

Understanding & Maximizing Your Postal Benefits & Retirement



PRESENTED BY:
JONI L. MONTROY

Former HR Specialist with the USPS/Rochester NY

(Joni conducted seminars, counseled and processed postal retirements for 13 years. In her own business, she has conducted seminars for the WNY Career Conference, Rochester/Buffalo APWU, NALC State convention, Rochester/NY City NALC Branches, and numerous Federal Agencies.)

Open to any CSRS/FERS career employee of the United States Postal Service. Topics included in this interactive session will include retirement eligibility, how to compute your annuity, how to understand the VERA/early out rules, what all those numbers on your pay stub mean, how creditable service and/or annuity is affected by temporary appointments/Military time/Sub Rural Carrier time, understanding Notification of Personnel Action (Form 50), Federal Health Benefits, Life Insurance, Sick leave, Annual leave, Thrift Savings Plan (When and how can I withdraw my money), and Social Security.

WHEN: Thursday, September 4, 2008

WHERE: Harvey D. Morin VFW
965 Center Road; West Seneca, NY 14224

TIME: **6:30 PM** length of program will be approximately 2 hours

Cost: \$25.00 per employee; non-postal spouse is free

~Please bring your pay stub and Social Security Earnings Statement~

Visit www.keyretirementsolutions.com for registration form

Seminars located in Rochester, West Seneca, Elmira, Ithaca, and Bath NY

Please tear on line

~ Seating is limited ~ you must pre-register and submit payment no later than one week prior to your seminar date. Complete this form and send along with check or money order payable to Key Retirement Solutions, PO Box 4, Henrietta NY 14467 www.KeyRetirementSolutions.com. You will receive confirmation of reservation.

Print Name _____

West Seneca 9/4

Full Address _____

Phone number _____

Email address _____

___ I will be bringing my spouse (if spouse is an employee, please fill out second slip)