



**HOW2
BENEFIT**



FERS AND CSRS/CSRS OFFSET RETIREMENT PLANNING COURSES

**Easy to understand, easy to follow, on-site or
online benefit training from Early Benefit
Orientation through Retirement Planning
Programs.**



NEW ONLINE INTERACTIVE TRAINING COURSES

Presented in 5-8 minute segments by topic

How long is too long to wait for retirement training?
Take control of your retirement planning and take our
online course!

How2Benefit.com

Call Toll Free **888-688-8759**

GSA Contract GS-02F-0197S





Our FERS Retirement Planning Course includes all topics for both mid-career and pre-retirement. This allows FERS employees at mid-career to 'look ahead' if they so desire.

Our online video CSRS and FERS retirement planning courses:

- Cost effective: the unit cost is fixed and very affordable.
- Avoid conflict with mission requirements; no more 'no shows'.
- Avoid the difficulty in obtaining training facilities and scheduling systems.
- Take the class to the employee - ideal for employees at remote locations.
- Allow employees to take courses at their own convenience and pace.
- Allow employees to share the course with their spouse and loved ones.

Understand the CSRS Retirement System

- The CSRS Annuity
- Computing Service Time
- Military & Civilian Service Deposits
- Calculating your Annuity
- Survivor Benefits
- CSRS and Social Security
- CSRS Disability
- CSRS OFFSET

Understand the FERS Retirement System

- All of the items listed under "Understanding the CSRS Retirement System"
- Types of FERS retirements
- The FERS Special Supplement

Understand Social Security

- Retirement benefit at full retirement age, before & after
- Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) for CSRS
- Spousal benefits, disability benefits, survivor benefits and more

Understand the Thrift Savings Plan (TSP)

- Defined contribution retirement systems
- Contribution limits and catch-up contributions
- Tax considerations and your take-home pay
- Determining your investment objective
- The TSP funds, index funds, diversification, investment strategy, rebalancing, the L Funds, loans, withdrawals, managing the TSP in retirement, MRDs, and more

Understand the FEHB Health Insurance, Flexible Spending Accounts, Long Term Care Insurance

- The types of FEHB insurance
- Carrying FEHB into retirement
- TRICARE and the FEHB
- Medicare, FEHB and the Federal Annuitant
- Flexible Spending Accounts (FSA)
- Integrating your FSA and your medical insurance
- The Federal Long Term Care Insurance Program (FLTCIP)
- Type of coverage, daily amount, length of coverage, elimination period, inflation protection
- The Dependent Care FSA

Understand the Federal Employees Group Life Insurance (FEGLI)

- Basic, Options, A, B, and C
- The role of life insurance in estate and financial planning
- Price changes as you grow older - FEGLI as a group plan
- Choices of FEGLI at retirement

Understand Financial Planning, Legal, and Medical Concerns

- Tax treatment of your benefits both while working and in retirement
- How to designate beneficiaries for your federal benefits
- Legal considerations, wills, trusts, probate
- Medical directives, HIPPA considerations
- Financial professionals: roles and how to select them



At How2Benefit we provide individuals with the right information and tools to make sound financial decisions with their benefits while working and in planning for their retirement. Our product is education.

Our team of licensed and credentialed professionals include specialists in the various retirement systems to include the federal and military, social security, defined contributions retirement systems to include the TSP, life, health, disability and long term care insurance, annuities, Flexible Spending Accounts, financial planning, investing and estate planning.

If your agency cannot fund this type of training or if employees want to take this training on their own, employees can order this training directly from our website at the agency GSA contract price.

Our online CSRS and FERS courses are the equivalent of a 2½ day instructor led course. We include multiple calculations, review of forms, and a specialized TSP course.

How2Benefit, as part of the course, will take and respond to email questions during the course period.



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