



**S. Harman & Associates, Inc.  
Federal Employee Benefits Experts  
Is Offering  
Professional Benefits Counseling**

S. Harman & Associates staff is available to provide employees & their spouses with an individual retirement counseling session that includes answering specific questions about their options and assisting with and reviewing their retirement paperwork. These sessions are available via telephone and email.

**The cost is \$125 per hour  
Billed in 15 minute increments**

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Contact: Us For An Appointment  
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