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## **NAVIGATING THE COMPLEX ROAD TO RETIREMENT**



**October 17 & 18, 2016**

**San Francisco**

**October 19 & 20, 2016**

**Sacramento**

**Loretta Ellis**

Federal Employee Benefits Counselor, Ellis and Associates

Training includes in-depth information on the three programs that make up your retirement:

1. Basic Benefit Plan
2. Social Security
3. Thrift Savings Plan

Plus:

Federal Long Term Care Program Representative

**October 17 & 18**

San Francisco Federal Building  
90 7th Street, Conference Room B040

**[San Francisco Registration](#)**

**October 19 & 20**

Internal Revenue Service  
4330 Watt Ave., 1<sup>st</sup> Floor

**[Sacramento Registration](#)**

**\$125/employee & \$25/spouse**