

# 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 eligibility for optional and VER retirements, how to compute your annuity, what all those numbers on your pay stub mean, how creditable service and/or your annuity is affected by temporary appointments/Military time/Sub Rural Carrier time, understanding your "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/Medicare.

**WHEN:** Thursday, August 13, 2009

**WHERE:** Pulaski Club (downstairs) – Olean  
1104 North Union St, Olean NY 14760

**TIME:** 6:30 PM *Length of program will be approximately 2 ½ hours*

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

**~Please bring your pay stub, form 50 and Social Security Earnings Statement~**

*\*Visit [www.keyretirementsolutions.com](http://www.keyretirementsolutions.com) for registration form\**

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Please tear on line

~ **Seating is limited** ~ you must pre-register and submit payment no later than August 6th. 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](http://www.KeyRetirementSolutions.com). You will receive confirmation of reservation.

Print Name \_\_\_\_\_

Olean 8/13

Full Address \_\_\_\_\_  
\_\_\_\_\_

Phone number \_\_\_\_\_

Email address \_\_\_\_\_

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