



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://portal.secnav.navy.mil/orgs/MRA/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 tab in the GRB Platform <https://www.civilianbenefits.hroc.navy.mil> Simply log into your GRB account and select the Retirement icon on the landing page. If you need assistance accessing GRB or have questions about information discussed in the Retirement module contact the Benefits Line.

3. **Access** the Total Compensation Statement on the top right hand corner. Or you can use the online retirement calculator in the Retirement Module to run “what if” retirement scenarios. The Total Compensation Statement 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 from 7:30 a.m. - 7:30 p.m., Eastern Time, Monday – Friday. 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.

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.