

Federal Retirement Readiness Checklist

Use this checklist to gather the numbers you need before building a full federal retirement plan.

Core retirement documents

- Latest Leave and Earnings Statement (LES)
- Service Computation Date / Retirement SCD
- Estimated high-3 average salary
- TSP balance and contribution percentage
- TSP allocation and recent statement
- Social Security Statement from ssa.gov
- Military retired pay estimate, if applicable
- Spouse pension or Social Security estimate, if applicable

Income sources to list

- FERS basic annuity estimate
- TSP withdrawals
- Social Security retirement benefit
- Military retirement income
- Brokerage account withdrawals
- Roth IRA / traditional IRA withdrawals
- Rental, business, or other recurring income

Planning questions

- What monthly income do I want in retirement?
- What age do I want to stop working?
- Will I bridge income before pension or Social Security starts?
- What healthcare coverage will I use?
- What debt should be paid off before retirement?

■ What annual update do I need to review?

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.