THE FED SAVVY INSIDER

The Great Benefit Challenge: What Federal Employees Don't Know That Can Cripple Their Retirement

What To Pack In Your Brown Bag Of Benefits
(see page 2)

FINALLY: Your CSRS and FERS Questions Answered!
(see page 3)

"The FedSavvy® workshop Carol presented was much needed given the complex and often confusing language used in benefit package instructions. There are many financial options to choose from and it is important to be knowledgeable of which ones apply to individual situations. Your workshop helps make us think about the need to make the best decisions possible for our financial future." ~ Woody

Brown Bag Sessions

Complimentary Lunch And Learn: A Lunch Choice No Federal Employee Can Turn Down!

FedSavvy® Educational Solutions provides complimentary "Brown Bag" Workshops to Federal Agencies at your location. "Brown Bag" Workshops are one-hour sessions on a variety of topics that are designed to be presented to Federal Employees during their lunch hour (although they can be scheduled at any time throughout the work day). You bring lunch – dessert is on us! We are offering the following Brown Bag topics in 2013:

These Brown Bag Sessions include:

FedSavvy®, Tools and Tips to Maximize Your Federal Benefits
In the FedSavvy® flagship presentation, Carol will breakdown the common misconceptions and uncertainties surrounding your federal benefits package. Taking the confusion away in a straight-shooting session, you will hear the realities and concepts to best utilize these benefits and how to optimize these benefits in retirement. How to calculate your federal annuity, make the most of your Thrift Savings Plan, key points of investing in TSP and Roth TSP, maximize Social Security, and Federal Insurance Programs are some of the topics that will be covered.

> *Your presentation made me realize just how much I DON'T know about preparing for retirement! I saved your presentation and refer to it occasionally for helpful tips. ~ Donna*

Sequential Income Planning
In this session Carol shares why working hard and putting away money in your TSP for years may have been a great strategy to get you into retirement, but using that investment vehicle to provide the income for your retirement is a completely different animal altogether. Learn the differences between the accumulation phase and distribution phase and how to successfully transition into the retirement you envisioned after you hang up your boots.

Thrift Savings Plan 101 – TSP Basics
Good course for employees newer to TSP. Description of the TSP funds and how the Lifecycle funds work. Considerations for allocating your TSP funds that reflect your time horizon and risk tolerance. Accessing your account, contributions, inter-fund transfers, and loans are some of the topics that are covered. This program will fully describe the unique differences of Traditional TSP and Roth TSP, so that individuals can decide what option (Traditional, Roth, or a combination of both) is most suitable for their individual needs.

Thrift Savings Plan 201 - Allocating Your TSP in Uncertain Times
This course goes into more depth on creating a portfolio based on risk return statistics that are appropriate for your individual needs. Tools will be provided so that participants can get a report on their individual return and risk potential of their current TSP allocation to determine if it is within their comfort zone. The unique differences in tax treatment of Traditional TSP and Roth TSP will be discussed to allow participants to make informed options.

FEHB – How to Choose the Right Health Insurance for You and Your Family
Health insurance is one of the most serious threats to our future. Learn a step by step process for determining the best health insurance for you and your family. What are the right questions to ask in choosing a plan, how to compare plans, what to look for in the plan booklet, understand how Medicare works with FEHB, and much more. Note: This is usually held in the last quarter of the year during Open Season and gets booked quickly.

How to Deal with Disaster. Using Long Term Care for the Future
We don't like to think about negative situations until it's too late. This can be completely destructive to a family's assets if they do not have a plan or strategy in place. Spend 60-minutes with Carol as she explains the intricate details of the federal long-term care plan a well as alternatives so you are prepared in the case of an unexpected life event.

Maximize Your Social Security Benefits
The difference between the best and worst possible decision of when to elect Social Security can be well over $100,000! Choosing the right Social Security election can significantly impact the amount of benefits you receive over your lifetime and most retirees have no clue on how to take action. With over 81 possible age combinations across nine possible election strategies, Carol shows you how to find the option that offers you and your family the highest expected lifetime benefit.

Women and Money – Addressing Unique Concerns about Money and Retirement
As a women working with federal employees, Carol sees firsthand the education that is needed for women today when it comes to planning their retirement. This intimate Brown Bag session addresses questions and obstacles that women face in the workplace that allows them to become financially empowered over time.

Understanding the Civil Service Retirement System (CSRS)
The Civil Service Retirement System "CSRS" is the original federal employee retirement system created to provide public servants with retirement benefits based on their age and years of service. Gain knowledge about the CSRS system and the benefits available to you. Carol will cover the requirements to retire on an unreduced annuity, how sick leave affects your annuity, Social Security and your CSRS annuity, how to utilize the best kept secret: the Voluntary Contribution Program, and how deposits, re-deposits and military service will affect your retirement.

Survive and Thrive in Retirement
When you retire you want to travel, see the world and spend time with your loved ones without worrying about running out of money. In this session Carol will share the strategies that will have you doing everything you want during your retirement and reach your full income potential. In this session you will create your own roadmap to use the full capabilities of the Federal Benefits Package as well as other investment vehicles that will create your successful retirement income.

If you would like to schedule Carol to come into your agency or organization to deliver a Brown Bag Session or one of her comprehensive Federal Benefit Workshops, please call* 856-401-1101 *today.

1/2 and Full Day Workshops for Federal Employees

Your Benefits Explained. Clear. Concise. Understandable.

Today's Federal Benefits Packages are very comprehensive, raising more questions than solutions. Many federal employees simply do not devote the time and attention they need to in order to properly optimize their investment and retirement plan. Carol Schmidlin wants to change this. To help you, your family and your future.

And Carol wants to bring it right to your office in a comprehensive half-day or full-day workshop to not just break down the Federal Benefits Packages but give you and all of your employees a blueprint to utilize every nook and cranny, benefit and program that can give you the optimal retirement to spend more time doing the things you love, never worrying about how you are going to provide for yourself or your family.

CSRS Benefit Training

If you and your employees are in this original federal retirement system, your employees need to know about the benefits available to them. From how your sick leave affects your annuity, what to do about Social Security and how to create a sizable IRA utilizing the VCP. This workshop will open the eyes of your employees and give them the power they need to maximize their CSRS system.

FERS Benefit Training

The other big retirement system is the Federal Service Retirement System and along with this benefit package come different concerns, questions and fears about how this package will provide for you when your working days are over. In this workshop session Carol will lead your employees through FERS Supplement, how sick leave affects your annuity and the requirements you need to retire on an unreduced annuity.

I wanted to take this opportunity to thank FedSavvy® for coming to the NSWC-Phila to talk about the Thrift Savings Plan program on 16 Oct 2012. I found the 2 sessions that day to be very informative. In my 27 years in the federal system I have never found or heard a financial advisor that understood the government retirement programs as well as you. I wish some of these training session would have been available in the earlier years of my career. ~ Denis

I have taken several workshops presented by Carol Schmidlin from FedSavvy®. I have found these workshops to be extremely helpful, the material on point and up-to-date, and well organized. Financial management is not my area of expertise and I have found that Carol has a gift for explaining difficult financial concepts in a way that is clear, concise and understandable. Best of all, she and her staff have always been available after the workshops to answer follow-up questions. I highly recommend Carol's courses to anyone who, like me, seeks help in understanding financial and retirement planning information. ~ Mary

In both of these comprehensive workshop sessions, Carol will guide you and your employees through:

- ★ The Requirement Eligibility of the CSRS and FERS
- ★ The Computation of Annuity and Supplement
- ★ Survivor Benefits for your spouse and children
- ★ Health Insurance options, premiums and Medicare
- ★ Your Life Insurance Options and the requirements needed to carry into retirement
- ★ The Options For Long Term Care Insurance
- ★ The Maximization of your Social Security Benefits
- ★ Thrift Savings Plans and how to maximize your withdrawals during retirement
- ★ And so much more!

When scheduling these crucial benefit workshops for you and your employees, please note that half-day sessions are generally 3-hours in length and full-day workshops are 6 hours.

Full-day workshops include more in-depth retirement planning information including the breakdown of the accumulation and distribution phases, tax planning, income planning, portfolio risk/return analysis, Estate Planning and more in-depth strategies for maximizing Social Security.

To learn more about these full and half-day FedSavvy® Workshops, please call Carol and her team today at 856-401-1101

You can also learn more at www.franklinplanning.com

I learned a lot from your workshop. I attended the workshop to learn more about the Roth IRA option which I found very informative. In addition, I liked the example of a retirement plan you put together which had 3 different phases, which until then was not something I had considered but after seeing your brief I would definitely look into doing something similar. ~ Ed

About Carol Schmidlin and FedSavvy®

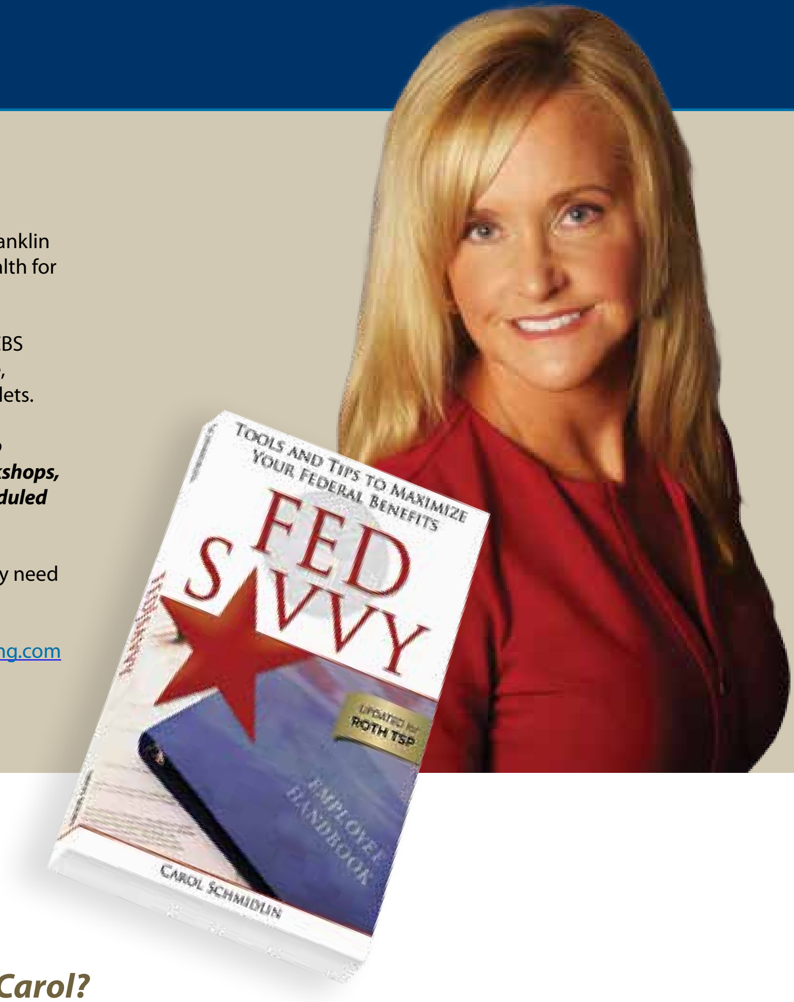
Carol Schmidlin is the Best-Selling Author of FedSavvy® and the President of Franklin Planning. She has been advising clients on how to grow and preserve their wealth for over 18 years. She specializes in retirement planning for federal employees.

Carol's message for helping federal employees has been shared on ABC, NBC, CBS and FOX affiliates across the country and has appeared in Newsweek Magazine, MarketWatch, FedSmith.com, Bankrate and many other mainstream media outlets.

If you would like to schedule Carol to come into your agency or organization to deliver a Brown Bag Session or one of her comprehensive Federal Benefit Workshops, please call 856-401-1101 today. Sessions are booked on a first come, first scheduled basis and many of her workshops are booked weeks or months in advance.

To share her expertise with your employees and give them the information they need to properly plan for retirement, book Carol today.

For more information on Carol and FedSavvy®, please visit www.franklinplanning.com



What Do Federal Employees Have To Say About Carol?

I am a recently retired Federal Employee but while working for the Environmental Protection Agency I attended every educational workshop that I could fit in to my schedule. Carol and her team are very "FedSavvy" and I and many others are grateful for their knowledge and presentations. The information was very helpful, I always learned something new and would highly recommend Carol's workshops to any Federal Employee. ~ Linda

I attended several of Carol's training classes, Retirement Planning, Federal Employee Health Benefits, and Financing your child's college expenses. The classes were very informative and Carol set me on a path to help me invest for my children's college future as well as help me understand what retirement life will look like for me. Excellent, would recommend the one-on-one evaluation to my friends and co-workers. ~ Joseph

Carol Schmidlin's educational workshop at the Department of Energy was insightful and enriching. She covered many aspects of federal retirement and financial planning that I took to heart and acted on immediately. I would highly recommend her to other federal employees as they plan for their future. ~ Ellen

I am enjoying retirement, but previously served working for the U.S. Environmental Protection Agency before my retiring. While working at EPA, I and others always looked forward to a Workshop presentation bearing your name. You should know that whenever Workshop Training was to be given by you, the EPA's large conference room would be filled to capacity. Your training programs given were always well planned and presented in an interesting way with plenty of knowledge shared to attendees. The interaction during any question and answer portions were always answered generously with your highly respected knowledge. ~ John