

Pre-Retirement Planning for Law Enforcement and Firefighters Course

Get tailored retirement guidance—including annuity computation, Social Security implications, and TSP withdrawal options—for federal law enforcement and firefighter personnel.

Group classes in Live Online and onsite training is available for this course. For more information, email onsite@graduateschool.edu or visit: <https://sdfm.graduateschool.edu/courses/preretirement-planning-for-law-enforcement-and-firefighters>



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Course Outline

Module 1: Introduction to Federal Retirement Benefits

- Gain an overview of the federal retirement systems, including FERS and CSRS.
- Understand eligibility requirements for retirement benefits.
- Learn how service history impacts retirement calculations.

Module 2: Creditable Service

- Identify what types of service count toward retirement eligibility.
- Understand the rules for military service credit and redeposits.
- Explore procedures for verifying and documenting service history.

Module 3: Retirement Annuity Computations

- Learn how annuities are calculated under FERS and CSRS.
- Understand the factors that increase or reduce your annuity.
- Apply formulas to calculate estimated retirement income.

Module 4: Survivor Benefits

- Understand the types of survivor benefits available to spouses and dependents.
- Learn the cost and impact of electing survivor annuities.
- Review the process for designating beneficiaries.

Module 5: The Thrift Savings Plan (TSP)

- Review TSP contribution rules and investment options.
- Understand the impact of withdrawals on long-term retirement security.
- Learn about required minimum distributions and withdrawal strategies.

Module 6: Federal Insurance Benefits in Retirement

- Review continuation of FEHB and FEGLI into retirement.

- Understand eligibility rules for carrying insurance coverage.
- Explore options for adjusting or changing coverage after retirement.

Module 7: Retirement Application Process

- Learn the step-by-step process for submitting a retirement application.
- Understand timelines, forms, and documentation requirements.
- Prepare for a smooth transition from employment to retirement benefits.

Module 8: Post-Retirement Considerations

- Understand rules regarding reemployment in the federal government.
- Learn about post-retirement income and tax considerations.
- Review cost-of-living adjustments (COLAs) and other ongoing benefit changes.