



# STRAIGHT TALK ABOUT FEDERAL GOVERNMENT RETIREMENT BENEFITS

There's no doubt about it – for Federal Employees, it's a challenge keeping up with the ever-changing rules and requirements of their FERS (Federal Employees Retirement System) and CSRS (Civil Service Retirement System) retirement plans.

As their retirement date grows near, Federal Employees must make a number of final decisions that can impact their finances for the rest of their lives. Unfortunately, without a comprehensive understanding of their benefits there's a strong possibility for making costly mistakes.

## **This is where we come in**

The Federal Employees Retirement and Benefits Institute is a veteran-owned small business that has been approved as a registered vendor for the Federal Government.\*

We provide educational training to help Federal Agencies and Uniformed Services understand the complexities of their FERS or CSRS benefits.

Working with each agency's Human Resources Director, we provide a dynamic approach to designing full-day or half-day sessions depending on the agency's needs. Seminars are provided at no cost to the participating agency or its employees. And we welcome federal agencies to monitor each seminar for compliance.

All of our educators are retired federal employees fully trained in the field of federal benefits and retirement plans. Add to this, our founder, Robert J. Carriles, is retired from the United States Department of Justice where he served in the role of HR Specialist dedicated to helping federal employees plan the retirement they want and deserve (see reverse side).

\*DUNS and SAM registration numbers provided upon request

## **Free Personal Benefits Analysis**

At the end of each training session, attendees can request a consultation provided by an independent financial planner who specializes in assisting federal employees understand their retirement choices.

For complete information, or if you have any questions, please call us at **985-228-1922**. You can also visit our website: [www.ferbti.com](http://www.ferbti.com)



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WHERE AGENCIES GO TO  
MEET THEIR TRAINING NEEDS

## Our Founder, Robert J. Carriles

Founded by a United States Marine Corps veteran, The Federal Employees Retirement and Benefits Institute fulfills an essential need for federal employees who often struggle to find resources able to help them understand the complexities of their retirement benefits.

Mr. Carriles has hosted hundreds of trainings at government facilities across the nation helping FERS and CSRS participants identify and manage the key decisions they need to make while integrating their federal benefits with their other financial-planning goals.

After 21 years with the Department of Justice, Federal Bureau of Prisons, combined with his three years of service in the United States Marine Corps, Mr. Carriles is uniquely qualified to educate others like himself — dedicated government employees who deserve financial security in their retirement years.

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“My mission is to empower those who have served their government to make informed decisions about their retirement options.”

Robert J. Carriles