

FEDERAL EMPLOYEE BENEFITS

CSRS ANNUITY BENEFIT

Civil Service Retirement System (CSRS) is for employees hired prior to 01/01/1984. Eligibility with CSRS is determined by age and years of creditable service.

CSRS Contributions are mandatory through payroll deductions:

- 7% Regular Employees
- 7.5% Employees under Special Provision (i.e. Law enforcement, firefighters, air traffic controllers)
- All contributions are paid with after tax dollars.

CSRS retirement income is determined by length of creditable service and High-3 Average pay and takes into account the following:

- Sick Leave (calculated only in whole months)
- Time between appointment and separation where contributions were made to the retirement system
- Leave without pay (up to 6 months per calendar year)
- Certain Worker's Compensation
- Breaks up to 3 days in length
- Military/Deposits/Re-deposits
- Part-time service (prior to 04/07/1986 receives full credit for eligibility and annuity calculations, on or after 04/07/1986 receives full credit for eligibility and prorated credit for annuity calculations)

**SCHEDULE YOUR OWN CONFIDENTIAL MEETING
TO RECEIVE YOUR COMPLIMENTARY
FEDERAL BENEFIT ANALYSIS**



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