

TSP – Thrift Savings Plan

www.tsp.gov
Tel. 877-968-3778

Social Security

www.ssa.gov
Tel. 800-772-1213

Human Resources Shared Service Center

To Request:

- Annuity estimate
- Retirement form packet
- Retirement counselling
- Application to make Service Credit Payment

<http://liteblue.usps.gov>
Tel. 877-477-3273

DFAS – Defense Finance and Accounting Service

Find information on civilian service credit for military service.

- Request estimated earnings for making service credit deposits.
- Request copy of DD-214.

www.dfas.mil
Tel. 888-332-7411

Veterans' Administration

Obtain information regarding military service or benefits.

www.va.gov
Tel. 800-827-1000

National Association of Letter Carriers Retirement Department

Members may call us at 202-393-4695
Monday – Friday from 9:00 to 4:30 Eastern time. Long distance charges may apply.

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**National Association
of Letter Carriers**



RePREPARING FOR
Retirement

Checklist
for letter
carriers
during
their final
year at
work

Retirement often is one of the most significant events in a person's life. At the time of retirement, a host of related matters must be decided that will affect a person's financial security for the rest of his or her life. It's never too early to start planning for retirement to ensure it goes smoothly.

Determine when you will be eligible to retire and begin planning five years before the date you have set for retirement so that you will know what is required to continue certain benefits into retirement.

■ **At least one year before retirement:**

- ❑ Determine when you will be eligible to retire and when you wish to retire. Your personnel office is HRSSC, also known as Human Resources Shared Service Center. You may call them at 877-477-3273 to check on any period of service for which you might need or want to make deposit to receive credit.
- ❑ If applicable, ask HRSSC for the application forms and apply to make deposit for civilian and post-1956 military service. Upon application you will receive a payment election form with a letter from OPM that explains the effect that credit for additional service will have on your annuity.
- ❑ Gather information about any other pensions or benefits for which you might be eligible (e.g. Social Security, Veterans' Administration, pensions from private industry).
- ❑ Request an annuity estimate from HRSSC based on your intended retirement date(s). This computation will also aid in making decisions about survivor benefits, waiving

military retirement pay and paying deposits or redeposits.

- ❑ To further aid your financial planning, estimate the monthly deductions (health benefits, life insurance, taxes, etc.). Keep in mind that the HRSSC annuity estimate is an estimate only- but hopefully it will be fairly close to the final annuity figure from the Office of Personnel Management (OPM).
 - ❑ Think about when and how you wish to receive Thrift Savings Plan (TSP) funds. If applicable, arrange to pay off any TSP loans before retirement to avoid any delays in receiving TSP distributions. Call the Thriftline 877-968-3778 or visit www.tsp.gov.
- ### ■ **Six months before retirement:**
- ❑ Obtain appropriate application forms, a.k.a. retirement packet, or blue book by calling HRSSC:
 - SF 2801, Application for Immediate Retirement under the Civil Service Retirement System (CSRS); or
 - SF 3107, Application for Immediate Retirement under the Federal Employees' Retirement System (FERS);
 - ❑ Call HRSSC immediately upon receipt of your blue book to schedule retirement counselling. The HRSSC schedule tends to fill up far sooner than anticipated due to backlogs.
 - ❑ The goal is to have HRSSC provide you with individual retirement counselling early enough to allow time to answer any questions you may have or to resolve any problems you may be experiencing.

- ❑ Review your Official Personnel File, which is available on <http://liteblue.usps.gov>, to ensure the record of your service and benefits is correct, including health benefits, life insurance coverage and verification of service credit for which deposit was made. It is recommended to save a copy of your entire e-OPF, either on your computer or printed on paper. Your access to liteblue will be terminated as of the date of retirement.

■ **Two to four months before retirement:**

- ❑ *Complete and submit* the retirement forms in the blue book and any related forms to:

HR Shared Service Center
P.O. Box 970500
Greensboro, NC 27497-0500

Read the information and instructions contained in the package carefully before filling out the forms.

For some individuals there will be steps in addition to those in this brochure.

■ **Useful Resources**

OPM – U.S. Office of Personnel Management

Find information on the CSRS and FERS retirement systems as well as useful planning tools.

www.opm.gov

- FEGLI calculator
- The Federal Ballpark E\$timater
- Federal Tax Withholding Calculator

Tel. 888-767-6738