



**S. Harman & Associates, Inc.**  
Federal Employee Benefits Experts

**Virtual 1-Day  
FERS Retirement Planning  
Seminar**

- When:** November 30, 2023
- Where:** Virtual Only (MS TEAMS)
- Time:** 8:30 a.m. – 4:30 p.m. (Central Time Zone)
- Cost:** \$75 per link

**WHO SHOULD ATTEND:** ANY EMPLOYEE WITHIN 5 YEARS OF RETIREMENT.

**WE CAN ANSWER YOUR QUESTIONS ABOUT YOUR FEDERAL BENEFITS**

- ◆ WHEN CAN I RETIRE?
- ◆ HOW MUCH WILL I RECEIVE?
- ◆ CAN I MAKE A DEPOSIT FOR MY TEMPORARY TIME? MILITARY TIME?
- ◆ CAN I CONTINUE MY FEHB? CAN MY SURVIVOR SPOUSE CONTINUE FEHB?
- ◆ WHAT WILL IT COST?
- ◆ WHAT OPTIONS DO I HAVE TO PROVIDE FOR MY SPOUSE IF I DIE AS AN EMPLOYEE OR IN RETIREMENT?
- ◆ CAN I CONTINUE MY FEGLI?
- ◆ HOW IS MY BENEFIT TAXED?
- ◆ WHAT OPTIONS DO I HAVE TO WITHDRAW FUNDS FROM MY TSP?
- ◆ WHAT IS PHASED RETIREMENT?

THESE AND MANY MORE QUESTIONS AND ISSUES WILL BE COVERED

REGISTRATION DEADLINE: NOVEMBER 29, 2023

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Contact: S. Harman & Associates, Inc • P.O. Box 1129 • Sykesville, MD 21784  
Phone: 410/795-9296 (9:30 a.m. – 5:00 p.m. ET) • Fax: 410/549-1261  
E-mail: [helpdesk@sharmansite.com](mailto:helpdesk@sharmansite.com) • Web site: [www.sharmansite.com](http://www.sharmansite.com)

# S. HARMAN & ASSOCIATES, INC.

Phone: 410-795-9296

## Seminar Registration Form

Email or fax this completed form to: sharmaninc@aol.com / 410-549-1261

Virtual FERS Retirement Planning Seminar — November 30, 2023 (\$75 per link)

Print or Type Participant's Contact Information:

Name: \_\_\_\_\_

Agency / \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Email: \_\_\_\_\_

**(Due to Agency Firewalls it is best to provide a personal email address.)**

**Choose your method of payment.**

**AMOUNT: \$\_\_\_\_\_**

Please charge the registration(s) to the following credit card upon completion of training (unless otherwise requested):

VISA     MC

**Do Not Email Number – Please call 410-795-9296**

Credit Card Number: \_\_\_\_\_

Expiration Date: \_\_\_\_\_ 3-Digit Security Code: \_\_\_\_\_

Name as it Appears on Card: \_\_\_\_\_

Billing Address: \_\_\_\_\_

Signature: \_\_\_\_\_

Cardholder Phone # \_\_\_\_\_ Cardholder Fax # \_\_\_\_\_

Cardholder Email: \_\_\_\_\_

Bill My Agency (Training Authorization Form Attached)

Check or Money Order, **MAKE CHECK PAYABLE TO: S. HARMAN & ASSOCIATES, INC.**

PO Box 1129, Sykesville, MD 21784

### CANCELLATION POLICY:

Registration is not permitted on the day of the seminar. The tuition fee is fully refundable if cancellation is received in our office AT LEAST 10 working days prior to the seminar; otherwise your agency will be billed for the seminar. Substitutions are permitted at any time.

## Virtual FERS Retirement Planning Seminar

**When:** November 30, 2023

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### Federal Employees' Retirement System

- ⇒ Eligibility
- ⇒ VERA/VSIP
- ⇒ Phased Retirement
- ⇒ Computations
- ⇒ COLA Rules
- ⇒ Creditable Service
- ⇒ Lump Sum Annual Leave Payment and Credit for Unused Sick Leave
- ⇒ Deposits/Redeposits/Military Service Deposits
- ⇒ Survivors' Benefits
- ⇒ Federal Employees' Health Benefits
- ⇒ Flexible Spending Accounts
- ⇒ Health Savings Accounts
- ⇒ Federal Employees' Dental and Vision Insurance Program
- ⇒ Federal Employees' Group Life Insurance
- ⇒ Taxation of Benefits
- ⇒ COLAs

### Thrift Savings Plan

- ⇒ Tax-Deferred Investing vs Roth 401(k) TSP Investment Options
- ⇒ Withdrawal Options
- ⇒ Tax Implications
- ⇒ 10% Early Withdrawal Penalty

### Social Security/Annuity Supplement

- ⇒ Retirement, Survivors' and Disability Benefits
- ⇒ Eligibility
- ⇒ Computation of Benefits
- ⇒ Actuarially Reduced Benefits and Delayed Retirement Credit
- ⇒ Earnings Limitation
- ⇒ Taxation of SS Benefits
- ⇒ Annuity Supplement

### Medicare

- ⇒ Why Age 65 is Important
- ⇒ Four Parts (Hospital, Medical, Medicare Advantage & Prescription Coverage)
- ⇒ Enrollment Periods
- ⇒ Cost
- ⇒ Primary/Secondary Payer

### Long-Term Care Insurance

- ⇒ Federal LTCIP Suspended Until December 18, 2024

### Processing Your Retirement

- ⇒ What to Expect

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