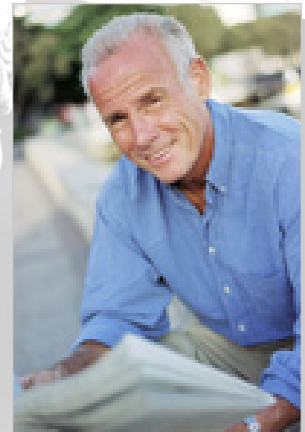




Federal Retirement 360© Workshop

Retirement Planning Seminars for Employees of the
Federal Employees Retirement System and
Civil Service Retirement System



We specialize in Federal Benefits & Retirement

We understand how strong your federal benefits truly are. In fact, stacked against many employers today, they are extraordinary. Assuming they are clearly understood, these benefits have the ability to attract quality employees and, most importantly, retain them. Unfortunately this valuable benefit can be lost when employees do not fully understand the features of their federal benefits or how to properly apply them to their own situation. In fact, some employees may even begin to believe they may find better benefits in the private sector.

Additionally, as the federal budget runs at a deficit, many programs and departments are under constant threat. It is no surprise then that many federal employees often find themselves uninformed or confused about their retirement benefits.

Our Commitment to You: Thorough and Accurate Federal Benefits Training Throughout all Phases of Your Federal Career

Our team of dedicated Federal Benefits Specialists is committed to ensuring federal employees receive thorough and accurate education

on all aspects of their benefits program throughout all phases of their career. We will keep you informed with the latest updates and changes to the FERS and CSRS Retirement Systems.

Clearly understanding the federal benefits package may seem like an overwhelming experience, especially if you are nearing retirement when careful planning and prudent action is essential. It is therefore our goal to ensure that each federal employee becomes an educated consumer enabling him or her to maximize current benefits and prepare for a secure retirement.

Our Training and Education

Our trainers and Federal Benefits Specialists have extensive background and experience in all areas of federal benefits including FERS, CSRS and CSRS Offset. Our specialists work with agencies as well as with Special Retirement; Law Enforcement Officers, Fire Fighters and Air Traffic Controllers.

Why FederalRetirementReport.com?



Training throughout Your Federal Career

We are driven by a conscious effort to do our very best for any Federal Agency or individual employee that utilizes our service. We take great pride in always doing the very best we can with whomever we work.

- **Our experienced Core Trainers and Federal Benefits Specialists serve Federal Agencies and employees throughout the United States.**
- **We offer 2-hour, half-day and full-day workshops to be customized to fit your agency's specific needs.**
- **Our presentation materials are constantly updated to reflect the changes in your federal programs.**
- **Our unique Federal Retirement Report (FRR)**

Our Federal Retirement Report (FRR)

All seminar attendees can elect to have a one-on-one follow-up with the Federal Benefits Specialist who conducted the workshop to review a personalized Federal Retirement Report (FRR). This report will give them the necessary tools to evaluate the options they have available and

will show their future retirement benefits, at various ages, as a result of these choices.

Our commitment to federal employees does not end at the conclusion of the seminar. We are available for questions at any time from any federal employee who has attended any of our seminars. It could be as simple as assisting a federal employee with submitting retirement paperwork years after attending one of our seminars.

Included in the personalized FRR:

- **Benefits at-a-glance**
- **Analysis of pre-retirement income vs retirement annuity**
- **Calculating High-3 for retirement**
- **Projected retirement annuity**
- **Survivor benefit options and costs**
- **Projected FERS supplement & Social Security benefit**
- **TSP overview**
- **FEGLI cost analysis into retirement**
- **FEHB cost analysis into retirement**
- **Discussions on sick leave, annual leave, flex spending and long-term care**



Our Core Benefits Trainer

Our core benefits trainer has 30 years experience in federal human resources management and is a retired federal employee who has earned the Senior Professional in Human Resources (SPHR) designation from the Society of Human Resources Management. She has worked for more than 20 years in personnel management for various federal agencies.

Holder of the Chartered Federal Employee Benefits Consultant (ChFEBC) certification since the certification began in 2004; she has been a featured requested presenter on CSRS, FERS, TSP and other Federal Benefits in Federal pre-retirement seminars for over 200 classes since 1997 for the National Association of Active and Retired Federal Employees (NARFE) and for individual federal agencies throughout the Northwest.

Our Core Financial Trainer

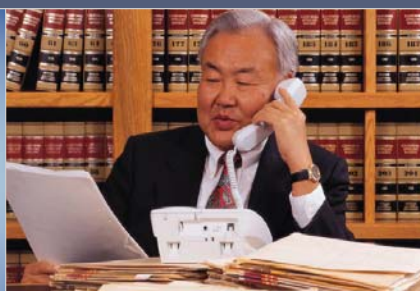
Thorough TSP training is incorporated into all of our course materials and presentations. This will help federal employees determine which investment allocations and income options are most appropriate to meeting their goals so that, after federal employment, they may have a safe and secure retirement. Understanding the general features of the Thrift Savings Plan is one

thing; learning how to benefit from, and choose, the proper investment options is quite another. Our core financial trainer has over 23 years experience in financial planning, is a Certified Financial Planner practitioner, was awarded the Certified Wealth Strategist designation by the Cannon Institute as well as the Chartered Financial Consultant designation by the American College (Byrn Mawr, PA).

Our Senior Information Manager

As described earlier, all seminar attendees are entitled to receive a post-seminar personalized Federal Retirement Report. Our senior information manager oversees this department which ensures all interested attendees promptly receive their complimentary Federal Retirement Report and review with a Federal Benefits Specialist.

Our senior information manager is also a former federal employee. She retired from the US Postal Service where she worked for over 18 years as an Officer-in-Charge as well as a Diversity Specialist.



Our knowledge and seminars include but are not limited to:

FERS, CSRS, CSRS Offset, CSRS TO FERS Transfer

- Normal Retirement
- Early Retirement
- Optional Retirement
- Deferred Retirement
- Disability
- Deposits and Re-deposits
- Military Buyback
- Special Pay Retirement
- Annuity Calculations
- Minimum Retirement Age
- Survivor Benefit Planning
- Beneficiary Forms

Federal Employee Group Life (FEGLI)

- Categories of Coverage
- Extra Benefit for Employees under 45
- Cost of FEGLI Coverage
- Retirement Costs and Options
- Automatic Increases
- AD & D

Thrift Savings Plan (TSP)

- Investment Options
- Choosing Funds
- TSP.gov Website
- Allocating Contributions
- Contribution Limits
- Government Match (FERS)
- L-Cycle Funds
- Pre & Post Retirement Withdrawals
- Loans
- Historical Data

Federal Employee Health Benefits

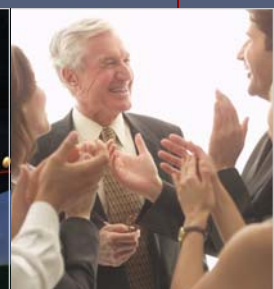
- Pre and Post Retirement Benefit
- Covering Family Members
- Qualifying Requirements Before Retirement
- Spouse Retention on Fed's Death
- Coordinating with TRICARE®

Federal Long-Term Care Insurance

Flex Spending

Leave

- Annual Leave
- Sick Leave Annuity Credit





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