

J-4
8-28

PART I

SECTION 18. CIVIL SERVICE RETIREMENT - SOCIAL SECURITY

18-1 INTRODUCTION

Employees who enter the FBI are automatically placed under the Civil Service Retirement System. All employees, however, must have a Social Security number. The information set forth below is based upon the Civil Service Retirement Act, as amended, and is applicable to separations from service on or after 1/8/71.

18-2 APPLICATION FOR RETIREMENT18-2.1 Forms Utilized18-2.1.1 Regular Retirement

The form used in making application for retirement, SF-2801, is available in each office. An employee's request for retirement should be submitted in writing and forwarded to FBIHQ, together with the original of the application and the FD-193, exit interview form. If the employee had prior military service and separation documents are available, it is to the employee's advantage to submit a copy of these documents. If the employee was carried on military furlough from the Bureau, military separation papers are not necessary. No cover letter or routing slip is necessary unless there are unusual circumstances which cannot be explained in the "comments" section of form FD-193. In all cases the [Office of Personnel Management (OPM)] requires that the reason for retirement, such as to spend more time with family, other employment, etc., be set forth.

18-2.1.2 Disability Retirement

If the retirement request is for disability retirement, form SF-2801A should also be submitted. Item 5 of this form should set forth a brief description of duties, however, a copy of the official position description is not to be submitted. In addition, form SF-2801B should also be submitted unless the employee is requesting retirement as a result of a fitness-for-duty physical examination. In such cases a copy of the report of examination will be forwarded to [OPM.]

[18-2.2 Date of Effective Separation

(1) Separation from the FBI for retirement is effective the date an employee ceases active duty (the last day physically at work) unless accrued sick leave is being granted. If so, separation is at the expiration of such leave. A lump-sum payment is made for any accumulated leave in the year of separation, i.e., unused leave carried over from previous leave year(s), unused current accrued annual leave, and any unused creditable restored annual leave. This latter type of leave following restoration must be used within certain prescribed time limits or, if unused, is again forfeited.

PART I

SECTION 18. CIVIL SERVICE RETIREMENT - SOCIAL SECURITY

(2) Disability applications for retirement require formal [OPM] approval. Therefore, when employees retire near the end of the leave year and have excess current accrued annual leave, this leave will be forfeited unless a basis is present to restore such leave. Thus, sufficient notice should be given to enable processing of the retirement application by FBIHQ and [OPM] prior to the end of the leave year. Regular optional retirement by Special Agent and support personnel requires meeting eligibility standards only (i.e., Agent - 20 years of investigative service and age 50, support personnel - age 55 with 30 years of service, etc.) and no formal [OPM] approval is necessary. Accordingly, the effective date is set by the retiring employee.

(3) The effective date of separation from the Bureau on the retirement application should be definite. It should be kept in mind that only full months of creditable civilian or military service are counted in figuring length of service for annuity computation purposes but that each day of service affects another computation factor, the employee's high-three average salary. Unused sick leave is added to the employee's service but cannot be used to compute the high-three average salary or used toward the length of service necessary to retire or to qualify for a survivor annuity. Days of sick leave are converted to months and years of service on a 260-day work-year basis and approximately 22 days of sick leave equals one month of service.

(4) If dates of previous creditable service are not known or if the employee desires other counseling, requests should be made of FBIHQ prior to submitting retirement application since the effective date will not be changed afterward unless fully justified.

(5) [OPM] must approve all disability retirements prior to the employee's separation from the rolls of the Bureau. Therefore, if approval is not received prior to the effective date set by the employee, he/she is placed on leave without pay until approval is received. The effective date becomes the date that approval is received from [OPM.] The lump-sum annual leave payment is then made following receipt of this approval from [OPM.] The only deduction made from the lump-sum payment is for Federal income tax, and for state income tax, where applicable.

(6) Annuity payments commence the next calendar day following the date of separation or the day after the employee's pay status terminates.

18-3 TYPES OF RETIREMENT

The basic requirement for any type of retirement is completion of at least five years of Federal civilian service, unless the employee retires for disability [(May go on the rolls of Department of Labor).] The employee must have had at least one year of employment under the retirement system within the two-year period preceding employee's separation.

18-3.1 Mandatory Retirement

Certain Federal law enforcement officers (including Special Agents of the FBI) and firefighters are mandatorily separated at age 55 if they have at least 20 years of service in such career capacities. This may be waived by the head of the agency up to a maximum of age 60 if determined to be in the national interest.

PART I

SECTION 18. CIVIL SERVICE RETIREMENT - SOCIAL SECURITY

18-3.2 Optional Retirement

An employee must have at least 5 years civilian service and may retire upon separation from service at the age and with at least the amount of service shown below:

| <u>Earliest Age</u> | <u>Years of Service</u> | <u>Special Conditions</u> |
|---------------------|-------------------------|---|
| 62 | 5 | None |
| 60 | 20 | None |
| 55 through 59 | 30 | None |
| 50 | 20 | Annuity reduced if under age 55; must be involuntarily separated through no fault of his own. |
| 50 | 20 | Certain investigative employees* |
| Any | 25 | Annuity reduced if under age 55; must be involuntarily separated through no fault of his own. |

*This special optional retirement provision applies to FBI Agents. It permits retirement after an Agent has attained age 50 and performed 20 years of investigative service. A special liberalized formula is used for computing the amount of the annuity and there is no reduction due to age. Active military service counts toward the 20-year minimum service requirement under the liberalized Special Agent retirement formula if the employee was a Special Agent before leaving for military service and returned to duty as an Agent with mandatory restoration rights. Premium pay for irregular, unscheduled overtime authorized under Title 5, USC, Section 5545 (c) (2) is included as part of the basic pay in determining the amount of withholdings and contributions to the Civil Service Retirement and Disability Fund and in the computation of annuities for law enforcement officers and for determining the amount of regular life insurance. This provision became effective the first pay period in January, 1975.

18-3.3 Disability

An employee who becomes totally disabled for useful and efficient service in the grade or class of position held may retire for disability after 5 years civilian service at any age. They need not be disabled for all kinds of work. Disability need not be incurred in duty, but if it is so incurred an employee has a choice between annuity under the Retirement Act or benefits under the Federal Employees' Compensation Act.

18-3.4 Deferred Retirement

(1) An employee separated or transferred to a position not under Retirement Act provisions is, after completing at least 5 years

PART I

SECTION 18. CIVIL SERVICE RETIREMENT - SOCIAL SECURITY

of service, entitled to an annuity upon reaching age 62 regardless of the date or reason for separation or transfer. The employee must, however, have not withdrawn the money to his/her credit in the retirement fund. For example, an employee resigns at age 40 after 10 years of service leaving money to his/her credit in the fund. At age 62 he/she is entitled to a monthly annuity which continues until his/her death.

(2) Law prohibits payment of an annuity or a survivor's annuity to an employee who has committed an offense against the national security of the United States or who refuses to testify before a duly constituted judicial or congressional proceeding in a matter relating to national security.

18-4 . ANNUITIES

Annuities are computed on full months of service plus credit for unused sick leave. Particular attention should be provided item "F," "Types of Annuity," on the application form (SF-2801) and comments regarding survivor annuities on the information sheet attached to the application. Enrollment in a health benefit plan continues after retirement for the annuitant and spouse and any eligible children. However, if a "single" life annuity is elected and the annuitant dies before the spouse, the spouse's coverage ends when the children cease to have an annuity. If there are no children, the spouse would then have to convert to an individual enrollment plan if he/she desired health benefit coverage, and would pay the usual premium.

18-4.1 Amount of Annuity

The maximum annuity that may be received is 80% of the highest basic salary earned during any three consecutive years. Special Agents would attain maximum benefits of 80% upon completion of 35 years service and support employees, after completing approximately 42 years service. An additional annuity attributable to sick leave credit is allowable over the 80% limitation.

18-4.1.1 Retirement Deductions

Retirement deductions during any service exceeding 35 years or approximately 42 years, respectively, are applied toward any desposit due for prior service for which no retirement deductions or deposits were made. Any balance not so required is considered a voluntary contribution for purchase of an additional annuity. This voluntary contribution is refundable if so elected before an annuity is granted.

18-4.1.2 Computation of Annuities

Annuities are computed as follows:

(1) General formula (applicable to support employees) -

- (a) First 5 years of service
 $1\frac{1}{2}\%$ of high-three average salary (or if greater,
 1% of high-three average salary plus \$25) times 5
 (years of service)

PART I

SECTION 18. CIVIL SERVICE RETIREMENT - SOCIAL SECURITY

- (b) Next 5 years of service -
 $1\frac{3}{4}\%$ of high-three average salary (or if greater, $1\frac{3}{4}\%$ of high-three average salary plus \$25) times number of years of service between 5 and 10
- (c) Service in excess of 10 years -
 2% of high-three average salary (or if greater, $1\frac{3}{4}\%$ of high-three average salary plus \$25) times years of service in excess of 10

Examples:

GS-5, \$11,047

Age 55, 32 years and 10 days of service, plus 4 months and 25 days of sick leave credit, for total of 32 years and 5 months. High-three average salary is \$10,108.45.

$$\begin{aligned} \$10,108.45 \times 1.5\% \times 5 &= 758.15 \\ \$10,108.45 \times 1.75\% \times 5 &= 884.50 \\ \$10,108.45 \times 2\% \times 22-5 &= 4,532.04 \\ &32-5 \quad \underline{\$6,174.69} \text{ annually,} \\ &\text{or} \quad 515.00 \text{ monthly} \end{aligned}$$

GS-9, \$16,693

Age 60, 27 years, 10 months, and 16 days of service, plus 10 months and 21 days of sick leave credit, for total of 28 years, 9 months. High-three average salary is \$15,262.82.

$$\begin{aligned} \$15,262.82 \times 1.5\% \times 5 &= 1,144.70 \\ \$15,262.82 \times 1.75\% \times 5 &= 1,335.50 \\ \$15,262.82 \times 2\% \times 18-9 &= 5,723.63 \\ &28-9 \quad \underline{\$8,203.83} \text{ annually,} \\ &\text{or} \quad 684.00 \text{ monthly} \end{aligned}$$

- (2) Investigative Formula (applicable to Special Agent personnel)

$2\frac{1}{2}\%$ of high-three average salary times 20 years of service, plus 2% of high-three average salary times service in excess of 20 years, with at least age 50 and 20 years' investigative service

Example:

GS-13, \$28,359, high-three average salary, \$25,909.95

Total service consists of:

| | Years | Months | Days |
|------------|-------|--------|------|
| Sick Leave | 0 | 2 | 7 |
| U. S. Army | 5 | 0 | 29 |
| FBI Clerk | 1 | 9 | 4 |
| FBI Agent | 21 | 0 | 20 |
| Total | 28 | 1 | 0 |

PART I

SECTION 18. CIVIL SERVICE RETIREMENT - SOCIAL SECURITY

$$\begin{aligned}
 \$25,909.95 \times 2\frac{1}{2}\% \times 20 &= 12,955.00 \\
 \$25,909.95 \times 2\% \times 8-1 &= 4,188.61 \\
 &\$17,143.61 \text{ annually,} \\
 &\text{or } 1,429.00 \text{ monthly single life annuity}
 \end{aligned}$$

(3) Disability Formula

Minimum disability annuity is lesser of 40% of high-three average salary or annuity computed under general formula after adding years elapsing between separation and attainment of age 60. Annuity larger than minimum is payable if earned by retiring employee.

Examples:

Age 30, 10 years' service, and high-three average salary is \$14,571.67

$$\begin{aligned}
 (a) \quad \$14,571.67 \times 1.5\% \times 5 &= 1,092.90 \\
 \$14,571.67 \times 1.75\% \times 5 &= 1,275.00 \\
 \text{Earned annuity*} &\underline{\$2,367.90}
 \end{aligned}$$

(*Paid if higher than (b) or (c) below).

$$(b) \quad 40\% \text{ of } \$14,571.67 = \$5,828.67$$

$$\begin{aligned}
 (c) \quad \$14,571.67 \times 1.5\% \times 5 &= 1,092.90 \\
 \$14,571.67 \times 1.75\% \times 5 &= 1,275.00 \\
 \$14,571.67 \times 2\% \times 30^* &= 8,742.90 \\
 (*Service projected at age 60) &\underline{\$11,110.80}
 \end{aligned}$$

Since (b) above is less than (c) above, annual annuity received is \$5,828.67.

Age 58, 19 years' service, and high-three average salary is \$21,932.19

$$\begin{aligned}
 (d) \quad \$21,932.19 \times 1.5\% \times 5 &= 1,644.90 \\
 \$21,932.19 \times 1.75\% \times 5 &= 1,919.05 \\
 \$21,932.19 \times 2\% \times 9 &= 3,947.76 \\
 \text{Earned annuity*} &\underline{\$7,511.71}
 \end{aligned}$$

(*Paid if higher than (e) or (f) below)

$$(e) \quad 40\% \text{ of } \$21,932.19 = \$8,772.88$$

$$\begin{aligned}
 (f) \quad \$21,932.19 \times 1.5\% \times 5 &= 1,644.90 \\
 \$21,932.19 \times 1.75\% \times 5 &= 1,919.05 \\
 \$21,932.19 \times 2\% \times 11^* &= 4,825.04 \\
 (*Service projected to age 60) &\underline{\$8,388.99}
 \end{aligned}$$

Since (f) above is less than (e) above, annual annuity received is \$8,388.99.

18-4.1.3 Annuity Amount

The approximate amount of the basic annuity may be determined

PART I

SECTION 18. CIVIL SERVICE RETIREMENT - SOCIAL SECURITY

by reference to the following charts. These are applicable to cases governed by the general retirement formula.

CIVIL SERVICE RETIREMENT SYSTEM MONTHLY ANNUITY RATES

(For Employees Separated On and After October 20, 1969)

KEY TO ANNUITY RATES IN TABLE

A -- Monthly annuity to retired employee if survivor benefit is not elected.

B -- Monthly annuity to retired employee with maximum benefit to surviving spouse.

Generally, the annuity to surviving spouse is approximately 55% of rate A. It may be greater than 55% in certain cases where a guaranteed minimum survivor annuity is payable.

NOTE

1. Service for which retirement deductions were withheld and later refunded cannot be counted unless the refund is redeposited.
2. Rates shown are subject to reduction if--
 - (a) retirement (except on account of total disability) is before age 55. Reduction for this reason is 1/6 of 1% for each full month the retiring employee is under age 55.
 - (b) service includes any civilian time after August 1, 1920, for which no retirement deductions were withheld or deposited. Monthly reduction in retired employee's annuity for this reason is 1/12 of 10% of the amount due as deposit, except in certain cases of guaranteed minimum disability annuity.
3. If retirement is on account of total disability, the rates shown are subject to increase if the employee qualifies for the guaranteed minimum disability annuity.
4. "Years of Service" columns include credit for unused sick leave. Annuity based on actual service is limited to 80% of high-3 average salary. This limit is reached with 41 years and 11 months of service (slightly less if high-3 average salary is less than \$5,000). However, annuity in excess of the 80% which is produced by credit for unused sick leave is payable.

PART I

SECTION 18. CIVIL SERVICE RETIREMENT - SOCIAL SECURITY

READ INSTRUCTIONS CAREFULLY BEFORE USING TABLE
AVERAGE ANNUAL SALARY (3 HIGHEST CONSECUTIVE YEARS)

| Years of Service (Includes Unused Sick Leave) | 5 | | 6 | | 7 | | 8 | | 9 | | 10 | | 11 | | 12 | | 13 | | 14 | | 15 | | 16 | | 17 | | 18 | | 19 | | 20 | | 21 | | 22 | | 23 | | | | | | | | | |
|---|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----|-----|
| | A | B | A | B | A | B | A | B | A | B | A | B | A | B | A | B | A | B | A | B | A | B | A | B | A | B | A | B | A | B | A | B | A | B | A | B | | | | | | | | | | |
| 5 | \$27 | \$26 | \$33 | \$32 | \$39 | \$38 | \$45 | \$43 | \$50 | \$49 | \$56 | \$55 | \$63 | \$61 | \$69 | \$67 | \$75 | \$73 | \$81 | \$79 | \$88 | \$85 | \$94 | \$91 | \$100 | \$98 | \$106 | \$104 | \$113 | \$110 | \$119 | \$116 | \$125 | \$122 | \$131 | \$128 | \$138 | \$134 | \$144 | \$140 | \$150 | \$146 | \$156 | \$152 | | |
| 6 | 33 | 32 | 39 | 38 | 46 | 45 | 53 | 52 | 60 | 59 | 67 | 66 | 75 | 73 | 83 | 81 | 90 | 88 | 98 | 96 | 108 | 105 | 116 | 113 | 123 | 120 | 131 | 128 | 139 | 135 | 146 | 143 | 158 | 155 | 170 | 165 | 177 | 173 | 185 | 180 | 193 | 188 | 206 | 202 | 219 | 215 |
| 7 | 39 | 38 | 46 | 45 | 54 | 53 | 62 | 61 | 70 | 69 | 78 | 77 | 87 | 85 | 96 | 94 | 105 | 103 | 115 | 113 | 126 | 124 | 137 | 134 | 147 | 144 | 158 | 156 | 171 | 168 | 183 | 180 | 197 | 194 | 210 | 207 | 223 | 220 | 238 | 234 | 253 | 249 | 266 | 262 | 281 | 277 |
| 8 | 45 | 43 | 52 | 51 | 60 | 59 | 69 | 67 | 77 | 75 | 85 | 83 | 94 | 92 | 104 | 102 | 115 | 113 | 127 | 125 | 140 | 138 | 153 | 150 | 166 | 163 | 179 | 176 | 192 | 189 | 206 | 203 | 221 | 218 | 236 | 233 | 254 | 251 | 272 | 268 | 289 | 285 | 308 | 304 | 327 | 323 |
| 9 | 50 | 49 | 58 | 57 | 66 | 65 | 75 | 74 | 84 | 83 | 93 | 92 | 103 | 101 | 113 | 111 | 123 | 121 | 135 | 133 | 149 | 147 | 163 | 160 | 177 | 174 | 192 | 189 | 207 | 204 | 224 | 221 | 241 | 238 | 259 | 256 | 280 | 277 | 299 | 295 | 321 | 317 | 344 | 340 | 368 | 364 |
| 10 | 56 | 55 | 64 | 63 | 72 | 71 | 81 | 80 | 90 | 89 | 99 | 98 | 109 | 107 | 119 | 117 | 129 | 127 | 142 | 140 | 157 | 155 | 172 | 169 | 187 | 184 | 203 | 200 | 219 | 216 | 238 | 235 | 260 | 257 | 282 | 279 | 304 | 301 | 329 | 325 | 356 | 352 | 384 | 380 | 416 | 412 |
| 11 | 63 | 61 | 71 | 70 | 80 | 79 | 89 | 88 | 98 | 97 | 107 | 106 | 117 | 115 | 127 | 125 | 138 | 136 | 152 | 150 | 168 | 166 | 184 | 181 | 200 | 197 | 216 | 213 | 236 | 233 | 261 | 258 | 286 | 283 | 312 | 309 | 338 | 335 | 368 | 364 | 398 | 394 | 429 | 425 | 464 | 460 |
| 12 | 70 | 68 | 79 | 78 | 88 | 87 | 97 | 96 | 106 | 105 | 115 | 114 | 125 | 123 | 136 | 134 | 148 | 146 | 164 | 162 | 181 | 179 | 198 | 195 | 215 | 212 | 232 | 229 | 253 | 250 | 280 | 277 | 306 | 303 | 336 | 333 | 370 | 366 | 404 | 400 | 441 | 437 | 480 | 476 | 515 | 511 |
| 13 | 76 | 74 | 85 | 84 | 94 | 93 | 103 | 102 | 112 | 111 | 121 | 120 | 131 | 129 | 142 | 140 | 156 | 154 | 172 | 170 | 190 | 188 | 208 | 205 | 226 | 223 | 246 | 243 | 270 | 267 | 298 | 295 | 328 | 325 | 362 | 359 | 398 | 395 | 436 | 432 | 479 | 475 | 519 | 515 | 560 | 556 |
| 14 | 83 | 81 | 92 | 91 | 101 | 100 | 110 | 109 | 119 | 118 | 128 | 127 | 137 | 135 | 149 | 147 | 166 | 164 | 184 | 182 | 203 | 201 | 221 | 219 | 240 | 237 | 260 | 257 | 288 | 285 | 318 | 315 | 354 | 351 | 394 | 391 | 434 | 430 | 476 | 472 | 520 | 516 | 564 | 560 | 605 | 601 |
| 15 | 90 | 88 | 99 | 98 | 108 | 107 | 117 | 116 | 126 | 125 | 135 | 134 | 144 | 143 | 154 | 153 | 164 | 163 | 174 | 173 | 185 | 184 | 195 | 194 | 205 | 204 | 216 | 215 | 227 | 226 | 238 | 237 | 250 | 249 | 262 | 261 | 274 | 273 | 286 | 285 | 299 | 298 | 311 | 310 | 324 | 323 |
| 16 | 96 | 94 | 105 | 104 | 114 | 113 | 123 | 122 | 132 | 131 | 141 | 140 | 150 | 149 | 160 | 159 | 170 | 169 | 181 | 180 | 192 | 191 | 202 | 201 | 212 | 211 | 222 | 221 | 233 | 232 | 244 | 243 | 256 | 255 | 268 | 267 | 280 | 279 | 292 | 291 | 304 | 303 | 316 | 315 | 328 | 327 |
| 17 | 103 | 101 | 111 | 110 | 120 | 119 | 128 | 127 | 137 | 136 | 145 | 144 | 154 | 153 | 164 | 163 | 174 | 173 | 185 | 184 | 196 | 195 | 206 | 205 | 216 | 215 | 226 | 225 | 237 | 236 | 248 | 247 | 260 | 259 | 272 | 271 | 284 | 283 | 296 | 295 | 308 | 307 | 320 | 319 | 332 | 331 |
| 18 | 110 | 108 | 118 | 117 | 127 | 126 | 135 | 134 | 144 | 143 | 153 | 152 | 162 | 161 | 172 | 171 | 182 | 181 | 193 | 192 | 204 | 203 | 214 | 213 | 224 | 223 | 234 | 233 | 245 | 244 | 257 | 256 | 270 | 269 | 282 | 281 | 294 | 293 | 306 | 305 | 318 | 317 | 330 | 329 | 342 | 341 |
| 19 | 116 | 114 | 124 | 123 | 133 | 132 | 141 | 140 | 150 | 149 | 158 | 157 | 167 | 166 | 177 | 176 | 187 | 186 | 198 | 197 | 209 | 208 | 219 | 218 | 229 | 228 | 239 | 238 | 250 | 249 | 262 | 261 | 275 | 274 | 288 | 287 | 300 | 299 | 312 | 311 | 324 | 323 | 336 | 335 | 348 | 347 |
| 20 | 123 | 121 | 131 | 130 | 140 | 139 | 148 | 147 | 156 | 155 | 165 | 164 | 174 | 173 | 184 | 183 | 194 | 193 | 205 | 204 | 216 | 215 | 226 | 225 | 236 | 235 | 246 | 245 | 258 | 257 | 271 | 270 | 284 | 283 | 297 | 296 | 310 | 309 | 322 | 321 | 334 | 333 | 346 | 345 | 358 | 357 |
| 21 | 130 | 128 | 138 | 137 | 146 | 145 | 154 | 153 | 163 | 162 | 171 | 170 | 180 | 179 | 189 | 188 | 198 | 197 | 209 | 208 | 220 | 219 | 230 | 229 | 239 | 238 | 249 | 248 | 261 | 260 | 274 | 273 | 288 | 287 | 301 | 300 | 313 | 312 | 325 | 324 | 337 | 336 | 349 | 348 | 361 | 360 |
| 22 | 136 | 134 | 144 | 143 | 152 | 151 | 160 | 159 | 168 | 167 | 176 | 175 | 185 | 184 | 194 | 193 | 204 | 203 | 215 | 214 | 226 | 225 | 235 | 234 | 244 | 243 | 254 | 253 | 266 | 265 | 280 | 279 | 294 | 293 | 308 | 307 | 320 | 319 | 332 | 331 | 344 | 343 | 356 | 355 | 368 | 367 |
| 23 | 143 | 141 | 150 | 149 | 158 | 157 | 166 | 165 | 174 | 173 | 182 | 181 | 191 | 190 | 200 | 199 | 209 | 208 | 220 | 219 | 231 | 230 | 240 | 239 | 249 | 248 | 259 | 258 | 271 | 270 | 285 | 284 | 299 | 298 | 311 | 310 | 323 | 322 | 335 | 334 | 347 | 346 | 359 | 358 | 371 | 370 |

PART I

SECTION 18. CIVIL SERVICE RETIREMENT - SOCIAL SECURITY

| Years of Service (Includes Sick Leave) | 24 | | 25 | | 26 | | 27 | | 28 | | 29 | | 30 | | 31 | | 32 | | 33 | | 34 | | 35 | | 36 | | 37 | | 38 | | 39 | | 40 | | 41 | | 41-11 & Over | |
|--|-------|-----|-------|-----|---------|-----|---------|-----|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|--------------|-------|
| | A | B | A | B | A | B | A | B | A | B | A | B | A | B | A | B | A | B | A | B | A | B | A | B | A | B | A | B | A | B | A | B | A | B | A | B | | |
| \$25,000 | \$922 | 852 | \$964 | 890 | \$1,005 | 927 | \$1,047 | 965 | \$1,089 | 1,002 | \$1,130 | 1,040 | \$1,172 | 1,077 | \$1,214 | 1,115 | \$1,255 | 1,152 | \$1,297 | 1,190 | \$1,339 | 1,227 | \$1,380 | 1,265 | \$1,422 | 1,302 | \$1,464 | 1,340 | \$1,505 | 1,377 | \$1,547 | 1,415 | \$1,589 | 1,452 | \$1,630 | 1,490 | \$1,667 | 1,523 |
| \$24,000 | \$885 | 819 | \$925 | 850 | \$965 | 881 | \$1,005 | 917 | \$1,045 | 963 | \$1,085 | 999 | \$1,125 | 1,037 | \$1,165 | 1,068 | \$1,205 | 1,107 | \$1,245 | 1,138 | \$1,285 | 1,179 | \$1,325 | 1,215 | \$1,365 | 1,242 | \$1,405 | 1,278 | \$1,445 | 1,323 | \$1,485 | 1,359 | \$1,525 | 1,395 | \$1,565 | 1,431 | \$1,600 | 1,463 |
| \$23,000 | \$848 | 786 | \$886 | 806 | \$925 | 841 | \$963 | 875 | \$1,001 | 924 | \$1,040 | 958 | \$1,078 | 993 | \$1,116 | 1,021 | \$1,155 | 1,052 | \$1,193 | 1,086 | \$1,231 | 1,119 | \$1,270 | 1,159 | \$1,308 | 1,194 | \$1,346 | 1,229 | \$1,385 | 1,261 | \$1,423 | 1,297 | \$1,461 | 1,338 | \$1,500 | 1,372 | \$1,533 | 1,403 |
| \$22,000 | \$811 | 753 | \$848 | 769 | \$885 | 801 | \$921 | 834 | \$958 | 857 | \$995 | 918 | \$1,031 | 948 | \$1,068 | 984 | \$1,105 | 1,017 | \$1,141 | 1,030 | \$1,178 | 1,058 | \$1,215 | 1,106 | \$1,251 | 1,149 | \$1,288 | 1,171 | \$1,325 | 1,204 | \$1,361 | 1,238 | \$1,398 | 1,271 | \$1,435 | 1,314 | \$1,467 | 1,343 |
| \$21,000 | \$774 | 719 | \$809 | 731 | \$844 | 757 | \$879 | 791 | \$914 | 814 | \$949 | 836 | \$984 | 877 | \$1,019 | 930 | \$1,054 | 961 | \$1,089 | 984 | \$1,124 | 1,014 | \$1,159 | 1,066 | \$1,194 | 1,097 | \$1,229 | 1,129 | \$1,264 | 1,160 | \$1,299 | 1,192 | \$1,334 | 1,223 | \$1,369 | 1,255 | \$1,400 | 1,283 |
| \$20,000 | \$738 | 686 | \$771 | 699 | \$804 | 716 | \$838 | 750 | \$871 | 771 | \$904 | 814 | \$938 | 824 | \$971 | 884 | \$1,004 | 916 | \$1,038 | 930 | \$1,071 | 986 | \$1,104 | 1,016 | \$1,138 | 1,046 | \$1,171 | 1,076 | \$1,204 | 1,106 | \$1,238 | 1,136 | \$1,271 | 1,166 | \$1,304 | 1,196 | \$1,333 | 1,223 |
| \$19,000 | \$701 | 653 | \$732 | 662 | \$764 | 684 | \$796 | 710 | \$827 | 736 | \$859 | 766 | \$891 | 804 | \$922 | 836 | \$954 | 866 | \$986 | 898 | \$1,017 | 938 | \$1,049 | 967 | \$1,081 | 995 | \$1,112 | 1,024 | \$1,144 | 1,052 | \$1,176 | 1,081 | \$1,207 | 1,109 | \$1,239 | 1,138 | \$1,267 | 1,163 |
| \$18,000 | \$664 | 620 | \$694 | 612 | \$724 | 643 | \$754 | 674 | \$784 | 701 | \$814 | 728 | \$844 | 755 | \$874 | 782 | \$904 | 816 | \$934 | 846 | \$964 | 880 | \$994 | 917 | \$1,024 | 944 | \$1,054 | 971 | \$1,084 | 998 | \$1,114 | 1,025 | \$1,144 | 1,052 | \$1,174 | 1,079 | \$1,200 | 1,103 |
| \$17,000 | \$627 | 587 | \$655 | 578 | \$684 | 603 | \$712 | 628 | \$740 | 656 | \$769 | 674 | \$797 | 714 | \$825 | 727 | \$854 | 766 | \$882 | 798 | \$910 | 831 | \$939 | 867 | \$967 | 889 | \$995 | 918 | \$1,024 | 944 | \$1,052 | 969 | \$1,080 | 995 | \$1,107 | 1,013 | \$1,133 | 983 |
| \$16,000 | \$590 | 554 | \$617 | 578 | \$643 | 565 | \$670 | 588 | \$697 | 616 | \$723 | 634 | \$750 | 656 | \$777 | 682 | \$803 | 716 | \$830 | 742 | \$857 | 774 | \$883 | 801 | \$910 | 824 | \$937 | 856 | \$963 | 880 | \$990 | 914 | \$1,017 | 938 | \$1,043 | 962 | \$1,067 | 983 |
| \$15,000 | \$553 | 520 | \$578 | 543 | \$603 | 529 | \$628 | 550 | \$653 | 571 | \$678 | 592 | \$703 | 613 | \$728 | 634 | \$753 | 666 | \$778 | 698 | \$803 | 724 | \$828 | 751 | \$853 | 770 | \$878 | 801 | \$903 | 826 | \$928 | 858 | \$953 | 880 | \$978 | 903 | \$1,000 | 923 |
| \$14,000 | \$516 | 487 | \$540 | 508 | \$563 | 493 | \$586 | 512 | \$610 | 532 | \$633 | 551 | \$656 | 566 | \$680 | 592 | \$703 | 616 | \$726 | 642 | \$750 | 669 | \$773 | 697 | \$796 | 718 | \$820 | 746 | \$843 | 771 | \$866 | 802 | \$890 | 823 | \$913 | 844 | \$933 | 863 |
| \$13,000 | \$479 | 454 | \$501 | 473 | \$523 | 452 | \$544 | 475 | \$566 | 493 | \$588 | 511 | \$609 | 529 | \$631 | 551 | \$653 | 571 | \$675 | 598 | \$697 | 629 | \$719 | 651 | \$741 | 668 | \$763 | 699 | \$785 | 727 | \$807 | 746 | \$828 | 766 | \$849 | 785 | \$867 | 803 |
| \$12,000 | \$443 | 421 | \$463 | 439 | \$482 | 421 | \$501 | 437 | \$520 | 454 | \$539 | 470 | \$558 | 487 | \$577 | 503 | \$595 | 520 | \$614 | 546 | \$632 | 571 | \$650 | 594 | \$668 | 608 | \$686 | 644 | \$704 | 659 | \$722 | 681 | \$740 | 709 | \$757 | 727 | \$773 | 743 |
| \$11,000 | \$406 | 388 | \$424 | 404 | \$441 | 421 | \$458 | 437 | \$475 | 454 | \$492 | 470 | \$509 | 487 | \$526 | 503 | \$543 | 520 | \$560 | 546 | \$577 | 564 | \$594 | 581 | \$611 | 598 | \$628 | 614 | \$645 | 631 | \$662 | 648 | \$679 | 666 | \$695 | 681 | \$711 | 697 |
| \$10,000 | \$369 | 354 | \$385 | 369 | \$400 | 384 | \$415 | 399 | \$430 | 414 | \$445 | 429 | \$460 | 444 | \$475 | 459 | \$490 | 474 | \$505 | 489 | \$520 | 504 | \$535 | 519 | \$550 | 534 | \$565 | 549 | \$580 | 564 | \$595 | 579 | \$610 | 594 | \$625 | 609 | \$640 | 623 |
| \$9,000 | \$332 | 321 | \$347 | 335 | \$362 | 348 | \$377 | 362 | \$392 | 375 | \$407 | 389 | \$422 | 402 | \$437 | 416 | \$452 | 429 | \$467 | 443 | \$482 | 456 | \$497 | 470 | \$512 | 483 | \$527 | 497 | \$542 | 510 | \$557 | 524 | \$572 | 539 | \$587 | 551 | \$600 | 563 |
| \$8,000 | \$295 | 288 | \$308 | 300 | \$322 | 312 | \$335 | 324 | \$348 | 336 | \$362 | 348 | \$375 | 360 | \$388 | 372 | \$402 | 384 | \$415 | 396 | \$428 | 408 | \$442 | 420 | \$455 | 432 | \$468 | 444 | \$482 | 456 | \$495 | 468 | \$508 | 480 | \$522 | 492 | \$533 | 503 |
| \$7,000 | \$258 | 252 | \$270 | 263 | \$281 | 274 | \$293 | 286 | \$305 | 297 | \$316 | 307 | \$328 | 318 | \$340 | 328 | \$351 | 339 | \$363 | 349 | \$375 | 360 | \$386 | 370 | \$398 | 381 | \$410 | 391 | \$421 | 402 | \$433 | 412 | \$445 | 423 | \$456 | 433 | \$467 | 443 |
| \$6,000 | \$221 | 216 | \$231 | 225 | \$241 | 235 | \$251 | 245 | \$261 | 255 | \$271 | 264 | \$281 | 274 | \$291 | 284 | \$301 | 294 | \$311 | 303 | \$321 | 312 | \$331 | 321 | \$341 | 330 | \$351 | 339 | \$361 | 348 | \$371 | 357 | \$381 | 366 | \$391 | 375 | \$400 | 383 |
| \$5,000 | \$184 | 180 | \$193 | 188 | \$201 | 196 | \$209 | 204 | \$218 | 212 | \$226 | 220 | \$234 | 229 | \$243 | 237 | \$251 | 245 | \$259 | 253 | \$267 | 261 | \$275 | 269 | \$283 | 277 | \$291 | 285 | \$300 | 293 | \$309 | 301 | \$318 | 308 | \$326 | 316 | \$333 | 323 |
| \$4,000 | \$150 | 146 | \$156 | 152 | \$163 | 159 | \$170 | 165 | \$176 | 172 | \$183 | 178 | \$190 | 185 | \$196 | 191 | \$203 | 198 | \$210 | 204 | \$216 | 211 | \$223 | 217 | \$230 | 224 | \$236 | 230 | \$243 | 237 | \$250 | 243 | \$256 | 250 | \$263 | 256 | \$267 | 260 |

PART I

SECTION 18. CIVIL SERVICE RETIREMENT - SOCIAL SECURITY

18-4.2 Reductions to Annuity

(1) Reductions in annuity - A reduction of 2% for each year under age 55 applies to involuntary separations after 20 years of service. This does not apply to those separating for disability or investigatory retirement.

(2) Reduction to provide annuity for surviving spouse (See also Survivor Annuities below) - Reduction is 2% of the first \$3,600 of the employee's annuity plus 10% of the annuity over \$3,600. Reductions are applied only to the portion of the annuity the retiring employee designates as a basis for survivor annuity.

Examples:

(a) If a support employee, GS-9, \$16,693, age 60, 28 years and 9 months of total service, retires and designates maximum possible annuity for his wife (his single-life annuity would be \$8,203.83), his reduced annuity would be computed as follows:

| | | |
|----------------------------|------|----------------------------|
| 2% of first \$3,600 | = \$ | 90.00 |
| 10% of excess (\$4,603.83) | = | 460.38 |
| Total reduction | | 550.38 |
| \$8,203.83 minus \$550.38 | = | \$7,653.45 reduced annuity |

In event of his death, his widow would receive 55% of his earned annuity or \$4,512.11.

(b) If a Special Agent retires at age 52 with 28 years and 1 month of service and a high-average salary of \$25,909.95, he would receive a single-life annuity of \$17,143.61. However, if he designated maximum possible annuity for his wife, his reduced annuity would be computed as follows:

| | | |
|------------------------------|------|-----------------------------|
| 2% of first \$3,600 | = \$ | 90.00 |
| 10% of excess (\$13,543.61) | = | 1,354.36 |
| Total reduction | | 1,444.36 |
| \$17,143.61 minus \$1,444.36 | = | \$15,699.25 reduced annuity |

In event of his death, his widow would receive 55% of his earned annuity which is \$9,428.99.

18-4.3 Types of Annuity18-4.3.1 Single Life Annuity

This type of annuity is available to all retiring employees. The employee obtains the annuity for himself and, if married, makes no provision for his surviving spouse to receive an annuity upon his death.

18-4.3.2 Reduced Annuity, With Benefit to Surviving Spouse

This type of annuity is available to all retiring married employees. The employee takes a reduced annuity to provide, upon death, an annuity to the surviving spouse.

PART I

SECTION 18. CIVIL SERVICE RETIREMENT - SOCIAL SECURITY

18-4.3.3 Reduced Annuity, With Benefit to Person Having Insurable Interest

This type of annuity is available to all retiring employees who are in good health. An insurable interest generally exists between persons of near relationship, but may be possessed by anyone who has a reasonable expectancy of benefit or gain in continuance of the retiring employee's life.

18-5 PAYMENT OF ANNUITY

An annuity begins as of the first day following the date pay ceases. A survivor annuity begins on the day following the date on which death occurred. Payments are made monthly. An Electronic Transfer Service (ETF) is available to all civil service annuitants except as follows: (1) persons receiving Lighthouse widow payments; (2) persons receiving payments under the Canal Zone Construction Act; (3) annuitants or survivor annuitants having, or desiring to have, payments directed to a foreign bank.

18-5.1 Deposit of Annuity Payments

Annuitants or survivor annuitants who would like to have civil service annuity payments deposited directly into a personal checking or savings account in a bank, savings and loan association or similar institution, or Federal- or state-chartered credit union participating in the ETF program should do the following:

(1) Obtain Standard Form (SF) 1199A, Authorization for Deposit of Federal Recurring Payments, from their bank or financial organization. (Agencies are not required to stock these forms.) This form is required for each type of payment that is to be deposited to an account in a bank or financial organization. Therefore, if the person receives more than one payment (for example, civil service annuity benefit and civil service death benefit) they must complete a separate SF 1199A for each type of payment to be deposited. There can be no assignment of funds and the payment must be deposited into one account.

(2) Complete and sign the top half of the form. It is mandatory that the prefix CSA (Civil Service Annuity) or CSF (Civil Service Death) and the claim number be shown on the SF 1199A. This information may be obtained from the annuity check, the annuity award letter, or other correspondence received after retirement from the [Office of Personnel Management.] Since a claim number (CSA or CSF) is not received until after [OPM] has received the application for retirement or death benefits, future retirees or claimants should delay filing an SF 1199A until assigned a claim number by [OPM.] Retirees should not list a bank address on the SF 2800, Application for Death Benefits, or SF 2801, Application for Retirement. Only the correspondence address should be shown on these application forms.

(3) Subsequent to affixing the CSA or CSF claim number the properly completed SF 1199A should be returned to the financial institution, which will complete the bottom half, retain a copy for its files, furnish a copy to the annuitant, and send the program agency copy to the [Office of Personnel Management,] Bureau of Retirement, Insurance, and Occupational Health, Washington, D.C. 20415. As soon as [OPM] places the financial organization address on its automated annuity payment system, a notice will be sent to the retiree or survivor annuitant at their correspondence address.

PART I

SECTION 18. CIVIL SERVICE RETIREMENT - SOCIAL SECURITY

(4) A direct deposit will remain in effect until terminated by one of the following circumstances:

(a) Death of the annuitant, representative payee or the person for whom payment is being made, or the legal incapacity of the annuitant;

(b) Cancellation by the annuitant. (The annuitant may cancel the direct deposit authorization at any time by written notice, over [their signature to [OPM,] with or without closing out the account with the financial organization.)

(c) Cancellation by the financial organization. (The financial organization may cancel the direct deposit authorization by proper notice to the annuitant.)

18-6 SURVIVOR ANNUITIES

[The widow or widower of a retired employee will qualify for an annuity if the employee at the time of retirement elected a reduced annuity with benefit to the widow or widower after the employee's death. Should the retired employee's marriage be dissolved by death, divorce, or annulment, the annuity will be recomputed by OPM to eliminate the reduction for survivor's benefits beginning with the month following the the one in which the marriage was dissolved, and for each full month thereafter during which they are not married. Should an annuitant under these circumstances remarry, the annuitant is permitted to decide within one year after such remarriage, whether or not to provide survivor annuities for the new spouse. In the event the annuitant decides to provide a survivor annuity for the new spouse, the annuity will be reduced by the same percentage reductions which were in effect at the time of retirement, and the new spouse becomes qualified for the same survivor protection as the former spouse after the marriage has been in effect for one year, or after a child is born of the marriage, whichever occurs first.]

18-6.1 Qualifications for Survivor Annuity

The widow or widower of an employee who dies while still in service qualifies for an annuity if the employee has at least 18 months of civilian service before the death. A widow is the surviving wife of an employee who was married to the employee for at least one year immediately preceding the death or is the mother of children born of the marriage. A widower is the surviving husband of an employee who was married to the employee for at least one year immediately preceding her death or is the father of children born of the marriage. The annuity of a widow or widower continues until the end of the month before one in which the widow or widower dies or remarries prior to attaining age 60. An annuity to a surviving spouse which is terminated because of remarriage while under age 60 may be restored if the remarriage is later terminated by death, annulment, or divorce, and any lump-sum payment is refunded.

PART I

SECTION 18. CIVIL SERVICE RETIREMENT - SOCIAL SECURITY

18-6.2 Types of Survivor Annuities

(1) The widow or widower of an employee who dies while employed in a Civil Service Retirement position after completing at least 18 months of creditable service will receive a guaranteed minimum annuity which is 55% of the lesser of (a) 40% of the deceased employee's high-three average salary or (b) the regular annuity after increasing the deceased employee's service by the period of time between the date of death and the date he/she would have attained age sixty. For example: should a support employee die at age 49 after completing 19 years of service with a high-three average salary of \$15,699.08, the surviving spouse would receive \$3,302.68 (55% of the annuity computed under (b) above).

(2) If the deceased employee's earned annuity is greater than the guaranteed minimum survivor annuity, the widow or widower is entitled to 55% of the earned annuity. For example: If a support employee dies at age 62 with 35 years of service and a high-three average salary of \$7,867.11, the surviving spouse would receive \$2,866.56 (55% of the earned annuity).

(3) If the employee was a Special Agent and at the time of death was age 50 or over and had completed at least 20 years of law enforcement service, the annuity would be 55% of the amount computed under the basic formula for investigative employees. For example: If an Agent dies at age 52 with 28 years of service and a high-three average salary of \$18,838.03, [[Agent's spouse] would receive \$5,802.11 (55% of the earned annuity).

(4) The widow or widower of an employee with less than eighteen months of civilian service has no annuity available. A lump sum payment is made to the beneficiary or to the estate. This amount consists of the amount to the credit of the deceased in the retirement fund, including interest through the date of death.

18-6.3 Types of Annuity to Children

(1) Children will each get an annuity upon a covered parent's death until: attaining age 18, unless incapable of self-support or an eligible student; becoming capable of self-support after age 18, unless an eligible student; attaining age 22 if then a student and not incapable of self-support; marriage or death, whichever comes first. A student is one who is regularly pursuing full-time residence study in a high school, trade school, technical or vocational institute, junior college, college, university or comparable recognized institution. In certain circumstances annuities which have been discontinued may be restored if either now or still a student. [Inquiry should be made to [OPM.] This provision covers eligible children whether deceased employee was still in service or had retired, and if retired, regardless of whether a single-life or reduced annuity was chosen.

(2) A child's annuity is the smallest of the following three amounts when the spouse survives the employee:

(a) 60% of the high-three average salary divided by the number of eligible children;

(b) \$997.92 per child;

(c) \$2,993.76 divided by the number of eligible children.

PART I

SECTION 18. CIVIL SERVICE RETIREMENT - SOCIAL SECURITY

(3) When no spouse survives the employee, the child's annuity is the smallest of the following three amounts:

- (a) 75% of the high-three average salary divided by the number of eligible children;
- (b) \$1,197.50 per child;
- (c) \$3,592.51 divided by the number of eligible children.

(4) Children's annuities computed under the above formulas are subject to future cost-of-living adjustments. Upon the death of a surviving spouse or the termination of the annuity of a child, the annuity of any other child or children still eligible is recomputed and in many cases an upward adjustment is made.

18-7 BENEFITS UPON SEPARATION18-7.1 Employee With Less Than Five Years' Service

(1) An employee with less than five years' service can, upon separation, obtain a refund of the amount to [employee's] credit in the retirement fund. If the amount is left in the fund, this does not entitle the employee to an annuity. Thus, there is no point in leaving the money in the fund unless the employee contemplates returning to the Government service at a later date.

(2) It is not wise for an employee entering the military service who plans on returning to civilian Government service to apply for a refund of retirement monies. If a refund is received and the employee is later reemployed by the Government, the amount may be redeposited with interest. If the employee does not do this the service which would have been covered by the refund does not count in computing the retirement annuity.

18-7.2 Employees With Five or More Years' Service

An employee with five or more years of service can, upon separation, or later, obtain a refund or can leave the money in the retirement fund. If the money is left in, the employee will draw an annuity commencing the day after reaching age 62. A refund may be requested any time prior to 31 days before the employee would have become eligible for an annuity.

18-7.3 Interest Payable on Refunds

(1) Interest rates are 4% to 12/31/47, and 3% thereafter, compounded annually. No interest is payable if deductions cover one year or less of service. If the total civilian service is more than a year but less than five years, interest is payable to the date of separation. This is true regardless of the date of separation. When the total civilian service equals five or more years, no interest is earned after 12/31/56 in any case where money is withdrawn prior to eligibility for an annuity.

(2) If a separated employee dies before [his/her] deferred annuity commences, the amount to [employee's] credit in the fund plus such interest as is earned is payable to the beneficiary or estate.

(3) Refunds are available to all employees regardless of their length of service upon transfer to a Federal position not covered by the retirement system.

PART I

SECTION 18. CIVIL SERVICE RETIREMENT - SOCIAL SECURITY

(4) Any refund received for any prior service under the retirement system must be repaid before the period covered by the refund can be credited in determining any employee's length of service for the purpose of computation of an annuity. However, such service may be used in determining whether an employee has sufficient service to make [employee] eligible for retirement. The longer a payment is delayed the more it will cost, because of the running of the interest. Form SF-2803, application to make deposit or redeposit, is available at FBIHQ.

18-8 DEDUCTIONS; PURCHASE OF SERVICE (DEPOSIT OR REDEPOSIT)

(1) Effective the first pay period commencing after 12/21/69, retirement deductions from the pay of every employee under the retirement system became 7% of the basic salary. Effective the first pay period commencing after 12/31/74 deductions from the pay of certain law enforcement officers (including Special Agents) and firefighters under the retirement system became 7 1/2%.

(2) As a rule, active military service time counts in computing an employee's length of service for annuity purposes. It does not count toward the 20-year minimum service requirement under the liberalized Special Agents retirement formula unless the employee was a Special Agent before leaving for the military and returned to duty with mandatory restoration rights.

(3) Civilian service performed after 7/31/20 for which no retirement deductions or deposits have been made may be purchased by the employee. This is done by depositing with interest an amount equal to what would have been deducted. Deposits may be made in one or more installments. If the service is not purchased there is a reduction in the employee's annuity amounting to 10% of any deposit remaining unpaid. A redeposit is payment to the retirement fund to cover a period of service for which retirement deductions were withheld from salary and later refunded, and consist of the amount refunded plus interest from the date the refund was made. Redeposit is optional, however, it generally is advantageous to make it (See 18-7.3 (4)). Form SF-2803, the application to make a deposit or redeposit, is available at FBIHQ.

18-9 REEMPLOYMENT OF ANNUITANTS BY THE GOVERNMENT

(1) The salary of an annuitant who is reemployed is reduced in an amount equal to the annuity being drawn. If the annuitant performs full-time service for at least a year after reemployment, the annuity will be increased by the annuity earned during the reemployment.

(2) In the case of a disabled annuitant who recovers before reaching age 60 and is reemployed by the Government, the annuity is discontinued during the reemployment. If the annuitant works at least a year the annuity is increased in an amount representing the length of service after reemployment. The same facts are applicable to a person receiving an annuity based on involuntary separation (other than for age) who is reemployed.

(3) An employee, separated from the Government while in receipt of Office of Workers' Compensation Programs benefits for work-related injuries who later returns to the same or different agency, is entitled to full service credit without deposit to the retirement fund for all or the portion of the period of separation during which compensation was received.

PART I

SECTION 18. CIVIL SERVICE RETIREMENT - SOCIAL SECURITY

18-10 DESIGNATION OF BENEFICIARY

(1) An employee does not need to designate a beneficiary to [receive the lump-sum death benefit unless[he/she]wishes to name a person not mentioned in order of precedence, or unless[he/she]wishes to name a person who is mentioned but in a different order or for a different share. A designation of beneficiary is for a lump-sum death benefit purpose only and does not affect the right of any person who can qualify for a death benefit.

(2) A designation of beneficiary must be on form SF-2808, which [is available through FBIHQ. Form SF-2808 is forwarded by FBIHQ to[OPM]and that agency will return a duplicate copy to the employee. If a beneficiary is designated the designation should be kept current. Changes in family status without a corresponding change in such designations may result in a settlement other than that intended.

(3) Public Law 89-373 specifies that a designation, change or [cancellation of beneficiary in a will or other document not filed with[OPM]is invalid. This matter should be discussed annually at Agent and Support conferences.

18-11 SOCIAL SECURITY

(1) The Social Security Act covers those employees who are not under the Civil Service Retirement System. There is a deduction from their gross salary for Social Security and Medicare benefits. This money cannot be withdrawn when the employee leaves the service.

(2) Under Social Security an annuity or monthly pension begins at age 65 provided the individual retires, however, a reduced annuity may be received at age 62 if the employee elects to retire at that age. It is not necessary to retire completely to receive payments between age 62 and 72, but any earnings during that time may not exceed a certain amount per annum if the individual is to qualify for all benefits for the year. The amount in question is subject to frequent change and cannot be set forth herein. Full benefits are available after age 72 even if fully employed. Full benefits are also available to a widow at age 65, provided her husband was insured under Social Security, or at age 60, if a reduced benefit is desired. A disabled widow who is at least 50 can qualify for benefits.

(3) The amount of the annuity is based chiefly upon an individual's average monthly wage while employed in a position covered by the Social Security Act. The extent to which they meet various eligibility requirements determines the extent of their coverage. Questions of this nature and other specifics regarding qualifying benefits and limitations on earnings are answered by Social Security district offices. These offices also have available a pamphlet entitled "Your Social Security."

PART I

SECTION 18. CIVIL SERVICE RETIREMENT - SOCIAL SECURITY

(4) There are four situations in which it is especially important to consult the Social Security office: If an employee becomes disabled before age 65; three months before the employee reaches age 65 for both Social Security retirement and to enroll under Medicare (if the reduced annuity is desired under Social Security, three months before age 62 or any age between 62 and 65); when the employee is 72, even though fully employed; if a worker in the employee's family dies. (In this instance, inquiry should be made concerning whether survivor insurance benefits are payable. A lump-sum payment not to exceed \$255 may be paid upon death of an insured person.)

[[18-12 APPEALS

[When a disability retirement has been disapproved by OPM, an
[employee has the right to appeal within 30 calendar days after receipt of the
[initial decision on the application. If the employee submits an appeal to
[OPM, a copy of the letter requesting this appeal should be sent to the
[employing agency.]