

Retirement Program

If your appointment confers eligibility for the Federal Employees Retirement System your agency will automatically enroll you in this program.

Almost all new employees are automatically covered by the **Federal Employees Retirement System (FERS)**. FERS is a three-tiered retirement plan. The three tiers are:

- Social Security Benefits
- Basic Benefit Plan
- Thrift Savings Plan

You pay full Social Security taxes and a small contribution to the Basic Benefit Plan.

The best way to assure that your retirement income meets your needs is to start investing in the Thrift Savings Plan at the beginning of your Federal service, and to continue to do so throughout your career.

Temporary employees are not eligible to be enrolled in a retirement program, but your earnings do contribute to your Social Security earnings.