

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: 3 Days (Approximately 18 hours of instruction time)

This comprehensive class will focus on the employee's Federal Benefits and options at retirement, along with financial and tax planning, estate planning issues, health and fitness in retirement, and transition to retirement. 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 and Income Tax 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

Estate Planning, Health, and Transition to Retirement

- Estate Planning
 - The Estate Planning Process
 - Powers of Attorney
 - Documents for Health Care, Finances
 - Probate and Living Trusts
- Health and Fitness in Retirement
 - The Role of Nutrition
 - Benefits of Physical Activity
 - Key to Weight Management
 - Healthy Lifestyle Habits in Retirement
- Transition to Retirement
 - Phases of Retirement
 - Time Allocation
 - Work Activities, Second Careers, and Volunteering
 - Relationships in Retirement
 - Home Considerations, Adaptations, and Moving
 - Returning Children, Grandchildren
 - The Single Life in Retirement

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

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