FERS
Federal Employees
Retirement System

Application to Make Service Credit Payment

Federal Employees Retirement System

Form Approved
OMB No. 3206-0134

To avoid a delay in processing your claim:

1. Read the attached information carefully.
2. Type or print in ink.
3. Complete Part A in full. If you are currently a Federal employee, have your employing agency complete Part B.

Part A. To be Completed by the Applicant

1. Name *(Last, first, middle)*	2. List other names you have used	3. Birthdate *(mm/dd/yyyy)*
4. Address *(Number and street)*	5. Department or agency in which presently or last employed, including bureau, branch, or division	6. Social Security Number
(City, state and ZIP Code)	7. Location of employment *(city and state)*	8. Title of position
9. Have you previously filed any application under the Federal Employees Retirement System (FERS) or the Civil Service Retirement System (CSRS)? ☐ Yes, complete items 9a and 9b ☐ No	9a. Type of application ☐ Service credit payment ☐ Refund ☐ Return of excess deductions ☐ Retirement	9b. Claim number(s) *[if available]*

10. I am applying to make a service credit payment for: ☐ Civilian Service *(Complete item 10)* ☐ Military Service *(Go to item 11)*

List below in chronological order all periods of Federal civilian service. Be sure all your service is listed so that the Office of Personnel Management (OPM) can bill you for the correct amount.

Department or Agency *(including bureau, branch or division where employed)*	Location of Employment *(city and state)*	Title of Position	Periods of Service		Check whether deductions were not withheld, withheld and refunded, or withheld and remain to your credit			Put a check mark (✓) in the boxes below, next to the periods of service you want to pay for. (If you do not want to pay for a specific period of service, leave the box blank.)
			Beginning Date (mm/dd/yyyy)	*Ending Date (mm/dd/yyyy)*	*Not Withheld*	*Withheld and Refunded*	*Withheld and Not Refunded*	

11. Are deductions for the Federal Employees Retirement System now being withheld from your salary? ☐ Yes *(Go to item 13)* ☐ No *(Go to item 12)*	12. Give the date of separation from your last position under the Federal Employees Retirement System →	*Date of separation (mm/dd/yyyy)*
13. Signature of applicant	14. Telephone number (including area code) where you can be reached during the day ( )	15. E-mail address / 16. Date *(mm/dd/yyyy)*

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Part B. To be Completed by the Employing Agency

Instructions to the Agency - Do not use this application to verify service for leave, retention or other non-retirement purposes. Procedures for verifying service and establishing creditability of service are contained in the CSRS (Civil Service Retirement System)/FERS (Federal Employees Retirement System) Handbook for Personnel and Payroll Offices. If more space is needed for the information requested below, please attach a separate sheet. Show the name and Social Security Number of the applicant on the separate sheet (SF 3107-1 may also be used for this purpose).

1. Did this employee elect to transfer to FERS?	☐ No	☐ Yes →	*Effective date of election (mm/dd/yyyy)* →

2. From verified service documented in official personnel records, list all Federal civilian service performed (including current service) and the retirement system under which it was performed (FERS, CSRS, CSRS-Offset, FICA).

Agency	Retirement System	Periods of Service	
		Beginning Date *(mm/dd/yyyy)*	***Ending Date*** *(mm/dd/yyyy)*

3. **Civilian Service Not Under FERS or CSRS**

From verified service documented in official personnel records, list any Federal civilian or District of Columbia Government service not covered by FERS or CSRS deductions which you believe is potentially creditable. If a period of service was subject to another retirement system for Federal employees, note this in the **Leave Without Pay** column. If total basic salary earned for any such period of service is known, a summary entry may be entered on the right-hand side below. For periods of non-deduction service spanning 1999 and 2000, separate entries for those years need to be entered if providing earnings in these columns. Otherwise, show each change affecting basic salary during the period of service. List any period of nondeduction service claimed on the front of this form which cannot be verified from official records and note it in the **Leave Without Pay** column as **Unverified**. Service which was not subject to FERS or CSRS deductions is creditable only as specifically allowed by law. ***NOTE:*** This information will also be requested on the SF 3107-1 in connection with the employee's retirement. File a copy of this schedule on the right side of the Official Personnel Folder to facilitate completion of the SF 3107-1.

Nature of Action *(Appt., pro., res., etc.)*	**Effective Date** *(mm/dd/yyyy)*	**Basic Salary Rate**	**Salary Basis** *(per annum, per hour, WAE, etc.)**	**Leave Without Pay**	**If Basic Salary actually earned is available, make summary entry below**		
					From *(mm/dd/yyyy)*	***To*** *(mm/dd/yyyy)*	***Total Earned***

Comments

* If part-time, provide the number of hours in the scheduled tour of duty and dates of each change in tour of duty. If employee claims to have worked more than the scheduled tour(s), provide number of hours worked at each pay rate. If intermittent (WAE), provide the number of hours or days worked, if available, at each pay rate.

Certification - The information entered above is based on official records of this agency and is correct. There is no official personnel or fiscal record in this agency of the additional service (if any) alleged by the employee and marked unverified in item 3.

Agency address	Signature	Date *(mm/dd/yyyy)*
	Official title	Email address
	Telephone number (including area code) ( )	Fax number (including area code) ( )

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Information About Service Credit Payments

Federal Employees Retirement System

Detach this sheet before filling out the application and save it for your records.
Read this information carefully before filling out the attached application.

Who Should Use this Application?

You should use this application if you are covered by the Federal Employees Retirement System (FERS) and you want to pay for civilian service so that you can receive retirement credit for the service. Use this application even if you transferred to FERS and want to pay for service which will be credited under Civil Service Retirement System (CSRS) rules.

If you are not currently working as a Federal employee under FERS, but you had been covered under FERS and had at least 5 years of paid creditable civilian service at the time you left FERS covered employment, you may also use this application to pay for additional unpaid civilian service that you performed.

You should also use this application to pay a deposit for your military service performed after December 31, 1956, if you are currently in a position covered by FERS.

If you are under the Civil Service Retirement System, use Standard Form 2803, *Application to Make Deposit or Redeposit*, to apply to pay for service. You can obtain that application from your Human Resources office or from our website at www.opm.gov/forms.

Requesting Additional Information About Past Service

If you are currently a Federal employee and you want to know whether: (1) a period of service will be creditable for retirement; (2) retirement deductions were withheld from your pay; or (3) you received a refund for a period of service, ask your agency for assistance. If you decide to pay for some periods of service, but not others, discuss this with your agency's benefits office. It may be more advantageous for you to pay for certain periods of service instead of others. There are different types of service and different rules relating to how the service may be credited in determining when you can retire and in determining the amount of your annuity. If you are not currently a Federal employee, you can call the Office of Personnel Management (OPM) on 1-888-767-6738 (TTY: 1-855-887-4957) Monday through Friday from 7:30 AM to 7:45 PM Eastern Time, or write to:

Office of Personnel Management
Retirement Operations Center
P.O. Box 45
Boyers, PA 16017-0045

to ask for the information you need.

Credit for Military Service Performed After December 31, 1956

To make payment for military service performed after December 31, 1956, refer to the instructions on SF 3108A, Application to Pay Military Deposit, which is part of this package. Only current FERS covered employees may apply to pay for military deposits.

Credit for Civilian Service

Unless you elected to transfer to FERS under conditions that permit CSRS rules to apply to some of your service, your service will be subject to FERS service credit rules. What follows is a general overview of the FERS service credit rules. If you elected to transfer to FERS and are entitled to have CSRS rules apply to part of your FERS benefit, OPM will bill you the appropriate amount of deposit for the service subject to CSRS rules. You can obtain information about the CSRS rules and CSRS deposit rates from your agency's benefits office or from SF 2803, *Application to Make Deposit or Redeposit, Civil Service Retirement System*. Your agency should be able to provide you with a copy of that form or you can obtain it from our website at www.opm.gov/forms. But remember, use the SF 2803 for informational purposes only.

General FERS Rules

You can pay a civilian deposit/redeposit for:

- Any period of creditable civilian service performed before 1989 during which no retirement deductions were withheld from your pay.
- Any period of civilian service during which CSRS deductions were withheld from your pay and were then refunded to you based on an application you filed before you became covered by FERS, if the service will not be credited under CSRS rules.
- Certain periods of civilian service performed under other retirement systems for Federal employees (that is, other than CSRS or FERS).
- Any period of Peace Corps or VISTA volunteer service (excluding training time) regardless of when the service was performed provided that it was followed by a period of creditable FERS covered service.
- If you were employed under FERS on or after October 28, 2009, you can pay a civilian redeposit for any period of service under FERS for which you received a refund of your retirement deductions.

You cannot pay a civilian deposit/redeposit for:

- Any period of service under FERS for which you received a refund of your retirement deductions based on an application you filed after you had been covered by FERS, if you were not employed under FERS on or after October 28, 2009 .
- Temporary or intermittent service which you performed after 1988, unless a deposit is allowed by a special provision of law. Temporary service means an appointment which is limited to one year or less. Intermittent service means an appointment with no scheduled tour of duty.
- Any other service which is not creditable under FERS.
- Periods of leave without pay. (But a military deposit may be allowed for a period of leave without pay from a FERS covered position while serving on active military duty.)
- Time covered by a lump sum leave payment.

The amount of the deposit payment for most civilian service is 1.3 percent of your basic pay for the service, plus interest. The 1.3 percent rate applies regardless of whether deductions would have been taken at that rate, if they had been taken at the time the service was performed. You must pay the total amount due for each separate period of service before you can receive credit for it in your annuity. A separate period of service is a period of civilian service that is not interrupted by a break in service of more than three days.

If you pay for part-time service, you will receive credit for the number of hours in your official tour of duty - e.g. 20 hours per week. If you worked more than your official tour of duty, attach a statement with the name of the agency where you worked, the beginning and ending dates of each period of service, your grade and job title, and the number of hours worked per week. If available, attach copies of any earnings statements which show the number of hours worked.

The amount of the deposit payment for Peace Corps or VISTA volunteer service is the percentage of your basic salary shown below, plus interest.

Dates Service Was Performed	*Payment Rate*
Before 1999	3.00%
During 1999	3.25%
During 2000	3.40%
After 2000	3.00%

If you are repaying a refund of FERS deductions, paying a deposit for certain non-covered service that became subject to mandatory Social Security tax as the result of the Social Security Amendments of 1983, or you are repaying a refund of deductions for CSRS Offset service which will be credited as FERS service, or you are waiving credit for service under the Foreign Service Pension System or the Federal Reserve Board's Bank Plan, in order to credit the service under FERS, the amount of the deposit or redeposit payment is the amount that would have been deducted from your salary under FERS, plus interest. The deduction rate for most FERS service is listed below. For some service subject to special retirement provisions, however, the deduction rate is 0.5% higher than the rate shown in the chart.

Dates Service Was Performed	*Payment Rate*
Through 12/31/87	1.3%
1/1/1988 - 12/31/1989	.94%
1/1/1990 - 12/31/1998	.8%
1/1/1999 - 12/31/1999	1.05%
1/1/2000 - 12/31/2000	1.2%
After 2000	.8%

Interest is computed from the midpoint of each period of service included in the computation, or from the date the refund was paid. Interest accrues annually on the outstanding balance, and is compounded annually until the outstanding balance is deposited. Interest is charged to the date of deposit/redeposit or commencing date of annuity, whichever is earlier. *(Interest on Peace Corps/ VISTA service credit deposit begins to accrue on October 1, 1995, or 2 years after the date you first became a Federal employee, whichever is later.)*

Interest is charged at the following rates:

Before 1948	4%
1948 - 1984	3%
1985 - Present	A variable rate determined by the Department of Treasury. The variable rate for any year equals the overall average yield to the fund from retirement securities during the preceding fiscal year.

Payment is optional. You do not have to pay if you do not want to do so.

- If you were employed under FERS on/after October 28, 2009 and do not pay a redeposit for a period of refunded FERS service or a deposit for refunded CSRS service that is being credited under FERS rules, you will not receive credit for it in the computation of your annuity, however, you will receive credit toward your eligibility to receive an annuity and computing your average salary. If you were not employed under FERS on/after October 28, 2009, you cannot pay a redeposit for a period of refunded FERS service and the service will not be used to compute your benefit, toward your eligibility to receive an annuity or in computing your average salary.
- If you were not employed under FERS on/after October 28, 2009, and do not pay a deposit for a period of refunded CSRS service that is being credited under FERS rules, you will not receive any credit for it toward retirement, including your eligibility to receive an annuity and computing your average salary.
- If you do not pay for a period of FERS service where no FERS deductions were withheld from your pay, you will not receive any credit for it toward retirement, including your eligibility to receive an annuity and computing your average salary.

Payment for civilian service can be made by -

- You while you are employed by the Federal government and covered by the Federal Employees Retirement System (FERS).
- You when you retire. The Office of Personnel Management (OPM) will automatically compute any amount payable when you retire and give you an opportunity to pay it.
- You, after you leave the Federal government, provided you are eligible for a deferred annuity because you have at least five years of paid civilian service when you leave. If you are not eligible for a deferred annuity, but you have at least 5 years of combined paid and unpaid civilian service, you may pay a deposit for the unpaid service provided you apply before leaving FERS covered service.
- Your surviving spouse if you die as an employee or separated employee and your spouse is eligible for a survivor annuity benefit. OPM will automatically compute any amount payable and give your spouse an opportunity to pay it.

Payment by you or your spouse must be completed before final processing of retirement or survivor benefits.

Payment cannot be withdrawn unless (1) you become eligible for and obtain a refund of all your FERS retirement deductions, or (2) you retire and are eligible to choose an alternative annuity and lump sum payment of your retirement deductions. If you make payment, and later receive a refund, you cannot redeposit the money again. This applies to refunds of payments for both civilian and military service. If you do not complete payment for a period of service before your annuity begins, OPM will refund the partial payment, plus interest, at the time of retirement.

How to Apply and Make Payment

If you are a Federal employee, send your completed application to your department or agency because they must certify it. Please do not file an application if you plan to retire within six months. OPM will give you an opportunity to make payment when it computes your annuity.

If you are not currently a Federal employee, send your completed application directly to:

Office of Personnel Management
Retirement Operations Center
P.O. Box 45
Boyers, PA 16017-0045.

Instructions for making payment, together with a bill for the amount due, will be sent to you as soon as OPM processes your application.

Installment payments of at least $50.00 are acceptable. However, since interest is charged on the unpaid balance, you have to pay additional interest if you make installment payments.

Direct Debit Payments can be made from your checking or savings account. If you want to authorize direct debit payments, complete form RI 16-28, *Authorization for Direct Payments*, which is found on our website at www.opm.gov/forms. If you prefer, you can call us on 1-888-767-6738 (TTY: 1-855-887-4957) and we'll send you a copy of this form.

Additional Information and assistance in completing this application may be obtained from your human resources office. If this source of information is not available to you, you can call OPM on 1-888-767-6738 (TTY: 1-855-887-4957) Monday through Friday from 7:30 AM to 7:45 PM Eastern Time. If you prefer, you can write to:

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Privacy Act Statement

Title 5, U.S. Code, Chapter 84, authorizes the solicitation of this information. The data you furnish will be used to determine your eligibility to make payments for retirement credit to the Civil Service Retirement Fund, to identify records properly associated with your application, to obtain additional information if necessary, and to maintain a uniquely identifiable claim file.

The information may be shared and is subject to verification via paper, electronic media, or through the use of computer matching programs, with national, state, local, or other charitable or social security administrative agencies to determine benefits under their programs. It may also be shared and verified as noted above with law enforcement agencies when they are investigating a violation of civil or criminal law.

Executive Order 9397 (November 22, 1943) authorizes the use of the Social Security Number. Failure to furnish the requested data will delay or prevent action on this application.

Public Burden Statement

We estimate this form takes an average of 30 minutes per response to complete including the time for reviewing the completed form. Send comments regarding our estimate or any other aspect of this form, including suggestions for reducing completion time, to the Office of Personnel Management, Retirement Services Publications Team, (3206-0134), Washington, DC, 20415-3430. The OMB number, 3206-0134, is currently valid. OPM may not collect this information, and you are not required to respond, unless this number is displayed.

Application To Pay Military Deposit
For Military Service Performed After December 31, 1956

You must be currently employed and covered under FERS to make the military deposit. You must complete the deposit in full before the separation on which your retirement benefit will be based.

Employee's Name	Date of Birth *(mm/dd/yyyy)*	Social Security Number

1. Information About Employee's Military Service

To Be Completed By Employee			Agency Use Only (To Be Completed By Agency HR Office)				
Branch of Military	Period of Service		Retirement System Rules That Apply to the Service *(Check appropriate box)*		Does Alternative Deposit Calculation Under USERRA Apply? *(Check appropriate box)*		Interest Accrual Date (IAD) *(mm/dd/yyyy)*
	Beginning Date *(mm/dd/yyyy)*	Ending Date *(mm/dd/yyyy)*	CSRS	FERS	Yes	No	

Certification: The information entered above is based on official records of this agency and is correct.

Agency Official Signature	Date *(mm/dd/yyyy)*

2. Employee's Acknowledgment of Understanding of Military Service Credit and Deposit Rules

I am currently employed in a position where deductions for the Federal Employees Retirement System (FERS) are being deducted from my salary, and I wish to pay the deposit necessary to obtain credit for my military service after 1956. I understand that I must pay the entire deposit to my employing agency before separation for retirement. I further understand that the military deposit cannot be deemed paid at retirement if I am eligible for and elect an alternative annuity. If I do elect the alternative annuity upon retirement, any completed military deposits made to the Fund will be refunded to me along with any other retirement contributions or payments I made to the Fund. Once I complete the deposit in full, I understand that it can only be refunded to me if I become eligible for a refund of my retirement contributions or retire without waiving my military retired pay (if any).

I understand that for any given full period of military service that I have performed, if I do not complete the deposit for that full period of military service, any payments I made that were applied to that full period of military service will be refunded to me when I retire or when I become eligible for a refund of my retirement contributions. I also understand each of the following service credit rules and how they apply to any given full period of military service that I have performed for which I have not completed the military deposit:

- For each period of military service performed after 1956 that is subject to FERS rules, the post-1956 military service will not be used to compute or establish title to a FERS annuity if I do not complete the deposit before I separate for retirement.
- For each period of military service performed after 1956 that is subject to Civil Service Retirement System (CSRS) rules in a CSRS component of my FERS annuity:
  - If the first time I worked in a position where CSRS deductions were withheld from my salary was on or after October 1, 1982, the post-1956 military service will not be used to compute or establish title to a FERS annuity if I do not complete the deposit before I separate for retirement.
  - If the first time I worked in a position where CSRS deductions were withheld from my salary was before October 1, 1982, the post-1956 military service will not be used to compute my annuity at age 62 (or when I retire, if I retire after age 62), if I am eligible for Social Security benefits at that time.

Finally, I understand that payment of this deposit will not make my military service creditable if it is otherwise not creditable under FERS or CSRS. I realize that the Office of Personnel Management (OPM) is solely responsible for adjudicating and administering civil service retirement benefits. I understand that OPM will determine if my military service can be credited in my FERS retirement when I apply for my retirement benefits.

Employee's Signature	Telephone number where you can be reached during the day ( )	E-mail address	Date *(mm/dd/yyyy)*

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Information For Employee

Employee Instructions for Applying to Pay Post-1956 Military Service Deposit

- Complete sections 1-11 on the front of the SF 3108, *Application to Make Service Credit Payment*.
- Complete this form, SF 3108A, *Application to Pay Military Deposit for Military Service Performed After December 31,1956*.
- Include a copy of your DD 214, *Report of Transfer or Discharge*, or equivalent record to verify your military service. If copies of the DD 214 are not available, you should complete form SF 180, *Request Pertaining to Military Records*, and send it to the appropriate address (found on the form) to verify your military service. You can obtain this form from your employing agency.
- Attach documentation of military basic pay to this application. *(See below)*
- Give the completed SF 3108, SF 3108A, and documentation noted above to your employing agency. Your agency will compute the military deposit you owe and give you instructions for paying the deposit.

Employee Instructions for Completing this Form (SF 3108A)

- Complete item 1 (Information About Employee's Military Service) by providing the branch of the military in which you served (e.g. Army, Navy, etc.) and the dates of your military service. If you have more than one period of military service, make a separate entry for each period of military service you performed. Note, a period of military service includes consecutive periods of service where there is no break in service. For military purposes, a 1-day break separates service into two periods. Your agency will complete the section relating to the retirement system, the alternative deposit computation rules, and the interest accrual date.
- Read the information in item 2 and then sign and date the form, and provide a telephone number where you can be reached during the day, at the bottom of item 2.

To Obtain Documentation of Military Basic Pay

Basic pay earnings may be documented by either of the following methods:

- Actual pay records from the military service. Your agency can tell you what military pay records are acceptable for documenting actual military earnings.
- Estimated earnings, if you do not have official records of military earnings for the entire period of service. To obtain these estimated earnings from the military, use RI 20-97, Request for Estimated Earnings During Military Service. You can obtain this form from your employing agency or from our website www.opm.gov/forms. You must attach a copy of your DD 214 for the period of military service and any available records of pay and promotions. If the alternative deposit calculation under USERRA applies to a period of military service, you should check with your agency for special instructions for requesting estimated earnings if you received civilian pay (military leave, annual leave) during your period of military service.

The following records may not be used to document earnings:

- Earnings statements from tax records. (They include allowances as well as basic pay.)
- Social Security earnings statements. (They include allowances as well as basic pay and also reflect only military basic pay earned up to the Social Security maximum wage base for withholding.)

Information For Employing Agency

Agency Instructions: The employing agency (or organization designated by the agency to administer the personnel records of the employee) must complete the Agency Use Only section for every application before the action is processed through payroll. For each period of military service listed by the employee in Block 1, the employing agency must indicate which retirement plan rules are applicable to the particular period of service by placing a check mark in the appropriate block under Retirement System Rules. (A check mark in the CSRS column indicates that the military service will be credited in a CSRS component of the FERS annuity and the deposit will be computed under CSRS rules. A check mark in the FERS column indicates that the military service will be credited under FERS rules and that the deposit will be computed under FERS rules.) The agency must also indicate if the period is subject to the special comparative deposit calculation rules specified in the Uniformed Services Employment and Reemployment Rights Act (USERRA) of 1994, as amended, by checking the appropriate block (Yes or No) under the Does Alternative Deposit Calculation Under USERRA Apply? column. Do not leave that column blank. And, for each period of military service listed, the agency must provide the interest accrual date for the military deposit. Finally, an authorized agency official should sign and date the certification section.