
Retirement Planning for Federal Employees

U.S. Fish and Wildlife Service and National Park Service

March 26 - 29, 2019

This four-day presentation is designed for CSRS employees and FERS employees at mid-career level or nearing eligibility for retirement to help employees better understand their federal benefits and make informed retirement and financial planning decisions. Please note separate presentations for CSRS employees and FERS employees on March 26 and 27.

Day 1: Tuesday, March 26, 2019 (12:00 pm - 5:00 pm EST)

CSRS Retirement Benefits (CSRS employees only)

Instructor: Joanne McGehrin, Federal Benefits Specialist

Retirement Eligibility
Annuity Computations
Survivor Benefits

Credit for Civilian Service (Refunded Service / Non-deduction Service)
Credit for Military Service / Post-56 Deposits
CSRS Offset Benefits (CSRS Offset Employees only)

Day 2: Wednesday, March 27, 2019 (12:00 pm - 5:00 pm EST)

FERS Retirement Benefits (FERS employees only)

Instructor: Joanne McGehrin, Federal Benefits Specialist

FERS Overview & Retirement Eligibility

Credit for Service (Unused Sickleave, Non-deduction Service, Military Service)
Annuity Computations / Retiree Annuity Supplement
Survivor Benefits
CSRS / FERS Transfer Benefits (Transfer Employees Only)

Day 3: Thursday, March 28, 2019 (12:00 pm - 5:00 pm EST)

Other Federal Benefits (All employees)

Instructor: Joanne McGehrin, Federal Benefits Specialist

Retirement Application Process
Annuity Commencing Dates
Phased Retirement

Insurance Programs (FEHB / Medicare / FEGLI)
Thrift Savings Plan - Withdrawal Options
Social Security Benefits

Day 4: Friday, March 29, 2019 (12:00 pm - 4:30 pm EST)

Financial Planning for Retirement (All employees)

Instructor: Karen Schaeffer, Certified Financial Planner

Assessing Retirement Readiness
Setting Goals

Appropriate Use of Debt
Housing Choices / Mortgage Considerations / Reverse Mortgages
Allocation of TSP and Other Assets
Traditional and Roth IRAs
Estate Planning Documents and Strategies
Life Insurance
Long Term Care Insurance