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ESSENTIAL TIPS FOR FEDERAL EMPLOYEES

SMARTER FEDS
— RETIREMENT TRAINING —

5 Essential Tips for Federal Employees

- [ ] Know Your Retirement System: Understand FERS or CSRS details and benefits.

- [ ] Maximize TSP Contributions: Contribute the "right amount for your situation" and take full advantage of your agency match.

- [ ] Diversify your TSP Portfolio: Choose suitable investment options that align with your unique goals and risk tolerances.

- [ ] Estimate Retirement Income: Calculate how much your TSP, federal pension, Social Security, and other sources can create in reliable lifetime income.

- [ ] Plan Ahead: Reduce debts, explore healthcare options, plan for long-term care expenses, build your Bucket List, and stay informed about the numerous retirement policy changes from OPM, the IRS, and more.

Thank You!

I hope you found this checklist helpful for deciding on your financial future. If you need further help let me know and I will connect you with our network of financial professionals. They specialize in federal benefits and help federal employees daily with complimentary benefits consultations.

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