



Federal **CAREER** Experts

CAPABILITY STATEMENT

Pre-Retirement Services *for*

**Late Career
Employees**

**Mid-Career
Employees**

**Newly Hired
Employees**

129 Crissey Avenue
Geneva, IL 60134

Phone: (630) 208-7233

Fax: (630) 208-7244

Email: federalcareerexperts@comcast.net

www.federalcareerexperts.com

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Capability Statement

Introduction

Federal Career Experts, Inc (FCE) was founded in 1996 as Chicago Management & Career Consultants, Inc. For ten years, they provided pre-retirement and career development training and consulting to federal agencies as a subcontractor with organizations such as the Graduate School USDA and FPMI Solutions (now Federal Management Institute). FCE has delivered hundreds of pre-retirement seminars for federal agencies in the United States and overseas. In 2007 FCE began providing retirement and career development services to agencies as a direct contractor. Federal Career Experts is a small business. Since 2012 FCE has focused exclusively on retirement-related training

FCE was started by John Grobe, a federal employee who retired after twenty-six years with the Internal Revenue Service and the United States Postal Service. John is a recognized expert in the areas of retirement and career development/transition. He has written four books in these areas, as well as contributed articles to such publications as *Government Manager*, *The Wall Street Journal* (on-line edition), *The Chicago Tribune*, and *FEDweek*. John is a regular contributor to the *Fedsmith* Newsletter (<http://www.fedsmith.com>); his articles on retirement always find a place on the “most read” list each year. The books (two of which have sold over 25,000 copies) are:

- *Understanding the Federal Retirement Systems* (Federal Management Institute)
- *The Complete Guide to Writing a Federal Résumé* (FEDweek)
- *The Federal Employees Career Transition Handbook* (FEDweek) (out of print)
- *Career Transition: A Guide for Federal Employees* (Federal Management Institute)

FCE has a network of highly qualified instructors, subject matter experts and consultants in the field of federal retirement.

NAICS and PSC Codes

541611 - Administrative Management and General Management Consulting Services

541612 – Human Resources and Executive Search Consulting Services

611430 – Professional and Management Development Training

R – Professional, Administrative, and Management Support Services

U – Education and Training Services

Services Provided by Federal Career Experts

PRE-RETIREMENT SEMINARS

FCE offers a full range of pre-retirement seminars for employees in different federal retirement systems, and at different stages of their careers. The length of the seminars varies, based on the amount of information and the level of detail desired by the agency.

Federal Career Experts offers the following off the shelf pre-retirement seminars

- Two-day FERS or CSRS Pre-Retirement Seminars
- Two-day combined FERS and CSRS pre-retirement seminars
- One-day FERS or CSRS pre-retirement seminars
- One or two-day mid-career planning seminars
- One or one-half day new employee planning seminars
- One-half day Thrift Savings Plan seminars

Federal Career Experts specializes in seminars that cover the special provisions for law enforcement officers, firefighters and air traffic controllers. All of our seminars will cover issues that are specific to these occupations in a depth that other seminar providers cannot match.

All of the above seminars can be modified based on the needs of the customer. If changes are desired, our expert instructors can discuss proposed changes with agency personnel in order to meet each agency's unique needs.

CSRS Offset employees should attend the CSRS seminars and FERS transferees should attend the FERS seminars.

Detailed outlines of our most popular pre-retirement seminars follow on pages 6 through 16.

Two-Day CSRS/FERS Pre-Retirement Seminars

A two-day pre-retirement seminar can be presented for separate audiences of CSRS and FERS employees, or for a mixed audience containing both CSRS and FERS. See the two options for configuring a two-day combined CSRS and FERS seminar on page 9.

- Retirement Eligibility
 - Voluntary retirement
 - MRA + 10 retirement (FERS only)
 - Early retirement
 - Discontinued service retirement
 - Disability retirement
 - Deferred retirement
 - Special category retirement (law enforcement, firefighter, air traffic controller, military technician), if needed
 - VERA/VSIP, if needed
- Computation of Benefits
 - CSRS and/or FERS general formula
 - FERS Transferees (FERS only)
 - CSRS Offset (CSRS only)
 - Disability
 - Early and discontinued service retirement
 - Special category retirement, if needed
 - Civilian and military deposits and re-deposits
 - Cost of living adjustments
 - Special retirement supplement (FERS only)
 - Return/refund of contributions
- Survivor Benefits
 - Spouse
 - Former spouse
 - Children
 - Insurable interest
 - No survivor benefit
 - Relationship to health benefits
 - Is a survivor benefit the right choice?
- Insurance
 - Health Benefits
 - Requirements for carrying over into retirement
 - Premiums
 - Relationship to Medicare
 - Life Insurance
 - Requirements for carrying over into retirement
 - Basic
 - Options A, B & C
 - Post Retirement Costs
 - How much life insurance is necessary?

- Long Term Care Insurance
 - Do you need it?
 - Relationship to Medicare and Medicaid
- Flexible spending accounts
- Dental and vision
- Social Security
 - Eligibility
 - Retirement benefits
 - Family benefits
 - Disability benefits
 - Windfall elimination provision (CSRS, CSRS Offset and TransFERS)
 - Government pension offset (CSRS, CSRS Offset and TransFERS)
 - Taxation of Social Security
 - Medicare
 - Part A
 - Part B
 - Considerations in deciding whether enrolling in Part B is appropriate
 - Supplements
 - Drug benefit
 - How Medicare coordinates with FEHB
- Thrift Savings Plan
 - Traditional
 - Roth
 - Contributions
 - Funds
 - Loans
 - Rollover/Transfer
 - Withdrawals
 - In-service and hardship
 - Partial
 - Total
 - Monthly payments
 - Annuity
 - Taxation of TSP Withdrawals
 - Penalties
 - Items of concern to employees retiring under the special provisions for law enforcement officers, firefighters and air traffic controllers
- Financial Planning
 - How much money will you need in retirement?
 - IRAs
 - Annuities
 - CSRS voluntary contributions
 - Risk and return
 - Levels of investment
 - Mistakes
 - Choosing a financial planner

- Estate Planning
 - Wills and Trusts
 - Holding title
 - Beneficiary designation
 - Powers of attorney
 - End of life documents
 - Leaving instructions
 - Estate and gift taxes
- Retirement Readiness

Two-Day Combined FERS and CSRS Retirement Seminars

Two options are available for agencies that need to combine CSRS and FERS employees in a pre-retirement seminar. This could be done due to a small number of attendees, or it could be done to reduce costs.

Option One

The first day of a two-day seminar can be divided in two. Agencies that are looking to reduce costs, while still meeting OPM financial education guidelines and providing more than just the bare minimum of information, would be interested in this option. Two separate four-hour sessions would be held; one for CSRS and one for FERS. The topics discussed in those sessions would be the topics where the two systems differ. The four hour sessions would include, at a minimum

- Retirement Eligibility
- Computation of Benefits
- Survivor Benefits
- Social Security

If time allowed, federal insurance could be discussed on the first day as well.

The second day would have both systems together and would cover any insurance topics that had not been covered the first day, as well as:

- Medicare
- TSP
- Financial Planning
- Estate Planning
- Retirement Readiness

Option Two

A full two-day seminar can be held where participants are from both retirement systems. This would result in covering both systems in more depth than in option one and would be a choice that would work well with a small audience. As a downside, there would be times during the first day where only one system was being discussed.

Federal Career Experts will be happy to work with your agency to design the best possible pre-retirement seminar experience.

One-Day CSRS/FERS Pre-Retirement Seminars

A one-day pre-retirement seminar can be presented for separate audiences of CSRS and FERS employees, or for a mixed audience containing both CSRS and FERS.

- Retirement Eligibility
 - Voluntary retirement
 - MRA + 10 retirement (FERS only)
 - Early retirement
 - Discontinued service retirement
 - Disability retirement
 - Deferred retirement
 - Special category retirement (law enforcement, firefighter, air traffic controller, military technician), if needed
 - VERA/VSIP, if needed
- Computation of Benefits
 - CSRS and/or FERS general formulas
 - FERS Transferees (FERS only)
 - CSRS Offset (CSRS only)
 - Disability
 - Early and discontinued service retirement
 - Special category retirement, if needed
 - Special retirement supplement (FERS only)
 - Civilian and military deposits and re-deposits
 - Cost of living adjustments
 - Return/refund of contributions
- Survivor Benefits
 - Spouse
 - Former spouse
 - Children
 - Insurable interest
 - No survivor benefit
 - Relationship to health benefits
 - Is a survivor benefit the right choice?
- Insurance
 - Health Benefits
 - Requirements for carrying over into retirement
 - Premiums
 - Relationship to Medicare
 - Life Insurance
 - Requirements for carrying over into retirement
 - Basic
 - Options A, B & C
 - Post Retirement Costs
 - How much life insurance is necessary?

- Long Term Care Insurance
 - Do you need it?
 - Relationship to Medicare and Medicaid
- Flexible spending accounts
- Dental and vision
- Social Security
 - Eligibility
 - Retirement benefits
 - Family benefits
 - Disability benefits
 - Windfall elimination provision (CSRS, CSRS Offset and TransFERS)
 - Government pension offset (CSRS, CSRS Offset and TransFERS)
 - Taxation of Social Security
 - Medicare
 - Part A
 - Part B
 - Considerations in deciding whether enrolling in Part B is appropriate
 - Supplements
 - Drug benefit
 - How Medicare coordinates with FEHB
- Thrift Savings Plan
 - Traditional
 - Roth
 - Contributions
 - Funds
 - Loans
 - Rollover/Transfer
 - Withdrawals
 - In-service and hardship
 - Partial
 - Total
 - Monthly payments
 - Annuity
 - Taxation of TSP Withdrawals
 - Penalties
 - Items of concern to employees retiring under the special provisions for law enforcement officers, firefighters and air traffic controllers

New Employee Pre-Retirement `Seminars

New employee seminars can be either one or one-half day long and are only for FERS employees. In discussing federal retirement and benefits, greater emphasis will be given to items important to early career employees. All of the topics will be discussed from three perspectives:

1. If the employee remains a federal employee through retirement
2. If the employee leaves federal service before retirement eligibility
3. If the employee dies before retirement while still employed by the federal government

The seminars will cover the following areas:

- Insurance
 - FEHB
 - FEGLI
 - FEDVIP
 - Flexible Spending Accounts
 - Long-Term Care
- Disability and Worker's Compensation
- Leave
- The FERS Retirement System
 - Eligibility
 - Computations
 - Civilian and Military deposits
 - Special Retirement Supplement
- Thrift Savings Plan
 - Traditional
 - Roth
 - Investing
 - Managing investments
 - Withdrawal choices
 - Items of concern to employees retiring under the special provisions for law enforcement officers, firefighters and air traffic controllers
- Social Security Retirement
 - Early retirement reductions
 - Full retirement age
 - Delayed retirement credits

The one-half day seminar ends after Social Security.

- Financial Planning, emphasizing
 - Long-term goal setting
 - Budgeting
 - IRAs
 - Enhancing your financial knowledge
- Estate Planning (Only in one-day seminar)
 - Wills
 - Trusts
 - Powers of Attorney (planning for incapacity)
 - Holding title
 - Beneficiary designation

Mid-Career Financial Planning/Retirement Seminars

Mid-career financial planning/retirement seminars are for FERS employees and can be either one or two-days in length. They will cover:

- The FERS retirement system. Including...
 - Eligibility
 - Computation
 - Retirement types
 - Voluntary
 - Early/DSR
 - Disability
 - Deferred
 - MRA+10
 - Law Enforcement (if needed)
 - Civilian deposits and redeposits
 - Military deposits
 - Overview of CSRS (if needed for any transferees)
 - Survivor Benefits
 - Insurance
 - FEHB
 - FEGLI
 - FLTCIP
 - FEDVIP
 - FSAs
 - What happens to insurance if you leave before retirement
 - Special situations as needed, such as:
 - VERA
 - VSIP
- Taxes
 - Payroll
 - Federal
 - State
 - Other (e.g., taxes on IRAs, sale of residence, etc.)
- Social Security
 - Retirement
 - Early (age 62)
 - Earnings test
 - Spousal and survivor benefits
 - Full retirement age
 - Delayed retirement credits
 - Medicare
 - Part A
 - Part B
 - Supplements and Drug plan

- Thrift Savings Plan
 - Limits
 - Fund choices
 - Managing investments
 - Allocation
 - L funds
 - Loans
 - Withdrawal choices
 - In-service
 - Partial
 - Total
 - Roll-over
 - Equal payments
 - Annuity

The one-day seminar ends with the TSP. A two-day seminar covers all of the above areas in greater depth and adds the following topics:

- Financial Planning, emphasizing
 - Making the most of the time remaining before retirement
 - Budgeting
 - Cash flow
 - Net worth
 - Debt avoidance
 - IRAs
 - Types
 - Contribution limits
 - Deductibility
 - Methods of withdrawal
 - Annuities
 - Budgeting after retirement
 - Enhancing your financial knowledge
- Estate Planning
 - Wills
 - Trusts
 - Powers of Attorney
 - Holding title
 - Beneficiary designation

One-Half Day Thrift Savings Plan Seminars

These one-half day classes focus exclusively on the Thrift Savings Plan and are ideal for employees in the early or middle part of their careers, though they will be of value to employees at any stage of their career. They spend more time on the TSP than a regular one or two-day class.

The TSP is the one “voluntary” part of federal retirement, and employees ignore it at their peril. Taking a class like this early in their career can make literally hundreds of thousands of dollars difference for an employee at retirement.

- The role of the TSP in federal retirement
 - o Brief introduction to CSRS and/or FERS
 - o Brief introduction to Social Security
 - Understanding and Optimizing the Thrift Savings Plan
 - o Traditional TSP
 - o Roth TSP
 - o Investing
 - Limits
 - Fund choices
 - o Managing investments
 - Allocation
 - L funds
 - Commercial allocation services
 - Loans
 - o Beneficiary rules
 - o Withdrawal choices
 - In-service
 - Hardship
 - Age-based
 - Partial
 - Total
 - Roll-over
 - Equal payments
 - Annuity
 - o Taxation of TSP withdrawals
 - o Important considerations for employees retiring under the special provisions for law enforcement officers, firefighters and air traffic controllers (if needed)
 - o How much is needed in the TSP at retirement and how to get there

Pre-Retirement Training Resources

All of the above classes come with resources that add greatly to the value of the presentation.

The training materials for our pre-retirement, mid-career retirement and new employee classes include printed handouts and a detailed PowerPoint presentation. Different cost options can allow agencies to stretch their training dollars. FCE has detailed books available for CSRS, FERS and CSRS and FERS combined. These books are equally beneficial for late career and mid-career employees. We have a separate new employee book that also covers basic information on federal benefits. Agencies can purchase the books outright, or can, for a small fee, elect to save money by reproducing the materials themselves.

Agencies that purchase materials, or the right to reproduce materials, are given the right to reproduce and distribute the PowerPoint presentation for no additional fee.

For our TSP classes, we encourage participants to download the excellent booklet, *Summary of the Thrift Savings Plan*, from the TSP website. We also offer the opportunity to purchase FEDweek's *Thrift Savings Plan Investor's Handbook*.

All participants have the ability to contact our instructors with questions after the classes are over.

Individual Retirement Counseling

Sometimes individuals need advice that is specific to their own situation. Federal Career Experts can provide individual counseling either as part of a retirement seminar, or via phone or Internet.

Individual counseling as part of a seminar can be done several ways.

1. Federal Career Experts can extend the length of our standard pre-retirement seminars to allow individual employees to sign up for private counseling sessions after the pre-retirement seminar is over. We did this with success (as a sub-contractor) with the SEC in 2005 and 2006.
2. Federal Career Experts can provide scheduled individual sessions in conjunction with a short overview of federal retirement and benefits. We are currently doing this with the U. S. Fish and Wildlife Service, Southeast Region. We deliver a two-hour overview of the retirement system and offer 1 ½ hour individual sessions for employees. This allows FWS to keep their employees in the field, rather than in the classroom.
3. Federal Career Experts can provide on-site counselors in conjunction with conferences and meetings.

Phone or Internet counseling is generally for individuals who seek advice on their own, rather than from a human resources office. Federal Career Experts partners with Federal Benefits on Call, a business founded by Ehren Clovis, providing personal counseling regarding federal retirement and benefits. Personal guidance about federal benefits is available by phone or email, at an hourly rate. Employees who do not want to talk to their human resources office (for privacy concerns or other reasons) can be assured of quick, competent and confidential assistance.

Résumé Services

Are you looking for a new job? Do you have the right résumé? Will you be competitive?

- Is your résumé up-to-date?
- Are you confident that you have a résumé that presents your experience appropriately for the job for which you are applying?
- Does your résumé use agency-specific keywords?
- Do you clearly show your accomplishments and results?
- Is your résumé formatted so that it will be effective in an on-line application system?
- Have you been getting results from your current résumé?

Federal Career Experts partners with *Solutions for the Workplace*, LLC (SFTW) in résumé preparation. SFTW has prepared hundreds of successful résumés and applications for those seeking federal jobs and are experts in all federal application systems.

Federal Career Experts' Retirement Instructors

Federal Career Experts utilizes the services of retired federal benefit experts. Our instructors are not financial advisers and do not market any financial services. If you use Federal Career Experts for your agency's pre-retirement seminars, your employees will be getting *educated*; they will not be getting *sold*.



John Grobe is an expert in the area of federal employee retirement and benefits. This experience comes from his 26 year federal career in which he managed the retirement program in a 3,500-employee office of a large federal agency. After retiring in 1997 and establishing Federal Career Experts, he has provided assistance in retirement and other areas to federal agencies, individuals and private sector clients. John has delivered hundreds of federal retirement and career transition seminars.

In 2003 John wrote *Understanding the Federal Retirement Systems*, one of the best selling books on federal retirement. This book has been revised every year since then and has sold over 40,000 copies. Beginning in 2007 he designed four separate retirement training manuals that are used by Federal Career Experts and sold to other firms that deliver pre-retirement training to federal employees. He has designed and developed pre-retirement seminars for numerous federal agencies. John is an expert in law enforcement retirement.

John writes periodic articles on the subject of retirement and career planning for the Fedsmith electronic newsletter, and has written two books on career planning for FEDweek, Inc.



Ehren Clovis retired from the Department of Treasury in 2012, after more than 31 years as a benefits specialist. Ehren provides individual counseling through her own firm, and delivers pre-retirement seminars for Federal Career Experts and others. She is an expert in law enforcement retirement.

Ehren is a gifted writer who contributes articles dealing with retirement and benefits to the Fedsmith electronic newsletter, where her thorough research makes her articles both entertaining and enlightening.



Bill Walinow is a retired civil servant with over 40 years of administrative and human resources experience with USDA. Since his retirement he has been delivering pre-retirement seminars and counseling sessions for Federal Career Experts and others. Bill's experience extends to dealing with RIFs, VERAs, VSIPs and transfers of function.

Bill's affable and approachable style makes him a favorite with participants in his seminars.

sPartial Client List

- **U. S. Department of Education (ED)**
Provided 32 pre-retirement seminars to headquarters and regional offices between 2007 and 2010.
- **United States Navy**
Provided multiple pre-retirement seminars from 2007 through 2012 for commands at Great Lakes, IL, Crane, IN, and Millington, TN.
- **U. S. Department of Agriculture**
Designed and delivered pre-retirement seminars and RIF/outplacement training, including individual counseling, some as a subcontractor with the Federal Management Institute.
- **U. S. Securities and Exchange Commission**
Delivered pre-retirement seminars to headquarters and all the regional offices since 2012.
- **Large Federal Law Enforcement Agency**
Since 2008 Federal Career Experts has held a contract to provide nationwide pre-retirement training for a large federal law enforcement agency. This includes recording virtual seminars for agency employees in remote sites.
- **Naval Criminal Investigation Service (NCIS)**
Provided pre-retirement seminars designed specifically for FERS law enforcement employees in California, Washington, Singapore, Naples and Sigonella, Italy, and Rota, Spain.
- **Customs and Border Protection**
Delivered 15 one-day pre-retirement and mid-career retirement classes at various sites in California and Texas from 2012 through 2014