

## Deferred Retirement

If you are a former Federal employee who was covered by the Federal Employees Retirement System (FERS), you may be eligible for a deferred annuity at age 62 or the Minimum Retirement Age (MRA).

### Age and Service Requirements

You are eligible for a deferred annuity if you meet one of the following age and service requirements:

- You have completed at least 5 years of creditable civilian service, then you are eligible for a deferred annuity beginning the first day of the month after you reach age 62
- You have completed at least 10 years of creditable service, including 5 years of civilian service, then you are eligible for a deferred annuity beginning the first day of the month after you reach the Minimum Retirement Age (MRA)\*

#### Determine Your MRA

If your year of birth is...	Your Minimum Retirement Age is...
Before 1948	55 years
1948	55 years, 2 months
1949	55 years, 4 months
1950	55 years, 6 months
1951	55 years, 8 months
1952	55 years, 10 months
1953 to 1964	56 years
1965	56 years, 2 months
1966	56 years, 4 months

## Determine Your MRA

If your year of birth is...	Your Minimum Retirement Age is...
Before 1948	55 years
1948	56 years, 6 months
1949	56 years, 8 months
1950	56 years, 10 months
After 1950	57 years

## Age Reduction

If you completed at least 10 years, but less than 30 years of creditable service before you left Federal service years, your annuity will be reduced if it begins before age 62. The only exception to this is if you had at least 20 years of service and your annuity begins when you reach age 60.

Your annuity will be reduced by 5/12 of 1 percent (5 percent per year) for each month by which your benefit commencing date precedes your 62nd birthday. However, you can postpone the commencing date of your annuity to reduce or eliminate this age reduction.

## Health Benefits and Life Insurance Coverage

If you receive a deferred annuity, you are not eligible to continue any health benefits or life insurance coverage you had while employed.

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## **Retiree Annuity Supplement**

Former employees who receive a deferred annuity are not eligible for the retiree annuity supplement.

## **Commencing Date of Deferred Retirement Retirement With 10 or More Years of Service**

The annuity begins either:

- the first day of the month after the former employee attains the MRA, or
- later date specified by the retiree, in order to reduce or avoid the age reduction

## **Retirement With At Least 5 Years But Less Than 10 Years of Service**

The annuity begins:

- first day of the month after the individual reaches age 62

## **Survivor Annuity**

If you are married when your annuity begins, it will be computed with a reduction to provide a maximum survivor annuity (50 percent of your unreduced annuity) for your spouse upon your death. You can elect to provide a partial survivor annuity (25 percent of your unreduced annuity) or no survivor annuity; however, you must get your spouse's consent to elect either of these options. You can also elect a survivor annuity for a former spouse or an insurable interest survivor annuity.

## **Computation of Deferred Annuity**

Your deferred annuity is based on the length of service and high-3 average salary in effect when you separated from Federal service.

[Go to the FERS Computation page.](#)

## **Applying for Deferred Annuity Form to Use**

Use form [RI 92-19 \(PDF file\)](#) [962.59 KB], Application for Deferred or Postponed Retirement to apply for deferred or postponed retirement annuity under the Federal Employees Retirement System. For instructions on how to complete the RI 92-19, use form [RI 92-19A \(PDF file\)](#)[450.96 KB], a pamphlet entitled Applying for Deferred or Postponed Retirement under the Federal Employees Retirement System (FERS).

## **When to Apply**

Send your application to OPM approximately 60 days before you want your benefits to begin. Send your completed application to:

Office of Personnel Management  
Federal Employees Retirement System  
P.O. Box 45  
Boyers, PA 16017-0045

## **If You Die Before Applying for a Deferred Annuity**

If you have less than 10 years of creditable service or no eligible survivor, any contributions remaining in the retirement fund are paid in a lump sum (with interest) to your designated beneficiary or an individual in order of precedence as set by law.

If you have 10 or more years of creditable service for which withholdings or deposits remain in the Retirement fund (5 years of which is creditable civilian service) and your spouse was married to you at the time of your separation from Federal service, he/she would be eligible for a survivor annuity. Your surviving spouse may elect to receive a lump-sum payment of your retirement contributions in lieu of a survivor annuity.