



## FEA-GEA Savings Are Vital to Everyone's Retirement Educational Outreach to Federal and Postal Employees. TSP Counseling, the Key to a Rich and Rewarding Retirement.

FEA in its advocacy is committed to help educate and motivate Federal and Postal Employees to take full advantage of what could be a rich and rewarding retirement.

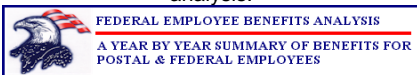
In Jan. 1998, the FEA became aware of the SaverAct, National Summit and the involvement of both public and private sectors on ways to help individuals prepare for retirement. A determination was made that the Act would benefit members of the FEA, the U.S. Government and its Employees. Permission was granted by the FEA Board to undertake the advocacy embodied in the SaverAct.

In 1998 the FEA started providing:  
"A means for individuals to calculate their estimated retirement savings needs, based on their retirement income goal as a percentage of their pre-retirement income;"



VA Medical Center Federal Employees

Employee's start by studying an analysis:



FEDERAL EMPLOYEE BENEFITS ANALYSIS																																																	
A YEAR BY YEAR SUMMARY OF BENEFITS FOR POSTAL & FEDERAL EMPLOYEES																																																	
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This Free easy-to-understand analysis will project your personal:

- CSRS – FERS retirement Annuity
- Thrift Saving Plan
- Life Insurance Coverage's and Cost
- Dependent Coverage

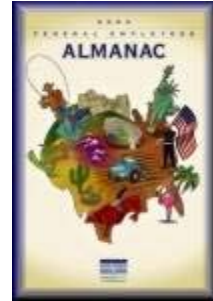
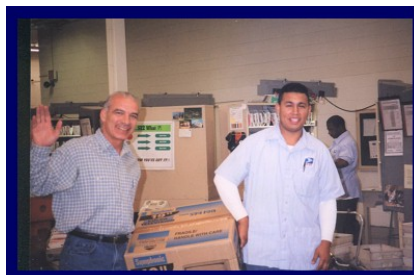
November 10, 1999, the Interagency Advisory Group Federal Human Resources Forum presented: "A Live, Interactive Satellite Broadcast Planning Ahead: Saving and Your Financial Future", Featuring the American Saving Education Council Ballpark Estimator:



The participants consisted of officials from OPM, Social Security, Thrift Saving Board and a Financial Planner from the private sector who stressed:

1. 100% TSP Participation
2. Credit Card Pay Off
3. Emergency Fund Creation
4. Investing

February 2000 the FEA extended the Outreach to Postal employees.



This Free FEDERAL EMPLOYEES ALMANAC is a useful, accurate, time-saving source of valuable information on government personnel organization, compensation, promotions, leave, retirement, insurance, health benefits, and other Important and interesting subjects for Civil Service, Postal Service and all other civilian employees of the federal government.

Most workers are confident about, but are not calculating, their projected retirement income. Despite continuing financial uncertainty, workers appear to hold a steady confidence in being able to afford to retire, according to a recent survey of working Americans.

The survey found that 66 percent of workers are at least somewhat confident of having enough money to live comfortably throughout their retirement years.

But the shocking revelation from the survey is that only 37 percent of workers said they have actually calculated how much money they will need to save by the time they retire. And just one-third of those who have done the calculation did so within the past year.

So while it seems many Americans feel confident of having enough income when they retire, most have not actually done the necessary calculations or planning to make sure they can cover their basic living expenses during retirement.

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To receive a FREE accurate analysis you will need a current payroll pay stub, TSP Statement and USPS Personal Identification numbers (PIN).