

FEDERAL EMPLOYEE BENEFITS

FERS ANNUITY BENEFIT

Did you know? OPM offers a bonus to your pension going retroactive.
FERS Retirement:

One of two types of retirement offered by the Federal Government, the Federal Employee Retirement System (FERS) offers three levels of benefits:

- Federal Pension Annuity
- Social Security
- The Thrift Savings Plan (TSP)

Retirement Eligibility with FERS is dependent upon employee age and years of creditable services and is broken down into the following groups:

- *NO REDUCTION*
- Early/Reduced
- Deferred -Delay receiving annuity until 62 with no penalty
- Involuntary (Reduction in Force)/Voluntary (VERA)
- Special Provisions- E.G.-LAW ENFORCEMENT

Active Duty Military Service IS creditable. You only have to repay 3% of total earning plus interest.

- Army, Air Force, Navy, Coast Guard & Marine Corps

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



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