

Sample Full-Day Agendas

Each Title is a Full-Day Training

FERS Overview:

There are many ways to retire from the FERS retirement system, including multiple ways to retire early (I know you're thinking about it). Join us in this 1-day class where we will explore:

- The various ways to retire from FERS
- Eligibility to retire from FERS
- Leaving FERS before you are eligible to retire
- Should you stay a fed?
- Taxation of your FERS pension
- Survivor Benefits

Course Objectives:

- Understand the tradeoffs between the different ways to retire from FERS
- Calculate whether it's worth it to remain a fed or take a job elsewhere
- Taxation of your FERS pension
- Understand in-service and in-retirement Survivor Benefit options

Social Security & Medicare:

When should you take Social Security? Should you take your spouse's Social Security instead of your own? Should you take social security while you are still working? In this class we will review the rules of Social Security (including some new laws), and identify the best Social Security strategy for you to maximize your benefit.

Course Objectives:

- Understand the pros and cons of taking Social Security "early," "late," or "on time."
- Understand how the Social security timing decision impacts your TSP and other investments.
- Understand the earnings test and ways to avoid it
- Understand the interrelationship between your benefit and your spousal benefit
- Determine your best Social Security strategy.

Should you take Medicare at all, Part A or B? How does Medicare coordinate with FEHB or TriCare? What are the penalties associated with Medicare and do you need to worry about them? These questions represent a combined value of multiple hundreds of thousands of dollars. Learn the details and the strategy of Medicare in this super-practical class.

Course Objectives:

- Understand Medicare enrollment and penalties
- Understand how Medicare relates with FEHB
- Determine if and when you should take Medicare

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Retirement Date Decisions & Retirement Readiness:

When choosing a retirement date, what difference could a few days possibly make? Well, actually, an imprecise retirement date can cost you thousands of dollars, immediately, even though you were only off by 1 day. Also, will you start receiving your pension check right after you retire? Well, actually, no. So, what should you do to brace for the transition? Should you start withdrawing from your TSP right away? Similarly, When should you take Social Security? Should you take your spouse's Social Security instead of your own? Should you take social security while you are still working?

Join us in a very practical class where we will explore

- When in the year, month, pay period you should retire
- What happens to your unused Sick Leave and Annual Leave, and best practices
- Calculating your total service
- Tax sensitivities surrounding your retirement
- Transitioning to Retirement income
- Drawing income from your TSP
- Understand the pros and cons of taking Social Security "early," "late," or "on time."
- Understand how the Social security timing decision impacts your TSP and other investments.
- Understand the earnings test and ways to avoid it
- Understand the interrelationship between your benefit and your spousal benefit
- Determine your best Social Security strategy.

Course Objectives:

- Understand the considerations in choosing a retirement date
- Create a retirement income plan
- Understand tax impact on your retirement income
- Determine when to take Social Security
- Explore the non-financial considerations in retirement

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Federal Employee Insurances:

Is there such thing as having *too much* insurance? Do you even need life insurance or long-term care insurance? Should you take Medicare at all, Part A or B? How does Medicare coordinate with FEHB or TriCare? How do you select the right health insurance plan when you have dozens of plans to choose between, and some of them carry penalties? Should I run my medical expenses through FSA at all? These questions represent a combined value of multiple hundreds of thousands of dollars. Learn the details and strategize all your insurances in this super-practical class.

Course Objectives:

- Determine if you need life insurance at all, and if yes, how much
- Identify the five variations of life insurance and which variety you should have
- determine if you need long term care insurance at all
- Understand Medicare enrollment and penalties
- Understand how Medicare relates with FEHB
- Determine if and when you should take Medicare
- Understand the differences between FSA and HSA

Death & Estate Planning:

What happens to your TSP when you die? And, will your TSP be enough for your survivors? Will your survivors also need life insurance? And what happens to all your other stuff when you die? Of course, all your assets need to go somewhere, to someone, but are there any best practices? Should you set up a trust? These decisions have most Americans tied up in knots and often times fumbling their estate plan!

Join me in my upcoming seminar and we'll explore the following:

- Comparing Survivor benefits to life insurance
- Various beneficiaries – TSP, FEGLI and others
- Putting the TSP into a trust
- Probate and how to avoid it
- Ownership & Titling of property
- The functions of Wills & Trusts
- Estate and inheritance taxes
- Planning for incapacity
- Guardianship and conservancy
- The Various Powers of Attorney (POA)
- Living Wills & Advance Medical Directive
- Medicaid Planning

Course Objectives:

- Determine the optimal life insurance strategy
- Understand the flow of your TSP once you pass away
- Understand the function of various estate planning documents
- Understand how to avoid probate
- Determine whether you need a trust

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Retirement Cash flow and Investment Income:

Will your FERS pension + Social Security be enough to sustain you throughout retirement, or will you also need to rely on your investments?

When should you expect your FERS & Social Security payments to begin?

Will your income be sufficient even if inflation outpaces your COLA?

If you need to rely on your investments, what will be your distribution strategy, especially in times of volatility?

Is there such thing as being *too conservative* with your investments during retirement?

The answer to these questions can make-or-break your retirement. Join us as we address these, and other critical retirement income questions that retirees confront in the real world.

Course Objectives:

- Measure your income vs. expenses
- Understand OPM's adjudication process
- Applying the 4% Rule
- Designing Strategic withdrawal strategy
- Understand the TSP Annuity

The Fundamentals of Investing:

Growing your portfolio requires a knowledge of the rules, dynamics, limitations and taxation of each of the instruments we invest in, and also a knowledge of our own risk tolerance and expectations. Its time to revisit the fundamentals of investing, and make sure you are combining both offense and defense as you build your wealth. This fundamental yet advanced class will address:

- The Three components of Growing your money
- Understanding negative rates of return
- Comparing negative returns to positive returns
- Lost opportunity cost
- Scheduled losses: taxes & debt
- Repaying Loans (student, auto, home, credit cards)
- Taxes today vs taxes tomorrow
- What's better: Roth or Traditional or Non-Retirement?
- Mandatory Distributions
- Capital Gains, Capital Losses
- Different Ways to reduce risk in your investments
- Coordinating your Roth, Traditional, and non-Retirement accounts

Course Objectives:

- Understand how to evaluate the "rate of return" on your debt and compare to other investment vehicles
- Determine which investment instrument is best suited for your money
- Understand the taxation of your investments
- Identify different ways to mitigate risk in your investments
- Coordinate all your investment accounts