


Step 1: DRP, VSIP, RIF

<div>DRP</div> <div>Deferred Resignation Program</div>	Regular pay, benefits, & leave September 30th OR December 31st	Voluntary, but you may have to sign some legal rights away
<div>VSIP</div> <div>Voluntary Separation Incentive Payment</div>	Lump Sum Payment	Voluntary
<div>RIF</div> <div>Reductions in Force</div>	Severance Pay OR Immediate Pension	Involuntary

*Depending on your agency, scenarios may differ

Step 2: Current Retirement Scenarios

Full Benefits	Requirements	Pension	FEHB, FEGLI
<ul style="list-style-type: none"> Optional (Full Retirement) Voluntary Early Retirement Authority (VERA) Discontinued Service Retirement (DSR) 	25+ years at any age 20+ years at 50+ 5+ years at 62+	Immediate, unreduced + FERS supplement at MRA until age 62	Yes, if 5 year rule is met OR waiver is granted
MRA + 10 Minimum Retirement Age	10+ years MRA - age 62	Immediate, reduced	Yes 
Postponed	10+ years MRA - age 62	At eligibility, unreduced	Lose temporarily, reinstated w/ pension start
Deferred	5+ years	At eligibility, unreduced	Lost
Refund	Less than 5	N/A, refund of contributions	Lost

Need additional help? Visit:
<https://unitedbenefits.com/leaving-federal-service-resources/>
for one-on-one assistance and a video.