



Human Resources Service Center Southeast  
Code 30, 5200 CBC 2nd Street  
Gulfport, MS 39501-5001  
COURSE ANNOUNCEMENT #G13-12

**COURSE TITLE:** CSRS Pre Retirement Planning

**VENDOR:** Union Consulting, Box 6281, Woodbridge, VA

**DATE(S):** 11-12 February

**TIME:** 0800-1600

**LOCATION:** HRSC SE, Training Center, 1800 Dong Xoai Ave, Building 60, CBC Gulfport, MS

**COST PER PERSON:** \$140.00

**DEADLINE FOR REGISTRATION:** Submit a SF 182 NLT 21 JAN 2013 to the POC stated below.

**COURSE DESCRIPTION:** This course provides CSRS and Offset employees within five years of retirement with detailed information on: (1) retirement eligibility rules and computing their personal benefit (including Offset service), (2) paying for temporary, refunded, NAFI, and military service, (3) assessing and securing survivor benefits coverage, (4) using the Voluntary Contributions Program, IRAs and ROTH accounts for additional savings, (5) maintaining health insurance coverage into retirement, (including vision, dental, TRICARE, MEDICARE, MEDICAID, and MEDIGAP coverage's), (6) obtaining maximum Social Security benefits, and understanding the Windfall Elimination Provision and the Government Pension Offset, (7) using the Thrift Savings Plan (TSP), the Lifecycle fund, providing regular management of accounts, and setting up an effective personal investment strategy, (8) managing the life insurance benefit to support estate planning goals, (9) obtaining Long Term Care insurance, and considering private sector alternatives, and (10) assessing the impact of federal income taxes on benefits. Also covers: the use of wills, living trusts and health care directives; steps in preparing to retire; requesting retirement computations; selecting a retirement date; requesting retirement computations; obtaining pay-off of annual leave; the effect of federal benefits on other benefits (including those enjoyed by a spouse); retirement readiness issues; working with the Civilian Benefits Center staff, and sources of supporting information. The purpose of this course is to enable employees nearing retirement to review their plans and options as a means of improving their benefits, to determine where action is needed, and to understand the options open to them at this stage of their career.

**ELIGIBILITY:** All CSRS, CSRS Offset employees, designed for those employees currently eligible or within 5-7 years of retirement. **Spouses are encouraged to attend at no additional cost but it must be indicated on the SF 182 that the spouse will attend, if it's not indicated on the SF 182 the spouse will not be able to attend.**

**ENROLLMENT POINT OF CONTACT:** Lucy Galster at DSN: 868-2641 or COMM (228) 871-2641 or email: [lucy.galster@navy.mil](mailto:lucy.galster@navy.mil)

**REGISTRATION INFORMATION:** Fax your SF 182 to DSN: 868-2400 or Commercial (228) 871-2400, HRSC SE, Attention: Lucy Galster, Code 30. Class size is limited and enrollment will be on a first come first serve basis. This course can only be attended by those activities that have the ability to pay using the government purchase card. **The cardholder's name, mailing address and commercial telephone number must be in block 6. In addition, please provide your email address on the SF 182. The course coordinator should be notified immediately of any need for special accommodations, i.e., wheelchair access, sign language interpreter, reader, etc.**

**CANCELLATION:** To cancel and employee from training after submission of a SF 182, written notification must be received prior to the registration deadline. Substitutions after the registration deadline are authorized provided the POC is notified prior to class date. Failure to do so will result in the activity paying the tuition fee.

