

## **Records Maintenance**

This is to encourage retirees to keep a file of the Annuity Adjustment Statements that OPM sends us each year. And for those still actively employed, be sure to keep a file of your SF-50 Personnel Actions. Those will be absolutely necessary if you have any problems with your annuity. For those still employed and nearing retirement, the most likely time to have annuity and/or benefit problems is right after retiring. Be sure everything is the way you expected it to be.

We should always keep close watch on our annuity and benefits. First check your Direct Deposit each month to be sure it is the same as the prior month or matches the change statement if a change has occurred. The Annuity Adjustment Statements have a wealth of information on them and they can be used for proof of your income if needed. With so much going on in your life, it is tempting to take your annuity and benefits for granted but remember the stable annuity and benefits are what enable the other things to take place.

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