



National Postal Mail Handlers Union

THE BREAKDOWN



STRENGTH & HONOR

A DIVISION OF THE LABORERS' INTERNATIONAL UNION OF NORTH AMERICA, AFL-CIO 1308

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Special Retirement Supplement (FERS Supplement) Fact Sheet

If you transfer to FERS and you have at least 1 calendar year (January 1 to December 31) of FERS service when you retire, you will be eligible for the Special Retirement Supplement. The special retirement supplement (also known as the FERS supplement) is unique to FERS. It substitutes for the Social Security part of your total FERS benefit until age 62, when most people become eligible for Social Security. The purpose of the supplement is to provide a level of income before age 62 similar to what you will receive at age 62 as part of a Social Security benefit. The supplement stops at age 62 even if you are not eligible for Social Security. Like Social Security benefits, the supplement is subject to an earnings test, which means the supplement is reduced if your income from earnings or self-employment is higher than an allowable amount.

Eligibility Requirements

In addition to at least 1 full calendar year of FERS service, you must retire on an immediate annuity (that is, one that begins within 1 month of separation) under one of the following provisions to be eligible for the Special Retirement Supplement:

after 30 years of service at or after your MRA (minimum retirement age); or

after 20 years of service at or after age 60; or

under one of the special provisions for law enforcement officers, firefighters, air traffic controllers, or military reserve technicians; or

under discontinued service retirement or early retirement (that is, a major RIF, reorganization, or transfer of function) provisions. However, if you retire on a discontinued service or an early retirement, you will have to wait until you reach your MRA before you can begin to receive the supplement.

Individuals who retire on disability or under the MRA + 10 retirement provision cannot receive the supplement.

Federal Employees Retirement System

ELM 583.14 Minimum Retirement Age

The minimum retirement age (MRA) is determined by an individual's year of birth, as follows:

| Year of Birth | MRA |
|----------------|------------------------|
| Before 1948 | 55 Years |
| 1948 | 55 Years and 2 Months |
| 1949 | 55 Years and 4 Months |
| 1950 | 55 Years and 6 Months |
| 1951 | 55 Years and 8 Months |
| 1952 | 55 Years and 10 Months |
| 1953–1964 | 56 Years |
| 1965 | 56 Years and 2 Months |
| 1966 | 56 Years and 4 Months |
| 1967 | 56 Years and 6 Months |
| 1968 | 56 Years and 8 Months |
| 1969 | 56 Years and 10 Months |
| 1970 and After | 57 Years |