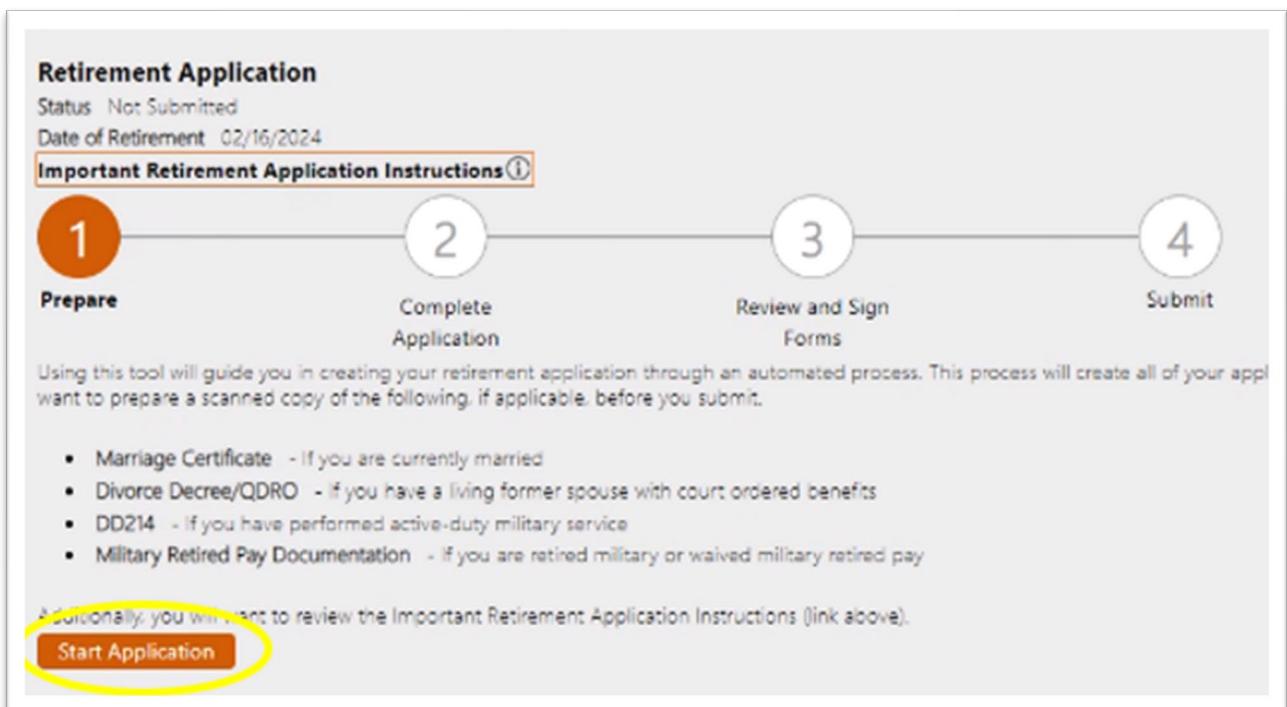


Please follow the steps below for a Voluntary Retirement submission in GRB. You can access GRB [here](#).

1. After logging into GRB, select the Retirement Button to view your Retirement information.

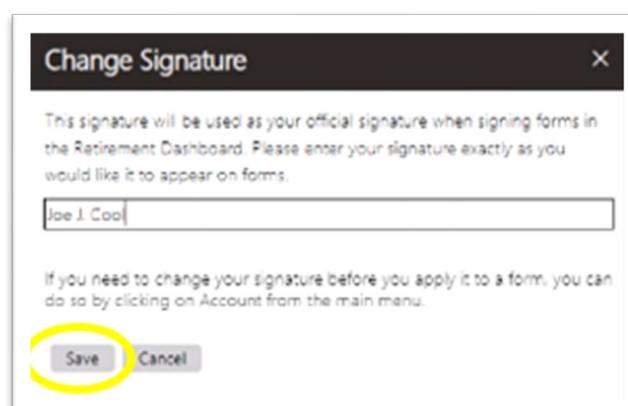


2. If eligible for Retirement, you will be presented with the “Start Application” process button to apply for a Voluntary Retirement.



NOTE: All other types of retirement are processed with case management within GRB. Please contact the RSSO at 866-330-7366 if you have issues or questions.

3. **Next** ~ GRB allows users to digitally sign documentation within the application. You may be prompted to setup your signature within GRB. Please provide your official signature to include your middle initial for processing. **NOTE: signature errors will create processing delays.**



4. **Next** ~ you will be presented with a “**Date of Final Separation**” screen. Enter your date of final separation (**this is your retirement date**).

NOTE: Please see:

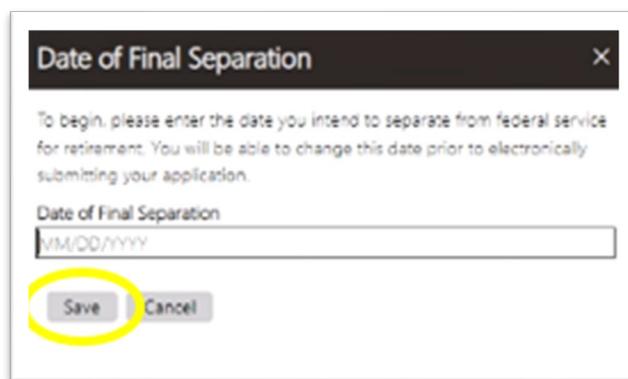
Appendix A – Picking the best retirement date

Appendix B – RSSO workflow for retirement

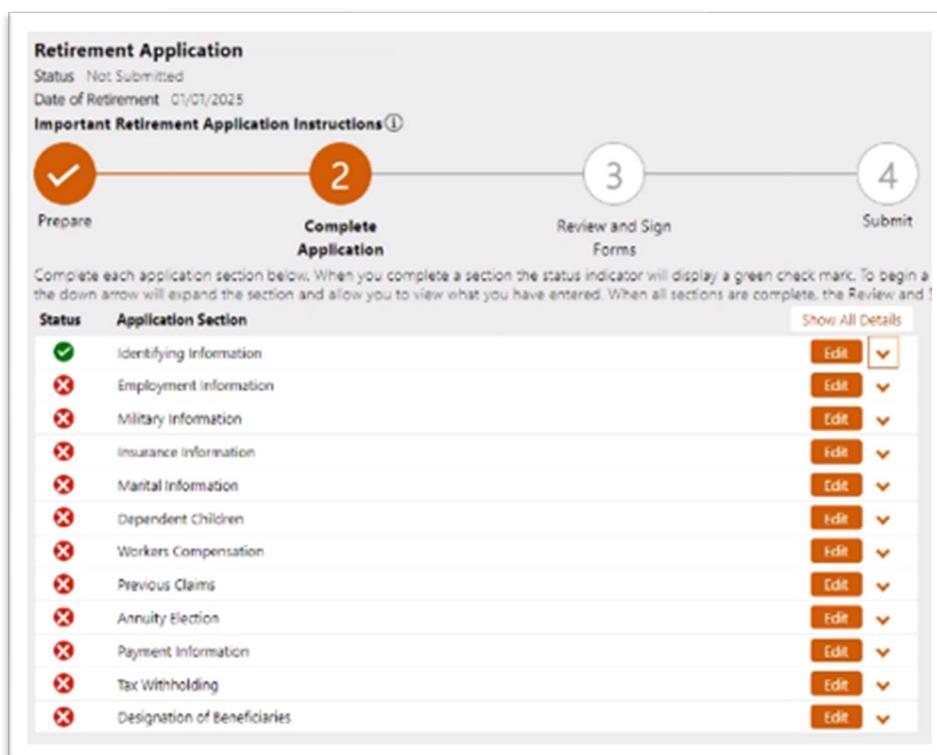
Appendix C – Hyperlinks to additional information

FERS Employees – It is in your best financial interest to select the LAST day of any given month as your retirement date (does not have to be end of a pay period), to prevent any NON-PAID days.

CSRS Employees - It is in your best financial interest to select the LAST day of any given month or up to the 3rd of each proceeding month as your retirement date (does not have to be end of a pay period), to prevent any NON-PAID days.



5. **Next** ~ you will be presented with several on-line forms to edit. You must complete each item to receive a green check mark of completion, before reviewing your final submission.



Status	Application Section	Action
✓	Identifying Information	Edit
✗	Employment Information	Edit
✗	Military Information	Edit
✗	Insurance Information	Edit
✗	Marital Information	Edit
✗	Dependent Children	Edit
✗	Workers Compensation	Edit
✗	Previous Claims	Edit
✗	Annuity Election	Edit
✗	Payment Information	Edit
✗	Tax Withholding	Edit
✗	Designation of Beneficiaries	Edit

The following steps will provide additional clarity for your submission.

6. Identifying Information ~

The screenshot shows a web form titled "Identifying Information". The form contains the following fields and options:

- Other SSNs you have used: [Text input]
- Privacy Act: [Text input]
- Daytime Telephone after retirement: (999) 999-9999 [Text input] International
- Best Time to reach you: 8-5 [Text input]
- Fax Number: [Text input]
- Home Email: [Text input]
- Address Line 1: Rockin Ave [Text input]
- Address Line 2: [Text input]
- Address Line 3: [Text input]
- City: Smallville [Text input]
- State: District of Columbia [Dropdown menu]
- Zip Code: 99999 [Text input]
- Zip Plus Four: [Text input]
- Country Code: US [Text input]
- Are you a citizen of the United States of America? Yes No
- Buttons: Save, Cancel

- Home Email (NOT VA Email)** is required for post-retirement contact. Enter **NONE** if not applicable.
- Please provide the mailing address you will be using to receive mail **after** you have retired on "Address Line1**"
- Before clicking "Save" please review ALL information you have entered above is correct.

7. Employment Information ~ (SF50 is located in your eOPF - [EHRI Electronic Official Personnel Folder \(opm.gov\)](#))

- Department or Agency** – Department of Veterans Affairs
- Address of Department or Agency** – Please type only the address of the facility you work at; please do not include additional specific (ex. Heart Center, Facilities Dept., floor number, room number, etc.). Just the address is needed. If you work remote from home, please provide the address of your local servicing VA facility, **NOT** your home address.
- Date of Final Separation** – Please VERIFY the date you previously entered is there and is the CORRECT date you've chosen. Again, this is the date of your retirement.
- Title of position from which you are retiring** – Please use the **official** title of your position. You can find this in Block 7 of your latest SF50 in your eOPF.

Employment Information ~ continued

Employment Information [X]

Department or Agency from which you are retiring (include bureau or division)
Veterans Affairs

Address of Department or Agency
Address Line 1
12345 Veterans Way
Address Line 2

Address Line 3

City
Nashville
State
District of Columbia
Zip Code
99999
Zip Plus Four

Date of Final Separation
01/01/2025
Title of position from which you are retiring
Famous Actor
Pay Plan
GS
Occupational Series
0201

Save Cancel

- e. **Title of position from which you are retiring** – Please use the **official** title of your position. You can find this in **Block 7** of your latest SF50 in your eOPF.
- f. **Pay Plan** – Also in your SF 50, **Block 8** will provide you your pay plan (2 letters).
- g. **Occupational Series** – Also in your SF50, **Block 9** will provide you your occupational series (**4-digit number**).

NOTE: If you desire a change to your Final Date of Separation, your application can be returned to you by the RSSO for resubmission. Change the date and resubmit for continued processing.

8. Military Service ~ (multiple entries may be required)

Military Service

Have you performed active honorable service in the Armed Forces or other uniformed services of the United States?
Yes No

Enter all periods of active duty military service.

Branch	From	To	Last Grade/Rank	Serial Number
Space Force	01/01/2000	01/01/2021	CW05	SSN

Add

If any of your military service occurred on or after 1/1/1957, have you paid a deposit to your agency for this service?
Yes No

Next Cancel

- a. **Serial Number** – enter your Serial Number if you were issued one, otherwise, please enter your Social Security Number.

Next Page

- b. **Last Grade or Rank** – enter your rank displayed for DD214 being entered. Please enter as listed on the DD214 Member-4 Copy.
- c. **Organization at Discharge** – enter Honorable or Dishonorable.
- d. Please mark “Yes” if you have retired from the military in any capacity or will become eligible for a military retirement once you’ve reached a certain age (Active Duty, Reserves, or National Guard). You will be asked to provide Member-4 DD214s, DD215s, and/or retirement award letters as they apply to your military service.

Military Service ✕

Are you receiving or have you ever applied for military retired or retainer pay? (Answer "yes" if you are receiving payments from the Department of Veterans Affairs instead of military retired pay.)

Yes No

Was your military retired or retainer pay awarded for reserve service under Chapter 1223, Title 10, US Code, Section 12731 through 12739? (Formerly, Chapter 67, Title 10.)

Yes No

Was your military retired or retainer pay awarded for a disability incurred in combat or caused by an instrumentality of war an incurred in the line of duty during a period of war?

Yes No

Are you waiving your military retired or retainer pay in order to receive credit for military service for FERS retirement benefits?

Yes No

Save
Previous
Cancel

NOTE: Submission progress is confirmed by the green check mark.

Status	Application Section	Show All Details
✓	Identifying Information	Edit ▼
✓	Employment Information	Edit ▼
✓	Military Information	Edit ▲
Have you performed active honorable service in the Armed Forces or other uniformed services of the United States? Yes		
Military Service		
Branch	From	To
Space Force	01/01/2000	01/01/2021
		Last Grade/Rank
		CW05
		Serial Number
		SSN
If any of your military service occurred on or after 1/1/1957, have you paid a deposit to your agency for this service? No		
Are you receiving or have you ever applied for military retired or retainer pay? Yes		
Was your military retired or retainer pay awarded for reserve service under Chapter 1223, Title 10, US Code, Section 12731 through 12739? (Formerly, Chapter 67, Title 10.) No		
Was your military retired or retainer pay awarded for a disability incurred in combat or caused by an instrumentality of war an incurred in the line of duty during a period of war? No		
Are you waiving your military retired or retainer pay in order to receive credit for military service for FERS retirement benefits? ...		

9. Insurance Information ~

NOTE: This section is NOT asking if you want to continue benefits. If you have health insurance and/or life insurance, please select “Yes” so the system will include the necessary applicable retirement forms for your case.

- a. Answer all questions to the best of your ability. A Retirement Specialist will review your record to validate eligibility.

Insurance Information

Are you eligible to continue Federal Employees Health Benefits (FEHB) coverage as a retiree?
Yes No

Does a court or administrative order require that you provide health benefits coverage for one or more children?
Yes No

Are you eligible to continue Federal Employees' Group Life Insurance (FEGLI) coverage as a retiree?
Yes No

Are you currently enrolled in the Federal Long Term Care Insurance Program (FLTCIP)?
Yes No

Are you currently enrolled in the Federal Dental and Vision Insurance Program (FEDVIP)?
Yes No

Next Cancel

Insurance Information ~ next

Insurance Information

Current Coverage Basic, Option A, Option B 5X
Basic Life Insurance
Do you want to have Basic Life insurance in retirement/compensation if you are eligible?
Yes

What level of Basic Life insurance do you want in retirement/compensation?
75% Reduction

Option A - Standard Optional Insurance
Do you want to have Option A in retirement/compensation if you are eligible?
Yes

Option B - Additional Optional Insurance
Do you want to have Option B in retirement/compensation if you are eligible?
Yes

How many multiples of Option B do you want at No Reduction?
4

How many multiples of Option B do you want at Full Reduction?
1

Option C - Family Optional Insurance
Do you want to have Option C in retirement/compensation if you are eligible?
I don't have Option C

Save Previous Cancel

10. Marital Information ~ answer all questions completely for current and or former spouse's. Please provide a copy of your Marriage Certificate/Marriage License, this is a requirement.

Marital Information

Do you have a living former spouse(s) to whom a court order gives a survivor annuity or portion of retirement benefits or to whom you wish to leave a survivor annuity?

Yes No

Former Spouse's Information

List each former spouse for which you intend to provide a survivor benefit. To add a former spouse, select the Add New Former Spouse button at the bottom of the table. To delete or change an existing former spouse, select the icons next to the former spouse.

Add New Former Spouse

Save Previous Cancel

11. Dependent Children ~ answer all questions to complete. This ONLY refers to any unmarried dependent children. Multiple entries may be required.

Dependent Children

This section is optional, however completing it now may help expedite the processing of claims for survivor benefits in the event of your death.

Do you have unmarried dependent children?

Yes No

List all unmarried dependent children under the age of 22. Also list any child who is over the age of 22 and incapable of self-support because of a mental or physical disability incurred before the age of 18.

First Name	Middle Initial	Last Name	Date of Birth	
Joey	T	Cool	01/01/2023	

Add New Dependent Child

Save Cancel

12. Workers Compensation ~ Claim Numbers are administered at your local Claims Department. National Claims can be found here – [ECOMP - U.S. Department of Labor \(dol.gov\)](https://www.dol.gov)

Workers' Compensation

List each claim for which you are receiving or have received workers' compensation from the Office of Workers' Compensation Programs (OWCP). To add a claim, select the add new claim button. To delete or change an existing claim, select the icons next to the claim.

Compensation Claim #	Type of Benefit	From	To	
9999999999	Other	01/01/2021	01/01/2022	

Add New Claim

For workers' compensation you have applied for but are not receiving benefits, indicate the reason and provide the requested information.

Compensation Claim #
9999999

Type of Benefit
Claim Denied

Claim Denied Date
01/01/2020

Next Previous Cancel

Next Page

13. Previous Retirement Claims ~

Previous Retirement Claims [X]

Have you previously filed any application under the Civil Service Retirement System or Federal Employees Retirement System for retirement, refund, etc.?
Yes No

Type of application (check all that apply)

Retirement
 Refund

Claim Number(s)
Unknown

Unknown
 Refund of Excess Deductions
 Deposit or Redeposit
 Voluntary Contributions

Save Cancel

14. Annuity Election ~

Annuity Election – is what your spouse / insurable interest would receive should you pass away. You must leave a partial survivor benefit in order for your spouse to continue insurance in the event of your passing.

NOTE: If you are single and do not wish to leave a survivor benefit, please select the first option.

NOTE: if you are married and choosing anything less than the full survivor benefit, your spouse will need to complete an additional form (SF 3107-2 Spouses Consent to Survivor Elections) in the presence of a notary public.

Annuity Election [X]

Indicate your annuity election
I choose a reduced annuity to provide a survivor benefit(s) [v]

Indicate who will receive a survivor benefit (check all that apply)

Current Spouse
 Former Spouse(s)
 Insurable Interest

Note: If you wish to provide survivor benefits to a current spouse and former spouse(s), the combined survivor benefits cannot exceed 50% of your annuity. Additionally, you must have your current spouse's consent to choose this option.

Next Cancel

15. Payment Information ~ Please be sure you are entering your BANK'S information and not your personal information here.

Payment Information

Payment Method
Please send my annuity payments to my checking or savings account ▾

Financial Institution Information

Name
US Bank

Address Line 1
12345 Bankers Way

Save Cancel

16. Tax Withholding ~

Tax Withholding

Do you want Federal income tax withheld?
Yes No

Complete the following to specify your Federal income tax withholding

Filing Status
▾
Single/Married Filing Separately
Married Filing Jointly/Qualifying Widow(er)
Head of Household

Next Cancel

NOTE: Federal taxes are exclusively determined by the income from the VA annuity as indicated in the estimate. For tax calculations including income beyond the VA, consult a financial advisor or accountant.

17. Designation of Beneficiaries ~ Select for a Retirement System AND/OR Life Insurance beneficiary as required.

Designation of Beneficiaries

For each benefit shown below, indicate if you would like to complete a new designation of beneficiary at this time. You may complete a new designation of beneficiary any time in the future.

Retirement

New Designation

Life Insurance

New Designation

Next Cancel

NOTE: Retirement System "New Designation" will require you to complete an additional form (SF 3102 Designation of Beneficiary) with two (2) witnessing confirmation signatures. The Retirement System beneficiary will receive a refund of retirement contributions in the case of death.

Designation of Beneficiaries

Retirement System

First Name	Last Name	Relationship	Percent Designated
Donnie	Cool	Step Son	100.00%

Add New Beneficiary

Next Previous Cancel

NOTE: Life Insurance "New Designation" will require you to complete an additional form (SF 2823 Designation of Beneficiary) with two (2) witnessing confirmation signatures. The Life Insurance beneficiary will receive any FEGLI payable benefits.

Designation of Beneficiaries

Life Insurance (FEGLI) Beneficiaries

First Name	Last Name	Relationship	Percent Designated
Joey	Cool	Step Son	100.00%

Add New Beneficiary

Save Previous Cancel

18. Retirement Application ~ Review and Sign

The screenshot shows a 'Review and Sign' interface. At the top left, there is a button labeled 'Review and Sign'. Below it is a table with two columns: 'Status' and 'Application Section'. The 'Status' column contains green checkmarks for all rows. The 'Application Section' column lists various sections. To the right of the table is a 'Show All Details' button, and below it is a vertical list of 'Edit' buttons, each with a dropdown arrow. A yellow box highlights the 'Edit' buttons and the 'Show All Details' button.

Status	Application Section	Action
✓	Identifying Information	Edit
✓	Employment Information	Edit
✓	Military Information	Edit
✓	Insurance Information	Edit
✓	Marital Information	Edit
✓	Dependent Children	Edit
✓	Workers Compensation	Edit
✓	Previous Claims	Edit
✓	Annuity Election	Edit
✓	Payment Information	Edit
✓	Tax Withholding	Edit
✓	Designation of Beneficiaries	Edit

Once complete, select the “Review and Sign” button to review generated documents for processing. You must continue the process to submit your application.

19. Retirement Application ~ Document Review/Submission

The screenshot shows an 'Edit Application' interface. At the top left, there is a button labeled 'Edit Application'. Below it is a section titled 'Forms Requiring Signature' with a table. The table has two columns: 'Status' and 'Form Name'. The 'Status' column contains buttons labeled 'Sign' or 'Add'. The 'Form Name' column lists various forms. Below this section is another section titled 'Additional Documents' with a table. The table has two columns: 'Status' and 'Document Name'. The 'Status' column contains buttons labeled 'Add'. The 'Document Name' column lists various documents.

Status	Form Name
Sign	SF3107 : Application for Immediate Retirement (FERS)
Sign	SF2818 : Continuation of Life Insurance Coverage
Add	SF2823 : Designation of Beneficiary (FEGLI)
Add	SF3102 : Designation of Beneficiary (CSRS and FERS)
Sign	SF3107-ABC : Schedules A,B,C- A- Military Service Information, B- Military Retired
Sign	W-4P : Federal Withholding Certificate for Pension or Annuity Payments

Status	Document Name
Add	Court Order (Divorce Decree, Administrative Order, etc.)
Add	DD 214- Military Discharge Document

Upload ~ select to upload documents from your computer.

Sign ~ select to electronic signature authorization.

Edit Application ~ return to the on-line forms for changes.

NOTE: The following documents require downloading and printing off for witness/notary verifications prior to completing your retirement submission.

SF 3102 Designation of Beneficiary (FERS)

SF 3107-2 Spouse’s Consent to Survivor Election

SF 2823 Designation of Beneficiary (FEGLI) (Life Insurance)

Next Page

20. Retirement Application ~ Submission

Forms Requiring Signature

Status	Form Name
✓	SF3107 : Application for Immediate Retirement (FERS)
✓	SF2818 : Continuation of Life Insurance Coverage
✓	SF2823 : Designation of Beneficiary (FEGUI)
✓	SF3102 : Designation of Beneficiary (CSRS and FERS)
✓	SF3107-ABC : Schedules A,B,C- A- Military Service Information, B- Military Retired Pay, C- Federal Employees' Compensation Information (FERS)
✓	W-4P : Federal Withholding Certificate for Pension or Annuity Payments

Additional Documents

Status	Document Name
Add	Court Order (Divorce Decree, Administrative Order, etc.)
Add	DD 214- Military Discharge Document

Once all required documents are signed and complete ~ click **SUBMIT** to complete your request.

NOTE: *If you do not have all documents currently, you can still submit the application and send the documents later.*

The RSSO will be reaching out to you within approximately 60 days of your final date of separation to complete your processing.

Appendix A - Pay & Benefits

Why is it important to retire at the end of the month?

When you're old enough to be eligible for retirement and have enough service to get an unreduced benefit, your retirement will begin on the first day of the month after you retire. In other words, whether you retire on the 1st, 6th, 15th, or 31st of a month, your first retirement check will be for the month following your retirement date. Your last paycheck will provide compensation through the last day you are on the payroll. The reason why the last day is great is so that you can be paid your salary through the end of the month and your retirement will begin to accrue the first day of the following month.

For example, if you decide to retire on Friday, Feb. 12, 2023, your salary will be paid through close of business Feb. 12 and you would accrue annual and sick leave for leave period three of 2023. Your first interim retirement check would be paid for the month of March and should be received by April 1 (retirement payments are paid on the 1st of the month for the prior month's payment). If you chose to retire on Feb. 27 instead, then you would be paid your salary through close of business on Feb. 26 (or Feb. 27 if you normally work on Saturday) and you should receive your first interim retirement payment on April 1 for the month of March. The difference is that if you retire on Feb. 10, you then forfeit 10 days of salary (Feb. 13-28), one paid holiday (Feb. 15) and another leave accrual for leave period four. Also, you should be aware that due to retirement processing delays, the first payment may be an estimate, and it might not hit your bank account until after the first of the month. The final processing may take more than one month to complete. Once your retirement claim is finalized by the Office of Personnel Management, the payments will be retroactive to the starting date of your retirement.

Are there only **four great dates** to retire?

Absolutely not. The last day of any month works very well, because you'll be paid through the end of the month and your retirement will begin to accrue the next day.

Should I always choose the last day of the month even if it isn't a work day?

In general, it doesn't make too much difference. For retirement computation purposes, all months have 30 days. No credit is given for the 31st day of the month. So, for example, it doesn't really matter if you make your retirement effective on Saturday, Jan. 30, 2021, or Sunday, Jan. 31. Feb. 28 constitutes three days (or Feb. 29, during leap years, constitutes two days).

A retirement specialist at your agency should be able to help you project your sick leave credit and confirm your retirement service computation date to determine if extra weekend days would increase your benefit.

Does it make sense to work a few more days if that means my retirement will be computed on an additional month of service?

A month of additional service under the Federal Employees Retirement System is worth 1/12 of 1% of your high-three average salary in your benefit. (Some FERS retirement benefits use a 1.1% factor. For Civil Service Retirement System employees, the factor is 2%.) For example, if your high-three average is \$80,000, then one month of additional FERS service credit would be worth $1/12 \times 1\% \times \$80,000 = \66.67 per year, or \$5.55 per month. If \$5.55 is make or break

for you in terms of financial security in retirement, then it might be a good idea to consider working another year or two rather than another month or day of service.

What if the end of the month is a Monday or Tuesday? Should I just retire on the previous Friday?

May 31, 2023 is a good illustration of this situation. You may think that there is not much difference between Friday, May 28 and Monday, May 31, but the latter is a better date. This is because:

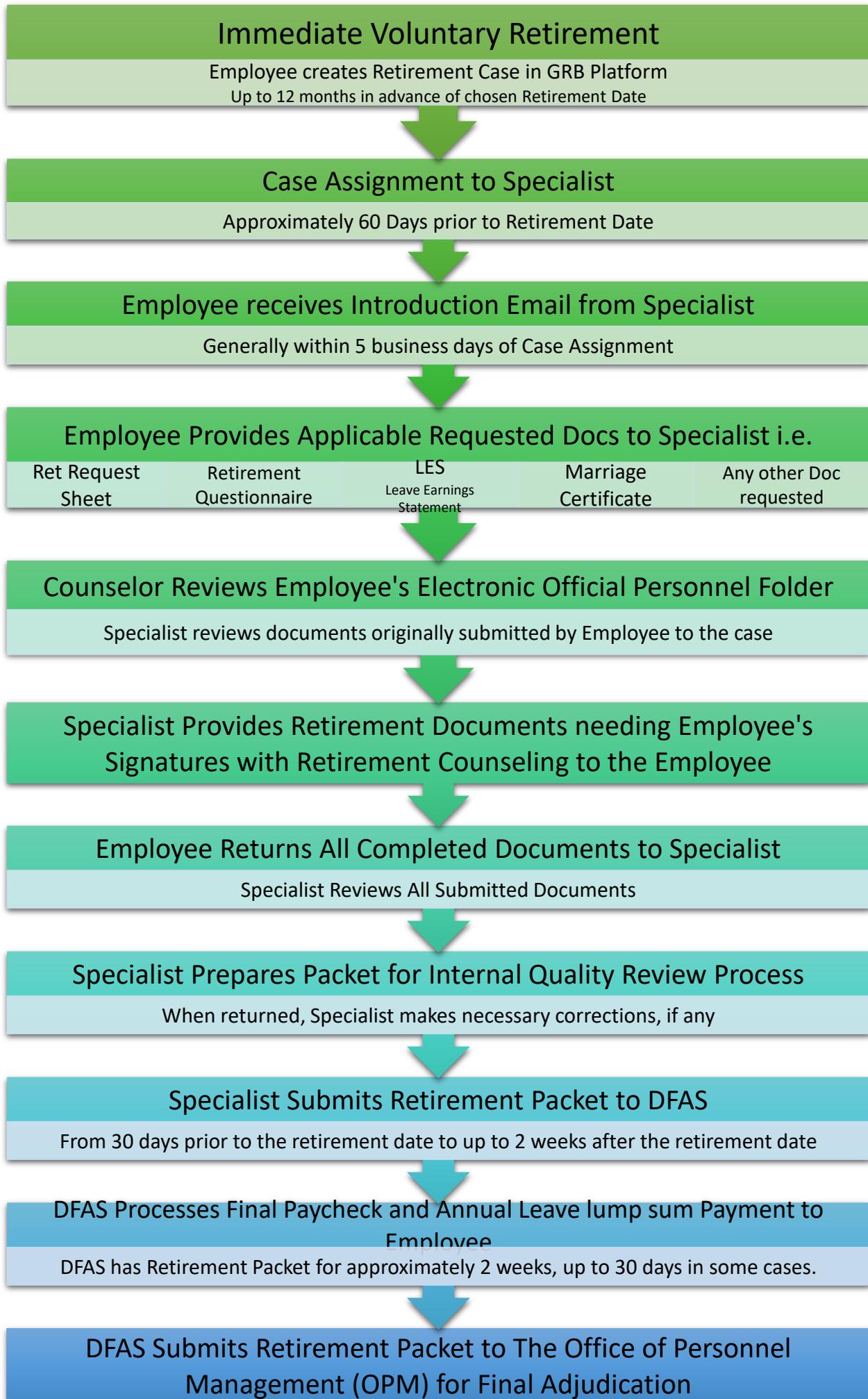
Both dates allow your retirement to commence on June 1.

May 31 is a holiday and you would be paid for this day and not have to report to work (unless you typically work on holidays).

If your annual salary is \$80,000 (so your hourly pay rate is \$38.33), one day of salary (eight hours worth) would be \$306. That's a nice bit of cash.

You will also receive credit for two additional days of service, which may add another month to your retirement computation.

Appendix B – RSSO Voluntary Retirement Process Flow



Appendix C - Hyperlinks

RETIREMENT FAQS & LIFE INSURANCE

[43211 LotB \(opm.gov\)](#) FEGLI program booklet

[Retirement FAQs \(opm.gov\)](#) “what happens to my life insurance when I turn 65”

MYPAY

<https://mypay.dfas.mil/#/> Check remarks for OASDI amount still owed. Make sure you add your personal email & address to your file so you have access to it after retirement for any questions or concerns, and to see final balance of sick and annual leave.

SICK LEAVE

Sick leave chart <https://www.usgs.gov/about/organization/science-support/human-capital/sick-leave-conversion-chart>

SOCIAL SECURITY

Filing for Social Security, you can get an estimate, create a my Social Security account [my Social Security | SSA](#) [Retirement Estimator | SSA](#)

BENEFICIARY FORM FOR LIFE INSURANCE

https://www.opm.gov/forms/pdf_fill/sf2823.pdf Life Insurance Beneficiary form if you'd like, all beneficiary forms from your personnel file will be included, but you can submit another one and our office can certify.

INTERIM PAYMENTS

Interim Payment: [Learn more about interim retirement pay | OPM.gov](#)

EOPF/PERSONNEL FOLDER

[EHRI Electronic Official Personnel Folder \(opm.gov\)](#) This is the website if you'd like to look at your Electronic Personnel File, what is used to document your service history. You can request a username and password if you need.

DENTAL/VISION- BENEFEDS

<https://www.benefeds.com/> Dental/Vision providers, make sure to pay bills received from BENEFEDS until it comes out of your annuity check.

FEDERAL LONG TERM CARE INSURANCE

<https://www.ltcfeds.com/> Long term care insurance is available to employees, eligible family members, and retirees.

FEHB and Medicare Questions

[Frequently Asked Questions : Insurance : Continuing FEHB Coverage into Retirement - OPM.gov](#)

[Coordination of Medicare and FEHB Benefits \(opm.gov\)](#)

[Medicare vs FEHB Enrollment \(opm.gov\)](#)

[Medicare \(opm.gov\)](#)

TSP INFORMATION

www.tsp.gov Recommend setting up an online account to match your TSP, they will need to send you a post card so it may take a while. TSP is notified 45 days after your retirement application is submitted, which will open withdrawal options for you.

OPM ONLINE

[Services Online \(opm.gov\)](#) Once you get your CSA and PIN (8-10 weeks after retirement) can log in and make adjustments:

WHAT YOU CAN DO AFTER YOU SIGN IN

- Get your monthly annuity payment statement to verify your income
- Get your annual summary of payment
- Verify life insurance enrollment (FEGLI)
- Get your 1099-R tax form
- Change your Federal and state income tax withholdings
- Check your interim retirement pay status
- View or print your retirement card
- Start or change direct deposit
- Start or change a checking or savings account allotment
- Start or change allotment to an organization
- Request a copy of your annuity booklet
- Update your profile and contact information
- Change your mailing address

DEATH BENEFITS

[Frequently Asked Questions : Retirement : Death Benefits - OPM.gov](#)

TAX INFORMATION/ ESTIMATE

[Federal Tax Withholding Calculator \(opm.gov\)](#)

Please speak with a financial advisor if you have any questions about state or Federal taxes. FEDERAL taxes are taken out of your retirement annuity. If you have state taxes you'll be able to submit your state tax status through OPM after retirement.