



United States Office of Personnel Management

FERS Refund Application Checklist

General Information: Fill-out **all** sections of the [Standard Form \(SF\) 3106](#), *Application for Refund of Deductions (FERS)*. Mistakes (scratch-outs, cross-outs, white-outs, and overwritten numbers or letters) are **not** permitted. You must complete a new form if you make a mistake or an error.

Employee		
Requirements	Complete	Not Applicable
Civilian and Military Service History (Item 6) <ul style="list-style-type: none">Make sure to include all civilian and military service performed. You should indicate the beginning and ending dates for each period of service. Attach a second copy of page 1 of the Standard Form (SF) 3106 if additional room is needed.	<input type="checkbox"/>	<input type="checkbox"/>
Current Spouse (Item 11) <ul style="list-style-type: none">You must complete item 11 of the refund application if you are married at the time of completing your application. You must also complete and submit a copy of the form SF 3106A with your application.	<input type="checkbox"/>	<input type="checkbox"/>
Former Spouse(s) (Item 12) <ul style="list-style-type: none">You must complete item 12 of the application if you were married to your former spouse for at least 9 months, and you have more than 18 months of credible civilian service.You must complete item 12 regardless of the dates of marriage to your former spouse. You should provide the name(s), date(s) of marriage, and divorce date(s) for all former spouses.If your former spouse is deceased, include a death statement in item 12Complete and attach a copy of the <i>Current/Former Spouse's Notification of Application for Refund</i> (SF 3106A). <p>Note: If a current spouse exists, complete an additional copy of the SF 3106A.</p>	<input type="checkbox"/>	<input type="checkbox"/>
Current/Former Spouse's Notification of Application for Refund (SF 3106A) <ul style="list-style-type: none">Complete separate copies of the SF 3106A for any current and/or former spouse.Your current or former spouse must sign Part 3 in the presence of two (2) witnesses. You cannot serve as a witness.Your designated witnesses' must sign and date the SF 3106A on the same day as the current/former spouse.If you cannot locate a former spouse, attach an affidavit/documentation stating the steps you took to locate them (see instructions to request a waiver).Include copies of any court orders related to divorce or legal separation.	<input type="checkbox"/>	<input type="checkbox"/>

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Employee		
Rollover of Refund (Item 13) <ul style="list-style-type: none"> Keep your Thrift Savings Plan (TSP) account or Individual Retirement Account (IRA) open if you plan to roll over funds. Make sure to indicate if your funds will rollover to a TSP account or an IRA. If rolling over to an IRA, check the plan type: Traditional or Roth. Have your financial institution complete the Financial Institution Certification or Eligible Employer Plan form. If money will be paid to a TSP Account, complete the form TSP 60. 	<input type="checkbox"/>	<input type="checkbox"/>
Banking Information (Item 13) <ul style="list-style-type: none"> Make sure your routing and checking/savings account numbers are correct. Attach a voided copy of a check (optional but recommended for accuracy). 	<input type="checkbox"/>	<input type="checkbox"/>
Final Review Before Submission <ul style="list-style-type: none"> Make sure all signatures are original, “wet” ink signatures. Make sure your writing is legible, and the form is free of errors. Sign block 14 of the form. Documentation required with the form must be attached. 	<input type="checkbox"/>	<input type="checkbox"/>
Agency		
Requirement	Complete	Not Applicable
Retirement Coverage Verification <ul style="list-style-type: none"> Make sure the correct FERS coverage type (FERS, FERS-RAE, FERS-FRAE) and deduction rate is provided. Make sure retirement coverage errors are corrected prior to the employee’s separation. 	<input type="checkbox"/>	<input type="checkbox"/>
Individual Retirement Record (IRR) <ul style="list-style-type: none"> All current/prior federal IRRs must be forwarded to OPM via the register. Make sure IRRs are signed and properly certified. 	<input type="checkbox"/>	<input type="checkbox"/>
Salary Adjustments and Overpayment Corrections <ul style="list-style-type: none"> Make sure all salary overpayments or underpayments are processed before separation. <p>Note: If the IRR contains a notice of debt, processing of the refund application will be delayed.</p>	<input type="checkbox"/>	<input type="checkbox"/>
Final Review Before Submission <ul style="list-style-type: none"> Make sure all sections are filled in. Make sure the form is legible and free of errors. All signatures must be original, “wet” ink signatures. Make sure all required documentations (SF 3106A), direct deposit info are submitted with the SF 3106. Make sure you include a phone number and email address for the agency official in item 14 (next to the agency official title on the SF 3106). 	<input type="checkbox"/>	<input type="checkbox"/>

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Human Resources Specialist Contact Information

HR Specialist Name	
HR Specialist Phone Number	
HR Specialist Email	
Date Refund Package Sent to OPM	

Additional space available, if needed.