Is AI Changing Your Federal Job?

A Retirement Planning Checklist

AI adoption across federal agencies is not arriving as a formal reduction in force. It shows up more quietly, in restructured duties, unfilled vacancies, and slower-processing offices. Use this checklist to assess where your position stands and what to do about it before it affects your retirement timing.

Step 1: Identify Your Exposure

Review the three exposure tiers below and note which one best describes your current role.

- ☐ My role involves mostly standardized processing, correspondence, records requests, or customer service. *(Higher near-term exposure)*
- ☐ AI already assists parts of my work, but a human still reviews and signs off on the outcome. *(Moderate exposure)*
- ☐ My role is adjudicative, investigative, or enforcement-based, or I already oversee AI-generated output as part of my duties. *(Lower near-term exposure)*

Step 2: Check Your Agency and Office

- ☐ Ask your supervisor or HR office directly whether AI adoption or workforce-restructuring plans exist for your specific division.
- ☐ Ask whether your position would likely be backfilled if you retired or left within the next year.
- ☐ Find out whether your agency offers AI-literacy, AI-governance, or oversight training, and sign up if it does.

Step 3: Protect Your Record

- ☐ Keep a written log of any new AI-oversight or validation duties added to your role.
- ☐ Compare your actual day-to-day duties against your official position description, and flag any substantial mismatch with your supervisor.
- ☐ Save documentation of your performance under any changed duties. Performance history remains a factor in RIF retention standing.

Step 4: Revisit Your Numbers

- ☐ Confirm whether a planned promotion or grade increase is still realistically on track.
- ☐ Recalculate your projected High-3 salary if your grade progression or duties have changed.
- ☐ Build extra buffer time into your target retirement date to account for possible OPM processing delays.

Step 5: Know Your Fallback Options

- ☐ Review the current RIF retention standing rules, in case gradual restructuring ever becomes a formal reduction.
- ☐ Understand your Discontinued Service Retirement and FERS early retirement options in case pressure to leave increases before your planned date.

This checklist is a companion to the MyFederalRetirement.com article "How AI Workforce Changes Could Affect Your Retirement Date, Pension, and Paperwork." It is intended as a planning aid, not legal, financial, or HR advice specific to your situation.