

Retirement Timeline:

Pre-Retirement Timeline & Forms (Start 5+ Years Out)

10+ Years Before

- Confirm FERS coverage.
- Project your MRA (minimum retirement age) and eligibility.
- Maximize TSP contributions.
- Verify FEHB enrollment history.
- Update all beneficiaries.

5–10 Years Before

- Plan to meet the FEHB 5-year rule.
- Decide if you should buy back military service.
- Evaluate FEGLI reduction options.
- Confirm eligibility for MRA+10 or deferred retirement.

2–5 Years Before

- Request pension estimates.
- Estimate SRS (Special Retirement Supplement) eligibility.
- Plan TSP withdrawal strategy (watch the age 55/50 rule).
- Consider private long-term care if FLTCIP options are limited.

12–24 Months Before

- Pick your retirement date.
- Check FEHB enrollment and survivor election.
- Gather forms (SF-3107, SF-2818, SF-2809).
- Schedule a retirement counseling session.

6 Months Before

- Lock in your retirement date (end of a month or pay period).
- Verify FEHB coverage history and survivor election.
- Order pension estimates and check for service credit deposits.
- Model Social Security at 62, FRA, and 70.
- Decide TSP withdrawal approach and confirm beneficiaries.
- Save a 3-month cash buffer to cover the OPM processing gap.

30–60 Days Before

- Complete SF-3107 and FEHB/FEGLI forms (get spousal consent if needed).
- Download copies of your eOPF records.
- Make sure payroll has your correct address and bank info.

After Separation

- Watch for your OPM claim number and interim payment.
- Log into OPM Services Online to track your case.
- Confirm premiums and payments once your claim is finalized.

TSP Withdrawal Setup

- Your retirement application (SF-3107) does not include TSP withdrawals.
- After you separate, log into your TSP account or call the ThriftLine to set up distributions.
- Choices include: leaving funds in TSP, rolling into an IRA/other plan, taking installments, or buying a TSP annuity.

**Remember: RMDs Start April 1 Of The Year
After You Turn 73—Don't Get Caught Taking
Two RMDs In One Year.**