

# COURSE OUTLINE

## NITP

National Institute of  
Transition Planning, Inc.

**TITLE:** Planning for Retirement

**LENGTH:** 2 days or approximately 12 hours of instruction time

**AUDIENCE:** Federal Employees with 10 Years or Fewer until Retirement Eligibility

This course will focus on a comprehensive look at employees' Federal Benefits and financial and TSP planning for those nearing retirement.

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
- Annuity Calculation
- Best Date to Retire
- COLAs
- 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
- Investment Strategies
- Thrift Savings Plan
  - Traditional vs. Roth
  - Contribution Limits
  - Investment Options - The Funds
  - Loan and Withdrawal Options
  - Options at Retirement or Separation
- Investments Beyond the TSP
- Traditional and Roth IRAs
- Roth Conversions
- Funding College Education
- Insurance Planning
- Estate Planning Basics