

## NALC retirement seminars



**Ron  
Watson**

**T**he National Association of Letter Carriers Retirement Department has developed a retirement seminar. It is designed as a five-hour presentation, but it can be easily abridged for shorter periods. Each national business agent has selected one or more seminar presenters, who are available to travel to a branch (or group of branches in a geographical area). Requests for retirement seminars should be made by branch presidents to your national business agent. The ideal venue is usually a Sunday or holiday, when letter carriers and their spouses are most likely available.

Retirement is one of the most important economic decisions a letter carrier makes in his or her life. It constitutes a major life transition. It is generally irrevocable. The rules and regulations regarding eligibility and amount of retirement benefits are complex. Additionally, at the time of retirement, decisions must be made regarding survivor annuities, Federal Employees Group Life Insurance (FEGLI) continuation, Thrift Savings Plan (TSP) investments, making deposit for military time and prior non-career federal service, and many other matters. In an ideal world, every letter carrier would be able to make fully informed decisions regarding retirement and the related matters.

**“Retirement is one of the most important economic decisions a letter carrier makes in his or her life. It constitutes a major life transition.”**

There are lots of resources available to access information about retirement: online, in print and by telephone. The Office of Personnel Management (OPM) has a robust internet presence with source information. The NALC offers retirement information online, in print publications and through its toll-free phone line. The Postal Service makes retirement information available online through LiteBlue, and by telephone to its Human Resources Shared Services Center. Other organizations provide retirement information online and in print.

The sheer volume of available information, along with the vast complexity of the rules, can make it difficult to at-

tain the goal of making fully informed decisions. In addition to the volume and complexity, some of the information available from other organizations is offered by business interests whose goal is to sell financial products, often with an eye on your TSP balances. Some are reputable; some are not.

So, even though there is almost unlimited information about retirement online and in print, many letter carriers will find it valuable to have information presented in a live setting.

A significant percentage of the letter carrier workforce is currently eligible to retire or within a few years of eligibility. They, as well as newly hired letter carriers, and everyone in between, should have the right to be able to make fully informed decisions about their retirement. That is the purpose of the NALC retirement seminar.

### Update on NALC lawsuit against WEP and GPO

**General Resolution 1, passed by the delegates to the 2016 NALC National Convention in Los Angeles, directed NALC to initiate a lawsuit challenging the constitutionality of two amendments to the Social Security Act, the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP). Those laws, passed in 1977 and 1983, reduce the Social Security benefits of many Civil Service Retirement System retirees.**

Since the convention, NALC's attorneys have been working to prepare a full report to the Executive Council on all the legal issues raised by General Resolution 1. The report was presented to the council at its meeting in late January. The report included a review and analysis of the merits of the case and the procedural issues that the suit may confront. The attorneys also discussed potential arguments, witnesses and other evidence that could support the suit.

President Rolando and the Executive Council directed the attorneys to continue moving forward with preparations for the lawsuit.

### NALC Retirement Department Toll-free number: 800-424-5186

Available Monday, Wednesday and Thursday  
from 10 a.m. to noon and from 2 p.m. to 4 p.m. (Eastern time)

*This toll-free number is answered ONLY during these hours  
on the days indicated.*