



# TRAINING OPPORTUNITY

Sponsored by  
The Eastern Panhandle Federal Executives Association  
of West Virginia

## RETIREMENT SEMINAR: Federal Benefits

April 18-19, 2006 — 8:00am – 4:30pm

Cost: \$220

This two-day seminar will include an overview of CSRS & FERS Retirement Benefits, types of annuities including survivor benefits for CSRS, FERS, Military Service Buyback, annuity estimates, sick leave credit, Federal health benefits in retirement, Medicare, Long Term Care Program, federal life insurance, TSP, taxes, inflation, risk, how to put more money into your pocket, investment funds, and options at and after retirement. **WHO SHOULD ATTEND:** All Federal Employees.  
(Spouses and/or Significant Others can attend at no additional cost)

## FINANCIAL PLANNING

April 20, 2006 — 8:00am – 4:30pm

Cost: \$125

This one-day seminar will include: what is financial planning? Investment basics, how taxes effect your investments, different investments vehicles, savings for education (IRA's, 529 plans), retirement benefits, TSP, Social Security, risk management, life insurance, disability, and long term care insurance, estate planning, and how to deal with financial professionals. **WHO SHOULD ATTEND:** All federal employees (Spouses and/or Significant Others can attend at no additional cost).

### REGISTRATION FORM

Course: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Agency: \_\_\_\_\_

Address: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Spouse/Significant Other( if attending):  
\_\_\_\_\_

Special ADA requirements (if any):  
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**LOCATION:** Both workshops will be held at the U.S. Fish & Wildlife Service National Conservation Training Center, Shepherdstown, WV. Visit <http://training.fws.gov/> for directions.

**PAYMENT:** Payment by training form, third party draft or personal check must be included with registration. Make payable to "EPFEA."

**CANCELLATION POLICY:** With the receipt of your Registration Form & payment, you are registered unless otherwise notified. **Refunds for cancellations cannot be made.** If you cannot attend, you may send a substitute to the seminar in your place.

Return Registration Form & SF-182 or payment by March 24, 2006 to:  
Ms. Linda Shook  
NCTC, 698 Conservation Way  
Shepherdstown, WV 25443  
Phone: (304) 876-7421  
E-mail: Linda\_Shook@fws.gov