

What's in Your Retirement Wallet? (Virtual-Webex)

November 30

Presentations by Federal Retirement Thrift Investment Board (TSP), U.S. Securities & Exchange Commission (SEC), Social Security Administration (SSA), Health and Human Services, and U.S. Office of Personnel Management (OPM)

Time	Track 1 TSP Early to Mid-Career	Time	Track 2 TSP Pre-Retirement (and Beyond) (5 to 10 years from retiring)
2:00-4:00pm (ET)	<p><u>Making TSP Contributions & Choices with your TSP Account Savings before Retirement</u></p> <ul style="list-style-type: none"> • Role of TSP in Federal Employee/Uniformed Services Member in an Overall Retirement Plan • TSP Contribution Limits and Rules • Traditional or Roth? • Moving Other Retirement Plan Money into the TSP • TSP Investment Fund Options • Accessing Your Savings While Still Employed Through Loans and In-Service Withdrawals <p>Presenter: Randy Urban, Federal Retirement Thrift Investment Board (TSP)</p>	2:00-4:15pm (ET)	<p><u>TSP: Preparing for Separation/Retirement</u></p> <ul style="list-style-type: none"> • How the TSP fits into your overall retirement income plan • TSP contribution limit considerations as you near retirement • Separating with a loan balance • Overview of TSP account distribution options • TSP withdrawal rules and Required Minimum Distributions • Payment and Annuity Calculators on TSP.gov • Spouses rights and IRS tax rules • Death benefits rules <p>Presenter: Stewart Kaplan, Federal Retirement Thrift Investment Board (TSP)</p>
4:15 – 6:15pm (ET)	<p><u>TSP: Preparing for Separation/Retirement</u></p> <ul style="list-style-type: none"> • How The TSP Fits Into Your Overall Retirement Income Plan • TSP Contribution Limit Considerations As You Near Retirement • Impact Of TSP Loan Balances Upon Separation • Overview Of TSP Account Distribution Options & IRS RMDs • Spouses Rights/IRS Tax Rules Associated With TSP Withdrawals • Rules Affecting The Payout Of Your Account Upon Your Death <p>Presenter: Randy Urban, Federal Retirement Thrift Investment Board (TSP)</p>	4:30 – 8:00pm (ET)	<p><u>TSP: To Retirement and Beyond</u></p> <ul style="list-style-type: none"> • Example scenario of a retirement income plan – Determining income need • Determining how much to save in your TSP nest egg • Four goals of retirement income • Risks to TSP account sustainability during retirement • Tools available to mitigate the risks • Drawdown illustration scenarios • Revisit example scenario – Determining income needed to last throughout retirement <p>Presenter: Stewart Kaplan, Federal Retirement Thrift Investment Board (TSP)</p>

What's in Your Retirement Wallet? (Virtual-Webex)

December 1

Presentations by Federal Retirement Thrift Investment Board (TSP), U.S. Securities & Exchange Commission (SEC), Social Security Administration (SSA), Health and Human Services, and U.S. Office of Personnel Management (OPM)

Time	General Sessions
2:00-3:15pm (ET)	Federal Employee Retirement System (All) Types of Retirements; FERS Annuity; Age and Service Requirements; FERS Age Reduction; Creditable Service; FERS Annuity Supplement; COLA Presenter: <i>Patricia Sapol, U.S. Office of Personnel Management (OPM)</i>
3:30- 4:45pm(ET)	Financial Retirement Literacy for Feds (All) What Keeps You Awake at Night? Are All Those Unsolicited Retirement Training Flyers Really from OPM? Resources for Investing Literacy Presenter: <i>Paul Mensheha, U.S Securities and Exchange Commission (SEC)</i>

What's in Your Retirement Wallet? (Virtual-Webex)

December 2

Presentations by Federal Retirement Thrift Investment Board (TSP), U.S. Securities & Exchange Commission (SEC), Social Security Administration (SSA), Health and Human Services, and U.S. Office of Personnel Management (OPM)

General Sessions

2:00-3:15pm (ET)	<p>Social Security 101 (All)</p> <p>Five steps toward your financial security; Overview of Social Security benefits & eligibility factors; Windfall Elimination Provision and Government Pension Offset (WEP/GPO); Working While Receiving Benefits; How to Create a my Social Security Account Presenter: <i>Andy Hardwick, Social Security Administration (SSA)</i></p>
3:30-4:45pm (ET)	<p>Medicare (All)</p> <p>Medicare 101; Coordination of Benefits/Third Party Liability—Dual-Eligible Beneficiaries; MediGap; Medicare and Employer Group Health Plans Presenters: <i>Sylvia Gary (HHS-CMS)</i></p>