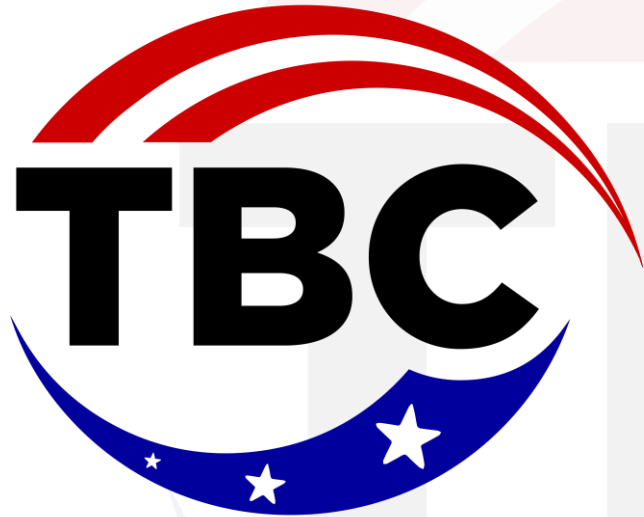


# Right For You? Right For Us?



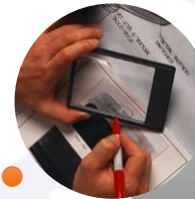
Our Market



Our Company



Federal Benefits



Supplemental Plans



Your Future

# Welcome to the Federal Market

**Table 3. Total Federal Employment**  
(as measured by full-time equivalents)

Description	2021 Actual	2022 Estimate	2023 Estimate	Change: 2022 to 2023	
				FTE	Percent
Executive Branch Civilian					
All Agencies, Excluding Postal Service	2,183,067	2,206,257	2,288,566	82,309	3.6%
Postal Service <sup>a</sup>	580,736	566,431	560,217	-6,214	-1.1%
Subtotal, Executive Branch Civilian	2,763,803	2,772,688	2,848,783	76,095	2.7%
Executive Branch Uniformed Military					
Department of Defense <sup>b</sup>	1,406,795	1,394,943	1,371,769	-23,174	-1.7%
Department of Homeland Security (USCG)	41,493	42,510	42,967	457	1.1%
Commissioned Corps (DOC, EPA, HHS)	6,302	6,345	6,438	93	1.4%
Subtotal, Uniformed Military	1,454,590	1,443,798	1,421,174	-22,624	-1.6%
Total, Executive Branch	4,218,393	4,216,486	4,269,957	53,471	1.3%
Legislative Branch <sup>c</sup>	31,645	34,516	35,240	724	2.1%
Judicial Branch	33,041	33,775	34,556	781	2.3%
TOTAL	4,283,079	4,284,777	4,339,753	54,976	1.3%

- The Federal Government currently employs 2.1 million Americans
- Recently, the Senate Judiciary Committee noted that “The Federal Register indicated there are over 430 departments, agencies, and sub-agencies in the federal government”.

## Source

Federal Workforce Statistics Sources: OPM and OMB  
Updated June 28, 2022

# Our Market

## USPS – Postal Service

### US Postal Service

- 517,000 Career Employees
- 136,000 Non career
- Average Salary\*\*
  - Mail Carrier \$57,848
  - Mail Handler \$52,219
  - Postmaster \$75,605 ★

### Unions

- APWU - 235,000 members
- NPMH - 47,000
- NALC - 277,000
- NRLCA - 115,000

Source:

\*\* [https://www.payscale.com/research/US/Employer=U.S.\\_Postal\\_Service\\_\(USPS\)/Salary7](https://www.payscale.com/research/US/Employer=U.S._Postal_Service_(USPS)/Salary7)

# Our Market

## Airports

### **Transportation Security Administration**

- Over 65,000 employees
- Average Salary \$38,000-\$69,000

### **Department of Transportation**

- Over 53,600 employees
- Air Traffic Controllers 15,004
- Average Salary \$129,963

# Our Market

## Agencies and Associations

- Dept. of Defense 600,000+
- Dept. of Veterans Affairs 215,000+
- Dept. of Homeland Security 130,000+
- Dept. of Justice 103,000+
- Dept. of the Treasury 101,000+
- Social Security 60,000+
- AFGE 600,000 members
- NTEU 150,000 members
- NFFE 100,000 members
- Over 80 different unions
- Over 50 Associations and counting

# The Benefit Coordinators

## Our Company

The Benefit Coordinators is a highly experienced, multi faceted insurance marketing organization. We work hard to lead in the development of new marketing concepts in the markets we serve. We offer expert knowledge and support to federal, state, county and municipal employees.

The Benefit Coordinators marketing office is conveniently located in the center of the United States. Our organization makes its home near Tulsa, Oklahoma. Tulsa is not only noted for its deep roots in the oil industry, but its strong in the medical, technology, and manufacturing areas.

With our marketing office located in Oklahoma our support staff extends much further. Our marketing support and staff is located across the country.

We can offer both the recruiting General Agent and the independent producer creative methods to market insurance products. In addition, we can provide complete support to grow your business. The Benefit Coordinators offers proven unique marketing products and services to grow any motivated producer's business.

# The Benefit Coordinators

## Our Management

### **John Sanders**

Director

office (918) 245-1400, x103

cell (918) 521-6008

john@tbc-mail.com



Website

[www.thebenefitcoordinators.com](http://www.thebenefitcoordinators.com)

Fax

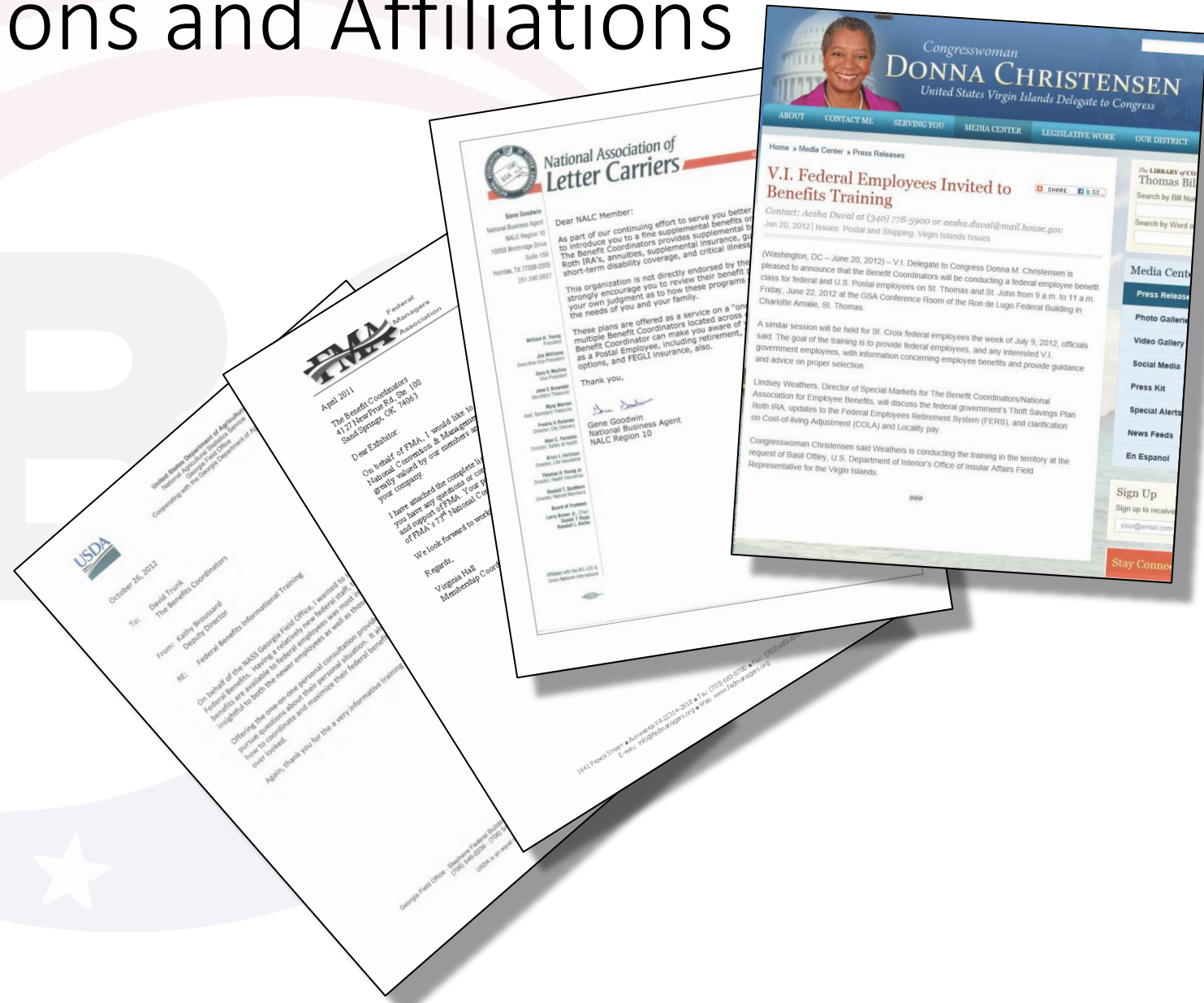
(206) 203-4580

# The Benefit Coordinators

## Designations and Affiliations



**National Ethics Association**  
ethics.net





# The Benefit Coordinators

## Our Company

In 2011 The Benefit Coordinators completed the task of creating its own Federal Employee Benefit's Handbook. This comprehensive handbook is designed to assist you, the Producer, in the field.

Our handbook will speed your learning of federal benefits and the lingo attached to those benefits.

The handbook is integrated into our training software and available for sale to federal and Postal Service employees at major electronic book sellers.



# The Benefit Coordinators

## The WE's

- We were established in 1996
- We provide education and benefit analysis for federal employees
- We offer continued support to federal organizations and unions
- WE provide workshops on federal benefits
- We assist in employee retirement packet completion
- We are a full-service supplemental benefit organization for federal employees

# The Benefit Coordinators

## Product offerings

- Supplemental Life Insurance Products
- Multiple Short-term disability options
- AFLAC® products
- Retirement planning options and clarity
- An array of Retirement Rollover Products

# The Benefit Coordinators

## Employee Benefits

- The United States Office of Personnel Management (OPM) is an independent agency of the United States government that manages the civil service of the federal government
- OPM is responsible for recruiting and retaining the federal work force
- OPM is also responsible for federal employee retirement applications for the Federal Employee Retirement System (FERS) and Civil Service Retirement System (CSRS) employees. OPM makes decisions on federal employee regular and disability retirement cases
- OPM offers employee benefits such as Group Life, 401K, Health Benefits and Long-Term Care

# The Benefit Coordinators

## Retirement System

The federal government has two retirement systems;

- CSRS for those employed prior to 1984
- FERS for those employed prior after 1984

We offer our clients a complete analysis of expected income and options;

- Calculating pension income, Social Security and TSP (401K)
- Advisor will have complete knowledge of both systems
- Recommendations offered is always in the client's best interest
- We offer supplemental plans to enhance retirement income
- Our programs are payroll deductible

# The Benefit Coordinators

## Federal Employee Group Life Insurance

- Offered through Office of Federal Employees' Group Life Insurance – OFEGLI
- This is a group term insurance product
- Administered by Met Life
- Four components
- Increasing cost bands
- Cost prohibitive in retirement

*We offer Term and Permanent Life Insurance options while providing solutions*

*Our programs are payroll deductible*

# The Benefit Coordinators

## Thrift Savings Plan

- Established in 1986 by Congress for FERS employees
- The third tier for FERS employee retirement
- Matching funds up to 5% for FERS
- No matching funds for CSRS
- Opportunities for Rollovers into other outside products at 59 ½, retirement or end of employment

# The Benefit Coordinators

Consider Your Future

## Right For You?

- Complete training on Federal Market
- Marketing support
- Industry Image
- Market Presence
- Product support
- Territory awareness and respect
- Team Atmosphere
- Seminar support

## Right For Us?

- Self starter
- Ethical
- Looking to create a business
- Looking for your last job
- Ethical (Yes, I know, twice)