COURSE SYLLABUS

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 (Live Online) and onsite training are 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.