



**GENERAL SERVICES ADMINISTRATION
GSA 738 X – SIN 595-21 – HUMAN RESOURCES SERVICES
(Excluding EEO Services)**

**Federal Acquisition Service
Authorized Federal Supply Schedule Pricelist
Effective Date: July 17, 2014**



**S. HARMAN & ASSOCIATES, INC.
PO Box 1129
Sykesville, MD 21784**

**Phone: 410-795-9296
E-Mail: sharmaninc@aol.com
Web Address: www.sharmansite.com**

Contract Number: GS-02F-126BA

Contract Period: July 17, 2014 through July 16, 2019

**DUNS: 15-385-8006
CAGE: 0ASM4**

Small Business, Woman-Owned

Prices are net as listed herein.

On-line access to contract ordering information, terms and conditions, up-to-date pricing and the option to create an electronic delivery order is available through GSA Advantage!, a menu-driven database system. The internet address for GSA Advantage! is: <http://www.GSAAdvantage.gov>

CUSTOMER INFORMATION:

1a. Table of Awarded Special Item Number(s): 595-21 General Support Services, F – Training

1b. Lowest Priced Item: Prices are net as listed herein.

Course Pricing

Course Title & Brief Description	Course Length	Minimum/Maximum Participants	Support Materials Included	Price of Course Offered to GSA Materials Included (Including IFF)
Retirement Planning CSRS -- see brief description attached	1 day	min. 1/max. 30	Training Manual	\$2,266.88
Retirement Planning FERS -- see brief description attached	1 day	min. 1/max. 30	Training Manual	\$2,266.88
Retirement Planning FERS Hazardous Duty - - see brief description attached	1 day	min. 1/max. 30	Training Manual	\$2,266.88
Mid-Career Benefits Seminar -- see brief description attached	1 day	min. 1/max. 30	Training Manual	\$2,266.88
Retirement Planning FERS -- see brief description attached	2 day	min. 1/max. 30	Training Manual	\$4,533.75

Retirement Planning CSRS -- see brief description attached	2 day	min. 1/max. 30	Training Manual	\$4,533.75
Retirement Planning FERS Hazardous Duty - - see brief description attached	2 day	min. 1/max. 30	Training Manual	\$4,987.13
Mid-Career FERS Benefits Seminar -- see brief description attached	2 day	min. 1/max. 30	Training Manual	\$4,533.75
Retirement Planning CSRS, FERS or Combined -- see brief description attached	3 day	min. 1/max. 30	Training Manual	\$6,687.65
Benefits Orientation Webinar -- see brief description attached	90 mins.	min. 1/max. 30	Handout	\$906.75

Classes are delivered on-site with the Agency responsible for providing facilities.

All travel costs are to be billed in accordance with clause C-FSS-370 and are to be coordinated at the task order level.

Book Pricing

Proposed Product	Unit Issue	Price Offered to GSA FOB Destination (Including IFF)
Federal Employees' Guide to Social Security	min. 9	\$107.79
What You Need to Know About Your Civil Service Retirement System (CSRS) Benefits (including Offset CSRS Benefits)	min. 8	\$101.25
What You Need to Know About Your Federal Employees' Retirement System (FERS) Benefits	min. 8	\$101.25
What You Need to Know About Your Federal Employees' Retirement System (FERS) Benefits for Law Enforcement Officers/Investigators and Firefighters (Forest & Wildfire)	min. 6	\$112.45
What You Need to Know About Your Federal Employees' Retirement System (FERS) Benefits for Firefighters (GS-081)	min. 6	\$112.45

1-Day Retirement Planning (CSRS)

Upon completion of this course, participants will be able to:

- Identify key elements of the Civil Service Retirement System
- Understand treatment of sick and annual leave upon retirement
- Perform basic retirement calculations
- Describe the basic elements of Social Security and Medicare and how will it affect a CSRS retiree
- Understand the Thrift Savings Plan withdrawal options
- Identify retired military issues that could affect participants
- Understand the provisions that affect survivor spouse elections, health and life insurance at retirement

Each participant will receive a copy of our *“What You Need to Know About Your Civil Service Retirement System Benefits”* book and a copy of our *“Federal Employees’ Guide to Social Security.”*

1-Day Retirement Planning (FERS)

Upon completion of this course, participants will be able to:

- Identify the three sources of retirement income under FERS
- Perform basic retirement calculations for both the FERS basic benefit and the annuity supplement
- Understand the treatment of sick and annual leave at retirement
- Identify the basic elements of the Social Security program as they affect FERS retirees
- Understand how FEHB and Medicare interface at age 65
- Understand the Thrift Savings Plan withdrawal options and the integral part the TSP is of the retirement package
- Identify military service issues
- Understand the provisions that affect survivors spouse elections, health and life insurance at retirement

Each participant will receive a copy of our “*What You Need to Know About Your Federal Employees’ Retirement System Benefits*” book and a copy of our “*Federal Employees’ Guide to Social Security.*”

1-Day Retirement Planning (FERS – Hazardous Duty)

Upon completion of this course, participants should be able to:

- Identify when they will be eligible to retire
- Identify the three sources of retirement income in FERS
- Perform basic calculations for the FERS basic benefit and the annuity supplement
- Understand the treatment of sick and annual leave at retirement
- Identify the basic elements of the Social Security program as they affect FERS retirees
- Understand the provisions that affect survivor spouse elections, health and life insurance

Each participant will receive a copy of our “*What You Need to Know About Your Federal Employees’ Retirement System Benefits for Firefighters and Law Enforcement Officers/Investigators*” book which includes information on Social Security.

1-Day Mid-Career Benefits Seminar (FERS)

This seminar offers an introduction to the benefit package. Mid-Career employees are those who are committed to their Federal careers but not yet within 5 years of retirement.

Upon completion of this course, participants will be able to:

- Understand the provisions of the Federal benefits package
 - Retirement
 - Survivors
 - Disability
- Have information for estimating the benefit package
- Consider Thrift Savings Plan as an integral part of the retirement package
- Understand FEGLI, FEHB, HDHPs with HSAs, FSAs and FEDVIP

Each participant will receive a copy of our *“What You Need to Know About Your Federal Employees’ Retirement System Benefits”* book and a copy of our *“Federal Employees’ Guide to Social Security.”*

2-Day Retirement Planning (FERS)

This 2-day seminar is designed to provide employees within 5 years of retirement with all the information needed to prepare for retirement. Upon completion of this course, participants will be able to:

- Identify the three elements of the FERS benefit package
- Identify when benefits are payable
- Perform basic FERS benefits estimates and develop ballpark estimates for the annuity supplement
- Understand the Deposit, Redeposit and Military Service Deposit rules
- Understand the survivor spouse options and costs
- Identify the requirements to continue FEHB and FEGLI into retirement
- Understand how the Federal benefits package is taxed for Federal and State tax
- Understand the impact of the FERS COLA rules on future purchasing power
- Identify the TSP withdrawal options to maximize the value of the account balance, minimize the taxes and avoid any IRS penalties
- Understand the concept of long-term care insurance
- Understand the basics of Social Security
- Understand which Social Security concepts apply to the annuity supplement
- Identify basic legal issues and understand legal terms
- Apply basic financial planning principles to ensure a long-term financially secure retirement

Each participant will receive a copy of our *“What You Need to Know About Your Federal Employees’ Retirement System Benefits”* book, a copy of our *“Federal Employees’ Guide to Social Security,”* and a Retirement Planning manual.

2-Day Retirement Planning (CSRS)

This 2-day seminar is designed to provide employees within 5 years of retirement with all the information needed to prepare for retirement. Upon completion of this course, participants will be able to:

- Identify key elements of the Civil Service Retirement System
- Identify when benefits are payable
- Perform benefit estimates
- Understand the Deposit, Redeposit and Military Deposit rules that apply
- Understand the survivor spouse options and costs
- Identify the requirements to continue FEHB and FEGLI into retirement
- Understand how the Federal benefit package is federally taxed and what State taxes would apply
- Identify the TSP withdrawal options to maximize the value of the account balance, minimize the taxes and avoid any IRS penalties
- Understand the concept of long-term care insurance
- Understand the basics of Social Security
- Understand the Windfall Elimination Provision and the Government Pension Offset and the impact on their Social Security benefits
- Understand basic legal issues and terms
- Apply basic financial planning principles to ensure a long-term financially secure future

Each participant will receive a copy of our *“What You Need to Know About Your Civil Service Retirement System Benefits”* book, a copy of our *“Federal Employees’ Guide to Social Security,”* and a Retirement Planning manual.

2-Day Retirement Planning (FERS—Hazardous Duty)

This 2-day seminar is designed to provide employees within 5 years of retirement with all the information needed to prepare for retirement. Upon completion of this course, participants will be able to:

- Identify when they are eligible to retire
- Identify the three elements of the FERS benefit package
- Perform basic FERS benefits estimates and develop ballpark estimates for the annuity supplement
- Understand the Deposit, Redeposit and Military Service Deposit rules
- Understand the survivor spouse options and costs
- Identify the requirements to continue FEHB and FEGLI into retirement
- Understand how the Federal benefits package is taxed for Federal and State tax
- Understand the impact of the FERS COLA rules on future purchasing power
- Identify the TSP withdrawal options to maximize the value of the account balance, minimize the taxes and avoid any IRS penalties
- Understand the concept of long-term care insurance
- Understand the basics of Social Security
- Understand which Social Security concepts apply to the annuity supplement
- Identify basic legal issues and understand legal terms
- Apply basic financial planning principles to ensure a long-term financially secure retirement

Each participant will receive a copy of our *“What You Need to Know About Your Federal Employees’ Retirement System Benefits for Firefighters and Law Enforcement Officers/Investigators”* book, a copy of our *“Federal Employees’ Guide to Social Security,”* and a Retirement Planning manual.

2-Day Mid-Career (FERS)

This 2-day seminar offers an introduction to the benefit package as it exists today. Mid-Career employees are those who are committed to their Federal government career but not yet within 5 years of retirement. Additionally, approximately 4 hours are spent on basic financial planning and investment concepts plus how to choose a financial planner if needed.

Upon completion of this course, participants will be able to:

- Understand the provisions of the Federal benefits package
 - Retirement
 - Survivors
 - Disability
- Have information for estimating the benefit package
- Consider Thrift Savings Plan as an integral part of the retirement package
- Understand FEGLI, FEHB, HDHPs with HSAs, FSAs and FEDVIP
- Understand Current Social Security Provisions
- Understand Basic Legal Concepts
- Recognize Tax Issues Both While Employed and in Retirement
- Apply Basic Financial Planning Concepts
- Understand the Concepts of Long-Term Care Insurance for Themselves, Their Spouse, Parents and In-Laws

Each participant will receive a copy of our “*What You Need to Know About Your Federal Employees’ Retirement System Benefits*” book, a copy of our “*Federal Employees’ Guide to Social Security,*” and a Mid-Career Planning manual.

3-Day Retirement Planning Seminar (CSRS/FERS or Combined)

This 3-day seminar prepares employees to transition from their career into successful retirement. Upon completion of this course, participants will be able to:

- ▶ Anticipate Challenges in the Transition
- ▶ Set Individual Personal Goals
- ▶ Understand the Planning Process
- ▶ Identify the Retirement Requirements
- ▶ Understand the Concept of Creditable Service (Including Deposit, Redeposit & Military Service Deposit Rules)
- ▶ Estimate Their Retirement Benefit (CSRS, FERS Basic and Annuity Supplement)
- ▶ Recognize the Connection Between the Survivor Spouse Benefit and Entitlement to FEHB
- ▶ Understand Cost of Providing a Survivor Spouse Benefit
- ▶ Understand the Impact of Federal and State Taxes on CSRS/FERS Annuity Supplement Benefit
- ▶ Identify the Importance of FEHB Entitlement
- ▶ Understand the Interface Between FEHB and Medicare (TRICARE, if appropriate)
- ▶ Recognize the Features of the Flexible Spending Accounts (HCFSAs & DCFSAs),
 - FEDVIP
 - FEGLI
- ▶ Make Valid Withdrawal Elections From the TSP to Minimize Taxes, Maximize Value and Avoid IRS Penalties
- ▶ Be Comfortable with the TSP Withdrawal Forms and Timelines
- ▶ Understand the Basics of Social Security
 - When the Benefits are Payable
 - How the Social Security Benefits are Calculated
 - How to Get a Valid Social Security Benefit Estimate
 - The Earnings Limitation
- ▶ Understand the Windfall Elimination Provision and the Government Pension Offset (CSRS)
- ▶ Understand How Social Security Benefits are Taxed
- ▶ Recognize that FEHB nor Medicare Cover the Costs of Long-Term Care
- ▶ Understand the Basic Concepts of Long-Term Care Insurance

- ▶ Understand the Basic Concepts of Legal Planning
 - Wills
 - Trusts
 - Living Wills
 - Durable Power of Attorney
 - Probate Process
- ▶ Be Comfortable with the Financial Planning Process
- ▶ Recognize Relocation Considerations
- ▶ Identify Health Issues in Retirement
- ▶ Understand the Process – the Retirement Package

Each participant will receive a copy of our “*What You Need to Know About Your Civil Service Retirement System Benefits or Federal Employees’ Retirement System Benefits*” book, a copy of our “*Federal Employees’ Guide to Social Security,*” and a Retirement Planning manual.

Benefits Orientation Webinar (FERS)

A 90-minute Interactive Benefits Orientation Webinar for individuals beginning their federal careers.

Upon completion participants will be able to:

- Understand TSP
 - Understand the Importance of Early Participation in TSP
 - Understand the TSP Investment Options
 - Understand the Management of the TSP Account
 - Identify the Difference Between the Roth 401(k) TSP & Traditional Tax-Deferred Investment Option
- Recognize all of the Federal Leave Programs
- Identify the Elements of the FEHB Program, FSA and FEDVIP and Understand the Advantages and Options of Each
- Identify the Parts of the FEGLI Program and Understand the Value of Each
- Understand the Basic FERS Benefit Concepts
 - Disability
 - Survivors
 - Retirement
 - How Each is Calculated and Rules/Requirements

Each participant will receive a copy of our handout entitled “Introduction to Your Federal Benefits Package,” which will be shipped in advance.

Books

Federal Employees' Guide to Social Security

The Guide provides clear, easy to understand information that is specifically written to take account of the Social Security provisions affecting Federal employees. Items covered:

- How to Get an Accurate Social Security Benefit Estimate
- Who is Eligible?
- Gradual Increase in the Full Retirement Age
- How Benefits are Computed
- Actuarially Reduced Benefits
- Delayed Retirement Credits
- Earnings Test
- When to Apply
- Windfall Elimination Provision (CSRS & Offset CSRS Only)
- Government Pension Offset (CSRS Only)
- Taxation of Social Security Benefits
- Medicare (Part A, Part B, Part C, Part D)
- Appeal Rights & Procedures

What You Need To Know About Your Civil Service Retirement System (CSRS) Benefits (including Offset CSRS Benefits)

- Features and Options of the Civil Service Retirement System
- Retirement, Disability and Survivor's Benefits
- Deposit for Non-Deduction Service and Redeposit for Refunded Service
- Military Service Deposit
- COLA Rules
- Designation of Beneficiaries
- Federal Employees' Group Life Insurance Program
- Federal Employees' Health Benefit Plan
- The Thrift Savings Plan Participation Rules, Withdrawal Options and Loan Program

What You Need to Know About Your Federal Employees' Retirement System (FERS) Benefits

- Features and Options of FERS
- Retirement, Survivor's and Disability Coverage at All Stages of the Career
- Gradual Increase in the Minimum Retirement Age
- Option of Electing an Immediate Reduced Annuity
- Treatment for Retirement Purposes of Non-Deduction Service, Refunded Service & Military Service
- COLA Rules
- Annuity Supplement: When Payable, How Computed, Earnings Tested
- Federal Employees' Group Life Insurance
- Federal Employees' Health Benefit Plan
- The Thrift Savings Plan Participation Rules, Withdrawal Options and Loan Program

What You Need to Know About Your Federal Employees' Retirement System (FERS) Benefits for Law Enforcement Officers/Investigators and Firefighters (Forest & Wildfire)

- Features and Options of FERS
- Retirement, Survivor's and Disability Coverage at All Stages of the Career
- Gradual Increase in the Minimum Retirement Age
- Treatment for Retirement Purposes of Non-Deduction Service, Refunded Service & Military Service
- COLA Rules
- Annuity Supplement: When Payable, How Computed, Earnings Tested
- Federal Employees' Group Life Insurance
- Federal Employees' Health Benefit Plan
- The Thrift Savings Plan Participation Rules, Withdrawal Options and Loan Program

What You Need to Know About Your Federal Employees' Retirement System (FERS) Benefits for Firefighters (GS-081)

- Features and Options of FERS
- Retirement, Survivor's and Disability Coverage at All Stages of the Career
- Gradual Increase in the Minimum Retirement Age
- Treatment for Retirement Purposes of Non-Deduction Service, Refunded Service & Military Service
- COLA Rules
- Annuity Supplement: When Payable, How Computed, Earnings Tested
- Federal Employees' Group Life Insurance
- Federal Employees' Health Benefit Plan
- The Thrift Savings Plan Participation Rules, Withdrawal Options and Loan Program

CUSTOMER INFORMATION:

1c. If the Contractor is proposing hourly rates, a description of all corresponding commercial job titles, experience, functional responsibility and education for those types of employees or subcontractors who will perform services shall be provided. If hourly rates are not applicable, indicate "Not applicable" for this item. **N/A**

2. Maximum order. **\$1,000,000**

3. Minimum order. **\$100**

4. Geographic coverage (delivery area). **50 States, DC, Puerto Rico**

5. Point(s) of production (city, county, and State or foreign country). **Sykesville, MD**

6. Discount from list prices or statement of net price. **Prices Shown Herein are Net (discount deducted).**

7. Quantity discounts. **Yes: 2% Discount for 5 sessions of the same seminar under one contract.**

8. Prompt payment terms. **Net 30 Days "Information for Ordering Offices: Prompt payment terms cannot be negotiated out of the contractual agreement in exchange for other concessions."**

9a. Notification that Government purchase cards are accepted at or below the micro-purchase threshold. **Accepted**

9b. Notification whether Government purchase cards are accepted or not accepted above the micro-purchase threshold. **Accepted**

10. Foreign items (list items by country of origin). **N/A**

11a. Time of delivery. **Books: 10 Days ARO
Training: N/A. Course registration is negotiated and completed by the customer.**

11b. Expedited Delivery. **N/A**

11c. Overnight and 2-day delivery. **N/A**

11d. Urgent Requirements. **N/A**

12. F.O.B. point(s).

Books: Destination. All Support Course Materials for each student are included in the training cost and shipped to the customer FOB Destination. Stand-alone books are available at minimum quantities and shipped FOB Destination.

Training: Travel will be handled in accordance with clause C-FSS-370 Contractor Tasks/Special Requirements. Costs for transportation, lodging, meals and incidental expenses are allowable subject to the limitations contained in the Federal Travel Regulations and/or Joint Travel Regulations. These costs are to be coordinated at the task order level.

13a. Ordering address(es).

S. Harman & Associates, Inc.

PO Box 1129

Sykesville, MD 21784

Phone: 410-795-9296

Fax: 410-549-1261

E-mail: sharmaninc@aol.com

13b. Ordering procedures: **For supplies and services, the ordering procedures, information on Blanket Purchase Agreements (BPA's) are found in Federal Acquisition Regulation (FAR) 8.405-3.**

14. Payment address(es).

S. Harman & Associates, Inc.

PO Box 1129

Sykesville, MD 21784

15. Warranty provision. **S. Harman & Associates, Inc. warrants and implies that the items delivered hereunder are merchantable and fit for the particular purpose described under this contract.**

16. Export packing charges, if applicable. **N/A**

17. Terms and conditions of Government purchase card acceptance (any thresholds above the micro-purchase level). **N/A**

18. Terms and conditions of rental, maintenance, and repair (if applicable). **N/A**

19. Terms and conditions of installation (if applicable). **N/A**

20. Terms and conditions of repair parts indicating date of parts price lists and any discounts from list prices (if applicable). **N/A**

20a. Terms and conditions for any other services (if applicable). **N/A**

21. List of service and distribution points (if applicable).

S. Harman & Associates, Inc.

PO Box 1129

Sykesville, MD 21784

22. List of participating dealers (if applicable). **N/A**

23. Preventive maintenance (if applicable). **N/A**

24a. Special attributes such as environmental attributes (e.g., recycled content, energy efficiency, and/or reduced pollutants). **N/A**

24b. If applicable, indicate that Section 508 compliance information is available on Electronic and Information Technology (EIT) supplies and services and show where full details can be found (e.g. contractor's website or other location.) The EIT standards can be found at:
www.Section508.gov/. **N/A**

25. Data Universal Number System (DUNS) number. **15-385-8006**

26. Notification regarding registration in Central Contractor Registration (CCR) database.

S. Harman & Associates, Inc. is registered in the CCR database through the System for Award Management (SAM). Our CAGE Code is OASM4.