

## **Military Deposit Information**

If you were on active duty in the military and received an honorable discharge, your military service is potentially creditable under CSRS and FERS. On January 1, 1957, military service became covered by Social Security. Because of this, you may need to make a deposit for your military service performed after 1956. This deposit is called the Post-56 Military Deposit. Making the Post-56 Military Deposit allows you to get credit for your military service under both Social Security and CSRS/FERS. Military service performed before January 1, 1957 is creditable without making a deposit.

### Military service creditable under Civil Service Retirement System (CSRS)

If you were first employed in a position covered by CSRS before October 1, 1982, you may get credit for your Post-56 military service without making a deposit. However, if you become eligible for social security at age 62, or at retirement, whichever is later, your annuity will be reduced by eliminating all credit for military service.

If you were first hired in CSRS after September 30, 1982, you will not receive credit for Post-56 military service unless you make the military deposit. The deposit is 7% of your military earnings, plus interest. Interest begins accruing October 1, 1985, or three years after your retirement coverage begins, whichever is later.

### Military service creditable under Federal Employees Retirement System (FERS)

Post-56 military service is only creditable under FERS if you make a deposit. The amount of the Post-56 military deposit under FERS is 3% of your military earnings, plus interest. Interest begins accruing October 1, 1989, or three years after your retirement coverage begins, whichever is later. If you transferred to FERS from CSRS and have a CSRS component (5 or more years of civilian service) your military service and deposit is subject to CSRS rules.

### Waiver of Military Retired Pay for CSRS and FERS

If you are receiving retired pay based on active duty service, you may be eligible to combine your military service with your CSRS or FERS service to form one annuity. To combine your military service with your civilian service, you must waive your military retired pay. You will also have to pay the Post-56 deposit as explained above.

Your Retirement Specialist can compute annuity estimates that will show you whether you will benefit by combining your military and civilian service, or by continuing to receive your military retired pay separate. It is your decision to select the formula that is most beneficial to you. Waiver requests must be submitted at least 90 days before your retirement.

### How to Make a Deposit

To pay the deposit for your Post-56 military service, log into the Enterprise Services Portal (<https://EnterpriseServices.service-now.com/ES/>). Access the HR landing page and select the Human Resources link on the banner across the top of the Portal homepage. From there, navigate to the “Military Service Deposits, Civilian Service Deposits & Redeposits” page by following the path My Payroll> Leave Restoration, Payouts, & Military Deposits > Military Buyback.