

NITP

NATIONAL INSTITUTE
OF TRANSITION PLANNING, INC.

Course Title: Mid-Career Planning for FERS Employees
Target Audience: FERS Employees with 10-20 years of Service
Course Length: 2 Days (Approximately 12 hours of instruction time)

This comprehensive class will focus on the employee's FERS Benefits, financial and estate planning at mid-career phase of Federal Service. Topics include:

FERS Benefits

- FERS, Transfers
- Disability
- Deposit/Redeposit
- Annual and Sick Leave
- Social Security
- Insurance Needs including FEGLI, FEHB
- Leaving Federal Service before Retirement
- Death Benefits before Retirement
- Do's and Don'ts if Resigning from Federal Service
- Long-Term Care Options

Financial Planning

- Establishing Financial and Retirement Goals
- Managing Debt – Credit Cards and Equity Lines of Credit
- Understanding your Credit Score
- Successful Saving
- Pros and Cons of Paying Down a Mortgage
- Funding College Education
- The TSP
 - The Basics
 - Borrowing from the TSP
 - Overview of the Funds including the L-Fund
 - Determining Allocation between the Funds
 - Withdrawal Options
 - Roth TSP
- Investment Options beyond the TSP, including IRA's
- Basic Estate Planning Documents

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