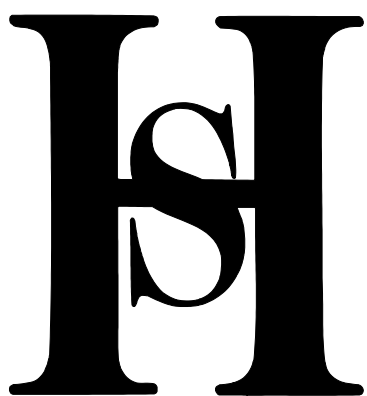




S. Harman & Associates, Inc.
Federal Employee Benefits Experts

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

When: December 10, 2025

Where: Virtual Only (MS TEAMS)

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

Cost: \$85 per person

WHO SHOULD ATTEND: ANY EMPLOYEE WITHIN 5 YEARS OF RETIREMENT (INCLUDING HAZARDOUS DUTY EMPLOYEES).

WE CAN ANSWER YOUR QUESTIONS ABOUT YOUR FEDERAL BENEFITS

- ♦ CURRENT ISSUES (RIF, DSR, RETENTION REGISTERS, BUMPING & RETREAT RIGHTS)
- ♦ 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 ARE MY BENEFITS 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

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)
E-mail: helpdesk@sharmansite.com • Web site: www.sharmansite.com

S. HARMAN & ASSOCIATES, INC.

Phone: 410-795-9296

Seminar Registration Form

Email this completed form to: sharmaninc@aol.com

Virtual FERS Retirement Planning Seminar — December 10, 2025
(\$85 per person)

Print or Type Participant's Contact Information:

Name: _____

Agency / _____

Phone: _____ 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 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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Federal Employees' Retirement System (including hazardous duty employees)

- ⇒ Eligibility
- ⇒ VERA/VSIP
- ⇒ Immediate Retirement
- ⇒ Deferred Retirement
- ⇒ Reduction-in-Force
- ⇒ Grade Retention
- ⇒ Pay Retention
- ⇒ 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
- ⇒ Within-plan conversions to Roth

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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