



Application to Make Deposit or Redeposit Civil Service Retirement System

OMB Approved
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 and have your employing agency complete Part B. If you are not Federally employed, do not complete Part B.

A. To Be Completed by the Applicant

1. Name (<i>Last, first, middle</i>)	2. List all other names you have used	3. Birthdate (<i>mm/dd/yyyy</i>)
4. Address (<i>Number and street</i>) <i>(City, state and ZIP code)</i>	5. Department or agency in which presently or last employed	6. Social Security Number
7. Location of employment (<i>City and state</i>)		

List below in chronological order all periods of civilian service for which you would like to pay a deposit or a redeposit.

Department or agency, including bureau, branch, or division, where you performed the service	Location <i>(City and state)</i>	Title of position	Periods of service		Check below to indicate whether deductions were not withheld or were withheld and refunded	
			Beginning date <i>(mm/dd/yyyy)</i>	Ending date <i>(mm/dd/yyyy)</i>	Not withheld	Withheld and refunded

8. Are deductions for civil service retirement now being withheld from your salary? Yes No	9. If your answer is "No," give the date of separation from your last position under the Civil Service Retirement Law. →	Date of separation (<i>mm/dd/yyyy</i>)
10. Give the dates of the period of service you want to pay for first. →		Dates of Period (<i>mm/dd/yyyy - mm/dd/yyyy</i>)
Signature of applicant	Telephone number (<i>including area code</i>) where you can be reached during the day	Date (<i>mm/dd/yyyy</i>)

(Detach this information sheet before filling out the application)

Information Regarding Deposit and Redeposit Civil Service Retirement System

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 Civil Service Retirement System (CSRS) and you want to pay a deposit or a redeposit for civilian service. You should **not** use this application if you are covered by the Federal Employees Retirement System (FERS).

What You Should Know About Deposit for Civilian Service Under CSRS

Deposit is a payment to the retirement fund to cover a period of civilian service during which no retirement deductions were withheld from your salary (also called "nondeduction" service).

You do not have to make a deposit if you do not wish to do so. However, if you do not make the deposit —

- **For nondeduction service performed before October 1, 1982**, you will receive credit toward your retirement annuity. Your annuity will be permanently reduced by 10% of the amount due as a deposit. For example, if a deposit of \$600 is required and it is not paid, the annuity is permanently reduced by \$60 a year (or \$5 a month). On the other hand, if a deposit of \$600 is made, it will increase the annuity by \$60 a year.
- **For nondeduction service performed on or after October 1, 1982**, you will receive no credit in the computation of your annuity. The period of service will be creditable for title and average salary purposes whether or not a deposit is made.

The amount of your deposit will be the percentage of your basic salary shown below, plus interest.

Dates of Service	Deduction Rate
July 1, 1926, and June 30, 1942	3.50%
July 1, 1942, and June 30, 1948.....	5%
July 1, 1948, and October 31, 1956	6%
November 1, 1956, and December 31, 1969	6.50%
January 1, 1970, and December 31, 1998	7%
January 1, 1999, and December 31, 1999	7.25%
January 1, 2000, and December 31, 2000	7.40%
January 1, 2001, and December 31, 2002	7.50%
After December 31, 2002	7%

(Certain special categories of employees are subject to higher percentage deductions as specified in 5 U.S.C. 8334.)

What You Should Know About CSRS Redeposit

Redeposit is a payment to the retirement fund to cover a period of service for which retirement reductions were withheld from your salary and later refunded to you.

You do not have to make a redeposit if you do not wish to do so. However, if you do not make the redeposit —

- **For service which ended on or after October 1, 1990**, you will receive no credit in the computation of your annuity for the period of service covered by the refund. This usually results in a reduction in the amount of your annuity, or, in the event of death, your eligible widow's (or widower's) annuity. The period of service will be creditable for title and average salary purposes whether or not a redeposit is made.
- **For service which ended before October 1, 1990, and your annuity commences on or after December 2, 1990**, you will receive credit in your annuity computation for the period of

service covered by the refund. If you do not pay the redeposit for this service, your annuity will be permanently, actuarially reduced because the redeposit is not paid. The amount of the reduction will be based on factors which will be divided into the amount of redeposit and interest you owe at retirement.

- **If you retire on disability**, you will not receive credit for service with unpaid redeposits. This means that should you retire because of a disability, you could find that you must pay for the service to receive credit for it and that the accrual of interest has increased the amount you must pay.

The amount of redeposit will be the sum of the refund plus interest from the date the refund was paid to the date of redeposit (or commencing date of annuity, whichever is earlier).

How Interest Is Computed on Deposits

Interest is computed on the deposit from the midpoint of each period of nondeduction service.

- Interest for nondeduction service performed before October 1, 1982, accrues **daily** and is charged at the following rates, compounded annually:

- 4 percent through December 31, 1947; and
- 3 percent from 1948 through the date the deposit is made or to the commencing date of annuity, whichever is earlier.

Additional interest does not accrue if payment is made in full within 30 days after the Office of Personnel Management (OPM) issues the billing statement.

- Interest for nondeduction service performed on or after October 1, 1982, accrues **annually**, is compounded annually on December 31 of each year, and is charged at the following rates:
 - 3 percent through December 31, 1984; and
 - At a variable rate determined annually by the Department of Treasury beginning January 1, 1985. The variable interest rate for any year equals the overall average yield to the fund from retirement securities during the preceding fiscal year.

No interest is charged for a year when payment in full is received by December 31 of that year.

How Interest Is Computed on Redeposits

Interest is computed on the redeposit from the date the refund was paid.

- If the refund was based on an application received by the employing agency or OPM before October 1, 1982, interest on the redeposit accrues **daily** beginning on the date the refund was paid and is charged at the following rates, compounded annually:
 - 4 percent through December 31, 1947; and
 - 3 percent from 1948 through the date the redeposit is made, or to the commencing date of annuity, whichever is earlier.

Additional interest does not accrue if full payment is made within 30 days after the billing statement is issued.

- If the refund was based on an application received by the employing agency or OPM after September 30, 1982, interest is charged beginning on the date the refund was paid, at the following rates, compounded annually:
 - 3 percent through December 31, 1984; and
 - A variable rate determined by the Department of Treasury beginning January 1, 1985. The variable rate for any year equals the overall average yield to the fund from retirement securities during the preceding fiscal year.

For post-September 30, 1982, refunds, interest is not charged for a year when payment in full is received by December 31 of that year.

Procedures Governing Civil Service Retirement System (CSRS) Deposit And Redeposit

Deposits and redeposits can be made by employees now serving under the CSRS, by separated employees who are entitled to an annuity, or by eligible widows, widowers, or former spouses of deceased employees. An applicant for retirement is automatically given an opportunity to make the deposit for nondeduction service performed on or after October 1, 1982, and any redeposit when the application for retirement is processed. An applicant for retirement must specifically request an opportunity to make a deposit for nondeduction service performed before October 1, 1982. **An employee should not file an application to make deposit or redeposit if he or she contemplates retirement within six months.**

If you are employed by the Federal or District of Columbia Government, you must send your completed application to your department or agency first because they must certify it.

If you are separated from the Federal or District of Columbia Government, send your completed application directly to the Office of Personnel Management, Retirement Operations Center, Deposit Section, P.O. Box 45, Boyers, PA 16017-0045.

Instructions for making payment together with a statement for the amount due will be sent to you as soon as the processing of your application is completed.

Installment payments of at least \$50 are acceptable. However, interest accrues on the unpaid balance. You may authorize direct debit payments. You will receive information about how to authorize direct debit payments when you receive your statement.

Specify the period of service you want to pay for first. Contact your retirement counselor to discuss the advantages of paying for one period of service over another before you make your decision. After you have paid in full for the period of service you select, please notify us if you want us to bill you for any other service.

You cannot withdraw the payments you make unless you become eligible for and obtain a refund of all your retirement deductions.

Additional information and assistance in completing this application may be obtained from the personnel office of the Government department or agency in which you are employed. If this source of information is not available to you, contact the Office of Personnel Management, Civil Service Retirement System, Boyers, PA 16017-0045, or call us at 1-888-767-6738 (Monday through Friday from 7:30 AM to 7:45 PM Eastern Time). If you are in local calling distance of Washington, DC, you must call (202) 606-0500.