

# An Advisor's Guide to Helping Federal Employees Navigate the Retirement Process

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## Step 1: Decide When You Want to Retire

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Think about the date you want to officially stop working. This is called your retirement date. Once you choose, it sets the wheels in motion for your benefits, like when your annuity (retirement pay) will start. Keep in mind that unused vacation leave will be paid out in a lump sum after you retire. [Learn more.](#)

## Step 2: Your Agency Prepares Your Paperwork

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Once you retire, your agency (the place you work) will:

- **Gather Your Records:** They'll prepare your retirement forms and other documents.
- **Send Them to Payroll:** Payroll will calculate your final paycheck and any vacation payout.
- **Submit Everything to OPM:** All your paperwork goes to the Office of Personnel Management (OPM), which handles retirement for federal employees.

This step usually takes 30 to 45 days after your retirement date. [Read more.](#)

## Step 3: OPM Starts Your Case

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When OPM gets your paperwork, they:

- **Give You a Claim Number:** This is like a tracking number for your retirement case. Keep it handy—it's how OPM will identify your file.
- **Start Interim Payments:** While they work on your case, they'll send you temporary payments. These are 60–80% of what your monthly retirement pay will be, just to help you get by until they finalize things.
- **Set Up Your Online Account:** You'll get access to [Services Online](#), where you can check your case and make updates like changing your address or bank info.

This part takes about 10 to 15 days. [More details here.](#)

## Step 4: OPM Reviews Your File

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Next, OPM carefully reviews your file and calculates your exact retirement pay. They check:

- **Your Work History:** How long you worked and your job type.
- **Your Elections:** Choices like health insurance, life insurance, and survivor benefits.

If anything is missing or unclear, they'll ask for more info, which can slow things down. Normally, this review takes anywhere from 10 to 90 days. [Detailed explanation.](#)

## Step 5: OPM Finalizes Everything

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Once everything is checked and calculated, OPM:

- Starts Your Full Monthly Payments: These are your regular retirement checks.
- Provides Access to Benefits: You can manage things like health insurance or life insurance through Services Online.

You're now officially all set as a federal retiree! [Guide link.](#)

## Before You Retire: Things to Double-Check

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Advisors should ensure employees complete these essential tasks:

- Sign All Forms: Missing signatures can cause major delays.
- Download Work Records: If your personnel records are digital (eOPF), download them before retiring because you lose access.
- Pay Any Service Credits: If you owe money for previous work periods (like military time), make sure it's paid before retiring.
- Gather Important Papers: You'll need marriage certificates, military service records, and other documents. Make a folder to keep everything together.

[Checklist details.](#)

## Important Benefits to Know

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- Health Insurance: To keep your coverage, you must have been enrolled in federal health insurance for at least five years before retirement.
- Life Insurance: You can keep your federal life insurance, but check the rules.
- Survivor Benefits: If you want your spouse to get part of your retirement if you pass away, you'll need to choose this option, and it will reduce your monthly pay.
- Update Beneficiaries: Make sure the people you want to receive benefits are listed correctly on your forms.

[Benefit options explained.](#)

## Common Roadblocks (And How to Avoid Them)

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Some common issues that could delay retirement processing include:

- Missing Documents: Make sure everything OPM needs is included.
- Court Orders: Divorce agreements can complicate things if they involve your retirement pay.
- Special Jobs: If you were a law enforcement officer or firefighter, your benefits might be calculated differently.
- Multiple Agencies: If you worked at different federal agencies, your records might take longer to compile.

[Full breakdown of delays.](#)