

FERS CONNECT

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A FERS Benefits Guide To Maximizing Your Retirement



Knowledge · Strategy · Talent · Dedication · Experience



The Retirement Advantage
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The Retirement Advantage

RETIREMENT PLANNING

FEDERAL & STATE OF FLORIDA EMPLOYEE RETIREMENT SYSTEMS SPECIALISTS (FERS/ FRS)

SINCE 1989

Hello!

You hold in your hands a condensed version of what is a very comprehensive & sizeable topic; the **FERS Benefits** as they relate to **Your Retirement**. Great care has been taken to maximize the content of this book while keeping it relevant and undiluted, **with no fluff, fancy pictures, or long-drawn explanations, a delicate balance.**

This book will help you gain greater knowledge of your FERS benefits. It will assist you in planning and putting together the pieces of your retirement puzzle specific to your FERS benefits as they pertain to:

- Calculating your FERS Pension Annuity, Pay-Out options, survivor benefit costs, and the effects on spousal health insurance continuity
- How to qualify for and calculate your Special Retirement Supplement
- TSP, the five pay-out options and things you must consider
- How to maximize your Social Security based upon your personal and individual situation (everyone's not the same)
- How to best Minimize your Taxes in retirement, **and a whole lot more...**

You will benefit from the experience that over 245 years in business (in dog years that is) brings to the table, and as other Federal Employee Retirement System Participants have benefited, so can you.

Don't settle for the default. Inform yourself & best maximize your benefits to achieve a Safe, Predictable, Stable, and Comfortable Retirement.... for Life.

Let's get together. You will be happy you did.

Office Land Line: 813-926-9909 - Office Cell/Text: 813-766-3972

(9:00 AM - 5:00 PM, M - F)

Respectfully,

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Dedication:

With sincere appreciation to the many folks in the Federal Employee Retirement System to whom I have had the pleasure and privilege to serve as guidance into their retirement, and to my dear friends Marucha Menendez & Manuel Marton who unselfishly helped me with their guidance and support putting this book together.

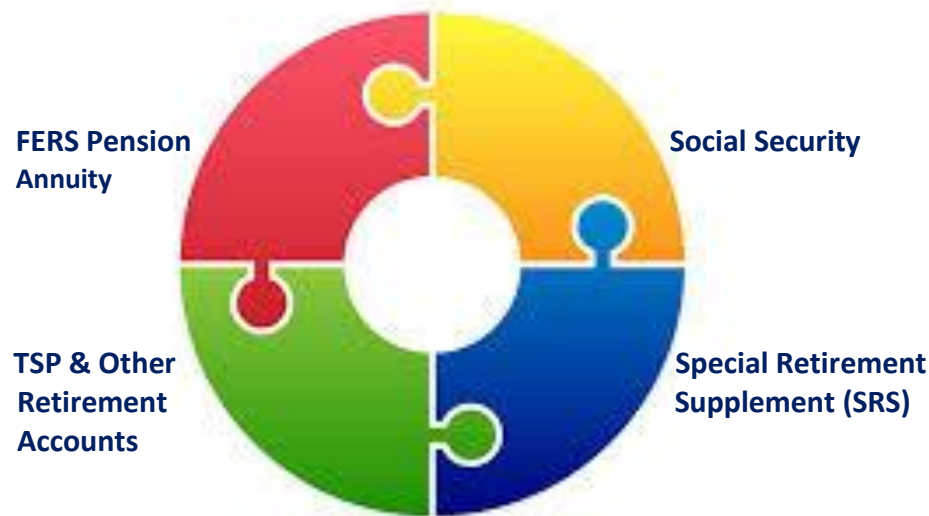
Thank You!

SECTION I

INTRODUCTION

- Topics For Conversation
 - The Pieces of The Retirement Puzzle

Take a Holistic Approach to Your Retirement. Consider How Each One of These Sources of Income Fit Into Your Retirement Puzzle



TOPICS FOR CONVERSATION

- ❖ Calculating your FERS Pension Annuity & Pay-Out Options available + Costs associated with Spousal Survival Benefits
- ❖ What happens to Unused Vacation Pay at retirement
- ❖ Understanding Sick Leave at retirement - Use it or Lose it?
- ❖ Special Retirement Supplement Benefit Qualification & Calculation
- ❖ TSP Contributions: Traditional Vs. Roth - Which is best?
- ❖ TSP Account Pay-Out Options
- ❖ Social Security Maximization
- ❖ FEGLI
- ❖ Federal Group Health Insurance Continuity
- ❖ Taxes In Retirement
- ❖ Complete Retirement Analysis