Call now to schedule your private appointment to visit our luxury, active aging community. Come meet our team, view our suite layouts, and delight in our beautiful decor.

Call 301.417.3000 or visit www.Brandycare.com

5550 Cardinal Place (next to Cameron Station) Alexandria, VA 22304

Our Alexandria community is a luxury, active aging community with licensed Assisted Living and Memory Care.
<table>
<thead>
<tr>
<th>Chapter</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>AFSA Contacts</td>
<td>3</td>
</tr>
<tr>
<td>Welcome from the Retiree Vice President</td>
<td>5</td>
</tr>
<tr>
<td>AFSA Membership in Retirement</td>
<td>7</td>
</tr>
<tr>
<td>Share the Story of the Foreign Service</td>
<td>9</td>
</tr>
<tr>
<td>Foreign Service Retiree Associations</td>
<td>11</td>
</tr>
<tr>
<td>Foreign Service Retirement Services</td>
<td>16</td>
</tr>
<tr>
<td>Additional Resources</td>
<td>18</td>
</tr>
<tr>
<td>Reviewing Your Retirement Plan</td>
<td>19</td>
</tr>
<tr>
<td>Accessing Annuitant Express</td>
<td>22</td>
</tr>
<tr>
<td>Medicare Basics (Including Coordination with FEHB)</td>
<td>23</td>
</tr>
<tr>
<td>Reporting Deaths of Foreign Service Retirees or Survivors</td>
<td>25</td>
</tr>
<tr>
<td>Supporting the Foreign Service Community</td>
<td>27</td>
</tr>
<tr>
<td>In Memory</td>
<td>30</td>
</tr>
</tbody>
</table>
The Senior Living Foundation (SLF) provides support to our retired Foreign Service community, and to parents and parents-in-law of active duty Foreign Service employees. The Foundation assists in many ways:

- Home health care expenses
- Case management
- Prescription & medical expenses
- Senior housing
- Geriatric care health assessments
- Basic living expenses

SLF protects the confidentiality and preserves the dignity of anyone who contacts us.

If you or someone you know needs assistance, please contact us.

202.887.8170
slfoundation.org

Senior Living Foundation of the American Foreign Service

“Taking Care of our Own”

SLF is proudly sponsored by the American Foreign Service Protective Association
Dear AFSA Member,

On behalf of AFSA’s Governing Board and professional staff, I hope this 2022 AFSA Directory of Retired Members will help you stay connected to your Foreign Service legacy by keeping up friendships, renewing contacts with former colleagues, and meeting new FS retirees in your area. Our Foreign Service network is a major asset for us all.

Please check your personal listing to make sure it is accurate. If not, let us know at member@afsa.org, or by calling (202) 545-7582 so we can correct our records immediately. We include email addresses for those members who shared them with us. All the information contained in this directory is also available online by logging in at www.afsa.org/member-login.

The content in the front of this directory is an invaluable source of information, empowering you to manage your retirement more effectively. It contains information to answer your questions on Medicare, FEHB, Social Security, TSP, FSPS annuity supplement, beneficiary designations, survivor benefits, former spouse benefits, REA/WAE employment and other issues. We list contact information for State Department offices that serve Foreign Service annuitants from all agencies. We also outline outreach and engagement opportunities to help you stay connected including a list of AFSA member benefits, information on AFSA’s Speakers Bureau, and a list of the Foreign Service retiree associations from around the country.

We include as much current material as possible in this directory, but you are encouraged to visit the AFSA website at www.afsa.org/retirement for more information and links to other resources. Please also watch your email inbox for the AFSA Retirement Newsletter sent every two months with updates on benefits and other retirement-related issues affecting the Foreign Service, both active duty and retiree (if you are not receiving the newsletter, email member@afsa.org).

If you use the services of any of our advertisers, please let them know that you saw their ads in this directory.

Lastly, we want to hear from you. Your corrections, comments and suggestions are essential to maintaining the quality and usefulness of the directory. Moreover, your experiences with the Office of Retirement, the HR Service Center, and the State Department finance office or other annuitant-related issues, help us to deal with topics most important to our retiree membership.

If you have questions or need assistance, please find the list of AFSA contacts on page one. You can reach me at naland@afsa.org.

Regards,

John K. Naland
Retiree Vice President

The member information in this directory is the property of the American Foreign Service Association. The directory is intended only for the personal use of its members. Use of this list for commercial, political, recruitment or any other purpose by any organization or individual is prohibited.
Ingleside communities are bursting with colorful opportunities this season. Experience a community’s natural splendor or take advantage of all the historical and cultural attractions in and around the nation's capital. Enjoy daily programs, speakers, and entertainment, plus all the amazing amenities from bistro-style dining to club-inspired fitness centers located in our Centers for Healthy Living. It’s all right outside your door—come see it for yourself. Schedule a personal tour today!

Living at Its Best
MODERN. INSPIRED. ALWAYS ENGAGING.

INGLESIDE AT ROCK CREEK
WASHINGTON, DC

WESTMINSTER AT LAKE RIDGE
LAKE RIDGE, VA

INGLESIDE AT KING FARM
ROCKVILLE, MD

Schedule a personal tour—call 202-470-4979, or visit www.inglesideonline.org.
As the professional association of the Foreign Service since 1924, AFSA is the principal advocate for the long-term institutional well-being of the professional career Foreign Service.

STAY CONNECTED:

- **The Foreign Service Journal.** As an AFSA member, you receive 10 issues a year of this award-winning publication sent to your home.

- **AFSA’s Daily Media Digest.** A must-read sent Monday through Friday containing the most interesting and relevant articles pertaining to the Foreign Service from top news sources.

- **Updates from AFSA Leadership.** Receive regular email alerts on AFSA’s latest engagements with Capitol Hill, upcoming events and presentations at AFSA, and key information or updates concerning your retirement benefits.

- **Retiree Directory.** Each year you receive this directory of all retired members to help you stay connected with former colleagues and friends. Please take a moment to familiarize yourself with the contents of these first pages, which outline key retirement topics and useful contact information for when you have retirement-related questions or issues.

- **AFSA Events.** AFSA continues to sponsor events, albeit virtually given COVID-19 restrictions, which include talks by Foreign Service authors and retirement-related presentations. As soon as it is safe to return, we look forward to welcoming members back to our headquarters for happy hours, Foreign Service Day activities, and other in-house events. [www.afsa.org/events](http://www.afsa.org/events).

STAY ENGAGED:

- **Speakers Bureau.** Join our Speakers Bureau to share your expertise and highlight the importance of diplomacy in your local community. We’ll equip you with talking points that help tell the story of the Foreign Service and resources for you to develop outreach opportunities locally. We may also contact you when we receive a request for a speaker. [www.afsa.org/speaker](http://www.afsa.org/speaker).

STAY SMART:

- **One-Stop Shop for Retirement Information.** Check out the Retirement Services section of AFSA’s website ([www.afsa.org/retirement](http://www.afsa.org/retirement)), a one-stop shop offering articles, Department of State ALDACs, checklists, videos, and a wealth of other information to answer questions and identify issues to consider as you progress through your retirement years. This site is helpful to active duty personnel planning for retirement and is useful for retirees, who no longer have access to their agencies’ intranet sites.
• **AFSA’s Federal Benefits Series** consists of presentations on Foreign Service federal benefits, which require highly specialized speakers as FS benefits differ from those applicable to the civil service. AFSA also presents talks on Social Security, health insurance, and other germane benefits topics, all of which are posted on our website for the benefit of our members at www.afsa.org/video.

• **AFSA’s “Next Stage” Program** presents panels composed of retired Foreign Service employees who have successfully transitioned into follow-on careers, avocations, and volunteer opportunities. Thus far, AFSA has presented panels on teaching, writing, the private sector, and post-FS diplomatic security jobs. “Next Stage” also sponsored a presentation by the President of a local executive search firm specifically tailored to the Foreign Service. Presentations are taped and posted to our website and are accessible to all members at www.afsa.org/video.

• **AFSA’s Retirement Newsletter** provides fresh easily-digestible information every two months regarding retirement benefits and other information pertinent for FS retirees. (www.afsa.org/retirement-newsletter).

AND, FINALLY, IF YOU NEED HELP:

• **AFSA’s Counselor for Retirees.** If you have trouble navigating government retirement systems, or have a retirement-related question or issue you need assistance in resolving, contact AFSA’s Counselor for Retirees, Dolores Brown, at (202) 944-5510 or brown@afsa.org.
One of AFSA’s primary outreach goals is to create a domestic constituency for the Foreign Service in all 50 states. To do this, we must help increase general understanding of the critical role of a professional, non-partisan Foreign Service in preserving, protecting, and promoting America’s interests and values. Retirees, with decades of experience winning hearts and minds, and no longer subject to the Hatch Act, play a unique role in helping to tell the story of the Foreign Service. Below are ideas for outreach and advocacy in your local community. AFSA has resources available to help in your efforts and we’re always interested to hear about local outreach activities. Contact us at speakers@afsa.org for more information.

- **Speak Out.** Speaking to local organizations, including community colleges and high schools, is one of the best ways to share the story of and broaden the domestic constituency for the Foreign Service. AFSA has developed resources to support our members’ outreach efforts, which include talking points, videos, stories, and presentations. These resources and more can be found at www.afsa.org/first-line-defense. When speaking at high schools, consider raising awareness of AFSA’s national essay contest to help students think about the role of diplomacy in America’s national security. www.afsa.org/essay.

- **Sign up for AFSA’s Speakers Bureau.** If you would like to be informed of the latest resources, speaking opportunities, and other outreach news, consider joining the roster of messengers by emailing speakers@afsa.org.

- **Engage on social media.** Social media is increasingly a key tool for communication, especially with younger audiences. Members are encouraged to share stories of the Foreign Service on social media to help illustrate and make tangible the work we do. To get started, you can consult AFSA’s social media toolkit for sample messages: https://afsa.org/sites/default/files/fld-social-media-toolkit.pdf. **Don’t forget to follow AFSA on social media (Twitter, LinkedIn, and Facebook), join our campaigns, and share news of AFSA outreach events and other resources with those in your social networks.**

- **Letters to the Editor.** Writing to your local paper reminds both the editors and members of your community about what diplomats do and why it matters. When you get a letter published, let us know!

- **Write to your Member of Congress.** Ensure your representatives know that as a constituent you care about a strong, professional, and adequately resourced Foreign Service. While AFSA can offer talking points and updates on current issues, what’s most important is to express your personal connection.

- **Join a Foreign Service Retiree Association or Start Your Own.** Join your local retiree association (p. 9) and if you don’t find one listed in your area, consider starting one. AFSA can help identify other Foreign Service retirees in your area.
Retirees, with decades of experience winning hearts and minds, and no longer subject to the Hatch Act, play a unique role in helping to tell the story of the Foreign Service.

• **Join Community Organizations.** Many communities have internationally minded organizations such as the World Affairs Council, Global Ties, United Nations Associations, and Sister Cities International. Consider joining their boards to share the perspective of the Foreign Service. Organizations such as Global Ties or Diplomacy Councils often serve as the coordinators for matching international visitors coming through State’s International Visitor Leadership Program (IVLP) with homestay families.

• **Recognize Foreign Service Day.** The first Friday in May each year is Foreign Service Day. In recognition, consider participating in AFSA’s letter to the editor campaign, send a letter to your representatives in Congress, post on social media, offer a prayer for members of the Foreign Service in your house of worship, or speak at a local school or community organization.
FOREIGN SERVICE RETIREE ASSOCIATIONS

Joining a retiree association is a great way to stay in touch with your profession as well as with old and new friends and colleagues. Associations may plan outings, engage in local outreach and advocacy efforts, and organize luncheons with speakers of interest.

The following Foreign Service associations are independent of AFSA and are led by volunteers. If you don’t see your state listed below and are interested in forming a Foreign Service retiree association in your area, AFSA can help! Please email Perri Green at green@afsa.org for more information.

Arizona

Arizona Foreign Service Retirees

- Hon. Douglas A. Hartwick
dahartwick@gmail.com

The Arizona Foreign Service Retirees Association includes retirees from the State Department, USAID and other foreign affairs agencies living across Arizona. We will meet biannually in the Phoenix or Tucson areas until the threat of Covid is contained.

California

Foreign Service Association of Northern California (FSANC)

- Coordinator of FSRASC
  Daria ("Dede") de Pierre-Hollowell
  (619) 742-1382
  hollowelldd@gmail.com

The Foreign Service Association of Northern California (FSANC), an organization of some 200 Foreign Service retirees and family members, organizes periodic social and professional events in the San Francisco Bay Area and elsewhere in Northern California. If you are not already a member and would like to join us, please contact Scott Kilner by email or telephone.

The FSANC holds regular luncheon meetings and other events, usually with a guest speaker on foreign affairs issues, and encourages public outreach by FSANC members.

The current FSANC Board consists of: President Scott Kilner, VP for Outreach Larry Greenwood, Treasurer Karl Sprick, Secretary Amy Madsen, and Advisors Gene Bigler, Sheila Gwaltney, Evan Reade, Gus Recinos, Joe Sullivan, Emily Thurber.

Foreign Service Retiree Association of Southern California (Greater San Diego area) (FSRASC)

- Coordinator of FSRASC
  Daria ("Dede") de Pierre-Hollowell
  (619) 742-1382
  hollowelldd@gmail.com

With a membership of about 82 persons in the San Diego area, retirees gather on an ad hoc basis for varying activities ranging from play-going with drinks, to local tours, lunches, and book talks. We gather by private invitation and frequently associate with colleagues when overlapping in the several foreign affairs activities and lectures that occur very regularly in the area. There is a contact list which is offered to members and updated annually with the express
FOREIGN SERVICE RETIREE ASSOCIATIONS

purpose of allowing the members to reach each other privately via zip code areas and phone numbers. (No commercial purposes for our list!) All members are encouraged to propose gatherings of interest to the rest and the coordinator is happy to facilitate information and internal invitation exchanges by use of our in-house email membership lists.

Foreign Affairs Association of Southern and Central California

- Robert Baker
  (310) 625-9122
  baker732@roadrunner.com

Colorado

Foreign Service Retirees of Colorado

- Michael Keaveny
  (303) 927-6191
  mmkeaveny@yahoo.com

Foreign Service retirees and friends and others who have spent a portion of their working careers abroad gather once or twice a year in the Denver area to socialize and share stories about life in Colorado. Michael Keaveny, the coordinator, disseminates information, such as opportunities to host International Visitor participants, to the interested membership.

Florida

Foreign Service Retirees Association of Florida

- Ellen Engels, Chair
  engelsec@hotmail.com

The FSRA of Florida holds luncheon meetings at five different locations around Florida each year. The luncheons feature a speaker recruited by the host city organizer on topics of local, regional, or national interest. The FSRA of Florida encourages its members to be active in their local communities and to reach out to local groups about the Foreign Service and how American diplomacy matters to their lives. The evening before the luncheon a social event is also arranged. The membership is notified about these meetings as well as other timely notifications through our Newsletter, website, and emails.

Our website is the best way for folks to contact us; there is a form located there. The website also has the latest newsletter, contains the membership forms ($20/$30 per year) with mailing information, provides information and reservation forms for upcoming events, and has an archive of past events and photos: www.foreignserviceretireeassociation.org.

Maryland and the District of Columbia

Foreign Affairs Retirees of Maryland and Washington, D.C.

- Host Committee
  Ward Barmon
  Donald Kursch
  Hon. Walter Stadtler
  Stephanie Kinney
  Hon. Robert Beecroft

- Convenor
  Norm Glick
  nucky109@gmail.com

- Treasurers
  Ward Barmon
  Donald Kursch
  donkursch@gmail.com

With a membership of over 150 members from the Washington, D.C. region, the FAR MD & DC Club gathers 11 times a year in Chevy Chase, MD bringing together foreign affairs colleagues for fellowship, a glass of wine, a fine lunch and an
informed discussion of a current foreign policy issue led by an expert in the field. Our goal is to foster friendship, knowledge and support for American diplomacy.

Delmarva Foreign Affairs Associates

Delmarva Foreign Affairs Associates (DELMAR-VAFAA) was founded in 2015 to serve the professional interests of Eastern Shore residents having foreign affairs experience and are retired from, or still active with, the Department of State, other governmental agencies, relevant outside contractors, and those with recognized foreign affairs experience. The membership region comprises ‘Delmarva’, being Delaware and the Eastern Shore counties of Maryland and Virginia. The group’s objective is to provide members and accompanying family a venue for pleasant socializing, tasty meals, spirited discussion of foreign affairs topics, timely speakers, and projects of interest. Please contact AFSA for more information regarding the Delmarva Foreign Affairs Associates at member@afsa.org.

New England

Foreign Affairs Retirees of New England

- President
  Elizabeth Barnett
  (617) 227-0943
  barnett1895@hotmail.com

Since 1983, USG foreign affairs retirees have been gathering three times a year throughout New England to share lunch while hearing and discussing views of experts on foreign affairs topics. FARNE lunches are held in spring, fall and January, providing a relaxed and congenial way to reconnect with ex-colleagues and make new friends in this region.

North Carolina

Carolina Friends of the Foreign Service

- Acting Chair
  Hon. Brenda Brown Schoonover
  (919) 360-8592
  Rcschoon2@aol.com

Carolina Friends of the Foreign Service (CFFS) has been in existence for more than 45 years. We have 150 members, mainly, but not exclusively, who live in the Triangle Area: Chapel Hill, Durham and Raleigh, North Carolina. We aim to promote a better understanding of and keep abreast of foreign affairs and related issues. We do so through a series of lunch/lectures plus other informative and social gatherings. Our membership consists of former U.S. Foreign Service, Civil Service, and military employees. In addition, we welcome and attract members from academia, the private sector and non-governmental organizations who have worked abroad as well as others in the area interested in foreign affairs and public diplomacy. Thus, the name "Carolina Friends of the Foreign Service".

Minnesota - Wisconsin

Upper Midwest Chapter of the American Foreign Service Association

- Convenor
  William F. Davnie
  (612) 419-0518
  bcdavnie@gmail.com

State and related agency retirees have gathered occasionally for speakers and conversation, although this has been disrupted recently. We hope to resume in 2022.
The Texas Foreign Service Group

Centered in Austin, the capital of Texas, TFSG is a long-standing group of FS retirees and their families and friends who have spent a LOT of time outside of the United States.

TFSG hosts luncheons with excellent well-informed speakers on thought-provoking subjects followed by some unique videos with some creative door prizes.

Please visit www.TFSG.org, or contact Perri Green green@afsa.org or John Wood jsw69intadv@hotmail.com for more information on becoming a member or to join our mailing list.

Houston Foreign Service Alumni

- **Organizer**
  Julie Gianelloni Connor
  (202) 558-8707
  Julie@BayouCityPress.com

This newly formed group gathers alumni who have served overseas or worked in foreign affairs, from State Department interns through senior Foreign Service Officers and includes Returned Peace Corps Volunteers and members of other USG departments with representatives serving overseas, such as USAID, DOC, and DOD. Our purpose is to increase understanding in the Houston areas of the work of U.S. citizens overseas to promote U.S. interests and well-being. We meet regularly, for programs and socializing.

Foreign Service Retirees Association of San Antonio

- Janet Scott
  (210) 341-9498
  stscottjr@aol.com

In 2022, hopes to meet to enjoy lunch, conversation, and socializing with friends and former colleagues.

Utah

Utah Retired Foreign Service Group

- Vance C. Pace
  (801) 546-3950
  (801) 891-6916 (mobile)
  vance.pace@gmail.com

The Utah FS retired group has been functioning since the mid-1980s when it was organized by retired USAID officer Harvey Brown. Since April it has not met because of the COVID-19 pandemic. As soon as the threat has disappeared, it will resume monthly lunch or dinner meetings. The group is inclusive and welcomes members of virtually any overseas background. It seldom has a speaker, except when an active member of the Foreign Service attends and brings members up to date on happenings in the Service. Average attendance is about 20. We maintain some cohesion through emails, particularly news clips about the Foreign Service or international events.

Virginia

Foreign Affairs Retirees of Northern Virginia (FARNOVA)

- John Naland
  nalandfamily@yahoo.com

FARNOVA has 270 members and meets five times a year (January, March, May, September, and November) at a restaurant in Fairfax County. Members, their spouses, and guests enjoy lunch ($30 per person) and table talk with fellow foreign affairs retirees before hearing a guest speaker. Attendance averages 80. Members also make an annual visit to a winery in the Shenandoah Valley owned by a Foreign Service retiree.
Washington

**Foreign Service Retirees Association of Washington State**

- Hon. Roger Meece  
  (425) 996-0263  
  (425) 444-8498 (mobile)  
  rameece@comcast.net

When conditions permit in the Seattle area, we organize luncheons with very interesting speakers approximately two times a year.

West Virginia

**Foreign Service Reunion Association**

- Renny Smith  
  (304) 876-2583  
  rennyts@aol.com

The West Virginia Panhandle region hosts the Foreign Service Reunion. We welcome retirees from all Foreign Affairs agencies and people who have spent time working abroad. We value easy conversation with foreign affairs professionals at lunch once or twice a year.

Other

**USAID Alumni Association**

- Co-Chairs
  Nancy Tumavick  
  Anne Aarnes  
  www.usaidalumni.org

**Public Diplomacy Association of America**

- President
  Joel Fischman  
  (202) 364-8884  
  fischman@comcast.net  
  pdaa.publicdiplomacy.org

The Public Diplomacy Association of America (PDAA), an association of several hundred active and retired public diplomacy professionals, is a not-for-profit, voluntary, organization. PDAA members have worked in or with the information, education, and cultural programs that the U.S. Government incorporates into the conduct of its diplomacy.

**DACOR**

- James Dandridge II, President  
  www.dacorbacon.org  
  (202) 682-0500  
  dacor@dacorbacon.org  
  DACOR Bacon House  
  1801 F Street NW  
  Washington, DC 20006
Trying to find out who does what and feel like you’re drowning in alphabet soup? We’ve created this listing of agencies and offices to help you determine who handles which of the benefits and services available to you in retirement as well as how to contact them when you have a question and/or need help.

**Human Resources Service Center in Charleston (HRSC)**

- First point of contact for most Foreign Service annuitant services
- Answers basic questions and forwards more complex inquiries to GTM/RET
- Processes forms for some annuitant benefit changes
- Federal Employee Health Benefits (FEHB) and Federal Employee Group Life Insurance (FEGLI) changes
- Point of contact for notification of the death of an annuitant

HRSC@state.gov
(866) 300-7419 (toll free)
(843) 308-5539 (outside U.S.)
(843) 202-3807 (fax)

HR Service Center-Annuitant Services
1999 Dyess Avenue, Building E
Charleston, SC 29405

**Department of State Annuity Pay Processing Branch (CGFS/GC/PPR/ANP)**

- Assists with delay or non-receipt of annuity payment
- Processes address, bank, and withholding changes (must be submitted in writing)
- Issues verification of annuity for Foreign Service retirees
- Issues 1099-R tax report for Foreign Service annuity
- Monitors REA salary/annuity cap
- Cost of Living Adjustments

PayHelp@state.gov
(877) 865-0760 (toll free)
(843) 308-5471 (fax)

U.S. Department of State
Global Financial Services/ANP
2010 Bainbridge Avenue, Building C
North Charleston, SC 29405
Department of State Office of Retirement (GTM/RET)

- Annuity Calculations and Adjustments
- Survivor and Former Spouse Benefits
- Advisory/Counseling
- Reporting reemployment in Federal Service

HRSC@state.gov
(202) 261-8960
(202) 261-8988 (fax)
https://Rnet.state.gov (website)

2401 E St, NW
Room H-620, SA-1
Washington, DC 20522

Department of State American Pay Processing Branch (CGFS/GC/PPR/AME)

- Issues final salary/annual leave
- Issues lump-sum payment
- Sends notification of retirement to TSP
- Issues W-2, Annual Tax Report/Salary

PayHelp@state.gov
(800) 521-2553 (toll free)
(877) 865-0760 (toll free)

Thrift Savings Plan (TSP)

- Information on processing of applications for TSP withdrawals and all other issues

(877) 968-3778 (toll free)
(404) 233-4400 (outside U.S.)
www.tsp.gov (website)

Social Security Administration

- Information on Social Security benefits
- Adjudication of application for Social Security benefits

(800) 772-1213
www.ssa.gov (website)

Internal Revenue Service

- Information on taxation of retirement benefits
  (IRS Publication #721)

www.irs.gov (website)

Medicare

- Information on Medicare

(800) 633-4227
www.medicare.gov (website)

To order, visit www.afsa.org/coin

The American Foreign Service Association
U.S. FOREIGN SERVICE COMMEMORATIVE COIN

The AFSA U.S. Foreign Service commemorative coin is a timeless keepsake that recognizes the service of our members to the Foreign Service. The unique design will serve as a symbol of distinction that members will enjoy displaying and sharing with their foreign affairs contacts, family and friends. The silver finish, 1.75” diameter coin has the Great Seal on one side and the AFSA logo and slogan on the obverse.
Below, you’ll find a curated list of resources for retirees. Should you have suggestions for additional websites on retirement that you think would be of interest to AFSA members, please forward them for AFSA’s consideration to member@afsa.org.

- The Retirement Services page on the AFSA website (www.afsa.org/retirement) is a one-stop shop containing a wealth of information specific to Foreign Service retirees and is a way to stay connected when you no longer have access to your agency’s intranet. Topic categories include annuities, social security, the Federal Employees Health Benefits Program (FEHB), and the Re-Employed Annuitant program among others. The page also includes videos of presentations at AFSA headquarters by some of the top experts on federal benefits, financial planning, and post-FS “Next Stage” career issues of common interest.

- For specific Department of State information regarding retirement benefits, visit https://Rnet.state.gov. Remember that State posts its Annual Annuitant Newsletter on this site each November under the “What’s New” tab, which gives you the most important updates on benefits for the coming year.

- The mission of the National Institute of Transition Planning, Inc.’s (NITP) (www.nitpinc.com) is to help federal employees make sound decisions regarding their financial futures. Like AFSA, the site has a library of webinars and hosts a weekly radio show, ForYourBenefit.


- Finally, if your questions or concerns are not fully resolved by GTM/RET or the HR Service Center, please be in touch with AFSA’s Counselor for Retirees Dolores Brown at brown@afsa.org or (202) 944-5510. AFSA Retiree Vice President John Naland can be reached at naland@afsa.org.
Whether you have been retired for a few months or many years, please review the topics listed below to determine if any course corrections are needed in your retirement plans. Please note that there is more detailed information on many of these topics on AFSA’s Retirement Services page at www.afsa.org/retirement.

- **Review and Update Annuity Records**: You can view and print your monthly annuity statements and annual form 1099-R on the Annuitant Express website at www.employeeexpress.gov. Getting these records online is far quicker than calling or writing the State Department’s Retirement Accounts Division to ask that office to mail you the document.

  If you move to a new address, want to change federal and/or state tax withholding, or want to change where your annuity is electronically deposited, you need to provide the new information to the State Department. You also can perform most of these functions via the Annuitant Express website except for changing your direct deposit or financial allotment information. Instructions for accessing Annuitant Express are in the HR/RET annual annuitant newsletter and in this directory.

  The Office of Personnel Management (OPM) temporarily shut down non-PIV/CAC card access to Employee/Annuitant Express on Friday, September 17, 2021, but on October 20, 2021 announced a multi-factor authentication procedure to gain access in lieu of a PIV/CAC card for those without access to a PIV/CAC card. For further information and access instructions, please see Accessing Annuitant Express (p. 20).

- **Keep Beneficiary Designations Updated**: Federal survivor benefits are paid to whomever is designated on beneficiary designation forms even if there are other instructions in the person’s will. Every year, there are cases of benefits not going to the immediate next of kin because the annuitant neglected to update their beneficiary designations after marriage, divorce, or other relationship change. If you are not sure whether your forms reflect your current wishes, simply submit new forms to supersede prior designations:
  
  » *Retirement Benefits*: Obtain DS-5002 from https://Rnet.state.gov under “Forms” and email to HRSC@state.gov and mail to HR Service Center, 1999 Dyess Ave, Building E, Charleston SC 29405.
  
  » *Federal Employees Government Life Insurance (FEGLI)*: obtain SF-2823 from https://Rnet.state.gov under “Forms” and mail to OPM Retirement Operations Center, P.O. Box 45, Boyers PA 16017-0045.
  
  » *Thrift Savings Plan (TSP)*: update by logging into your TSP account or obtain TSP-3 from www.TSP.gov and mail to Thrift Savings Plan, P.O. Box 385021, Birmingham AL 35238.

- **Review Thrift Savings Plan (TSP) Fund Allocations**: If you are in the FSPS retirement system, then the TSP is a key component of your retirement financial security. Since retirement income depends in part on the rates of return of the specific TSP fund or funds in which you invest, from time to time you should review the risk-versus-reward balance in your TSP fund allocations to make sure that it is still appropriate to your specific situation. If you or your survivor anticipate drawing on your TSP savings 20 or more years from now, most experts recommend investing in funds with relatively high average rates of return (the C, S, I, and/or long-range L funds) to increase the chances that your TSP savings will generate gains in the coming decades that
out-pace inflation. You can make an inter-fund transfer to redistribute your balance at www.tsp.gov. Consider talking with a financial advisor before making a major financial move and/or watch a recent video available at www.afsa.org/video of an expert presentation on TSP.

- **Review Estate Planning Documents**: Most Foreign Service retirees have estate planning documents such as a will, trust, power of attorney, and/or medical directive. But if many years have passed or you have moved to a new state of residence since the documents were written, estate planners suggest having a local attorney review those documents and update them if there have been significant changes in your own situation or in state laws or procedures.

- **Social Security – When to Launch**: Retirees nearing age 62 face the important decision of when to apply for Social Security benefits. You can get estimates of your future Social Security retirement and survivors benefits by using the My Social Security feature at www.ssa.gov. After benefits begin, you can use My Social Security to update your address and direct deposit information. The initial sign-up process for My Social Security involves verifying your identity by answering questions about data in your credit history. If needed, check your own records before answering the questions since giving wrong answers can get you locked out from online registration.

- **Medicare at Age 65?** Many retirees nearing age 65 find it difficult to decide whether to enroll in Medicare Part B, which covers outpatient care, preventive services, ambulance services and durable medical equipment. Most retirees would find it to be an easy “yes” decision except for the fact that coverage can be costly – in 2021 it is $148.50 per person, per month in most cases, but can go up to $504.90 per person, per month, depending on your income. Weighing the pros and cons of enrolling in Medicare can get complicated. An expert is Paula Jakub, CEO of the American Foreign Service Protective Association, which administers the FEHB Foreign Service Benefit Plan. Ms. Jakub’s presentation at AFSA on the subject can be viewed at www.afsa.org/video. (AFSPA is unaffiliated with AFSA.)

- **Annuity Supplement Earnings Test**: Retirees in the FSPS retirement system who are under age 62 receive an annuity supplement. For those who have reached their minimum retirement age (between age 55 and 57 depending on year of birth), that supplement is subject to a reduction through an annual earnings test. Those retirees must submit a form DS-5026, “Statement of Entitlement to FSPS Annuity Supplement” to the HR Service Center in early January each year or else their annuity supplement will be suspended in February. The form and associated instructions are in the GTM/RET annual annuitant newsletter.

- **Report Marital Changes**: Post-retirement divorce, marriage or death of a spouse or former spouse are occasions to change your survivor annuity election by removing a former spouse or adding a new spouse. In addition, you will likely want to update your beneficiary designations for life insurance, annuity, and TSP savings. You may also wish to adjust your Federal Employees Health Benefits election. Delays in reporting marital changes will delay, or in some cases permanently prevent, the benefits adjustment and the associated change in your annuity. Promptly report post-retirement marital changes to the HR Service Center.

- **If You Divorce**: Foreign Service spouses enjoy a default statutory entitlement to benefits under the Foreign Service Act if they meet certain requirements. The default entitlements can be altered through a court order.
or spousal agreement. However, the order or agreement must include specific language to be valid—even some Washington, D.C.-area divorce attorneys are unaware of this. A State Department explanation of the rules was contained in ALDAC Cable 19 STATE 53266, which is posted on AFSA’s Retirement Services page. Promptly report any post-retirement divorce to the HR Service Center (including providing a copy of any divorce decree, property settlement agreement or other relevant court order).

- **Review Health Insurance**: Many Foreign Service members settle on one Federal Employee Health Benefits (FEHB) provider early in their career and don’t take advantage of the annual open season opportunities to change providers. That is a missed opportunity to get the best insurance for your needs and to potentially save money by switching to a different insurance plan. Each year, during the mid-November to mid-December open season, AFSA provides its members with free online access to the Consumers’ Checkbook Guide to Federal Health Plans. The Guide rates over 200 health insurance plans and provides an easy-to-understand summary of the plans to help simplify your choice.

- **Consider Optional Medical Insurance**: Retirees who do not have optional federally sponsored dental, vision or long-term care insurance may still apply for coverage. Apply for long-term care insurance (subject to medical underwriting) anytime at www.ltcfeds.com. Apply for dental or vision insurance during open season at www.opm.gov/healthcare-insurance/dental-vision/.

- **Reemployment Rules**: If you return to federal employment in a part-time or full-time basis after retirement, a variety of rules impact how much you can earn. If you ever have questions about those rules, please consult the GTM/RET annual annuitant newsletter or RNet internet site. If you do not find the answer there, you may ask the HR Service Center. Information on post-retirement legal and ethical restrictions can be found on the AFSA website at www.afsa.org/retirement-services. Reemployed annuitants (REAs) must not exceed their hours or earnings limits. To avoid exceeding the earnings limit, the employee may request a “salary/annuity limitation audit” be done by the Retirement Accounts Division by emailing PayHelp@state.gov.

- **Brief Your Survivor**: Ensure that your next of kin knows how to report your death so that survivor’s benefits may be paid. To initiate a survivor annuity, receive the federal life insurance payout, and/or continue their Federal Employees Health Benefits, the survivor(s) must first submit documentation to the HR Service Center. Until they do so, annuity payments will stop. So please explain this to your next of kin(s) and show them the information sheet in this directory on reporting deaths.

- **Create a Clear Paper Trail for Your Next of Kin**: If you have served as executor of a family member’s estate, you know that the process can be time-consuming, particularly when it is difficult to find documentation. Therefore, it may be helpful to put copies of all relevant information such as your will and signed documents concerning your benefits and beneficiaries in one location for your next of kin(s) to easily access and to advise them where they can find the originals. In addition, with more bills and financial statements being paid or delivered electronically, it is often no longer possible for the next of kin to allow a month’s worth of mail to arrive to discover what needs to be done. Thus, a useful rainy-day activity is to make or review your list of your financial accounts, insurance, etc. (including website addresses and account passwords) and place it, again, where your next of kin(s) can find it.
ACCESSING ANNUITANT EXPRESS

On Annuitant Express, you can update your annuity account to change your mailing address, change Federal and state tax withholdings, and view and print your monthly annuity statements and annual Form 1099-R.

At retirement, your Employee Express account transitions to Annuitant Express (while retaining the same Internet address, www.employeexpress.gov). Once logged in, retirees will see a drop-down menu in the upper right where you can toggle from your active-duty account to your Foreign Service Annuitant account. Retirees are encouraged to use this interface as the most efficient way to access their information and obtain important documents in a timely fashion. Retirees who cannot, or choose not to, utilize Annuitant Express can update their annuity account or obtain related information by emailing PayHelp@state.gov.

OPM temporarily shut down non-PIV/CAC card access to Employee/Annuitant Express on Friday, September 17, 2021. On October 20, 2021 OPM announced a multi-factor authentication procedure to gain access to Employee/Annuitant express in lieu of a PIV/CAC card for those without access to a PIV/CAC card. For further information, Department of State notice 88818 entitled Access to EEX (Employee Express) for NonPIV Card Users is available at https://afsa.org/sites/default/files/access-to-eex-for-non-piv-card-users.pdf. For instructions on how to log into the site with the new multi-factor authentication procedure, the EEX Login.gov Training Guide can be found at https://afsa.org/sites/default/files/eex-logon-gov-training-guide.pdf. Finally, for those retirees who have a PIV card, instructions for access with the card can be found in the EEX PIV Training Guide, available at https://afsa.org/sites/default/files/eex-piv-training-guide.pdf. Users having challenges in using the new Login.gov functionality should be in touch with the Login.gov Help Desk at support@login.gov.

Reemployed annuitants (REA, formerly known as WAE) can access both their annuity information and their active (reemployed annuitant) salary information on the same Employee Express site. In the drop-down menu in the upper right, select “Department of State” to access Earnings & Leave Statements and “Foreign Service Annuitant” to access annuity records.

Have you renewed your AFSA membership?
If not, contact our membership team at member@afsa.org or (202) 338-4045 x525 to make your annual payment or to ask how your dues can be deducted directly from your annuity!
The answers to the frequently asked questions below will get you up to speed with the basics of Medicare, including how to coordinate your Medicare benefits with your plan with the Federal Employee Health Benefits (FEHB) program.

Q. Should I sign up for Medicare if I already have an FEHB plan?

A. Medicare has four parts: A, B, C and D.

With rare exceptions, there is no premium for Medicare Part A, which covers hospitalization. So, there is no reason not to sign up for Part A as soon as you reach 65. When you are retired, FEHB plans become your secondary insurer, covering portions not paid for by Medicare.

Medicare Part B covers doctors, medical equipment, tests and other services and suppliers. But because you pay a monthly premium for Part B (in 2021 it is $148.50 per person, per month in most cases, but can go up to $504.90 per person, per month, depending on your income), there are pros and cons to signing up. Once you are signed up for Medicare Part B, FEHB plans become a “wraparound” policy that pays some or all the portion not paid by Medicare. Signing up for Part B is the Medicare question of greatest concern and financial impact for most AFSA members. See additional information below.

With Medicare Part C (Medicare Advantage), you pay at least the premium for Part B (in most cases, a bit more) to a private insurer in exchange for lower cost-sharing on Part B expenses and sometimes additional benefits (e.g., vision, dental, podiatry). Few FEHB enrollees sign up for Part C. If you decide to try Part C, do not drop your FEHB plan (once terminated, you can never regain your FEHB benefit). Instead, when you fill out your SF 2809, suspend your FEHB plan. You then keep the option of changing back to an FEHB plan during the next Open Season or when you have a Qualifying Life Event (QLE).

Medicare Part D covers prescription drugs. Benefits vary by plan; premiums increase as your income increases. However, FEHB plans have such good drug coverage that few FEHB enrollees benefit by paying for Part D (unless a low income qualifies you for financial help under Part D).

Weighing the pros and cons of enrolling in Medicare can get complicated. An expert is Paula Jakub, CEO of the American Foreign Service Protective Association (AFSPA), which administers the FEHB Foreign Service Benefit Plan. Ms. Jakub made a presentation on this topic at AFSA that can be viewed at www.afsa.org/video. Please note that AFSPA is unaffiliated with AFSA.
Q. **Does it make sense to have both FEHB and Medicare Part B coverage?**

A. Part B covers doctors, medical equipment, tests and other services and suppliers. Run the numbers by reviewing your out-of-pocket (OOP) health expenses over the last few years under FEHB. Then calculate your OOP including Medicare B premiums, but deducting expenses that FEHB, as secondary insurer, would cover. In 2021, an enrollee pays a monthly premium of $148.50 if their Modified Adjusted Gross Income (MAGI) is $88,000 or below for a single return, or $176,000 or below for a joint return. Premiums rise with higher MAGIs. (For details, go to www.medicare.gov, click on “Your Medicare Costs,” and then on “Part B.”) As secondary insurer, FEHB usually covers the 20 percent of the Medicare-approved amount that Part B does not cover. Thus, you may wish to switch your FEHB plan from a high option to a lower, basic option to reduce premiums (but first make sure your FEHB plan provides that same or a similar level of coordinated benefits for both options). A high option may still be worth paying for to get better drug coverage, a wider choice of physicians, and better cost-sharing.

Q. **When do I sign up for Part B, and how do I pay the premium?**

A. You can enroll in Part B during a seven-month period, which includes the three months before and the three months after the month you turn 65, at www.medicare.gov or by calling (800) 633-4227. (The signup can be deferred if you are still covered by FEHB as a working employee, but not if you have officially retired and continued your FEHB policy as an annuitant.) If you are receiving Social Security benefits, your Part B premium will be deducted from that payment. If you are not yet receiving Social Security, you will be mailed a bill for your Part B premium.

Medicare will then pay its share of the bill directly to the doctor and forward the claim electronically to your FEHB plan. If your doctor does not accept Medicare assignment, he/she is still required to file a Medicare claim for you. If you have paid for the services, Medicare will then pay its share of the bill directly to you. Again, if your doctor fails to submit a claim, you should file Form CMS 1490S. Be aware that Medicare does not electronically send completely denied claims to FEHB plans. In that case, contact your FEHB plan and follow their instructions to make sure that your FEHB plan receives the documents it needs to act, such as bills for services and Medicare notices of rejection.

Q. **Will FEHB pay for my annual physical and non-Medicare-covered services?**

A. Medicare covers an initial physical examination – a one-time “Welcome to Medicare” physical exam – within six months of enrollment but does not cover annual physicals. FEHB plans are required to provide benefits for an annual physical at no cost sharing if you use a network provider. Check your brochure to see what additional services your FEHB plan will pay for.

More Questions? See “Medicare” at www.afsa.org/retirement-services, visit www.medicare.gov, or contact AFSA’s Counselor for Retirees Dolores Brown at brown@afsa.org or (202) 944-5510.
Family members often are unfamiliar with offices and functions in Foreign Service agencies, so AFSA offers this list of steps to take in the event of the death of a FS retiree, spouse, or ex-spouse.

1. **Notification and FEHB:** Notify the Department of State’s Human Resources Service Center (HRSC) in Charleston, S.C. during regular office hours at (866) 300-7419 (toll free), (843) 308-5539 (from outside the U.S.), or HRSC@state.gov. HRSC will ask the survivor to provide documentation, including a Foreign Service death benefits claim form and a certified copy of the death certificate. HRSC will take the following steps:
   - Immediately terminate the deceased person’s annuity.
   - Initiate a survivor annuity within 45 days of receiving required documentation (complicated cases can take up to three months).
   - Continue Federal Employees Health Benefits (FEHB) for eligible survivors.

2. **FEGLI:** File a claim for Federal Employees Group Life Insurance (FEGLI) benefits, if applicable, after HRSC notifies the Office of Personnel Management of the death. OPM will send the designated beneficiary a claim form and instructions. Required documentation includes a certified copy of the death certificate. For more information, go to www.OPM.gov and click on "Insurance" at the top of the webpage.

3. **TSP:** File a claim for Thrift Savings Plan (TSP) benefits, if applicable, by calling (877) 968-3778. Press 3 from the main menu and hold to speak to a TSP Service Representative. You will need to submit a TSP-17 form and a certified copy of the death certificate.

4. **SSA:** Notify the Social Security Administration by authorizing the funeral home to do so or by calling SSA at (800) 772-1213. SSA will determine if benefits are due.

5. **LTC:** If you are a surviving spouse with a Federal Long-Term Care Insurance Program (FLTCIP) whose premiums were deducted from the Foreign Service retiree’s annuity, then call the BENEFEDS Customer Service Center at (877) 888-3337 to arrange for premiums to be deducted from your survivor annuity.

6. **FEDVIP:** If you are a surviving spouse with dental and/or vision insurance coverage under the Foreign Service retiree’s Federal Employees Dental and Vision Insurance Program (FEDVIP) policy, then call the BENEFEDS at (877) 888-3337 to arrange for premiums to be deducted from your survivor annuity.

7. **AFSA:** Notify AFSA at member@afsa.org or by calling (202) 338-4045. AFSA can explain how to place an obituary in *The Foreign Service Journal*. AFSA’s Counselor for Retirees Dolores Brown is available to answer questions about the processes described above. She can be reached at brown@afsa.org or (202) 944-5510. Surviving spouses are encouraged to join AFSA to benefit from ongoing help in dealing with Washington offices on benefits questions and other issues as they arise.
8. **Obituary**: If you would like an obituary of your loved one to appear in *The Foreign Service Journal*, please send information via email to journal@afsa.org. Obituaries, with photographs, also may be sent to State Magazine, which is published online monthly by the Bureau of Global Talent Management at the U.S. Department of State. As of September 2021, State Magazine’s point of contact for obituaries was Amanda McCarthy at mccarthyar@state.gov. An additional general email address is statemagazine@state.gov.
If your finances permit you to make charitable donations, please consider supporting one or more of the following good causes:

**AFSA’s Fund for American Diplomacy (FAD)** supports outreach to tell the proud story of the Foreign Service to the American people. The FAD’s aim is to build a domestic constituency for the Foreign Service so that we have supporters prepared to stand up for the Foreign Service and defend our vitally important mission. You can contribute at www.afsa.org/fad; all contributions are tax-deductible.

**AFSA’s Legal Defense Fund:** Established in 2007, the Legal Defense Fund provides financial assistance to members with legal issues that involve possible far-reaching significance to the rest of the Service, such as cases involving due process or fundamental fairness. To contribute, visit www.afsa.org/donate or send a check for “AFSA Legal Defense Fund” to AFSA, c/o LDF, 2101 E Street NW, Washington DC 20037. Contributions are not tax-deductible.

**The AFSA-PAC:** The AFSA PAC was created by the Governing Board of the American Foreign Service Association to further AFSA’s goal of making the U.S. Foreign Service a more effective agent of U.S. global leadership. AFSA-PAC does this by supporting the re-election of Senators and Representatives who support a strong, effective Foreign Service. (www.afsa.org/afsa-pac).

**Associates of the American Foreign Service Worldwide (AAFSW)** is the primary advocate and support network for family members of Foreign Service employees (www.aafsw.org). You may become a member or make contributions by credit card or through PayPal on the AAFSW website.

**Association for Diplomatic Studies and Training (ADST)** works to capture, preserve, and share the experiences of America’s diplomats via mechanisms including recording the oral histories of Foreign Service members, retirees, and their family members, and facilitating the preparation and publication of books and memoirs (www.adst.org). You may become a member or contribute by credit card on the ADST website.

**Foreign Service Youth Foundation (FSYF)** is dedicated to helping Foreign Service youth embrace the adventure of their internationally mobile childhood (www.fsyf.org). You may become a member or contribute by credit card on the FSYF website.

**The Senior Living Foundation:** The Senior Living Foundation of the American Foreign Service assists retired Foreign Service members and their survivors. Support can take the form of monthly grants to cover costs, such as home health care or medical transportation, as well as one-time grants for items like hearing aids and wheelchairs. The Foundation accepts charitable donations. For more information, visit www.SLFoundation.org.
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FOREIGN SERVICE DAY

May 6, 2022

Email foreignaffairsday@state.gov for information.

Please save the date for the annual AFSA Open House on Thursday, May 5. All members are invited to stop by.
The American Foreign Service Association recognizes and remembers the following deceased members of the Foreign Service community, whose deaths came to AFSA’s attention in the past year.

Alexander Akalovsky
Timothy Graham Alexander
Michael H. Anderson
Diego C. Asencio
Genevieve S. Bell
Frank C. Bennett
Marshall Berg
Paul P. Blackburn
Merton L. Bland
Sidney Kidd Bliss
Archie M. Bolster
Don Boyd, Jr.
Frances W. Breaux
Thomas J. Brennan
Imogene C. Brower
Frederick Z. Brown
Thomas R. Buchanan
Jerry Wayne Butler
Robert “Bob” Lee Caffrey
William D. Calderhead
James W. Carter
Barnett Chessin
Al Keali’i Chock
William Davis Clarke
Jo Ann Clayton-Townsend
Geoffrey Michael Cleasby
Ronald D. Clifton
Barry Copenhaver
Jane Carswell Corrigan
Larry Cowper
William T. Crocker
Edwin M. Cronk
Sylvia Reed Curran
Raymond S. Dalland
Arthur Danart
William Claiborne Darkins
Lawrence A. Dash
William P. Dawkins
John W. Dayton, Jr.
Cora Der Koorkian
Idris M. Diaz
Ilse A. Dickerson
Lee F. Dinsmore
Michael J. Dux
George Theodore Eaton
Lester E. Edmond
Anne Hepburn Edwards
Barbara M. Ennis
Chana Faigl
Suzanne C. Finch
Maria E. Freeman
Samuel C. Fromowitz
Franklin J. Gilland
Nancy S. Gordon
George A. Gowen
Willard L. Grizzard
Marva L. Gullins
Thomas Gustafson
Michael K. Haftel
Alice C. Halsema
Charles T. Hash
Gerald B. Helman
Howard B. Helman
Herman W. Henning, Jr.
Julian C. Heriot, Jr.
Salman M. Hilmy
Jon Franklin Hines
William “Bill” Michael Howe
W. Nathaniel Howell
Joseph C. Huber
Larry J. Ikels
James Y. Iso
Vernon C. Johnson
Louis “Lou” E. Kahn
Herbert Kaiser
Charles F. Keil
Thomas R. Kellermann
Edmund H. Kelly
Lester Warren Klotzbach
Diana B. Kniazuk
Charles Kohn
John F. Kordek
Michael A. Kristula
Eugene L. Krizek
Kenneth A. Kurze
Penelope Babcock Laingen
Daniel L. Leaty
Elbridge Lee
James F. Leonard
Theodore L. Lewis
Edward “Ted” Wesley Lollis II
Keith A. Lommer
Harold Lubell
Claudine P. Luppi
John Wellington Macdonald
Hugh C. MacDougall
Charles Wheeler Madray
Thomas R. Mahoney, Jr.
Valentino E. Martinez
John A. Massey
Diana McDonald
Kelly Ann McGuire
Janet Meek
Ralph C. Meima
Lois Winner Mervyn
Robert H. Miller
Herbert N. Miller
William Green Miller
Jay P. Moffat, Jr.
Paul D. Molineaux
Thomas A. Moser
Carol A. Murray-Kim
David E. Mutchler
Lloyd W. Neighbors, Jr.
Harvey Frans Nelson, Jr.
Curtis R. Nissly
Robert B. Nolan
Bernard Norwood
Michael J. Nugent
Larry L. Palmer
Texanna Joe Papworth
James W. Pardew
Alma V. Parker
Charles “Pat” N. Patterson
William E. Paupe
Ray Peppers
Edward J. Perkins
John G. Peters
Richard J. “Dick” Pond
Marilyn Ross Povenmire
Colin L. Powell
Robert A. Powers
David P. Rawson
Robert “Bob” C. Ribera
Robert A. Riccio
Stanley H. Robinson
Bradley D. Rohrer
Joseph A. Romeo
Ellen M. Rose
Thomas Robert Ross
Suzanne M. Rountree
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Walter H. Sargent
John Kent Scales
Julius P. Schlotthauer
Kristina R. Schober
Dorothy G. Schwertfeger
Peter Semler
Andrew D. Sens
Robert “Bob” Service
David Shapiro
Terence “Terry” James Shea
Gilbert H. Sheinbaum
George P. Shultz
Roger J. Simmons
Robert W. Smith
Howard Jefferson Sparks
Sharee Y. Springs
Virginia I. Stave
Robert “Bob” Reilly Strand
Richard K. Stuart
Fred J. Swiderski
William Lacy Swing
William M. Tappe
Rita Falk Taubenfeld
Paul D. Taylor
Peter H. Thomann
James E. Thyden
John D. Tinny
Jerald “Jerry” Casey Trudeau
George S. Vest
Louis F. Vraniak
Brian Harris Wainscott
Thomas J. Wallis
Ross W. Wherry
Harry G. Wilkins
Madeline Wilkinson
Samuel E. Wood
William H. Yaeger
Johnny Young
Dan A. Zachary
You have chosen a life in service to America. You already paid taxes on your retirement contributions. Is your retirement plan on track? What decisions did you already make? Did you coordinate all the pieces? We are committed to ensuring that your dedication is rewarded by providing you a range of tools to ensure that you understand and maximize your retirement benefits. Our webinars will assist you in the decision-making process of planning for a financially comfortable retirement, while staying informed of current market conditions and how they personally affect you.

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APRIL 20, 2022
https://washingtonretirementplanningspecialists.my.webex.com/washingtonretirementplanningspecialists.my/j.php?MTID=m86c3bf002186448d2e942ed71ba90

JUNE 15, 2022
https://washingtonretirementplanningspecialists.my.webex.com/washingtonretirementplanningspecialists.my/j.php?MTID=mf56cd13ff8b9e5b1f1a737107a0

SEPTEMBER 21, 2022
https://washingtonretirementplanningspecialists.my.webex.com/washingtonretirementplanningspecialists.my/j.php?MTID=m85ad9418956106eec4d004e7b0a81f

OCTOBER 19, 2022
https://washingtonretirementplanningspecialists.my.webex.com/washingtonretirementplanningspecialists.my/j.php?MTID=ma9750f29b826354215b2aba9bf98252

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QUESTIONS & INFORMATION: At the end of the webinar, please feel free to send in any questions, to nbutler@ifind.education, or support@ifind.education, or call us at (240) 720-0084 ext. 105. All questions are confidential.
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