

Federal Retirement Countdown Checklist

What To Do 12, 6, And 3 Months Before You Retire

Planning your federal retirement? Use this step-by-step checklist to stay on track and avoid surprises as you transition from federal service to retirement.

12 MONTHS BEFORE RETIREMENT

☐ Confirm Your Eligibility

- Verify retirement eligibility based on age, years of service, and retirement system ([FERS](#) or [CSRS](#)).
- Consider special provisions if you're a law enforcement officer, firefighter, or air traffic controller.

☐ Estimate Your Annuity

- Request an annuity estimate from your agency's HR or the Office of Personnel Management (OPM).

☐ Attend A Pre-Retirement Seminar

- Sign up for a retirement seminar through your agency or trusted federal benefits educators.

☐ Start Gathering Important Documents

- Birth certificate (you and spouse)
- Marriage certificate (if applicable)
- Military service records (DD-214, if applicable)
- SF-50s showing creditable service

☐ Review Your Financial Plan

- Meet with a financial professional to assess income streams, [TSP allocations](#), and potential retirement expenses.

6 MONTHS BEFORE RETIREMENT

☐ Notify Your Supervisor

- Inform your supervisor or agency of your intended retirement date (follow agency protocols).

☐ Begin Completing Your Retirement Application

- Fill out the necessary forms (e.g., SF-3107 for FERS or SF-2801 for CSRS).
- Ensure accuracy to prevent processing delays.

☐ Make Health & Life Insurance Elections

- Review your FEHB and [FEGLI](#) options for retirement.
- Ensure you've met eligibility to carry these into retirement.

☐ Verify Creditable Service

- Double-check that all prior service is documented and deposits are paid, if applicable.

☐ Review TSP Strategy

- Reassess your TSP allocation and consider how you'll use these funds in retirement.

3 MONTHS BEFORE RETIREMENT

☐ Submit Your Retirement Application

- Turn in all completed forms to your agency's HR office.
- Request confirmation of receipt.

☐ Prepare For A Possible Income Gap

- Understand there may be a delay before your full annuity kicks in.
- Use personal savings or TSP funds (if eligible) to cover initial expenses.

☐ Finalize All Financial Accounts

- Settle outstanding service credit payments.
- Review tax withholdings and direct deposit info.

☐ Download Personnel Records

- Save a copy of your eOPF and any important personnel files for your records.

☐ Organise Supplemental Retirement Documents

- TSP statements
- FEHB and FEGLI documentation
- Social Security estimates
- Survivor benefit election forms

BONUS TIP: Create A Retirement Binder

Store Copies Of All Your Retirement Forms, Benefit Statements, And Personal Notes In One Easy-To-Access Folder Digital Or Physical.