

Federal Retirement *Planning*

A complete retirement
planning toolkit created for
federal employees.

YTS WEALTH
MANAGEMENT

WEALTH MANAGEMENT
Personalized

Federal Retirement Planning Checklist:

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Pension Planning

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Healthcare Planning

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Social Security Planning

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Thrift Savings Plan (TSP)

☐

Estate Planning

CALL YTS WEALTH MANAGEMENT TO GUIDE YOU THROUGH YOUR FEDERAL RETIREMENT JOURNEY AND COMPLETE YOUR RETIREMENT CHECKLIST.



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FEDERAL RETIREMENT PLANNING CHECKLIST

1. Pension Planning

- Confirm your retirement system (FERS, CSRS, FERS-RAE).
- Calculate your annuity using OPM's retirement calculator.
- Verify service history, including military buyback and unused sick leave.
- Decide on survivor benefits (spousal consent required).
- Review tax implications of your annuity.
- Check eligibility for the FERS Supplement (if retiring before age 62).
- Submit retirement application paperwork (SF-3107 for FERS; SF-2801 for CSRS).

2. Healthcare Planning

- Confirm FEHB eligibility (5+ years required for retirement).
- Enroll in Medicare Parts A & B if eligible.
- Evaluate Medigap or Part D options.
- Use FSAFEDS for healthcare expenses prior to retirement.
- Research long-term care insurance (FLTCIP options).
- Update FEHB/Medicare during Open Season post-retirement.

3. Social Security Planning

- Determine Full Retirement Age (FRA).
- Calculate Windfall Elimination Provision (WEP) if applicable.
- Coordinate spousal/divorced spouse benefits.
- Apply for benefits 3–4 months before desired start date.

4. Thrift Savings Plan (TSP)

- Review withdrawal options: lump sum, monthly payments, or annuities.
- Update beneficiary designations (TSP-3 form).
- Plan Required Minimum Distributions (RMDs) starting at age 73.
- Consider tax strategies: Roth conversions, rollovers to IRAs.
- Adjust TSP investments to conservative allocations.

5. Estate Planning

- Create/update will and trusts.
- Designate beneficiaries for TSP, FEGLI, and other accounts.
- Establish Power of Attorney (POA) and healthcare directives.
- Organize digital assets and document storage.
- Review estate plan every 3–5 years or after major life events.

Retirement isn't a "one size fits all" plan. If you're thinking about leaving work soon, YTS wants to review your unique situation to find the right strategies for you. Let's find the right path for your journey together!

Schedule a meeting today: [click for our contact submission form](#)

5 COSTLY RETIREMENT MISTAKES FEDERAL EMPLOYEES MUST AVOID.

1. Mismanaging Your Thrift Savings Plan (TSP)

- Mistake: Many federal employees mismanage their TSP—being too conservative, too aggressive, neglecting rebalancing, or withdrawing too early.
- Solution: Review allocations regularly, match them to your risk and timeline, consider the Roth TSP, and avoid early withdrawals to protect growth.

2. Failing To Plan For Taxes In Retirement

- Mistake: Retirees often underestimate taxes on TSP, FERS annuities, and Social Security, creating unexpected burdens.
- Solution: Plan a tax-efficient withdrawal strategy, consider Roth conversions, and factor in state taxes when relocating.

3. Not Having A Long-Term Financial Plan

- Mistake: Retirees often rely only on pensions and savings, risking financial stress later in life.
- Solution: Build a full retirement plan that includes income sources, healthcare, inflation, long-term care, and estate needs, with professional guidance.

4. Misunderstanding FERS Pension Options

- Mistake: Some employees make poor FERS pension choices—like survivor benefits or annuity options—that risk their spouse’s financial security.
- Solution: Know how your pension is calculated, weigh survivor benefits, and plan for inflation to protect long-term income.

5. Neglecting Health Insurance Planning

- Mistake: Retirees often assume health coverage will stay the same, overlooking FEHB and Medicare costs and choices.
- Solution: Evaluate FEHB vs. Medicare, avoid delays in Part B enrollment, and review plans yearly to control costs.

SECURE YOUR FINANCIAL FUTURE —
SCHEDULE YOUR **FREE** CONSULTATION TODAY!



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