



# FERS



## FERS Retirement Computation

Age	Formula
< 62 or 62+ with <20 years of service	1% of high-3 average for each year of service
62+ w/20 years of service	1.1% of high-3 average for each year of service

## FERS Minimum Retirement Age (MRA)

Birth Year	Your MRA is
Before 1948	55
1948	55 & 2 mos.
1949	55 & 4 mos.
1950	55 & 6 mos.
1951	55 & 8 mos.
1952	55 & 10 mos.
1953 - 1964	56
1965	56 & 2 mos.
1966	56 & 4 mos.
1967	56 & 6 mos.
1968	56 & 8 mos.
1969	56 & 10 mos.
1970 and After	57

## Immediate Retirement

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

\*Benefit reduced by 5% for every year of service under 62

## Early Retirement - Involuntary separation or Voluntary during reorganization

Age	Years of Service
50	5
Any Age	25

## Deferred Retirement - Leaving Federal Service before age & service requirement met

Age	Years of Service
62	5
MRA	30
MRA	10

\*MRA w/minimum 10, but <30 years of service; benefit will be reduced by 5% for each year under 62, unless 20 years of service then benefits start at age 60

## Disability Retirement

Age	Years of Service
Any Age	18 mos.





# CSRS

## CSRS Retirement Computation

Duration	Formula
1st 5 years of CSRS service	1.5% of high-3 average for each year of service
2nd 5 years of CSRS service	1.75% of high-3 average for each year of service
All years of CSRS service over 10	2% of high-3 average for each year of service

## 5 Categories of Benefits

### Optional - Immediate Retirement Benefit

Age	Years of Service
62	5
60	20
55	30

### Special/Early Optional - Agency Reorganization

Age	Years of Service
50	20
Any Age	25

\* Under 55 - Annuity reduced by 1/6th of 1% for each month under 55

### Special Provision Retirement - Law Enforcement Officers

Age	Years of Service
50	20

### Discontinued Service - Involuntary Separation

Age	Years of Service
50	20
Any Age	25

### Disability

Age	Years of Service
Any Age	5

For more information visit [www.opm.gov/retirement-services/](http://www.opm.gov/retirement-services/)