

Verifying Creditable Service & Military Buyback



Your federal annuity is calculated based on your **creditable service** — and even small gaps or uncredited time can reduce your lifetime retirement income significantly.

This checklist helps you confirm that your **civilian and military service** is properly counted, and ensures you complete your **military service deposit (buyback)** if eligible. Plus, see how Federal Pension Advisors can assist every step of the way.

Step-By-Step: Credit & Buyback Review Checklist

1. Review Your EOPF (Electronic Official Personnel Folder)

- Log in to your agency's eOPF system before retirement.
- Download all SF-50s (Notification of Personnel Actions).
- Confirm start/end dates for each appointment, position titles, and retirement coverage codes (FERS, CSRS, FICA, etc.).

★ Even one misclassified appointment can cause OPM to miscalculate your annuity. Let our team review your SF-50s with you to spot errors early through our Record Audit Service.

2. Confirm Your Civilian Service Time

- Total your federal civilian service: permanent, temporary, part-time, and seasonal positions.
- Confirm if temporary or non-deduction service is eligible for deposit.
- Identify any service breaks, LWOP (leave without pay), or reappointments.
- Check for refunded CSRS contributions (redeposit may be required).

★ Not sure if you're eligible for a deposit or if you owe a redeposit? We help you calculate your **service credit value** during your Federal Retirement Review.

3. Review Military Service History (If Applicable)

- Gather your DD-214s showing active duty dates and discharge status.
- Ensure your military time isn't already credited via military retirement (unless waived).
- Request your Estimated Earnings Statement (EES) from DFAS or your military branch.

★ Don't know how to get your EES? We handle this for you and assist in the full buyback process. Learn more about our Military Buyback Service.

4. Complete Your Military Service Buyback

- Submit your EES, DD-214, and SF-3108 to your HR/payroll office to begin the deposit process.
- Use payroll deduction or make lump sum payments.
- Ensure your deposit is paid in full before your retirement date.
- Request your **Paid-in-Full Letter** as proof.

★ Without this letter, OPM may not credit your time — costing you **\$100s per month** for life. We help ensure everything is submitted, processed, and documented properly.

5. Document All Deposits & Confirm With HR

- Keep all letters, receipts, and confirmations of completed deposits or redeposits.
- Ask your HR office for a **Certified Summary of Federal Service (SF-3107-1)**.
- Review this summary to ensure **all time is accounted for**, including buybacks.

6. Why This Matters

Let's Break It Down:

- **Each year** of creditable service can increase your annuity by **1% of your high-3 average salary**.
- For a \$90,000 high-3 average, that's **\$900 per year — for life**.
- If you forget to buy back 3 years of military time, that's nearly **\$2,700 a year lost — or \$81,000 over 30 years**.

★ Want an estimate of how military time impacts your pension? Use our **FERS Annuity Calculator** or better yet, let us run the full analysis for you.

7. Avoid These Common Mistakes

- Assuming HR has all your records (they often don't)
- Believing military time is automatically credited
- Forgetting to complete buyback before retirement
- Missing credit for prior federal temp jobs
- Overlooking gaps in service that reduce your total

8. How We Can Help

At [Federal Pension Advisors](#), We Help Federal Employees:

- Reconstruct missing service histories
- Submit and verify military buybacks
- Audit your creditable service file
- Resolve inconsistencies between agency records and OPM requirements
- Calculate the financial value of your military time

Explore More:

- What You Need to Know About [Federal Service](#)
- [Military Buyback](#) Mistakes to Avoid

Want Your Time to Count for More?

Our proven creditable service review and buyback support can increase your pension, prevent processing delays, and save you money.

[Schedule a Retirement Record Review](#)

Let's make sure every day you serve counts toward the retirement you deserve.