



Retirement Planning: One Year Out

By John K. Naland

- Annual Leave: save annual leave since the cash value of the final balance will be paid out to you after retirement (typically 8 to 14 weeks later)
- Sick Leave: take only necessary sick leave since the hours remaining at the end of your career will be added to your service credit for annuity calculation purposes
- TSP Contributions: contribute the maximum annual amount allowed during your last year even if you retire at mid-year (2025 limits: \$23,500 regular + \$7,500 or \$11,205 catch-up)
- Flexible Spending Account: maximize use of your Flexible Spending Account during your last year of service since that tax-advantaged mechanism is not available to retirees
- eOPF Documents: download any documents (financial, EERs, award nominations) that you want to keep (you lose access to your eOPF at retirement)
- Employee Express: add your personal email address to your Login.gov account and use Login.gov to access Employee Express before you retire (at retirement, Employee Express transitions to Annuitant Employee Express where you can view your annuity records)
- Networking: save contact information for colleagues you may wish to contact in the future (at retirement you lose access to contact information on your agency intranet)
- Re-Employed Annuitant (formerly WAE): if you wish to work as a REA after retirement then start networking with Bureau hiring officials long before you retire
- Retirement Application: submit your application at least 90 days prior to your retirement date (make informed decisions regarding FEGLI coverage and survivor benefit election)
- Out Processing: complete any required actions such as cancelling diplomatic passports, submitting financial disclosure, completing separation physical, submitting travel voucher
- Retiree ID: obtain a State Department Retiree ID Badge if you plan to visit Main State or Columbia Plaza after retirement
- Retirement Packet: obtain a copy of your retirement forms from GTM/RET including your retirement SF-50, safeguard the certificate of FEGLI coverage that OPM mails to you
- AFSA: your AFSA membership does not continue after retirement unless you sign up for a retiree membership (submit an SF-1187a to AFSA; for details email member@afsa.org)

After retirement:

- GTM/RET Annuitant Newsletter: view it each November at <https://www.state.gov/rnet>; it contains important info about your benefits, including the annual FEHB Open Season
- Annuity Supplement: if receiving the FSPS Annuity Supplement, submit your annual earnings declaration to State early each January (form is in GTM/RET Annuitant Newsletter)

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