



NITP
National Institute of
Transition Planning, Inc.



**2019
WEBINAR
CATALOGUE**



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Webinar Offerings

Unless otherwise noted, each session is intended for a 90-minute webinar. Time is allotted during end of the webinar for questions and answers. Participants will view the slide presentation on screen and audio will be streamed through their computers. Webinar connection can be furnished by the agency or by NITP. Additional charges apply if NITP provides the webinar connection.

The following is a listing of “off the shelf” webinars offered by NITP. We are able to develop webinars on other topics upon agency request.

FEDERAL BENEFITS

Webinar Title	CSRS and CSRS Offset Federal Retirement Benefits – Part 1 of 2 Parts
Target Audience	Federal Employees within 10 years of Retirement Eligibility
Duration	90 minutes
Topics	CSRS & CSRS Offset Employees Eligibility Requirements for all types of retirement (immediate, early, disability and deferred) Creditable service Civilian and Military Service Deposits Basic benefit computation including sick leave

Webinar Title	CSRS and CSRS Offset Federal Retirement Benefits – Part 2 of 2 Parts
Target Audience	Federal Employees within 10 years of Retirement Eligibility
Duration	90 minutes
Topics	CSRS & CSRS Offset Employees Voluntary Contribution Program Alternative Form of Annuity Retiree cost of living adjustments How to choose a good date for retirement Voluntary Early Retirement Authority considerations Survivor Benefit Considerations

Webinar Title	FERS and TransFERS (employees who transferred from CSRS to FERS) Retirement Benefits – Part 1 of 2 Parts
Target Audience	FERS Employees within 10 years of Retirement Eligibility
Duration	90 minutes
Topics	FERS & TransFERS Employees Eligibility Requirements for all types of retirement (immediate, early, disability and deferred) Creditable Service Civilian and Military Service Deposits Introduced Basic retirement benefit computation including sick leave credit and FERS supplement

Webinar Title	FERS Retirement Benefits – Part 2 of 2 Parts
Target Audience	FERS Employees within 10 years of Retirement Eligibility
Duration	90 minutes
Topics	FERS & TransFERS Employees Disability retirement basics and alternative form of annuity Retiree cost of living adjustments How to choose a good date for retirement Voluntary Early Retirement Authority considerations Survivor Benefit Considerations

Webinar Title	FERS Benefits for New Employees
Target Audience	Federal Employees with 1 – 10 years of service
Duration	90 minutes
Topics	Retirement Benefits <ul style="list-style-type: none"> • How the annuity is calculated TSP Social Security <ul style="list-style-type: none"> • Eligibility What if I leave Federal Service early? Death in Service Benefits Survivor Benefits Federal Insurances <ul style="list-style-type: none"> • FEHA, FSA, FEDVIP, FEGLI, FLCIP

Webinar Title	Insurances in Retirement
Target Audience	Federal Employees within 10 years of Retirement Eligibility
Duration	90 minutes
Topics	Federal Insurances in Retirement - What stays the same & what changes Federal Employees' Health Benefit Program Federal Employees' Group Life Insurance Federal Flexible Spending Accounts Federal Employees' Dental and Vision Insurance Program Long Term Care Insurance <ul style="list-style-type: none"> • LTC considerations, including benefit amount, inflation protection and waiting periods

Webinar Title	Social Security and Medicare
Target Audience	Federal Employees within 10 years of Retirement Eligibility
Duration	90 minutes
Topics	The Who, How & When of Social Security & Medicare Qualifying for a Social Security Benefit When to apply for Social Security Widow/widower & family benefits Medicare – Should I take it? How it works with FEHB.

Webinar Title	Deposits and Redeposits
Target Audience	Employees with Federal service subject to deposit/redeposit
Duration	60 minutes
Topics	<p>Civilian Service Credit Deposits and Military Service Credit Deposits</p> <p>What service counts? How much to you owe? How will this affect my retirement? Is this worth it? Other service credit issues (leave without pay, part-time service, intermittent service)</p>
Notes	Webinar can be tailored to CSRS or FERS as the rules are different depending on the retirement plan

Webinar Title	Retirement Planning Refresher
Target Audience	Federal Employees within six (6) months of retirement
Duration	90 minutes
Topics	<p>Best Day to Retire Survivor Benefits How to Apply for Retirement (Includes the process from application submission until first retirement payment) Continuation of Insurance (FEHB with Overview of Medicare), FEGLI, FEDVIP (to include changes permitted Post Retirement) Social Security Forms and Resources Changes and Proposed Changes to Laws and/or Regulations</p>

Webinar Title	Alphabet Soup – TSP
Target Audience	Federal Employees
Duration	90 minutes
Topics	<p>TSP as a Federal benefit Investment Options Contributions and catch-up contributions In-Service withdrawal options and loans How to transfer funds to (or from) an IRA or eligible employer plan Options at retirement or separation:</p> <ul style="list-style-type: none"> • Monthly payment • Life Annuity Option • Transfer to an IRA • Mix and Match withdrawal options • Tax considerations

Webinar Title	Flexible Spending Accounts
Target Audience	All Federal Employees
Duration	60 minutes
Topics	<p>What is a Flexible Spending Account? Who is eligible? How participation affects future Social Security and Medicare benefits What you need to know if you change agencies How to enroll Period of coverage</p>

	The grace period “Use It or Lose It’ rule Fees How much to contribute How to submit a claim Open Season
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THRIFT SAVINGS PLAN

Webinar Title	Managing Assets and your TSP
Target Audience	All Federal Employees
Duration	90 minutes
Topics	Timeframe: Linking Assets to Goals (long-term vs. short-term) TSP and the various funds: C, F, G, S, I & L Fund selection and allocation Interfund transfers TSP to traditional IRA transfer

Webinar Title	TSP at Retirement
Target Audience	All Federal Employees
Duration	90 minutes
Topics	TSP Options at Retirement Choosing an IRA Custodian Transfer to IRA Required minimum distributions Roth conversion Finding retirement advice

FINANCIAL PLANNING

Webinar Title	General Financial Planning for Federal Employees (Part 1)
Target Audience	All Federal Employees
Duration	90 minutes
Topics	Get Organized <ul style="list-style-type: none"> • Goals • Balance Sheet and Cash Flow • Budgeting and Management • Flexible Spending Accounts Debt <ul style="list-style-type: none"> • Good and Bad debt • Staying out of Debt TSP <ul style="list-style-type: none"> • Contributions • Fund choices IRAs – Definition, contributions and Fees Insurance – Life and Long-term care

Webinar Title	General Financial Planning for Federal Employees (Part 2)
Target Audience	All Federal Employees
Duration	90 Minutes
Topics	TSP and IRAs <ul style="list-style-type: none"> • TSP Contributions • Fund Choices • Reallocation <ul style="list-style-type: none"> ○ Rebalancing ○ L Fund • TSP at Retirement • IRA <ul style="list-style-type: none"> ○ Roth vs. Traditional ○ Transfer vs Rollover ○ Roth Conversion

Webinar Title	General Financial Planning for Federal Employees (Part 3)
Target Audience	All Federal Employees
Duration	90 Minutes
Topics	Have A Plan <ul style="list-style-type: none"> • Cash Flow • Housing Choices • Life Insurance <ul style="list-style-type: none"> ○ How much? ○ What type? • Long Term Care • Estate Planning <ul style="list-style-type: none"> ○ Essential documents ○ Estate Tax ○ Charitable Giving • Retirement Considerations

Webinar Title	Making Smart Financial Decisions
Target Audience	Federal Employees within 10 years of Retirement Eligibility
Duration	90 Minutes
Topics	Setting Goals Getting Organized Appropriate Use of Debt Building Assets Risk Management through Insurance

Webinar Title	Making the Most of TSP
Target Audience	Federal Employees within 10 years of Retirement Eligibility
Duration	90 Minutes
Topics	Contribution levels Fund Choices Asset Allocation Decisions Loan Provisions Catch-up ROTH versus Traditional TSP TSP at Retirement

Webinar Title	Can You Afford to Retire?
Target Audience	All Federal Employees
Duration	90 minutes
Topics	Think like a Financial Planner Identify your Goals Make a balance sheet Determining monthly and annual cash flow How much can you spend in retirement? Spending down in retirement Housing

Webinar Title	Appropriate Use of Debt in Retirement
Target Audience	All Federal Employees
Duration	90 minutes
Topics	Identify your debt Credit card debt and strategies When does it make sense to get a loan? Home Equity Line of Credit Should you ever borrow from your TSP? Mortgages Reverse mortgages Educational loans

Webinar Title	Income Tax Planning for Federal Employees
Target Audience	All Federal Employees
Duration	90 minutes
Topics	What is taxable income? Timing your Financial Activities Normal Tax Shelters TSP and IRA Contributions as well as Distributions Sale of Principal Residence Federal and State taxation of Federal Annuities, Social Security and the TSP Second Careers and Starting a Business Where to get information

Webinar Title	Buying a House
Target Audience	All Federal Employees
Duration	90 minutes
Topics	Renting versus buying

	<p>Requirements for qualifying for a mortgage</p> <p>Managing your credit score</p> <p>Determining the right amount of mortgage</p> <p>Costs beyond the purchase price</p> <p>Pros and cons of home equity lines of credit</p> <p>Borrowing from your TSP</p> <p>Intra-family loans</p> <p>Reverse Mortgages</p>
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Webinar Title	Saving for College
Target Audience	All Federal Employees
Duration	90 minutes
Topics	<p>The cost of college and how to manage it</p> <p>Paying for college strategies</p> <p>Saving for college in 529 Plans</p> <p>Financial Aid</p> <ul style="list-style-type: none"> • Need based vs. merit based <p>Student Loans</p> <ul style="list-style-type: none"> • Subsidized vs. Unsubsidized <p>Determining the appropriate amount of debt</p> <p>Pell Grants</p> <p>FAFSA</p> <p>Understanding Award Letters</p>

Webinar Title	How to Prepare for Financial Emergencies
Target Audience	All Federal Employees
Duration	90 minutes
Topics	<p>Be Prepared</p> <p>Calculate the amount of Emergency Money</p> <p>Appropriate amount of debt</p> <p>Do's and Don'ts of Debt</p> <p>How to choose what to pay for</p> <p>Strategies for reducing risk</p>

Webinar Title	Investment Basics
Target Audience	All Federal Employees
Duration	90 minutes
Topics	<p>Investing Basics</p> <p>How to Get Started</p> <p>Intro to Asset Allocation</p> <p>Timeframe: Linking Assets to Goals (long-term vs short-term)</p> <p>Understanding and Managing Market Risk</p> <p>Appropriate use of stock, bond and real estate investments</p> <p>Mutual Funds versus direct ownership</p> <p>ETFs: what are they?</p> <p>TSP and the various funds: G, F, C, S, I, L</p> <p>The Cost of Investing</p>

Webinar Title	How Much Money Do I Need to Retire?
Target Audience	All Federal Employees
Duration	90 Minutes
Topics	Expenses and Income Sources in Retirement Reasonable Spending Rates Anticipating Expenses Investment Allocation IRAs and RMDs Mortgage Debt Housing Considerations

NEW EMPLOYEE TRAINING

Webinar Title	FERS Benefits for New Employees
Target Audience	Federal Employees with 1 – 10 years of service
Duration	90 minutes
Topics	Retirement Benefits <ul style="list-style-type: none"> • How the annuity is calculated TSP Social Security <ul style="list-style-type: none"> • Eligibility What if I leave Federal Service early? Death in Service Benefits Survivor Benefits Federal Insurances <ul style="list-style-type: none"> • FEHB, FSA, FEDVIP, FEGLI, FLCIP

Webinar Title	Financial Planning for New Employees – Getting Organized Part 1 of 3
Target Audience	FERS Federal Employees with fewer than 5 years of service with Federal Government
Duration	90 minutes
Topics	Goals Balance Sheet: Assets and Liabilities Cash Flow: Tracking Income and expenses Using Debt <ul style="list-style-type: none"> • Staying out of Debt • Good and Bad debt Social Security Basic Investment Planning and Goals Investment Risk and Return

Webinar Title	Financial Planning for New Employees – TSP and IRAs - Part 2 of 3
Target Audience	FERS Federal Employees with fewer than 5 years of service with Federal Government
Duration	90 minutes
Topics	<p>TSP: Definitions</p> <ul style="list-style-type: none"> • Contributions • Borrowing from your TSP • TSP Fund Choices: C, F, G, S, I & L • Fund Selection • Transfers and Reallocation • TSP at Retirement <p>IRA: Definitions</p> <ul style="list-style-type: none"> • Fees • Transfers • Choosing an IRA, Roth versus Traditional • Choosing a Custodian • Contributions • Tax Considerations

Webinar Title	Financial Planning for New Employees – Have a Plan - Part 3 of 3
Target Audience	FERS Federal Employees new to Federal Government
Duration	90 minutes
Topics	<p>Cash Flow</p> <ul style="list-style-type: none"> • Analysis and Management • Charting your Finances • Flexible Spending Accounts <p>Housing Considerations</p> <p>Insurance</p> <ul style="list-style-type: none"> • Life Insurance – Definitions, How much, FEGLI v. individual • LTC – Definitions, how to choose, group plan v. individual policy <p>Estate Planning</p> <ul style="list-style-type: none"> • Wills • Trusts • Durable Powers of Attorney • Health Care Directives • Living Will • Probate • Estate Tax • Charity <p>Retirement Considerations</p> <ul style="list-style-type: none"> • The Costs of Retirement • Family Affair • Building in Flexibility • Intergenerational Planning • Incapacity

ADDITIONAL TOPICS OF INTEREST TO THE FEDERAL EMPLOYEE

Webinar Title	Transition to Retirement
Target Audience	Federal Employees with fewer than 5 years to retirement
Duration	90 Minutes
Topics	<p>Are you ready to retire?</p> <p>The Phases of Retirement</p> <p>Time Allocation of your Day in Retirement</p> <p>Retirement Expectations</p> <p>Relationships in Retirement</p> <p>Boomerang children, caring for grandchildren</p> <p>Widowhood, being single in retirement</p> <p>Work and Volunteer Opportunities</p> <p>Leisure Activities</p>

Webinar Title	Estate Planning for Federal Employees (Part 1)
Target Audience	All Federal Employees
Duration	90 minutes
Topics Covered	<p>An Overview of Estate Planning</p> <p>Lifetime Documents and Issues</p> <p> Powers of Attorney</p> <p> Health Care Directives</p> <p> Temporary Guardianship</p> <p> HIPAA Authorization Forms</p>

Webinar Title	Estate Planning for Federal Employees (Part 2)
Target Audience	All Federal Employees
Duration	90 Minutes
Topics	<p>Transfer of Assets Other than by Probate or Trusts</p> <p> Gifting</p> <p> Joint Ownership</p> <p> Transfer on Death by Beneficiary Designations</p> <p> Beneficiary Designations</p> <p>Testamentary Planning</p> <p> Wills and Probate</p> <p> Revocable Living Trusts</p> <p>Death Taxes</p>

Webinar Title	Estate Planning for Women
Target Audience	All Federal Employees
Duration	90 Minutes
Topics	<p>Estate Planning is the same for both men and women But women frequently do not plan for themselves</p> <p>Evolution of a Plan Plan for your family Regardless of Marital Status, plan for all situations</p> <p>Documents Lifetime Documents Powers of Attorney Health Care Directive</p> <p>Testamentary Planning Last Will and Testament Revocable Living Trust Beneficiary Forms</p>

DESIGNING A WEBINAR PROGRAM FOR YOUR AGENCY

The above webinars are designed to be stand-alone units of information on the topics listed. In some instances, webinars are a multi-webinar set and are designated as such (Example: FERS Federal Retirement Benefits – Part 1 of 2 and FERS Federal Retirement Benefits – Part 2 of 2).

In the event your agency wants to offer webinar training to parallel what is delivered in a live classroom setting, NITP's staff is available to work with you to create a multi-webinar program that will meet that need, be it for New Employees, a Mid-Career Group or Pre-Retirement employees.

NITP INSTRUCTOR EXPERIENCE

All NITP instructors are Subject Matter Experts (SME's) and include Federal Benefits Specialists, Certified Financial Planners, Certified Public Accountants, Enrolled Agents, Attorneys, psychologists, Career Coaches and Career Transition Experts.

Our instructors are experienced and proficient in live classroom teaching as well as distance learning settings such as webinars, teleconferencing and video-teleconferencing.

All NITP speakers have experience making formal presentations to diverse audiences.

All Federal Benefits instructors have worked for the Federal government in a Benefits/HR capacity. On the topic of Federal Benefits, NITP does not recognize "self certification" designations.

NITP requires all SME's who teach the Financial Planning and Tax Planning topics hold the designation of Certified Financial Planner (CFP), Certified Public Accountant (CPA) and/or Enrolled Agent (EA). All Financial and Tax Planning instructors for NITP are familiar with the CSRS and FERS Benefits Systems.

SCHEDULING

To schedule a webinar, simply contact our Administrative Office at (301) 309-0138 or email webinar@nitpinc.com.

Webinars can be delivered at a mutually agreed upon date and time. In the event that you have employees in different time zones, we will work with you to find times that will fit into the work day schedules for the majority of the employees. We will use Eastern Time to designate the starting times of seminars; distance participants will make the conversion for their own time zones.

If a multi-webinar program is determined to be the best fit for your staffing needs, we recommend viewing the series of webinars over a period of several days, similar to a multi-day classroom setting.