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

Virtual 2-Day FERS Retirement Planning Seminar

When: August 21-22, 2024

Where: Virtual Only (MS TEAMS)

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

Cost: $225 per link (including digital materials)

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.

If you are in a special coverage position let us know, we have materials that cover your benefits package.

Registration Deadline: August 16, 2024

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 2-Day FERS Retirement Planning Seminar — August 21-22 2024 ($225 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 my registration(s) to the following credit card upon completion of training (unless otherwise requested):

☐ VISA ☐ MC **Cards are not charged until the day of the seminar!**

Credit Card Number: DO NOT EMAIL NUMBER — PLEASE CALL 410-795-9296

____

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 **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 2-Day FERS Retirement Planning Seminar Agenda

Day One

Introduction & Overview

Federal Benefits

- ⇒ Eligibility Requirements
- ⇒ Creditable Service
- ⇒ Deposits, Redeposits & Military Service Deposits
- ⇒ Computation of Benefits
- ⇒ High-3 Average Salary
- ⇒ Treatment of Unused Sick Leave
- ⇒ Lump Sum Annual Leave Payment
- ⇒ Survivor's Benefit
  - —Death-in-Service (Work-Related)
  - —Death-in-Service (Not Work-Related)
  - —Election at Retirement
    - —Cost
    - —Benefits
    - —Considerations
- ⇒ Disability Work-Related
  - —Requirements
  - —Benefits
- ⇒ Federal Employees' Group Life Insurance
  - —Cost
  - —Value of Coverage
  - —Reduction Options
- ⇒ Federal Employees' Group Health Benefit Program Including High-Deductible Health Plans with Health Savings Accounts
- ⇒ Flexible Spending Accounts
- ⇒ Federal Employees' Dental and Vision Insurance Program
- ⇒ Taxation of Benefits
- ⇒ COLAs

Thrift Savings Plan

- ⇒ Investment Options
  - —Roth 401(k)
  - —Tax-Deferred
- ⇒ Concept of Compound Interest
- ⇒ Important Forms
- ⇒ Withdrawal Options
- ⇒ Tax Implications
- ⇒ 10% Early Withdrawal Penalty
- ⇒ 72t Distribution Options

Day Two

Social Security and Medicare

- ⇒ Understanding Social Security
- ⇒ Retirement, Survivors' and Disability Benefits Eligibility Requirements
- ⇒ Gradual Increase in Full Retirement Age
- ⇒ Earnings Limitation
- ⇒ Taxation
- ⇒ Medicare Basic Principles

Annuity Supplement

- ⇒ When Payable
- ⇒ How Calculated
- ⇒ Earnings Limitation
- ⇒ Tax Treatment

Long-Term Care Insurance

- ⇒ Federal LTCIP Suspended Until December 18, 2024

Financial Considerations

- ⇒ Personal Financial Planning
- ⇒ Net Worth
- ⇒ Cash Flow
- ⇒ Goals
- ⇒ Why People Fail
- ⇒ Investment Options
- ⇒ Projecting Your Retirement Financial Needs

Legal Aspects

- ⇒ Introduction of Legal Terms
- ⇒ Importance of Developing and Maintaining a Current Will
- ⇒ Trusts (Living (revocable/irrevocable), Testamentary, and Insurance)
- ⇒ Power of Attorney, Personal Representative
- ⇒ Probate
- ⇒ What is a Living Will?

Cost: $225 per link
Register by August 16, 2024

Contact: S. Harman & Associates, Inc • P.O. Box 1129 • Sykesville, MD 21784
Phone: 410/795-9296 • Fax: 410/549-1261
E-mail: helpdesk@sharmansite.com • Web site: sharmansite.com