

How To Make Sure You Get What You Deserve

By Tammy Flanagan

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You don't need to become a retirement specialist to adequately prepare for your post-government years. But it is important to become familiar and confident about the retirement benefits you're entitled to receive based on your federal career.

The best safeguard against any kind of mistake in calculating your benefits is knowledge. Here are some steps you can take to ensure you get the benefit you've earned:

Attend a **pre-retirement or mid-career planning seminar**, if available from your agency or a private vendor.

Take advantage of **online training opportunities**. Here are a few examples:

- [TSP4GOV YouTube Channel](#)
- [Long Term Care Partners Webinar Series](#)
- [NARFE Federal Benefits Institute](#)
- [National Institute of Transition Planning](#)

Get **basic information** about the Civil Service Retirement System, the Federal Employees Retirement System, the Federal Employees Health Benefits Program, the Federal Employees Group Life Insurance program, the Thrift Savings Plan and Social Security:

- [Office of Personnel Management](#)
- [Social Security Administration](#)
- [Thrift Savings Plan](#)

Be sure that those who may have access to benefits you've earned remain informed. These include:

- Your spouse
- Guardian of your unmarried dependent children
- Former spouse with court-ordered benefits
- Beneficiaries of your TSP, CSRS or FERS, and FEGLI benefits
- Designated survivor beneficiary of your CSRS or FERS retirement

I read an [article](#) recently about the common traits of highly intelligent people and found that they can also be important to successful retirement planning. Such people are:

- Are highly adaptable
- Understand how much they don't know
- Have insatiable curiosity

- Ask good questions
- Are ensitive to other people's experiences
- Are open-minded
- Are skeptical

Most of us only retire once (or maybe twice) in a lifetime. This is a big transition, and it requires prudent planning and decision-making. A smooth transition to life after retirement isn't guaranteed. Nor is it completely within your control. I believe, however, that if you do your part to raise your awareness and take the time to educate yourself, many of the frustrations, errors and delays that often plague the process can be avoided — or at least alleviated.

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