

**AGE AND LENGTH OF SERVICE REQUIREMENTS
FOR VARIOUS TYPES OF RETIREMENTS UNDER FERS**

Type of Retirement	Year of Birth	Minimum Age	Minimum Service for Unreduced Benefits (Years)	Minimum Service for Reduced Benefits **	Special Requirements
Optional	NA	62	5	N/A	<p align="center">None None</p> <p>**Reduction is 5 percent for each year the employee is under 62</p> <p>Employees may postpone receipt of the retirement benefit to a later date to lessen the reduction.</p>
	NA	60	20	N/A	
	Before 1948	55	30	10	
	1948	55 & 2months	30	10	
	1949	55 & 4months	30	10	
	1950	55 & 6months	30	10	
	1951	55 & 8months	30	10	
	1952	55 & 10months	30	10	
	1953-1964	56	30	10	
	1965	56 & 2months	30	10	
	1966	56 & 4months	30	10	
	1967	56 & 6 months	30	10	
	1968	56 & 8 months	30	10	
	1969	56 & 10 months	30	10	
1970 & After	57	30	10		
Early Optional	NA	50	20	N/A	Major Reduction in Force
	NA	Any	25	N/A	
Deferred	NA	Any		5	<p>If less than 10 years service, eligible for unreduced benefit at age 62. If 10 or more years service, may take benefit at any time after attaining minimum retirement age (see ages under optional). Benefit will be reduced by 5% for each year younger than 62. There will be no reduction if employee had at least 20 years service and defers receipt of benefit until age 60 or if employee had at least 30 years service.</p>
Discontinued Service	NA	50	20	N/A	Involuntary separation for reasons other than conduct or delinquency.
	NA	Any	25	N/A	
Disability	NA	NA	18 months	N/A	Disabled for position
Special Retirement Provisions	NA	50 Any Age	20 25	NA NA	Applicable to law enforcement officers and firefighters