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U.S. OFFICE OF PERSONNEL MANAGEMENT

FERS INFORMATION ELIGIBILITY

Eligibility is determined by your age and number of years of creditable service. In some cases, you must have reached the [Minimum Retirement Age](#) (MRA) to receive retirement benefits. Use the following chart to figure your Minimum Retirement Age.

Eligibility Information	
If you were born	Your MRA is
Before 1948	55
In 1948	55 and 2 months
In 1949	55 and 4 months
In 1950	55 and 6 months
In 1951	55 and 8 months
In 1952	55 and 10 months
In 1953-1964	56
In 1965	56 and 2 months
In 1966	56 and 4 months
In 1967	56 and 6 months
In 1968	56 and 8 mo
In 1969	56 and 10 mont
In 1970 and after	57

Immediate Retirement

An immediate retirement benefit is one that starts within 30 days from the date you stop working. If you meet one of the following sets of age and service requirements, you are entitled to an immediate retirement benefit:

Eligibility Information	
Age	Years of Service
62	5
60	20
MRA	30
MRA	10

If you retire at the MRA with at least 10, but less than 30 years of service, your benefit will be reduced by 5 percent a year for each year you are under 62, unless you have 20 years of service and your benefit starts when you reach age 60 or later.

Early Retirement

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The early retirement benefit is available in certain involuntary separation cases and in cases of voluntary separations during a major reorganization or reduction in force. To be eligible, you must meet the following requirements:

Eligibility Information

Age	Years of Service
50	20
Any Age	25

Deferred Retirement

Refers to delayed payment of benefit until criteria are met, as follows:

If you leave Federal service before you meet the age and service requirements for an immediate retirement benefit, you may be eligible for deferred retirement benefits. To be eligible, you must have completed at least 5 years of creditable civilian service. You may receive benefits when you reach one of the following ages:

Eligibility Information

Age	Years of Service
62	5
MRA	30
MRA	10

If you retire at the MRA with at least 10, but less than 30 years of service, your benefit will be reduced by 5 percent a year for each year you are under 62, unless you have 20 years of service and your benefit starts when you reach age 60 or later.

Disability Retirement

Disability Federal Employees Retirement System (FERS) Annuity Requirements:

Eligibility Information

Age	Years of Service
Any Age	18 months

Special Requirements

You must have become disabled, while employed in a position subject to FERS, because of a disease or injury, for useful and efficient service in your current position. The disability must be expected to last at least one year. Your agency must certify that it is unable to accommodate your disabling medical condition in your present position and that it has considered you for any vacant position in the same agency at the same grade/pay level, within the same commuting area, for which you are qualified for reassignment.

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There are four categories of benefits in the Federal Employees Retirement System (FERS) Basic Benefit Plan:

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- [Early](#)
- [Deferred](#)
- [Disability](#)