



**MILITARY SERVICE  
CREDIT FOR YOUR  
FEDERAL CIVILIAN  
RETIREMENT**

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Benefits and Services Team (BeST) - Cincinnati  
Internal Revenue Service

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**Benefits and Service Team  
(BeST)**



The Mission of the Benefits and Services Team (BeST) is to provide standardized, high quality information and assistance in a responsive and supportive manner enabling our customers to make informed decisions regarding their benefits and services.

In BeST we work with multitude of benefits programs such as health and life insurance, dental, vision, TSP, retirement, and death/survivor benefits.

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**Federal Civilian  
Retirement System**

**Civil Service Retirement System (CSRS)**

*Employees that are first hired or rehired with a break in service/coverage on or after 1/1/84*

**Federal Employees Retirement System (FERS)**

**CSRS Offset (CSRS and FICA coverage)**

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## Creditable Service



Creditable service  
determines your



### Eligibility for Retirement

- Age 55 with 30 years
- Age 60 with 20 years
- Age 62 with 5 years

### Amount of Annuity

- Any age with 25 years
- Any age with 20 years
- Any age with 20 years
- Any age with 20 years

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## Eligibility for Retirement Age and Service Requirements

CSRS		FERS	
Optional	Early/DSR	Optional	Early/DSR
<ul style="list-style-type: none"> <li>• Age 55 with 30 years</li> <li>• Age 60 with 20 years</li> <li>• Age 62 with 5 years</li> </ul>	<ul style="list-style-type: none"> <li>• Any age with 25 years</li> <li>• Any age with 20 years</li> <li>• *has additional requirement</li> </ul>	<ul style="list-style-type: none"> <li>• MRA with 30 years</li> <li>• Age 60 with 20 years</li> <li>• Age 62 with 5 years</li> <li>• MRA with 10 (reduced)</li> </ul>	<ul style="list-style-type: none"> <li>• Any age with 25 years</li> <li>• Any age with 20 years</li> <li>• MRA with 10 (reduced)</li> <li>• * has additional requirement</li> </ul>
Disability	Deferred	Disability	Deferred
<ul style="list-style-type: none"> <li>• Any age with 5 years</li> <li>• * has additional requirement</li> </ul>	<ul style="list-style-type: none"> <li>• Age 62 with 5 years</li> <li>• * has additional requirement</li> </ul>	<ul style="list-style-type: none"> <li>• Any age with 18 months</li> <li>• * has additional requirement</li> </ul>	<ul style="list-style-type: none"> <li>• Age 62 with 5 years</li> <li>• Age 60 with 20 years</li> <li>• MRA with 10 (reduced)</li> <li>• * has additional requirement</li> </ul>
<b>Law Enforcement</b> <ul style="list-style-type: none"> <li>• Age 50 with 20 years (Mandatory - Age 57 with 20 years)</li> <li>• * has additional requirement</li> </ul>		<b>Law Enforcement</b> <ul style="list-style-type: none"> <li>• Age 50 with 20 years</li> <li>• Any age with 25 years (Mandatory - Age 57 with 20 years)</li> <li>• * has additional requirement</li> </ul>	
<b>Minimum Retirement Age (MRA)</b> • Age 60 from age 57, depending on year year of birth. • The final and more age in CSRS with site at <a href="http://www.opm.gov/perscomp/retirement">http://www.opm.gov/perscomp/retirement</a> • <a href="http://www.opm.gov/perscomp/retirement">www.opm.gov/perscomp/retirement</a>			

All types of retirement need a **minimum of 5 creditable civilian service**, except for a disability retirement under FERS.

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## Amount of Annuity Basic Annuity

High-3 Average Salary X Retirement Factor = Basic Annuity

High-3 Average Salary	General Formula (non - Law Enforcement)						
Highest pay obtained by averaging the rates of basic pay in effect during any 3 consecutive years of civilian service.	The percentage is determined by the amount of creditable civilian and/or military service and the appropriate formula.						
<b>Basic Pay Includes:</b> <ul style="list-style-type: none"> <li>• Regular Pay</li> <li>• Locality Pay</li> <li>• Night Differential for Wage Employees</li> <li>• Premium Pay for Fire Fighter and Law Enforcement</li> </ul>	<i>Unused Sick Leave may be added to the length of service used to compute an immediate annuity.</i>						
<b>Basic Pay Does Not Include:</b> <ul style="list-style-type: none"> <li>• Bonuses</li> <li>• Overtime</li> <li>• Allowances</li> <li>• Special Pay for Recruiting and Retention Purposes</li> </ul>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center; font-weight: bold; font-size: x-small;">CSRS</td> <td style="width: 50%; text-align: center; font-weight: bold; font-size: x-small;">FERS</td> </tr> <tr> <td style="font-size: x-small;">               1.5% x 5 years +                1.75% x 5 years +                2% x service                over 10 years             </td> <td style="font-size: x-small;">               1% x years of service                or                If age 62 or older                1.1% x years of                service             </td> </tr> <tr> <td style="text-align: center; font-size: x-small;">Retirement Factor</td> <td style="text-align: center; font-size: x-small;">Retirement Factor</td> </tr> </table>	CSRS	FERS	1.5% x 5 years + 1.75% x 5 years + 2% x service over 10 years	1% x years of service or If age 62 or older 1.1% x years of service	Retirement Factor	Retirement Factor
CSRS	FERS						
1.5% x 5 years + 1.75% x 5 years + 2% x service over 10 years	1% x years of service or If age 62 or older 1.1% x years of service						
Retirement Factor	Retirement Factor						
See Chapter 30 of the FERS and CSRS Handbook for more types of pay which may or may not be included under Basic Pay in your High-3 calculation. The handbook is located on OPM web site <a href="http://www.opm.gov">www.opm.gov</a> .	See Chapter 30 of the FERS and CSRS Handbook for Retirement Factor Charts, including Law Enforcement. The handbook is located on OPM web site <a href="http://www.opm.gov">www.opm.gov</a> .						

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