

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

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)

- 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 for Retirement

Estate Planning (Half Day Presentation)

- Lifetime Documents
- Probate, Wills, Trusts
- Powers of Attorney
- Health Care Directives
- Joint Ownership
- Beneficiary Designations
- Estate Transfer Planning

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