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, financial and tax issues, and estate planning for those nearing retirement.

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

Federal Benefits – FERS, Transfers or CSRS, Offset
(Full Day Presentation)

- Creditable Service
- Disability Retirement
- Annual and Sick Leave
- Deposit/Redeposit
- Annuity Calculation
- Best Date to Retire
- Voluntary Contributions (CSRS)
- COLAs
- Survivor Benefit Options
- WEP and GPO (CSRS)
- Insurances – FEHB, FEGLI, FedVIP, FLTC, FSA
- Social Security/Medicare

Financial, Tax and Estate 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
- Income Tax Planning
    - What is Taxable Income?
    - Federal and State Taxation of Annuities
    - Sale of Principal Residence
- Traditional and Roth IRAs
- Investments Beyond the TSP
- Funding College Education
- Overview of Estate Planning