



Reviewing Your Federal Personnel Records Before Retirement



Before you retire, your Official Personnel Folder (OPF) and related documents need to be 100% accurate. Missing, outdated, or incorrect records are a leading cause of retirement delays and miscalculated pensions.

This checklist helps you audit your personnel records, avoid red flags, and ensure that everything is aligned with what the Office of Personnel Management (OPM) needs. If you want expert help, Federal Pension Advisors offers full record reviews and error resolution to prevent surprises after retirement.

1. Access And Download Your EOPF

- Log in to your agency's **eOPF system** and download your entire folder.
- Save digital copies and back them up on your personal device.
- If your agency doesn't use eOPF, request a **physical copy** before you separate.

You'll lose access to your eOPF after retirement — make copies before it's too late.

2. Review All SF-50s (Notification Of Personnel Action)

- Verify that all federal appointments, promotions, pay grade changes, and retirement code changes are documented.
- Look for **continuity**: every year of service should be backed by an SF-50.
- Ensure the **retirement coverage code** matches your system (FERS, CSRS, or FERS-RAE/FRAE).

We can audit your SF-50s for accuracy and identify gaps or incorrect coverage codes with our Personnel Record Review Service.

3. Identify And Address Service Gaps Or Red Flags

- Check for any **breaks in service, leave without pay (LWOP), or temporary appointments** not covered under FERS or CSRS.
- Review **military time**, prior federal employment, or other non-traditional service that may require deposits.

If there are gaps or questionable entries, we'll help you reconstruct service using prior agency records, payroll data, or SF-281 records.

4. Verify High-3 Salary Period

Your **FERS or CSRS annuity** is based on your highest-paid 3 consecutive years of basic pay.

- Check your earnings history to identify this period.
- Confirm that it aligns with the correct pay grades and positions on your SF-50s.
- If you had a recent promotion or were in a higher-graded position temporarily, ensure this is properly recorded.

Our team can calculate your projected pension using your actual high-3 earnings and verify that it matches your agency's estimate. Try our free FERS Annuity Calculator to get started.

5. Review Beneficiary Designations

Update your federal beneficiary forms to make sure your assets and annuity benefits are distributed as you intend:

- **SF-2823** – FEGLI life insurance beneficiary
- **SF-3102** – FERS retirement beneficiary
- **TSP-3** – TSP beneficiary designation

These forms **override wills**, so double-check them even if you've done estate planning.

Need help coordinating your federal and personal estate planning? We can help make sure your federal forms align with your long-term goals. Visit our Insurance Services to learn more.

6. Review Sick Leave And Annual Leave Balances

- Check your most recent earnings statement or talk to HR to verify unused sick leave.
- Sick leave adds to your creditable service at retirement (FERS and CSRS).
- Confirm that your annual leave payout will be processed correctly and included in your final paycheck.

7. Create A Retirement Binder Or Digital Folder

Organise the following in one secure place:

- All downloaded SF-50s
- Military service documents (e.g. DD-214s, buyback letters)
- Beneficiary forms
- FEHB and FEGLI coverage history
- Sick leave balance documentation
- High-3 salary confirmation
- Deposit/redeposit records (if applicable)

8. Why Personnel Records Matter

Incorrect or incomplete records can lead to:

- Delayed annuity payments
- Reduced monthly benefits
- Incorrect service credit
- Disrupted insurance coverage

OPM can't process what they don't see if your records are incomplete, your annuity may be processed based on outdated or partial information.

9. How We Can Help

Federal Pension Advisors, provides

- Full personnel record audits
- Identification of service gaps and red flags
- Military buyback and service deposit verification
- Coordination with HR to resolve inconsistencies
- Retirement-ready binders and summaries

Explore More:

- How to Read Your SF-50 Before Retirement
- What OPM Needs in Your Retirement Records

Let's Make Sure You're Retirement-Ready

You've put in the years. Let's make sure every document reflects that.

[Book Your Retirement Records Review](#)

And retire with confidence, clarity, and no delays.