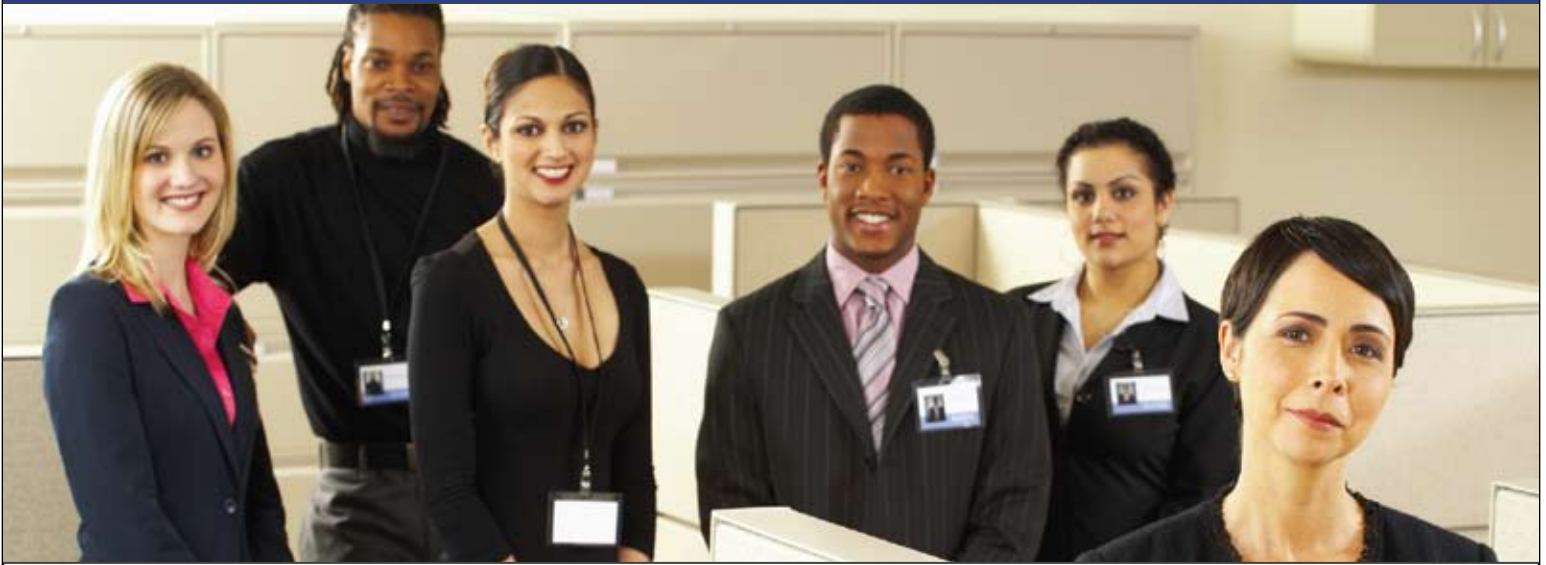


Presenting easy to understand, easy to follow benefit training and retirement planning programs for government employees.



Trust MLH Training, Inc. to provide your employees with the right answers to their critical questions to ensure a worry-free present and future.

Do you understand how your benefits work?
Do you know how to lower your taxes?
Are you maximizing your TSP?
Do you know about the FSAs?
Do you need help pulling the whole package together to maximize your federal benefits for yourself and your family?

Federal Retirement Benefits Areas of Expertise

- CSRS Retirement System, CSRS Offset
- FERS Retirement System
- TSP Program
- Social Security
- Federal Employees Group Life Insurance
- Federal Employees Health Benefits, Medicare, Long Term Care Insurance
- Flexible Spending Accounts
- Legal Aspects: Wills, Trusts, Advance Health Directives
- IRAs, 401(k)s
- Social, Psychological, and Health Aspects of Life After Federal Service

About MLH Training, Inc.

Trust, experience and knowledge make us unique. We have over 25 years of experience working with federal employees. All of our instructors and consultants are specialists as licensed, credentialed experts in their field and many are part of the federal retirement system themselves.

Competitively priced & on GSA contract

We are personally invested in— and have first-hand knowledge of — the federal benefit and retirement programs. You simply won't find a team of more qualified professionals dedicated to teaching all you need to know about federal benefit and retirement programs to maximize your benefits.

**A VERIFIED SERVICE DISABLED
VETERAN-OWNED BUSINESS.
WEB: WWW.MLHTRAINING.COM
TEL: 888-688-8759**

MLH TRAINING CURRICULUM

Understanding the CSRS Retirement System

- Understanding Defined Benefit Retirement System
- What is the CSRS Annuity
- How service time and the annuity are computed
- Survivor Benefits, Insurable Interest, Disability Benefits, Social Security Benefits and more

Understanding the FERS Retirement System

- All of the items listed in “Understanding the CSRS Retirement System”
- Plus, vesting and how it works
- Types of FERS Retirements
- COLAs and the FERS
- The FERS Special Supplement

Understanding Social Security

- How service is computed & retirement benefit at full retirement age, before & after
- Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) for CSRS
- Spousal Benefits, Disability Benefits, Survivor Benefits and more

Understanding the Thrift Savings Plan (TSP)

- Defined Contribution Retirement Systems
- 2007 contribution limits and catch-up contributions
- Tax considerations and your take-home pay
- Determining your investment objective and time horizon
- The five funds, diversification, risk tolerance, penalty-free distributions, TSP loans, rollovers, beneficiary considerations, managing the TSP in retirement and much more

Understanding Health, Life and Long Term Care Insurance Benefits

How these insurance programs work — and how to fit them together to meet your planning goals.

- Medical insurance (FEHB) now and at age 65
- Medicare
- The Military Retiree, TRICARE and Medicare
- Long Term Care Insurance
- Federal Employees Group Life Insurance (FEGLI) – How Life Insurance Works in Estate Planning

Flexible Spending Accounts (FSAs)

- Health Care Flexible Spending Accounts and the (HCFSA)
- The Dependent Care Flexible Spending Account (DCFSA)

Understanding Financial Planning and the Role of a Registered Investment Advisor

- Managing your financial assets after your federal career
- What is a Registered Investment Advisor and a Financial Planner and how to select one

Legal Concerns

- How to designate beneficiaries for your federal programs
- Wills, trusts and probate; Medical directives and rights
- How to select an Estate Planning Attorney

For a full list of all components for each of these courses, please visit www.mlhtraining.com

MLH TRAINING COURSES

We offer fully customizable, on-site benefit and retirement planning training for federal employees at competitive prices. For details, please call us today at (888) 688-8759.

Mid-Career Courses

Designed primarily for those with more than 10 years of federal service, this course is usually a full two days. It explains investing and managing the TSP, the FERS Retirement System, Social Security, using the FEGLI now and in estate planning, Legal Considerations to include Wills, Trusts, Probate, Minor Children, Health Directives, DC FSAs, and Federal and State Tax Considerations. It also integrates the features of HSA FSAs and Health Insurance, and Long Term Care Insurance.

Pre-Retirement Courses (FERS) and CSRS and CSRS Offset

Designed primarily for those within approximately five years of retirement, this course is usually two to three days. This course explains everything covered in the Mid-Career Course with an emphasis on Shorter Term Planning. In addition, it covers the specifics of MEDICARE and the Federal Employee, detailed considerations of many decisions required at retirement for the FERS, CSRS, TSP, FEGLI., etc. The three day course includes the social and psychological aspects of life after federal service.

New Employee & Early Career Benefit and Retirement Planning Courses

Designed primarily for those who have approximately six months to three years of federal civilian service. It explains basic financial planning, how to choose health insurance, FSAs, the FERS and Retirement systems to include vesting and the annuity calculations, Social Security, disability, and the TSP, plus matching funds, the basics of investing and the tax benefits at the bottom line of making contributions. Also, you'll gain a basic understand of life insurance through FEGLI.

Federal Benefit Training Courses

One-day or two-day classes designed to meet the needs of your workforce

One-Day Classes:

On-site at your location

Two-Day Classes:

Visit www.mlhtraining.com for locations and dates

Two-Day Classes:

Offered off-site in certain cities

Three-Day Classes:

Offered on-site at your location only

Three-Day Combo CSRS & FERS:

Offered on-site at your location only. Featuring one day of Shared Benefit Programs plus one day each of CSRS and FERS specific material

Four-Day Combo CSRS & FERS:

Offered on-site at your location only. Featuring two days of Shared Benefit Programs plus one day each of CSRS and FERS specific material

Pricing/Methods of Payment

For pricing, please call or email us for details: info@mlhtraining.com.

We accept government credit cards, purchase orders, letters of agreement, and electronic fund transfers.

PHONE: (888) 688-8759

EMAIL: info@mlhtraining.com

GSA CONTRACT GS-02F-0197S

To see the government agencies that have purchased these programs, please visit our Website.

Read These Real Testimonials from Government Employees Just Like You.

“I see that I am not prepared for retirement and if I do not make a retirement booklet for my husband he will be lost...I appreciate your suggestions and information. It is apparent that you all took a great deal of time putting this class together...I really enjoyed it and took away things I need to do for my family.”

— *R.B., Washington*

“Excellent reference. Excellent training. Thank you again for your patience and thoroughness in such a jam-packed two days!”

— *D.W., Northern California*

“Request that a formal classroom training course on Federal Benefits be developed by MLH Training to be presented to all agency civilian personnel at entry to federal service and every five years thereafter.”

— *J.S., New Mexico*

“MLH Training provided our Pre-Retirement Planning for FY-06. The training was far superior to our previous vendors and was more cost effective. We highly recommend that the agency consider MLH Training for agency-wide Pre-Retirement Planning training for FY-07.”

— *M.R., California*

“In the past we had trouble getting enough interested personnel to have a course on site. Now, when MLH Training is scheduled we always have a waiting list.”

— *S.W., Nevada*

Our team is the most experienced in training. Plus...

- At your request, we'll customize a program to address your agency or command's specific needs.
- We maintain two instructors in the classroom at all times to ensure that all questions are addressed.
- Our team includes the following:
 - Federal Annuitant & Annuitant Spouse
 - Licensed experts in Life, Health, Long Term Care and Disability Insurance
 - 401 Retirement Systems-NASD
 - Registered Representative (series 6 & 63)
 - Certified Financial Planner
 - Estate Planning Attorney
 - Licensed Psychologist
 - Registered Investment Advisor

Ongoing support

We welcome the opportunity to answer even the most complicated questions. In fact, questions that are too complex to answer in class are answered separately, outside of class. We're proud to offer continuing on-call and on-line assistance to all course participants, ensuring that everyone has the information they need to make informed retirement planning decisions.



www.MLHTraining.com

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MLH Training, Inc. is a verified service disabled veteran owned small business.