



Federal **CAREER** Experts

CAPABILITY STATEMENT

Pre-Retirement Services *for*

**Late Career
Employees**

**Mid-Career
Employees**

**Newly Hired
Employees**

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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. FCE has delivered hundreds of pre-retirement seminars for federal agencies in the United States and overseas. In 2007 FCE began providing retirement services as a direct contractor and got out of the career development/transition area.

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 nationally recognized expert in the field of federal retirement.

He is a regular contributor to the Fedsmith Newsletter, FEDweek's TSP Investment Report, and LRP's CyberFeds and has contributed to articles in publications such as the Chicago Tribune and the Wall Street Journal.

FCE has a network of highly qualified instructors, subject matter experts and consultants in the field of federal retirement. Instructor bios can be found on page 19.

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 can vary, 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 Retirement and Financial Planning Seminars
- One or one-half day New Employee Retirement and Financial Planning Seminars
- One-day and one-half day Thrift Savings Plan Seminars

In addition to our regular seminars, Federal Career Experts specializes in delivering seminars that cover the special provisions for Law Enforcement Officers, Air Traffic Controllers, Firefighters, Customs and Border Protection Officers and other special category employees. All of our seminars will cover issues that are specific to these occupations in a depth that other seminar providers cannot match. All of our 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.

Federal Career Experts can deliver the same high-quality seminars in both virtual and in-person settings. Our instructors are familiar with most virtual training/meeting platforms.

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. Two options for the configuration of a joint FERS and CSRS seminar are described on page 9.

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.

- 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 Technicians, Customs and Border Protection Officers), 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
 - Deposits and re-deposits (civilian and military) and the effect of LWOP
 - Cost of living adjustments
 - Retiree Annuity 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
 - Supplemental Dental and Vision
- Social Security
 - Eligibility
 - Retirement benefits
 - Family benefits (spouse, children, former spouse)
 - 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
 - Medicare Advantage Plans
 - Medicare Supplement Plans
 - Medicare Drug Benefits
 - How Medicare coordinates with FEHB
- Thrift Savings Plan
 - Traditional
 - Roth
 - Contributions
 - Funds
 - Loans
 - Rollover/Transfer
- Withdrawals
 - In-service
 - Hardship
 - Age based

- o Required documents
 - Required forms
 - Required government documents
 - VUP annuities
- o Taxes on withdrawals
 - Traditional TSP
 - Roth TSP
 - Withholding
 - Penalties
 - Early withdrawal
 - Failure to take a required distribution
- o Issues of special concern to special category employees (if needed)
- o Financial Planning
 - o How much money you will need in retirement?
 - o IRAs
 - o Annuities
 - o CSRS Voluntary Contribution
 - o Risk and return
 - o Levels of Investment
 - o Mistakes
 - o Choosing an financial planner
- o Estate Planning
 - o Wills and Trusts
 - o Holding title
 - o Beneficiary designation
 - o Powers of attorney
 - o End of life documents
 - o Leaving Instructions
 - o Estate and gift taxes
- o Retirement Readiness

Options for 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. Reasons for combining CSRS and FERS could be because you have a small number of employees, or because you want to reduce the costs of the retirement training.

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 seminar wouldn't cover all the topics that would be covered in a two-day seminar, and would cover the topics presented in less depth than a two-day seminar would do. It would, however, meet OPM requirements for retirement/financial education. 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, Customs and Border Protection Officers), 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
 - Retiree Annuity Supplement (FERS only)
 - Deposits and re-deposits (civilian and military) and the effect of LWOP
 - 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
- Supplemental Dental and Vision
- Social Security
 - Eligibility
 - Retirement benefits
 - Family benefits (spouse, children, former spouse)
 - 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
 - Medicare Advantage Plans
 - Medicare Supplement Plans
 - Medicare Drug Benefits
 - How Medicare coordinates with FEHB
- Thrift Savings Plan
 - Traditional
 - Roth
 - Contributions
 - Funds
 - Loans
 - Rollover/Transfer
 - Withdrawals
 - In-service
 - Hardship
 - Age-based
 - Post Separation
 - Individual
 - Installment payments
 - TSP annuities
 - Taxes on withdrawals
 - Traditional TSP
 - Roth TSP
 - Withholding
 - Penalties
 - ❖ Early withdrawal
 - ❖ Failure to take a required distribution
 - Issues of special concern to special category employees (if needed)

New Employee Pre-Retirement and Financial Planning 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 important 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
 - Retiree Annuity 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, Customs and Border Protection Officers 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
 - 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 and Computation
 - Retirement types
 - Voluntary
 - Early/DSR
 - Disability
 - Deferred
 - MRA+10
 - Law Enforcement (if needed)
 - Deposits and re-deposits (civilian and military) and the effect of LWOP
 - Military deposits
 - 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
 - Medicare Advantage Plans
 - Medicare Supplement Plans
 - Medicare Drug Benefits

- Thrift Savings Plan
 - Traditional
 - Roth
 - Limits
 - Fund choices
 - Managing investments
 - Allocation
 - L funds
 - Loans
 - Withdrawals
 - In-service
 - Hardship
 - Age-based
 - Post Separation
 - Individual
 - Installment payments
 - TSP annuities
 - Taxes on withdrawals
 - Traditional TSP
 - Roth TSP
 - Withholding
 - Penalties
 - ❖ Early withdrawal
 - ❖ Failure to take a required distribution
- Issues of special concern to special category employees (if needed)

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
 - Long-term goal setting
 - Budgeting
 - IRAs
 - Enhancing your financial knowledge
- Estate Planning
 - Wills
 - Trusts
 - Powers of Attorney (planning for incapacity)
 - Holding title
 - Beneficiary designation

One and One-Half Day Thrift Savings Plan Seminars

The 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. A one-day seminar will go into significantly more depth on the topics listed below. Whether you select a one-half day or a one-day class, these TSP seminars spend more time on this valuable part of retirement than do our regular retirement seminars. These are must attend seminars for employees at all stages of their careers.

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.

- Brief introduction to CSRS and/or FERS
- 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
 - Loans
 - o Beneficiary rules
 - o Withdrawals
 - In-service
 - Partial
 - Age-based
 - Post Separation
 - Individual
 - Installment payments
 - TSP annuities
 - Taxes on withdrawals
 - Traditional TSP
 - Roth TSP
 - Withholding
 - Penalties
 - ❖ Early withdrawal
 - ❖ Failure to take a required distribution
 - o Issues of special concern to special category employees (if needed)
 - 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

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 and FERS.

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 either hard copies or virtual copies of the books.

Agencies that purchase materials, or the right to reproduce materials, are given the right to reproduce and distribute the PowerPoint presentations 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 three 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 either as a part of retirement seminar, or via phone or Internet.
2. Federal Career Experts can provide scheduled individual sessions in conjunction with a short overview of federal retirement and benefits.
3. Federal Career Experts can provide on-site counselors in conjunction with conferences and meetings.

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 ever 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 frequently contributes articles on retirement issues to the Fedsmith electronic newsletter, FEDweek's TSP *Investment Report* and LRP's *CyberFeds*.



Francis Xavier Bergmeister is a retired federal employee and retired U. S. Marine with an in-depth knowledge in financial planning. He holds several financial designations, including Certified Financial Planner®. FX Has a Doctorate from George Mason University, Masters Degrees from the University of Southern California, The American College and Georgetown University, and a Bachelors Degree from the Wharton School at the University of Pennsylvania.



James Marshall for over 20 years, agencies in the Executive, Legislative and Judicial Branches have benefited from James' extensive knowledge of the rules and regulations that govern the federal retirement systems and benefit programs. He has a vast understanding of the effects that various decisions have on federal retirement benefits.

James can take complicated rules, regulations and topics and interpret them in a way that makes them easy to understand for federal employees. James has had over 70 federal agencies as customers with Federal Career Experts and other firms. He served as the "go to" person for retirement questions with the National Active and Retired Federal Employees Association (NARFE).

Partial Client List

- **United States Navy**
Provided multiple retirement seminars to Navy employees in: Great Lakes, IL; Pensacola, FL; Crane, IN; Singapore; Millington, TN; Jacksonville, FL; Philadelphia, PA; Port Hueneme, CA; Norfolk, VA; Mechanicsburg, PA and Pascagoula, MS.
- **U. S. Securities and Exchange Commission**
Delivered pre-retirement seminars to headquarters and all the regional offices since 2011.
- **Federal Bureau of Investigation**
From 2008 through 2019 Federal Career Experts provided pre-retirement training to the FBI on a nationwide basis. In addition to live, in-person, training, FCE recorded and updated retirement segments for the Bureau's "Virtual Academy".
- **Naval Criminal Investigation Service (NCIS)**
Provided one and two day retirement seminars for FERS Law Enforcement officers in Port Hueneme, CA; Silverdale, WA; Quantico, VA; Singapore; Naples, Sigonella, Italy; Rota, Spain; and virtual seminars for NCIS employees worldwide.
- **Customs and Border Protection**
Delivered many one-day pre-retirement classes for both LEOs and non-LEOs in Arizona, California and Texas since 2012.
- **U.S. Environment Protection Agency**
Federal Career Experts has provided virtual and in person pre-retirement for EPA regions 2, 4, 5, 6, and 10 since 2010.
- **United States Army Corps of Engineers**
Delivered one and two-day pre-retirement and mid-career seminars to USACE employees in Champaign IL; Mobile, AL; Chattahoochee, FL; Savannah, GA; Ford Gaines, GA; St. Louis, MO; Wilmington, NC; and Wiesbaden, Germany.