



If you are thinking about retirement you should start planning at least five years prior to your expected retirement date. Follow these important steps to avoid any surprises.

1. **LEARN** about your retirement system at <http://www.public.navy.mil/donhr/Benefits/> under Retirement. You will find answers to the following questions:

- ✓ When will I be eligible to retire?
- ✓ What is the best date to retire?
- ✓ Is all my service creditable toward retirement?
  - Do I need to make a deposit for my active duty military service?
  - Do I need to make a deposit for civilian service for which retirement deductions were not withheld?
  - Do I need to make a deposit for civilian service for which I received a refund of retirement contributions?
- ✓ Can I elect a survivor annuity for my spouse?
- ✓ Will I be eligible to continue health and life insurance into retirement?
- ✓ When will I receive my last pay check and my first retirement check?

2. **ACCESS** the online retirement calculator and Personal Statement of Benefits in the Employee Benefits Information System (EBIS) at <http://www.public.navy.mil/donhr/Benefits/>. You can use the retirement calculator to run “what if” retirement scenarios. The Personal Statement of Benefits provides a personalized overview of your federal benefits.

3. **SPEAK** to a Retirement Specialist if you have any questions by calling the Benefits Line at 888-320-2917. Customer Service Representatives are available to assist you from 7:30 a.m. to 7:30 p.m., Eastern Time, Monday through Friday (except Federal holidays). The TTY number for the deaf and hard of hearing is 866-328-9889. Email: [info@navybenefits.org](mailto:info@navybenefits.org).

4. **REQUEST** an estimate of your retirement annuity if you are within five years of retirement by completing CBC 12830-03, Request for Retirement Annuity Computation. The form is available at <http://www.public.navy.mil/donhr/Benefits/> in the Resources Library under Forms. You may also call the Benefits Line to request the form.

5. **SUBMIT** your retirement application 120 days before your retirement date to allow timely processing. If you need assistance completing your retirement application contact the Benefits Line at 888-320-2917.

6. **REVIEW** your TSP Withdrawal Options at [www.tsp.gov](http://www.tsp.gov).

7. **COORDINATE** with Social Security to determine when you will be eligible for Social Security benefits and how it will affect your Federal retirement annuity.

8. **ENJOY** your retirement. You will receive your first retirement check within 6 - 8 weeks of retirement.