

To understand how your military service integrates into your federal civilian retirement under the Federal Employees Retirement System (FERS), and to determine your retirement eligibility, consider the following:

1. Crediting Military Service Towards FERS Retirement:

- **Eligibility:** Active duty military service terminated under honorable conditions is generally creditable towards your FERS retirement.
[U.S. Office of Personnel Management](#)
- **Military Service Deposit:** To receive retirement credit for your military service, you must make a deposit covering your military basic pay. The deposit amount is typically 3% of your military basic pay. Interest may apply if the deposit isn't made within a specific timeframe.
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- **Procedure:** Complete the Application to Make Service Credit Payment (SF 3108) and submit it to your agency's personnel or human resources office. It's advisable to initiate this process well before your retirement date.
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2. Retirement Eligibility Under FERS:

Your eligibility for retirement is based on your age and total creditable service (including both civilian and credited military service). The main categories are:

- **Immediate Retirement:**
 - Age 62 with at least 5 years of service.
 - Age 60 with at least 20 years of service.
 - Minimum Retirement Age (MRA) with at least 30 years of service.
 - MRA with at least 10 years of service (Note: Benefits may be reduced if under 62).

Your MRA varies based on your birth year, ranging from 55 to 57.

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3. Estimating Your Retirement Benefits:

To project your retirement benefits, you can use the Federal Ballpark E\$timate®, a tool provided by the Office of Personnel Management (OPM). This calculator helps estimate your future retirement benefits and assess how well you're meeting your savings goals.

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4. Additional Considerations:

- **Military Retired Pay:** If you're receiving military retired pay, you may need to waive it to credit your military service towards your FERS retirement. Exceptions exist, so it's essential to consult with your agency's human resources office for guidance.
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- **Interest on Deposits:** Interest on the military service deposit accrues annually and is compounded. Paying the deposit sooner can reduce the total amount due.
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