



CDA FACT SHEET

Paneling Your Foreign Service Retirement (12-26-2023)

GTM/CDA is one of several offices with which you will or may interact on the way to your retirement. The others are:

- Office of Retirement (GTM/RET) – Receives and processes your retirement application.
- Office of Performance Evaluation (GTM/PE) – May advise you, including the date that you MUST retire, if you are retiring involuntarily or due to expiration of TIC/TIS, or if you have closed your window.
- International/Domestic Support Division (GTM/EX/IDSD) – Issues your separation travel authorization.
- Office of Transportation and Travel Management (A/LM/OPS/TTM) – Manages shipment of your household effects and personal vehicle.
- FSI's Career Transition Center (FSI/TC/CTC) – Offers and manages the Job Search/Transition Program (JSTP).

What GTM/CDA does for you

Members of the Foreign Service must be “paneled” by GTM/CDA to retire. Your Career Development Officer (CDO) and your Assignment Officer (AO) will work with you on this.

GTM/CDA will also enroll you in the JSTP for Foreign Service if you wish to take it.

What GTM/CDA needs from you

- Your retirement date
- Whether or not you want to enroll in the Job Search/Transition Program (RV102FS)
- Your retirement destination

Timing your retirement “paneling”

GTM/CDA will “panel” you to retire after you submit your retirement application to GTM/RET and after GTM/RET approves your retirement date. The Office of Retirement needs 90 days to process your retirement application in a timely manner. Make sure that you submit your retirement application through the Employee Retirement Portal (ERP) at least three months prior to your desired retirement date. Failure to submit your retirement application in advance may result in the delay of your initial annuity payment. GTM/RET will notify CDA directly when it approves your retirement date.

Choosing a retirement date

You should take the following factors into consideration before submitting your retirement application to GTM/RET:

If you are in your TIC/TIS grace year, you must retire no later than the date specified in your letter from the Director General.

If you are approaching the mandatory retirement age of 65, you must retire no later than the last day of the month in which you turn 65. Those employees retiring mandatorily for age who have less than 20 years of service MUST retire on the last day of the month to maximize their annuity calculation. It may not be financially beneficial in these cases to enroll in the Job Search Program while in pay status.

If you take the JSTP (RV102FS) while still a salaried employee, your retirement date must coincide with the last day of the JSTP in which you are enrolled. However, employees facing involuntary retirement on specified dates may have retirement dates prior to the last day of the JSTP; if this is your situation, be sure GTM/CDA is aware of it. Ambassadors retiring from their overseas assignment should consult with GTM/CDA/SL on their retirement date. You also may take the JSTP up to one year after you retire, in non-salary status, but you must enroll in it before retiring. Your AO will enroll you in the JSTP, whether you want to take it before or after retiring. You may also choose not to take the JSTP at all. JSTP participants may not take annual leave or Leave Without Pay during JSTP or

return to their previous assignment upon completion of the JSTP. No per-diem is paid during the JSTP. The JSTP is offered as both classroom and virtual course.

Note on taking the JSTP virtually for those whose last Foreign Service assignment is overseas: Foreign Service participants in the JSTP are not allowed to reside in post housing and continue to receive post allowances during the RV102 JSTP course. If you take the JSTP virtually, you must effect your departure from post before the course begins. The only exception to this is if you are a tandem and your employee spouse is still assigned to the post in their own post housing. If that is the case, you may attend the JSTP while at post in your spouse's assigned housing; however, you must still officially depart from post before the JSTP begins.

See below for information about the separate Retirement Planning Seminar (RV101).

Choosing a retirement destination

Your assignment to retire will include your retirement destination.

For the purposes of your assignment, you must choose a destination in the United States or U.S. territories. The destination you choose can be used as the basis for cost-construction if your actual travel and shipment are to a different destination, including a destination outside the United States or U.S. territories.

Your chosen destination must appear in Block 8 (Service Separation Address) of your current Foreign Service Residence and Dependency Report (OF-126). You can update your OF-126 via HR Applications or in GEMS Employee Self Service.

If you are serving overseas just prior to retirement, or if your retirement destination is more than 50 miles from your domestic duty station when you retire, you will receive a separation travel authorization from the location of your final assignment to your retirement destination.

Possible repayment issues

Most employees are paneled to retirement with no repayment issues. However, depending on your circumstances, the following repayment issues may need to be addressed before your retirement can be paneled:

Home Leave (3 FAM 3439) – If you have not completed six months of your current domestic assignment or one year of your current overseas assignment since taking your last home leave.

Home Service Transfer Allowance (3 FAM 3231) – If you have not completed 12 months of U.S. Government service since transferring to your domestic assignment and you have received this allowance.

R&R Travel (3 FAM 3722) – If you have taken R&R on your current overseas assignment and are curtailing from that assignment.

Service Need Differential (3 FAM 3265.2) – If your current assignment is an SND tour and you are curtailing from that assignment, especially if you have received any SND payment.

If you have such issues, you will need to discuss them with your CDO and/or AO.

Paneling and after

Your assignment to retire must be reviewed and approved by the assignments panel. If the panel approves your retirement action, you should receive your TMONE (Notification of Assignment) within three days afterward. Your AO or CDO will tell you the date your retirement action is scheduled for assignments panel review.

After receiving your TMONE, you can request your separation travel authorization (TMFOUR) in Myltinerary. You must receive your TMFOUR from Myltinerary before you retire, even if you intend to use it after you retire. You cannot obtain your TMFOUR after you retire and are no longer an employee.

Can I change my mind after I've been paneled?

The answer depends on what you want to change and when. The best thing is to resolve all questions about your retirement date, destination, and JSTP enrollment before you are paneled. And you will want to be paneled with enough

time to suitably plan your shipments and travel. However, it is possible in many cases to re-panel you to a different retirement date or destination or to change your JSTP enrollment. It may even be possible to withdraw your retirement application altogether. If you want or need to make a change, however, the sooner you make a request, the better. If you want to change your retirement date after submitting your application in ERP, you must first contact your retirement counselor in GTM/RET to effect the change in date, before CDA can re-panel you. If you want to change your destination, you must submit a new OF-126 before CDA can re-panel you. In some cases, it may not be possible to re-panel you, especially if you already have begun your separation travel.

Retirement Planning Seminar (RV101)

The Retirement Planning Seminar (RV101) offered by FSI is a separate four-day course from the JSTP. RV101 is designed to prepare you for the decisions you must make when you apply to retire, and it is best to take this course before you submit your retirement application. The course is recommended for employees who plan to retire in less than 10 years.

RV101 covers annuity/pension and benefits for Foreign Service retirees, Social Security, Thrift Savings Plan (TSP), Medicare, taxes, financial planning and estate planning, as well as the physical, sociological and psychological aspects of retirement transition.

RV101 includes two embedded one-day courses – RV103 (Financial Management and Estate Planning Workshop) and RV104 (Annuities, Benefits, and TSP Workshop). You may enroll separately in one or both if you don't wish to take the entire four-day RV101 seminar.

Helpful points of contact

Besides your CDO, AO and retirement counselor, you may also find these helpful:

For questions or issues about the Job Search/Transition Program (RV102FS), contact the FSI Career Transition Center at FSICTC@state.gov (FSI Career Transition Center in the GAL).

For questions or issues with separation orders or PCS Portal, contact PCS Customer Support at GTM-EX-IDSD@state.gov (PCS Customer Support in the GAL).

For questions or issues about shipping your HHE/POV, including costs and cost comparisons, contact the Office of Travel & Transportation Management at TransportationQuery@state.gov (Transportation Query in the GAL).

*