



Application for Immediate Retirement

Federal Employees Retirement System

This application is for you if you are a Federal employee covered by the Federal Employees Retirement System (FERS) and you wish to apply for retirement with an immediate annuity. You should use this application if you want to apply for an annuity which will begin within 30 days of your separation from Federal service.

Do not use this application to apply for a deferred annuity. A deferred annuity begins more than 30 days after the date of final separation. If you want to apply for a deferred annuity, you will need to complete a RI 92-19, *FERS Application for Deferred or Postponed Retirement*. If you prefer, you can write to us at Office of Personnel Management (OPM), Federal Employees Retirement System (FERS), P.O. Box 45, Boyers, PA 16017-0045, or email us at retire@opm.gov. This form is available on our website at www.opm.gov/forms/Retirement-and-Insurance-Forms.

You should have received an informational pamphlet SF 3113, *Applying for Immediate Retirement Under the Federal Employees Retirement System*, with this application. If you did not receive the pamphlet from your employing agency, it's available on our website at www.opm.gov/retirement-services/publications-forms/pamphlets/#url=FERS.

Retirement benefits and retirement processing are complicated. Read the information in the pamphlet carefully. When you decide to retire, give your agency advance notice so they can be sure your records are complete and can carry out their responsibilities in processing the paperwork associated with your retirement.

Give your completed application to the Human Resources Office of your employing agency. They will forward your application to your agency payroll office and then to OPM for processing. If you have any questions, ask your employing office for assistance.

You must apply separately for any benefits payable from the Thrift Savings Plan (TSP) and the Social Security Administration (SSA).

If your address changes after your application has been forwarded to OPM, call us on 1-888-767-6738. Hearing impaired users should utilize the Federal Relay Service by dialing 711 or their local communications provider to reach a Communications Assistant. If you prefer, you can write to us at the address above. If you have received your claim number, please refer to it. If you have not received your claim number we'll need your name, date of birth and Social Security Number.

Instructions

Type or print clearly. If you need more space in any section, use a plain piece of paper with your name, date of birth, and Social Security Number written at the top. If you do not know an answer write "unknown." If you are unsure of information (*for example, if you do not know an exact date*), answer to the best of your ability, followed by a question mark (?).

The following additional information should help you to answer those questions on the application which are not entirely self-explanatory.

Section A - Identifying Information

Item 2: List other names under which you have been employed in the Federal government (*such as a maiden name*). This will help us to locate and identify records maintained under these names.

Item 3: Enter the address to which correspondence should be mailed. Do not enter the bank address where your payments will be deposited here; see Section H of the application form for payment information.

Item 4: Give a telephone number where you can be reached after you retire and the best time to reach you during business hours.

Section B - Federal Service

Item 2: Enter the date of final separation for retirement. (*Leave blank if applying for disability retirement and not separated.*) Please note that if you are currently serving in more than one appointive or elective position in the Federal Government, you must separate from all such positions before you can qualify for an immediate retirement.

Item 4: Indicate whether or not you have performed active duty that terminated under honorable conditions in the armed services or other uniformed services of the United States including the following:

- a. Army, Navy, Marine Corps, Air Force, or Coast Guard of the United States;
- b. Regular Corps or Reserved Corps of the Public Health Service after June 30, 1960;
- c. Commissioned Officer of the National Oceanic and Atmospheric Administration after June 30, 1961 or a predecessor entity in function;
- d. 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.
- e. Excluding the National Guard, 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 I of Chapter 84 of title 5, and is followed by reemployment in accordance with Chapter 43 of title 38 that occurs on or after August 1, 1990.

If you have performed such service, complete and attach Schedule A, Military Service Information, furnishing the requested information for each period of active duty.

To receive FERS credit for military service performed on or after January 1, 1957, you must pay a deposit. The amount of the deposit is:

- For service performed through 12/31/1998 (3% of your military basic pay).
- For service performed from 1/1/1999 through 12/31/1999 (3.25% of your military basic pay).
- For service performed from 1/1/2000 through 12/31/2000 (3.4% of your military basic pay).
- For service performed from 1/1/2001 through the present (3% of your military basic pay).

You must pay the deposit to your agency while you are still employed. You may not pay OPM after you retire.

If you are entitled to have part of your retirement computed under CSRS rules, military service performed prior to your transfer to FERS comes under CSRS deposit rules. These rules are as follows:

- The CSRS deposit is 7 % of your military basic pay.
- If you were first employed in a civilian position subject to CSRS coverage before October 1, 1982, you do not pay the deposit and you are eligible for a Social Security benefit at age 62, the CSRS part of your annuity will be recomputed at age 62 to delete credit for the post-1956 military service.
- If you were first employed in a civilian position subject to CSRS coverage on or after October 1, 1982, you will not receive any credit for post-1956 military service if you do not make the deposit for it.
- CSRS military service deposits must also be paid to your agency while you are still employed.

The law gives an alternate method to compute the military deposit if an employee served on active duty, and such service interrupted creditable civilian service under Subchapter I of Chapter 84 of title 5 U.S. Code, and was followed by reemployment in accordance with Chapter 43 of title 38 that occurs on or after August 1, 1990. The employee pays no more than the amount of retirement contributions that would have been withheld from basic pay during civilian service if the employee had not performed the period of military service.

Item 5: If you are receiving, or have applied for, military retired pay or benefits from the Department of Veterans Affairs in lieu of military retired pay, answer "yes" to Item 5, then complete and attach Schedule B - Military Retired Pay. (**Note:** Military retired pay includes disability retired pay and reserve retainer pay.)

This information is needed to assure correct credit for military service. With limited exceptions, you must waive your military retired pay to receive credit for your military service in your FERS annuity.

You may receive credit in your FERS annuity for your military service without waiving your military retired pay if you are entitled to military retired pay awarded for:

- reserve service under Chapter 1223, title 10, U.S. Code (formerly Chapter 67, title 10); or

- a disability incurred in combat with an enemy of the United States; or caused by an instrumentality of war in the line of duty during a period of war as defined by Section 1101 of title 38.

Attach a copy of your retirement order from your military service to this application. If applicable, also attach a copy of your military service's determination that your military disability retirement was service connected and incurred in combat as described, or caused by an instrumentality of war as described. Only your military service branch can make this determination; the Department of Veterans Affairs cannot make this determination. If you do not have verification of the type and conditions of your military retirement, you should get the verification from the retirement service organization of your military service before you retire from your civilian position.

If you are waiving military retired pay for FERS retirement purposes, your agency can help you prepare your request for waiver. Attaching a copy of your waiver request and the military finance center's acknowledgment (*if available*) to your application may help us to process your claim more quickly. (*Even if you have already waived your military retired pay to receive benefits from the Department of Veterans Affairs, you also need to file a waiver for FERS.*)

Obtain counseling from the military before waiving military retired pay for FERS retirement if you receive or may receive Combat Related Special Compensation (CRSC) or concurrent receipt of military retired pay and veterans compensation.

Reminder: Even if you have waived military retired pay or qualify for one of the exceptions to waiver, you must pay a military deposit for your military service performed after 1956 to receive credit for the service in your FERS annuity, and the military deposit must be paid to your employing agency before you retire.

Section C - Marital Information

If you are married at the time of retirement, you must submit a copy of your marriage certificate. You are considered married even if you are legally separated from your spouse. A marriage exists until ended by death, divorce, or annulment.

Item 2: Indicate whether you have a living former spouse to whom a court order awards a survivor annuity or a portion of your retirement benefits based on your Federal employment. If you answer "yes," you must submit a certified copy of the court order and any attachments or amendments.

Section D - Annuity Election

(See pages 13-20 of SF 3113, *Applying for Immediate Retirement Under the Federal Employees Retirement System*.)

Read the information about survivor benefits found in the pamphlet, SF 3113, *Applying for Immediate Retirement Under FERS*, before completing Section D.

Survivor elections terminate upon the death of the person elected. An election of a survivor annuity for a current spouse in box 1 or 2 also terminates upon a divorce from that spouse. An election of a survivor annuity for a former spouse in box 5 also terminates if that former spouse remarries before age 55, unless the annuitant and the former spouse were married for 30 years or more. You must notify us when one of those events terminating a survivor election occurs. Also notify us if a former spouse who is entitled to a survivor annuity under a court order acceptable for processing becomes ineligible for the former spouse annuity because of a reason specified in the court order or because of a remarriage prior to age 55.

Please note that, in accordance with the law, both a survivor annuity election made at retirement and a survivor annuity election made before a divorce, **terminate upon death, divorce or annulment**. The annuitant **must make a new election (reelection)** within two (2) years after the terminating event to provide a survivor annuity for a spouse acquired after retirement or for a former spouse. Continuing a survivor reduction, *by itself*, is not effective to reelect a survivor annuity for a spouse married after retirement or for a former spouse.

Box 4: If you initial box 4, a person selected by you, who has an insurable interest in you, will receive a survivor annuity upon your death. Insurable interest exists if the person named may reasonably expect to derive financial benefit from your continued life. A disabled child or a former spouse are persons who might have an insurable interest in you.

If you choose an insurable interest survivor annuity, the survivor annuity will be 55% of your annuity after your annuity has been reduced to provide this benefit. The table below shows the reduction percentages.

Any employee who is not retiring for disability and who can prove good health may elect a reduced annuity to provide a survivor annuity for a person having an insurable interest in the retiree.

You may elect this insurable interest survivor annuity in addition to a regular survivor annuity for a current or former spouse. If you elect an insurable interest annuity for your current spouse, you must both jointly waive the current spouse annuity. Generally, an insurable interest annuity cannot be cancelled. However, if you elect an insurable interest annuity for your current spouse because a former spouse is entitled to the regular survivor annuity (*under a court order acceptable for processing or based on your election of that survivor benefit for the former spouse*), you can convert the insurable interest election for your current spouse to a current spouse annuity within 2 years of the former spouse losing entitlement to the regular survivor annuity.

If you choose an insurable interest 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.

Age of the 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%

Box 5: If you initial box 5, your former spouse(s) will receive a survivor annuity upon your death. The maximum survivor annuity payable to your former spouse(s) is 50% of your unreduced annuity. Your annuity will be reduced 5% or 10% according to the total benefit you want to provide.

You may elect to provide a survivor annuity for more than one former spouse. The total of the survivor annuities must equal either 25% or 50% of your unreduced annuity.

If you are married, you must have your spouse's consent to choose this option, because any benefit elected for a former spouse limits what can be elected for your current spouse. (Complete and attach SF 3107-2, *Spouse's Consent to Survivor Election*, to your application.) The maximum combined survivor benefits that can be elected for your current and former spouse(s) is 50% of your benefit.

Section E - Insurance Information

Item 1b: Indicate whether there is a court order or administrative order currently in effect that requires you to provide health benefits coverage for your child(ren). If you answer "yes", you must submit a copy of the court order or administrative order.

Section F - Other Claim Information

Item 1: If you have applied for, or have ever received, workers' compensation from the Office of Workers' Compensation Programs (OWCP), U.S. Department of Labor, because of a job-related illness or injury, check the "yes" box and complete Schedule C - Federal Employees Compensation Information.

In Schedule C you should provide the following information:

1. If you are receiving or have received compensation, enter your compensation claim number(s), the beginning and ending dates of each period for which compensation was paid, and whether the benefits were a scheduled award, disability, or other type of compensation.
2. If you have applied for, but are not receiving benefits, indicate whether your claim is pending or has been denied and the claim numbers applicable.
3. Indicate whether you agree to notify us if the status of your workers' compensation claim changes and whether or not you authorize OPM and/or the OWCP to collect any overpayment if we find that you were paid, but not eligible for, both compensation and annuity benefits covering the same period of time. Without this authorization from you, we will not pay your annuity until we can confirm that OWCP is not paying you compensation.

The information requested regarding benefits from the OWCP is needed because the law prohibits the dual compensation which would exist if you received both a FERS annuity and compensation for total or partial disability under the Federal Employees' Compensation Act.

Section G - Information About Children

Complete Section G by providing the names and dates of birth of your unmarried dependent children under the age of 22. Also, list any child who is over age 22 and incapable of self-support because of mental or physical disability incurred before age 18. Check the box headed "disabled" by the name of each child to whom this applies. Information about your children in your annuity claim file may help to expedite the processing of claims for survivor benefits in the event of your death.

Section H - Payment Instructions

Complete in all cases. The U.S. Department of the Treasury pays all Federal benefit payments electronically. Most Federal payments are paid by Direct Deposit into a savings or checking account at a financial institution. If you do not have a bank account, or prefer not to have your annuity payments deposited directly to your bank account, you can choose a Direct Express debit card. If you choose this option, your annuity payment will be automatically deposited to the Direct Express card on the payment date. To obtain a debit card, go to www.godirect.org or call 1-800-333-1795. If your payments are not electronically deposited to your account and you do not have a Direct Express card, you must contact the Department of the Treasury at 1-800-333-1795.

You cannot receive your annuity payments by Direct Deposit or the Direct Express debit card program if your permanent payment address is outside the United States in a country where these programs are not available.

Use Section H, 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 (*version 2022 or later*). 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.

Section I - Applicant's Certification

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

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 pursuant to the Federal Employees Retirement law, (Chapter 84, title 5, U.S. Code), the Federal Employees Group Life Insurance law (Chapter 87, title 5, U.S. Code) and the Federal Employees Health Benefits law (Chapter 89, title 5, U.S. Code). **Purpose:** OPM is requesting this information to identify records properly associated with your application for Federal benefits, to obtain additional information if necessary, to determine and allow present or future benefits, and to maintain a unique identifiable claim file. **Routine Uses:** The information requested on this form may be shared 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 a determination of your disability retirement benefits, 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 is voluntary. However, failure to provide this information may delay or prevent action on your application. Information you provide about your unmarried dependent children may be used to expedite their claims after you die; however, your failure to supply such information will not affect any future rights they may have to benefits.