
From: SMART Archive
Sent: 9/30/2017 12:28:34 AM
To: SMART Core
Subject: Retirement Planning & EBIS (Employee Benefits Information System)

UNCLASSIFIED



MRN: [17 STATE 100146](#)
Date/DTG: Sep 30, 2017 / 300420Z SEP 17
From: SECSTATE WASHDC
Action: SOMALIA, USMISSION *ROUTINE* ;
ALL DIPLOMATIC AND CONSULAR POSTS COLLECTIVE *ROUTINE*
E.O.: 13526
TAGS: APER, AMGT
Subject: Retirement Planning & EBIS (Employee Benefits Information System)

1. Considering retirement? Employees can take a number of steps now to ensure that this key life transition goes smoothly. This message provides information that will assist Foreign and Civil Service employees as they consider retirement. A wealth of retirement planning resources are available online, and the Department's retirement software program EBIS can assist you in calculating annuity estimates.

Retirement Planning

2. **Do your homework:** Comprehensive Foreign Service and Civil Service retirement information is available on the [HR Portal's](#) EBIS (retirement) site. EBIS is a web-based software tool that gives employees access to estimates of their individualized retirement benefits along with detailed retirement information. EBIS has written information as well as over six hours of online seminars on retirement benefits, financial planning, TSP, Social Security, and FEGLI. A key feature of EBIS is that it allows employees to run "what if" scenarios to determine what their benefits would be if they retire in two, five, or ten years from a given date. The "My Benefits" portion of EBIS provides employees with a snap shot of what their future retirement benefits would be. It shows the earliest date of eligibility, annuity, annuity supplement and survivor annuity amounts. In addition, an employee can also check annual and sick leave balances as well as the cash value of annual leave. EBIS is available to State Department Foreign Service and Civil Service employees. The Office of Personnel Management (OPM) administers Civil Service retirement programs, so Civil Service employees may also consult [OPM](#) for retirement information. Foreign Service retirement information can be found on [RNet](#) (the Retirement Network of the U.S. Department of State). RNet offers additional information, including a searchable database of Frequently Asked Questions. Finally, the HR Portal on the Department's intranet features a [Retirement](#) section that provides retirement planning information, including information on HR/RET-issued ALDACs and Department Notices.

3. **Review retirement benefits:** Use the EBIS software to generate an individualized estimate of your annuity benefit as of any potential retirement date. For employees in the FSPS or FERS retirement systems, EBIS can also estimate the annuity supplement for those who retire before age 62. Use [my Social Security](#) to generate an individualized estimate of Social Security benefits. Finally, log into your [Thrift Savings Plan](#) account to generate estimates of post-retirement TSP withdrawals under different scenarios. Armed with that information, employees can determine if their retirement income will match their projected post-retirement expenses.

4. **Resolve prior service issues:** If you had federal civilian or military service prior to joining the Department of State, you can increase your pension by obtaining credit for that service. Employees must apply for prior service credit for retirement purposes -- a process that is distinct from the process by which prior service time is automatically added to a new employee's Service Computation Date (SCD) for leave accrual purposes. Your retirement SCD is different from the leave SCD listed on your SF-50 forms if you had prior service for which you have not applied for retirement credit. In most cases, credit is obtained by making a deposit to cover the employee retirement contributions (plus interest) that were not made originally or retirement contributions that were refunded. Interest can double or even triple the amount the employee is required to pay back over time for unpaid deposits and redeposits. While no deposit is required to transfer Civil Service retirement credit to the Foreign Service retirement fund (or vice versa), employees must proactively request that transfer. Employees must resolve their prior service issues before they retire. There's no need to wait until the retirement application is submitted. If you are considering retirement in the next six months, work with your retirement counselor now to resolve prior service issues. Total length of creditable service is a basic factor in determining your eligibility for retirement and computing your annuity benefit. Initiating the process to buy back prior service credit does not obligate the employee to finalize the process by paying. For more information, consult the April 21, 2015 ALDAC "[Retirement Credit for Prior Service](#)."

5. **Submit certified copies of relevant divorce documents:** Divorce decrees and property settlement agreements can have an impact on the division of retirement benefits. Unfortunately, sometimes state court orders fail to meet federal standards or one party contends that the order has a different meaning than its plain meaning. In such cases, the parties sometimes must return to court to correct the problem. To check in advance for such problems, employees should submit certified copies of any divorce decrees, property settlement agreements, or other relevant court orders long before they plan to retire. Foreign Service Officers should submit the documents to HR/RET through the Shared Services Center. Employees may either scan and e-mail the documents to HRSC@state.gov or mail the forms to 1999 Dyess Avenue, Bldg. 644-E, Charleston, SC 29456. HR/RET will provide Foreign Service employees with a divorce determination letter. Civil Service Employees should submit documents directly to the Court Ordered Benefits Section at OPM for its review and response. Employees should include a cover letter that includes a current mailing address for the former spouse and social security numbers for both the employee and the former spouse. The documents should be sent to: U.S. Office of Personnel Management, Court Ordered Benefits Branch, PO Box 17, Washington, DC 20044.

6. **Verify retirement-related records:** Review the administrative section of your Official Personnel File (accessible via eOPF on the [HR Portal](#)) to ensure that it contains complete and accurate records documenting the following: the beginning and ending dates of each period of creditable civilian service; the effective dates for each promotion or within grade increase during service that might be used to compute the high-3 average salary; and documentation of any creditable military service. If the eOPF is incomplete, send a copy of the prior agency documentation to U.S. Department of State, Records and Information Management Division, HR/EX/RIM, SA-1 H-804, 2401 E Street, NW, Washington, DC 20522-0108, Fax 202-663-1862, for scanning into the employee's eOPF. If you do not have a copy of the prior agency documentation, e-mail opf@state.gov to request that HR/EX/RIM obtains the prior service records from the previous agency or the National Archive's National Personnel Records Center.

7. **Understand the retirement process:** Employees who have not already done so should familiarize themselves with the retirement benefits information on EBIS, RNet, or the HR Portal. Some important benefits elections are irrevocable once made. Retirement counselors cannot provide tax advice, so employees with questions about the taxation of retirement benefits should download [IRS Publication 721](#), Tax Guide to U.S. Civil Service Retirement Benefits.

8. **The FSI Career Transition Center offers a variety of retirement planning seminars.** Options include the four-day Retirement Planning Seminar (RV101), two one-day seminars (RV103 and RV104), and the two-day Early/Mid-Career Retirement Planning Course (RV105). For course descriptions, course materials, and links to registration, go to [FSI's Open Net](#) site. In addition, course dates are listed on the [Career Transition Center's](#) internet site.

9. If questions remain after reviewing this message and the online retirement planning resources, please contact HRSC@state.gov.

10. Minimize considered.

Signature: Tillerson

Drafted By: HR/RET:Rix, Sonja
Cleared By: AF/EX:Dille, Benjamin B
EAP/EX:Verloop, Marja D
EUR-IO/EX:Akins, Darion K
NEA-SCA/EX:Inzerillo, Suzanne M
WHA/EX:Pan, Angela P
M:Fields, Jacqueline
HR/SS/SC:Alberico, Stacy M
FSI/TC/CTC:McCormick, Catherine
HR/CSHRM:Bruner, Kim R
SES\MorganSA
Approved By: HR:Todd, William E (Ambassador)
Released By: DOM HR_DGHR:Washington, Adrienne M
XMT: SANAA, AMEMBASSY

Dissemination Rule: Archive Copy

UNCLASSIFIED