

# FERS Pension Estimate Worksheet

Use your high-3 salary, service years, and multiplier to estimate a rough FERS pension number.

## Inputs

Estimated high-3 average salary	
Creditable years of service	
Multiplier used: 1% or 1.1%	
Expected retirement/separation date	
Expected pension start date	

## Basic estimate

Formula	Your number
High-3 x years x multiplier	
Estimated annual gross pension	
Estimated monthly gross pension	

## Adjustments to review

- Survivor benefit election
- Taxes
- Health insurance premiums
- Life insurance premiums
- MRA+10 reduction if applicable
- Postponed or deferred retirement rules if applicable

Reminder: These worksheets are for education and organization only. Verify actual benefit amounts, eligibility, tax treatment, and contribution limits with official sources and qualified professionals.