

**CSRS**

**Civil Service  
Retirement  
System**

# **Retirement Facts 14**



## **Law Enforcement and Firefighter CSRS Retirement**



**United States  
Office of  
Personnel  
Management**

**Retirement and  
Insurance  
Service**

The September 1996 edition is still usable

RI 83-20  
Revised October 1997

Additional retirement information and all publications of the U.S. Office of Personnel Management listed in this pamphlet are available on the Internet.

*OPM Website — <http://www.opm.gov/asd>*

---

## Table of Contents

	<b>Page</b>
Introduction .....	1
Who is a Law Enforcement Officer or Firefighter? .....	1
What is Law Enforcement and Firefighter Retirement? .....	2
Eligibility to Retire Voluntarily .....	2
Mandatory Separation .....	2
How is the Basic Law Enforcement and Firefighter Annuity Computed? .....	3
Additional Information .....	6

---

***Introduction***

This pamphlet contains a general description of the special Civil Service Retirement System (CSRS) benefits that are available to law enforcement officers and firefighters. It discusses the requirements to be under the special provisions, eligibility to retire, and how the special benefits are computed.

---

***Who is a Law Enforcement Officer or Firefighter?***

Law enforcement officers and firefighters are employees who occupy a position designated by their employing agency head (or designee) as a law enforcement or firefighter position. Employees in these positions pay an extra one-half percent salary deduction to the Civil Service Retirement System (CSRS) because of the special designation.

Generally, a law enforcement officer is an employee whose primary duties are the investigation, apprehension, or detention of individuals suspected or convicted of offenses against Federal criminal laws.

A firefighter is a person whose duties are primarily to perform work directly connected with the control and extinguishment of fires, or the maintenance and use of firefighter apparatus and equipment.

If you believe that you should be designated as a law enforcement officer or firefighter for CSRS retirement, you have only 1 year in which to claim that your position qualifies. You should contact your personnel office for this purpose.

---

## ***What is Law Enforcement and Firefighter Retirement?***

The special retirement provision for law enforcement officers and firefighters is found in section 8336(c) of title 5, United States Code. It is sometimes referred to as 6(c) retirement. The 6(c) provision of the Civil Service Retirement law allows a law enforcement officer or firefighter to receive special retirement benefits after meeting the age and service requirements. This pamphlet describes these benefits.

---

## ***Eligibility to Retire Voluntarily***

You may retire voluntarily at an early age with a special annuity computation if you meet the age and service requirements for 6(c) retirement. To meet the age and service requirements, you must be at least age 50 at the time of retirement, and have 20 years of law enforcement and/or firefighter service. You must also have been under CSRS coverage for 1 out of the last 2 years before retirement. Neither military service nor sick leave can be used to meet the minimum service requirements. The minimum age and service requirements apply even if you retire involuntarily or due to disability. You do not need to separate from a special 6(c) covered position at the time of your retirement. After you accumulate 20 years of law enforcement and/or firefighter service, you can move to a regular position and still receive the special retirement computation.

---

## ***Mandatory Separation***

You will be subject to mandatory separation based on age if you are occupying a law enforcement position at age 57 or firefighter position at age 55, and you have completed the necessary 20 years of service under the special 6(c) provisions. If you

have not completed the 20 years, you will be separated at the end of the month in which you complete 20 years of law enforcement or firefighter service. You must be given a 60-day notice prior to mandatory separation.

---

### ***How is the Basic Law Enforcement and Firefighter Annuity Computed?***

Your basic annuity as an employee eligible to retire under the special provisions for law enforcement officers and firefighters is computed as follows:

50 Percent of your high-3 average salary

***Plus***

2 percent of your high-3 average salary multiplied by years and whole months of service exceeding 20, plus unused sick leave.

Your high-3 average salary is the highest 3 years of salary you earned in any consecutive 3-year period (usually your last 3 years). Premium pay you receive as a firefighter or law enforcement officer under section 5545(c), or availability pay under section 5545(a), of title 5, United States Code, is included in your high-3 average salary. Your high-3 is then used in the 2-part formula above.

For example, after 25 years of service, your 6(c) computation will pay 60 percent of your high-3 average salary. This includes 50 percent of the high-3 for the 20 years of your law enforcement and/or firefighter service, plus 10 percent for the remaining 5 years of service multiplied by 2 percent of your high-3 average salary. By law, the maximum annuity payable is 80 percent of the high-3 average salary, unless unused sick leave is used to produce a higher percentage.

The total number of years and whole months of service plus credit for unused sick leave is used in

computing your annuity. However, the time representing days of unused sick leave is not counted towards your high-3 average salary or for establishing eligibility for retirement. Your unused sick leave is added to your service in the 2 percent portion of your annuity computation.

Unlike most other Federal employees, there is no reduction in the basic annuity for retirement under age 55. However, your basic annuity amount may be reduced to provide survivor benefits, or if you have service for which you received a refund or that was not covered by retirement deductions.

**Example:** If your highest 3 years of earnings totals \$150,000 from July 1, 1995 to July 1, 1998, this is divided by 3 to provide a high-3 average salary of \$50,000.

Using the average salary of \$50,000 and assuming that you have worked for the Government for 25 years, are under the special coverage explained above (including 20 years of law enforcement/fire-fighter service), and have the equivalent of 1 year of unused sick leave, the computation before any applicable reductions would be:

\$50,000 x 50%	=	\$25,000
\$50,000 x 2% x 6* years	=	\$6,000
<b>Total</b>	=	<b>\$31,000</b>

\* includes 1 year of unused sick leave

There could then be a reduction for deposit service. This is usually temporary service during which you were not covered by retirement. For periods of such service prior to October 1, 1982, your annuity will be reduced by one tenth of the amount you would have paid if you had been covered by retirement, plus interest to the date of retirement. For service after October 1, 1982, a deposit must be made, or the time cannot be used in computing your annuity. In our example, we will assume you have a deposit due of \$1000 for service that occurred before October 1, 1982. One tenth of that amount is \$100 (\$1,000 x 10 percent = \$100).

If you are married, your annuity will be reduced automatically to provide the maximum survivor annuity unless you and your spouse jointly agree to provide a lesser amount or none at all. Your annuity would be reduced by 2½ percent of the first \$3,600 in basic annuity, and 10 percent of the remainder of your basic annuity. (The same rules that govern reductions for insurable interest and court ordered survivor annuity benefits in regular computations apply to the special formula.) In the following example, we have used the entire basic annuity, already reduced to \$30,900 per year for unpaid deposit service:

Basic annual annuity without survivor benefit	\$30,900
2½ percent of the first \$3,600	\$90
10 percent of amount over \$3,600 (\$30,900 - \$3,600 = \$27,300)	+ \$2,730
Annuity reduction to provide survivor benefit:	<b>- \$2,820</b>
Basic annual annuity adjusted for survivor benefit:	<b>\$28,080</b>

Your basic annual annuity of \$28,080 would be \$2,340 per month and provides a survivor annuity after your death of 55 percent of your basic annuity (before reduction to provide survivor benefits), of \$16,995 per year.

If you owe a redeposit for a refund of retirement contributions, see *Retirement Facts 7* for details on an actuarial reduction or redeposit of the amount due.

If you are a Civil Service Retirement System Offset employee, you are covered by Civil Service Retirement and Social Security at the same time. You will receive a full CSRS annuity special computation, if you qualify as explained above. However, the CSRS Offset annuity will be reduced if you become eligible to receive Social Security benefits, usually at age 62. See *Retirement Facts 13* on CSRS Offset Retirement for details.



---

### ***Additional Information***

You may obtain copies of the pamphlets listed below from your personnel office, from OPM's Website (<http://www.opm.gov/asd>), or from OPM ONLINE (OPM's electronic bulletin board) at (202) 606-4800. To access OPM ONLINE, your communications software should be set to the following:

Baud: Up to 28,800  
Parity: None  
Data bits: 8  
Stop bit: 1

The pamphlets in the Retirement Facts Series, which provide more detailed information about the Civil Service Retirement System (CSRS), are:

- ***Retirement Facts #1*** - The Civil Service Retirement System (RI 83-1)
- ***Retirement Facts #2*** - Military Service Credit Under the Civil Service Retirement System (RI 83-2)
- ***Retirement Facts #3*** - Deposits and Redeposits Under the Civil Service Retirement System (RI 83-3)
- ***Retirement Facts #4*** - Disability Retirement Under the Civil Service Retirement System (RI 83-4)
- ***Retirement Facts #5*** - Survivor Benefits Under the Civil Service Retirement System (RI 83-5)
- ***Retirement Facts #6*** - Early Retirement Under the Civil Service Retirement System (RI 83-6)
- ***Retirement Facts #7*** - Computing Retirement Benefits Under the Civil Service Retirement System (RI 83-7)

- ***Retirement Facts #8*** - Credit for Unused Sick Leave Under the Civil Service Retirement System (RI 83-8)
- ***Retirement Facts #9*** - Refunds Under the Civil Service Retirement System (RI 83-9)
- ***Retirement Facts #10*** - Voluntary Contributions Under the Civil Service Retirement System (RI 83-10)
- ***Retirement Facts #11*** - Information for Separating Civil Service Retirement System Employees Who Are Not Eligible for an Immediate Annuity (RI 83-13)
- ***Retirement Facts #12*** - Information About Reemployment for Civil Service Retirement System Annuitants (RI 83-18)
- ***Retirement Facts #13*** - CSRS Offset Retirement (RI 83-19)
- ***Retirement Facts #14*** - Law Enforcement and Firefighter Civil Service Retirement System Retirement (RI 83-20)

Pamphlets applicable to employees in both the Civil Service Retirement System and Federal Employees Retirement System are:

- Court-Ordered Benefits for Former Spouses (RI 84-1)
- Work-Related Injuries and Fatalities — What You and Your Family Need to Know About Your Benefits (RI 84-2)
- Life Events and Your Retirement and Insurance Benefits (For Employees) (RI 84-3)
- Thinking About Retirement? (RI 83-11)

Publications for employees who are under the Federal Employees Retirement System (FERS) are:

- FERS Brochure (An Overview of Your Benefits) - (RI 90-1)
- **FERS Facts #1** - Information for Separating FERS Employees Who Are Not Eligible for an Immediate Annuity (RI 90-11)
- **FERS Facts #2** - Information About Reemployment for FERS Annuitants (RI 90-18)

For employees who are eligible to transfer to the FERS:

- FERS Transfer Handbook (A Guide to Making Your Decision) (RI 90-3)

Pamphlets on the Federal Employees Health and Life Insurance Programs are:

- Federal Employees Health Benefits Guide (RI 70-1)
- Temporary Continuation of Coverage (TCC) under the Federal Employees Health Benefits Program (RI 79-27)
- Federal Employees Group Life Booklet (RI 76-21)

## **Retirement & Insurance Service**



*Serving over 10 million customers, Federal employees,  
annuitants and their families.*