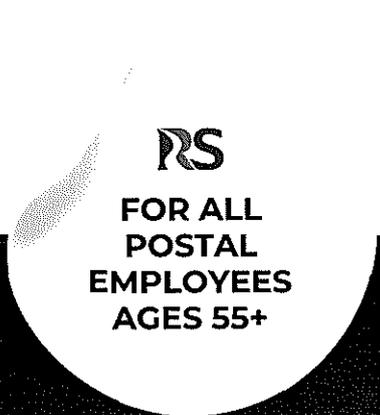


# FREE POSTAL RETIREMENT SEMINAR



**SPONSORED BY APWU LOCAL 295**



**WHEN:**

**SUNDAY, MARCH 1 @ 10 AM & 4 PM  
TUESDAY, MARCH 3 @ 6 PM**

**WHERE:**

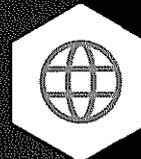
**APWU LOCAL 295 - UNION HALL  
20530 SOUTHFIELD HWY  
DETROIT, MI 48235**



**COMPLIMENTARY  
RETIREMENT  
PAPERWORK  
COMPLETION**

**TOPICS TO BE COVERED:**

- RETIREMENT ELIGIBILITY
- BEST DATE TO RETIRE
- PENSION CALCULATION
- SUPPLEMENT CALCULATION
- 10% PENSION KICKER
- SOCIAL SECURITY MAXIMIZATION
- SURVIVOR BENEFIT
- TSP MODERNIZATION
- CHANGES TO FEGLI/BEDB
- SICK/ANNUAL STRATEGY
- INTERIM PERIOD
- CHANGES TO PSHB
- MORTGAGE/DEBT STRATEGY



**HOW TO RSVP:**

**WWW.RSSEMINAR.COM  
OR CALL (800) 711 - 5754**



**WHAT TO BRING:**

- A RECENT PAYSTUB
- A RECENT TSP STATEMENT