

Retirement Eligibility

If you are thinking about retiring in the near future, you want to make sure when you will be eligible to retire under Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS).

CSRS Retirement Eligibility

The following chart outlines the age and service requirements for an annuity under the Civil Service Retirement System (CSRS).

Type of Retirement		Minimum Age	Minimum Years of Service	Special Requirements
Immediate Retirement	Optional Voluntary Retirement	62	5	None
		60	20	None
		55	30	None
	Optional Special Retirement	Any age	25	You must retire under special provisions for air traffic controllers, law enforcement or fire fighter personnel.
		50	20	
	Optional Early Retirement	Any age	25	The Office of Personnel Management (OPM) must have determined your agency is undergoing a major reorganization, reduction-in-force, or transfer of function.
		50	20	
	Discontinued Service Retirement	Any age	25	Your separation must be involuntary and not for misconduct or delinquency.
		50	20	
	Disability Retirement	Any age	5	You must be disabled for useful and efficient service in both your current position and any other vacant position at the same grade or pay level for which you are qualified. There are also other requirements.
Deferred Retirement	Any Age*	5	Employee may separate at any age*, but the receipt of an annuity will be deferred until age 62.	

FERS Retirement Eligibility

The following chart outlines the age and service requirements for an annuity under the Federal Employees Retirement System (FERS).

Type of Retirement		Minimum Age	Minimum Years of Service	Special Requirements
Immediate Retirement	Optional Voluntary Retirement	62	5	None
		60	20	None
		Minimum Retirement Age (MRA)	30	None
		Minimum Retirement Age (MRA)	10	None (Note: There will be a permanent age reduction in annuity amount by 5% for each year the employee is under age 62, if retiring at MRA with less than 30 years of creditable service.)
	Optional Special Retirement	Any age	25	You must retire under special provisions for air traffic controllers, law enforcement officers, firefighters, capital police, Supreme Court police, Customs and Border Protection Officers, or nuclear materials couriers.
		50	20	
	Optional Early Retirement	Any age	25	The Office of Personnel Management (OPM) must have determined your agency is undergoing a major reorganization, reduction-in-force, or transfer of function.
		50	20	
	Discontinued Service Retirement	Any age	25	Your separation must be involuntary and not for misconduct or delinquency.
		50	20	
Disability Retirement	Any age	18 months	You must be disabled for useful and efficient service in both your current position and any other vacant position at the same grade or pay level for which you are qualified. There are also other requirements.	
Deferred Retirement	Any Age*	5	Employee may separate at any age*, but the receipt of an annuity will be deferred until age 62.	

Type of Retirement	Minimum Age	Minimum Years of Service	Special Requirements
Postponed Retirement	Minimum Retirement Age (MRA)	10	Employee may separate at MRA with 10 years of creditable service, but the receipt of an annuity will be postponed to reduce or eliminate the age reduction in annuity.

Minimum Retirement Age (MRA): To determine your MRA, refer to the following table.

If you were born	Your MRA is (in years)
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 months
In 1969	56 and 10 months
In 1970 and after	57