



Avoiding Mistakes on Your Federal Retirement Forms

Filing your retirement forms is one of the most critical stages in your federal career. Yet, thousands of federal employees unknowingly submit applications with small errors that lead to months-long delays, reduced benefits, or even denied claims.

This checklist reveals the most common form mistakes — and how to avoid them — so your retirement starts smoothly and on time. You'll also see how the experts at Federal Pension Advisors can help review and finalise your application with confidence.

Top Mistake-Proofing Checklist

1. Use the Most Recent OPM Forms

Always download the latest versions of all retirement forms directly from [OPM.gov/forms](https://www.opm.gov/forms).

Key Forms Include:

- **SF-3107** (FERS Retirement Application)
- **SF-2801** (CSRS Retirement Application)
- **SF-2818** (FEGLI Election)
- **SF-2821** (Agency Certification of Insurance)
- **SF-3107-1** (Certified Summary of Federal Service)
- **SF-3107-2** (Spouse Consent for Survivor Election)

Our Retirement Form Accuracy Service ensures you're using correct and up-to-date forms and that every section is complete before submission.

2. Avoid Blank Sections or Handwritten Corrections

- Do not leave any mandatory sections blank — even if something seems “not applicable.”
- Use a computer or type into fillable PDFs where possible.
- Avoid cross-outs, whiteout, or handwritten changes — OPM may reject forms with visible alterations.

Something as simple as a blank checkbox or illegible handwriting can delay processing by months. We can help you submit a clean, review-ready packet.

3. Sign and Date All Required Areas

- Sign every required form, including the SF-3107 or SF-2801, and SF-2818.
- If you're married and choosing a reduced survivor annuity, ensure your spouse signs the **Spousal Consent Form (SF-3107-2)** in front of a notary.
- Double-check that all dates are correct — your retirement date, birth date, and spouse's details must match OPM records.

4. Consistency Across All Forms

- Your name, date of birth, Social Security Number, and retirement date must be **identical on all forms**.
- Conflicting information can flag your application for **manual review** — slowing your retirement down.

5. Include All Supporting Documents

Attach required documentation to support your elections:

- **Marriage certificate** (if choosing survivor annuity)
- **DD-214** for military service
- **Military buyback Paid-in-Full Letter** (if applicable)
- Proof of court orders (if a divorce decree affects survivor elections)
- Deposit or redeposit payment confirmations

Unsure what documentation you need to include? Our **Records and Application Prep Service** includes a personal checklist based on your retirement situation.

6. Confirm Your FEHB, FEGLI, and TSP Choices

Incorrect or missing insurance elections cause significant headaches post-retirement. Double-check that you:

- Met FEHB and FEGLI eligibility requirements (5-year rule)
- Completed **SF-2818** for life insurance
- Coordinated your **TSP withdrawal or rollover plan**
- Updated all **beneficiary designations** (SF-2823, SF-3102, TSP-3)

Learn more in our blog: [How to Avoid Mistakes in Federal Retirement Paperwork](#)

7. Submit Through the Correct Channel

- Always submit your completed retirement application to your **agency's HR office** — not directly to OPM.
- Your agency will certify and forward it to OPM.
- Ask for **written confirmation** that your application has been received and forwarded.

8. Why This Matters

OPM receives **over 100,000 retirement applications each year** — and thousands are delayed or returned due to paperwork errors.

Delays caused by:

- Missing forms or signatures
- Unclear retirement dates
- Improper insurance elections
- Conflicting information

...can result in waiting **3 to 6 months** for your full annuity to start.

9. How We Can Help

At [Federal Pension Advisors](#), we offer:

- ✓ Complete application walkthroughs
- ✓ Spousal consent and notary guidance
- ✓ Record audits to support all claims
- ✓ Pre-submission form reviews and corrections
- ✓ Coordination with agency HR departments
- ✓ Post-submission tracking & follow-up support

Also explore:

- **OPM Retirement Checklist: What Forms You Need**
- **How to Prevent Retirement Delays**

Let's Make Your Retirement Application Bulletproof

You've earned your benefits — don't let avoidable mistakes stand in your way.

[Schedule a Form Review Call](#)

Let's review your entire application package, catch any red flags, and help you retire **on time and stress-free**.