



# Federal Career Experts

Save 25% over the cost of traditional two-day CSRS and FERS pre-retirement seminars with Federal Career Experts' innovative "hybrid" seminar.

This seminar covers the same material for both retirement systems in less time than traditional seminars without any sacrifice in depth of coverage.

Most agencies separate CSRS and FERS employees in pre-retirement seminars, as the systems are different in some very significant areas. This overlooks the facts that there are many areas of pre-retirement planning where there are few or no differences between the systems, and that financial and estate planning concerns are the same regardless of the retirement system to which the employee belongs.

Federal Career Experts has designed a three-day seminar that covers the same information that would be covered in two two-day seminars for CSRS and FERS employees in one less day of training. All participants, CSRS and FERS alike, receive two days of pre-retirement training, but the agency is paying for three days of classroom training, rather than four days.

On the first day and second day, CSRS and FERS employees will be separated for discussion of areas where the two systems are different. These areas are eligibility, retirement computations, survivor benefits and Social Security. Federal insurance and Medicare are also covered on this day.

On the third day of the seminar, CSRS and FERS employees will come together for discussion of the areas where there are no differences. These areas are the TSP, financial planning, estate planning and retirement living.

Here's an example of what you can save using Federal Career Experts' hybrid three-day seminar, rather than two traditional two-day seminars, using hypothetical costs.

Traditional Two-Day Seminars for 60 participants		FCE Hybrid Three-Day Seminar for 60 participants	
Two-day CSRS Seminar (30)	\$3,700	One-day of CSRS (30)	\$1,850
Two-day FERS Seminar (30)	<u>\$3,700</u>	One-day of FERS (30)	\$1,850
Total cost	\$7,400	One-day combined CSRS & FERS (60)	<u>\$1,850</u>
		Total cost	\$5,550
		<b>Savings</b>	<b>\$1,850</b>

Next time your agency will be offering pre-retirement seminars, contact Federal Career Experts and see how much you can save.

John Grobe, President of Federal Career Experts, has over 40 years of experience with federal issues; first as an employee and manager and later as a consultant. He has written three books (two of which have sold over 25,000 copies) and is a frequent contributor to the fedsmith newsletter. He is an accomplished trainer and consultant.

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