



## FEDERAL BENEFITS WORKSHOP TOPICS

### FEDERAL BENEFITS 101

- WHY & WHAT FEDERAL EMPLOYEES NEED TO PLAN FOR
- BASIC OPTIONS FOR INSURANCE
- HOW TO CALCULATE MY PENSION
- RETIREMENT ELIGIBILITY GUIDELINES
- COMMON MISTAKES MADE IN THE TSP

### PRE-RETIREMENT PLANNING FOR FEDERAL EMPLOYEES

- STATES THAT DON'T TAX FEDERAL PENSIONS
- JUMPSTART SURVIVOR BENEFITS
- HOW TO CALCULATE FERS/CSRS PENSION BENEFITS
- ROTH & CATCH-UP TSP
- HEALTH INSURANCE FOR SPOUSE AND FAMILY
- SOCIAL SECURITY WINDFALL ELIMINATION, SUPPLEMENT, AND INTEGRATION

### PUBLIC SERVICE STUDENT LOAN FORGIVENESS PROGRAM

- HOW TO QUALIFY FOR THE PROGRAM
- WHAT IS QUALIFYING EMPLOYMENT?
- THE TYPES OF FEDERAL LOANS THAT QUALIFY
- REPAYMENT PLANS
- REPAYMENT PLANS
- HOW TO APPLY

### FEDERAL INSURANCE PROGRAMS UNRAVELED

- OASDI
- MEDICARE
- FEHBP
- MEDICAID
- FLTCIP
- FEGLI
- SOCIAL SECURITY SUPPLEMENT

### FEDERAL LEAVE & EARNINGS STATEMENTS

- HOW TO INTERPRET YOUR STATEMENT LINE-BY-LINE
- SELECTING THE PROPER OPTIONS FOR BENEFITS
- MANAGING YOUR TAX WITHHOLDINGS
- WHERE DOES ALL MY MONEY GO?
- HIDDEN OPPORTUNITIES WITHIN YOUR PAYCHECK
- DISABILITY AND SOCIAL SECURITY

### ESTATE PLANNING

- DEALING WITH DEATH AND ESTATE TAXES
- WILLS AND TRUSTS
- PROBATE AND YOUR ESTATE
- CHOOSING AN EXECUTOR
- LIFETIME GIVING EXCLUSION
- UNLIMITED MARITAL DEDUCTION
- TAX-FREE INHERITANCE



## FEDERAL BENEFITS WORKSHOP TOPICS

### FEDERAL BENEFITS BEST KEPT SECRETS

- MACRO MANAGER
- FERS/CSRS
- RULES OF THE GAME
- FEGLI/FLTCIP/LTD
- PENSION AND SBP
- TAXES AND EXIT STRATEGIES

### FEHB, TRICARE & MEDICARE

- DIFFERENCES BETWEEN MEDICARE, FEHB AND TRICARE
- DIFFERENT PARTS OF MEDICARE
- MEDICARE FOR RETIREES
- MEDICARE ENROLLMENT
- FEHB SUSPENSION

### RETIREMENT PLANNING FOR FEDERAL EMPLOYEES

- RULES OF THE GAME (PENSION CALCULATIONS, RETIREMENT ELIGIBILITY AND TSP)
- TAXES IN RETIREMENT
- BACKDOOR ROTH IRA STRATEGY
- TSP AND IRA ALLOCATIONS, LOANS AND ROLLOVERS
- PROTECTION COMPONENTS
- EXIT STRATEGIES
- CSRS VCP ROTH CONVERSION

### CALCULATIONS, EXAMPLES AND PROJECTIONS FOR FEDERAL EMPLOYEES

- CSRS/FERS PENSIONS AND CALCULATIONS
- SOCIAL SECURITY CALCULATOR
- TSP/IRA WITHDRAWAL CALCULATOR
- TAX ANALYSIS PROJECTIONS  
NET VS GROSS  
TAXABLE INCOME TODAY COMPARED TO TAXABLE INCOME PROJECTED IN RETIREMENT

### SOCIAL SECURITY 101

- UNDERSTANDING THE BASICS OF SOCIAL SECURITY
- HOW TO OPTIMIZE YOUR BENEFITS
- ADVANTAGES OF APPLYING AFTER FULL RETIREMENT AGE
- HOW ARE YOUR BENEFITS CALCULATED?
- HOW COST-OF-LIVING ADJUSTMENTS AFFECT YOUR SOCIAL SECURITY

### IRA, TSP, & 401K ROLLOVERS

- CONSOLIDATING ASSETS
- IRS SECTION 525
- ACCESSING YOUR RETIREMENT ACCOUNTS FOR CURRENT NEEDS
- SAVING/AVOIDING TAXES
- LEAVING IRAs BEHIND/STRETCH IRA

### TAX PLANNING

- DO I NEED A TAX ADVISOR
- TAX AVOIDANCE
- TAX-DEFERRAL VS. TAX DEDUCTIBLE VS. TAX FREE
- WHY YOU SHOULDN'T WAIT TO GET YOUR REFUND

### TSP PLANNING

- ELIGIBILITY AND LIMITS
- ALLOCATION OPTIONS
- ROTH VS. TRADITIONAL
- RETIREMENT DISTRIBUTIONS
- TSP MODERNIZATION ACT
- WHEN ROLLOVERS AND LOANS MAKE SENSE