

CSRS / FERS Career Planning Workshop

About IHC Financial Group

The IHC Financial Group, Inc. (IHC Financial Group) is a premier National Marketing Organization firmly established in the financial services field and is a wholly owned subsidiary of the Independence Holding Company (NYSE: IHC). IHC Financial Group leads the way in providing valuable financial products to specialized markets which include employees of federal, state, and municipal governments, members of our United States Armed Forces, and small businesses.

Workshop Overview

Our workshop is ideal for federal employees early in their career, mid-career, or pre-retirement looking at ways to maximize their federal benefits and annuity. This workshop provides instruction in a classroom setting with a one-on-one federal retirement and financial planning session. Each workshop attendee will also receive a free IHC Financial Group Federal Employee Benefits Workbook, 2010-2011 Edition.

Our Workshops offer **expert advice on federal benefits and retirement planning**, and **one-on-one federal retirement benefit consultations**. You will also receive annual updates from our staff.

Each member of our expert staff has **extensive background** working with the federal government, federal employees, and retirement planning. Our top priority is making sure each federal employee retires with the peace of mind that comes from knowing they made the right decisions to plan ahead and maximize their retirement benefits!

Our staff will walk through the federal retirement software with you to personally select and implement the best retirement plan based on your objectives and goals for future retirement.

Specialties Include:

Federal Employees Retirement System (FERS) • Thrift Savings Plan • Civil Service Retirement Off-set • Windfall Elimination Provision • TSP In-Service Withdrawals • Civil Service Retirement System (CSRS) • Military Service Buy Back • Survivor Benefit Options • Retirement Package Completion • Federal Employees Group Life Insurance • Disability Insurance Coverage • Federal Long Term Care Insurance Program

For more information, or to sign up for a Planning Workshop, please contact:

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Workshop Agenda

Thrift Savings Plan

Contribution Limits
Fundamental Plans for Investing
History and Market Strategies
Withdrawal Options
Maximizing Accumulation
Using the L-Funds
Loans and Their Effect

Federal Employee's Group Life Insurance

Overview of Coverage
Five Categories of Coverage
Beneficiary Designation
Individual Examples
Cost Associated with Coverage
Calculation, Function, Reduction

Federal Retirement Systems

Civil Service Retirement System (CSRS)
CSRS Offset
Disability Retirement
Early Retirement
Computation of Retirement Annuity
Survivor Benefit Plan
Federal Employee Retirement System (FERS)
FERS Transfer
Law Enforcement, Air Traffic Controller and Firefighter Retirement
Deposits and Redeposits
Re-employed Annuitants

Social Security

FERS Social Security "Supplemental"
How to Estimate Payments and Tax
Windfall Elimination Provision (WEP)
Social Security Retirement Tables

Federal Employees Health Benefits

Five Year Window Before Retirement
How to Survivor Benefit Plan Effects FEHB
Post-Retirement FEHB

Federal Long Term Care Insurance

Program Eligibility
Features and Services of FLTCIP
Covered Services
FLTCIP Pre-Packaged Plans
Program Costs

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