

# FERS Retirement Eligibility

## Voluntary Retirement (Unreduced)

To be eligible for a voluntary retirement, you must meet one of the following age and length of service requirements:

- At your Minimum Retirement Age (MRA) with at least 30 years of service, or
- Age 60 with at least 20 years of service, or
- Age 62 with 5 or more years of service.

"Years of service" refers to the sum of your creditable civilian and military service. However, your total years of service must include at least 5 years of creditable civilian service.

The MRA ranges from ages 55 to 57 and is based on your year of birth. If you were born before 1948, your MRA is age 55. If you were born 1970 or later, your MRA is age 57.

*Minimum Retirement Age (MRA) Chart*

Year of Birth	Minimum Retirement Age
Before 1948	55
1948	55 and 2 months
1949	55 and 4 months
1950	55 and 6 months
1951	55 and 8 months
1952	55 and 10 months
1953 - 1964	56
1965	56 and 2 months
1966	56 and 4 months
1967	56 and 6 months
1968	56 and 8 months
1969	56 and 10 months
1970 and later	57

Under voluntary retirement, your FERS basic annuity begins the first day of the first month after you retire.

If you retire voluntarily either (1) at or after your Minimum Retirement Age (MRA) with at least 30 years of service, or (2) at or after age 60 with at least 20 years of service, you are eligible to receive the Annuity Supplement until age 62. The Annuity Supplement is an estimate of the amount of Social Security benefits earned during FERS service.

## MRA +10 Retirement

FERS employees may retire voluntarily at their Minimum Retirement Age (MRA) if they have at least 10 (but less than 30) years of creditable service (at least 5 of the 10 years must be creditable civilian service), this is commonly called an "MRA + 10" retirement.

If you retire under the MRA + 10 provisions, your annuity will be reduced by 5% for each full year you are under age 62, or five-twelfths of 1% for each month you are under age 62. Thus, if you retire at age 55 (your MRA), your annuity would be reduced by 35%. This is a permanent reduction and your annuity will not be restored to the full amount when you reach age 62.

You may postpone the commencing date of your MRA + 10 retirement to reduce or eliminate the 5% age reduction. If you postpone the commencing date of your annuity, your group health and life insurance coverage terminates on your date of separation. If eligible, when your postponed annuity commences, your health and life insurance coverage may be reinstated.

If you elect to receive your MRA + 10 retirement immediately, your retirement annuity will begin the first day of the month following date of separation. If you elect to postpone your MRA + 10 retirement, you may designate your annuity to begin on any day after the first day of any month following separation from Federal service, up to and including the second day before your 62nd birthday.

Employees retiring subject to the 5% reduction in annuity for being under age 62 (MRA + 10) are not entitled to the Annuity Supplement.

### **Early Retirement**

Early retirements, commonly referred to as "early outs", are permitted only when authorized by the Office of Personnel Management (OPM). To be eligible for early retirement, you must be:

- At least age 50 with at least 20 or more years of service, or
- Any age with at least 25 years of service.

"Years of service" refers to the sum of your creditable civilian and military service. However, your total years of service must include at least 5 years of creditable civilian service.

There is no age reduction under FERS for early retirement. However, if you transferred to FERS and have a CSRS component to your FERS annuity, the CSRS portion of the annuity will be reduced if you are under age 55 at retirement. The CSRS component will be reduced by 2% for each full year you are under age 55. This is a permanent reduction and the CSRS component will not be restored to the full amount when you reach age 55.

If you retire under one of the early retirement provisions before your Minimum Retirement Age (MRA), you will receive a retiree Annuity Supplement once you reach your MRA. If you retire under one of the early retirement provisions at or after your MRA, you will receive a retiree Annuity Supplement immediately. The Annuity Supplement is an estimate of the amount of Social Security benefits earned during FERS service and is payable until age 62.

Under early retirement, your retirement annuity begins the first day of the first month after you retire.

### **Discontinued Service Retirement**

You may apply for discontinued service or involuntary retirement if you are involuntarily separated from your job, and the separation is

not for cause due to misconduct. Examples of separations that qualify for discontinued service retirement include job abolishment, separation due to reduction in force, or reassignment outside the local commuting area.

When such actions take place, you may be eligible for discontinued service retirement if you meet either of the following age and service requirements:

- At least age 50 with at least 20 or more years of service, or
- Any age with at least 25 years of service.

"Years of service" refers to the sum of your creditable civilian and military service. However, your total years of service must include at least 5 years of creditable civilian service. Annual leave may be used to extend your length of service for retirement eligibility if you are being separated involuntarily due to a reduction in force or transfer of function. Thus, you may use annual leave to stay on the agency's rolls after the effective date of your proposed separation to establish eligibility for discontinued service retirement.

There is no age reduction under FERS for involuntary retirement. However, if you transferred to FERS and have a CSRS component to your FERS annuity, the CSRS portion of the annuity will be reduced if you are under age 55 at retirement. The CSRS component will be reduced by 2% for each full year you are under age 55. This is a permanent reduction and the CSRS component will not be restored to the full amount when you reach age 55.

If you retire under one of the discontinued service retirement provisions before your Minimum Retirement Age (MRA), you will receive a retiree Annuity Supplement once you reach your MRA. If you retire under one of the discontinued service retirement provisions at or after your MRA, you will receive a retiree Annuity Supplement immediately. The Annuity Supplement is an estimate of the amount of

Social Security benefits earned during FERS service and is payable until age 62.

Under involuntary retirement, your annuity begins the day after you separate from service.

### **Disability Retirement**

You may apply for disability retirement if you are unable to perform the duties of your position due to a medical condition. The medical condition may be caused by a disease or injury and may result in either a physical or mental disability. The disability does not have to be job-related, although it can be.

The Office of Personnel Management (OPM) makes the final determination on a disability retirement application based on the medical evidence submitted. There is no minimum age requirement for disability retirement and no reduction in the amount of the disability annuity due to age, but you must have at least 18 months of creditable civilian service to be eligible for disability retirement under FERS.

The Annuity Supplement is not payable to retirees receiving a Disability Retirement annuity.

You must file for Social Security disability benefits at the same time you apply for FERS disability benefits. If you qualify for Social Security disability benefits, your FERS disability annuity will be reduced by all or a portion of the Social Security disability benefits payable until you are age 62.

A disability annuity normally begins the day after your last day in a pay status. Once your disability annuity is approved by OPM, you may elect to remain on the agency's rolls to use any sick leave to your credit before separating for disability retirement.

As a disability annuitant, OPM may request that you provide current medical documentation or submit to annual medical exams until you are 60 years old. If current medical evidence shows that you have recovered from your disability, OPM will terminate your disability annuity 1 year

from the date of the medical exam on which the finding of recovery is based. In addition, if you are under age 60, you must report your annual earnings to OPM. If earnings in a calendar year exceed 80% of the current salary of the position you retired from, OPM will terminate your disability annuity 6 months from the end of the calendar year in which earning capacity is restored.

### **Deferred Retirement**

If you leave Federal service before meeting the age and service requirements to retire with an immediate annuity, and you leave your contributions in the retirement fund, you may receive a deferred annuity. In order to qualify for a deferred annuity, you must have at least 5 years of creditable civilian service at date of separation from service. A refund of your retirement contributions at separation voids entitlement to a deferred annuity.

After separation from service, you may receive an unreduced deferred annuity:

- At your Minimum Retirement Age (MRA) if you separate with at least 30 years of service, or
- At age 60, if you separate with at least 20 years of creditable service, or
- At age 62, if you separate with at least 5 years of creditable civilian service but less than 20 years of creditable service.

After separation from service, you may receive a reduced deferred annuity if you separate with at least 10 (but less than 30) years of creditable service (5 of which is creditable civilian service) and apply for your annuity at your MRA. The deferred annuity will be reduced 5% for each full year you are under age 62 when the annuity begins. This is a permanent reduction and your annuity will not be restored to the full amount when you reach age 62. You may postpone the commencing date of your deferred annuity to reduce or eliminate the 5% age reduction.

The amount of your deferred annuity will be based on your length of service and high-3 average salary at the time you left Federal employment. Unused sick leave is not used to increase the total length of service to compute the amount of your FERS basic annuity. The deferred annuity is not adjusted for inflation prior to its commencing date.

The Annuity Supplement is not payable to retirees receiving a Deferred Retirement annuity.

Group health and life insurance coverage terminate when you separate from service. This coverage is not restored when you apply for your deferred annuity.

You can obtain the deferred retirement application, RI 92-19, from the Office of Personnel Management's website or by writing to:

Office of Personnel Management  
Federal Employees Retirement System  
Retirement Operations Center  
Post Office Box 200  
Boyers, PA 16017

Your request should include your name (and all previous names), date of birth, Social Security number, the date you separated from service, and the name of the agency with which you were last employed. You should send the completed application to OPM 2 months before you reach age 62 or 2 months before you want your deferred annuity to start, if earlier.

If you have at least 5 but less than 10 years of service when you separate, your FERS deferred annuity will commence on the first day of the month after you attain age 62. If you have 10 or more years of service at separation, your deferred annuity can begin as early as the first day of the month after you attain your MRA.

### **Special Group Retirement--Law Enforcement Officers, Firefighters, and Air Traffic Controllers**

If you are a law enforcement officer, firefighter, or air traffic controller ("special groups"), you

may retire voluntarily at any age after completing 25 years of such service (or a combination of law enforcement and firefighter service), or at age 50 or older with 20 years of special group service.

However, there is a mandatory retirement age:

- Law enforcement officers must separate at age 57 if they have completed at least 20 years of law enforcement service.
- Firefighters are subject to mandatory separation at age 57 if they have completed 20 years of firefighter service.
- Air traffic controllers are subject to mandatory retirement provisions once they attain age 56 with 20 years of air traffic controller service.

(Please note: Once you have completed the service requirements, you may retire under the special group provisions even if you are in a non-special group position at retirement.)

If you are a special group employee and you reach your mandatory retirement age without performing the required 20 years of service, you may continue working until you have 20 years. You must separate by the end of the month in which you attain 20 years.

If you retire under one of the special group provisions, the Annuity Supplement is payable immediately and continues until age 62. The retiree Annuity Supplement is an estimate of the amount of Social Security benefits earned during FERS service. The earnings test is applied to your Annuity Supplement, but not until you reach your Minimum Retirement Age (55-57).