

FERS Retirement Checklist

A timeline from 5+ years out to after you retire. Checked against OPM, TSP and SSA pages on Oct 28, 2026. Always confirm with your agency HR office and OPM.

5+ years out

- Find your Minimum Retirement Age (MRA). It is 57 if you were born in 1970 or later, 56 if born 1953-1964, with a sliding scale in between. [\[OPM\]](#)
- Check which retirement you could qualify for: age 62 with 5 years, age 60 with 20 years, MRA with 30 years, or MRA with 10 years (reduced 5% a year under 62 unless postponed). [\[OPM\]](#)
- Make sure you are enrolled in FEHB. To keep it in retirement you generally need continuous coverage for the 5 years right before your annuity starts. [\[OPM\]](#)
- Review your TSP contributions. 2026 limits: \$24,500 elective deferral; \$8,000 catch-up if 50 or older; \$11,250 higher catch-up for ages 60-63. [\[TSP\]](#)
- Create a my Social Security account and review your earnings record and benefit estimates. [\[SSA\]](#)

Want a second set of eyes? A FERS advisor can walk through this step with you for free. Book: <https://calendly.com/benparker76/free-fers-consultation>

3 years out

- Ask your agency HR office to review your Official Personnel Folder so it reflects your entire service history. [\[OPM\]](#)
- Ask HR about any unpaid service deposits (for example, military service), which you will be asked about when you apply. [\[OPM\]](#)
- Keep FEHB coverage continuous, and remember FEGLI also has a 5-year rule for continuing life insurance into retirement. [\[OPM\]](#)
- If you may retire before 62, learn how the FERS annuity supplement works and its earnings test. [\[OPM\]](#)

Want a second set of eyes? A FERS advisor can walk through this step with you for free. Book: <https://calendly.com/benparker76/free-fers-consultation>

1 year out

- Pick a target retirement date and confirm your age and service meet an immediate-retirement rule. [OPM]
- Ask your agency HR office about a retirement estimate and counseling.
- Decide on a survivor annuity with your spouse: a full survivor benefit reduces your annuity 10%, a partial one 5%. Less than full requires your spouse's notarized consent. [OPM]
- Review your TSP withdrawal options: installments, partial distributions (at least \$1,000 each), or a total distribution. [TSP]

Want a second set of eyes? A FERS advisor can walk through this step with you for free. Book:
<https://calendly.com/benparker76/free-fers-consultation>

6 months out

- Gather documents: dates of all federal service, any military service, military deposit details, and any workers' compensation history. [OPM]
- Ask HR when they want your application. Some offices want it earlier than OPM's 30-day minimum. [OPM]
- If you will be 62 or older, review Social Security retirement benefits (you need to be at least 62 and have worked 10 years). [SSA]
- If you are near 65, look at Medicare Parts A and B, which you sign up for through Social Security. [SSA]

Want a second set of eyes? A FERS advisor can walk through this step with you for free. Book:
<https://calendly.com/benparker76/free-fers-consultation>

90 days out

- Submit your retirement application to your HR office. OPM says submit at least 30 days before separation to reduce delays. [\[OPM\]](#)
- Confirm your FEHB and FEGLI elections for retirement with HR. [\[OPM\]](#)
- Book a free review of your numbers with a FERS advisor before anything is final.

Want a second set of eyes? A FERS advisor can walk through this step with you for free. Book: <https://calendly.com/benparker76/free-fers-consultation>

Retirement day

- Your last day: confirm HR and payroll have everything they need. [\[OPM\]](#)
- An immediate annuity starts within 30 days of separation. [\[OPM\]](#)

Want a second set of eyes? A FERS advisor can walk through this step with you for free. Book: <https://calendly.com/benparker76/free-fers-consultation>

After you retire

- OPM pays annuities on the first business day of each month for the prior month. [OPM]
- If you receive the FERS supplement and work, report your earnings to OPM. It is reduced \$1 for every \$2 over the Social Security exempt amount. [OPM]
- Set up or adjust TSP withdrawals as needed. [TSP]
- At 62+ (Social Security) and 65 (Medicare), revisit your SSA decisions. [SSA]

Want a second set of eyes? A FERS advisor can walk through this step with you for free. Book:
<https://calendly.com/benparker76/free-fers-consultation>

Sources

OPM: FERS eligibility and MRA table: <https://www.opm.gov/retirement-center/fers-information/eligibility/>

OPM: Types of retirement, application timing, FERS supplement: <https://www.opm.gov/retirement-center/fers-information/types-of-retirement/>

OPM: FEHB eligibility (carrying coverage into retirement): <https://www.opm.gov/healthcare-insurance/healthcare/eligibility/>

TSP: 2026 contribution limits: <https://www.tsp.gov/making-contributions/contribution-limits/>

TSP: Living in retirement (withdrawal options): <https://www.tsp.gov/living-in-retirement/>

SSA: my Social Security account: <https://www.ssa.gov/myaccount/>

SSA: Apply for Social Security benefits: <https://www.ssa.gov/benefits/retirement/apply.html>

SSA: Sign up for Medicare: <https://www.ssa.gov/medicare/sign-up>

This site is privately owned and is not affiliated with, endorsed by, or connected to the U.S. Office of Personnel Management (OPM) or any government agency. Information is for education only, not financial advice.