



# Retirement Facts 9

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## Refunds Under the Civil Service Retirement System

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*This is a non-technical summary of the laws and regulations on the subject. It should not be relied upon as a sole source of information.*



**United States  
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and  
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The information in this publication is a non-technical summary of the relevant laws and regulations dealing with this subject. It should not be relied upon as a sole source of information. For further information concerning refunds of CSRS contributions, you should contact your current or last employing office.

Other titles in the Retirement Facts Series:

- 1.The Civil Service Retirement System
- 2.Military Service Credit Under the Civil Service Retirement System
- 3.Deposits and Redeposits Under the Civil Service Retirement System
- 4.Disability Retirement Under the Civil Service Retirement System
- 5.Survivor Benefits Under the Civil Service Retirement System
- 6.Early Retirement Under the Civil Service Retirement System
- 7.Computing Retirement Benefits Under the Civil Service Retirement System
- 8.Credit for Unused Sick Leave Under the Civil Service Retirement System
- 10.Voluntary Contributions Under the Civil Service Retirement System
- 11.Information for Separating CSRS Employees Who Are Not Eligible for an Immediate Annuity
- 12.Information About Reemployment for CSRS Annuitants

If you want information on the Federal Employees Retirement System (FERS), ask your employing office for a copy of "FERS" (RI90-1).

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### **Eligibility Requirements**

You may receive a refund of your Civil Service Retirement System (CSRS) contributions if:

- (1) You separate from Federal service for at least 31 consecutive days; or you transfer to a position in which you are not subject to CSRS deductions or deductions under the Federal Employees Retirement System, and you remain in such a position for at least 31 consecutive days;
- (2) You file an application for a refund of your retirement contributions with OPM;
- (3) You are not reemployed in a position subject to CSRS deductions at the time you file an application for a refund;
- (4) You will not become eligible to receive an annuity within 31 days after filing the application;
- (5) You notify your spouse and any former spouse that you have filed an application for a refund (Note: you do not have to notify a former spouse if you were divorced before May 7, 1985, or if your marriage to that person lasted less than 9 months, or if you had less than 18 months of CSRS-covered service); and
- (6) Your receipt of the refund would not end the court-ordered right of any spouse or former spouse to future benefits based on your service.

Regardless of your length of service, if you leave Government service for any reason or transfer to another Federal job under another retirement system, you may withdraw your CSRS contributions under the above conditions. Generally speaking, your receipt of a refund of retirement contributions voids any future annuity rights unless you are later reemployed under the CSRS or FERS and work long enough to earn New retirement rights. Remember that only the Amount you have paid in can be refunded to you - the agency contribution remains in the Retirement Fund.

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***Possible Advantage of leaving  
Contributions in the Fund***

Employees with 5 years or more under the CSRS have title to a deferred annuity at age 62. You may find that the value of the deferred annuity will exceed the amount of your refund.

There are additional Retirement Facts publications on computing the amount of retirement benefits and deposits and redeposits; these should help you decide whether to withdraw your contributions or leave them in for a deferred annuity. You should also check on "government pension offset" and "windfall elimination" which may effect your Social Security benefits, if you are eligible for CSRS annuity, with your Social Security office.

Leaving the contributions in does not prevent You from requesting a future refund, provided you file an application for refund with OPM at least 31 days before the commencing date of your deferred annuity.

If you have not withdrawn your contributions And should die before attaining age 62, a lump sum of the total of your contributions would be paid to your survivors as a death benefit.

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***Interest***

You are not paid interest on a refund of CSRS contributions if the contributions cover a period(s) of service totaling less than 1 year or if you have more than 5 years of total service (unless the service was performed prior to December 31, 1956). In other words, interest is generally payable on a refund of contributions covering service of 1 to 5 years. Any interest due you is paid at the rate of 3 percent, compounded annually, to the date you separated or became eligible for a refund by virtue of a transfer. Interest does not accrue after your separation or transfer. No additional interest would be due you, for example, if you waited 2 years before applying for a refund.

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### ***How to Obtain a Refund***

The application form is available from your former agency and should be filed through that agency if you have been separated for less than 30 days. If you have been separated for more than 30 days, the form should be submitted to the Office of Personnel Management, Civil Service Retirement System, Boyers, PA 16017. Refund application forms can also be requested from this address.

If you meet the eligibility requirements for a refund and want to apply for a return of your contributions, you should file an Application for Refund of Retirement Contributions, Standard Form 2802.

The application form is available from your former agency and should be filed through that agency if you have been separated for more than 30 days, the form should be submitted to the Office of Personnel Management, Civil Service Retirement Systems, Boyers, PA 16017. Refund application forms can also be requested from this address.