



FERS PENSION CALCULATOR

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

Year 2

Year 3

Total

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

YOS x

Total

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

Multiplier x

Maximum Annual Benefit

Step 5

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

Maximum Annual Benefit

Total Monthly Benefit

*Remember, if you retire early, the numbers will change.

Free Tools from FERSconsult.com