



# Retirement Planning: Checklist for Current Retirees

By John K. Naland

- Beneficiary designations:** ensure they are up to date: SF-2823 (FEGLI), TSP-3 (TSP), and DS-5002 (unpaid annuity up to time of death)  
*Reference: GTM/RET Foreign Service Annual Annuitant Newsletter at <https://RNet.state.gov> under What's New? and on [www.afsa.org/retirement-services](http://www.afsa.org/retirement-services)*
- Survivor benefits:** ensure that next of kin know to contact HRSC@state.gov to apply for pension and FEHB benefits and for guidance on contacting TSP, FEGLI, and Social Security  
*References: GTM/RET Foreign Service Annual Annuitant Newsletter and "Reporting Deaths of Foreign Service Retirees or Survivors" on [www.afsa.org/retirement-services](http://www.afsa.org/retirement-services)*
- Report changes in marital status promptly:** notify HRSC@state.gov to revise survivor election and FEHB coverage  
*Reference: GTM/RET Foreign Service Annual Annuitant Newsletter*
- Estate planning:** obtain or update will, power of attorney, and medical directive
- Keep informed:** review the GTM/RET Foreign Service Annual Annuitant Newsletter each November, AFSA Directory of Retired Members each January, and the AFSA website Retirement Services section any time
- Annuity records:** login to Employee Express to view records and update some elections  
*Reference: resources under "Annuities" on [www.afsa.org/retirement-services](http://www.afsa.org/retirement-services)*
- TSP/IRAs:** maintain a portfolio with long-term average returns that outpace inflation  
*Reference: video "Planning for Your Life and Lifestyle" on [www.afsa.org/retirement-services](http://www.afsa.org/retirement-services)*
- FEHB health insurance:** review coverage each Open Season (Nov-Dec)  
*Reference: Consumer Checkbook tool available to AFSA members each November*
- Medicare Part B:** understand pros and cons of getting it at age 65  
*Reference: resources under FEHB and Medicare on [www.afsa.org/retirement-services](http://www.afsa.org/retirement-services)*
- Long-term care insurance:** consider getting it or be prepared to self-fund if needed  
*References: videos by experts on [www.afsa.org/retirement-services](http://www.afsa.org/retirement-services)*
- Social Security:** understand pros and cons of various starting ages between 62 and 70  
*References: [www.ssa.gov](http://www.ssa.gov) and video by expert on [www.afsa.org/retirement-services](http://www.afsa.org/retirement-services)*
- Social connections:** stay connected, foreign affairs retiree groups are in nearly 20 states  
*Reference: AFSA Directory of Retired Members*
- Assistance from AFSA:** for help with benefits problems or questions contact AFSA Counselor for Retirees Dolores Brown at [Brown@afsa.org](mailto:Brown@afsa.org)
- AFSA membership:** maintain membership via annuity deduction by contacting [member@afsa.org](mailto:member@afsa.org)