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Phil Gardner is a Human Resources Specialist with Benefits Officers Training and Development (BOTD). His Federal career spans 40 years, all in Federal benefits and has served in numerous technical, professional, supervisory and managerial positions in OPM's Retirement Services, directly involved with the processing of initial retirement and survivor annuity claims, post-retirement claims and annuity roll maintenance. Since 2001, Phil has been a Program Analysis Officer and a Human Resources Specialist in Retirement Services, providing advisory services and training to other agency's benefits officers. He also does outreach on Federal benefits to Federal employees, retirees and family members through NARFE, APWU and Federal News Radio, among others. He has spent most of the past 40 years at OPM except for a 2 year stint as a manager with DOD's Civilian Personnel Management Service.