

# Understanding & Maximizing Your Postal Benefits & Retirement



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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 conducts seminars for the WNY Career Conference, APWU, League of PM/NAPUS conventions 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/part-time service/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.

**WHERE:** Girl Scouts of WNY (Building)  
**1020 John St, West Henrietta NY 14586**

<b>DATES/TIMES:</b>	<b>CSRS or Offset Tuesday</b>	<b>May 18, 2010</b>	<b>6:30 PM</b>
	<b>CSRS or Offset Thursday</b>	<b>June 10, 2010</b>	<b>6:30 PM</b>
	<b>FERS Wednesday</b>	<b>May 19, 2010</b>	<b>6:30 PM</b>
	<b>FERS Monday</b>	<b>June 7, 2010</b>	<b>6:30 PM</b>

*Length of program will be approximately 2 1/2 hours*

**Cost:** \$25.00 per employee; non-postal spouse no charge  
**~Please bring your pay stub, Form 50 and Social Security Earnings Statement~**  
*\*Visit [www.keyretirementsolutions.com](http://www.keyretirementsolutions.com) for registration form\**  
*Seminars located in Rochester, West Seneca and Syracuse*

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 Please tear on line

~ Seating is very 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](http://www.KeyRetirementSolutions.com). You will receive confirmation of reservation.

Print Name \_\_\_\_\_  
 Full Address \_\_\_\_\_  
 Phone number \_\_\_\_\_  
 Email address \_\_\_\_\_

Rochester Preferences  
 1<sup>st</sup> Date \_\_\_\_\_  
 Time \_\_\_\_\_  
 2<sup>nd</sup> Date \_\_\_\_\_  
 Time \_\_\_\_\_

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