Limitations of the Retirement Calculator

- The tool uses the Retirement Service Computation Date (SCD) that is in our personnel database. This is your SCD for retirement eligibility, which may or may not be the same SCD that will be used in your annuity computation.
  - If you have unpaid redeposit service, unpaid civilian deposits and/or unpaid military deposits, the amount shown may be too high.
  - If you have part-time service, your annuity would be subject to proration. This will not be reflected on the estimate so the amount shown may be too high.
  - If your Retirement SCD is wrong in the system, then the calculation will also be wrong.

- If you retire on an immediate annuity, your unused sick leave will be converted to service credit and used in your annuity computation. The calculator uses the sick leave balance that is in the personnel database since the last payroll run. It does not automatically project your sick leave. Therefore, if you choose a future retirement date, your unused sick leave credit will be calculated based on your current sick leave balance, not what you would have earned if you worked up to your retirement date.
  - The calculator does allow you to change this number so you can make projections based on how much sick leave you believe you will have on your chosen retirement date.
  - Keep in mind that after you separate, your timekeeper will do an audit and certify your final unused leave balances.

- The Retirement Calculator uses 96% of your current salary as your high-3 average salary. Your high-3 average salary will actually be the highest 3 consecutive years of basic salary (which includes locality pay but not overtime or bonuses) whenever it occurred. This average will be weighted by how long you have been at each pay rate.

- If you appear eligible for the FERS supplement, the calculator will use a salary model rather than your actual salary history and therefore the amount shown may be overstated or understated.

- If you are a CSRS Offset employee, the calculator will not be able to calculate the amount of your offset.

- If you have health and life insurance coverage, the estimate will reflect the current cost of the insurance premiums, however it is important to understand that the calculator cannot determine if you meet the requirements for continuing health and life insurance benefits into retirement.