When Individual Elects to Credit NAF Service to Qualify for Immediate CSRS/FERS Retirement Under Public Law 107-107

Factors Derived from an Assumed 5.25% Rate of Investment Return Earned by the CSRS Fund

Use these factors when the annuity begins on or after 10/01/2014

Find the factor that corresponds to the number of whole years and full months between the date the immediate retirement (with credit for NAF service) begins and the date the deferred retirement (without credit for NAF service) would normally begin.

\[
\text{interest rate} = \quad 5.25\% 
\]