

# Election to Use NonAppropriated Fund (NAF) Service to Qualify for Immediate Retirement Under the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS) in Accordance with Section 1132 of Public Law 107-107

## Part 1 - (To be completed by employing agency)

Employee's name (last, first, middle)		Date of birth (mm/dd/yyyy)	Social Security Number	
Date of retirement (mm/dd/yyyy)	Type of separation <input type="checkbox"/> Voluntary <input type="checkbox"/> Involuntary		Amount of NAF service needed to qualify for immediate CSRS or FERS retirement <input type="text"/> years <input type="text"/> months <input type="text"/> days	
Date employee would first qualify for CSRS or FERS retirement benefits if NAF service were not used to qualify for immediate retirement (mm/dd/yyyy)				

### Annuity Estimates

1. If you elect to use your NAF service to qualify for immediate CSRS or FERS retirement:
  - Your gross monthly retirement benefit is estimated to be \$ \_\_\_\_\_
  - The gross monthly survivor benefit payable to your spouse is estimated to be \$ \_\_\_\_\_
2. If you do not elect to use NAF service to qualify for immediate CSRS or FERS retirement:
  - Your gross monthly retirement benefit as of the date you first qualify for CSRS or FERS benefits without NAF service is estimated to be \$ \_\_\_\_\_.
  - The gross monthly survivor benefit payable to your spouse is estimated to be \$ \_\_\_\_\_

Signature of Authorized Agency Official	Phone number	Date (mm/dd/yyyy)
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## Part 2 - (To be completed by employee)

I elect to use my NAF service listed below to qualify for an immediate retirement benefit under the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS). I understand:

- This NAF service cannot be used to increase the amount of my CSRS or FERS benefit;
- My benefit will be reduced to ensure that it is actuarially equivalent to the present value of the deferred annuity I would receive if I leave government service and do not use the NAF time to qualify for immediate retirement;
- If I am covered under FERS, I am not eligible to receive the FERS Annuity Supplement; and
- This NAF service cannot be credited for any purpose under any retirement system provided for NAF employees.

NonAppropriated Fund Employer and Location	Beginning Date (mm/dd/yyyy)	Ending Date (mm/dd/yyyy)

Employee's signature	Date (mm/dd/yyyy)
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**(Instructions on the reverse)**

**Instructions for Completing Election Form RI 38-145  
Election to Use NonAppropriated Fund (NAF) Service to Qualify for  
Immediate Retirement Under the Civil Service Retirement System (CSRS)  
or the Federal Employees Retirement System (FERS)**

**Part 1 - To Be Completed by the Employing Agency Human Resources or Benefits Office**

- Enter the employee's name, date of birth and social security number.
- Enter the date the employee wants to retire.
- Indicate whether the employee has decided to voluntarily separate and receive retirement benefits or whether the employee is facing an involuntary separation. (An employee cannot use NAF service to qualify for a Discontinued Service Retirement if the separation is involuntary and for cause on charges of misconduct or delinquency.)
- Enter the amount of NAF service needed to qualify for immediate CSRS or FERS retirement benefits as of the date of retirement.
- Determine the date the employee would first qualify for CSRS or FERS retirement benefits if NAF service were not used for CSRS or FERS retirement.
  - If the employee has the option to continue working, enter the earliest date the employee would qualify for immediate retirement benefits if the employee continued to work.
  - If the employee does not have the option to continue working (that is if the employee is facing an involuntary separation), enter the earliest date the employee would qualify for a deferred retirement benefit.
- Provide an estimate of the gross monthly rate payable to the employee if the employee elects to use NAF service to qualify for immediate retirement. If the employee elects to provide a survivor benefit, provide an estimate of the survivor benefit monthly rate as well. (Compute these estimates following the instructions provided in Attachment 2 of Benefits Administration Letter 03-102.)
- Provide a second estimate showing the gross monthly rate payable to the employee if NAF service is not used to qualify for immediate retirement. This estimate should reflect the benefit payable as of the date the employee would first qualify for CSRS or FERS retirement benefits without NAF service. If the employee elects to provide a survivor benefit, provide an estimate of the survivor benefit monthly rate as well.
- Sign the form, date it, and provide your phone number.
- After completing Part 1, give the form to the employee to complete Part 2.
- When the employee returns the completed election form, make two copies of it. Attach the original to the employee's retirement application package along with the verification of NAF service you obtained from the appropriate NAF employer. Send a copy of the election to the appropriate NAF employer and file a copy in the employee's Official Personnel Folder.

**Part 2 - To Be Completed by the Employee**

- Identify the NAF service that you want to use to qualify for immediate CSRS or FERS retirement benefits. Provide the name of the NAF employer, the location of employment, the date the service began, and the date the service ended. (Note, you must enter complete periods of service. For example, if you need 1 year and 6 months of NAF service to qualify for an immediate CSRS or FERS retirement benefit, and you performed service with a NAF from January 15, 1977 to July 3, 1979, you should enter the entire period of NAF service.)
- Sign and date the form.
- Make a copy of the form for your records. Return the original to your Human Resources or Benefits office along with your application for immediate retirement benefits.