

# Federal Retirement & Benefits Seminars

## The Honolulu-Pacific Federal Executive Board

is proud to sponsor Federal Retirement & Benefits Seminars featuring:

### The Government Employee Benefit Institute

**Robert Yeszerski and Dan Hartenstein**, Federal Benefits Specialists and founders of GEBI, have been working as wealth managers in Hawaii since 1999. They created GEBI to help government employees maximize their retirement benefits and avoid losses due to choices based on incorrect, incomplete and/or outdated information. Since inception, GEBI has helped over a thousand Federal Employees get the most out of their benefits. GEBI's core philosophy is that you don't have to learn 'the whole system'. You simply need to be able to ask the right questions so that you can become an 'expert' in your particular benefits system – and how it relates to you and your family's future.

This is not one of those 'free' seminars – no financial products or insurance will be sold. This is 100% pure benefit training, focusing on practical application and real-world examples. You will have the opportunity to meet privately with one of the instructors to ask questions - including the most important: "what does this all mean to me?"

**Separate One-Day Sessions throughout 2019.** *All classes run from 7:30am – 4pm*

**Class Location:**

615 Piikoi St, Room 401  
Honolulu, HI 96814

**Spring 2019:**

March - 25th, 26th & 27th  
April - 23rd & 24th

**Summer 2019:**

June - 25th, 26th & 27th  
July - 23rd & 24th  
August - 27th & 28th

**Fall 2019:**

Sept - 24th & 25th  
Oct - 22nd & 23rd  
Nov - 19th, 20th & 21st

**Registration Fee: \$ 66 per person, including parking.**

CSRS, CSRS-Offset, FERS, Traditional & Special Provision employees may attend any session. Enrollment for the class is open, however due to space limitations, all participants will be charged admittance.

While not required, it may be very helpful to bring recent copies of your pay stub, SF-50, TSP investment allocation, and/or Social Security statement.

A personal benefit summary report and cash flow projection is included with each ticket as a practical application of the theory to be presented in the class. While this report is part of the class, redemption thereof is entirely optional. Personalized benefit summary reports include 2 post-seminar meetings, the cost of which is included in the class registration fee.

Should you choose to not redeem your benefit summary report, you will NOT be contacted by the instructors after the sessions, nor will they ask for your personal/business contact information.

## Each Course Includes:

- Common Pre-Retirement Mistakes
- Retirement Options & Eligibility (including creditable service and military buy-back)
- Important documents: Where to find them and what to look for
- Maximizing your leave benefits (Annual Leave payouts; Sick Leave conversions)
- Computing your High-3 and FERS/CSRS Retirement Annuity
- Survivor Benefit Plan
- FERS Special Supplement
- CSRS VCP
- Getting the most from Social Security
  - Common pitfalls
  - When should you file?
- TSP: contributions, allocations, distribution strategies, and the TSP Modernization Act of 2017
- FEGLI & FEHB in retirement
- Long-Term Care planning (including the FLTCI)
- How to file a healthy retirement application

...and many more, including overall cash flow, tax issues, general planning, retirement misconceptions and suggestions for what to do if you come up short. The class agenda may be adjusted based on the composition of the participants and available time.

## Registration:

<https://www.eventbrite.com/e/gebi-2019-federal-retirement-and-benefits-seminars-tickets-58049608943>

## Questions:

[info@gebionline.com](mailto:info@gebionline.com)

## SF-182 (Section B) Information:

Vendor Name & Address:	Government Employee Benefit Institute (GEBI) 615 Piikoi St., Suite 1503 Honolulu, HI 96814
Training Location:	615 Piikoi St, Room 401
Vendor Telephone:	808-445-6767
Vendor Email:	info@gebionline.com
Seminar Cost:	\$66 (including tax*)
Course Number:	(none)
Training Purpose Type:	03
Training Type Code:	03
Training Sub Type Code:	05
Training Delivery Type Code:	04
Training Duration:	8 hours

\*Under the Hawaii State Tax Code, Federal Agencies are exempt from paying the General Excise Tax for products, however they are not exempt from paying the GET for services.

GEBI is a wholly-owned DBA of Hart Financial Services, Inc, a Hawaii-domiciled corporation registered with Dunn & Bradstreet (D&B) and the System for Awards Management (SAM), and A+ accredited with the Better Business Bureau

The Government Employee Benefit Institute (GEBI) and Hart Financial Services are not affiliated with, endorsed or sponsored by the Federal Government or any U.S. Government agency.