



San Diego : (858) 546-1400  
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## Pre-Retirement Seminar Outline

Length:

2 days

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### Course Objectives:

Retiring from a Federal career is a confusing time and can be a daunting task. Retirement in general is a significant transition for anyone. This Two-Day Pre-Retirement Seminar addresses these concerns and informs attendees about the complex array of benefits they have earned, the choices they need to make as they retire, and how to best leverage them within the context of their overall financial and retirement plan. After attending this seminar, attendees will know when they become eligible to retire, which provisions of retirement law affect the computation of their retirement benefits, and how much those benefits are likely to be (CSRS or FERS, Social Security, and TSP). They will also know what choices they will need to make regarding survivor benefits, their health (FEHB) and life insurance (FGLI) coverages, and their TSP funds. They will also understand the overall Federal retirement process.

### Overview:

The two-day seminar Pre-Retirement seminar, for either CSRS/CSRS Offset or FERS employees, includes lessons on history and financing of the Federal retirement programs, eligibility requirements, and benefit computations. It also thoroughly covers survivor benefits, social security, and the Thrift Savings Plan, and well as all of the Federal employee insurance programs. Woven among and supporting these lessons are applicable modules on financial and retirement planning, investing, and estate planning. The seminar consists of a series of PowerPoint Presentation delivered via lecture format and designed to effectively convey key points and answer questions on a wide range of topics that cover basic retirement eligibility and benefits, and touch on the emotional and psychological aspects of retirement. The seminar will specifically focus on Federal retirement benefits and the impact of financial decisions on those benefits after retirement.

A sample summary agenda of the seminar is on the next page. Content and delivery can be customized to meet agency specific needs.

### Syllabus: Two-Day Pre-Retirement Planning Seminar for FERS Employees

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<b>Day One:</b>	<b>Day Two:</b>
Financial Planning for Retirement – Part 1	Day One Recap and Review
Financial Planning for Retirement – Part 2	Retiring on Your TSP Account
CSRS and/or FERS Annuity Eligibility and Creditable Service	Why We Have Insurance
CSRS and/or FERS Annuity Computations	Federal Employees' Group Life Insurance Program
CSRS and/or FERS Survivor Benefits	Federal Employees Health Benefits Program (FEHB) and Medicare
Social Security	Federal Long Term Care Insurance
Financial Literacy and Planning – Investing for the Future	Federal Dental/Vision Program and Flexible Spending Accounts
Building Your TSP Account	Estate Planning
	The Retirement Process
<b>Day One Wrap Up</b>	<b>Seminar Wrap-Up</b>

