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**Reference:** A) [19 State 40136](#)  
B) [21 STATE 10876](#)  
C) [21 STATE 28978](#)  
D) [21 STATE 39640](#)  
E) [21 STATE 125448](#)  
**Pass Line:** FOR ALL DEPARTMENT DIRECT HIRE EMPLOYEES  
**Subject:** Demystifying the Office of Retirement (GTM/RET)

1. Am I ready to retire? Am I eligible? How much will my annuity be? What do I need to do to prepare? These are just some of the many questions each employee needs to consider before retiring. Global Talent Management's Office of Retirement (GTM/RET) stands ready to partner with all employees as they make this decision. To start this journey, this ALDAC hopes to shed light on how GTM/RET works, explain its various sections and outside partners, and offer resources and tips for all employees to explore as they consider retiring from the Department.

## 2. Key Points:

- Global Talent Management's Office of Retirement (GTM/RET) is a Shared Services Provider and Center of Excellence that processes and finalizes retirement for every Foreign Affairs Agency in the U.S. Government including USAID, Foreign Commercial Service, Foreign Agricultural Service, Peace Corps, U. S. Agency for Global Media, and the Department of State.
- GTM/RET is comprised of a team of 30 HR professionals dedicated to helping Foreign Service and Civil Service employees navigate the complex, federally regulated, paperwork-rich, retirement process and beyond.
- Department of State Civil Service retirement applications are processed by GTM/RET, but the Office of Personnel Management (OPM) handles the final adjudication and administering of all Civil Service retirement applications.
- GTM/RET annually processes more than 700 retirement applications, with 2021 setting a record with more than 800 retirement applications for the Department of State alone. We also assist over 16,000 retired Foreign Service annuitants and help with more than 500 prior federal service claims per year.

## Overview of GTM/RET

3. GTM/RET administers one of the most complicated, intricately regulated, and frequently audited of all government benefits. Many people only encounter GTM/RET at the end of their careers or through the popular FSI retirement courses, but it is an office every employee at the Department will eventually need to contact.

4. The office is divided into four sections: Retirement Services/Operations; Annuitant Services and Systems; Policy/Legal; and Project Management. Each GTM/RET section handles specific parts of the annuity process before, during, and after your retirement.

### **Retirement Services/Operations: Getting Your Annuity**

5. Retirement Service/Operations is the first point of contact for most Department employees. This nine-person section processes all incoming retirement applications from both State Department Civil Service and all USG Foreign Service employees. Retirement packages are voluminous, and each involves nearly a dozen forms that cannot have any errors or corrections. Six of those must be signed with a “wet signature” (a federal requirement) to be processed and paid. It is a complex process, but federal laws and regulations, not GTM/RET, set the requirements. Foreign Service applications are handled in-house, but the OPM handles the final processing and adjudication of Civil Service applications.

6. Retirement Services/Operations counselors handle applications for retirements all year but face extra-large retirement application influxes in September as Foreign Service members face Time in Class (TIC) limitations and in December as Civil Service members look to take advantage of annual leave pay-outs. During these periods, this section is inundated with thousands of calls and emails concerning every facet of the application process from anxious clients. GTM/RET counselors aim to respond to all clients in a timely manner, but during these two peak months, response times may increase.

### **Annuitant Services, Prior Service and Systems: The Foreign Service Link to the Department After Separation/Retirement**

7. Annuitant Services is an eight-person section that manages and assists over 16,000 active Foreign Service annuitants. These services include processing the annual annuity supplement form for Foreign Service retirees under 62, as well as adjustments based on the divorce, remarriage, and death of annuitants (OPM assists Civil Service annuitants with these processes). In addition, this section helps applicants with their prior federal service claims, manages the Employee Retirement Portal (more below), and processes disability claims.

### **Project Management and Implementation: Keeping Things on Track**

8. Helping both Foreign Service and Civil Service Reemployed Annuitants (REAs) return to work after retiring, answering hundreds of pre-audit spot checks as well as managing the annual retirement audit, maintaining quality assurance reports, and assisting other sections as needed, is the job of the six-person Project Management and Implementation team. They also research and respond to complaints and congressional inquiries to GTM/RET.

### **Policy: Foreign Service Divorce, Policy, and More**

9. GTM/RET’s smallest section, the two-person Policy section, reviews and clears on policy and legal questions and edits the annual Annuitant newsletter. A great deal of this section’s work is dedicated to one of its most challenging tasks – Foreign Service divorce. Many employees are unaware that under certain conditions a former spouse may have a default entitlement to a marital share of a Foreign Service employee’s retirement annuity, survivor annuity, and refund of retirement

contributions. Court orders, notarized spousal agreements, and/or court-approved property settlements take precedence and must be evaluated before Foreign Service retirement annuities or refunds are finalized.

### **Partners Who Help Us Make It Happen: CGFS and OPM**

10. GTM/RET's main partners in retirement are the Bureau of the Comptroller and Global Financial Services (CGFS) and OPM. CGFS's Annuity Pay Processing Branch (CGFS/GC/PPR/ANP) assists with delays or non-receipt of Foreign Service annuity checks; address, bank, or withholding changes after retirement; and provides Foreign Service annuitants with their 1099R tax report on their annuity. The American Payroll Office (CGFS/GC/PPR/AME) issues final salary and annual leave lump-sum payments and provides formal notification of retirements to the Thrift Saving Plan (TSP). Lastly, the Human Resources Services Center (GTM/TS/EAS), which is part of GTM's Office of Talent Services, acts as an initial point of contact for retirement-related questions, providing responses to commonly asked questions and forwarding more complex questions to GTM/RET retirement counselors for their response.

11. OPM administers Civil Service retirements and provides annuitant services. GTM/RET accepts Civil Service applications which get forwarded to OPM but does not finalize them as it does for Foreign Service applications. OPM supports Civil Service annuitants once they leave the Department. In short, OPM does for retired Civil Service personnel, what GTM/RET does for retired Foreign Service personnel.

### **Employee Retirement Portal (ERP)**

12. The Employee Retirement Portal (ERP) contains the most comprehensive retirement information available in the Department. One click on the Employee Services tab on the main page of the Department Intranet Home Page will lead you to Human Resources section and HR Applications. Once on the HR app page, employees can access ERP directly. Perhaps the most useful app within this site is the Retirement section marked appropriately with an icon of a person resting on a chaise lounge under the sun.

13. The "Retirement Calculator" (marked in red under your potential retirement dates) allows employees to run their own "what-if" financial scenarios. For example, what would my estimated annuity be if I retire in 2023, or in 2027? What if I keep my current FEGLI insurance coverage or reduce it? Clicking through the app will allow you to explore a range of options and see immediately an annuity estimate that can enable you to plan and prepare yourself before you engage your RET counselor. Please note that these estimates are not final and that the estimate is based on your estimated Service Computation Date (SCD). Your Retirement SCD reflects service that can be credited toward your retirement eligibility and may vary based on prior military service and civilian deposits.

14. The ERP Resources box contains a rich set of links and information containing online seminars to retirement benefits, financial planning, the Thrift Savings Plan (TSP), Medicare, Social Security, and Federal Employees Group Life Insurance (FEGLI). Other resources include Retirement Planning Resources booklets for Civil Service and Foreign Services employees, FAQs on health benefits after retirement, and links to several useful forms.

15. One of the most important features of ERP is the “Retirement Dashboard+”, which allows employees to submit their retirement applications electronically. When GTM/RET has completed its work, the employee’s retirement forms will be uploaded to the employee’s electronic Official Personnel Folder (eOPF), and then transferred to Annuitant Processing in Charleston for review and payment of the annuity (Foreign Service retirements) or transmitted to OPM (Civil Service retirements).

### **Be Your Own Champion!**

16. Retirement from the State Department is a multipart process that involves making many financial and other decisions that will significantly affect your future – such as when to withdraw TSP funds, whether to continue FEGLI coverage, and ensuring that your spouse can receive a survivor annuity. Therefore, it is essential for every employee to take the initiative to research their options and to plan their life in retirement. GTM/RET counselors are experienced and skilled professionals, but they are not personal financial advisors. They administer an important benefit to a wide variety of clients with an equally wide variety of financial and personal needs. No matter how helpful and knowledgeable, they cannot make decisions for you, and they depend upon each employee to do their own financial homework regarding their own future. GTM/RET requires each employee to submit their retirement application 90 days before their retirement date, but encourages every employee to start planning for their retirement five years, and even more, before they plan to leave government service.

17. This financial homework may involve settling questions of prior federal civilian or military service (see Ref B). It may involve gathering original or certified copies of marriage certificates and divorce settlements; reviewing and downloading your Official Personnel Folder (eOPF) documents; checking FEHB coverage; or updating FEGLI and TSP beneficiary forms. Planning could be as simple as deciding where your separation address will be or customizing the citation text for your Career Achievement Award. Regardless, unlike the administration of other departmental benefits, retirement needs every employee to be an active participant to ensure this transition is successful.

### **Extra Resources**

18. The Foreign Service Institute’s (FSI) Career Transition Center offers a variety of retirement seminars with GTM/RET participation. Options include the four-day Retirement Planning Seminar ([RV101](#)); two one-day seminars -- Financial Management and Estate Planning Workshop ([RV103](#)) and Annuities, Benefits, and the TSP Workshop ([RV104](#)) which are embedded in RV101; the two-day Early/Mid-Career Retirement Planning Course ([RV105](#)); and the Job Search/Transition Program (JSTP) ([RV102](#)), which employees may enroll in to attend during their final 30 (Civil Service) or 60 (Foreign Service) days of service or within the twelve months following their retirement date, if registration is completed prior to retirement.

19. OPM – Civil Service employees should consult OPM at <https://www.opm.gov/retirement-services/> for retirement information. The OPM website has detailed information on the FEGLI program and legal handbooks for guidance in divorce cases.

20. RNet – Foreign Service retirement information is available on the internet via The Retirement Network at <https://rnet.state.gov>. Resources there include links to the most recent Foreign Service Annuitant Newsletter, Retirement Planning Guides, and instructions on how to get a Retiree ID card.

21. GTM – The GTM SharePoint at <https://usdos.sharepoint.com/sites/Intranet-HR> is being updated, but still contains useful information for future retirees under the “Retirement & Separation” tab.

#### **How Do I Contact GTM/RET?**

22. Despite the challenges of the pandemic, GTM/RET is available for face-to-face counseling either in-person or virtually. In-person counseling should be arranged in advance with a specific counselor. GTM/RET counselors can be reached by phone at 202-261-8960 and by email at [HRSC@state.gov](mailto:HRSC@state.gov).

#### **RECENT GUIDANCE:**

- [19 STATE 40136 - 4/18/2019](#), New Retirement Software – Employee Retirement Portal (ERP)
- [21 STATE 10876 - 2/9/2021](#), The Retirement Process: Retirement Credit for Prior Service
- [21 STATE 28978 - 3/26/2021](#), The Retirement Process: Important Reminder for Foreign Service and Civil Service Employees to Review Their Designation of Beneficiary Forms
- [21 STATE 39640 - 4/22/2021](#), The Retirement Process: Retirement Planning One Year Out
- [21 STATE 125448 - 12/31/2021](#), The Retirement Process: Career Achievement Awards

**Signature:**

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