



What's in Your Federal Retirement Wallet? (Virtual)

Track 1: Early to Mid-Career Retirement Planning March 5-6, 2024

**Day 1 Tuesday, March 5, 2024
9:00 am-4:30 pm Eastern Time (ET)**

8:30 am Virtual Waiting Room Opens

9:00 am-10:00 am Intro to TSP

Presented by the Federal Retirement Thrift Investment Board

How the TSP fits into your overall retirement benefits package.

- TSP Contributions
- Understanding the IRS contribution limits and how to make TSP contributions.
- What are traditional and Roth contributions? It's a tax decision.
- Rolling over money from other qualified employer plans and IRAs into the TSP.

10:00 am-10:15 am Break

10:15 am-11:30 am TSP Investment Fund Options

Presented by the Federal Retirement Thrift Investment Board

- Recognize why your TSP investment fund knowledge is important to meet your retirement goals.
- Be able to identify and understand the 15 core TSP funds. Understanding how the TSP Mutual Fund Window works.
- What TSP investment fund terms should I understand?

11:30 am-1:00 pm Lunch on Your Own

1:00 pm-2:30 pm Federal Employees Retirement System (FERS) Overview

Presented by the U.S. Office of Personnel Management, Retirement Services

This presentation 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.

2:30 pm-2:45 pm Break

2:45 pm-4:00 pm **Financial Retirement Literacy for Feds**

Presented by the U.S. Securities and Exchange Commission (SEC)

- What Keeps You Awake at Night?
- Are all those unsolicited retirement training flyers really from OPM?
- Resources for Investing Literacy

4:00 pm-4:30 pm **Optional: FERS Q&A Session**

Presented by the U.S. Office of Personnel Management, Retirement Services

Adjourn 4:30 pm

Day 2 Wednesday, March 6, 2024
9:00 am-3:30 pm Eastern Time (ET)

8:30 am Virtual Waiting Room Opens

9:00 am-10:15 am Social Security 101

Presented by the Social Security Administration

- Five steps toward your financial security
- Overview of Social Security benefits and eligibility factors
- Windfall Elimination Provision and Government Pension Offset (WEP/GPO)
- Working While Receiving Benefits
- How to Create a **my Social Security** Account

10:15 am-10:30 am Break

10:30 am-11:45 am Medicare 101

Presented by the U.S. Dept of Health and Human Services, Centers for Medicare and Medicaid Services

- Coordination of Benefits
- Third Party Liability
- Dual-Eligible Beneficiaries
- MediGap, Medicare and Employer Group Health Plans

11:45 am-1:00 pm Lunch on Your Own

1:00 pm-2:15 pm TSP Loans and In-Service Withdrawals

Presented by the Federal Retirement Thrift Investment Board

- Accessing your savings while still employed through loans and in-service withdrawals.
- Understand how to request and repay a TSP loan.
- What is the impact of a TSP loan or in-service withdrawal on your TSP account balance in retirement?

2:15 pm-2:30 pm Break

2:30 pm-3:30 pm TSP: Understand TSP Death Benefits

Presented by the Federal Retirement Thrift Investment Board

- What is a beneficiary designation and how do I submit one? How is a participant's death reported to the FRTIB-TSP?

- How are payments made to beneficiaries? What is a BPA account? TSP Educational Resources and Online Learning
- TSP resources designed to further your personal research and answer any further questions you may have.
- How do I register for and attend free TSP webinars and courses online?

Adjourn 3:30 pm