

THE S.M.A.R.T.* CONSUMER GROUP

(An Educational Organization)

presents

AN EDUCATIONAL WORKSHOP



Federal Employee Benefits: Essential Financial Planning Facts

A seminar tailored to the needs of Federal Employees
The workshop will include:

- ✓ A review of available FEGLI options
- ✓ What to expect at retirement for both CSRS and FERS
- ✓ What is the survivor annuity option?
- ✓ TSP facts
- ✓ Federal employee disability benefits
- ✓ A review of the 6 steps of financial planning
- ✓ Step 1 – Personal planning
- ✓ Step 2 – Tax Planning
- ✓ Step 3 – Risk management
- ✓ Step 4 – Investment planning
- ✓ Step 5 – Retirement planning
- ✓ Step 6 – Estate planning
- ✓ A few words about diversification
- ✓ Financial decisions you need to consider now

The S.M.A.R.T. Consumer Group (SCG) is an educational organization, comprised of various professionals to provide consumer education to companies, groups, associations, and organizations. Over the years hundreds of these workshops have been presented to a wide variety of audiences. Through its series of workshops and seminars, SCG introduces the keys to being a smart consumer. All education programs are available at NO CHARGE to corporate, community, and government groups for the advancement of consumer education and contain no advertisements or name any products or companies.*

**Save Money and Reduce Taxes*