





## POPULAR WORKSHOP TOPICS

### FINANCIAL PLANNING IN UNCERTAIN TIMES

- BUDGETING FOR CHANGE
- RETIREMENT HORIZONS
- TSP PLANNING
- BENEFIT PLANNING
- EXIT STRATEGIES

### SOCIAL SECURITY 101

- UNDERSTANDING THE BASICS OF SOCIAL SECURITY
- HOW TO OPTIMIZE YOUR BENEFITS
- ADVANTAGES OF APPLYING AFTER FULL RETIREMENT AGE
- HOW ARE YOUR BENEFITS CALCULATED?
- HOW COST-OF-LIVING ADJUSTMENTS AFFECT YOUR SOCIAL SECURITY

### ADVANCED SOCIAL SECURITY PLANNING

- HOW COST-OF-LIVING ADJUSTMENTS AFFECT YOUR SOCIAL SECURITY
- BREAKEVEN ANALYSIS: SHOULD YOU COLLECT AT AGE 62, 66, OR 70?
- HOW ARE YOUR BENEFITS CALCULATED?
- HOW TO COLLECT IRAs & LET YOUR SOCIAL SECURITY GROW 8% PER YEAR
- DELAYED RETIREMENT CREDITS: GUARANTEED 8% FOR 4 OR 8 YEARS

### IRA, TSP, & 401K ROLLOVERS

- CONSOLIDATING ASSETS
- IRS SECTION 525
- ACCESSING YOUR RETIREMENT ACCOUNTS FOR CURRENT NEEDS
- SAVING/AVOIDING TAXES
- LEAVING IRAs BEHIND/STRETCH IRA

### PUBLIC SERVICE STUDENT LOAN FORGIVENESS PROGRAM

- HOW TO QUALIFY FOR THE PROGRAM
- WHAT IS QUALIFYING EMPLOYMENT?
- THE TYPES OF FEDERAL LOANS THAT QUALIFY
- REPAYMENT PLANS
- HOW TO APPLY

### LONG-TERM CARE INSURANCE

- LTC BY THE NUMBERS
- FEDERAL LTC PROGRAM
- ACTIVITIES OF DAILY LIVING
- QUALIFYING FOR LOW/NO-COST COVERAGE
- LTC INSURANCE ALTERNATIVES
- MEDICAID PLANNING
- LTC DURING RETIREMENT