

# FEDERAL RETIREMENT

**\*\*\*FEDERAL AND PRIVATE SECTOR RETIREMENT BENEFITS VARY\*\*\***

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*There is considerable debate over how retirement programs for Fed. employees compare with the programs available to other employees in the U.S. Over 75% of FT employees in private establishments with 100+ employees and about 50% of FT employees in private establishments with less than 100 employees are covered by a retirement program. This report is an analysis of Fed. and non-Fed. retirement programs. Provides comparative info. on the features and benefit levels of retirement programs offered by primarily large private sector employers, the FERS, and the CSRS. Extensive comparative charts and tables.*

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