



Step 1

Start by finding the average of your highest-paid 36 consecutive months of federal basic pay. These are most typically your most recent 3 years of service, depending on your circumstances

Year 1	<input type="text"/>
Year 2	<input type="text"/>
Year 3	<input type="text"/>
Total	<input type="text"/>

Divide by 3

High 3 Average

Step 2

Now determine your creditable YOS, or "Years of Service"

YOS

Step 3

Now multiply your "High 3" by your creditable YOS, or "Years of Service"

High 3 Average	<input type="text"/>
YOS	\times <input type="text"/>
Total	<input type="text"/>

Step 4

Now determine your multiplier-
Under age 62: 1% (.01)
62 or older w/ over 20 YOS: 1.1% (.011)

Total from Step 3	<input type="text"/>
Multiplier	\times <input type="text"/>
Maximum Annual Benefit	<input type="text"/>

Step 5

Calculate your monthly benefit* by dividing by 12. This is your **maximum monthly FERS benefit** before taxes

Maximum Annual Benefit	<input type="text"/>
Total Monthly Benefit	<input type="text"/>