

PARCO Solutions, Inc. - Capability Statement

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Company Overview

PARCO Solutions, Inc. enables federal agencies to **significantly increase voluntary retirements**—typically tripling the retirement rate among eligible employees—by providing personalized retirement counseling. This strategic approach reduces headcount and personnel costs while avoiding the legal risks of workforce reductions.

Many federal employees hesitate to retire simply because they do not fully understand their benefits or the optimal timing for retirement. PARCO demystifies the federal retirement system by providing personalized counseling, cost-benefit analyses, and step-by-step guidance.

PARCO's expertise lies in **making retirement an attractive and feasible option for employees who might otherwise stay on for years due to uncertainty**. Our approach includes:

1. Comprehensive Benefits Analysis – Helping employees understand their pension, health benefits, and Social Security options.
2. Retirement Timing Optimization – Showing employees how different retirement dates impact their financial future.
3. Seamless Transition Support – Assisting with paperwork and administrative requirements to remove barriers to retirement.

Partnering with PARCO ensures that federal agencies can **optimize their workforce while maintaining a positive workplace culture and safeguarding against labor law risks**. Instead of struggling to push employees toward retirement, agencies can let the numbers work in their favor—with PARCO making the case for them.

Core Competencies

Federal Benefits

- FEGLI Changes
- Healthcare Changes
- Leave & Earnings
- Best Date to Retire
- Interim Period Strategy
- Social Security Strategy
- Pension Calculation
- Supplement Calculation
- Pension Booster
- Disability Retirement
- TSP Distribution Options
- TSP Modernization Act

Financial Services

- Bridging Income Gap
- Roth Conversion
- Basic Tax Strategy
- Debt Strategy
- Net-to-Net Comparisons
- Cost-Of-Living Adjustments
- Life Insurance Optimization
- TSP Distribution Optimization

Expedited Processing

- Retirement Applications
- Benefit Change Form
- Option C Reimbursement
- Sub-Time Buyback
- Military Buyback
- Disability Retirement

Differentiators

- Proprietary Tools: Custom planning software.
- Federal Expertise: Experienced retirement strategists.
- Nationwide Support: Serving clients across the U.S.

Certifications

- Woman-Owned Small Business (WOSB)

Past Performance

PARCO has supported thousands of federal employees, including DOD and USPS personnel, providing critical guidance for retirement decisions.

NAICS Codes

- 523940 - Portfolio Management and Investment Advice
- 523930 - Investment Advice
- 524292 - Third Party Administration of Insurance and Pension Funds
- 541611 - Administrative Management and General Consulting
- 523940-15 - Retirement Planning Services

Key Customers

Department of Defense (DOD), U.S. Postal Service (USPS), Department of Agriculture (USDA), Department of Veterans Affairs (VA), Social Security Administration (SSA), IRS, Department of Homeland Security (DHS), **PARCO's expertise and tech is optimized for all federal agencies and workforces.**

Mission Statement

PARCO offers a proven solution by helping agencies dramatically increase voluntary retirements, achieving workforce reductions naturally without resorting to disruptive layoffs. This results in significant cost savings, reduced legal exposure, and a smoother transition for the organization.