



How are we unique?

We go beyond typical Federal benefits training by integrating financial planning along with personalized advice.

CFP FED



Federal Employee Retirement Training Program



ESRA invites all USDA employees to attend!

What will be covered?

Pension & Benefits: Pension Computation, Voluntary Early Out, FEHB, & FEGLI

Social Security: Social Security Maximization, Break-even Ages, & Spousal Benefits

Thrift Savings Plan: TSP Allocation Strategies and Risk Analysis

Tax Planning: Roth vs. Traditional (TSP/IRA's) and RMD's

Retirement Simulation: How to calculate when I can retire?

Estate Planning: Trusts, Inherited Retirement Accounts, Wills, & POA's

Registration

This seminar is **FREE** and **no early registration** is required. Limited spots are available and will be filled on a first come, first served basis. Participants will receive a **certificate** to count towards their **Individual Development Plans (IDP's)**.

*****Lunch will be served*****

When and Where?

Monday, December 4th at 12:00 PM to 1:00 PM

**USDA South Building
Cafeteria Meeting Rooms 1 & 2
1400 Independence Ave., SW
Washington, D.C. 20250**