

Applying for Retirement

To apply for an annuity from the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS), you must submit a retirement application, [Standard Form 2801, CSRS Application for Immediate Retirement](#) for CSRS employees or [Standard Form 3107, FERS Application for Immediate Retirement](#) for FERS Employees.

Where to Send the Application

If you have been separated from federal service for more than 30 days, submit your application to the U.S. Office of Personnel Management (OPM).

U.S. Office of Personnel Management
Retirement Operations Center
Post Office Box 45
Boyers, PA 16017

If you are still working, submit it to your employer.

Application Processing

Both the personnel and payroll office in your agency, and OPM are responsible for processing your annuity claim.

Reducing Delays in Processing

You can help reduce delays in processing by submitting your application in advance and by making sure your Official Personnel Folder (OPF) is complete. If you submit your paperwork early, your personnel and payroll offices will be able to complete their action before your retirement date.

Steps Your Personnel Office Takes to Process Your Application

Your personnel office must take the following actions to process your retirement application:

- Complete the "Agency Checklist of Immediate Retirement Procedures", Standard Form 2801, Schedule D (CSRS) or 3107, Schedule D (FERS).
- Prepare and obtain your signature on the "Certified Summary of Federal Service," Standard Form 2801-1 (CSRS) or 3107-1 (FERS).
- Verify any service not fully documented in your OPF. If documentation is missing, verification may be obtained by contacting federal record centers. If the personnel office is unable to obtain verification, OPM will complete verification upon receipt of your retirement application and records. However, this process will cause a delay in processing.
- Certify and transfer your coverage under the Federal Employees' Group Life Insurance (FEGLI) program to OPM.
- Transfer your enrollment under the Federal Employees' Health Benefits (FEHB) program to OPM.
- Prepare Standard Form 50, "Notification of Personnel Action."
- Send all of your retirement materials to your payroll office.

Steps Your Payroll Office Takes to Process Your Application

After your personnel agency takes action, your agency payroll office:

- Authorizes your final pay check and lump sum payment for unused annual leave.
- Prepares your "Individual Retirement Record," Standard Form 2806 (CSRS) or 3100 (FERS) which reflects service, salary history, and annual retirement contributions.
- Forwards all retirement documents to OPM.

When OPM Receives Your Application

When we receive your retirement application, OPM will notify you and will provide a civil service claim identification number (a seven-digit number preceded by "CSA"). You must use that identification number whenever you contact OPM about your annuity.

If You Have Questions Before You Receive Your Claim Number

If you need to contact OPM before you receive your claim number, first contact your former payroll office to find the date your records were transferred to OPM. Your payroll office should provide you with the number and date of the Register of Separations and Transfers. You will also need your Payroll Identification Number.

What OPM Does to Process Your Claim

- Obtains any information missing from your retirement documents.
- Determines your eligibility for an annuity and continued health and life insurance coverages.
- Computes the amount of your annuity.
- Sends you materials concerning:
 - your survivor benefit election;
 - the alternative form of annuity;
 - rollover to an IRA, or;
 - if you are a FERS MRA+10 retiree, your annuity commencing date.
- Authorizes your annuity payment which is paid by the Department of the Treasury.
- Sends you an annuity statement.

Annuity Payment Schedule

Regular monthly payments are due the first business day of the month. The payment covers annuity due for the month before the month in which the payment is made.

Time Frame for Processing Application

As of August 2013, the average processing time is 102 days from the date we receive your final paperwork from your human resources office and payroll office. If your retirement records are complete upon receipt and we do not need additional information from you or your former employing agency, your claim might be processed sooner than the average time. An additional three to four weeks may be needed if we need to contact you to make a benefit election, such as your decision on making a service credit deposit, or if we need to contact your former employing agency for necessary information which was not included with your retirement package.