



Federal Employees Retirement System (FERS) Training

February 27 - March 3, 2017, 8:00 a.m. to 4:00 p.m. daily

Building 1100 Conference Center, Room 107

John C. Stennis Space Center

The Federal Employees Retirement System (FERS) retirement plan provides a variety of lifelong financial and support benefits and programs designed to ensure a comfortable, stable retirement. Because of the wealth of offerings, and because many decisions to be made are permanent, it is important that the retiring employee understand their responsibilities, opportunities, and deadlines for action.

As with anything dealing with money, time is everything. The sooner the individual accepts personal responsibility for his/her benefit package, and the sooner he/she begins to forecast those needs, and - more importantly - how they plan to meet those demands, the more secure their future will be.

The FERS retirement system is composed of three (3) major, discreet elements: the FERS pension benefit, Social Security entitlement, and the Thrift Savings Program. Each program has its own benefits, options and considerations, with relatively little interplay between the different systems.

The employee nearing retirement must be a careful student and devote considerable time to understand the pros and cons of each option, and be prepared to act accordingly in a timely manner. The FERS employee must well understand the opportunities and risks of personal investment, how financial systems perform, and must be able to make long-range plans designed to meet those retirement needs.

FERS Pre-Retirement Planning

February 27 & 28. Cost: \$170

Who Should Attend? Any permanent civilian employee within ten to fifteen years of their planned retirement date.

Objectives:

- Provide employees with useful information concerning their benefits and options
- Give an opportunity to develop a personal strategy to support better decisions
- Provide sources of additional information

For a detailed course description, visit:

<http://www.chl.state.ms.us/fers-pre-retirement/>

FERS Mid-Career Planning

March 1 & 2. Cost: \$170

Who Should Attend? Any civilian employee who has completed five or more years of federal civilian service.

Objectives:

- Provide employees with useful information concerning their benefits and options
- Point out opportunities to forecast needs and improve personal planning
- Provide sources of additional information

For a detailed course description, visit:

<http://www.chl.state.ms.us/fers-mid-career/>

All About Your Thrift Savings Plan

March 3. Cost: \$85

Who Should Attend? This program is strongly recommended for any federal employee in a permanent position. Military members will directly benefit as well.

Objectives:

- Provide a good understanding of plan operations and deadlines
- Outline sources of additional technical information
- Permit decisions better suited to personal goals, plans and financial needs
- Assist the employee in forming an effective investment strategy

For a detailed course description, visit:

<http://www.chl.state.ms.us/tsp/>

This training is being presented by Mr. Lou Garner of Union Consulting, Inc. To register or for more information, please contact Kim Miller at 228-688-3170 or via email at Kim.Miller@usm.edu. The Center of Higher Learning accepts checks, government training forms, debit / credit cards, and purchase orders as payment. Seating is limited; please contact CHL by Friday, February 10, 2017. Additional registrations are possible after that date if there are enough attendees to otherwise proceed.