

CIVIL SERVICE RETIREMENT SYSTEM (CSRS)

Retirement

Retirement benefits are secured by the political commitment of the federal government to honor its agreements with its retired employees, a commitment that can only be altered by a change in law.

Employees hired before 1984 are members of CSRS unless they elected coverage under FERS. Employees who were originally hired before 1984, but who leave service and are rehired after December 31, 1983, are eligible to reenter CSRS if they have at least five years of service eligible for credit under CSRS. However, if you return after being gone for over one year, then you will be part of CSRS-Offset and start paying into Social Security. Upon retirement you will have the same benefit as a CSRS employee until you reach the age for Social Security, then your CSRS will be reduced by the amount you are receiving from Social Security.

Retirement Annuities and Survivor Benefits

Under CSRS, provision can be made for continuing benefits to survivors in the event of the death of the retiree. If you are married and elect a survivor annuity when you retire, your annuity will be automatically computed to provide an annuity to your widow or widower unless you and your spouse state in writing that you do not wish your spouse to receive an annuity upon your death. If you select this option your monthly income will be reduced. Upon your death after retirement the survivor will receive an annuity of 55% of your monthly income.

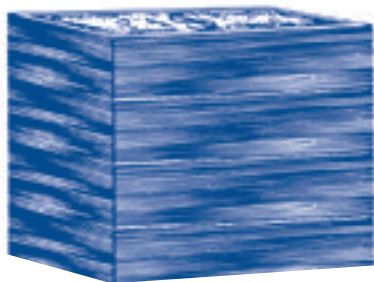
Eligibility to Retire

Benefits under CSRS are payable to workers at age 55 with 30 years of service, or at age 60 with 20 years of service, or at age 62 with 5 years of service. The amount of an employee's annuity depends primarily upon the "high-3" average pay and length of service. "High-3" average pay is the highest average annual pay produced by the employee's basic pay rates during any three consecutive years of service.

Earned CSRS Retirement Percentages Based on Years of Service

Years	Percentage	Years	Percentage
5	7.50%	25	46.25%
6	9.25%	26	48.25%
7	11.00%	27	50.25%
8	12.75%	28	52.25%
9	14.50%	29	54.25%
10	16.25%	30	56.25%
11	18.25%	31	58.25%
12	20.25%	32	60.25%
13	22.25%	33	62.25%
14	24.25%	34	64.25%
15	26.25%	35	66.25%
16	28.25%	36	68.25%
17	30.25%	37	70.25%
18	32.25%	38	72.25%
19	34.25%	39	74.25%
20	36.25%	40	76.25%
21	38.25%	41	78.25%
22	40.25%	42	80.00%
23	42.25%	43	80.00%
24	44.25%		

Income Before Retirement



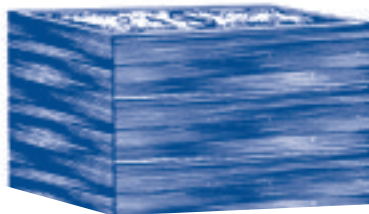
Length of Service

Monthly Income

\$ _____

Income After Retirement

**50%
Loss In Income**



**Reduced Monthly
Income**

\$ _____

Surviving Spouse Income

If you select the Survivor Annuity Plan, your spouse will receive approximately 55% of your retirement income upon your death



**Loss In Monthly
Income**

\$ _____

**Surviving Spouse
Income**

\$ _____

CIVIL SERVICE RETIREMENT SYSTEM (CSRS)

MONTHLY ANNUITIES COMPUTED UNDER BASIC FORMULAE
(Second Line of each salary level reflects annuity with survivor deduction.)

YEARS OF CREDITABLE SERVICE

INCOME	5	10	15	16	17	18	19	20	21	22	23	24	25	30	35	40	42
20,000	125	271	438	471	504	538	571	604	638	671	704	738	771	938	1104	1271	1338
	122	264	416	446	476	506	536	566	596	626	656	686	716	866	1016	1166	1266
23,000	144	311	503	541	580	618	656	695	733	771	810	848	886	1078	1270	1461	1538
	140	304	475	510	544	579	613	648	682	717	751	786	820	993	1165	1338	1407
26,000	163	352	569	612	655	699	742	785	829	872	915	959	1002	1219	1435	1652	1739
	158	339	534	573	612	651	690	729	768	807	846	885	924	1119	1314	1509	1587
30,000	188	406	656	706	756	806	856	906	956	1006	1056	1106	1156	1406	1656	1906	2006
	183	388	613	658	703	748	793	838	883	928	973	1018	1063	1288	1513	1738	1828
33,000	206	447	722	777	832	887	942	997	1052	1107	1162	1217	1272	1547	1822	2097	2207
	201	425	672	722	771	821	870	920	969	1019	1068	1118	1167	1415	1662	1910	2009
36,000	225	488	788	848	908	968	1028	1088	1148	1208	1268	1328	1388	1688	1988	2288	2408
	219	461	731	785	839	893	947	1001	1055	1109	1163	1217	1271	1541	1811	2081	2189
40,000	250	542	875	942	1008	1075	1142	1208	1275	1342	1408	1475	1542	1875	2208	2542	2675
	244	510	810	870	930	990	1050	1110	1170	1230	1290	1350	1410	1710	2010	2310	2430
43,000	269	582	941	1012	1084	1156	1227	1299	1371	1442	1514	1586	1657	2016	2374	2732	2876
	262	547	869	934	998	1063	1127	1192	1256	1321	1385	1450	1514	1837	2159	2482	2611
46,000	288	623	1006	1083	1160	1236	1313	1390	1466	1543	1620	1696	1773	2156	2540	2923	3076
	280	583	928	997	1066	1135	1204	1273	1342	1411	1480	1549	1618	1963	2308	2653	2791
50,000	313	677	1094	1177	1260	1344	1427	1510	1594	1677	1760	1844	1927	2344	2760	3177	3344
	304	632	1007	1082	1157	1232	1307	1382	1457	1532	1607	1682	1757	2132	2507	2882	3032
53,000	331	718	1159	1248	1336	1424	1513	1601	1689	1778	1866	1954	2043	2484	2926	3368	3544
	323	668	1066	1145	1225	1304	1384	1463	1543	1622	1702	1781	1861	2258	2656	3053	3212
56,000	350	758	1225	1318	1412	1505	1598	1692	1785	1878	1972	2065	2158	2625	3092	3558	3745
	341	705	1125	1209	1293	1377	1461	1545	1629	1713	1797	1881	1965	2385	2805	3225	3393
60,000	375	813	1313	1413	1513	1613	1713	1813	1913	2013	2113	2213	2313	2813	3313	3813	4013
	366	754	1204	1294	1384	1474	1564	1654	1744	1834	1924	2014	2104	2554	3004	3454	3634
63,000	394	853	1378	1483	1588	1693	1798	1903	2008	2113	2218	2323	2428	2953	3478	4003	4213
	384	790	1263	1357	1452	1546	1641	1735	1830	1924	2019	2113	2208	2680	3153	3625	3814
66,000	413	894	1444	1554	1664	1774	1884	1994	2104	2214	2324	2432	2544	3094	3644	4194	4414
	394	827	1322	1421	1520	1619	1718	1817	1916	2015	2114	2213	2312	2807	3302	3797	3995
70,000	438	948	1531	1648	1765	1881	1998	2115	2231	2348	2465	2581	2698	3281	3865	4448	4681
	416	876	1401	1516	1611	1716	1821	1926	2031	2136	2241	2346	2451	2976	3501	4026	4236
73,000	456	989	1597	1719	1840	1962	2085	2205	2327	2449	2570	2692	2814	3422	4030	4639	4882
	433	912	1460	1569	1679	1788	1898	2007	2117	2226	2336	2445	2555	3102	3650	4197	4416
76,000	475	1029	1663	1789	1916	2043	2169	2296	2423	2549	2676	2803	2929	3563	4196	4829	5083
	450	949	1519	1633	1747	1861	1975	2089	2203	2317	2431	2545	2659	3229	3799	4369	4597
80,000	500	1083	1750	1883	2017	2150	2293	2417	2550	2683	2817	2950	3083	3750	4417	5083	5350
	473	998	1598	1718	1838	1958	2078	2198	2318	2438	2558	2678	2798	3398	3998	4598	4838
83,000	519	1124	1816	1954	2092	2231	2369	2507	2646	2784	2922	3061	3199	3891	4582	5274	5551
	489	1034	1657	1781	1906	2030	2155	2279	2404	2528	2653	2777	2902	3524	4147	4769	5018
86,000	538	1165	1881	2025	2168	2311	2455	2598	2741	2885	3028	3171	3315	4031	4748	5465	5751
	506	1071	1716	1845	1974	2103	2232	2361	2490	2619	2748	2877	3006	3651	4296	4941	5199
90,000	563	1219	1969	2119	2269	2419	2569	2719	2869	3019	3169	3319	3469	4219	4969	5719	6019
	529	1119	1794	1929	2064	2199	2334	2469	2604	2739	2874	3009	3144	3819	4494	5169	5439
93,000	581	1259	2034	2189	2344	2499	2654	2809	2964	3119	3274	3429	3584	4359	5134	5909	6219
	546	1156	1853	1993	2132	2272	2411	2551	2690	2830	2969	3109	3258	3946	4643	5341	5620
96,000	600	1300	2100	2260	2420	2580	2740	2900	3060	3220	3380	3540	3700	4500	5300	6100	6420
	563	1193	1913	2057	2201	2345	2489	2633	2777	2921	3065	3209	3353	4073	4793	5513	5801
100,000	625	1354	2188	2354	2521	2688	2854	3021	3188	3354	3521	3688	3854	4688	5521	6354	6688
	585	1241	1991	2141	2291	2441	2591	2741	2891	3041	3191	3341	3491	4241	4991	5741	6041
110,000	688	1490	2406	2590	2773	2956	3140	3323	3506	3690	3873	4056	4240	5156	6073	6990	7356
	641	1363	2188	2353	2518	2683	2848	3013	3178	3343	3508	3673	3838	4663	5488	6313	6643