

COURSE OUTLINE

NITP

National Institute of
Transition Planning, Inc.

TITLE: Mid-Career Planning for FERS Employees

LENGTH: 2 days or approximately 12 hours of instruction time

AUDIENCE: FERS Employees with 5-20 Years of Federal Service

This two-day course is designed to provide FERS employees with a comprehensive look at their Federal benefits and then an understanding of financial planning.

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

Federal Benefits

(Full Day Presentation)

- FERS Benefits
- Retirement Eligibility
- Creditable Service
- Service Computation Dates
- Civilian and Military Deposits
- Disability Retirement
- Annual and Sick Leave
- Survivor Benefits
- Social Security
- Federal Insurances
- Resigning before Retirement
- Death in Service

Financial and TSP Planning

(Full Day Presentation)

- Establishing Financial Goals
- Developing a Budget
- Managing Debt
- Pros and Cons of Paying Down a Mortgage
- Investment Strategies
- Thrift Savings Plan
 - Traditional vs. Roth
 - Contribution Limits
 - Investment Options - The Funds
 - Loan and Withdrawal Options
- Investments Beyond the TSP
- Traditional and Roth IRAs
- Roth Conversions
- Funding College
- Insurance Planning Education
- Estate Planning Basics