



S. Harman & Associates, Inc.
Federal Employee Benefit Experts

**Virtual 1-Day FERS
Mid-Career Planning
Seminar**

When: July 23, 2024

Where: Virtual Only (MS TEAMS)

Time: 8:30 a.m. – 4:00 p.m. (Eastern Time Zone)

Cost: \$85 per link

Who Should Attend: Any employee who has committed to their federal career but not yet close to retirement. (The 10 to 25 year tenure employee.)

Participants will learn:

- ⇒ The basics of the federal benefit program while there is time to make adjustments.
- ⇒ Understand the importance of making redeposits or military service deposits.
- ⇒ The importance of the 5-year rule in FEHB.
- ⇒ The reality of FEGLI being decreasing term insurance.
- ⇒ The important part TSP plays in long term financial security.
- ⇒ Basic financial planning principles.

These and many more issues will be covered.

REGISTRATION DEADLINE: JULY 19, 2024

**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 • Web site: www.sharmansite.com**

S. HARMAN & ASSOCIATES, INC.

Seminar Registration Form

Email or fax this form to: helpdesk@sharmansite.com/
Fax 410-549-1261 or call 410-795-9296

Virtual FERS Mid-Career Planning Seminar — July 23, 2024 (\$85 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): **Cards are not charged until the day of the seminar!**

VISA MC **DO NOT EMAIL NUMBER — PLEASE CALL 410-795-9296**

Credit Card Number: **DO NOT EMAIL 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.

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Why Plan?

Federal Employees' Retirement System

- ⇒ Requirements and Potential Benefits
- ⇒ VERA/VSIP
- ⇒ Phased Retirement
- ⇒ Length of Service for Eligibility
- ⇒ Formulas for Estimating Benefits
- ⇒ COLA Rules
- ⇒ Types of Benefits
- ⇒ Annuity Supplement
- ⇒ Treatment of Military Service
- ⇒ Deposit and Redeposit Rules
- ⇒ Treatment of Unused Sick Leave
- ⇒ Annual Leave Lump Sum
- ⇒ Surviving Spouse Benefits While Employed or After Retirement
- ⇒ Disability Benefits
- ⇒ Federal Employees' Group Life Insurance
- ⇒ Federal Employees' Health Benefits
- ⇒ Flexible Spending Accounts
- ⇒ Health Savings Accounts
- ⇒ Federal Employees' Dental & Vision Insurance Program

Thrift Savings Plan

- ⇒ Traditional Tax-Deferred TSP vs Roth 401(k) TSP
- ⇒ Importance of Participating Early
- ⇒ Five Types of Investment Risk
- ⇒ Rules Regarding Withdrawal
- ⇒ Projections of Growth
- ⇒ Loan Program

Social Security

- ⇒ Understanding Social Security Benefits
- ⇒ Advantages and Disadvantages of Collecting Actuarially Reduced Benefits
- ⇒ Earnings Limitation
- ⇒ Annuity Supplement
- ⇒ Estimating Amount
- ⇒ Earnings Test Rules

Basics of Financial Planning

- ⇒ Net Worth
- ⇒ Cash Flow
- ⇒ Setting Goals
- ⇒ Using Credit Wisely
- ⇒ Compounding of Interest
- ⇒ Investment Principles

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