COURSE OUTLINE

NITP
National Institute of Transition Planning, Inc.

TITLE:	**Planning for Retirement**
LENGTH:	3 days or approximately 18 hours of instruction time
AUDIENCE:	Federal Employees with 10 Years or Fewer until Retirement Eligibility

This course combines the two retirement systems – Federal Benefits for FERS and/or CSRS. This class may also be designated as CSRS, Offset Employees only or FERS, Transfers Employees only.

The course is a comprehensive look at employees' Federal Benefits, financial and tax issues, estate planning and transition to retirement.

The following topics will be covered, but not limited to:

Federal Benefits
(Full Day Presentation)

- Retirement Plans
- FERS, Transfers or CSRS, Offset
- Creditable Service
- Disability Retirement
- Annual and Sick Leave
- Deposit/Redeposit
- Annuity Calculation
- Best Date to Retire
- Voluntary Contributions (CSRS)
- WEP and GPO (CSRS)
- COLAs
- Survivor Benefit Options
- Insurances – FEHB, FEGLI, FedVIP, FLTC, FSA
- Social Security/Medicare
- Resigning before Retirement
- Death in Service

Financial and Income Tax Planning
(Full Day Presentation)

- Financial Planning for Retirement
- Managing Debt in Retirement
- Pros and Cons of Paying Down a Mortgage
- TSP
  - Borrowing from the TSP
  - Determining Allocation between Funds
  - Roth TSP vs Traditional
  - Withdrawal Options at Retirement
- Traditional and Roth IRAs
- Investments Beyond the TSP
- Funding College Education
- Income Tax Planning
  - What is Taxable Income?
  - Federal and State Taxation of Annuities
  - Sale of Principal Residence

Estate Planning
(Half Day Presentation)

- Lifetime Documents
- Powers of Attorney, Health Care Directives
- Gifting
- Joint Ownership
- Probate, Wills, Trusts

Transition to Retirement
(Half Day Presentation)

- Phases of Retirement
- Time Allocation in Retirement
- Work – Full Time, Part Time, Volunteering
- Relationships
- Home Considerations - Adaptations, Moving
- Single Life in Retirement