, for each period of active duty, (a) the branch of service (*Army, Navy, etc.*), (b) your serial number for that period of service, (c) the beginning and ending dates of active duty, (d) your last grade or rank during that period of service, and (e) your organization (*company, division, etc.*) at discharge. If available, attach a copy of your discharge certificate or other documentation of the active military service.

Active military service, generally rendered on a full-time basis with military pay and allowances, includes the following:

- a. Army, Navy, Marine Corps, Air Force, or Coast Guard of the United States.
- b. Cadet at the U.S. Military Academy, U.S. Air Force Academy, U.S. Coast Guard Academy, or Midshipman at the U.S. Naval Academy.
- c. Regular Corps or Reserve Corps of the Public Health Service after June 30, 1960.
- d. Commissioned Officer of the National Oceanic and Atmospheric Administration after June 30, 1961.
- e. Active service in the reserve components of the uniformed services, including active duty for training, is military service. Service as a National Guard member does not meet the definition of military service for purposes of civil service retirement, except when the member is ordered to active duty in the service of the United States, or performs full-time National Guard duty *(as such term is defined in Section 101(d) of title 10)* if the National Guard duty interrupts creditable civilian service under subchapter III of chapter 83 of title 5, and is followed by reemployment in accordance with Chapter 43 of title 38 that occurs on or after August 1, 1990.

* The maximum is 50% if you separated from Federal service before October 11, 1962.

Merchant Marine service is not creditable as military service.

Information about your active duty military service is needed so that we can compare your claim with other records and request verification of all claimed military service. This ensures that you are credited with the correct amount of active military service.

Deposit for Military Service

Persons who performed active duty military service after December 31, 1956, may have paid a deposit to avoid an annuity reduction. Read the following discussion to determine which category describes your service. The deposit is 7% of the military basic pay you received, plus interest at a variable rate determined each year by the U.S. Department of Treasury. Interest is charged if the deposit is paid after October 1, 1986, or three years after you were first employed in a civilian position subject to CSRS coverage, whichever is later. If you did not pay your deposit while you were still Federally employed, you cannot pay it now, unless your final separation occurred as stated in 1b below.

1. If you were first employed in a civilian position subject to CSRS coverage before October 1, 1982, and
 - a. If you were separated from the Federal service before October 1, 1982, we will allow credit for military service after 1956 until you are eligible for social security. Then, we will offset the amount of your civil service benefit that is attributable to your post-1956 military service by any amount of social security benefit that is also attributable to that service. The law does not provide for you to pay a deposit. If you are able to send us information and documentation concerning your eligibility for social security benefits, it may help us to process your application more quickly.
 - b. If you separated from the Federal service on or after October 1, 1982, you had the option of paying a deposit for post-1956 military service in order to avoid any reduction that would otherwise take effect when you became eligible for social security benefits. An exception to the rule that the deposit must be paid while the individual is still employed exists for individuals whose final separation from Federal employment occurred between October 1, 1982, and October 1, 1983. These persons may pay the deposit directly to OPM.
2. If you were first employed in a civilian position subject to CSRS coverage on or after October 1, 1982, you must have paid the deposit for post-1956 military service in order to receive credit for that service for retirement purposes. In other words, unless you paid the deposit, we will not allow credit for post-1956 military service at the time your annuity commences, regardless of whether you are, or will become eligible for social security benefits.

Item 2: Indicate whether or not you are receiving or have applied for military retired pay. (Military retired pay includes disability pay.)

If you are receiving military retired pay, your military service cannot be used for civil service retirement purposes, unless such retired pay was awarded on account of a service-connected disability incurred in combat or caused by an instrumentality of war in the line of duty during a war period, or was awarded under Chapter 1223, title 10, U.S. Code, Sections 12731 through 12739, formerly Chapter 67, title 10 (*reserve retired pay at age 60 based on 20 years of active and reserve service*). If you are receiving military retired pay and wish to combine your military and civilian service to compute your civil service annuity, you must waive your military retired pay.

In order to waive military retired pay you should send a written request, specifying the effective date of the waiver and your Social Security Number, directly to the Military Finance Center from which you receive retired pay. Preferably, this should be done at least 60 days before the commencing date of your civil service annuity (*your 62nd birthday*). Your letter might say, "*I, (full name, military serial number, and Social Security Number), hereby waive my military retired pay for civil service retirement purposes, effective close of business (the day before annuity commences).*" If you wish, add "*I authorize the Office of Personnel Management to withhold from my civil service retirement annuity any amount of military pay granted beyond the effective date of this waiver due to any delay in receiving or processing this election.*" This authorization may hasten the processing of your waiver and your retirement application.

If you have already waived military retired pay in order to receive credit for active duty military service for civil service retirement purposes, attach a copy of your request for waiver and of any reply you have received.

Section F - Other Claims Information

Item 1: Indicate which in 1a and the applicable claim numbers in 1b. This helps to ensure that all of your records are located and that proper credit is given for your service, and for any deposit, redeposit, or voluntary contribution payments you have made.

Item 2: Indicate whether or not you have ever been employed under another retirement system for Federal or District of Columbia employees. If your answer is "yes," fill in the name of that retirement system in 2a and the dates of service in 2b. This helps to ensure proper consideration is given to all of your service. The service you show here cannot be used to compute your civil service annuity if the other retirement system is paying you retirement based on the service.

Item 3: If you have applied for, or received, workers' compensation from the Office of Workers' Compensation Programs (OWCP), U.S. Department of Labor, because of a job-related illness or injury sustained during Federal employment, check the "yes" box and furnish your claim numbers and dates of benefits in 3a and 3b.

The information requested regarding benefits from the OWCP is needed because the law prohibits payment of both civil service retirement annuity and compensation for total or partial disability under the Federal Employees' Compensation Act at the same time. In some cases, credit for service, particularly for periods of leave without pay, may also be affected.

Section G - Direct Deposit/Direct Express

The U.S. Department of the Treasury pays all federal benefits electronically. Your payments can be made by Direct Deposit to your checking or savings account, or you need to arrange for a Direct Express debit card provided by the U.S. Department of the Treasury. To enroll in the Direct Deposit program, contact your financial institution or OPM. To obtain a debit card, go to www.godirect.gov. If your payments are not electronically deposited to your account and you do not have a Direct Express card, you must contact the U.S. Department of the Treasury at 1-800-333-1795 to discuss your options. This does not apply if your permanent payment address is outside the United States in a country not accessible via Direct Deposit/Direct Express.

Use Section G, item 3 to give OPM instructions regarding Federal income tax withholding. If you would like tax withheld, please include the Internal Revenue Service (IRS) Form W-4P, *Withholding Certificate for Periodic Pension or Annuity Payments (2022 or later version)*. The form is available at IRS.gov. If you do not provide a form or instructions, the IRS has instructed OPM to withhold at the rate of single with zero adjustments.

After your application is processed, you will be able to instruct OPM to withhold State income tax, provided your State participates in OPM's State Tax Withholding Program.

Section H - Certification of Applicant

Be sure to sign (*do not print*) and date your application, after reviewing the warning.

Filing Your Application

Send your completed application, and any attachments requested in the instructions or the letter, to the Office of Personnel Management, Civil Service Retirement System, Retirement Operations Center, Boyers, Pennsylvania, 16017.

What Happens After You File Your Application

1. OPM will acknowledge receipt of your application and give you a Retirement Reference Card showing the claim number assigned to your application. The claim numbers begin with the letters "CSA." This number is very important to you; you will need to refer to it any time you contact us in connection with your annuity.
2. We will search our files for all records and previous claims related to your Federal service and place these with your application in your CSA claim file.
3. We will determine if any additional information is needed to adjudicate your claim and obtain it. For example, we may need to obtain official records of service claimed by you but not recorded in our files, such as certification of your military retired pay status, etc. We can obtain most of this information from other Federal agencies. We will let you know if any additional information is needed from you. Finally, we will compute the amount of your annuity.
4. When we finish processing your application, we will send you a booklet explaining your benefits and any monthly survivor benefits. This booklet contains information you will need, including how to contact OPM to make various changes (*tax withholding, address, change in marital status, etc.*)

What To Do If Your Address Changes Before Processing Is Completed

If your address changes, call us using the numbers on page 8 or write us over your personal signature, giving your name, date of birth, Social Security Number, and your new address. Remember to refer to your claim number. If you write to us, 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, you should notify the U.S. Postal Service of your forwarding address.

Cost-of-Living Increases

1. Limitation on amount of increase

An annuity may not be increased by a cost-of-living adjustment to an amount that exceeds the greater of (a) the maximum pay payable for a GS-15 thirty (30) days before the effective date of the adjustment or (b) the final pay (or average pay, if higher) of the retired employee, increased by the overall annual average percentage adjustments (compounded) in General Schedule rates of pay since the employee's retirement.

2. Determination of amount of increase and effective date

Cost-of-living increases are effective on December 1 and are payable in the January annuity payment. They are determined by the percentage increase in the average Consumer Price Index for the "base quarter" of the year in which they are effective over the "base quarter" of the preceding year. The "base quarter" is July, August, and September. The first cost-of-living increase you receive will be prorated to reflect the number of months you are on the retirement rolls before the increase is effective.

Amount of Annuity

OPM will compute your annuity. See *Annuity Computation* for more information.

Length of Service

Add up the years, months, and days of all your periods of Federal service, including creditable military service, before your final separation from civilian service covered by the retirement act. The total years and months constitute your length of service. Any days left over, that don't make a full month, are dropped.

Average Pay

Final Separation from September 30, 1956, to October 19, 1969

Your "high-5" average pay, which is the highest average annual pay produced by your basic pay rates during any 5 consecutive years of service, each rate weighted by length of time it was in effect, is used in the computation of your annuity. In most cases, the last 5 years of service give the highest average pay, but any 5 consecutive years may be used. Within-grade periodic pay increases are part of basic pay, but additional pay such as overtime is not.

Final Separation from October 20, 1969, to the Present

Your "high-3" average pay, computed as described in the previous paragraph but using 3 years instead of 5, is used in the computation of your annuity if your final separation was on or after October 20, 1969.

Annuity Computation

The amount of your annuity is a percentage of your average pay. The percentage is determined by a three-part formula based on your length of creditable service. Credit is given for whole months only, defined as 30 days. You earn:

- 1.50% per year for the first 5 years, or 7.50%, and
- 1.75% per year for the next five years, or 8.75%, and
- 2.00% per year for service over ten years.

Thus, after ten years of service you have earned 16.25% [$7.50\% + 8.75\%$] of your average pay. After 8 years and 3 months of service you have earned 13.19% of your average pay [$7.50\% + (1.75\% \times 3.25) = 13.19\%$]. To give another example, after 15 years and 6 months of service you have earned 27.25% of your average pay [$16.25\% + (2\% \times 5.5) = 27.25\%$].

If your average pay is less than \$5,000, you may substitute 1% of your average pay plus \$25 for the percentages in any or all parts of the formula if it increases your basic annuity.

The result of the computation is your basic annuity, which must be reduced for any or all of the applicable reasons described in the following sections, to produce your yearly annuity rate. To find your monthly payment amount, divide your yearly rate by 12 and round down. Annuities based on final separations before October 20, 1969, are increased by \$20.00 per month.

Reduction for Refunded Service

Civilian service for which retirement deductions were withheld from your salary and later refunded to you is called "*refunded*" service. A "*redeposit*" is a payment to the retirement fund to cover a period of refunded service. Generally, you do not have to make a deposit if you do not wish to do so. However, this can affect the amount of your monthly annuity.

If redeposit is not made for refunded service which ended on or after March 1, 1991, you will receive no credit in the computation of your annuity for the period of refunded service. This usually results in a reduction in the amount of your annuity, or, in the event of your death, your eligible spouse's annuity. The period of service will be creditable for title and average salary purposes whether or not a redeposit is made.

If redeposit is not made for refunded service which ended before March 1, 1991, and if you separated from service on or after October 28, 2009, you will receive credit in your annuity computation for the period of refunded service. If you do not pay the redeposit for this service, full credit for the refunded service will be allowed in computing your annuity, but the annuity will be permanently actuarially reduced based on your age and the amount of redeposit, including interest, you owe at age 62. You can elect to pay the redeposit and avoid the actuarial reduction.

If redeposit is not made for service which ended before October 1, 1990, and your annuity commences on or after December 2, 1990, you will receive credit for the period of service covered by the refund in your annuity computation. However, if you do not pay the redeposit for this service, your annuity will be permanently, actuarially reduced.

If redeposit is not made for service which ended on or after October 1, 1990, any such period of service for which you have been paid a refund of retirement deductions cannot be included in your length of service unless you redeposit the refund.

We will send you information about the amount of redeposit and its effects on your annuity and will give you an opportunity to pay the redeposit.

Reduction for Non-Deduction Service

If you have creditable service performed before October 1, 1982, during which no retirement deductions were made from salary and for which deposit has not been made in the retirement fund, your basic annuity will be reduced by 10% of the unpaid deposit. The unpaid deposit consists of the amount which would have been withheld as retirement deductions, plus interest.

This reduction does not apply, and no deposit need be made for military service performed before January 1, 1957. If you do not make a deposit for civilian service performed on or after October 1, 1982, for which no retirement deductions were made, the service cannot be used in computing the annuity. If you have such service, you will be given an opportunity to pay the deposit with interest before we complete our action on your application.

Reduction for Survivor Annuity

This reduction is explained under *Instructions for Completing Application, Section C, Annuity Election* on page 1.

Unmarried children under 18, disabled children over 18, and student children under age 22 may be eligible for survivor annuity after your death. This eligibility does not depend on the type of annuity you elect and does not reduce the amount of your annuity.

Additional Annuity

An employee who, in addition to the amounts withheld from salary, has made voluntary contributions to the retirement fund will be paid, in addition to the regular annuity, \$8.40 for each \$100.00 in their voluntary contributions account. If an employee elects a voluntary contributions survivor annuity, the additional annuity purchased will be reduced based on the difference between the annuitant's age and the survivor's age. The survivor's additional annuity is 50% of the employee's additional reduced annuity. **Note:** The additional annuity is not increased by cost-of-living adjustments.

If you have not already done so, you may request a refund of your voluntary contributions. However, interest on refunded voluntary contributions does not accrue after the date you separated from your Federal employment.

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. Monthly annuity rates are rounded down to the next lower dollar. This provision also applies to annuities that were redetermined and to cost-of-living adjustments.

If You Need Help To Complete This Application

Write to:

U.S. Office of Personnel Management
Retirement Operations Center
P.O. Box 45
Boyers, PA 16017-0045

You may call our Retirement Information Office toll-free at 1-888-767-6738 Monday through Friday from 7:40 a.m. to 5:00 p.m. EST. That office is closed on Federal holidays. Hearing impaired users should utilize the Federal Relay Service by dialing 711 or their local communications provider to reach a Communications Assistant.

We also provide retirement brochures, forms, and other information on the Internet at www.opm.gov/retirement-services and respond to email sent to retire@opm.gov.

Privacy Act Statement

Pursuant to 5 U.S.C. § 552a(e)(3), this Privacy Act Statement serves to inform you of why OPM is requesting the information on this form. **Authority:** OPM is authorized to collect the information requested on this form by Civil Service Retirement Law (5 USC 8338) and regulations (5 CFR 831.501) which require that OPM adjudicate and pay deferred annuities. **Purpose:** OPM is requesting this information to determine whether the applicant is eligible for a deferred annuity and to compute the amount of the annuity. **Routine Uses:** The information requested on this form may be shared externally as a "routine use" to other Federal agencies and third-parties when it is necessary to process your application. For example, OPM may share your information with other Federal, state, or local agencies and organizations in order to determine benefits under their programs, to obtain information necessary for determining your eligibility for refund, or to report income for tax purposes. OPM may also share your information with law enforcement agencies if it becomes aware of a violation or potential violation of civil or criminal law. A complete list of the routine uses can be found in the *OPM/CENTRAL 1 Civil Service Retirement and Insurance Records* system of records notice, available at www.opm.gov/privacy. **Consequences of Failure to Provide Information:** Providing this information to OPM is voluntary. However, if you fail to provide this information, OPM may be unable to process your application for retirement benefits.

Public Burden Statement

We estimate this form takes an average 60 minutes per response to complete, including the time for reviewing instructions, getting the needed data, and reviewing the completed form. Send comments regarding our estimate or any other aspect of this form, including suggestions for reducing completion time, to the Office of Personnel Management, Retirement Services Publications Team (3206-0121), Washington, D.C. 20415-0001. The OMB Number, 3206-0121 is currently valid. OPM may not collect this information, and you are not required to respond, unless this number is displayed.