



Department of the Navy Civilian Benefits Center

Planning For Retirement

If you are thinking about retirement you should start planning at least five years prior to your expected retirement date. Follow these important steps to avoid any surprises.

1. Learn about your retirement system at <https://www.portal.navy.mil/donhr/Benefits>. You must use your Department of Defense (DoD) Common Access Card (CAC) and be behind a .mil, .edu or .gov environment to access the Web site. When prompted, use your email certificate. You will find answers to the following questions:

- ✓ When will I be eligible to retire?
- ✓ What is the best date to retire?
- ✓ Is all my service creditable toward retirement?
 - Do I need to make a deposit for my active duty military service?
 - Do I need to make a deposit for civilian service for which retirement deductions were not withheld?
 - Do I need to make a deposit for civilian service for which I received a refund of retirement contributions?
- ✓ Can I elect a survivor annuity for my spouse?
- ✓ Will I be eligible to continue health and life insurance into retirement?
- ✓ When will I receive my last pay check and my first retirement check?

2. View the Retirement eSeminar in the Employee Benefits Information System (EBIS) at <https://www.portal.navy.mil/donhr/Benefits>. Simply log into your EBIS account and select the eSeminars icon at the top of the page. If you need assistance accessing EBIS or have questions about information discussed in the eSeminar contact the [Benefits Line](#).

3. Access the online retirement calculator and Personal Statement of Benefits in EBIS. You can use the retirement calculator to run “what if” retirement scenarios. The Personal Statement of Benefits provides a personalized overview of your federal benefits.

4. Speak to a Retirement Specialist if you have any questions by calling the Benefits Line at 888-320-2917. Customer Service Representatives are available to assist you from 7:30 a.m. to 7:30 p.m., Eastern Time, Monday through Friday, except federal holidays. The TTY number is 866-359-5277. You may also email your questions to navybenefits@navy.mil. You must include your full name, pay plan, grade, contact telephone number and the best time to call you but please do not include Privacy Act Information such as date of birth or Social Security number.

5. Submit your retirement application 120 days before your retirement date to allow timely processing. If you need assistance completing your retirement application contact the Benefits Line at 888-320-2917.

6. Review your TSP Withdrawal Options at www.tsp.gov.

7. Coordinate with Social Security to determine when you will be eligible for Social Security benefits and how it will affect your Federal retirement annuity.