

Retirement Planning Seminar

Course Description:

The following topics will be covered in this two-day seminar designed to provide the employee with an overview of their federal retirement benefits and financial goal setting necessary to plan a smooth transition into retirement.

- CSRS, CSRS-Offset (CSRS class only)
- FERS, Transfers (FERS class only)
- Disability
- Creditable Service
- Deposit/Redeposit
- Annual and Sick Leave
- Annuity Calculation
- Best Date to Retire
- Voluntary Contributions (CSRS Class only)
- COLA's
- Survivor Benefits
- Social Security and Medicare
- FEGLI, FEHB
- Long-Term Care Options
- Establishing financial goals
- Setting retirement goals
- Establishing, understanding and monitoring financial goals
- Developing and adhering to a plan
- Managing Debt- Credit Cards and Equity Line of Credit
- Identifying liquid cash savings needs
- Secrets for Successful Saving
- Pros and cons of paying down a mortgage
- TSP
- Traditional and Roth IRAs
- Investments Beyond the TSP-Cash, Bonds Stocks
- Understanding the balance of stocks, bonds and mutual funds and their impact on your financial plan
- Understanding diversification and dollar-cost averaging
- Funding college education