

Checklist: Submitting Your Federal Retirement Application (SF-3107 Or SF-2801)

Your federal retirement application is more than just paperwork — it's the gateway to your financial security. But one missed form, one wrong date, or a missing signature can delay your annuity for months

Whether you're under FERS or CSRS, this checklist will help you complete your application thoroughly and correctly — while also showing how Federal Pension Advisors can guide you every step of the way.

Step-By-Step Retirement Application Checklist

1. Choose The Correct Application Form

- If you're covered under **FERS**, complete **SF-3107 – Application for Immediate Retirement**.
- If you're covered under **CSRS**, use **SF-2801 – Application for Immediate Retirement**.
- Unsure which retirement system you're in? Review your SF-50 or ask your HR department

Pro Tip: Our team can verify your retirement eligibility and determine if you qualify for any special provisions ([like law enforcement or firefighter retirement](#)) during a one-on-one benefits review.

2. Fill Out The Application Completely And Neatly

- Complete all personal details, retirement date, and service information. Use black ink or fillable PDFs.
- Avoid strikethroughs, blanks, or handwritten corrections.
- Include current marital status and survivor benefit election.
- Answer all questions, even if they seem redundant.

❖ **OPM Rejects Many Applications Because Of Skipped Sections Or Inconsistent Information. Our Retirement Application Accuracy Check Ensures Nothing Is Missed.**

3. Fill Out The Application Completely And Neatly

- Marriage certificate (if choosing a survivor benefit or if married)
- **SF-3107-2 or SF-2801-2:** Spouse's consent form if not electing full survivor benefit
- Proof of military service (DD-214)
- Deposit or redeposit payment confirmation (if applicable)
- Social Security Award Letter (if retiring under MRA + 10 or disability provisions)

Need help tracking down old DD-214s or creditable service documentation? Our Military Service Buyback & Records Review service helps you gather and verify everything you need.

4. Sign, Date, And Review Before Submission

- Sign all forms (you and your spouse, if applicable).
- Double-check all dates, especially your retirement date and date of birth.
- Review your annuity start date to ensure it aligns with your planned departure.
- Procrastination can cause you to miss your target retirement window. Talk with us early so we can align your benefits, leave balances, and application submission for the smoothest transition.

5. Submit Your Application To Your Agency — Not Directly To OPM

- Submit all forms and documents to your agency's HR or personnel office first
- HR will process and certify your application, then forward it to OPM.
- Ask for confirmation that your package was received and is complete.

6. Save Copies Of Everything

- Save a digital and printed copy of your full application.
- Keep a retirement binder or folder with all SF forms, insurance elections, deposit letters, and correspondence.
- You'll need this record when following up with OPM or checking your claim status.

7. What Happens After You Submit?

After your HR office sends your package to OPM:

- OPM logs and assigns a **CSA number**
- You may receive **interim payments** (partial annuity) within 4–8 weeks
- OPM finalizes your full annuity in **2–6 months**

During this time, knowing what to expect and how to follow up is essential — which is why our clients appreciate our ongoing retirement support.

8. Avoid Common Mistakes

Too often, federal employees:

- Submit forms with missing signatures
- Elect incorrect retirement dates
- Miscalculate their service time or annuity
- Forget to include supporting documents
- Lose out on benefits due to small errors

These avoidable mistakes cost time and money but with [Federal Pension Advisors](#), you don't have to do it alone.

9. Ready To Retire With Confidence?

We help federal employees like you:

- Maximise annuity income
- Avoid paperwork delays
- Protect benefits for your spouse and family
- Understand how FEHB, FEGLI, and TSP fit into your retirement strategy

[Schedule a Retirement Strategy Call today](#) — and take the guesswork out of your federal retirement.