Application for Immediate Retirement

Civil Service Retirement System

Introduction

If you are a current Federal or postal employee covered by the Civil Service Retirement System and you wish to apply for retirement with an immediate annuity (annuity commencing within one month after the date of separation on which title to annuity is based), this package is for you! If you are covered by the Federal Employees Retirement System, you must use SF 3107 to apply for an immediate annuity.

If you are applying for disability retirement, you must complete both this application and Standard Form 3112, *Application for Disability Retirement.* Ask your agency for this form. You, your physician, and your agency must complete the various portions of SF 3112. OPM must receive the SF 3112 within one year after the date you separate.

Do not use this package or the forms it contains to apply for deferred annuity. If you want to apply for a deferred annuity (generally beginning at age 62), you should request an application from the Office of Personnel Management, Civil Service Retirement System, Retirement Operations Center, Boyers, PA 16017.

Keep the information section of this package for future reference.

Where to Obtain Additional Information

This package presents basic retirement information about matters affecting most retiring employees. Contact the Human Resources Office at the agency where you work for retirement counseling, detailed information, and other assistance you need to prepare for retirement. Your agency must certify that you are eligible for an immediate annuity. Office of Personnel Management employees cannot advise you before you are separated and your certified records are forwarded to us.

General Information

This package contains the following:

1) Instructions for the completion and submission of the SF 2801, Schedules A, B, C, and SF 2801-2.

2) Additional information about retirement, including:
   - Important Information About Survivor Annuity Elections, page 4
   - Post-1956 Military Service, page 4
   - Survivor Annuity Election Changes After Retirement, page 7
   - How Annuities Are Computed, page 8
   - Cost-of-Living Increases, page 10
   - Payment and Accrual of Annuity, page 10
   - Filing Your Application, page 10
   - What Happens After You File Your Retirement Application, page 11
   - What To Do If Your Address Changes Before Processing Is Completed, page 11

3) SF 2801, *Application for Immediate Retirement*, to be completed and signed by the retiring employee.

4) Schedules A, B, and C to be completed by the retiring employee if he or she has (1) active duty military service, or (2) has ever applied for military retired pay and/or pension or compensation from the Department of Veterans Affairs in lieu of military retired pay, or (3) has applied for compensation benefits from the Office of Workers' Compensation Programs, U.S. Department of Labor.

5) SF 2801-2, *Spouse's Consent to Survivor Election*, to be completed by the retiring employee, his or her current spouse, and a notary public (or other person authorized to administer oaths) in cases where a married applicant elects less than the maximum survivor annuity for the spouse.

6) SF 2801-1, *Certified Summary of Federal Service*, to be completed by the employing agency and signed by the applicant after reviewing the information the employing agency enters.

7) *Agency Checklist of Immediate Retirement Procedures*, to be completed by the employing agency and, to the extent possible, reviewed by the retiring employee to help assure completeness and correctness of the submission.

Instructions for Completing Application for Immediate Retirement

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

Refer to the pamphlet SF 2801A, *Applying for Immediate Retirement Under the Civil Service Retirement System*, for additional information about 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. If you want your payments sent to a bank or other financial institution, do not enter the bank address here; see Section H of the application form.

Item 6: List all social security numbers you have used.

(See page 11 for the Privacy Act Statement.)

Section B - Federal Service

Item 2: Enter the date of final separation for retirement. Leave blank if applying for disability retirement and not yet separated.

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 Reserve Corps of the Public Health Service after June 30, 1960,

(c) Commissioned Officer of the National Oceanic and Atmospheric Administration (formerly Coast and Geodetic Survey and Environmental Science Services Administration) after June 30, 1961.

If you have performed such service, complete and attach Schedule A, furnishing the requested information for each period of active duty. We need information about your active duty military service so that we can compare your claim with other records and request verification of any military service you claim which is not verified. This assures that you are credited with the correct amount of active military service.

If you are receiving, or have applied for, any form of military retired pay and/or pension or compensation 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. ***Important:*** Military retired pay includes disability pay and reserve retainer pay.

Section C - Other Claim Information

Item 2: Indicate whether or not you have ever applied for retirement, refund, deposit or redeposit, return of excess deductions, or voluntary contributions under the Civil Service Retirement System. If you have, indicate which type in 2a and the applicable claim numbers in 2b. This helps to assure 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 may have made.

Section D- Insurance Information

If you want to continue your Federal Employees Health Benefits (FEHB) and/or Federal Employees' Group Life Insurance (FEGLI) coverage as a retiree, you must meet the following basic requirements. You must be retiring on an immediate annuity, and you must have been enrolled in the program for the five years of Federal service immediately preceding your annuity commencing date, or if enrolled less than five years, for the full period(s) of service during which coverage was available. FEHB coverage as a family member (and coverage under TRICARE) counts toward the five-year requirement for health benefits.

If you do not meet the enrollment requirement for continuing your FEHB coverage as a retiree, you may be eligible for temporary continuation of coverage as a separated employee. Your employing office will provide information about whether you can temporarily continue your health benefits coverage and how to enroll for it.

If you appear eligible to continue your FEHB coverage, your agency will automatically transfer your enrollment to OPM. You do not need to do anything unless you want to make some change in your coverage.

The FEGLI Program booklet (RI 76-21) has information about eligibility to continue your FEGLI coverage as a retiree and the cost of coverage. If you are eligible to continue your FEGLI basic coverage, you MUST complete an SF 2818, *Continuation of Life Insurance Coverage as an Annuitant or Compensationer*. Any optional FEGLI coverage you have and are eligible to retain as a retiree will automatically be continued unless you make some change. You may also want to file a FEGLI Designation of Beneficiary form (SF 2823).

If you are under age 65 and elect to continue Basic life insurance coverage into retirement, you must pay the same premium as active employees until you reach age 65. If you elect either the 50% or No Reduction schedule (for coverage after reaching age 65) on the SF 2818, you must pay not only the regular insurance premium but also the additional premium required for the extra coverage you will have after age 65. Premiums for the additional coverage after age 65 continue for life or for as long as you maintain the extra coverage.

Based on the documentation your employing agency is required to submit with your retirement application, OPM will determine whether you are eligible to continue your health and life insurance coverage as a retiree. *However, if you have any questions about your eligibility, ask your employing office for assistance before you retire.*

Section E - Marital Information

Item 2: ***You must complete this item.*** Indicate whether or not you have a living former spouse from whom you were divorced on or after May 7, 1985, and to whom a court order gives a survivor annuity based on your Federal employment.

If you answer yes, attach a certified copy of the court order/divorce decree in its entirety and any attachments or amendments. You may omit this if you are ***certain*** that OPM already has a certified copy. ***Failure to complete this item will delay the processing of your application.***

Section F - Annuity Election

Read "Important Information About Survivor Annuity Elections," page 4, before making your election. If you initial either Box 1 or Box 2, your wife or husband 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, will depend on which election you initial.

If your spouse is not elected to receive a monthly survivor annuity, his or her health benefits coverage as a family member on your FEHB enrollment will terminate when you die. For information on the effect of court orders on your spouse's eligibility to receive survivor benefits, see page 5.

Box 1: If you initial box 1, 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.

Box 2: If you initial box 2, 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.

If you initial box 2, you ***must*** complete and attach SF 2801-2, *Spouse's Consent to Survivor Election*, to your application. The law requires consent of the spouse if a married person elects less than the maximum survivor benefit.

Box 3: If you initial box 3 you will receive an annuity payable only during your lifetime, without a monthly survivor annuity for your spouse. All retiring employees, married and unmarried, may choose this type of annuity. However, you should carefully review all information provided before making your election.

If you are married at retirement and choose this type of annuity, you ***must*** also complete and attach to your application SF 2801-2, *Spouse's Consent to Survivor Election*. The law requires that your spouse consent if you elect less than the maximum survivor benefit.

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 (such as a former spouse or a close relative) may reasonably expect to derive financial benefit from your continued life.

To choose this type of annuity, you must provide medical documentation showing that you are in good health. You are responsible for arranging and paying the costs of the medical examination. The medical report of the examination should be attached to your retirement application. You will be notified if additional evidence is required. NOTE: If you are retiring on the basis of disability, you are not eligible to choose this type of annuity.

You may elect this insurable interest survivor annuity in addition to a regular survivor annuity for a current or former spouse. However, if the person you select to receive the insurable interest survivor annuity is your current spouse, you both must waive the current spouse annuity by completing and attaching SF 2801-2 to your application. Your current spouse cannot receive both a regular survivor annuity and an insurable interest survivor 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 annuity through death or remarriage prior to reaching age 55. The marriage duration requirement (see item c on page 5) does not apply to insurable interest annuities.

If you choose to provide an insurable interest survivor 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 55% of your reduced annuity.

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%

Box 5: If you initial box 5, you must complete the remainder of Section F. Read item f. on page 5 before making your election. If you are married and initial box 5, you must also complete and attach SF 2801-2, *Spouse's Consent to Survivor Election*, to your application.

If you initial box 5, after your death, the person(s) you elect will receive the percentage of the 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.

Section G - Information About Children

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. Therefore, you may, if you wish, complete Section G by providing the names and the dates of birth of your unmarried dependent children under the age of 18. Also, list any child who is over the age of 18 and incapable of self-support because of a mental or physical disability incurred before age 18. Check the box headed "disabled" by the name of each child to whom this applies.

Completion of Section G is optional; the processing of your annuity application will not be delayed or otherwise affected if you do not complete it. Children will not be denied benefits after your death solely because they were not identified on your retirement application.

Section H - Direct Deposit and Tax Withholding

Having your annuity payments sent directly to your bank or financial organization is both convenient and safe. It also assures that payments are deposited and available for your use, even when you are away from home. OPM will send other information to your mailing address. Use Section H, items 1 through 3c to tell OPM how to deposit your payments in your account.

Use Section H, item 4 to give OPM instructions regarding Federal income tax withholding. If you do not give any instructions, the Internal Revenue Service has instructed OPM to withhold at the rate for a married person with three exemptions.

After your application is processed, as discussed on page 11, item 6, you will be able to instruct OPM to withhold State income tax, provided your State participates in OPM's State Tax Withholding Program.

Section I - Applicant's Certification

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

Schedule A - Military Service Information

Item 2: ***Post-1956 Military Service*** -- If you performed military service on or after January 1, 1957, you may pay a deposit of 7% of your military basic pay (plus interest, if applicable) to cover that service. ***The military service deposit must be paid to your agency while you are still employed.*** If the deposit is not paid, your post-1956 military service will be credited as described below.

If you were first employed in a position subject to civil service retirement before October 1, 1982: If you do not make the deposit and you are eligible for Social Security benefits at age 62, your annuity will be recomputed (at age 62) to eliminate credit for the post-1956 military service. If you are age 62 or older when you retire and are eligible for Social Security benefits, no credit for post-1956 military service will be allowed in the computation of your annuity unless you pay the deposit before you separate.

If you were first employed in a position subject to civil service retirement on or after October 1, 1982: You will ***not*** receive any retirement credit for your post-1956 military service if you do not make the deposit for it before you separate.

If you have questions concerning the crediting of your post-1956 military service and how to make the deposit, contact your employing agency. ***Failure to pay the deposit to your agency voids any further right to pay it at a later date.***

Schedule B - Military Retired Pay

This information is needed to assure correct credit for military service. Receipt of military retired pay or pension or compensation from the Department of Veterans Affairs in lieu of military retired pay may affect the computation of your annuity rate. You cannot receive retirement credit for military service if you receive military retired pay, unless you were awarded the retired pay (a) due to a disability incurred in combat with an enemy of the United States or caused by an instrumentality of war and incurred in the line of duty during a period of war or (b) under the provisions of Chapter 1223, title 10, U. S. Code, Sections 12731 through 12739 (pertaining to retirement from a reserve component of the Armed Forces).

If you are waiving military retired pay for civil service retirement purposes, your agency can help you prepare your request for waiver. Attaching a copy of your waiver request and a copy of the finance center 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 of your military pay for civil service retirement purposes.

Schedule C - Federal Employee's Compensation

Item 3: Indicate whether you agree to notify us if the status of your workers' compensation claim changes. ***Important: You may not legally receive both retirement annuity and workers' compensation (except for a scheduled award) for the same period of time.*** Any overpayment of workers' compensation or retirement annuity you receive is subject to collection by the Office of Personnel Management or the Office of Workers' Compensation Programs.

The information requested regarding benefits from the Office of Workers' Compensation Programs is needed because the law prohibits the dual compensation which would exist if you received both a civil service retirement annuity and compensation for total or partial disability under the Federal Employees' Compensation Act. Note: The Department of Labor has determined that the alternative annuity lump sum payment is a payment within the terms of the dual compensation provision. If you receive the alternative annuity lump sum payment and later elect compensation from OWCP, no compensation would be payable until the amount of the lump sum payment and all annuity paid is returned to the Civil Service Retirement System.

If you are applying for disability retirement, please include, as part of your SF 3112 submission, all medical evidence submitted to OWCP in connection with your compensation claim and any OWCP decision or evaluation of your claim.

Important Information About Survivor Annuity Elections

The election you make at retirement is for the person named in Section E. No one else can benefit even if you allow the annuity reduction to continue after your marriage ends.

a. ***Married Employees.*** If you are married at retirement and do not indicate your annuity election or your spouse does not consent to an election of less than the maximum survivor annuity, your application will be processed on the basis of maximum survivor benefits for your spouse. (See item b. on the next page.)

b. ***Spousal Consent Requirement.***

(1) If you are married and you do not elect to provide the maximum survivor annuity benefit for your spouse by initialing Section F, box 1 of the application, you must attach a completed SF 2801-2, *Spouse's Consent to Survivor Election*. This is required even if a former spouse will be awarded a survivor annuity by court order. See "Court-Ordered Former Spouse Annuities" under item e.

(2) OPM may waive the spousal consent requirement if you show that your spouse's whereabouts cannot be determined. A request for waiver on this basis must be 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.

(3) OPM may also waive the spousal consent requirement if you present a judicial determination regarding the current spouse that would warrant waiver of the consent requirement based on exceptional circumstances.

c. ***Marriage Duration Requirement.*** To be eligible for survivor annuity after your death, your widow(er) must have been married to you for a total of at least 9 months or be a parent of your child, provided all other requirements are met. The marriage duration requirement does not apply if your death is accidental.

d. ***Survivor Annuity for Children.*** The eligibility of your children for survivor annuity after your death does not depend on your marital status or the type of annuity you elect. Your unmarried dependent children may qualify for survivor annuity until age 18. Benefits may be payable to an unmarried child after age 18 if the child is a full-time student at a recognized educational institution or is incapable of self-support due to a disability incurred before age 18. Benefits for a student child are generally not payable after the child attains age 22.

e. ***Court-Ordered Former Spouse Annuities.*** If your annuity begins on or after May 7, 1985, and a qualifying court order gives (awards or requires you to provide) a survivor annuity to a former spouse from whom you were divorced on or after that date, OPM must honor the terms of the court order, except as discussed below. Your annuity will be reduced to provide the survivor annuity for the former spouse if he or she is eligible for this benefit. However, a former spouse cannot receive a survivor annuity by court order unless:

(1) He or she was married to you for at least 9 months;

(2) You have at least 18 months of service subject to retirement deductions; and

(3) He or she has not remarried before reaching age 55. This does not apply if you and your former spouse were married for 30 years or longer.

If you are married and a court has awarded a survivor annuity to a former spouse, see item g. below, which explains how you can protect your current spouse's future survivor annuity rights.

f. ***Electing a Survivor Annuity For a Former Spouse or a Combination of Survivor Annuities For Current and Former Spouses.***

(1) To make a former spouse annuity election, you must have been married to the person for a total 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, unless you and your former spouse were married for 30 years or longer.

(2) You may elect to provide a survivor annuity for more than one former spouse whether or not you are currently married. 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. Also, if you are married, you must have your spouse's consent if you do not elect the maximum current spouse survivor annuity.

(3) To elect a reduced annuity to provide a survivor annuity to a former spouse or a combination of survivor annuities for current and former spouse(s), complete Section F, box 5.

g. ***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 benefit 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 or death). You can do this because OPM 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 "Survivor Annuity Election Changes After Retirement", see page 7.) 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 reduced to provide a survivor annuity equal to 55% of your unreduced annuity.

(3) If you die before your current and former spouses, the total amount of the survivor annuities paid cannot exceed 55% of your annuity. OPM 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 the court order gives the maximum survivor annuity to the former spouse, your widow(er) would receive no survivor annuity until the former spouse loses entitlement. Then your widow(er) 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 widow(er) 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 or death), your widow(er)'s survivor annuity would be increased to the amount you elected.

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 widow(er) 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 or death), your widow(er) would then receive a survivor annuity equal to 55% of your annuity.

(6) Federal Employees Health Benefits coverage for your widow(er) can continue only if he or she is elected to receive a survivor annuity.

h. ***Electing an Insurable Interest Annuity For a Current Spouse.***

Note: Disability annuitants cannot elect an insurable interest survivor annuity.

(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 his or her 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 both waive the regular survivor annuity. To do this:

(a) initial and complete box 4 in Section F of the SF 2801 naming your current spouse;

(b) complete Part 1 of SF 2801-2 and check box b;

(c) have Parts 2 and 3 of SF 2801-2 properly completed (i.e., spouse's 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. (See "Survivor Annuity Election Changes After Retirement", see page 7.) Your current spouse would then be entitled to the regular survivor annuity. If your former spouse loses entitlement after you die, your widow(er) can 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 SF 2801-2 consenting to less than a maximum regular survivor annuity.

i. ***Voluntary Contributions and Survivor Annuity Election.***

The following information applies only to employees who have made voluntary contributions to purchase additional annuity (see page 10), or who are using excess retirement deductions (see "80% Limitation on Basic Annuity" on page 9) as voluntary contributions.

(1) Survivor annuity that is purchased by voluntary contributions is not subject to the spousal consent requirement discussed on page 5, nor is it subject to court orders awarding survivor benefits to former spouses. Therefore, regardless of your marital status at retirement or the type of survivor election you make for your regular annuity:

(a) You may elect NOT to provide a survivor annuity based on the voluntary contributions, or

(b) You may name any individual you want to receive the voluntary contributions survivor annuity. That is, the individual you name to receive the voluntary contributions survivor annuity does not need to be the same person you name as survivor annuitant under the regular survivor election made in Section F of SF 2801.

(2) If you are married and elect to provide a regular survivor annuity for your spouse (by checking box 1, box 2, or box 4 of Section F on the SF 2801), your voluntary contributions annuity will ***automatically*** be reduced to provide an additional survivor annuity for your spouse, unless you attach a signed statement to your application for retirement in which (a) you state that you do not want to provide a survivor annuity based on the voluntary contributions or (b) you name another person to receive this benefit as explained in (4) below.

(3) If you are single and elect an annuity payable only during your lifetime or if you are married and with your spouse's consent elect an annuity payable only during your lifetime (by checking box 3 of Section F on the SF 2801), your additional annuity purchased by voluntary contributions will not be reduced to provide a survivor annuity, unless you elect otherwise as explained below.

(4) If you want to designate an individual to receive a survivor annuity based on your voluntary contributions, you must submit a signed statement which names the person who is to receive the voluntary contributions survivor annuity. (Only one person may be named.) The signed statement must be attached to your application for retirement. If you are electing a survivor annuity for a person other than a current spouse, the statement ***must*** include that person's full name, date of birth, social security number, and mailing address. (In this instance, you must also provide proof of the person's date of birth, such as a certified birth certificate.)

(5) The reduction in your voluntary contributions annuity to provide a survivor annuity based on your voluntary contributions depends upon the difference between your age and the age of the person named to receive the survivor annuity as shown in the table on page 3.

The survivor's rate is 50% of your additional annuity after it is reduced to provide a survivor benefit. ***Important:*** The reduction to provide the voluntary contributions survivor annuity will not be eliminated if the person you elect to receive this benefit dies, nor can you substitute another individual to receive the benefit.

Survivor Annuity Election Changes After Retirement

a. 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 in death, divorce or annulment, you should write OPM, Retirement Operations Center, Boyers, PA 16017. (Note: If your marriage to the spouse you had at retirement continues, you must have his or her consent to any election that does not provide the maximum current spouse survivor annuity.)

Your first regular monthly payment is the first recurring annuity payment (other than an estimated payment or an adjustment) after OPM has determined your regular rate of annuity payable under CSRS and has paid the annuity accrued since the time you retired.

b. 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.

c. You may change your decision not to provide a survivor annuity for your spouse at retirement or you may increase the survivor annuity amount for your spouse at retirement if you request the change in writing no later than eighteen months after the commencing date of your annuity. You must also

pay a deposit with interest representing the difference between the reduction for the new survivor election and the original survivor election, plus a charge of $245.00 for each thousand-dollar change in the designated survivor's base. 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.

d. 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 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 j. If you marry someone else before you make this election, your new spouse must consent to your election.

e. 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 is no longer eligible because of remarriage before age 55 or death, elect a reduced annuity to provide a survivor annuity for that current spouse. This election is subject to the restrictions given in paragraph j.

f. 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-maximum survivor annuity for your spouse, subject to the restrictions given in paragraph j.

g. If you were married at retirement, that marriage ends, and you marry again, you may elect a reduced annuity to provide a maximum or less-than-maximum survivor annuity for your new spouse, subject to the restrictions given in paragraph j. 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. 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.

h. 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, death, or the terms in the court order), subject to restrictions (1) and (2) given in paragraph j.

i. The reduction in your annuity to provide an insurable interest survivor 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 h. 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.

j. Post-retirement survivor elections are subject to the following restrictions:

(1) They cannot be honored to the extent that they conflict with the terms of a qualifying court order that requires you to provide a survivor annuity for a former spouse.

(2) They cannot be honored if they cause combined current and former spouse survivor annuities to exceed 55% of your unreduced annuity; and

(3) If, during any period after you retired, 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***.

k. Insurable interest elections are not available after retirement.

How Annuities Are Computed

The following discussion is not detailed enough to answer every question you may have. Your agency is responsible for giving you an annuity estimate and specific advice about your individual circumstances.

Basic Annuity Computation -- The amount of your annuity depends primarily on your "high-3" average pay and length of service.

Unused Sick Leave -- An employee who retires with unused sick leave will have the number of working days represented by such leave added to the years of service for the purpose of computing the annuity. Additional annuity earned thereby will not be subject to the 80% limitation on basic annuity. Days of unused sick leave may not be used in determining average pay or length of service for annuity eligibility.

High-3 Average Pay -- The "high-3" average pay is the highest pay obtainable by averaging the rates of basic pay in effect during any 3 consecutive years of service with each rate weighted by the time it was in effect.

Basic Annuity Formula -- For employees generally, (a) take: 1-1/2% of the "high-3" average pay and multiply the result by 5 years of service; (b) add: 1-3/4% of the "high-3" average pay multiplied by years of service between 5 and 10; and (c) add: 2% of the "high-3" average pay multiplied by all service over 10 years.

Formula for Law Enforcement and Firefighter Personnel -- The basic annuity of an employee who retires under the special provision covering law enforcement and firefighter personnel is 2-1/2% of the "high-3" average pay multiplied by 20 years of law enforcement and/or firefighter service, plus 2% of the "high-3" average pay multiplied by all service over 20 years.

Other Special Computations -- Information concerning other special computations, such as those for certain air traffic controllers, Members of Congress, Congressional employees, retirement under provisions of the Panama Canal Treaty, etc., must be obtained from your employing agency.

80% Limitation on Basic Annuity -- The basic annuity may not be more than 80% of the employee's "high-3" average pay. Retirement deductions withheld after the month the 80% limitation is reached are, at separation, set aside as a special credit. At retirement, this special credit is applied to any unpaid deposit or redeposit. Any balance, or the entire special credit if no deposit is due, is refundable before annuity has been granted or may be used as voluntary contributions to purchase additional annuity as explained below.

Guaranteed Minimum Disability Annuity -- An employee retiring before age 60 on account of total disability is guaranteed a minimum basic annuity which amounts to the LESSER of (a) 40% of the "high-3" average pay or (b) the sum obtained by using the basic annuity formula above, but increasing the length of actual service by the period between the date of the employee's separation for retirement and the date age 60 is reached.

If the basic annuity is greater than the guaranteed minimum, the basic annuity is paid instead. Persons receiving military retired pay or pension or compensation from the Department of Veterans Affairs in lieu of military retired pay are generally not eligible for the guaranteed minimum annuity computation.

Reductions to the Basic Annuity -- There are several possible reductions to the basic annuity. These include:

a. ***Service You Have Not Paid For*** -- Civilian service during which no retirement deductions were withheld from your salary is called "nondeduction" service. A "deposit" is a payment to the retirement fund to cover a period of nondeduction service. You do not have to make a deposit if you do not wish to do so. This can affect the amount of your monthly annuity. However, this service is creditable for title to annuity and may be used as needed in computing your "high-3" average salary, even if the deposit is not paid.

Non-Deduction Service On or After October 1, 1982 -- If you have performed creditable civilian service on or after October 1, 1982, during which no retirement deductions were withheld and for which you have not paid a deposit, that service will not be included in computing your 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. If you are eligible for and elect an alternative annuity, the deposit will be "deemed" paid.

Reduction for Non-Deduction Service Performed Before October 1, 1982 -- An employee who performed creditable civilian service before October 1, 1982, during which no retirement deductions were withheld from salary and for which no deposit has been made will have his or her annual annuity reduced by 10% of the amount due as deposit. The deposit consists of the amount which would have been withheld as retirement deductions, plus interest. Retiring employees who want information on paying such a deposit should attach a signed statement to that effect to the application for retirement. If you are eligible for and elect an alternative annuity, the amount due as deposit for civilian service will generally be "deemed" paid.

b. ***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 redeposit if you do not wish to do so. However, this can affect the amount of your monthly annuity.

Refunded Service Which Ended On or After October 1, 1990 - 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 widow's (or widower's) annuity. The period of service will be creditable for title and average salary purposes whether or not a redeposit is made. If you are eligible for and elect an alternative annuity, the redeposit will be "deemed" paid.

Refunded Service Which Ended Before October 1, 1990 - You will receive credit in your annuity computation for the period of refunded service. If you do not pay the redeposit for this service, your annuity will be permanently, actuarially reduced because the redeposit is not paid. The amount of the

reduction will be based on factors which will be divided into the amount of redeposit and interest you owe at retirement. Annuities based on separations for disability are not subject to the actuarial reduction and any redeposit due must be paid at retirement. If you are eligible for and elect an alternative annuity, the redeposit will be "deemed" paid.

c. ***Reduction for Unpaid Post - 1956 Military Service*** -- See the discussion on page 4, instructions for completing Schedule A.

d. ***Reduction for Early Retirement*** -- Unless retirement is based on disability or under the special provision for law enforcement or firefighter personnel, the annuity of an employee who retires before age 55 will be reduced by 1/6 of 1% (2% a year) for each full month, if any, under age 55.

e. ***Reduction for Alternative Annuity*** -- An employee who elects an alternative annuity benefit will receive a lump-sum payment of his or her unrefunded retirement contributions, including post-1956 military deposits, and a reduced monthly annuity. Deposits and redeposits that are "deemed" paid are not included as part of the lump-sum payment. The amount of the reduction in annuity is based on the employee's age at retirement and amount of retirement contributions. Employees retiring on disability or who have a former spouse who is entitled by court order to receive a portion of the employee's annuity or a survivor annuity cannot elect an alternative annuity. Married employees must obtain their current spouse's consent in order to elect an alternative annuity.

f. ***Reduction for Survivor Annuity*** -- This reduction is explained under Section F - Annuity Election on page 2.

Additional Annuity (Voluntary Contributions) -- 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, $7.00 per year, plus $0.20 for each full year the individual is over age 55 at retirement, for each $100.00 in his or her voluntary contributions account. If, with respect to voluntary contributions, an employee elects a survivor annuity, the additional annuity purchased will be reduced based on the difference between the annuitant's age and the survivor's age as shown in the table on page 3. The survivor's annuity will be 50% of the employee's additional reduced annuity. Note: The additional annuity purchased by voluntary contributions is not increased by cost-of-living adjustments.

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 for a GS-15 thirty 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 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.

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. All annuities are adjusted to the next lower dollar.

The commencing date of most annuities is the first day of the month after pay ceases and all other requirements for title to annuity are met. There are three exceptions, however: (1) disability annuities, (2) annuities based on involuntary separations, and (3) annuities based on voluntary retirement of employees who are in pay status for three days or less in the month of retirement. In these three instances, annuities commence no later than the day after pay ceases and all other requirements for title to annuity are met.

Filing Your Application

Submit the completed application to your agency. Your agency must then complete the *Agency Checklist of Immediate Retirement Procedures* (SF 2801 - Schedule D) and *Certified Summary of Federal Service* (SF 2801-1) which are included in this package. These forms were included in this package so that you would have an opportunity to review and become familiar with the type of information and procedures your agency will need to process your application. After you submit your application, your agency will complete the SF 2801-1 and return it to you for your review and signature. If you are applying for disability retirement, you and your agency will also need to complete SF 3112. (Be sure to ask your employing agency what documentation and evidence are necessary if you are applying for disability retirement.)

Important:
You and your employing agency are jointly responsible for the completeness and correctness of the *Certified Summary of Federal Service* (SF 2801-1). You should review it carefully before signing it. If you have already signed a summary (for example, during pre-retirement counseling), ask your agency to let you review it again. Any errors, omissions, or discrepancies will delay the processing of your application and may result in incomplete credit for service in the initial adjudication of your application.

What Happens After You File Your Retirement Application

1. ***Your Employing Office***
   Your employing office will close out your records, using the Agency Checklist to assure that all necessary steps are taken. When this process (which includes paying you any unpaid compensation, such as for unpaid annual leave) has been completed, the agency will forward your application and records to OPM.

2. ***OPM Acknowledgment***
   Within a few days after receiving your application, the Office of Personnel Management will send you an acknowledgment. This acknowledgment will show your claim number, which will begin with the letters "CSA." This number will be very important to you as an annuitant because you will need to refer to it any time you write or call us in connection with your annuity.

   Important: OPM cannot begin the processing of your application for retirement until we receive your application and retirement records from your agency. If you need to contact OPM about your application before you receive your retirement (CSA) claim number, contact your former payroll office. Your former payroll office can tell you if your application and records were sent to OPM. If the records were sent, you should provide OPM with the payroll office number and the number and date of the Register of Separations and Transfers on which your retirement package was sent. Only your payroll office can provide this information. ***Do not contact OPM unless your retirement package has been sent to us.***

3. ***Interim Annuity Payments***
   The next action OPM takes is a preliminary review of the records available at the time your application is received. If your entitlement to annuity is clear at this point, OPM will authorize interim annuity payments. These interim payments are usually lower than your actual annuity rate and are a means of preventing undue financial hardship while we process your application. You will receive a notice explaining your interim payment status.

4. ***Alternative Annuity (Lump-Sum Refund)***
   If you are eligible to elect an "alternative" annuity (lump-sum refund of your retirement contributions with a reduced monthly benefit), OPM will send you specific information about this election during the processing of your application. If you are retiring because of a disability, or if you have a former spouse entitled to court-ordered benefits, you are not eligible to elect an alternative annuity.

5. ***Disability and Special Retirement Applications***
   Applications for disability retirement and special retirement as a law enforcement officer or firefighter are processed differently. For disability retirements, your agency will forward your application, evidence supporting your claim of disability, and preliminary records to OPM for disability determination based on review of both medical and non-medical evidence. Interim annuity payments can be authorized only if and after the disability has been approved and your last day in a pay status is known to OPM. For law enforcement and firefighter retirement, your agency will forward evidence concerning your entitlement to this special provision. Interim annuity payments can be authorized only if and after OPM has approved your entitlement to this benefit.

6. ***After Your Application Is Processed***
   When we finish processing your application, we will send you a booklet explaining your benefits and any monthly survivor benefits payable after your death. The booklet contains information you will need after you retire, including how to contact OPM to make various changes (tax withholding, address, health benefits, etc.).

What To Do If Your Address Changes Before Processing Is Completed

If your address changes before you receive your claim number, first contact your agency to find out if your application has been forwarded to OPM.

If your agency has forwarded your application to us or if you have received your claim number from us, you can telephone us, use email, or write to report your new address. If you know your claim number, please refer to it in any correspondence. If you do not yet have a claim number, please give us your name, Social Security number, date of birth, the date of retirement, and the agency you retired from.

You can call us at 1-888-767-6738. If you use TDD equipment, call 1-800-878-5707. Our Internet address is www.opm.gov/retire. Our email address is retire@opm.gov. If you prefer to write to us, you should 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 Postal Service of your forwarding address.

Privacy Act Statement

Solicitation of this information is authorized by the Civil Service Retirement law, the Federal Employees' Group Life Insurance law, and the Federal Employees Health Benefits law (Chapters 83, 87, and 89, of title 5, U.S. Code). The information you furnish will be used 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 uniquely identifiable claim file. The information may be shared, and is subject to verification, via paper, electronic media, or through the use of computer matching programs, with national, state, local or other charitable or social security administrative agencies in order to determine benefits under their programs, to obtain information necessary for determination or continuation of benefits under this program, or to report income for tax purposes. It may also be shared and verified as noted above with law enforcement agencies when they are investigating a violation or potential violation of civil or criminal law. Executive Order 9397 (November 22, 1943) authorizes the use of the Social Security number. Furnishing the Social Security number, as well as other data, is voluntary, but failure to do so 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.

Application for Immediate Retirement

Civil Service Retirement System

See Privacy Act Information on Instruction Sheet

Section A - Identifying Information

1. Name *(last, first, middle)*
fasjdlkjsdflskjf

2. List all other names you have used
sdkjfsldfkj

3. Address *(number, street, city, state, ZIP code)*
ksdjfsf

sdfsf

sdfsf

4a. Daytime area code and telephone number after retirement
( )

4b. Best time to reach you

4c. Home Email address

4d. FAX number
( )

5. Date of birth *(mm/dd/yyyy)*

6. All social security numbers you have used.

7. Are you a citizen of the United States of America?
☐ Yes ☐ No

8. Is this an application for disability retirement?
☐ Yes *(Ask your employing office about other documents you must submit)* ☐ No

Section B - Federal Service

1. Department or agency from which you are retiring *(Include bureau or division)*

2. Date of final separation *(mm/dd/yyyy)*

1a. Address and ZIP code

3. Title of position from which you are retiring

3a. Your pay plan and occupational series

4. Have you performed active honorable service in the Armed Forces or other uniformed services of the United States *(see SF 2801A for definitions)*?
☐ Yes *(Complete Schedule A and attach it to this form)* ☐ No

5. Are you receiving or have you applied for military retired pay? (Note: If you later become entitled to military retired pay, you must notify OPM.)
☐ Yes *(Complete Schedule B and attach it to this form)* ☐ No

Section C - Other Claim Information

1. Are you receiving or have you applied for (or received within the past 2 years) workers' compensation from the Department of Labor because of a job-related illness or injury?
☐ Yes *(Complete Schedule C and attach it to this form)* ☐ No

2. Have you previously filed any application under the Civil Service Retirement System or Federal Employees Retirement System (for retirement, refund, etc.)?
☐ Yes *(Complete items 2a and 2b below.)* ☐ No

2a. Type of application
☐ Retirement ☐ Refund ☐ Return of excess deductions ☐ Deposit or redeposit ☐ Voluntary contributions

2b. Claim number(s)

Section D - Insurance Information

See the pamphlet SF 2801A, *Applying for Immediate Retirement Under the Civil Service Retirement System*, for information.

1. Are you eligible to continue Federal Employees Health Benefits coverage as a retiree?
☐ Yes ☐ No

2. Does a court or administrative order require that you provide health benefits coverage for one or more children?
☐ No ☐ Yes *(Attach a copy of the order.)*

3. Are you eligible to continue Federal Employees' Group Life Insurance coverage as a retiree?
☐ Yes ☐ No

4. Are you currently enrolled in the Federal Long Term Care Insurance Program (FLTCIP)?
☐ Yes → *You will automatically continue your coverage into retirement, as long as you continue to pay applicable premiums. If you are currently paying FLTCIP premiums by agency payroll deduction, you must arrange to pay premiums, either by deductions from your annuity, through automatic bank debit, or direct bill. Please call LTC Partners at 1-800-LTC-FEDS (1-800-582-3337) to make these arrangements.*
☐ No

Section E - Marital Information *(All applicants must complete questions 1 and 2 below.)*

1. Are you married now? *(A marriage exists until ended by death, divorce, or annulment. You must notify the Office of Personnel Management if this marriage ends.)*
☐ Yes *(Complete items 1a - 1f and attach a copy of your marriage certificate)* ☐ No *(Go to item 2)*

1a. Spouse's name *(last, first, middle)*

1b. Spouse's date of birth *(mm/dd/yyyy)*

1c. Spouse's social security number(s)

1d. Place of marriage *(city, state)*

1e. Date of marriage *(mm/dd/yyyy)*

1f. Marriage performed by:
☐ Clergyman or Justice of Peace
☐ Other *(explain)*:

2. Do you have a living former spouse(s) from whom you were divorced on or after May 7, 1985, and to whom a court order gives a survivor annuity?
☐ Yes *(Attach a certified copy of the court order[s] and any amendments.)* ☐ No

Section F - Annuity Election

Make your election by initialing the box beside the type of annuity you want to receive and give any other information requested. Read the attached information on pages 2 through 5 and the explanations below and consider your election carefully. No change will be permitted after your annuity is granted except as explained on pages 7 and 8 of the attached instructions. If you are married at retirement, the law provides an annuity with full survivor benefits for your spouse unless your spouse consents to your election not to provide maximum survivor benefits. An election for your spouse ends if your marriage ends by death, divorce, or annulment.

1.	**Initials**	***I choose a reduced annuity with maximum survivor annuity (equal to 55% of my basic annuity) for my spouse named in Section E. 1a.*** If you are married at retirement, you will receive this type of annuity unless your spouse consents to your election not to provide maximum survivor benefits. If your marriage ends by death, divorce, or annulment, this election terminates and you must notify the Office of Personnel Management.
2.	**Initials**	***I choose a reduced annuity with a partial survivor annuity (equal to 55% of $_____ a year) for my spouse named in Section E. 1a.*** If you choose this option, the amount you enter must be less than your annual annuity. You ***must*** have your spouse's consent. Complete SF 2801-2, *Spouse's Consent to Survivor Election*, and attach it to your application. If your marriage ends by death, divorce, or annulment, this election terminates and you must notify the Office of Personnel Management.
3.	**Initials**	***I choose an annuity payable only during my lifetime.*** If you are married at retirement, you ***cannot*** choose this type of annuity without your spouse's consent. ***No survivor annuity will be paid to your spouse after your death if he or she consents to this election and any health benefits will cease. In addition, your spouse will not be eligible to enroll in the Federal Long Term Care Insurance Program, if he/she is not enrolled at the time of your death.*** If you are married and elect this type of annuity, complete SF 2801-2, *Spouse's Consent to Survivor Election*, and attach it to your application.
4.	**Initials**	***I choose a reduced annuity with survivor annuity for the person named below who has an insurable interest in me.*** You must be healthy and willing to provide medical evidence if you choose this type of annuity. *(Disability annuitants are not eligible to choose this type of annuity.)* If you are married and elect this type of annuity, complete SF 2801-2, *Spouse's Consent to Survivor Election*, and attach it to your application.

Name of person with insurable interest	Relationship to you	Date of birth *(mm/dd/yyyy)*	Social security number

5.	**Initials**	***I choose a reduced annuity with survivor annuity for my former spouse(s) or for my spouse and former spouse(s) shown below.*** You must attach: (1) Copies of divorce decrees for all former spouses for whom you elect to provide a survivor annuity. (2) If you are married, attach a completed SF 2801-2, *Spouse's Consent to Survivor Election*. You cannot choose this option and provide a maximum survivor annuity for your spouse (Box 1). An election for a former spouse ends if your former spouse dies or remarries before age 55, unless you were married for 30 years or longer. If one of these events occurs, this election terminates and you must notify the Office of Personnel Management.

Name and address of former spouse	Date of marriage *(mm/dd/yyyy)*	Date of divorce *(mm/dd/yyyy)*	
Name and address of current spouse			Survivor annuity equal to _____% of my annuity
Name and address of former spouse	Date of marriage *(mm/dd/yyyy)*	Date of divorce *(mm/dd/yyyy)*	Survivor annuity equal to _____% of my annuity
	Date of birth *(mm/dd/yyyy)*	Social security number	
Name and address of former spouse	Date of marriage *(mm/dd/yyyy)*	Date of divorce *(mm/dd/yyyy)*	Survivor annuity equal to _____% of my annuity
	Date of birth *(mm/dd/yyyy)*	Social security number	

Total ***(cannot exceed 55% of your unreduced annuity)*** → _____0%

Section G (Optional) - Information About Your Unmarried Dependent Children

1. Dependent child's name *(first, middle, last)*	2. Date of birth *(mm/dd/yyyy)*	3. Disabled *(✓)*	1. Dependent child's name *(first, middle, last)*	2. Date of birth *(mm/dd/yyyy)*	3. Disabled *(✓)*
		☐			☐
		☐			☐
		☐			☐

Section H - Direct Deposit and Tax Withholding Information

Public Law 104-134 requires that most Federal payments be paid by Direct Deposit through Electronic Funds Transfer (EFT) into a savings or checking account at a financial institution. However, if receiving your payment electronically would cause you a financial hardship or a hardship because you have a disability, or because of a geographic, language or literacy barrier, you may invoke your legal right to a waiver of the Direct Deposit requirement and receive your payment by check.

1. Select one of the following:

☐ Please send my annuity payments to my checking or savings account. *(Go to item 2.)*

☐ Receiving my payment(s) electronically would cause me a financial hardship or a hardship because of disability, or because of a geographic, language or literacy barrier. I hereby invoke my legal right to a waiver of the Direct Deposit requirements of Public Law 104-134. Please send my payment(s) by check. *(Go to item 4.)*

☐ My permanent payment address is outside the United States in a country not accessible via Direct Deposit. *(Go to item 4.)*

2. Financial institution routing number

You may obtain this number by calling your bank, credit union, or savings institution. This number is very important. We cannot pay by Direct Deposit without it.

3. Account number

3a. What kind of account is this? ☐ Checking ☐ Savings

3b. Telephone number of your financial institution *(including area code)*

( )

3c. Name and address of the financial institution

3d. **Special Note:** If you prefer, you may attach a cancelled personal check that shows the information requested above, instead of filling in the requested financial institution information. If you attach your personal check, it is especially important that you contact your bank, credit union, or savings institution to confirm that the information on the check is the correct information for direct deposit. (Some institutions, especially credit unions, use different routing numbers on checks.)

4. Do you want Federal income tax withheld from your annuity payments?

☐ Yes *(Go to item 4a.)*

☐ No *(Go to Section I.)*

4a. Do you want Federal income tax withheld at the rate currently being withheld from your salary?

☐ Yes *(Attach a copy of W-4 form on file with your employing agency.)*

☐ No *(Attach a new W-4 form; otherwise, withholding will be at the rate for married with 3 exemptions.)*

Section I - Applicant's Certification

Warning

Any intentionally false statement in this application or willful misrepresentation relative thereto is a violation of the law punishable by a fine of not more than $10,000 or imprisonment of not more than 5 years, or both. (18 U.S.C. 1001)

I hereby certify that all statements made in this application are true to the best of my knowledge and belief.

Signature *(Do not print)*

Date *(mm/dd/yyyy)*

Applicant's Checklist

This checklist is provided to help you be certain you have attached all necessary documentation and to help your employing office be certain it forwards all of your retirement documentation to the Office of Personnel Management.	*Yes*	*No*	*Not Applicable*
1. **Military Service -** If you answered "yes" to Section B, Item 4, did you attach Schedule A?	☐	☐	☐
2. **Military Service -** If you completed Schedule A, did you attach a copy of your discharge certificate or other certificate of active military service?	☐	☐	☐
3. **Military Retired Pay -** If you answered "yes" to Section B, item 5, did you attach Schedule B?	☐	☐	☐
4. **Military Retired Pay -** If you completed Schedule B and answered "yes" to item 2 or 3, did you attach a copy of award or other documentation of the type of military retired pay you are receiving?	☐	☐	☐
5. **Military Retired Pay -** If you completed Schedule B and answered "yes" to item 4, did you attach a copy of your request for waiver and a copy of the military finance office's acknowledgment or approval of your request for waiver *(if applicable)*?	☐	☐	☐
6. **Survivor Election -** If you are married and did not initial box 1 of Section F, did you attach SF 2801-2, *Spouse's Consent to Survivor Election*?	☐	☐	☐
7. **Life Insurance -** If you answered "yes" to Section D, item 3, did you attach SF 2818, *Continuation of Life Insurance Coverage As an Annuitant or Compensationer*?	☐	☐	☐
8. **OWCP -** If you answered "yes" to Section C, item 1 did you attach Schedule C?	☐	☐	☐
9. **Tax -** If you want to elect a Federal Income Tax withholding rate, did you attach a W-4 form?	☐	☐	☐
10. **Court or Administrative Order(s) -** If you answered "yes" to Section E, item 2 did you attach a copy of the order(s)?	☐	☐	☐

Schedules A, B and C

1. Name *(last, first, middle)*	2. Date of birth *(mm/dd/yyyy)*	3. Social security number

Schedule A - Military Service Information

1. If you have performed active honorable service in the United States Armed Services or other uniformed services, complete 1a - d below and attach a copy of your discharge certificate or other certificate of active military service *(if available)*.

a. Branch of service	b. Serial number	c. Dates of active duty		d. Last grade or rank
		From *(mm/dd/yyyy)*	To *(mm/dd/yyyy)*	

2. If any of your military service occured on or after January 1, 1957, have you paid a deposit to your agency for this service? (*You must pay this deposit to your agency. You cannot pay OPM after you retire.)*

☐ Yes ☐ No ☐ Not applicable

Schedule B - Military Retired Pay

If you are receving or have applied for military retired or retainer pay *(including disability retired pay)*, complete items 1 - 4 below.

1. Are you receiving or have you ever applied for military retired or retainer pay? *(Answer "yes" if you are receiving payments from the Department of Veterans Affairs instead of military retired pay.)*

☐ Yes ☐ No

2. Was your military retired or retainer pay awarded for reserve service under Chapter 1223, title 10, U.S. Code, Sections 12731 through 12739 *(formerly Chapter 67, title 10)*?

☐ Yes *(Attach a copy of notice of award.)* ☐ No

3. Was your military retired pay or retainer pay awarded for a disability incurred in combat or caused by an instrumentality of war and incurred in the line of duty during a period of war?

☐ Yes *(Attach a copy of notice of award.)* ☐ No

4. Are you waiving your military retired or retainer pay in order to receive credit for military service for CSRS retirement benefits?

☐ Yes *(Attach a copy of your request for waiver and a copy of military finance office's acknowledgment or approval of your request for waiver.)* ☐ No

Schedule C - Federal Employees' Compensation Information

1. Are you receiving or have you received workers' compensation from the Office of Workers' Compensation Programs (OWCP), Department of Labor, because of a job-related illness or injury within the last 2 years?

☐ Yes *(complete items 1a - c below)* ☐ No *(go to question 2)*

a. Compensation claim number	b. Benefit received		c. Type of benefit
	From *(mm/dd/yyyy)*	To *(mm/dd/yyyy)*	
			☐ Scheduled award ☐ Total or partial disability compensation
			☐ Scheduled award ☐ Total or partial disability compensation

2. If you have applied for workers' compensation *(other than as listed in item 1a above)* but are ***not*** receiving benefits, check reason below and give the information requested.

☐ a. Awaiting OWCP decision

Compensation claim number

☐ b. Claim denied

Compensation claim number	Date claim denied *(mm/dd/yyyy)*

3. Except for scheduled compensation awards, workers' compensation and CSRS retirement benefits ***cannot*** be paid for the same period of time. Please complete the information below regarding your claim. ***You must complete this section.***

a. Do you agree to notify us promptly if the status of your workers' compensation claim changes?

☐ Yes ☐ No

b. Do you authorize the Office of Personnel Management and/or the Office of Workers' Compensation Programs (OWCP) to collect any overpayment if we later find you are not eligible for both compensation and annuity payments covering the same period of time?

☐ Yes ☐ No

Applicant's Certification

I certify that all statements made on these schedules are true to the best of my knowledge and belief.	Signature *(do not print)*	Date *(mm/dd/yyyy)*

Spouse's Consent to Survivor Election

Instructions: If you are married and you do not elect a reduced annuity to provide a maximum survivor annuity for your current spouse, complete Part 1. Have your spouse complete Part 2. Part 2 must be completed in the presence of a Notary Public or other person authorized to administer oaths. The person administering oaths must complete Part 3.

Part 1 - To Be Completed by the Retiring Employee

Name *(last, first, middle)*	Date of birth *(mm/dd/yyyy)*	Social security number

I have elected: *(Mark the box which describes the election you have made with regard to your current spouse.)*

☐ a. No regular or insurable interest survivor annuity for my current spouse. ***I understand that:***

- No survivor annuity will be paid to my spouse after my death,
- His/her health benefits coverage will terminate upon my death, and
- He/she will not be eligible to enroll in the Federal Long Term Care Insurance Program (FLTCIP) after my death.

☐ b. I am electing an insurable interest survivor annuity for my current spouse, but no regular survivor annuity for my current spouse. (I have completed Section F, item 4 on my Standard Form 2801 naming my current spouse.)

☐ c. A partial survivor annuity for my current spouse equal to 55% of $_____ a year.

Part 2 - To Be Completed by the Current Spouse of the Retiring Employee

I freely consent to the survivor annuity election described in Part 1. ***I understand that if my spouse elected no regular or insurable interest survivor annuity in Part 1 above, after my spouse dies I will not receive a survivor annuity, my health benefits coverage will terminate when my spouse dies, and I will not be eligible to enroll in the Federal Long Term Care Insurance Program (FLTCIP) if I am not already enrolled before my spouse's death. I also understand that my consent is final (not revocable).***

Name *(type or print)*	Signature *(do not print)*	Date *(mm/dd/yyyy)*

Part 3 - To Be Completed by a Notary Public or Other Person Authorized to Administer Oaths

I certify that the person named in Part 2 presented identification (or was known) to me, gave consent, signed or marked this form and acknowledged that the consent was freely given in my presence on this

the _____ day of _____, _____, at _____.
(Month) *(Year)* *(City and State)*

(Seal of Notary Public or witnessing authority of person authorized to administer oaths)	Signature *(do not print)*
(Seal)	Expiration date *(mm/dd/yyyy)* of commission, if Notary Public

General Information: The law requires that a retiring, married employee must elect to provide a survivor annuity for a current spouse, ***unless*** the current spouse consents to some other election by signing this form.

A court order which requires a retiring employee to provide a survivor annuity for a former spouse is not an election and spousal consent is not required. In other words, such a court order does not require a current spouse to waive the right to a survivor annuity for the current spouse, even though the Office of Personnel Management must honor the terms of the court order before it can honor the election for the current spouse.

The current spouse may, therefore, receive a smaller annuity than elected or none at all, unless the former spouse loses eligibility for the court-ordered survivor annuity.

Important: If the current spouse consents to an election to provide no survivor annuity or a partial survivor annuity and is later divorced from the retired employee, the retired employee may not then elect (nor can OPM honor a court order) to provide a former spouse annuity which exceeds the amount elected at retirement for that spouse. This also applies if the parties remarry.

Privacy Act Statement

Public Law 98-615, which establishes the spousal consent requirement, authorizes solicitation of this information. The data furnished will be used to determine the type of annuity awarded. The information may be shared and is subject to verification, via paper, electronic media, or through the use of computer matching programs with national, state, local or other charitable or social security administrative agencies in order to determine benefits under their programs, to obtain information necessary for determination or continuation of benefits under this program, or to report income for tax purposes. It may also be shared and verified, as noted above with law enforcement agencies when they are investigating a violation or potential violation of civil or criminal law. Executive Order 9397 (November 22, 1943) authorizes use of the Social Security number. Failure to provide information may delay or prevent action on your application.

Certified Summary of Federal Service

Civil Service Retirement System

Information for Agency

1. A certified copy of this form must accompany the employee's *Application for Immediate Retirement* (SF 2801) or an *Application for Death Benefits* (SF 2800) for a deceased employee if a survivor annuity appears to be payable.
2. This form may also be used:
   - for retirement counseling purposes
   - to respond to an employee's request for a record of creditable service
3. See the CSRS and FERS Handbook for Personnel and Payroll Offices (formerly FPM Supplement 830-1) for detailed instructions for completion and disposition of this form.

Instructions for the Employee

1. Your employing office will complete and certify this form for you.
2. Review this form carefully. Be sure it contains all of your service.
3. Complete Section E, Employee's Certification, and return the form to your employing office.

Section A - Identification

1. Name *(last, first, middle)*	2. Date of birth *(mm/dd/yyyy)*	3. Social security number(s)
4. List all other names used *(maiden name, AKA, spelling variants)*	5. Other birth dates used	6. Military serial number
	7. Service computation date for retirement purposes	8. Pay plan and occupational series

9a. Does the applicant receive military retired pay?

☐ Yes *(Attach a copy of the applicant's military retired pay order, if available, and complete 9b.)*

☐ No

9b. If Yes, has the applicant waived military retired pay to credit military service for civil service retirement?

☐ Yes *(Attach a copy of the military finance center's letter to the employee accepting waiver, if available.)*

☐ No *(Includes cases where a waiver is not necessary.)*

Section B - Verified Service History Documented in Official Records

Federal agency or military service branch	Appointment, separation, or conversion dates for civilian and active honorable military service		Name of retirement system* (e.g., CSRS, CSRS Offset, etc.)	Remarks and non-creditable time (Indicate if service is part-time. If service was WAE or intermittent, show the number of hours worked.)
	From *(mm/dd/yyyy)*	***To*** *(mm/dd/yyyy)*		

*Give details of creditable civilian service not subject to retirement deductions in Section C.

Section C - Details of Civilian Service Not Subject to Contributory Retirement System for Civilian Federal Employees

This information is required to compute the portion of annuity based on such service.

Detail below (1) any period of Federal civilian service subject to "FICA" deductions and (2) any other Federal civilian service not subject to a Federal employee (or DC Government) retirement system. If total basic salary earned for any such period of service is known, you may make a summary entry on the right hand side below. Otherwise, show each change affecting basic salary during the period of service. Show part-time tour of duty, if applicable. If part-time service is after April 6, 1986, also provide total number of hours employee worked during the period and show what a full-time tour of duty would be.

Nature of action *(Appt., pro., res., etc.)*	Effective date *(mm/dd/yyyy)*	Basic salary rate	Salary basis *(per annum, per hour, WAE, etc.)*	Leave without pay	If basic salary actually earned is available, make summary entry below:		
					From *(mm/dd/yyyy)*	To *(mm/dd/yyyy)*	Total earned

Section D - Agency Certification

I certify that the information on this form accurately reflects verified information contained in official personnel and/or payroll records in the custody of this agency and that, if retiring, the employee has sufficient service for an immediate annuity.

Signature of Authorized Agency Human Resources Official		Agency name and address, including ZIP Code, area code and telephone number, FAX number, and email address
Official Title	Date *(mm/dd/yyyy)*	

Section E - Employee's Certification

☐ The service listed is complete.

☐ I have additional service. (If you claim additional service, attach signed statement(s) giving dates, positions, titles and locations of employment, including agency, bureau, and division. Claimed service cannot be credited for retirement until it has been verified. This includes unverified service listed on a SF 144, *Statement of Prior Federal Civilian and Military Service*, or similar affidavit.)

Note: If you have performed Federal civilian service subject to social security deductions (FICA) or not subject to retirement deductions, be sure that your agency has correctly completed Section C above.

Signature	Date *(mm/dd/yyyy)*

Agency Checklist of Immediate Retirement Procedures

Civil Service Retirement System

Section A - Employing Office Checklist: To be completed by office maintaining Official Personnel Folder (OPF).

1. Name *(last, first, middle)*

2. Date of birth *(mm/dd/yyyy)*

3. Social security number

4. Type of retirement
   - ☐ Age *(Mandatory)*
   - ☐ Optional *(Other than "Early Optional")*
   - ☐ Early Optional *(Requires OPM or Legislative Authority)*
   - ☐ Discontinued Service *(Involuntary separation)*
   - ☐ Disability

5. Special provisions *(Check any applicable)*
   - ☐ Law enforcement/firefighter
   - ☐ Air traffic controller
   - ☐ Other *(Specify below)*

6. Is the applicant eligible to continue health benefits coverage in retirement?
   - ☐ Yes, enrollment code: _____
   - ☐ No, give reason:

7. Is the applicant eligible to continue life insurance in retirement?
   - ☐ Yes, complete 7a.
   - ☐ No, give reason:

7a. The applicant can continue Basic Life insurance and the following options:
   - ☐ No optional insurance
   - ☐ Option A - Standard
   - ☐ Option B - Additional with the following multiples: ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
   - ☐ Option C - Family with the following multiples: ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

8. Are the following documents attached or actions taken? Indicate by an "X" for each item.

	Yes	Not Applicable
a. SF 2801*	☐	☐
b. All documents applicant shows attached to SF 2801	☐	☐
c. If applicant is married and elects less than the maximum survivor benefit, SF 2801-2*	☐	☐
d. SF 2801-1*	☐	☐
e. If applicant served in the military, or applied for military retired pay or DOVA benefits in lieu of military retired pay, or applied for OWCP benefits, Schedules A, B, C of SF 2801	☐	☐
f. If applicant has military service, DD 214 or its equivalent, if available	☐	☐
g. If applicant wants a refund of military service deposit because he/she does not want to waive military retired pay, SF 2802*	☐	☐
h. If applicant wants to waive military retired pay, copy of waiver request and response from Military Retired Pay Center, if available	☐	☐
i. If post-1956 military service is involved and deposit is not made, was applicant counseled about the effects of not paying the deposit? Attach OPM Form 1515*	☐	☐
j. If discontinued service retirement, documentation specified in Chapter 44, CSRS and FERS Handbook for Personnel and Payroll Offices, including OPM Form 1510* and attachments	☐	☐
k. If early optional retirement, enter OPM authority or Public Law number here →		
l. If law enforcement/firefighter, agency certification that the applicant is eligible for a law enforcement or firefighter computation	☐	☐
m. If OPM has approved disability retirement, a copy of the approval notice and checklist	☐	☐
n. If employee has applied for compensation benefits, OWCP award, if available	☐	☐
o. Agency estimates of annuity	☐	☐

9. If the annuity is ***not*** for disability, are the following documents attached?

	Yes	Not Applicable	Sent to OWCP
a. All SF 2809's* in the applicant's OPF	☐	☐	☐
b. All SF 2810's* in applicant's OPF	☐	☐	☐
c. SF 2821*	☐	☐	
d. All SF 2817's*, SF 176's*, SF 176T's*	☐	☐	
e. SF 2818*	☐	☐	
f. All SF 54's* and SF 2823's* in the applicant's OPF	☐	☐	

10. If retirement is for disability, is the employee's disability documentation specified in SF 3112* attached?
   - ☐ Yes
   - ☐ No, explain:

*See page 3 for titles of forms referred to above.

11. List any documents attached which are not listed on the front of this checklist.

12. Certification by the Chief Human Resources Officer or Designee

I certify that the above accurately reflects verified information in official records and that the applicant has sufficient service to be entitled to an annuity.

Signature	Address	
Official Title		Submitting Office Number *(SON)*
Person to contact for further information	Telephone number, FAX number, and email address	

Offenses Barring Annuity Payments: Public Law 87-299 prohibits payment of annuity to persons who have committed specified offenses involving the national security of the United States. Employing agencies are responsible for submitting all pertinent information to the Office of Personnel Management, Retirement Services Program, in any case when this law possibly applies.

Section B - Payroll Office Checklist: To be completed by the office maintaining the Individual Retirement Record *(SF 2806)*

If the appropriate response to a question is "Not Applicable," leave blank.

Important: The SF 2806 must be closed out and received by OPM within 30 days after the employee's date of separation.

		Yes	No*
1.	Does the SF 2806 for the applicant named in Section A contain all information necessary to comply with OPM instructions for maintaining the Individual Retirement Record?		
2.	Is applicant's sick leave balance shown on SF 2806?		
3.	Is applicant's last day in pay status shown on SF 2806?		
4.	Is the applicant's health benefits status posted on SF 2806?		
5.	If this is a preliminary SF 2806 for disability retirement, is applicant's life insurance status posted?		
6.	If applicant is continuing life insurance into retirement, is the SF 2821 with Payroll certifying signature attached?		
7.	Has applicant made a military service deposit with your agency?		
7a.	If "yes," is the SF 2806 for the deposit attached?		
8.	Does the applicant have any part-time service on or after April 7, 1986?		
8a.	If "yes," is the number of hours in each scheduled tour of duty and the date of each change in tour of duty posted on the SF 2806 or SF 2806-1 (including changes to full-time and intermittent status)? Also, show what a full-time tour of duty would be, total number of hours actually worked, and what total number of hours would have been if employee had always worked full-time.		
9.	If the applicant is a Postal Service employee, are postal earnings for non-deduction service shown on SF 2806?		
10.	Disposition of SF 2806: SF 2806 and Register of Separations and Transfers (SF 2807) are attached.		

If SF 2806 was already forwarded, provide the following:

Forwarded to:
SF 2807 Number:
Date *(mm/dd/yyyy)* of SF 2807:

*****11. Explain any "No" responses here:

12. Certification by the Chief Payroll Officer or Designee

I certify that the above reflects official records maintained by this office.

Signature		Telephone number, FAX number, and email address
Payroll Office Number	Date *(mm/dd/yyyy)*	

Section C - How to Process Open Season Health Benefits Changes When Employees Retire Before the Effective Date of the Open Season Change:

a. If the employee is retiring before the effective date of an Open Season change, the Human Resources office should have the employee complete the Open Season SF 2809 and have the authorized agency official initial and date Part G to show that the Open Season registration was timely submitted. The name of the losing installation and the signature of its certifying officer should not appear on the SF 2809. Attach the unprocessed SF 2809 to other health benefits documents and the SF 2806 when they are submitted to OPM.

b. If an Open Season change has already been processed, but the employee unexpectedly retires before the effective date of the change, the losing office should void all Open Season forms and transfer the existing enrollment (if any) to the gaining office (OPM). Tell the employee that the Open Season change has been voided and, if possible, have the employee complete a new SF 2809 and handle it as stated in a. above. If it is impossible to make this action quickly, notify OPM that the employee's Open Season change, which was timely filed, has been voided, and that a new Open Season SF 2809 will be sent to OPM. For further information, refer to the Federal Employees Health Benefits Program Handbook for Enrollees and Employing Offices. This is on the internet at *www.opm.gov/insure*. Click on FEHB Program and then on FEHB Handbook.

Titles of Forms Referred to in Section A:	
SF 2801	Application for Immediate Retirement
SF 2801-1	Certified Summary of Federal Service
SF 2801-2	Spouse's Consent to Survivor Election
SF 2802	Application for Refund of Retirement Deductions
SF 2809	Health Benefits Registration Form
SF 2810	Notice of Change in Health Benefits Enrollment
SF 176 SF 176T SF 2817	Life Insurance Election
SF 2818	Continuation of Life Insurance Coverage as an Annuitant or Compensationer
SF 2821	Agency Certification of Insurance Status
SF 54 SF 2823	Designation of Beneficiary
SF 3112	Documentation in Support of Disability Retirement
OPM Form 1510	Certification of Agency Offer of Position and Required Documentation
OPM Form 1515	Military Service Deposit Election
DD214	Certificate of Release or Discharge from Active Duty