Early/ Mid-Career Seminar
Wednesday, June 8, 2022
Virtual on Zoom for Government

Agenda

8:00	**Welcome & Housekeeping** – Jeffrey O'Connell, USDA
8:10	**Thrift Savings Plan – A-Z -** Stewart Kaplan, Thrift Savings Plan Board • *Make Wise Decisions Today: Retire With Dignity Tomorrow* • *Saving for Retirement: Your TSP Contributions* • *Choosing a Tax Treatment: Traditional or Roth?* • *Getting the Most Bang for Your Buck: Saving in the Thrift Savings Plan* • *Accessing your TSP Money While Still Employed: Loans and In-Service Withdrawals*
9:45	**Break**
10:00	**Thrift Savings Plan – A-Z - Part II** • *First Steps: Preparing for Separation* • *Turning Savings to Income: The TSP Retirement Income Options* • *Withdrawal Rules: Other Considerations* • *Planning Your Legacy: TSP Death Benefits* • *Getting Help: Resources for Participants*
NOON	**Lunch (~12:00 pm to ~12:30pm)**
12:30	**TSP Follow up Questions** Stewart Kaplan, continued, Thrift Savings Board
12:45	**Federal Employees Retirement System** Patricia Sapol, Office of Personnel Management
2:15	**Break**
2:30	**Employee Benefits and Leave Administration** Kimberly Whittet, USDA - NIFA
3:30	**Social Security Administration Overview** David Seymour, Senior Public Affairs Specialist, SSA, KCRAO
4:30	**Adjourn**

Presenters

STEWART KAPLAN, TSP Training and Liaison Specialist. Stewart joined the staff of the Federal Retirement Thrift Investment Board* in April 2013. As a member of the Office of Communications and Education staff, he conducts participant seminars as well ad in-depth classes for Human Relations and Payroll Offices for Federal agencies throughout the United States.

He retired from the Air Force in 2013 and help positions in the Marine Corps in Japan and the Air Force at the Pentagon as a Personal Financial Readiness Manager and Educator. He holds a Master of International Management Degree from Whitworth University and a Certificate in Financial Planning from Kaplan University.
Steward is an Accredited Financial Counselor and a Registered Financial Consultant. He also holds the designations of Retirement Plans Associate, Group Benefits Associate and Certified Employee Benefits Specialist through the International Foundation of Employee Benefit Plans of Wharton Business School.

PATRICIA SAPOL joined the Office of Personnel Management (OPM) as a Human Resources Specialist with the Benefits Officers Development and Outreach (BODO) group in January 2019, where she provides guidance and training to federal Benefits Officers and retirement counselors on a wide range of retirement and insurance programs. Prior to joining OPM, she worked for The Department of Defense (DOD), Defense Civilian Personnel Advisory Services (DCPAS), as a Benefits and Work Life Program Manager where she earned her DoD Employee Benefit Advisor (EBA) program credentials.

She has previously served as a Labor and Employee Relations Specialist with the Department of the Army and later with the Marine Corps. Before she joined the federal workforce, Patricia worked in the private sector as a Human Resources Generalist for several broadcasting agencies and federal contractors. Mrs. Sapol received her Bachelor of Arts in Political Science/International Relations from the University of Central Florida in 2005 and her Master of Business Administration/Human Resources Management from Walden University in 2008. She is certified as a Professional in Human Resources (PHR) since 2009.

KIMBERLY WHITTET, Senior Policy Advisor, National Institute of Food and Agriculture (NIFA), U.S. Department of Agriculture, Washington, DC. Ms. Whittet has served in numerous roles in her 17-year Federal career at NIFA. Beginning as a Program Specialist she supported national research, education, and extension programs in the areas of animal sciences. She then served for 11 years as the Administrative and Operations Specialist and Officer, a senior advisor and expert on the agency head's management team, formulating and executing administrative and operations management programs and policies. Ms. Whittet is currently the Senior Policy Advisor and financial policy expert on Federal regulations and plans, develops, and recommends policies and procedures for Federal financial assistance and special projects

DAVID SEYMOUR is the Senior Public Affairs Specialist for Region VII of the Social Security Administration. He began his federal service as a Congressional Aide, then joined SSA in the Chicago Region where he served as a Claims Representative, Operations Supervisor and Public Affairs Specialist. In 2016, David relocated to Kansas City to serve as a Technical Training Instructor for new SSA employees nationwide. He has taught Spanish language and Latin dance in the community and academic settings. His current duties in the Regional Public Affairs Office include serving as a liaison for congressional offices, assisting with media inquiries, and promoting public awareness and understanding of the programs Social Security administers.