



Federal Career Experts

Capability Statement

Retirement

Transition

Employee Development

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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). During this time, they also provided career development and career transition services to individual clients. In 2007 FCE began providing retirement and career development services to agencies as a direct contractor. Federal Career Experts is a small business.

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>). 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)

In the past, John has occasionally served as a project consultant with Right Management (one of the “big-three” outplacement firms), and has delivered seminars on federal employment to many non-profit and government entities.

FCE has access to a network of highly qualified instructors, retirement experts, consultants and career counselors/advisers.

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 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

All of the above seminars can be easily adapted to the needs of special category employees (e.g., law enforcement officers, firefighters, etc.)

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 or mixed 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 options for configuring a two-day combined 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
 - Government pension offset
 - Taxation of Social Security
 - Medicare
 - Part A
 - Part B
 - Supplements
 - Drug benefit
 - How Medicare coordinates with FEHB
- Thrift Savings Plan
 - Contributions
 - Funds
 - Loans
 - Rollover/Transfer
 - Withdrawals
 - In-service and hardship
 - Partial
 - Total
 - Monthly payments
 - Annuity
 - Penalties
- 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 could 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
 - Government pension offset
 - Taxation of Social Security
 - Medicare
 - Part A
 - Part B
 - Supplements
 - Drug benefit
 - How Medicare coordinates with FEHB
- Thrift Savings Plan
 - Contributions
 - Funds
 - Loans
 - Rollover/Transfer
 - Withdrawals
 - In-service and hardship
 - Partial
 - Total
 - Monthly payments
 - Annuity
 - Penalties

New Employee 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
 - Investing
 - Managing investments
 - Withdrawal choices
- Social Security Retirement
 - Early retirement reductions
 - Full retirement age
 - Delayed retirement credits
- Financial Planning, emphasizing (Only in one-day seminar)
 - 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

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.

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 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

Career Related Seminars and Coaching

Career related seminars and coaching are designed for many different situations. For example:

- Career Transition Seminars for retirement ready employees who are seeking a post retirement career.
- Career Transition Seminars for employees who are potentially (or actually) affected by reorganizations, base closings and other situations.
- Employee Development Seminars for those who seek advancement within the federal government
- Individual Coaching – Coaching can be combined with, or included in, a seminar. In addition, coaching can be a separate activity. Federal Career Experts can provide career coaches for short or long-term assignments with an agency.
- Résumé Services

Career Transition Seminar

Career transition seminars would be best suited for employees who are, or might be, affected by a reorganization or base closing. These seminars would also be appropriate for prospective retirees who are considering another career after retiring from the federal government. The topics listed below are among the many that can be included in a Career Transition Seminar. Agencies can choose how much, or how little they want to include based on their needs and the nature of the reorganization they are facing. The seminars can run from one-day to one-week; the length of the seminar would be governed by how many topics are covered, the depth to which they are explored and the amount of individual coaching desired.

- Career exploration (this topic would be appropriate for groups where participants might want to explore, or might end up in, occupations different from those they had with the government)
 - What are your skills?
 - What are your interests?
 - In what situations would you do best?
 - How do you find out about other occupations and their qualifications?
 - Career assessments such as the Strong Interest Inventory™, the Holland Self-Directed Search, and the Myers-Briggs Type Indicator™ can be used if desired by the agency.
- Finding opportunities
 - Governmental
 - Electronic sources
 - Paper based sources
 - Networking with others
 - Non-governmental
 - Electronic sources
 - Paper based sources
 - Networking with others

- Applying for positions
 - Within the federal government
 - Outside the federal government
 - How the application process is different
 - Résumés
 - Interviews
 - Salary negotiation
- Résumés and applications
 - How to navigate on-line application systems
 - Content
 - Duties and responsibilities
 - Skills and knowledges
 - Results
 - Education
 - Training
 - Word games
 - Action verbs
 - Keywords
 - Bullets
 - White space
- References
- Cover letters
- Interviewing
 - “Can do” questions
 - “Will do” questions
 - Behavioral questions
 - Salary questions
 - Interview etiquette
- Salary negotiation
 - What’s negotiable

Employee Development Seminar

Employee development seminars would be ideal for employees seeking to advance within an agency. They are also a retention aid and should be part of any serious human capital plan. The following topics can be covered in an employee development seminar. The length of the seminar would be governed by how many topics are covered, the depth to which they are explored and the amount of individual coaching desired.

- Career exploration (this is beneficial for those wishing to explore different career options within an agency and is interesting for others)
 - What are your skills?
 - What are your interests?
 - In what situations would you do best?
 - How do you find out about other occupations and their qualifications?
 - Career assessments such as the Strong Interest Inventory™, the Holland Self-Directed Search, and the Myers-Briggs Type Indicator™ can be used if desired by the agency.
- Finding opportunities
 - Within your agency
 - Organizational charts
 - Career ladders
 - Within other agencies
- Résumés and applications
 - How to navigate on-line application systems
 - Contents
 - Duties and responsibilities
 - Skills and knowledges
 - Results
 - Education
 - Training
 - Word games
 - Action verbs
 - Keywords
 - Bullets
 - White space
- Cover letters
- Interviewing
 - “Can do” questions
 - “Will do” questions
 - Behavioral questions
 - Salary questions
 - Interview etiquette

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 in résumé preparation. Solutions for the Workplace has prepared winning résumés for federal employees, and they are experts in USAJOBS, QuickHire, Resumix, CHART, CPOL, and USA Staffing.

Federal Career Experts' Instructors

Federal Career Experts utilizes the services of retired federal benefit specialists. 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 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.

Partial Client List

- **U. S. Department of Education (ED)**
Provided thirty-two pre-retirement seminars to headquarters and regional offices between 2007 and 2010. Provided complete training and development services, including career counseling and retirement seminars to three ED regions for five years as a subcontractor with the Graduate School, USDA.
- **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 in 2012.
- **National Credit Union Administration**
Designed and delivered training on résumés, interviewing and on-line application systems.
- **Federal Bureau of Investigation (FBI)**
As holder of the agency-wide contract for pre-retirement training, Federal Career Experts has delivered all of the Bureau's pre-retirement training since late 2008. Taped segments on retirement for FBI's "virtual academy." Retirement classes included a four-hour résumé segment in 2009.
- **Naval Criminal Investigation Service (NCIS)**
Provided pre-retirement seminars designed specifically for FERS law enforcement employees in California, Singapore, Naples and Sigonella, Italy, and Rota, Spain.