NITP
NATIONAL INSTITUTE
OF TRANSITION PLANNING, INC.

Course Title: Planning for Retirement
Target Audience: Federal Employees with 10 years or fewer until Retirement Eligibility
Course Length: 2 Days (Approximately 12 hours of instruction time)

This comprehensive class will focus on the employee's Federal benefits and options at retirement, along with financial, tax and estate planning concerns. Topics include:

Federal Benefits - CSRS, CSRS Offset/FERS, Transfers Benefits

- Disability
- Creditable Service
- Deposit/Redeposit
- Annual and Sick Leave
- Locality Pay
- Annuity Calculation
- Best Date to Retire
- Voluntary Contributions (CSRS)
- COLA's
- Survivor Benefit Options
- WEP and GPO

Insurances

- FEGLI
- FEDVIP
- FLTC
- FSA's

Social Security

- Social Security Benefits
- When to Apply
- Medicare Parts A and B

Financial, Income Tax, and Estate Planning

- Financial Planning in Retirement
- Setting Financial Goals for Retirement
- Managing Debt in Retirement
- Pros and Cons of Paying Down a Mortgage
- TSP
  - Overview of the Funds
  - Borrowing from the TSP
  - Determining Allocation between Funds
  - Roth TSP vs. Traditional
  - Withdrawal Options at Retirement

- Income Tax Planning
  - What is Taxable Income?
  - Federal and State Taxation of Annuities
  - Sale of Principal Residence
- Traditional and Roth IRA's
- Investments Beyond the TSP
- Funding College Education
- Overview of Estate Planning and Basic Estate Planning Documents

Note: This class can be scheduled for CSRS Employees only, FERS Employees only, or a combination of both groups.