

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

December 6

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)
11:00 am - 1:00 pm (PT)	<p>Intro to TSP: How the TSP fits into your overall retirement income plan. What really affects your TSP savings?</p> <p>TSP Contributions: Understanding the IRS contribution limits and how to make TSP contributions. What are traditional and Roth contributions? It's a tax decision. Moving other retirement plan money into the TSP and combining Federal Civilian and Uniformed Services TSP accounts.</p> <p>Presenter: <i>Randy Urban, Federal Retirement Thrift Investment Board (TSP)</i></p>	11:00 am - 1:15pm (PT)	<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: <i>Stewart Kaplan, Federal Retirement Thrift Investment Board (TSP)</i></p>
1:15 pm – 3:15pm (PT)	<p>TSP Investment Fund Options: Recognize why your TSP investment fund knowledge is important to meet your retirement goals. Be able to identify and understand the core TSP funds. Understanding the TSP Lifecycle Funds designed to meet an appropriate investment portfolio for you. Intro to the new mutual fund window.</p> <p>Presenter: <i>Randy Urban, Federal Retirement Thrift Investment Board (TSP)</i></p>	1:30 pm– 5:00pm (PT)	<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: <i>Stewart Kaplan, Federal Retirement Thrift Investment Board (TSP)</i></p>

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

December 7

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
11:00 am - 12:15pm (PT)	<p>Federal Employees Retirement System (FERS) Overview: This class will highlight the key elements of retirement benefits under the Federal Employees Retirement System (FERS) program, including eligibility requirements, survivor benefits, treatment of deposits and redeposits, contributions, and the FERS annuity supplement. Participants will get the opportunity to ask questions and review different tools to manage their retirement benefits.</p> <p>Presenter: <i>Menarda Hayes, U.S. Office of Personnel Management (OPM)</i></p>
12:30 pm - 1:45pm(PT)	<p>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</p> <p>Presenter: <i>Nathan D. Haselhorst, CFE, CAIA, U.S Securities and Exchange Commission (SEC)</i></p>

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

December 8

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

11:00 am-
12:15pm
(PT)

Social Security 101 (All):

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: *Shonbay Jones and Anna Lambert, Social Security Administration (SSA)*

12:30 pm
- 1:45pm
(PT)

Medicare (All)

Medicare 101; Coordination of Benefits/Third Party Liability—Dual-Eligible Beneficiaries; MediGap; Medicare and Employer Group Health Plans **Presenters:** *Sylvia Gary (HHS-CMS)*