

“Brown Bag” Topics

Top Retiree Mistakes:

Working for 30 years is a long time, right? Well, retirement could last just as long, if not longer! Learn about some key pitfalls that await the unprepared retirees, and the ways to avoid them. Take the right steps now to increase the longevity of your finances and your retirement.

- What’s your retirement game plan?
- Is L-Income fund right for retirees?
- Long Term Care woes!
- Estate Planning woes!

Social Security:

- Eligibility for benefits: How do you qualify?
- Computation of benefits
- Benefits for family members
- Survivor benefits
- Taking early vs. late
- Spousal Benefits

Investing in Life Insurance?

- Is Life Insurance necessary for everybody?
- Calculate what amount if insurance your survivor needs
- Assess what type of Life Insurance policy is best for you:
- FEGLI, Survivor Benefits, Term, Whole Life

Annuities (including the TSP annuity):

“Is there a chance you will outlive your retirement income? Not if you have an annuity! But not all annuities are created the same. Find out the pros and cons of different annuities, including the TSP annuity.”

- What is an annuity?
- Fixed vs. Variable annuities
- The different TSP annuity payout options

Best Times to Retire:

There are specific retirement times in a year, a month, a pay-period that will yield you more money. Learn how to:

- Maximize COLAs
- Minimize taxation
- Get paid the quickest
- Get free money!

Transforming Debt into Wealth:

Sometimes the best offense is a good defense. Over our careers we have a lot of money pass through our hands. Learn the ways to capitalize on this money simply by minimizing your losses. In this course we’ll explore commonly overlooked, underutilized and misunderstood techniques to retain as much money as you can before it slips away. Topics will include:

- Understanding negative rates of return
- Scheduled losses: taxes & debt
- Lost opportunity cost
- Comparing negative returns to positive returns
- Repaying Loans (student, auto, home, credit cards)

Long Term Care Insurance:

People plan for retirement and they plan for death (ie. Estate Planning), but people neglect planning for that period in life between retirement and death. It’s not the happiest of topics, but the need for long term care may compromise the best of retirement and estate plans. Learn what you can do, in this class on Long Term Care. Topics will include:

- What is Long Term Care (LTC)?
- How much you’ll need to self-insure
- Medicaid Planning
- Factors that influence the cost of LTC insurance
- What you can and can’t get with LTCFEDS

Roth vs. Traditional TSP (and IRAs):

“Pay taxes now or pay taxes later? Or do both? Learn how to strategize the taxation of your TSP as well as your other investments”

- Tax savings adds to your overall investment return
- Now vs. Later
- Non-Qualified accounts
- Tax Diversification



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The Different ways to Retire from FERS

How long do I need to work before I can retire? How much will you get when you retire? Should you leave Federal service to get a job in the private sector? In this class we will explore:

- FERS: Eligibility & computing your pension.
- Early retirement –MRA+10
- VERA & VSIP
- Recreating Federal Benefits in the Private Sector

Practical Retirement Readiness:

Are you ready for the financial transition into retirement? Will you start receiving your pension check right after you retire? What are your options for withdrawing from the TSP? In this class we will address -

- When to expect money from OPM
- The adjudication process, and possible delays
- Getting money from your TSP
- When to expect money from Social Security

The Non-Financial Part of Retirement Planning:

Having money in retirement is important. But there’s more to retirement readiness than money. Are you ready for the emotional transition into retirement? In this class we will address -

- Understanding why some people don’t want to retire
- Setting emotional expectations.
- Replacing the non-financial benefits we get from work

Investing outside your TSP:

The TSP is wonderful, but it’s not the only place to invest your money. In fact, there are many benefits to investing outside your TSP, either in IRAs or Non-Retirement accounts, which you cannot get in the TSP. this class we will explore:

- Things you cannot do in TSP
- The benefits on IRAs
- The benefits on Non-Retirement accounts

The Thrift Savings Plan Basics:

Your TSP may become your largest asset – if you do it right. In this class you will get acquainted with the basics of the TSP, and set yourself on a path toward retirement freedom. We will discuss:

- Agency Contributions & Matching
- Catch-up contributions
- Investment Options –The C, F, G, I, S and L funds
- Inter-fund transfers within the TSP

Flexible Spending Accounts (FSA) vs. HSA

FSAs are an amazing tax-saving vehicle, which should influence your FEHB, Dental, Vision, and dependent care elections. In this class we will explore:

- Health Care FSA & Dependent Care FSA & Limited Expense (LEX) FSA
- Eligibility and enrollment rules
- Allowable expenses
- Tax treatment
- FSA vs. HSA

College Planning:

FSAs are an amazing tax-saving vehicle, which should influence your FEHB, Dental, Vision, and dependent care elections. In this class we will explore:

- Health Care FSA & Dependent Care FSA & Limited Expense (LEX) FSA
- Eligibility and enrollment rules
- Allowable expenses

Behavioral Finance:

If only we used math & logic when we made our financial decisions! Many goals get derailed because of ingrained habits or unchecked emotions which operate beneath our logical radars. In this class we will explore:

- Common spending habits that get people in trouble
- How to become aware of emotional spending and its triggers
- Systems to “right the ship”

