



Charles Dzama
FEDERAL BENEFITS SIMPLIFIED

UNDERSTANDING TSP & FERS PENSION EXPECTATIONS

Feedback:

“Great class. Charles is super knowledgeable and extremely helpful. Thank you!”

– Michael D. – Dept of Navy

“Excellent class. Even for someone a long way from retirement, detailed discussion on topics such as TSP were extremely valuable. Feel more confident in my understanding of these topics going forward.”

– Rick B. – USMC

“I really enjoyed listening to Charles and learning things I did not know. I felt the seminar was well organized and explained very clearly; well done.”

Steve F. – USMC

Overview:

Overview: Federal employees have a robust benefits package and 401K/TSP, but these benefits must be properly understood when implementing. The FERS retirement system is effective when utilized to its full potential, and if expectations are aligned with reality. This training is designed for all ages and all career points, whether new mid or pre-retirement late career staff.

The “Understanding TSP & FERS Pension Expectations” training for federal employees will clarify many complex topics in an easy to understand and enjoyable atmosphere. This half day course will assist employees in understanding not only when they are eligible to retire, but how much their FERS pension may be worth, and why the future TSP may be an essential source of income. This education will help ensure all are aware of additional sources of service time including purchasing military time and redeposits. TSP and the tax implications, and the various funds and their uses, and eliminating lingering debt will be topics covered extensively.

Possibly the greatest memory aids are the real-life stories from those that have dealt with these issues directly, and some of the major mistakes they avoided, due to this intel. Questions are not only welcomed but encouraged and used as excellent teaching aids in fully understanding the benefits in each segment. Attendees have access to the instructor’s calendar post attending for any specific questions they have based on their own family’s circumstances. The interactive and welcoming nature of the instruction will surpass expectations consistently.



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8:30-9:25

Pension Calculation Factors & Service Credit

- Retirement Eligibility Age & Years of Service
- Calculating FERS Pension
- Military Time Buy Back How & Why
- Deposits & Re-Deposits
- Annual & Sick Leave
- High 3 Determined

Q&A Recap

10:30-11:15

TSP Contribution Limits & Understanding Various Funds

- TSP Contribution Minimums Why
- TSP Age Bracket Limits
- TSP Max Funding & Implementation
- TSP Tips Logging In Now
- Understanding the 5 Funds & Lifecycle Funds
- TSP Funds Historical Performance & Expectations
- Allocation Considerations Based on Retirement & Income Needs

Q&A Recap

9:30-10:25

Taxes While Working & TSP Now & Into Retirement

- Taxes While Working
- FERS Pension & Tax Considerations
- TSP History & Advantages
- TSP & The Tax Implications
- TSP Traditional & It's Uses
- TSP Roth Why Now & Advantages
- TSP Roth Usage & Retirement Planning
- Roth Considerations Before Trying

Q&A Recap

11:20-12:00

TSP Loans & Their Use & TSP Withdrawals & Income Choices

- TSP Loans Why
- Understanding Debt & Options For Eliminating
- TSP Loans Advantages & Disadvantages
- TSP Withdrawal Options & Considerations
- Various TSP Payments When Retired
- FERS Retirement Income Planning
- Combining FERS Pension, Social Security & TSP Income
- Gross Versus Net
- Retirement Expectations

Q&A Recap along with final review