FERS Complete Retirement Report

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Your Inputs

Date of birth	**April 15, 1968**
Service computation date	**June 1, 1998**
Planned separation	**May 31, 2028**
High-3 average salary	**$121,500**
Current salary	**$126,000**
Sick leave	**1,044 hours**
Survivor election	**Full (50%)**
Social Security at 62	**$2,100/mo**
Social Security at claim age 67	**$3,000/mo**
TSP balance today	**$540,000**

Eligibility

Age at separation	**60.13**
Creditable service	**30 years**
Minimum retirement age	**56.67**
Retirement type	**Immediate, unreduced**
Earliest unreduced date	**April 15, 2028**

Pension Computation

Service for computation	**30.50 years**
Gross annual annuity	**$37,054**
Survivor election cost	**10%**
Survivor benefit	**$1,544/mo**
Net annual annuity	**$33,349**
Net monthly annuity	**$2,779**

FERS Special Retirement Supplement

Gross supplement	**$1,575/mo**
Net supplement	**$1,575/mo; ends before age 62**

SAMPLE - FICTIONAL DATA - NOT A PERSONAL ESTIMATE

TSP Integration

Projected TSP at separation	**$614,009**
Sustainable monthly income	**$2,047/mo**
Growth assumption	**5%/yr**

Scenario Comparison

Your plan - retire May 31, 2028	**$2,779/mo pension; $3,353,584 through age 90**
Work 1 more year	**$2,870/mo pension; $3,371,915 through age 90**
Work 3 more years	**$3,358/mo pension; $3,523,664 through age 90**
Wait until age 62	**$3,245/mo pension; $3,510,010 through age 90**
VERA early-out today (if offered)	**$2,611/mo pension; $3,319,671 through age 90**
Resign today, deferred annuity	**$2,566/mo pension; $3,164,126 through age 90**

Year-by-Year Income Projection

Age 60	**$76,809/yr total ($6,401/mo)**
Age 61	**$77,006/yr total ($6,417/mo)**
Age 62	**$58,304/yr total ($4,859/mo)**
Age 63	**$59,171/yr total ($4,931/mo)**
Age 64	**$60,052/yr total ($5,004/mo)**
Age 65	**$60,949/yr total ($5,079/mo)**
Age 66	**$61,861/yr total ($5,155/mo)**
Age 67	**$98,789/yr total ($8,232/mo)**
Age 68	**$100,453/yr total ($8,371/mo)**
Age 69	**$102,148/yr total ($8,512/mo)**
Age 70	**$103,875/yr total ($8,656/mo)**
Age 71	**$105,633/yr total ($8,803/mo)**
Age 72	**$107,424/yr total ($8,952/mo)**
Age 73	**$109,248/yr total ($9,104/mo)**
Age 74	**$111,106/yr total ($9,259/mo)**
Age 75	**$112,999/yr total ($9,417/mo)**
Age 76	**$114,927/yr total ($9,577/mo)**
Age 77	**$116,890/yr total ($9,741/mo)**
Age 78	**$118,891/yr total ($9,908/mo)**
Age 79	**$120,928/yr total ($10,077/mo)**
Age 80	**$123,004/yr total ($10,250/mo)**

Age 81	**$125,118/yr total ($10,427/mo)**
Age 82	**$127,272/yr total ($10,606/mo)**
Age 83	**$129,467/yr total ($10,789/mo)**
Age 84	**$131,702/yr total ($10,975/mo)**
Age 85	**$133,979/yr total ($11,165/mo)**
Age 86	**$136,299/yr total ($11,358/mo)**
Age 87	**$138,662/yr total ($11,555/mo)**
Age 88	**$141,070/yr total ($11,756/mo)**
Age 89	**$143,523/yr total ($11,960/mo)**
Age 90	**$146,022/yr total ($12,169/mo)**
Age 91	**$148,569/yr total ($12,381/mo)**
Age 92	**$151,163/yr total ($12,597/mo)**
Age 93	**$153,806/yr total ($12,817/mo)**

HR Verification Checklist

- Verify your official high-3 average salary.
- Verify your retirement SCD and any military deposit status.
- Confirm FEHB/FEGLI continuation rules before retiring.
- Confirm survivor election costs and consequences with your spouse.
- Ask HR for an official retirement estimate before making an irrevocable decision.

Important Disclaimer

FERS Report provides educational estimates from the figures entered into the calculator. It is not affiliated with OPM or any U.S. Government agency, and it is not legal, tax, or financial advice. Your official annuity is computed by your agency and OPM from certified records.

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