

1-Day Virtual FERS Mid-Career Seminar for Law Enforcement Officers and Investigators*

June 11, 2024

Cost: \$85 per link

This 1-day seminar is designed specifically for LEO/I members. Because you can retire earlier and possibly have a long retirement it is important to understand your benefit package well before retirement. This seminar will provide comprehensive information on all aspects of the FERS benefit package with emphasis on the TSP. You need to understand what your FERS benefit package provides but you have complete control over and responsibility for the TSP.

Who Should Attend: Any LEO/I member who wants to understand their federal benefit package.

The following questions will be answered:

- What are the three parts of the FERS benefit package?
- How will my benefit be calculated?
- Is my benefit adjusted for cost-of-living?
- Can I work after I retire and get my full benefit package.
- Will my benefit be taxed?
- Can I make a deposit for my military service?
- Can I continue my FEHB into retirement?
- What will it cost?
- What options do I have to provide for my spouse if I die as an employee (not work-related) or in retirement?
- What survivor spouse benefit is available if I die as a result of a work-related event?
- Can I provide for anyone else?
- What should I know about FEGLI?
- Should I consider the Roth 401(k)?
- How much should I contribute to the TSP?
- How do I decide on managing my TSP?
- Why do I need a Power of Attorney?
- Do I need a Designated Beneficiary?
- What options will I have to access my TSP in retirement?
- Is there an early withdrawal penalty?

These and many more questions and issues will be covered.

Registration Deadline: June 7, 2024

***Non-LEO/I WIFLE members should call (410) 795-9296 to register for the March 21, 2024, Open Enrollment FERS Retirement Planning Seminar (Central Time Zone) or for the July 23, 2024, Open Enrollment FERS Mid-Career Planning Seminar (Eastern Time Zone).**

Contact: S. Harman & Associates, Inc. P.O. Box 1129 Sykesville, MD 21784

Phone (410) 795-9296 Fax (410) 549-1261

Email: helpdesk@sharmansite.com Web site: sharmansite.com

1-Day Virtual FERS Mid-Career Seminar for Law Enforcement Officers and Investigators

When: June 11, 2024

Where: Virtual (MS TEAMS)

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

Cost: \$85 per link

Federal Employees' Retirement System

- Eligibility
- 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

Thrift Savings Plan

- Tax-Deferred Investing vs Roth 401(K) TSP Investment Options
- Projections of Growth
- Withdrawal Options
- Tax Implications
- Spousal Entitlements
- Access to TSP While Employed
- Loans
- Financial Hardship Withdrawals

Annuity Supplement

- When Payable
- How Computed
- Earnings Limitation
- Taxation of Annuity Supplement

Social Security (It's a long way off but good to know the basics)

- What benefits does Social Security pay?
- How are they computed?
- Actuarial reduction
- Earnings limitation
- Taxation of Social Security benefits

S. Harman & Associates, Inc. Seminar Registration Form

1-Day Virtual FERS Mid-Career Seminar for Law Enforcement Officers and Investigators* June 11, 2024 (\$85 per link)

Print or Type Participant's Contact Information:

Name: _____

Agency: _____

Phone: _____

Email: _____

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

Please call (410) 795-9296 to provide method of payment.

Credit cards will be charged upon completion of training (unless otherwise requested).

Each enrollee will receive a digital manual.

Cancellation Policy:

Registration is not permitted on the day of the seminar. Registrants will be billed unless cancellation is received in our office 48 hours prior to the seminar. Substitutions are permitted at any time.

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