Are You Ready?

Pre-Retirement Planning Tool-kit

Presented by:

Defense Civilian Personnel Advisory Service (DCPAS)
Benefits & Entitlements Branch

Department of Defense
DCPAS
Defense Civilian Personnel Advisory Service

INTRODUCTION

Defense Civilian Personnel Advisory Services (DCPAS) formerly known as Civilian Personnel Management Services (CPMS) is a Component Organization under the Defense Human Resources Activity (DHRA) of the Under Secretary of Defense who was charged with providing corporate-level leadership in human resources management.

DCPAS consist of 6 directorates and 19 branches that develop and manage human resources programs and systems for the Department of Defense (DoD). DCPAS also develops and recommends policy, provides guidance on all aspects of civilian personnel management and advises all levels of management and employees in DoD regarding human resources issues.

The Benefits and Entitlements Branch (B&E) provides technical advice, guidance, and benefits training to Human Resources specialists throughout the DoD and recently expanded to non-DoD agencies.

B&E has been in operation since 1994, and the advisors bring a combined 25 plus years of specialized knowledge and experience in the Federal benefits area. The B&E staff works closely with other Federal organizations such as the Office of Personnel Management, Social Security Administration and the Thrift Savings Board to ensure we provide the most current and accurate information to our customers.

To learn more about DCPAS and the B&E Branch visit the website at: www.cpms.osd.mil and select from Divisions “Benefits and Entitlements Branch”.

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Retirement Eligibility Requirements

CSRS OPTIONAL RETIREMENT

Voluntary Retirement Eligibility Requirements

Age	*Years of Service
55	30
60	20
62	5

* Minimum 5 Years Civilian Service

FERS OPTIONAL RETIREMENT

Voluntary Retirement Eligibility Requirements

Age	*Years of Service
MRA	30
60	20
62	5
MRA	10

* Minimum 5 Years Civilian Service

Minimum Retirement Age

If born before 1948	MRA is 55
In 1948	55 and 2 months
In 1949	55 and 4 months
In 1950	55 and 6 months
In 1951	55 and 8 months
In 1952	55 and 10 months
In 1953-1964	56
In 1965	56 and 2 months
In 1966	56 and 4 months
In 1967	56 and 6 months
In 1968	56 and 8 months
In 1969	56 and 10 months
In 1970 and after	57

High-3 Average Salary

- The High-3 (Hi-3) Average Salary represents the average of basic pay during the *consecutive three year period* when basic pay rates were the highest during the employee's Federal Career

- High three period can occur at any point in an employee's career

- Typically occurs during last three years of service

Base pay for high-three purposes includes:

- Night differential for wage grade employees
- Environmental differential pay
- Locality pay
- Premium pay primarily for standby for firefighters
- Premium pay for irregular administratively uncontrolled overtime (AUO)
- Law Enforcement Availability Pay (LEAP)
- Non-foreign COLA conversion to locality pay—Details in the Participant Guide

Base pay for high three purposes does not include:

- Cash awards and bonuses
- Overtime pay
- Military pay
- Holiday Pay
- Travel pay
- Any other special allowance

Example:

Tom's salary for the three consecutive years preceding his retirement (April 1, 2007 – March 30, 2010):

Salary Each Year	**Hi-3 Computation**
Year 1 - $55,000	
Year 2 - $60,000	= $180,000 ÷ 3 = $60,000 (Hi-3 Average Salary)
Year 3 - $65,000	

Civil Service Retirement System (CSRS)
Annuity Computation

RETIREMENT ANNUITY COMPUTATION (CSRS)

Years of Service	What They Receive
First 5 years of service	**a.** 1.5 percent of the high-3 average salary for each year
Second 5 years of service	*Plus* **b.** 1.75 percent of the high-3 average salary for each year
For all years of service over 10	*Plus* **c.** 2 percent of the high-3 average salary for each year

a + b + c = CSRS Basic Annuity

Example:

Tom is age 56 and will be retiring at the end of the year with 30 years of creditable service. His Hi-3 average salary is $60,000.

1.5%	x $60,000	x	5 years of service (plus)	= $ 4,500
1.75%	x $60,000	x	(second) 5 years of service (plus)	= $ 5,250
2%	x $60,000	x	all years over 10 (20 years)	= $24,000

= $33,750 annual annuity
(÷ 12 months = $2,812 per month)

Now compute your annuity:

Formula	Hi-3		Years of Service	
1.5%	x $_____	x	5 years of service (plus)	= $_____
1.75%	x $_____	x	(second) 5 years of service (plus)	= $_____
2%	x $_____	x	all years over 10 (___ years)	= $_____

= $_____ annual annuity
(÷ 12 months = $_____ per month)

Federal Employees Retirement System (FERS) Annuity Computation

RETIREMENT ANNUITY COMPUTATION (FERS)

FERS General Annuity Formula	
Under Age 62 at Retirement -Or- Age 62 or Older With Less Than 20 Years of Service	1% x high-3 x length of service
Age 62 or Older at Separation With 20 or More Years of Service	1.1% x high-3 x length of service

Example:

Karen is age 56 and will be retiring at the end of the year with 30 years of creditable service. Her Hi-3 average salary is $60,000.

1% x $60,000 x 30 years of service = $18,000 annual annuity (÷ 12 months = $1,500 per month)

Now compute your annuity:

Formula Hi-3 Years of Service

1% x $_____x _____ = $_____ annual annuity (÷ 12 months = $_____ per month)

NOTE:

If 62 or older with 20 or more years of service at time of retirement:

Formula Hi-3 Years of Service

1.1% x $_____x _____ = $_____ annual annuity (÷ 12 months = $_____ per month)

FERS Annuity Supplement

What is the FERS Annuity Supplement?

- An estimated amount of Social Security benefits earned during FERS service
- Benefit paid by the Office of Personnel Management until age 62 to certain FERS employees who retire before age 62 and are entitled to an immediate annuity
- Eligibility:
  - Has at least 1 calendar year of FERS service and
  - Retires with an immediate annuity
    - at or after MRA with 30 years
    - at age 60 with 20 years of service
    - at or after MRA under Early/DSR Retirement provisions (major RIF, reorganization)

Formula:

Annual Estimated Social Security Benefit ÷ 40 = $_____

$____ x years of FERS service = Estimated Annual Annuity Supplement

Example:

Karen has 30 years of FERS service. Her estimated Social Security benefit is $12,000.

$12,000 (Estimated Social Security Benefit) ÷ 40 = $300

$300 x 30 years of FERS service = $9,000 Estimated Annual Supplement ($750 monthly supplement)

NOTE:

- The FERS Annuity Supplement is subject to the Social Security Earnings Test which is $14,640 for 2012.
- Using the above formula will produce the estimated amount of the supplement – the Office of Personnel Management will determine the exact amount.

Retirement Goal Worksheet

Family/Relations (example: Visit grandchildren 2 times per year)

1. _____

2. _____

3. _____

Finances

1. _____

2. _____

3. _____

Travel

1. _____

2. _____

3. _____

Health

1. _____

2. _____

3. _____

Sample Pre and Post-Retirement Income Worksheet

Enter estimated monthly income, essential and discretionary expenses in the following fields.

	Pre-Retirement	Post-Retirement
Income		
Wages, Salary, and Tips		
Dividends from Stocks, etc.		
Interest on Savings Accounts, etc.		
Social Security Benefits		
Pensions		
Other Income		
Total		
Essential Expenses		
Housing		
Mortgage/Rent		
Repairs/Maintenance		
Homeowners Insurance		
Property Taxes		
Other		
Necessities		
Food		
Utilities		
Clothing		
Other		
Health Care and Insurance		
Health Insurance		
Medicare Premiums		
Out of Pocket Expenses		
Long Term Care Insurance		
Life Insurance		
Family Care		
Parental Care		
Education		
Other		

	Pre-Retirement	Post-Retirement
Transportation		
Car Payment		
Auto Insurance		
Fuel		
Maintenance		
Other		
Taxes		
State & Federal		
Other Taxes		
Miscellaneous		
Essential Expenses Total		

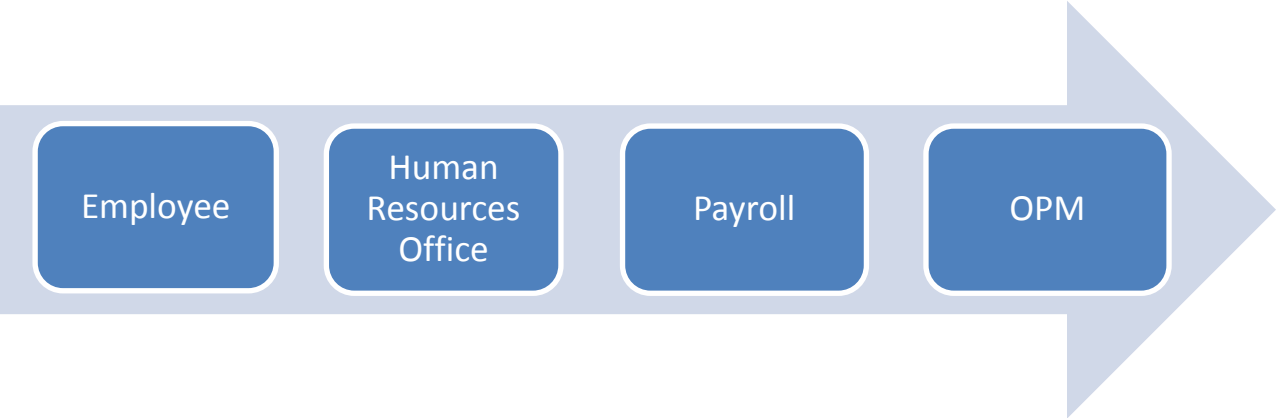
Discretionary Expenses

Leisure and Entertainment		
Dining Out		
Vacations/Travel		
Club Memberships		
Hobbies		
Educational Classes		
Other		
Charitable Contributions		
Miscellaneous		
Discretionary Expenses Total		

TOTAL ESTIMATED EXPENSES		

Subtract total estimated expenses from income to determine if pre and post retirement income is sufficient to sustain current life style and anticipated retirement life style.

Retirement Application Processing



Roles and Responsibilities

Employee

- Completes and submits necessary retirement application forms to HR

Human Resources Office (Benefits Center)

- Verifies eligibility for:
  - Retirement
  - FEGLI coverage
  - FEHB coverage
- Attaches all Health and Life Insurance related forms to retirement application
- Forwards application to Payroll

Payroll

- Authorizes lump sum payment for unused annual leave
- Certifies
  - Individual Retirement Record
  - Unused Sick Leave
  - Annual basic pay for Life Insurance
- Forwards application to OPM

OPM

- Acknowledges application and sends retiree 7 digit claim number
- Request any additional information that may be needed
- Final Adjudication of case
- Computes amount of annuity
- Authorizes interim and final pay
- Sends retiree personalized booklet describing retirement benefits

FREQUENTLY ASKED QUESTIONS
"Retirement and VERA/VSIP"

Q: Are Medicare payments deducted from Annuity payments?
A: No only from a paycheck earnings while working.

Q: Are there any penalties imposed if you take TSP withdrawals before age 59 ½.
The IRS requires a 20% tax to be taken if you withdrawal funds from you TSP account. As outlined in the TSP 536 Tax Notice a 10% penalty is also imposed unless the following occurs:
A: Paid after you separate from service during or after the year you reach age 55;
Annuity payments; Paid as substantially equal payments over your life expectancy.

Q: When will the FERS Annuity Supplement start?
A: At the employees Minimum Retirement Age (MRA)

Q: What is the reduction for a CSRS early out and is it per month or per year?
A: The reduction is 2% per year

Q: Is the FEGLI Life Insurance for Option C carried up to a certain age in retirement or is it for life?
A: It continues based on your election at retirement.

Q: What State do not have taxes taken from an Annuity check?
A: There are about 6 or more states that do not deduct taxes but, it is best to contact your Tax comptroller office for your state to determine the amount or the exemption if any.

Q: When can I change my beneficiary information?
A: You can change your beneficiary information at any time. After retirement changes should be sent directly to OPM.

Q: Am I eligible for VSIP if I am receiving Workers' Compensation?
A: Based on recent guidance, the answer is yes. Generally, an employee on long term compensation would likely be ineligible based on the fact that this employee might have a disability on the basis of which such employee is or would be eligible for disability retirement. However, an employee who is receiving workers compensation is eligible for VSIP. If such an employee is approved, the Department of Labor, Office of Workers' Compensation Programs (OWCP) will be notified prior to the employee being paid a voluntary separation incentive. OWCP will interrupt compensation payments for the number of weeks equal to the VSIP amount. Additionally, if an employee who has returned to light duty accepts a buyout, the one year bar on DoD employment, and five-year repayment requirement applies. In this situation, the employee would retire or resign and the compensation would cease. If compensation is subsequently reinstated, then as previously stated, OWCP will interrupt compensation payments until the total amount of the VSIP is repaid.

Q: If approved for both VERA and VSIP, can I go to work as a NAF employee and still keep my full monthly retirement amount and the full VSIP amount?
A: You may go to work for NAF without a reduction of your salary or retirement check, but there are employment restrictions, if you receive separation incentive pay (VSIP). You must repay the entire incentive (to include any withholdings), if you return to the Federal Government as an employee, or under a personal services contract, within five (5) years of separation, unless a waiver is granted. In addition DoD employees are not allowed by DoD policy to return to DoD for one (1) year after separation, even if they repay their incentive, unless a waiver is granted.

Q: If I am retired military and not entitled to severance pay, am I eligible for VSIP?
A: Yes, if you meet all of the eligibility requirements for VSIP.

Q: Employees that receive VSIP and accept employment with the Federal Government within a period of 5 years must repay the entire amount of the incentive. Since the employee is taxed on the $25,000 and only receives an average of approximately $16,000, which amount is to be repaid and can the repayment be made in installments? Also during the year of repayment, is the $25,000 deductible on personal income taxes?
A: The entire amount must be repaid and it may be repaid in installments, which is deducted from your paycheck. These arrangements are made at the time you return to Federal employment prior to the 5 year limit. In addition, to the 5 year restriction, you may not return to DoD rolls or enter into a personal services contract for 1 (one) year following separation, even if you repay the incentive. You must direct your tax questions to the Internal Revenue Service at 1-800-829-1040.

Q: Can I go directly to work for the contractor, if I retire with VERA?
A: There are no employment restrictions when an employee chooses to retire under VERA. The only restriction involves a DoD employee who accepts Voluntary Separation Incentive Pay (VSIP). That employee must repay the incentive if he or she returns to the Federal Government as an employee, or under a personal services contract, within five years unless a waiver is granted by the applicable waiver granting authority. In addition, a DoD employee who accepts VSIP is not allowed by DoD policy to return to DoD for one year after separation even if they repay their incentive unless a waiver is granted.

Q: Does seniority determine which employee (two employees in same competitive area and series) gets VSIP if only one voluntary separation (VERA) versus two separations is needed to retain an employee scheduled for release from Federal Service. Does supervisor personal preference or other circumstances, i.e. age, health of junior employee, etc. influence the VSIP decision?
A: To answer your question, you must first understand that VSIP and VERA are two entirely different incentive programs. First, VERA allows for eligible employees to take an early retirement, with VERA targeted to a specific number of positions in selected series and grades. If two employees, both in the same competitive area, series and grade are eligible for VERA and apply to the open window announcement and only one VERA can be approved, then the civilian service computation date (SCD) will be the determining factor in the approval process.

Secondly, VSIP is a payment of up to $25,000 to eligible employees who will leave the rolls voluntarily, thus reducing involuntary RIF separations. Employees who apply for VERA must also apply for VSIP, if interested. If VERA is approved for only one employee and that employee has also requested VSIP, then a second determination as to whether that employee will receive VSIP in conjunction with VERA will be made. The approval of VSIP must meet stringent criteria and is subject to the availability of funds. Please see additional information regarding VSIP/VERA under the Question/Answer Topic VERA/VSIP.

Q: If I'm selected to receive VSIP and previously withdrew my retirement money, can I keep the VSIP or will it go back to the retirement system?
A: You will keep the money.

Q: If I apply for VERA/VSIP and it is approved and the final decision reverses the initial decision, am I required to accept early retirement.
A: No.

Q: If you are eligible for VERA and are approved, will you be entitled to the $25,000?
A: No. You must also apply for VSIP and you are entitled up to $25,000 or the amount designated by your agency.

Q. I am a full time/permanent employee and eligible for VERA. If I accept a temporary position at another installation/command, is there some procedure/waiver/terms of employment agreement for maintaining my eligibility for VERA once the temporary position expires?
A. If you accept a "temporary" position at another installation, you are no longer considered an employee. Therefore, all eligibility for VERA or other incentives offered at your installation becomes void.

Q. If I retire under VERA, can I later return to work for another government agency? What are the circumstances for re-employment if any? Can I go back to work as a temporary employee?
A: An annuitant under either the Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) may be reemployed in any position for which they are qualified. Reemployed annuitants may be hired on either a temporary or a permanent position.
A nondisability annuity will usually continue during reemployment, but the amount of salary the employee receives will be reduced by the amount of the employee's annuity.
An annuitant whose annuity continues while he or she is reemployed serves at the will of the appointing officer. A reemployed annuitant may be separated at any time at the discretion of the appointing officer, regardless of the appointment type. However, if you are separated and receive an incentive, generally, employees who return to Federal employment within five years from their separation from DoD cannot return to work for the Federal Government without repaying the incentive. In addition, an employee separating from DoD may not return within one year, unless a waiver is granted at the Component Assistant Secretary level, even if they repay the incentive.

Q. If I retire under VERA, how does this affect my ability to do contract work directly with the federal government.

A. If you retired and did not receive any DoD incentives, it does not effect your ability to enter into a personal services contract with the Federal government.

Q: Will Voluntary Separation Incentive Pay (VSIP) or "buyouts" be offered to employees to separate voluntarily? If so, how do they qualify or apply for such an incentive?

A: Voluntary Separation Incentive Pay (VSIP), commonly referred to as a "buyout" is a lump-sum payment or installments of up to $25,000 paid by DoD to encourage employees to leave the rolls either by resignation, optional retirement or early retirement. Normally, VSIP is targeted at employees in specific grades and series to help avoid reduction in force (RIF) and minimize involuntary separations. Interested employees apply during the open window period. Employees are eligible to apply for VSIP provided they are (1) U.S. Citizens, (2) eligible for either voluntary early retirement, optional retirement or resignation; (3) serving under an appointment without time limitation and (4) have been continuously employed by the Federal Government for at least 12 months. VSIP is not automatic for eligible employees. Approval of VSIP applications is contingent upon management's ability to identify how civilian reductions can be minimized and cost savings achieved through the use of VSIP authority. Reemployed annuitants, employees with a pending or approved application for disability retirement, or employees in receipt of a specific RIF notice are not eligible for VSIP.

How is the maximum incentive payment allowed determined?

A: The incentive payment under the authority will be the lesser of $25,000 or severance pay. If an employee's severance pay computation is more than $25,000, the full incentive of $25,000 will be authorized. Severance pay is determined as follows:

One week of basic pay times each full year of creditable service up through 10 years:
_____ x _____ = _____ plus

Two weeks of basic pay times each full year of creditable service beyond 10 years:
_____ x _____ = _____ plus

25% of applicable amount (1 weeks pay or 2 weeks pay) times each full 3 months of creditable service beyond the final full year:
_____ x _____ = _____ plus

Age adjustment allowance of 2.5 percent for each full quarter of a year employee is over 40 years of age at retirement:
_____ x _____ = _____

Total (maximum amount of severance pay may not exceed one year's salary (52 weeks)): _____

Note: The weekly rate of basic pay for employees with variable work schedules (i.e., part-time) is determined based on the weekly average for the last position held by the employee during the 26 biweekly pay periods immediately preceding separation

Q: Can an employee accept VSIP and also accept a job offered by the winning contractor?

A: Yes, an employee may take VSIP then go to work for the contractor. However, once accepting VSIP, the employee no longer has the Right of First Refusal. The Right of First Refusal is only for those employees adversely affected by RIF and in receipt of a specific RIF notice. Once in receipt of a RIF notice, an employee is no longer eligible for VSIP.

Q: What is VERA and will it be offered to affected employees?
A: Voluntary Early Retirement Authority (VERA) permits employees to retire earlier than otherwise eligible thereby reducing the adverse impact of a reduction in force. Activities generally identify or target positions open for VERA to preclude losing needed skills.

Q: Who is eligible to apply for VERA?
A: To be eligible for VERA, employees must have at least 20 years of creditable service and be at least age 50 or have 25 years of creditable service at any age by the date of separation. In addition, the employee must serve in a position covered by an offer by the agency; serve during a time period designated by the agency in which voluntary early retirements are offered; apply during the designated window period and receive approval from the agency making the offer of early retirement. The law prohibits VERA for employees: who have not been on DoD rolls 31 days prior to the date DoD authority for VERA was requested from OPM; on time-limited appointments -- temporary and term; and with a final notice of involuntary separation for misconduct or performance.

Q: How does an employee apply for VERA?
A: An employee applies with the appropriate form(s) to a VERA open window announcement. The announcement establishes the period during which early retirements are offered and also specifies the targeted occupational series and grades to which VERA applies.

Benefits & Entitlements Branch
Team Bios

Donnita Anderson *is a Washington, D.C. native. She joined the B&E team as one of the HR Advisors in October 2010. She has 33 years of experience in Human Resources, Personnel Administration, and Legal Administration. She attended D.C. Public Schools and graduated from McKinley Technical High School in 1974. She is a graduate of The Catholic University of America in Washington, D. C. Her career path took her to South Carolina for Basic Recruit Training at Parris Island, South Carolina. Donnita was commissioned a Chief Warrant Officer in 1990 in the United States Marines.*

Matthew Costello *is a native of upstate New York. Matt, joined the B&E team in 2009 and is B&E's Senior Specialist for Special Retirement coverage cases. Matt has worked in areas of Federal HR for 10 plus years. Prior to joining B&E he worked as a Supervisor for the On Boarding processing team, responsible for coding and processing all new Federal appointments. Matt also worked as a retirement counselor for the House of Representatives specializing in responding to questions on life insurance, health benefits and TSP.*

Destin Hogue *is a Vietnam era veteran and a graduate of the Smith School of Business, University of Maryland. His Bachelor of Science is in Personnel and Labor Relations majoring in benefits and entitlements. He has worked in the private sector as a financial counselor to Federal and military employees for 10 years and then for the past 14 years with three Federal agencies, currently servicing Department of Defense employees.*

Jamal McClain *joined DCPAS in 2007 as a Human Resource Specialist (Compensation) within the Wage & Salary Division. In this capacity, he traveled both the East Coast and Southern United States collecting wage data for Department of Defense (DoD) Blue Collar Wage Surveys. In May 2008, he joined the B&E team as a Human Resources Specialist (Benefits) providing Benefits and Entitlements program training as well as advisory services to the DoD Human Resource Community.*

Steven Mosley *has been serving as a Human Resource Specialist with the Department of Defense, Field Advisory Services, Benefits and Entitlements Service Branch since August 2008. His Federal career began in 1996 when he enlisted in the U.S. Air Force. He has worked for other Federal agencies such as the Transportation Security Administration where he served as the Project Manager over the Payroll Team before transitioning into a Benefits and Retirement Counselor. Prior to joining DoD, he was a Sr. Payroll & Benefits Specialist for the U.S. House of Representatives.*

Benefits & Entitlements Branch
Team Bios (cont.)

Leyla Padilla *has been employed with DoD for over 21 years in the field of Human Resources, Retirement, Recruitment, Benefits and Compensation. Leyla joined the DCPAS, B&E team on October 03, 2010. Leyla is originally from Puerto Rico where she first enlisted in the U.S. Army in 1979. She graduated from Austin Peay State University in 1991. She is currently an associate member of the American Translators Association and is proficient in the language of Spanish. Mrs. Padilla worked for Lockheed Martin assisting in the 1999 reduction in force during the turnover of the Panama Canal from U.S. Army South Command to the Panamanian Government. Some of her interesting assignments includes: American Forces Network Europe, Alabama State Employment & Unemployment, Migrant Outreach Division, Lockheed Martin, Antilles Schools, Fort Buchanan, Puerto Rico and Supervisory HR Specialist for DoDEA, DDESS Area Service Center, Peachtree City, Georgia.*

George Pittmon *joined the DCPAS, B&E team in December 2007. Prior to this appointment he worked for several other federal agencies in the areas of staffing, Senior Executive Service recruitment, training, employee relations and employee benefits. George began his career with the National Science Foundation and moved onto positions at the Department of Defense Washington Headquarters Service, and the Missile Defense Agency. He has over 20 years of experience working in the areas of retirement, health and life insurance.*

Alisa R. Williams *started her Federal career in 1982, in New York City working for the Office of Personnel Management and the Federal Deposit Insurance Corporation, respectively. She also spent 22 years working in various capacities in Human Resources at the Environmental Protection Agency. Before coming to B&E, Alisa had the honor of working for the Ohio National Guard in Columbus, Ohio from November 2008 – September 2010. Alisa attended the University of Cincinnati, majoring in Human Resources Development. She was also a member of the USDA, Women's Executive Leadership program class of 2000.*

Cynthia Wyche *started her career in 1977 with the Department of Navy, Naval Sea Systems Command appropriations office. She separated from Federal service to work in private industry for 27 years with several government contracting firms, and non-profit organizations, working in the area of foreign military sales appropriations, and human resources benefits, employee relations and recruitment. She returned to Federal Government in 2004 to work for Defense Intelligence Agency and then joined the DCPAS B&E team in 2008. Cynthia obtained a Masters Degree in Human Resources Management from Central Michigan University in 2002 and was as a member of the Society for Human Resource Management (SHRM) and several other professional business women organizations.*

Resource Sheet

www.benefits@cpms.osd.mil – (703) 696-6301 option 1 for benefits

www.irs.gov – (800) 829-1040

www.opm.gov – (888) 767-6738 or (202) 606-0500

www.ssa.gov – (800)772-1213

www.tsp.gov – (504) 255-6000

www.cfp-board.org/int-blk.htm - Certified Financial Planners Board

www.iafp.org – Internal Association for Financial Planning