



## Foreign Service Pre-Retirement Checklist

- Beneficiary designations:** ensure they are up-to-date: DS-5002 (retirement benefit), SF-1152 (unpaid compensation), SF-2823 (FEGLI), and TSP-3 (TSP)  
*Reference: Department Notice of November 16, 2017*
- Retirement planning seminars:** take RV105 (2-day, mid-career), RV101 (4-day, late career), RV103 (1-day, finances/estates), RV104 (1-day, annuity/TSP/Social Security/Medicare)  
*Reference: FSI Intranet site*
- Understand your benefits:** pension, annuity supplement, Social Security, TSP, FEHB  
*References: ALDAC 17 State 100146 of Sept 30, 2017 "Retirement Planning and EBIS", FSI retirement planning seminars, EBIS online seminars (State employees)*
- Health insurance:** maintain FEHB coverage during last five years of service  
*Reference: ALDAC 15 State 35130 of April 1, 2015 "Retirement Planning Five Years Out"*
- FEGLI life insurance:** maintain coverage during last five years of service  
*Reference: ALDAC 15 State 35130 of April 1, 2015 "Retirement Planning Five Years Out"*
- Prior service (if applicable):** buyback military/other service; transfer FERS deposits to State  
*References: ALDAC 15 State 44466 of April 20, 2015 "Retirement Credit for Prior Service"*
- Divorce decree (if applicable):** send divorce documentation to HR/RET for review  
*Reference: ALDAC 14 State 126786 of Oct 28, 2014 "Divorce and FS Retirement Benefits", ALDAC 17 State 100146 of Sept 30, 2017 "Retirement Planning and EBIS"*
- Retirement eligibility:** confirm your retirement Service Computation Date  
*Reference: ALDAC 17 State 100146 of Sept 30, 2017 "Retirement Planning and EBIS"*
- TSP:** ensure your portfolio meets your long-term needs and risk tolerance  
*References: www.tsp.gov under "Planning & Tools", EBIS online seminars (State)*
- Long-term care insurance:** consider getting it  
*References: www.ltcfeds.com, FSI retirement planning seminars*
- Social Security:** understand pros and cons of various start dates  
*References: www.ssa.gov, FSI retirement planning seminars, EBIS online seminars (State)*
- Medicare Part B:** understand pros and cons of getting it at age 65  
*Reference: Search "AFSA Presents: The Coordination of FEHB and Medicare" on YouTube*
- Survivor benefits:** understand options and deadlines  
*Reference: FSI retirement planning seminars*
- FEGLI:** understand post-retirement options and costs  
*Reference: FSI retirement planning seminars, EBIS online seminars (State)*
- AFSA:** review retiree resources on AFSA website and the benefits of retiree membership  
*References: www.afsa.org/afsa-retiree-services and www.afsa.org/membership*