

## SFG FEDERAL EMPLOYEE BENEFITS

### CSRS OFFSET

**To be eligible for CSRS Offset you must have met the following criteria:**

- hired by government after 12/31/1983 (\*these employees will also be covered by Social Security)
- CSRS employees with a break in service of more than 365 days
- 5 years of service under CSRS prior to 01/01/1984
- Rehired after 12/31/1983

CSRS Offset employees are "grandfathered" to the CSRS rules for retirement eligibility and retirement pension.

### CSRS Offset vs. CSRS

- CSRS Offset contributes to Social Security. CSRS Offset employees who retire prior to age 62 will collect a traditional CSRS Pension HOWEVER when they turn the age of 62, their pension is permanently reduced by what they will receive from Social Security.

***Did you know? There ARE limits on the amount you may receive from your annuity.***

- Maximum annuity is 80% of my "High 3"
- 80% represents 41 years 11 months of creditable service PLUS any unused sick leave
- If you have more than 41 years 11 months of service (excluding sick leave), the excess and unused deposits will be refunded to you, applied to re-deposits, or applied to a voluntary contribution

**SCHEDULE YOUR OWN CONFIDENTIAL MEETING  
TO RECEIVE YOUR COMPLIMENTARY  
FEDERAL BENEFIT ANALYSIS**



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