



# Personal Retirement Counseling

**GRB provides one-on-one counseling to federal employees who are looking for support in understanding their federal benefits and guidance when making important decisions about their future.**

## Retirement Counseling

Estimating retirement and survivor annuities, and determining the disposition of Federal benefits when contemplating retirement can be very confusing and complicated. GRB's expert counseling staff provides Federal employees individual retirement counseling and guides employees through the details of Federal benefits—helping to ease the stress of making those life-long decisions.

GRB provides retirement counseling for Federal employees who are planning to retire or separate from Government service, or who require assistance in deciding between CSRS and FERS retirement coverage. Counseling may be performed face-to-face or by telephone.

Counseling services can include estimating retirement, Social Security, and Thrift Savings Plan benefits. Employees who are not sure when they want to retire may find it helpful to have benefit estimates computed for more than one date. During the counseling session, benefit computations are reviewed and related questions are discussed. GRB can support you all the way through the retirement application process.

Counseling is also available to assist individuals who have an option to transfer from CSRS or the CSRS Offset plan to FERS. A side-by-side comparison of the retirement benefits under each system is provided. During counseling, the benefits comparison is explained and the advantages and disadvantages of each retirement system are discussed.

## Divorce and Pension Valuation

Today, divorces frequently require the distribution of retirement and/or survivor benefits to an employee's former spouse. Both Federal and State laws can apply in these matters. Drafting a "qualified court order" that will meet OPM's requirements and accomplish exactly what is intended by the "order" or property settlement agreement can require the assistance of an expert.

GRB can provide assistance to employees, spouses of employees, and attorneys with respect to the valuation and division of pension benefits in divorce cases, including testifying in court as a qualified expert witness.

## Federal Erroneous Retirement Coverage Correction Act (FERCCA) Counseling

There is an important law that may affect your retirement benefits. The Federal Erroneous Retirement Coverage Corrections Act (FERCCA) legislation was signed in September 2000, and was designed to provide relief to Federal civilian employees who were placed in the wrong retirement system for at least 3 years of service after 1986. Despite agencies' extensive efforts to find and correct retirement coverage errors, there are still some employees in the wrong retirement plan.

FERCCA could help you in several ways. There may be an opportunity for you to choose another retirement plan. You may be able to make up contributions to the Thrift Savings Plan and get lost earnings on those contributions as well. Certain out-of-pocket expenses may be reimbursed to you as a result of a coverage error.

The retirement plan you belong in depends upon the type of appointment you have and your work history. The rules can be complicated, and as a result, some employees are in the wrong plan.

GRB can provide you an analysis of your work history to help you determine if you are in the wrong retirement system and whether you are eligible for relief under FERCCA. If it is determined that you have a choice of retirement plans, GRB can provide you an in-depth comparison of your benefits under each option. This comparison will include how much you can expect to receive under each retirement plan, including Social Security and Thrift Savings Plan benefits.

GRB Office  
330 John Carlyle Street  
Suite 600  
Alexandria, VA 22314

Contact GRB  
703-461-9100  
www.grbinc.com



## **GRB Counseling Services Fee Schedule**

### **Fees:**

Retirement Counseling - \$100/hr

FERCCA Counseling - \$150/hr

Divorce and Pension Valuation Counseling - *Call*

GRB's counseling and case preparation fees are charged in quarter hour increments or fraction thereof. Case preparation includes information collection, computations, and, if necessary, research.

Individuals residing in the Washington, D.C. metropolitan area may receive face-face counseling, while those outside the Washington, D.C. metropolitan area will receive telephone counseling.

### **Payment:**

Fees may be paid by credit card or check. All fees must be paid at the conclusion of your counseling session.

### **Deposit:**

A deposit check of \$100 or credit card authorization is required.

### **Getting Started:**

To initiate this service, please complete as much of the Retirement Counseling Questionnaire as you can and return it to us with a deposit check of \$100 or a completed credit card authorization. After we receive the questionnaire and deposit, a GRB counselor will contact you to schedule an appointment.

Please mail, fax, or email your questionnaire to:

Retirement Counseling  
GRB, Inc.  
330 John Carlyle Street, Suite 600  
Alexandria, VA 22314  
703-461-9103 fax  
services@grbinc.com



## Credit Card Information Form

Date

*Please supply your credit card information to be used for the purchase of GRB products and services.*

Payment Method

Visa

Mastercard

Credit Card Number

Expiration Date

Name on Card

Telephone Number

*Credit cards will not be charged until products are shipped or services are rendered, unless otherwise noted.*



GOVERNMENT RETIREMENT & BENEFITS, INC.  
330 JOHN CARLYLE STREET, SUITE \* 00  
ALEXANDRIA, VA 22314  
703-461-9100  
703-461-9103 FAX



# Retirement Counseling Questionnaire

## General Information

Name  
Address  
City State Zip  
email  
Work Phone Home Phone  
Date of Birth Spouse's Date of Birth

## Retirement Coverage

Select the retirement system you are covered by:

FERS Date of transfer if you transferred to FERS  
CSRS  
CSRS Offset

## Current Employment Status

You are currently working:

Full time  
Part time

Select the type of special service if it applies:

Law Enforcement  
Firefighter  
Air Traffic Controller  
Military Reserve Technician  
None

## Type of Retirement

Select the type of retirement estimate requested:

Optional Retirement  
FERS MRA + 10 Retirement  
Early Retirement  
Discontinued (involuntary) Retirement  
Disability Retirement  
FERS Postponed Retirement  
FERS Reduced Deferred Retirement  
Deferred Retirement  
Mandatory (law enforcement, firefighter, and ATC only)

## Retirement Date(s)

Select the date(s) of retirement for the estimate(s) that will be analyzed:

Retirement Date (1)  
Retirement Date (2)  
Retirement Date (3)



# Retirement Counseling Questionnaire

## Basic Pay

Basic pay includes locality pay, night differential pay for wage employees, environmental pay for employees exposed to hazard and physical hardship and availability pay for law enforcement officers.

Estimated annual rate of basic pay at date of retirement

## High-3 Average Salary

The high-3 average salary is the highest pay obtained by averaging the annual rates of basic pay in effect during any 3 consecutive periods of service, with each rate weighted by the time it was in effect. Because an employee's annual rate of basic pay tends to increase the longer he or she works, the high-3 average salary usually occurs during the last 3 years of service. However, any other 3-year period will be used if it produces a higher average salary.

Estimated high 3 average salary as of date of retirement

## Sick Leave

CSRS and CSRS Offset employees may receive credit for unused sick leave to increase the number of years and months of service for annuity computation purposes. Regular FERS employees may not receive any retirement credit for unused sick leave. However, FERS transferees with a CSRS annuity component (5 years of CSRS service as of date of transfer to FERS) may receive credit for the lesser amount of unused sick leave at date of transfer to FERS or the date of retirement.

CSRS/CSRS Offset Employee:

Estimated sick leave hours at date of retirement

FERS Employee:

Estimated sick leave hours at date of retirement

Sick leave hours at date of transfer to FERS

## Service Computation Date

Your service computation date (SCD) may be the same as your actual date of employment with the Federal agency or it may be a different date depending on whether you have had any breaks in service or any military service. The SCD is generally shown in Block 31 of Standard Form 50, Notification of Personnel Action. If you are unable to find the date, check with your personnel office.

Retirement SCD

If you are a Federal law enforcement officer, firefighter, or air traffic controller, enter your law enforcement, firefighter, or air traffic controller SCD. This SCD should only include creditable law enforcement, firefighter, or air traffic controller service. It should NOT include other civilian or military service.

Law Enforcement SCD

Firefighter SCD

Air Traffic Controller SCD





# Retirement Counseling Questionnaire

## Military Service Deposit

All FERS employees and CSRS employees first employed on or after October 1, 1982 must make a military deposit to receive ANY retirement credit for military service performed after January 1, 1957. CSRS employees first hired prior to October 1, 1982, may receive credit for post-56 military service without making a deposit; however, if they do not make a deposit and are eligible for Social Security benefits at age 62, their CSRS annuity will be recomputed to exclude the post-1956 military service.

Have you made a post-1956 military service deposit?                      Yes                      No

You do not have to waive military retired pay to receive credit under CSRS or FERS for your active military service if you are receiving military retired pay (1) based on a disability incurred in combat with an enemy of the United States or caused by an instrumentality of war, or (2) granted under the provisions of Chapter 67, Title 10 of the U.S. Code. This statute provides retired pay to members of the reserve components of the Armed Forces on the basis of service instead of disability.

*If you are a military retiree and you do not plan to waive your military retired pay, make sure that your Retirement SCD does not include any military service.*

## Survivor Benefits

CSRS employees may designate any portion of their annual annuity as the base for survivor benefits. If you want to provide less than full survivor benefits, you should specify (in dollars) the portion of your annuity that will be the base for the survivor benefit. Survivor benefits will equal 55 percent of the base amount specified.

FERS employees may designate either their full annuity or one-half of their annuity as the base for survivor benefits. Survivor benefits will equal 50% of the base amount. Indicate whether or not you will elect to provide survivor benefits for your spouse at time of retirement.

CSRS Employee:

Full benefit

Less than full benefit - Specify base dollar amount:

No benefit

FERS Employee:

Full benefit

Less than full - 1/2 benefit

No benefit

# Retirement Counseling Questionnaire

## Health Insurance

If you are eligible to continue your health insurance as a retiree, select your FEHB health plan enrollment plan.

FEHB enrollment plan

## Life Insurance

If you are eligible to continue basic life insurance into retirement, you may elect at retirement to have your basic life insurance reduce (at age 65) by 75 percent, 50 percent, or not at all. Indicate which option you choose.

Basic Life Insurance into retirement

75% Reduction

50% Reduction

No Reduction

If you keep your basic life insurance as a retiree, you may be eligible to continue any or all optional life insurance into retirement. Indicate which options you wish to continue into retirement. If you plan to continue Option B (Additional) and/or Option C (Family), indicate the number of multiples (1x to 5x) you want to continue as a retiree.

Option A Standard	Yes	No
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Option B Additional	Yes	No
Number of Multiples into retirement (1-5X)		

Option C Family	Yes	No
Number of Multiples into retirement (1-5X)		

At retirement, you have the option to elect to have Option and/or Option C (in whatever multiples you indicated above) to continue beyond age 65. If you elect to continue Options B and/or C after age 65, the premiums will increase. As long as you pay the premiums for Options B and/or Option C, the coverage remains in effect. If you do not want to retain Option B and/or C after age 65, the premiums will stop and the coverage will reduce to zero over a period of 50 months.

Do you want to retain Option B and/or C after age 65?	Yes	No
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# Retirement Counseling Questionnaire

## TSP Account Balances

When you separate from the Federal government, you will have several options regarding the withdrawal of your TSP account or you may defer withdrawal to a later date. You may choose to:

- Purchase a deferred or immediate annuity if you have at least \$3500 in your account
- Receive your account balance in a single payment
- Receive your account balance in installment payments
- Transfer part or all of your account balance to an IRA
- Make a one-time partial withdrawal
- Make mixed withdrawals

Please provide the following information if you would like for us to project an estimated TSP balance and/or an estimated immediate annuity amount. If you do not know the current account balance in each fund, you can go to the TSP web site at [www.tsp.gov](http://www.tsp.gov) or call the Thrift Line at (504) 255-7777. You will need your Social Security number and your Personal Identification Number to access your account information. If you want additional information on TSP Annuities, you may go to the TSP web site and review the TSP Annuities Booklet.

Pay Period Cycle:                      Biweekly                                      Monthly                                      Other  
Account balances as of (date):  
    Fund G Balance  
    Fund F Balance  
    Fund C Balance  
    Fund S Balance  
    Fund I Balance  
Current annual rate of basic pay:  
% contributing to TSP:

## TSP Allocations

Provide your fund allocations and expected rates of return:

	Allocation %	Assumed Rate of Return %
Fund G		
Fund F		
Fund C		
Fund S		
Fund I		

## TSP Annuity

You may elect either a single life annuity or joint life annuity. If you do not plan to elect a TSP survivor annuity for your spouse, select single life. If you wish to provide a survivor annuity, you may choose a 50 percent survivor annuity (annuity payments are reduced by half when the first spouse dies) or a 100 percent survivor annuity (annuity payments do not change when the first spouse dies).



# Retirement Counseling Questionnaire

Single Life Annuity

Joint Life Annuity - 50% Survivor benefit

Joint Life Annuity - 100% Survivor benefit

Your age at date annuity will be purchased:

Your spouse's age at date annuity will be purchased:

Level annuity payments would provide the same monthly annuity rate for the rest of your, and if applicable, your spouse's life. If you elect increasing payments, your initial payments are smaller than if you elect level payments. However, the amount of the payment to you and if applicable, your spouse, can increase each year based on changes in the Consumer Price Index (CPI), up to a maximum of 3 percent annually.

Type of annuity payments:

Level Payments

Increasing Payments

If you elect the cash refund feature, the difference between the amount used to purchase your annuity and the amount of the monthly payments actually paid to you prior to death will be paid in a lump sum to your designated beneficiary.

Cash refund feature?                      Yes                      No

If you die before receiving annuity payments for a 10-year period, payments will continue to your designated beneficiary for the remainder of the 10-year period. If you live beyond the 10-year period, you will continue to receive payments but no payments will be made to your beneficiary after your death. NOTE: Only those purchasing a single life annuity may only elect the 10-year certain feature.

10-Year certain feature?                      Yes                      No