

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 TSP planning, 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
- Federal Insurances
- Social Security/Medicare
- Resigning before Retirement
- Death in Service

Financial and TSP 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

Estate Planning

(Half Day Presentation)

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

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