



Navigate Your Retirement

As your payroll provider, NFC is the final step before getting retirement packages to OPM so that you can begin the next phase of life – Retirement. We understand the importance of this task, and we take great care to ensure that complete packages received are processed as quickly as possible.

Receiving the retirement package is just one step. NFC cannot begin the processing of that package until the Separation action and Final T&A have been received. If you are experiencing a delay in your retirement processing, take a few moments to review the information in this brochure. Once you know the process and steps, you will know the right questions to ask.

Know the Signs

NFC will process your final lump sum payments once we receive your separation action and final T&A. If you have not received these, this is a good indicator that we may be waiting on additional information or actions before we can begin processing your retirement package. If this is the case, it is time to ask your Agency Human Resources staff some questions.

Ask Your Agency



When was my retirement package submitted to NFC?



Has my Separation action been processed? If so, what is the date the separation action was submitted to NFC?



Has my final time and attendance record been submitted to NFC with the final flag indicator set to yes? If so, what is the date that timecard was sent to NFC?



NFC's customer Agencies have access to NFC's Retirement Tracking System (RETM) to track packages through NFC processing.

Employee Completes Retirement Package

For the first step in the retirement package process, the employee must complete their retirement package in the Online Retirement Application (ORA). Once completed, the retirement package will then be sent to the employee's HR office.



Agency Certifies Retirement Package

Once the employee's Agency receives their retirement package in ORA, the Agency will then begin the process of validating the employee's package and then certifying the information. Once completed, the package will be sent back to the employee for final certification.



Employee Certifies Retirement Package

Now that the Agency has certified the employee's retirement package, the package is sent back to the employee for final certification. The employee should use this time to ensure all information is accurate to their knowledge.



Agency Submits Retirement Package to NFC

After the Agency and employee have both certified the retirement package in ORA, the Agency will then submit the retirement package to the National Finance Center (NFC) via ORA for processing. Submitting the retirement package to NFC is just one step in the process. Until the Agency processes the **employee's separation action in the Human Resources (HR) system and submits that action to NFC**, NFC cannot process the retirement. Additionally, the Agency must **submit the employee's final time and attendance record to NFC with the Final T&A indicator** to complete the process.



STOP!

You must ensure that **your retirement package, final T&A with final flag indicator, and your separation action** have all been submitted by your Agency BEFORE NFC can begin processing your retirement.

NFC Processes Retirement Package

Once NFC receives the employee's retirement package in ORA, the employee's final T&A record with the final flag indicator, and the employee's separation action - NFC can begin processing the employee's retirement. Once **all three items** have been verified and processed, NFC then submits the retirement package to the Office of Personnel Management (OPM) for final processing.



OPM Processes Retirement Package

The final step in the retirement process is when OPM receives the final retirement package from NFC.

