

APF Out-Processing Checklist

Name: _____
Last First MI

Facility: _____ Separation Date: _____

Separation Reason: _____

Forwarding Address: _____

Employees MUST fill out Out-Processing Checklist before taking LWOP

*Signatures of Responsible Official (if applicable)
be filled before returning to HR office.*

Employee's Immediate Supervisor

Keys ☐ N/A ☐
Uniforms ☐ N/A ☐
Misc. Government Properties ☐ N/A ☐

Base Library ☐ N/A ☐

Unit Program Coordinator

Government Travel Card ☐ N/A ☐

Government Vehicle

Operator's Permit (BLDG 551) ☐ N/A ☐

Equipment Control Office (BLDG 988A)

☐ N/A ☐

Finance / Payroll

ATAAPS ☐ N/A ☐

POC: lisa.weaver.3@us.af.mil

Government ID / BADGES

Employees must turn in CAC ☐ N/A ☐

Return Flight line Badge to 19 SFS

Human Resources Office Refund

FERS (SF 3106) Only if NOT retiring ☐ N/A ☐

Last 4 copies of your Appraisal ☐ N/A ☐

SF 8 Unemployment Compensation

Email Lisa Weaver copy of SF 52 once processed (LWOP/Resignation)

If you are or have been personally and substantially involved in a procurement which may lead to an award, modification, or extension of a contract in excess of \$100,000, you are required by law to certify understanding of the continuing obligation not to disclose proprietary of source selection information (41 U.S.C. 4423 (d) (4)). You must contact the Officer responsible for each such procurement and complete a certificate by procurement Official leaving federal employment.

Signature

Date



DEPARTMENT OF THE AIR FORCE

HEADQUARTERS 19TH AIRLIFT WING (AMC)
LITTLE ROCK AIR FORCE BASE, ARKANSAS

MEMORANDUM FOR DEPARTING APF CIVILIAN EMPLOYEES

FROM: 19 FSS/FSCA

SUBJECT: Clearing Civilian Personnel Office for Out-Processing Actions

1. If you are leaving your job at Little Rock Air Force Base there are a few things you can do for a smooth transition:

- a. Check with your unit Commander's Support Staff for instructions on clearing the squadron, i.e., turning in issues keys, squadron security manager, squadron computer monitor, resource advisor if you have a government travel card, signing over equipment and/or completing performance reports for which you are responsible.
- b. There are also various organizations on base that may need to see you depending on what duties you were assigned at LRAFB. Here are some of which we are aware:
 1. Civilian Personnel – Last 4 copies of your appraisal
 2. 19 CONS – if you have a Government Purchase Card
 3. 19 Medical Clinic if you have occupational medical records on file
 4. 19 FSS NAF Accounting if you were a club member
 5. Legal office if you worked Contracting/Procurement
 6. 19 CPTS Civilian Pay Technician – Ms. Lisa Weaver, Bldg. 1255, 1st floor (email: lisa.weaver.3@us.af.mil)
 7. 19 LRS – If you have a government driver's license
 8. 19 CS if you are the Unit's Functional Area Records Manager
 9. 19 CS Base Equipment Control Officer – IT/Equipment Accountability
 10. You MUST turn in your CAC to the MPF Customer Support office if you are not remaining as a GS employee. If you are continuing as an employee, you will maintain your CAC.
 11. Fill out SF3106 (OPTIONAL) and contact BEST (800-525-0102, option 2) to cancel ALL benefits if not returning to civil service.
 12. Create a myPay username and password, before you leave so you can access your LES's once you don't have a CAC card anymore.

2. SPECIAL NOTE: It is mandatory for you to work on your last day.

3. If you are departing civil service, please use the link below or scan the QR code to take the exit survey.

https://usafsurveyofficefr.gov1.qualtrics.com/jfe/form/SV_2hj4YogMTLlavwG



//SIGNED//

JOHN C. JENSEN, GS-12, DAF
Civilian Personnel Officer

BLACK KNIGHTS... MOVE OUT!

REQUEST FOR PERSONNEL ACTION

PART A - Requesting Office *(Also complete Part B, Items 1, 7-22, 32, 33, 36, and 39.)*

1. Actions Requested	2. Request Number
3. For Additional Information Call <i>(Name and Telephone Number)</i>	4. Proposed Effective Date
5. Action Requested By <i>(Typed Name, Title, Signature, and Request Date)</i>	6. Action Authorized by <i>(Typed Name, Title, Signature, and Concurrence Date)</i>

PART B - For Preparation of SF 50 *(Use only codes in FPM Supplement 292-1. Show all dates in month-day-year order.)*

1. Name <i>(Last, First, Middle)</i>	2. Social Security Number	3. Date of Birth	4. Effective Date
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FIRST ACTION

5-A. Code	5-B. Nature of Action
5-C. Code	5-D. Legal Authority
5-E. Code	5-F. Legal Authority

SECOND ACTION

6-A. Code	6-B. Nature of Action
6-C. Code	6-D. Legal Authority
6-E. Code	6-F. Legal Authority

7. FROM: Position Title and Number					15. TO: Position Title and Number						
8. Pay Plan	9. Occ. Code	10. Grade or Level	11. Step or Rate	12. Total Salary	13. Pay Basis	16. Pay Plan	17. Occ. Code	18. Grade or Level	19. Step or Rate	20. Total Salary/Award	21. Pay Basis
12A. Basic Pay	12B. Locality Adj.	12C. Adj. Basic Pay	12D. Other Pay	20A. Basic Pay	20B. Locality Adj.	20C. Adj. Basic Pay	20D. Other Pay				
14. Name and Location of Position's Organization					22. Name and Location of Position's Organization						

EMPLOYEE DATA

23. Veterans Preference 1 - None 2 - 5-Point 3 - 10-Point/Disability 4 - 10-Point/Compensable 5 - 10-Point/Other 6 - 10-Point/Compensable/30%	24. Tenure 0 - None 1 - Permanent 2 - Conditional 3 - Indefinite	25. Agency Use	26. Veterans Pref for RIF YES NO
27. FEGLI	28. Annuitant Indicator	29. Pay Rate Determinant	
30. Retirement Plan	31. Service Comp. Date (Leave)	32. Work Schedule	33. Part-Time Hours Per Biweekly Pay Period

POSITION DATA

34. Position Occupied 1 - Competitive Service 2 - Excepted Service 3 - SES General 4 - SES Career	35. FLSA Category E - Exempt N - Nonexempt	36. Appropriation Code	37. Bargaining Unit Status
38. Duty Station Code	39. Duty Station <i>(City - County - State or Overseas Location)</i>		

40. Agency Data	41.	42.	43.	44.		
45. Educational Level	46. Year Degree Attained	47. Academic Discipline	48. Functional Class	49. Citizenship 1 - USA 8 - Other	50. Veterans Status	51. Supervisory Status

PART C - Reviews and Approvals *(Not to be used by requesting office.)*

1. Office/Function	Initials/Signature	Date	Office/Function	Initials/Signature	Date
A.			D.		
B.			E.		
C.			F.		
2. Approval: I certify that the information entered on this form is accurate and that the proposed action is in compliance with statutory and regulatory requirements.			Signature		Approval Date

PART D - Remarks by Requesting Office

(Note to Supervisors: Do you know of additional or conflicting reasons for the employee's resignation/retirement?
If "YES", please state these facts on a separate sheet and attach to SF 52.)

☐ YES ☐ NO

PART E - Employee Resignation/Retirement

Privacy Act Statement

You are requested to furnish a specific reason for your resignation or retirement and a forwarding address. Your reason may be considered in any future decision regarding your re-employment in the Federal service and may also be used to determine your eligibility for unemployment compensation benefits. Your forwarding address will be used primarily to mail you copies of any documents you should have or any pay or compensation to which you are entitled.

This information is requested under authority of sections 301, 3301, and 8506 of title 5, U.S. Code. Sections 301 and 3301 authorize OPM

and agencies to issue regulations with regard to employment of individuals in the Federal service and their records, while section 8506 requires agencies to furnish the specific reason for termination of Federal service to the Secretary of Labor or a State agency in connection with administration of unemployment compensation programs.

The furnishing of this information is voluntary; however, failure to provide it may result in your not receiving: (1) your copies of those documents you should have; (2) pay or other compensation due you; and (3) any unemployment compensation benefits to which you may be entitled.

1. **Reasons for Resignation/Retirement** (NOTE: Your reasons are used in determining possible unemployment benefits. Please be specific and avoid generalizations. Your resignation/retirement is effective at the end of the day - midnight - unless you specify otherwise.)

2. Effective Date	3. Your Signature	4. Date Signed	5. Forwarding Address (Number, Street, City, State, ZIP Code)
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PART F - Remarks for SF 50

TAKE THIS FORM WITH YOU IF YOU GO TO FILE A CLAIM
UNEMPLOYMENT COMPENSATION FOR FEDERAL EMPLOYEES (UCFE) PROGRAM
NOTICE TO FEDERAL EMPLOYEE ABOUT UNEMPLOYMENT INSURANCE

This form has been given to you because (1) you have been separated from your job, or (2) you were placed in a nonpay status, or (3) your records have been transferred to a different payroll office.

Unemployment insurance (UI) for Federal workers. When unemployed, Federal workers may be entitled to UI benefits similar to those of workers in private industry. If you become unemployed or are in a nonpay status and want to **FILE A CLAIM**, go to the nearest **LOCAL PUBLIC EMPLOYMENT SERVICE OFFICE** of the **STATE EMPLOYMENT SECURITY AGENCY** to register for work and file your claim for UI. Your **ELIGIBILITY** for UI **CANNOT** be determined until **AFTER** you file a claim. **DO NOT DELAY** filing a UI claim; if you wait, your unemployment benefits may be reduced or you may not qualify for any benefits.

To help **EXPEDITE** your claim, take **THIS FORM** with you, your **SOCIAL SECURITY ACCOUNT NUMBER CARD**, the **OFFICIAL NOTICE** of your most recent **SEPARATION** or of your present **NONPAY** status (Standard Form 50 if available), **EARNINGS** and **LEAVE** statements, or similar documents that indicate you were employed by a Federal agency.

FEDERAL AGENCY will insert
in the box:

1st line - Parent Federal Agency
Name and 3 digit code number

2nd line - Major Component (if
any)

3rd and 4th line - complete
address to which all forms
pertaining to a claim should be
sent (ES-931, 931A, 934, 936, and
notices of appeal, hearings, and
determinations)

3 Digit
Identification
FEDERAL AGENCY
CODE NO.

To be completed by the *Federal
Agency*:

Contact Name/Office

Telephone No. (*include area code*)

KEEP THIS FORM and **TAKE IT WITH YOU** if you file a UCFE/UI claim for unemployed Federal workers provided by Federal law (U.S. CODE, Title 5, Chapter 85). For more information about UCFE/UI, read the **REVERSE SIDE** of this form.

UNEMPLOYMENT COMPENSATION FOR FEDERAL EMPLOYEES (UCFE) PROGRAM

UNEMPLOYMENT INSURANCE (UI) FOR FEDERAL WORKERS

TAKE THIS FORM WITH YOU IF YOU GO TO FILE A CLAIM

GENERAL INFORMATION:

1. WHO WILL PAY UNEMPLOYMENT BENEFITS?

If you are eligible, you will be paid by a State employment security agency under the provisions of its unemployment insurance (UI) law. The amount of your regular weekly benefits and the period for which benefits will be paid will generally be determined by the law of the State in which you had your last Official Duty Station. This Duty Station will be printed on your final "Notification of Personnel Action", SF-50. If you have received all the regular benefits for which you are eligible, you may, under certain circumstances, become eligible for additional weeks of extended benefits; check with a State local office official. If your last duty station was outside the United States, you will not be eligible until you return to the United States, including the District of Columbia, Puerto Rico, and Virgin Islands. Your benefit rights will then be determined under the law of your State of residence.

UCFE/UI for unemployed Federal workers is paid from U.S. Government funds. No deductions were taken from your pay to finance these benefits.

2. UNDER WHAT CONDITIONS WILL I BE ELIGIBLE?

All State UI laws require that:

- a. You must be unemployed, able to work, and available for suitable work; (In some cases, you may be eligible if you are employed less than full time);
- b. You must register for work and file a claim at a local public employment service/UI claim office;
- c. You must continue to report to the office as directed; and
- d. You must have had a certain amount of employment/wages within a base period of 1 year specified in the State law and have been separated through no fault of your own.

All State UI laws will deny you benefits for such reasons as:

- a. Quitting your job voluntarily without good cause or being discharged for misconduct connected with work; or
- b. Refusing an offer of a suitable job without good cause.

Some State UI laws deny or reduce UI benefits for certain types of payments you may receive (retirement, severance, and/or lump-sum amount for unused, accrued annual leave).

3. DO I HAVE THE RIGHT OF APPEAL?

Yes. If a determination is made denying you benefits, you have the right to appeal as provided in the applicable State law.

4. ARE THERE ANY PENALTIES?

Yes. If you willfully make a false (fraudulent) claim, you may be fined, imprisoned, or both. If you make a mistake in giving information when you file your claim, notify the local UI claim office as soon as you discover the mistake: prompt notification may avoid a penalty.

(The above statements are issued for general information; they do not have the effect of law, regulation, or ruling).

IF YOU BECOME REEMPLOYED and have been collection UCFE/UI benefit payments, it is your RESPONSIBILITY to notify the local office, in writing, to discontinue paying benefits now that you are employed. Failure to do so may result in a *penalty such as a fine, imprisonment, or both.*

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> [Refund of Federal Employee Retirement Contributions](#)

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Answer ID: 000004892 | Updated: 16 Oct 2023

Refund of Federal Employee Retirement Contributions

Applicable to: Civilian

In this Article:

- What is a Refund
- Advantage or Disadvantage of Taking a Refund
- Applying for a Refund

***Disclaimer:** This article will provide an overview regarding a Refund of Federal Employees Contributions. Additional information, guidance and forms may be found in the Related Resources section.*

What Is a Refund

Air Force-serviced civilian employees who are not eligible for a retirement annuity at the time of separation from Federal employment may apply for a refund of their retirement contributions or leave the contributions in the retirement fund until he/she is eligible for a deferred retirement.

To receive a refund, the employee must meet all the following criteria:

- Be separated from federal employment for at least 31 consecutive days or be transferred to a position not subject to Civil Service Retirement System (CSRS), CSRS Offset, or Federal Employees Retirement System (FERS) retirement deductions for at least 31 consecutive days
- Not be reemployed in a position subject to CSRS, CSRS Offset, or FERS retirement deductions at the time the employee files his/her application for refund
- Be ineligible to receive an immediate annuity within 31 days of separation
- Not be prohibited from receiving a refund due to a court order
- Employee must notify his/her current and/or former spouse(s) of the refund request, if applicable

Advantage of Disadvantage of Taking a Refund

If the employee has less than 5 years of creditable civilian service and does not intend to return to federal employment, it may be to his/her advantage to request a refund. The employee must have at least five years of creditable service to receive a retirement annuity.

Requesting a refund may be to the employee's advantage if he/she has 5 or more years of creditable civilian service, does not intend to return to federal employment, and believe the funds can be invested so the final value of such investments exceeds the value of the deferred annuity (this will take some speculation/planning on the employee).

Employees covered by Civil Service Retirement System (CSRS), CSRS Offset, and Federal Employees Retirement System (FERS) retirement systems may apply for a deferred annuity at age 62 with five or more years of creditable service. FERS employees also have the option of applying for deferred retirement when they reach their Minimum Retirement Age (MRA) if the employee has at least 10 years creditable service. When an employee applies for a deferred annuity, a survivor annuity can be provided to the employee's spouse.

If the employee has at least five years of creditable civilian service and his/her deferred retirement annuity may exceed the value of the lump-sum refund, it may not be to the employee's advantage to request a refund. It is recommended that when considering taking a refund, the employee first evaluate the potential value of the deferred retirement annuity in comparison to the principle and investment potential of the refunded deductions.

If the employee is reemployed by the federal government the employee will receive credit for the period of refunded service toward retirement eligibility; however, a civilian re-deposit may be required to receive credit toward the employee's retirement annuity. Reference the Civilian Re-Deposit knowledge article for additional information regarding re-deposits.

Note: *The employees' agency cannot advise the employee if he/she should receive a refund of their contributions. If the employee is uncertain, it is recommended the employee obtain counsel from a financial advisor.*

Applying for a Refund

CSRS and CSRS Offset employees who take a refund of retirement contributions will receive interest with the refund if he/she has less than five years of creditable civilian service. If the employee has more than five years of service (eligible for deferred retirement), the employee will not receive interest.

FERS employees receive interest with the refund only if the employee has more than one year of service. In the event of the employee's death before he/she is eligible for deferred retirement, all contributions paid into the retirement fund will be payable to his/her designated beneficiary (or in accordance with the order of precedence) as a lump sum benefit. The lump sum credit continues to

accrue interest at the market interest rate if a refund is not taken.

Note: *Taxes are not withheld from a refund since salary is taxed prior to the retirement contributions being deducted. In other words, the retirement contributions have already been taxed. However, if the refund includes interest, the interest is taxable income.*

If the employee decides to apply for a refund of his/her retirement contributions, the employee must complete the appropriate refund application. If CSRS or CSRS Offset at the time of separation, complete Standard Form (SF) 2802, Application for Refund of Retirement Deductions (CSRS). If FERS at the time of separation, complete SF 3106, Application for Refund of Retirement Deductions (FERS).

Air Force-serviced civilian employees will mail their application for refund to the Benefits and Entitlement Service Team (BEST) if they have been separated from employment 30 days or less. BEST will complete the agency portion and forward the application to the Office of Personnel Management (OPM) for processing. The address is:

HQ AFPC/DPCBB
550 C Street West
JBSA Randolph, TX 78150

Note: *If separated from employment more than 30 days, mail the application directly to OPM at the address in the instructions on the form.*

Related Resources

[Office of Personnel Management Forms \(/USAFCommunity/s/knowledge-detail?pid=kA0t0000000w|2xCAA\)](https://myfss.us.af.mil/USAFCommunity/s/knowledge-detail?pid=kA0t0000000w|2xCAA)

➤ FSS



Application For Refund of Retirement Deductions

Federal Employees Retirement System

To avoid delay in payment:

(1) Complete both sides of application in full; (2) Type or print in ink.

Form Approved:
OMB Number 3206-0170

See the attached sheets for instructions and information concerning your application for refund of retirement deductions and a Privacy Act Statement.

1. Name (last, first, middle)	2. Date of birth (mm/dd/yyyy)	3. Social Security Number
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4. List all other names you have used (including maiden name, if applicable.)

5. Your address (number and street, city, state and ZIP Code) - We cannot authorize payment if this address is erased or otherwise changed.	Telephone no. (including area code) ()	Email Address
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6. List below all of your civilian and military service for the United States Government. Attach a continuation sheet with your name and Social Security Number if necessary.

Department or Agency (Including bureau, branch, or division where employed)	Location of Employment (City, State and ZIP Code) and Payroll Office Number (if known)	Title of Position (Indicate if the position was civilian [c] or military [m])	Periods of Service		Indicate whether retirement deductions were withheld from your salary. (Check one)		Have you paid deposit or redeposit for any period including military service? (Check one)	
			Beginning Date (mm/dd/yyyy)	Ending Date (mm/dd/yyyy)	Withheld	Not Withheld	Fully or Partially	Not Paid

7. Have you accepted any further employment with the Federal government or the Government of the District of Columbia (or arranged for such employment) to become effective within 31 days from the ending date of your last period of service?

☐ Yes, continue with item 8. ☐ No, skip items 8, 9, and 10. Continue with item 11.

8. If you answered "Yes" to Item 7, are Federal Employees Retirement System or Civil Service Retirement System deductions being withheld from your salary during such employment?	9. Date of new appointment (mm/dd/yyyy) (Expected date if not yet reemployed.)
<input type="checkbox"/> Yes <input type="checkbox"/> No	

10. Department or agency, including bureau, or division, and location (City, State, ZIP Code) where you are (or will be) employed.

11. Are you now married? If "Yes," complete SF 3106A, Current/Former Spouse's Notification of Application for Refund of Retirement Deductions, or other required information described in this package.

☐ No ☐ Yes, list the name of your current spouse:

12. Have you been divorced?

☐ No ☐ Yes If your answer is "yes" and you have at least 18 months of creditable civilian service, complete an SF 3106A (attached) for each living former spouse to whom you were married for at least 9 months. List the former spouses in the space given below.

Name of former spouse(s)	Date of marriage (mm/dd/yyyy)	Date of divorce (mm/dd/yyyy)

13. Indicate how you wish to have your refund paid to you if it is \$200 or more. If your refund is less than \$200, the Office of Personnel Management (OPM) cannot roll it over. It will be paid directly to you via Direct Deposit. Please carefully read all of the information provided with this form, including the Special Tax Notice Regarding Rollovers, before you make your decision. An error in completing this form could delay your payment or cause payment in a manner you did not intend. If you elect to roll over less than 100% of your refund, the total amount you roll over to any one organization must be at least \$500. *Make one choice in each section below, unless you need additional information. If you need additional information before making this election, check the box in the last section.*

Pay the INTEREST PORTION (Taxable Portion) of my Refund

☐ Pay **ALL** by check made payable to me, with 20% Federal Income Tax Withholding.

☐ Pay **ALL** by check made payable to my Individual Retirement Arrangement (IRA) or Eligible Employer Plan. *(Your financial institution or employer plan must complete the financial institution certification form in this package.)*

Name of Financial Institution or Employer Plan _____

☐ This rollover is to a Roth IRA ☐ Withhold 20% Federal income tax from amount rolled over to Roth IRA

Mail the check ☐ to the above institution or plan.

☐ to me. I will deliver the check to the above institution or plan.

☐ Pay **ALL** to my Thrift Savings Plan Account. *(You must sign and submit form TSP-60, Request for a Transfer Into the TSP, to OPM. Form TSP-60 is available on the internet at www.tsp.gov.)*

Pay the CONTRIBUTION PORTION (After-Tax Portion) of my Refund – (The Thrift Savings Plan will not accept this portion of your refund.)

☐ Pay **ALL** by check made payable to me.

☐ Pay **ALL** by check made payable to my IRA or Eligible Employer Plan. *(Your financial institution or employer plan must complete the financial institution certification form in this package.)*

Name of Financial Institution or Employer Plan _____

☐ This rollover is to a Roth IRA ☐ Withhold 20% Federal income tax from amount rolled over to Roth IRA

Mail the check ☐ to the above institution or plan.

☐ to me. I will deliver the check to the above institution or plan.

I Need Additional Information Before I Decide

☐ I elect to have my refund computed and a rollover package with all my options sent to me before I decide how it should be paid. *(Electing this option delays payment of your refund at least an additional 30 days.)*

Payment Instructions

Federal benefits payments will be made electronically by Direct Deposit into a savings or checking account or by a Direct Express debit card provided by the Department of the Treasury. This does not apply to you if your permanent payment address is outside the United States in a country not accessible via direct deposit.

Please select one of the following:

☐ Please send my survivor annuity payments directly to my checking or savings account. *(Go to item X.)*

☐ Please send my survivor annuity payments to my Direct Express debit card. *(Go to Item 14 [Applicant Certification].)*

☐ My permanent payment address is outside the United States in a country not accessible via Direct Deposit/Direct Express. *(Go to Item 14 [Applicant Certification].)*

Direct Deposit

Public Law 104-134 requires that most Federal payments be paid by Direct Deposit through Electronic Funds Transfer (EFT) into a savings or checking account at a financial institution. However, if receiving your payment electronically would cause you a financial hardship, or a hardship because you have a disability, or because of a geographic, language or literacy barrier, you may invoke your legal right to a waiver of the Direct Deposit requirement, and continue to receive your payment by check. Therefore, you must select one of the following:

☐ Please send my annuity payments directly to my checking or savings account.

☐ Receiving my annuity payment(s) electronically would cause me a financial hardship, or a hardship because of a disability, or because of a geographic, language or literacy barrier. I hereby invoke my legal right to a waiver of the Direct Deposit requirements of Public Law 104-134. Please send me my payments by check.

☐ My permanent payment address is outside the United States in a country not accessible via direct deposit.

*Continue to the next page of this form
(You **MUST** complete all sides for both pages of this application.)*

Direct Deposit (continued)

Financial institution routing number (<i>You may obtain this number by calling your bank, credit union, or savings institution. This number is very important. We cannot pay by direct deposit without it. We suggest you call your financial institution to verify this number.</i>)	Checking or savings account number	What kind of account is this? <input type="checkbox"/> Checking <input type="checkbox"/> Savings
Name and address of your financial institution -----	Telephone number of your financial institution (including area code) ()	

Special Note: If you prefer, you may attach a cancelled personal check that shows the information requested above, instead of filling in the requested financial institution information. If you attach your personal check, it is especially important that you contact your bank, credit union, or savings institution to confirm that the information on the check is the correct information for direct deposit. (Some institutions, especially credit unions, use different routing numbers on checks.) OPM can use this information to start paying you by direct deposit.

14. **Applicant Certification:** I understand that I am not legally entitled to receive a refund if I am reemployed or otherwise assigned to a position under the Federal Employees Retirement System or Civil Service Retirement System within 31 days of separating from my most recent position. I agree to notify OPM if I am employed again within this time period and to return or repay any refund paid to me if it is determined that I was not legally entitled to that refund.
- I understand that if I was not employed under the Federal Employees Retirement System on/after October 28, 2009, payment of a refund will result in permanent forfeiture of any retirement rights that are based on the period(s) of Federal Employees Retirement System service which the refund covers, as explained in this package.*
- I understand that if I was employed under the Federal Employees Retirement System on/after October 28, 2009, the service covered by the refund cannot be used in the computation of my FERS annuity unless I redeposit the refund with interest. If I do not redeposit the refund, the service can still be used toward eligibility for a FERS annuity benefit, but not in the computation of the benefit. I understand that I must be reemployed under FERS to pay the redeposit.*
- I hereby certify that all statements in this application, including any information I have given elsewhere in this form, are true to the best of my belief and knowledge and that the tax withholding election made here reflects my wishes.

Signature	Date (mm/dd/yyyy)
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Warning: Any intentional false statement in this application or willful misrepresentation relative thereto is a violation of the law punishable by a fine of not more than \$10,000 or imprisonment of not more than 5 years, or both. (18 U.S.C. 1001)

For agency use only: I certify that this agency received this Standard Form 3106 on the date shown.

Signature of agency official	Date received (mm/dd/yyyy)
Title	Agency Payroll Office number

Continue on Reverse
(You **MUST** complete all sides of this application.)

Certification by Financial Institution or Eligible Employer Plan***If Applicant Elects to Roll Over a Refund of Retirement Deductions***

This must be completed by your financial institution or eligible employer plan.

Name of applicant (<i>last, first, middle</i>)		Social Security Number
Name of institution or employer plan		Account number
Certification: My signature below confirms the account number for the individual named in item 1 on the first page of this form. As a representative of the financial institution or plan named above, I certify that this institution or plan agrees to accept the funds described above as a direct trustee-to-trustee transfer from the Office of Personnel Management, to deposit them in an eligible IRA or eligible employer plan as defined in the Internal Revenue Code, and to account for these monies in compliance with the Internal Revenue Code. I understand that my signature below authorizes the transfer of taxable and/or non-taxable funds as indicated above.		Address of institution or employer plan
Typed or printed name of certifying representative	Phone number (<i>including area code</i>) ()	
Signature of certifying representative		Date of certification (<i>mm/dd/yyyy</i>)

Certification by Financial Institution or Eligible Employer Plan***If Applicant Elects to Roll Over a Refund of Retirement Deductions***

This must be completed by your financial institution or eligible employer plan.

Name of applicant (<i>last, first, middle</i>)		Social Security Number
Name of institution or employer plan		Account number
Certification: My signature below confirms the account number for the individual named in item 1 on the first page of this form. As a representative of the financial institution or plan named above, I certify that this institution or plan agrees to accept the funds described above as a direct trustee-to-trustee transfer from the Office of Personnel Management, to deposit them in an eligible IRA or eligible employer plan as defined in the Internal Revenue Code, and to account for these monies in compliance with the Internal Revenue Code. I understand that my signature below authorizes the transfer of taxable and/or non-taxable funds as indicated above.		Address of institution or employer plan
Typed or printed name of certifying representative	Phone number (<i>including area code</i>) ()	
Signature of certifying representative		Date of certification (<i>mm/dd/yyyy</i>)

Instructions for Rollover to the Federal Retirement Thrift Savings Plan

The Thrift Savings Plan (TSP) will not accept non-taxable (post-tax) monies. You must have an open TSP account. Before the Office of Personnel Management (OPM) can complete a rollover to your Thrift Savings account, you must sign and submit Form TSP-60, *Request for a Transfer Into the TSP*, to OPM. Submit both the TSP-60 and this form, SF 3106, at the same time. OPM will complete its portion of the form and fax it to the Thrift Savings office for processing. The form must be approved by the Thrift Savings Board and the Board must notify OPM to transfer the funds. Form TSP-60 is available on the internet at www.tsp.gov.

Current/Former Spouse's Notification of Application for Refund of Retirement Deductions Under the Federal Employees Retirement System

If you apply for a refund of retirement deductions, you must notify your current spouse. Also, you must notify any **former** spouse if the following conditions apply: (1) *You have 18 months of creditable civilian service;* and (2) *You were married to the former spouse for at least 9 months.* Refer to the information and instructions given on this form.

Part 1 - To Be Completed By Applicant

Instructions: To notify each current or former spouse of your application for a refund of your retirement deductions, complete Part 1 with your name, date of birth and Social Security Number and have the current or former spouse complete Part 2. The current or former spouse's signature must be witnessed in Part 3. You may not be a witness. After Parts 2 and 3 have been completed, the form must be returned to you for attachment to your refund application. (Use a separate form for current spouse and each former spouse.)

Name (last, first, middle)	Date of birth (mm/dd/yyyy)	Social Security Number
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Part 2 - To Be Completed by Current or Former Spouse

Instructions: Complete Part 2 and have two witnesses complete Part 3 and then return the form to the applicant. Payment of the refund of retirement deductions will end any entitlement you may have to a survivor annuity or portion of any annuity to which the applicant would otherwise have been entitled. If a court order expressly relates to the applicant's retirement deductions and you believe that payment of the refund would end a court-ordered entitlement you have to a survivor annuity or to a portion of an annuity to which the above-named person is entitled, see the information provided below regarding such court orders. (Complete Part 2 and have the witnesses complete Part 3 even if you are submitting a court order.)

I have read the paragraph above and I understand that the above-named individual is applying for a refund of retirement deductions under the Federal Employees Retirement System.	Signature (do not print)	
	<table><tr><td>Name (type or print legibly)</td><td>Date signed (mm/dd/yyyy)</td></tr></table>	Name (type or print legibly)
Name (type or print legibly)	Date signed (mm/dd/yyyy)	

Part 3 - To Be Completed by Witnesses

We, the undersigned, certify that Part 2 of this form was signed by the current or former spouse of the person named in Part 1 in our presence.

Signature	Date signed (mm/dd/yyyy)	Signature	Date signed (mm/dd/yyyy)
Name of witness (type or print legibly)		Name of witness (type or print legibly)	
Address (number and street)		Address (number and street)	
City, state and ZIP code		City, state and ZIP code	

Information About Sending Court Orders to the Office of Personnel Management (OPM)

If you are legally separated or divorced from the applicant, you should know that a refund would end your potential entitlement to a survivor annuity and to any portion of any annuity to which the applicant would be entitled. If you have a court order that expressly relates to any portion of the applicant's retirement deductions, **you should send a copy of the court order to OPM with a cover letter giving:**

1. The name, date of birth, and Social Security Number of the person applying for the refund;
2. Your statement that the court order has not been amended, superseded, or set aside.
3. Your name, date of birth, and mailing address; and
4. If the court order states that any payments to you are subject to termination upon your remarriage, a statement that either (1) you have remarried and the date of the remarriage, or (2) that you have not remarried and that you will notify OPM within 15 days of a remarriage should you remarry in the future.

If the court order gives you a survivor annuity after the death of the applicant, also attach a copy of your birth certificate, if available.

The court order can be honored **only if it is received before the refund is paid** to the applicant. Payment of the refund will end any entitlement you may have to a survivor annuity or a portion of any annuity to which the applicant would otherwise have been entitled. Payment of the refund will also end any eligibility you have to coverage under the Federal Employees Health Benefits Program. Send a copy of the court order and your cover letter to the following address and complete the blocks below:

Office of Personnel Management
Federal Employees Retirement System
Attn: Refund
P.O. Box 45
Boyers, PA 16017-0045

NOTE: A former spouse who remarries before reaching age 55 is not entitled to a survivor annuity. (Termination of the remarriage does not restore a former spouse's entitlement to a survivor annuity.) Remarriage does not affect a former spouse's court-ordered right to receive a portion of any annuity during the annuitant's lifetime, unless the court order provides otherwise. A former spouse may also lose entitlement according to the court order.

I believe I have a court order that meets the criteria described above. I am immediately submitting a copy of the court order and the required cover letter to the address provided above.

Signature (do not print)	Date of court order (mm/dd/yyyy)	Today's Date (mm/dd/yyyy)
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Notification To Current and Former Spouses of Your Refund Application

The Federal Employees Retirement law provides that your retirement contributions may be refunded to you only if you notify the following persons that you are applying for a refund:

- any current spouse (including any person from whom you are legally separated) and
- any former spouse who is still living.

You **are not required** to notify a former spouse if you were not married to that person for a total of at least 9 months or you do not have a total of at least 18 months of creditable civilian service.

You should provide a copy of Standard Form 3106A, *Current/Former Spouse's Notification of Application for Refund of Retirement Deductions* (this form, front and back), to (1) your current spouse, if any, and (2) if you have at least 18 months of creditable civilian service, each former spouse that meets the above criteria. The current and/or former spouse(s) must sign the form and have the signature witnessed by two persons. You cannot be one of the witnesses. Additional copies of the SF 3106A should be available from your employing office or you can photocopy both sides of the form for each spouse/former spouse. SF 3106A is also a part of the SF 3106 forms package which is found on our website at www.opm.gov/retirement-services.

In addition, the law provides that payment of your refund is subject to the terms of any court order (related to a divorce or legal separation) that expressly relates to any portion of your refund, if the payment of the refund would end the entitlement of a spouse or former spouse to a survivor annuity or a portion of your annuity. A court order cannot bar payment of a refund if you do not have a future annuity entitlement under the Federal Employees Retirement System.

Attach all signed and witnessed notification forms to your refund application.

If your current or former spouse refuses to acknowledge the notification or you are otherwise unable to obtain the acknowledgment, you must submit one of the following:

1. Affidavits signed by two individuals who witnessed your attempt to personally notify the current or former spouse. The witnesses must attest that they saw you give or try to give (personally) the notification form to your current or former spouse to whom your purpose should have been clear.

- or** 2. The current mailing address of the current or former spouse. (You may use the box at the end of this column to give the address.) The Office of Personnel Management (OPM) will attempt to notify (by certified mail return receipt requested) the current or former spouse at the address you give. OPM will not pay you the refund until we receive the signed return receipt. If the notice is undeliverable at the address you give, your refund may not be paid unless you subsequently show that the notification requirement should be waived as described below. If you decide you want OPM to make notification, it will cause a 6- to 8-week delay in the payment of your refund.

If you do not know the current whereabouts of a spouse or former spouse, OPM may waive the requirement to notify that person. A waiver may be granted if you submit with your refund application:

1. A determination by a court or administrative agency empowered to make such determinations that the person is missing; **or**
2. Notarized statements from yourself and two other persons (one of whom is unrelated to you) stating that the person's whereabouts are unknown and detailing efforts to locate the person.

I have been unable to notify the following current or former spouse. (Enter name and current mailing address, including ZIP Code, of the current or former spouse.)

Privacy Act Statement

5 U.S.C. 8424 authorizes solicitation of this information. The information you furnish will be used to identify records properly associated with your application for Federal benefits, to obtain additional information if necessary, to determine and allow present or future benefits, and to maintain a uniquely identifiable claim file. The information may be shared and is subject to verification, via paper, electronic media, or through the use of computer matching programs, with national, state, local, or other charitable or social security administrative agencies in order to determine benefits under their programs, to obtain information necessary for determination or continuation of benefits under this program, or to report income for tax purposes. It may also be shared and verified, as noted above, with law enforcement agencies when they are investigating a violation or potential violation of civil or criminal law.

Executive Order 9397 (November 22, 1943) authorizes use of the Social Security Number to distinguish between the applicant and people with similar names. Failure to furnish the requested data may result in our inability to refund the retirement deductions.

Public Burden Statement

We estimate that this form takes an average of 5 minutes to complete, including the time for reviewing instructions, getting the needed data, and reviewing the completed form. Send comments regarding our estimate or any other aspect of this form, including suggestions for reducing completion time, to the Office of Personnel Management, Retirement Services Publications Team (3206-0170), Washington, D.C. 20415-3430. The OMB Number 3206-0170 is currently valid. OPM may not collect this information, and you are not required to respond, unless this number is displayed.

Instructions For Completion of Your Application For Refund of Retirement Deductions

Special Information for Applicant

1. You must complete questions 1 through 14 on the refund application. Additionally, your financial institution(s) must complete the *Certification by Financial Institution or Eligible Employer Plan* found in this package, if you elect to roll over the refund into an individual retirement arrangement (IRA) or eligible employer plan. Your current and/or living former spouse(s) must each complete a separate SF 3106A to document notification of your application if you are or have been married.
2. If you were employed under the Federal Employees Retirement System (FERS) on or after October 28, 2009, you must repay any refund you receive of your FERS deductions in order to receive credit for the service in the computation of your annuity. If you do not repay the refund, the service will be excluded from your annuity computation, but it will still be used to determine your length of service for annuity eligibility purposes.

If you were not employed under FERS on or after October 28, 2009, payment of a refund of your FERS deductions will **permanently** eliminate your retirement rights for the period(s) of FERS service which the refund covers. This includes a refund of any deposit you have paid for military service performed after 1956. You will not be permitted to pay the money back, even if you are later reemployed in the government. The service involved cannot be used in computing annuity benefits that you may later become entitled to receive under FERS nor can it be used in determining length of service for annuity eligibility purposes. Payment of the refund will end eligibility any former spouse(s) may have to coverage under the Federal Employees Health Benefits Program. Payment of the refund does not, however, affect credit for leave or other non-retirement purposes.

3. A refund of retirement deductions cannot be paid prior to 31 days after the date of separation from a position subject to FERS or the Civil Service Retirement System (CSRS) or within 31 days before the earliest commencing date of any annuity for which you are eligible, including an annuity which must be reduced for age.

Payment of a refund is prohibited if you are currently employed in a position subject to FERS or CSRS deductions or will be eligible to retire within 31 days from the date of OPM's receipt of the refund application.

4. Interest will be paid on your FERS refund at the same rate earned by government securities if the period(s) of service which the refund covers totals more than one year.
5. For additional information about your benefits if you decide **not** to apply for this refund, see the booklet FERS (RI 90-1), which is available from your agency.
6. Do not offer this application to a person or a financial institution as collateral or security for a loan. A former employee must apply for a refund personally and payment must be made directly to him or her (except direct rollovers, as described in the Federal Tax Information section). However, outstanding debts to the U.S. Government can, at the Government's request, be withheld from a refund, provided all legal requirements are met.

Transfers to FERS

Completion of this application will authorize OPM to refund all retirement deductions to your credit under both FERS and CSRS. Any interest payable is computed using the rules for the retirement system under which the deductions are credited.

If you have deductions creditable under CSRS and receive a refund, you can pay back the amount of the CSRS deductions plus interest if you are later reemployed in the Federal government. The CSRS service can be used in determining length of service for annuity eligibility even if you do not repay the money. If you want only a refund of your CSRS deductions and not your FERS deductions, attach a signed statement to your completed application.

For additional information, see the FERS Transfer Handbook (RI 90-3) which is available from your agency and on our website at www.opm.gov/retirement-services/publications-forms.

Federal Tax Information

Applicants are permitted to roll over their refund of retirement contributions to an IRA or an eligible employer plan. The actual retirement contributions are not taxable. However, any interest paid on the contributions is taxable. If OPM pays the interest to you, 20% Federal income tax must be withheld. If the taxable portion is rolled over, we will not withhold any Federal income tax, unless it is rolled over to a Roth IRA and you elect to have 20% tax withheld on this form. If you roll your whole refund into an IRA, you are responsible for accounting separately for the taxable and non-taxable portions.

If you want to roll your whole refund into an eligible employer plan, you are responsible for selecting a plan that accounts separately for the taxable and non-taxable portions. Please note that the Federal Retirement Thrift Savings Plan will accept the taxable portion of your refund (interest portion), but will not accept the non-taxable portion (actual retirement contributions).

If your refund is less than \$200, we are not required to withhold 20% of the interest for Federal income tax and we cannot roll over any of the amount. You can still roll over an amount equal to the refund personally after we send the payment to you.

You must complete Question 13 on the refund application, instructing us how to pay any refund you may be due to receive. Since we cannot tell you how much your refund will be until we receive your application and complete the calculation, you can instruct us to prepare an election form telling you the amount you can roll over (if it is over \$200) after we compute the benefit. If you ask for this detailed information, your case will be held until we send and receive your written election, usually a delay of payment of at least 30 days.

If you elect to roll over any portion of the refund into an IRA or eligible employer plan, your financial institution or employer plan must complete the certification found in this package, before we can process your election. Two certification forms are provided, since you can roll your refund over to two different institutions. If you elect to roll over less than 100% of your retirement deductions, the total amount you roll over to any one organization must be at least \$500.

More information is given in the Special Tax Notice Regarding Rollovers, found in this package. Consult a qualified tax advisor or the Internal Revenue Service if you need more information on tax matters. OPM cannot provide you with tax publications or tax advice. You should be aware that distributions made from the plan to which the rollover is made may be subject to different restrictions and tax consequences than those that apply to distributions from OPM.

If you do not complete an election, and your refund is \$200 or more, we will pay your refund directly to you and will withhold 20% of any interest payable for Federal income tax. You have the option to roll over part or all of the refund yourself within 60 days after you receive the payment. If your refund is less than \$200, we will pay your refund directly to you and no tax will be withheld.

Where to File Your Application

1. If you have been separated 30 days or less, this application should be forwarded to the office in which you were last employed. If you need to check on the status of your application, first verify that your former agency has sent it, along with your records, to OPM.
2. If you have been separated more than 30 days, forward this application to the Office of Personnel Management, Federal Employees Retirement System, P.O. Box 45, Boyers, PA 16017-0045.
3. If you want to withdraw your Thrift Savings Plan account balance, ask your agency for information. This is not the form you would use.

Privacy Act Statement

Solicitation of this information is authorized by the Civil Service Retirement law (Chapter 83, title 5, U.S. Code) and the Federal Employees Retirement law (Chapter 84, title 5, U.S. Code). The information you furnish will be used to identify records properly associated with your application for Federal benefits, to obtain additional information if necessary, to determine and allow present or future benefits, and to maintain a uniquely identifiable claim file. The information may be shared and is subject to verification, via paper, electronic media, or through the use of computer matching programs, with national, state, local or other charitable or social security administrative agencies in order to determine benefits under their programs, to obtain information necessary for determination or continuation of benefits under this program, or to report income for tax purposes. It may also be shared and verified, as noted above, with law enforcement agencies when they are investigating a violation or potential violation of civil or criminal law.

Executive Order 9397 (November 22, 1943) authorizes use of the Social Security Number to distinguish between you and people with similar names. Failure to furnish the requested data may result in our inability to determine your eligibility to receive a refund of retirement deductions.

Public Burden Statement

We estimate that this form takes an average of 30 minutes to complete, including the time for reviewing instructions, getting the needed data, and reviewing the completed form. Send comments regarding our estimate or any other aspect of this form, including suggestions for reducing completion time, to the Office of Personnel Management, Retirement Services Publications Team (3206-0170), Washington, D.C. 20415-3430. The OMB Number 3206-0170 is currently valid. OPM may not collect this information, and you are not required to respond, unless this number is displayed.

Special Tax Notice Regarding Rollovers

Your refund consists of a taxable portion (any interest payable) and an after-tax portion (the actual retirement contributions that you paid into the retirement system). This notice explains how you can continue to defer federal income tax on the interest payable on your refund payment from the Federal Employees Retirement System (FERS) and contains important information you will need before you decide how to receive your refund.

This notice is provided to you because your refund is eligible for rollover by you or the Office of Personnel Management (OPM) to a traditional Individual Retirement Arrangement (IRA), a Roth IRA or an eligible employer plan. A rollover is a payment by you or OPM of all or part of your benefit to an eligible employer plan or IRA. A rollover to a traditional IRA or eligible employer plan allows you to continue to postpone taxation of that benefit until it is paid to you. You cannot postpone taxation of the taxable portion of your refund if you roll it over to a Roth IRA. Your payment cannot be rolled over to a SIMPLE IRA or a Coverdell Education Savings Account (formerly known as an education IRA). An "eligible employer plan" includes a plan qualified under section 401(a) of the Internal Revenue Code, including a 401(k) plan, profit-sharing plan, defined benefit plan, stock bonus plan and money purchase plan; a section 403(a) annuity plan; a section 403(b) tax-sheltered annuity; and an eligible section 457(b) plan maintained by a governmental employer (governmental 457 plan).

An eligible employer plan is not legally required to accept a rollover. Before you decide to roll over your payment to an employer plan, you should find out whether the plan accepts rollovers and, if so, the types of distributions it accepts as a rollover. You should also find out about any documents that are required to be completed before the receiving plan will accept a rollover. Even if a plan accepts rollovers, it might not accept rollovers of certain types of distributions, such as after-tax amounts. The portion of your refund that represents your actual retirement contributions, is an after-tax amount. (The interest payable on this amount is a taxable amount.) If this is the case, you may wish instead to roll your distribution over to a traditional IRA or Roth IRA or split your rollover amount between the employer plan in which you will participate and a traditional or Roth IRA. If an employer plan accepts your rollover, the plan may restrict subsequent distributions of the rollover amount or may require your spouse's consent for any subsequent distribution. A subsequent distribution from the plan that accepts your rollover may also be subject to different tax treatment than distributions from OPM. Check with the administrator of the plan that is to receive your rollover prior to making the rollover.

If you have a Federal Retirement Thrift Savings Plan account, you may roll over the taxable portion (interest portion) of your refund into that account. The Thrift Savings Plan (TSP) will not accept non-taxable monies (the actual retirement contributions that are being refunded). To accomplish a rollover to the TSP, you will need to submit form TSP-60 to us. See Part II, *Direct Rollover* for more information.

Summary

There are two ways you may be able to receive a refund that is eligible for rollover.

- 1) Your refund payment can be made directly to a traditional or Roth IRA that you establish or to an eligible employer plan that will accept it and hold it for your benefit ("DIRECT ROLLOVER"); or
- 2) The payment can be PAID TO YOU.

If you choose a DIRECT ROLLOVER of your refund:

- The interest portion of your payment (the taxable portion) will not be taxed in the current year and no income tax will be withheld, if it is rolled over to a traditional IRA or eligible employer plan.
- The taxable portion of your payment made directly to your Roth IRA is taxable income in the year in which the rollover is paid. OPM will not withhold income tax unless you elect that 20% tax be withheld in item 13 on this form.
- You choose whether your refund payment will be made directly to your traditional IRA, a Roth IRA or to an eligible employer plan that accepts your rollover. Your payment cannot be rolled over to a SIMPLE IRA or a Coverdell Education Savings Account.
- The interest portion of your payment (the taxable portion), if rolled over to a traditional IRA or eligible employer plan, will be taxed later when you take it out of the traditional IRA or the eligible employer plan. Depending on the type of plan, the later distribution may be subject to different tax treatment than it would be if you received a taxable distribution from OPM. You must pay tax on

the taxable portion rolled into a Roth IRA in the year in which the rollover is made.

If you choose to have your refund PAID TO YOU:

- You will receive 80% of the interest portion (taxable amount) of the payment, because OPM is required to withhold 20% of that amount and send it to the IRS as income tax withholding to be credited against your taxes. You will receive all of your actual retirement contributions, since taxes have already been paid on this amount.
- The interest portion of your payment will be taxed in the current year unless you roll it over. If you receive the payment before age 59-1/2, you may have to pay an additional 10% tax.
- You can roll over all or part of the refund payment by paying it to your traditional IRA, a Roth IRA or to an eligible employer plan that accepts your rollover within 60 days after you receive the payment. The amount of the interest portion rolled over will not be taxed until you take it out of the traditional IRA or the eligible employer plan. You cannot postpone taxation of amounts rolled into a Roth IRA, even if you roll it over to a Roth IRA within 60 days.
- If you want to roll over 100% of the payment, you must find other money to replace the 20% of the taxable portion (interest amount) that was withheld. If you roll over only the 80% of the interest amount that you received, you will be taxed on the 20% that was withheld and that is not rolled over.

Your Right to Waive the 30-Day Notice Period

Generally, neither a direct rollover nor a payment to you can be made until at least 30 days after your receipt of this notice. Thus, after receiving this notice, you have at least 30 days to consider whether or not to have your withdrawal directly rolled over. If you do not wish to wait until this 30-day notice period ends before forwarding your refund application to your former agency or OPM, you may waive the notice period by making an election indicating whether or not you wish to make a direct rollover.

More Information

I. Payments That Can and Cannot Be Rolled Over

Refund payments are "eligible rollover distributions." This means that they can be rolled over to a traditional IRA, a Roth IRA or to an eligible employer plan that accepts rollovers. They cannot be rolled over to a SIMPLE IRA or a Coverdell Education Savings Account. Both the taxable portion (interest) and the after-tax portion (actual retirement contributions) can be rolled over.

After-tax Contributions. After-tax contributions (your actual retirement contributions, excluding any interest paid) may be rolled into either a traditional IRA, a Roth IRA or to certain employer plans that accept rollovers of the after-tax contributions. The following rules apply:

- a) Rollover into a traditional IRA or a Roth IRA. You can roll over your after-tax contributions to a traditional IRA or Roth IRA either directly or indirectly. The actual retirement contributions being refunded to you are after-tax contributions. You do not owe any tax on this amount. Only the interest portion is taxable.

If you roll over after-tax contributions to a traditional IRA or a Roth IRA, it is your responsibility to keep track of, and report to the IRS on the applicable forms, the amount of these after-tax contributions. This will enable the nontaxable amount of any future distributions from the traditional IRA to be determined.

Once you roll over your after-tax contributions to a traditional IRA or a Roth IRA, those amounts CANNOT later be rolled over to an employer plan.

- b) Rollover into an Employer Plan. You can roll over after-tax contributions to an employer plan using a direct rollover if the other plan provides separate accounting for amounts rolled over, including separate accounting for the after-tax employee contributions and earnings on those contributions. You CANNOT roll over after-tax contributions to a governmental 457 plan. If you want to roll over your after-tax contributions to an employer plan that accepts these rollovers, you cannot have the after-tax contributions paid to you first. You must instruct OPM to make a direct rollover on your behalf. Also, you cannot first roll over after-tax contributions to a traditional or a Roth IRA and then roll over that amount into an employer plan.

II. Direct Rollover

A DIRECT ROLLOVER is a direct payment of your refund to a traditional individual retirement arrangement (IRA), a Roth IRA or an eligible employer plan that will accept it. You can choose a DIRECT ROLLOVER of all or any portion of your refund, as described in Part I on the previous page. You are not taxed on the taxable portion of your payment (interest amount) for which you choose a DIRECT ROLLOVER to a traditional IRA or eligible employer plan until you later take it out of the traditional IRA or eligible employer plan. You are taxed on any taxable portion rolled into a Roth IRA in the year in which the rollover is made.

No income tax withholding is required for any taxable portion of your refund for which you choose a DIRECT ROLLOVER to a traditional IRA or employer plan. You cannot choose a DIRECT ROLLOVER if your refund payment is less than \$200.

DIRECT ROLLOVER to a Traditional IRA or a Roth IRA. You can open a traditional IRA or a Roth IRA to receive the direct rollover. If you choose to have your refund paid directly to a traditional IRA or a Roth IRA, contact an IRA sponsor (usually a financial institution) to find out how to have your payment made in a direct rollover to a traditional IRA or a Roth IRA at that institution. If you are unsure of how to invest your money, you can temporarily establish a traditional IRA to receive the payment. However, in choosing a traditional IRA, you may want to make sure that the traditional IRA you choose will allow you to move all or a part of your payment to another traditional IRA or Roth IRA at a later date, without penalties or other limitations. See IRS Publication 590, *Individual Retirement Arrangements*, for more information on traditional IRAs and Roth IRAs (including limits on how often you can roll over between IRAs).

DIRECT ROLLOVER to an Eligible Employer Plan. If you are employed by a new employer that has an eligible employer plan, and you want a direct rollover to that plan, ask the plan administrator of that plan whether it will accept your rollover. An eligible employer plan is not legally required to accept a rollover. Even if your new employer's plan does not accept a rollover, you can choose a DIRECT ROLLOVER to a traditional or Roth IRA. If the employer plan accepts your rollover, the plan may provide restrictions on the circumstances under which you may later receive a distribution of the rollover amount or may require spousal consent to any subsequent distribution. Check with the plan administrator of that plan before making your decision.

Change in Tax Treatment Resulting from a DIRECT ROLLOVER. The tax treatment of any payment from the eligible employer plan or IRA receiving your DIRECT ROLLOVER might be different than if you received your benefit in a taxable distribution directly from the Office of Personnel Management (OPM).

Direct Rollover to the Thrift Savings Plan (TSP). If you choose to roll part or all of the taxable portion of your distribution into your TSP account, you need to submit form TSP-60, *Request for Transfer Into the TSP*, along with your refund application. This form is available on the internet at www.tsp.gov. Fill out your portion of the form; we will complete our portion and fax it to the TSP office for processing. The form must be approved by the Thrift Savings Board and the Board must notify OPM to transfer the funds.

III. Payment Paid to You

If your payment can be rolled over (see Part I on the previous page) but the payment is made directly to you, the interest portion is subject to 20% federal income tax withholding (state tax withholding may also apply). The payment is taxed in the year you receive it unless, within 60 days, you roll it over to an IRA or an eligible employer plan that accepts rollovers. If you do not roll it over, special tax rules may apply.

Income Tax Withholding:

Mandatory Withholding. If any portion of your payment can be rolled over under Part I on the previous page and you do not elect to make a DIRECT ROLLOVER, OPM is required by law to withhold 20% of the interest portion (taxable amount). This amount is sent to the Internal Revenue Service (IRS) as federal income tax withholding. For example, if you can roll over a taxable payment of \$10,000, only \$8,000 will be paid to you because OPM must withhold \$2,000 as income tax. However, when you prepare your income tax return for the year, unless you make a rollover within 60 days (see "Sixty-Day Rollover Option" below), you must report the full \$10,000 as a taxable payment from OPM. You must report the \$2,000 as tax withheld, and it will be credited against any income tax you owe for the year. There will be no income tax withholding if your payments for the year are less than \$200.

Sixty-Day Rollover Option. If you receive a payment that can be rolled over under Part I on the previous page, you can still decide to roll over all or part of it to a traditional IRA, a Roth IRA or to an eligible employer plan that accepts rollovers. If you decide to roll it over, *you must contribute the amount of the payment you received to a traditional IRA or Roth IRA or eligible employer plan within 60 days after you receive the payment.* The portion of your payment that is rolled over will not be taxed until you take it out of the traditional IRA or the eligible employer plan.

You can roll over to a traditional IRA, a Roth IRA or to an eligible employer plan, up to 100% of your payment that can be rolled over under Part I on the previous page, including an amount equal to the 20% of the taxable portion that was withheld, if you choose to have the 20% withheld from the rollover amount. If you choose to roll over 100%, you must find other money within the 60-day period to contribute to the traditional IRA or the eligible employer plan, to replace the 20% that was withheld. On the other hand, if you roll over only the 80% of the taxable portion that you received, you will be taxed on the 20% that was withheld.

Example: The taxable portion of your payment that can be rolled over under Part I on the previous page, is \$10,000, and you choose to have it paid to you. You will receive \$8,000, and \$2,000 will be sent to the IRS as income tax withholding. Within 60 days after receiving the \$8,000, you may roll over the entire \$10,000 to a traditional IRA or an eligible employer plan. To do this, you roll over the \$8,000 you received from OPM, and you will have to find \$2,000 from other sources (your savings, a loan, etc.). In this case, the entire \$10,000 is not taxed until you take it out of the traditional IRA or an eligible employer plan. If you roll over the entire \$10,000, when you file your income tax return you may get a refund of part or all of the \$2,000 withheld.

If, on the other hand, you roll over only \$8,000, the \$2,000 you did not roll over is taxed in the year it was withheld. When you file your income tax return, you may get a refund of part of the \$2,000 withheld. (However, any refund is likely to be larger if you roll over the entire \$10,000.)

Additional 10% Tax If You Are under Age 59-1/2. If you receive a payment before you reach age 59-1/2 and you do not roll it over, then, in addition to the regular income tax, you may have to pay an extra tax equal to 10% of the taxable portion of the payment. The additional 10% tax generally does not apply to (1) payments that are paid after you separate from service with your employer during or after the year you reach age 55, (2) payments that are paid because you retire due to disability, (3) payments that are paid directly to the government to satisfy a Federal tax levy, (4) payments that are paid to an alternate payee under a qualified domestic relations order, or (5) payments that do not exceed the amount of your deductible medical expenses. See IRS Form 5329 for more information on the additional 10% tax.

Additional Tax Information

This notice summarizes only the federal (not state and local) tax rules that might apply to your payment. The rules described above are complex and contain many conditions and exceptions that are not included in this notice. Therefore, you may want to consult with the IRS or a professional tax advisor before you take a payment of your refund from OPM. You can find more specific information on the tax treatment of payments from qualified employer plans in IRS Publication 575, *Pension and Annuity Income*, and IRS Publication 590, *Individual Retirement Arrangements*. For an overview of the tax consequences of payments from the Civil Service Retirement System and Federal Employees Retirement System, you can also consult IRS Publication 721, *Tax Guide to U.S. Civil Service Retirement Benefits*. These publications are available from your local IRS office, on the IRS's website at www.irs.gov, or by calling 1-800-TAX-FORMS.

What to Know Before Quitting a Government Job - FederalPay.org

The federal government is a great place to work. Generous paid leave, benefits, and stability all make a government job appealing. However – whether you are retiring, transferring to another agency, or moving to the private sector – eventually, you will have to leave your job in the government.

You have been working for years, focused on advancing your career within the government ranks. But now you are preparing to part ways. This is a stressful and exciting time. You probably have a lot of questions. How much notice should I give? Who do I notify? What will happen to my vacation time and sick leave? What about my Thrift Savings Plan? What if I want to return to the government someday?

Read on below for answer to these questions and many others.

How Much Notice Should I Give Before Quitting?

2-weeks is the minimum notice you should give before quitting a job in the federal government. If your work can be easily reassigned then 2-weeks is probably sufficient. If you have a critical role or if your job is particularly difficult to replace, you should give a longer notice. Anywhere from 1 to 3 month notice may be appropriate.

Although it is customary and professional, there is no rule or regulation that requires you to give advanced notice of resignation or retirement. Technically, you can quit the same day without any prior notice. Although there are no universal requirements, your agency may impose its own advanced notice requirements.

It is often difficult for both the management and soon-to-be ex-coworkers when you quit. Especially if you have a new job lined up, you may not be able to give adequate notice of your departure. Any help you can offer your employer during the transition period will help to prevent burning bridges.

In the end, it depends on how long it will take your employer to reassign your work to someone else.

Even if you are anxious to leave your current job, it is best to not burn bridges. You never know when you may want to come back.

Who to Notify of Resignation?

Again, this depends on your agency. There is no official list of individuals you must notify when quitting your job. There are 3 main groups you should always notify right away, in this order:

1. Coworkers
2. Direct Supervisor
3. Human Resources / Administration

It is best that your coworkers and supervisor hear the news directly from you.

After you tell your coworkers, immediately tell you supervisor so no one else can tell your supervisor before you do.

You should deliver the news to your coworkers and supervisor face-to-face. Not through email.

It is fine to tell HR via email.

How to Give Official Notice of Resignation

You want notify your supervisor of your resignation in person, if possible. Have your written resignation ready to give to your supervisor or email your letter of resignation to your supervisor immediately after notifying them of your resignation in person.

How to Write a Letter of Resignation?

You want to be clear, concise, and respectful in your letter of resignation. You do not have to give a reason for your departure. The letter of resignation will be placed in a permanent file. **If you ever apply for another job in the federal government, the new hiring agency can see your previous letter of resignation.** You should not express frustration or anger in your letter of resignation.

There are a few points you definitely do want to include in your letter:

1. Current position from which you are resigning,
2. Last day of employment,
3. Express your willingness to help during the transition, and
4. Say "Thank-You";

Here is a great example of a simple and respectful Letter of Resignation:

Dear [Your supervisor's name],

Please accept my resignation as [your position] from [agency name].

My last day will be on [date]. I will do everything possible to assist during this transition period.

Thank you for the opportunity to work at [agency name].

Thank you,

[your name]

The letter is clear and to the point – exactly what you are looking for in a letter of resignation. There is no need to mention why you are leaving. Feel free to modify this example as needed.

What Happens to my Security Clearance?

Many government jobs, especially in the DoD, require you to obtain a security clearance. If you get a job at a facility that requires a clearance, they will pay for the investigation and all associated costs. It often costs private companies and individuals thousands of dollars to get a security clearance, which are sometimes needed for contractor positions that work closely with the government.

So, if you are leaving your government job to become a contractor, you likely want to keep your security clearance. Fortunately, you can keep your security clearance after leaving the federal government. A regular **Secret Clearance is good for 10 years** and a **Top Secret Clearance is good for 5 years**. Most agencies will accept another agency's security clearance as the basis for issuing their own clearance, as long as the original clearance had not yet expired.

If you leave the federal government entirely and do not become a contractor, your clearance may expire more quickly. The Department of State will only re-validate a security clearance if you have been out of the Federal Government for less than 2 years. The clearance policy of other federal departments and agencies may differ.

What Happens to My Annual Leave?

The federal government has a generous paid leave policy. Employees accrue both vacation and sick leave. In addition to paid holidays, many federal employees cannot use all of their paid leave. So what happens to your paid leave when you leave the federal government?

First, we will talk about **Annual leave**, sometimes called vacation leave. Annual leave is considered compensation equivalent to cash. As a result, when you leave the federal government you can cash-out your annual leave. If you have 16 hours of annual leave when you quit, you will receive two days of pay added to your final paycheck. This is treated the same whether you quit or retire.

Next, we will talk about Sick Leave. **Sick leave** is treated differently than annual leave. You cannot take Sick Leave with you in the form of money when you part with the federal government. Rather, your sick leave stays in your personnel file so that if you ever return to the federal government you will get your sick leave back. This is true even if you return to a completely separate federal department or agency. (State agencies are different)

The rules are slightly different when you retire. When you retire, you can credit your sick leave time directly towards your retirement date. The amount of sick leave you have accrued is added directly to the length of your credible service for calculating retirement benefits.

There is a third type of leave you must also talk about: **Compensation Time**, often abbreviated as **Comp Time**. Comp time is accrued by traveling on official duty during off-duty times, for working overtime, or as a form of non-monetary bonus. Because Comp Time is considered non-monetary compensation like sick leave, you cannot receive a lump-sum payment for your Comp Time or credit the time towards your retirement. If you have accrued Compensation Leave when you leave the federal government the time is simply gone. Use it or lose it!

What Happens to My Thrift Savings Plan?

Thrift Savings Plan is the retirement savings plan used by the federal government – similar to many 401k plans. The Thrift Savings has one of the lowest administration fees of any retirement plan available and the plan is only available to federal employees.

When you leave the federal government, you can keep you can leave your money in your Thrift Savings Plan and enjoying the very low administration fees. However, after leaving the government you will not be able to contribute more money into your account or move money between funds in your account.

You can also roll your Thrift Savings Plan into a different private retirement plan. All of the standard early withdraw options are still available to you after you leave the federal government.

What is the Federal Government Vesting Period?

In order to be considered **vested**, you must work for the Federal Government for at least 3 years. If you leave before you have vested, you will forfeit part of the government's contribution to your retirement. You get to keep the government's matching of your contributions. But you forfeit the automatic 1% contribution that the government makes on your behalf. If you have worked for at least 3 years, you will get to keep the entire amount.

Wrap Up

Leaving the federal government is similar to leaving any other professional job. Government jobs can be difficult, bureaucratic, and underpaid. But there are a lot of benefits of government work, including generous benefits and stability. It is important to know how it works when you quit a federal job. If there is anything we did not cover in this article please contact us to let us know.

Good luck in your future endeavors!

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