



COLORADO FEDERAL EXECUTIVE BOARD

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COLORADO FEDERAL EXECUTIVE BOARD (CFEB) RETIREMENT CLASS OVERVIEW

CLASS	TARGET AUDIENCE	# DAYS	TIME
CSRS	Federal employees under the CSRS Retirement System	1 day	7 hrs
FERS	Federal employees under the FERS Retirement System	1 day	7 hrs
Early FERS	New employees under the FERS Retirement System those with over 15 years to retirement	1 day	7 hrs
Transitions to Retirement	Anyone planning to retire within approximately three to five years. Excellent class for couples to attend together.	2 days	14 hrs

POLICIES

- PAYMENT** Advance payment for all classes is required by Visa, MasterCard, or a check payable to the CFEB.
- CANCELLATION** All classes cancelled by the CFEB will be rescheduled at no charge.
- REFUNDS** No refunds for cancellations or no shows. However, CSRS and FERS classes may have a substitute attend.

ABOUT OUR TRAINER



Ann Vanderslice has been working with federal employees to help them achieve retirement success since 2002. Considered one of the foremost authorities on federal benefits in the country, she is a nationally recognized author and speaker on topics of interest to federal employees. Her tremendous knowledge and entertaining style take the complex subject of federal benefits and turn it into easy-to-understand, easy-to-implement strategies.

For more information contact Gay Page, 303 202 4588, gpape@colorado.feb.gov
Download registration forms at www.colorado.feb.gov

COURSE DESCRIPTIONS

CIVIL SERVICE RETIREMENT SYSTEM (CSRS) AND CSRS OFFSET

With the most complex set of government benefits including sick leave, annual leave, health insurance, life insurance, long-term care insurance and a complicated set of rules for calculating retirement benefits, the CSRS employee can wind up feeling overwhelmed and paralyzed. This class will teach participants how to maximize their CSRS benefits to retire successfully.

CSRS Topics:

- ◆ Important Documents (SF-50's, DD-214, Beneficiary Forms)
- ◆ Best Day to Retire
- ◆ Retiring on a Full, Unreduced Annuity
- ◆ Buying Back Military Time
- ◆ Deposits and Re-deposits
- ◆ Survivor Benefits
- ◆ Calculating Your Benefits
- ◆ Thrift Savings Plan
- ◆ Voluntary Contribution Program
- ◆ Federal Employee Health Benefits and How It Affects Medicare At Age 65
- ◆ Federal Employee Group Life Insurance
- ◆ Federal Employee Long-term Care Insurance
- ◆ Social Security and Your CSRS Annuity

Financial Planning Topics:

- ◆ How your federal benefits fit together with retirement planning fundamentals to ensure you get your best retirement results
- ◆ What will you *do* in retirement (and will that cost more, less or the same as what you're spending now)?
- ◆ Should you and your spouse retire together?
- ◆ How taxes, inflation and longevity impact your plan
- ◆ Investing – understanding what you own
- ◆ Risk vs. reward
- ◆ Asset allocation
- ◆ Tax diversification
- ◆ Creating income in retirement
- ◆ The umbrella of insurance – Homeowners, Auto, Health, Life, Long Term Care
- ◆ Social Security/Medicare
- ◆ Estate Planning

Participants should bring the following to class to calculate their annuity benefits:

- 1) Recent leave and earnings statement
- 2) Recent TSP statement
- 3) Social Security statement (if applicable)
- 4) Calculator

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FEDERAL EMPLOYEES RETIREMENT SYSTEM (FERS) AND FERS TRANSFEREE

FERS benefits follow as a close second for complexity to CSRS benefits. In addition to annual leave, health insurance, life insurance, long-term care insurance and a complicated set of rules for calculating retirement benefits, the FERS employee also has to consider how Social Security and the Thrift Savings Plan fit into their retirement puzzle. This class will teach participants how to maximize their FERS benefits to retire successfully.

FERS Topics:

- ◆ Important Documents
- ◆ Retiring on a Full, Unreduced Annuity
- ◆ How To Calculate Your Annuity
- ◆ Survivor Benefits
- ◆ Thrift Savings Plan
- ◆ Savings Alternatives
- ◆ Social Security and Your Federal Annuity
- ◆ Federal Employees Health Benefits
- ◆ Federal Employees Group Life Insurance
- ◆ Federal Long-term Care Insurance
- ◆ Taxes

Financial Planning Topics:

- ◆ How your federal benefits fit together with retirement planning fundamentals to ensure you get your best retirement results
- ◆ What will you *do* in retirement (and will that cost more, less or the same as what you're spending now)?
- ◆ Should you and your spouse retire together?
- ◆ How taxes, inflation and longevity impact your plan
- ◆ Investing – understanding what you own
- ◆ Risk vs. reward
- ◆ Asset allocation
- ◆ Tax diversification
- ◆ Creating income in retirement
- ◆ The umbrella of insurance – Homeowners, Auto, Health, Life, Long Term Care
- ◆ Social Security/Medicare
- ◆ Estate Planning

Participants should bring the following to class to calculate their annuity benefits:

- 1) Recent leave and earnings statement
- 2) Recent TSP statement
- 3) Social Security statement (if applicable)
- 4) Calculator

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EARLY FERS

If you're new to federal service (been with the government less than five years), chances are you're a little confused about exactly what your benefits are. With some of the best benefits in the country, you want to ensure you maximize what's available to you to put you in control of your retirement future. In addition to annual leave, health insurance, life insurance, long-term care insurance and a complicated set of rules for calculating retirement benefits, the "new" FERS employee also has to consider how Social Security and the Thrift Savings Plan fit into their retirement puzzle. This class will teach participants how to maximize their FERS benefits to retire successfully.

Early FERS Topics:

- ◆ Important Documents
- ◆ Retiring on a Full, Unreduced Annuity
- ◆ How To Calculate Your Annuity
- ◆ Survivor Benefits
- ◆ Thrift Savings Plan
- ◆ Savings Alternatives
- ◆ Social Security and Your Federal Annuity
- ◆ Federal Employees Health Benefits
- ◆ Federal Employees Group Life Insurance
- ◆ Federal Long-term Care Insurance
- ◆ Taxes

Financial Planning Topics:

- ◆ How do your federal benefits fit together with fundamental retirement planning to ensure you get to your best retirement results?
- ◆ Should you and your spouse retire together?
- ◆ How taxes, inflation and longevity impact your plan
- ◆ Investing – understanding what you own
- ◆ Risk vs. reward
- ◆ Asset allocation
- ◆ Tax diversification
- ◆ Creating income in retirement
- ◆ The umbrella of insurance – Homeowners, Auto, Health, Life, Long Term Care
- ◆ Social Security/Medicare
- ◆ Estate Planning

Participants should bring the following to class to calculate their annuity benefits:

- 5) Recent leave and earnings statement
- 6) Recent TSP statement
- 7) Social Security statement (if applicable)
- 8) Calculator

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TRANSITIONS TO RETIREMENT

You've spent much of your career mapping out your career path. Why do less for yourself and your retirement? It may sound easy to retire. Pick a date, sign the paperwork and you're out; but what *will* you do with the rest of your life?

- Who are you after you retire--when you are no longer identified by your position or title?
- What will give your life purpose?
- What do you want to do in retirement?
- How do you set and achieve goals to reach your retirement dreams?
- You have approximately 1/3 of your life to live in retirement -- what do you want to do with it?
- What haven't you thought of?



STEP 1 Using Emergenetics™, an online assessment tool you will access prior to the program, you will learn about your thinking preferences and the behaviors that make you uniquely you. Understanding your unique abilities will serve you well as you identify the things that will provide satisfaction and energize you during retirement. Want more information on Emergenetics™? Click here:

<http://www.emergenetics.com/emergenetics/MasterPages/PDF%20Downloads/Emergenetics%20International%20-%20The%20Basics.pdf>

STEP 2 Working through a series of exercises from “Back to the Future” to “Dream Forward” you’ll look back to celebrate things you’ve enjoyed in the past and look ahead to possibilities yet to come. You’ll leave this two-day program with a clearer picture of where your retirement road will lead with a detailed map to get there.

The Transitions to Retirement program outlined above is one of our most asked for programs at the Denver Federal Executive Board. Different from the typical retirement planning seminar where benefits and calculations are the focus, Transitions to Retirement helps federal employees plan for all the more meaningful, non-financial issues they will face in retirement.

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