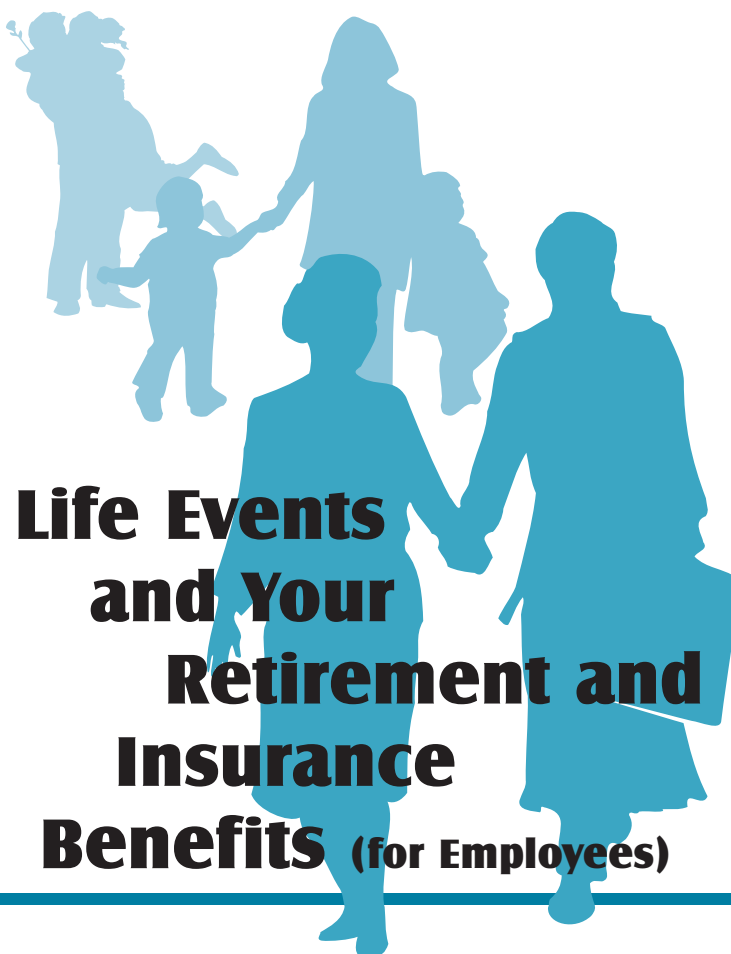


CSRS

Civil Service
Retirement System

FERS

Federal Employees
Retirement System



**Life Events
and Your
Retirement and
Insurance
Benefits (for Employees)**



**United States
Office of
Personnel
Management**

Retirement &
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Service

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Previous edition is not usable