NITP

National Institute of Transition Planning, Inc.

2021 WEBINAR CATALOG

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FINANCIAL PLANNING

TRANSITION AND ESTATE PLANNING

NITP WEBINAR OFFERINGS

Unless otherwise noted, each session is intended for a 90-minute webinar. Time is allotted at the 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 platform can be furnished by the agency or by NITP. Additional charges apply if NITP provides the platform.

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
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
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 Retirement Timeline

Webinar Title	FERS and TransFERS (employees who transferred from CSRS to FERS) Retirement Benefits – Part 1 of 2
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
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 Retirement Timeline

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 Benefits Program - FEHB Federal Employees' Group Life Insurance - FEGLI Federal Flexible Spending Accounts - FSA Federal Employees Dental and Vision Insurance Program - FedVIP Federal Long Term Care Insurance Program - FLTCIP

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 A & B – Should I take Part B? How it works with FEHB

Webinar Title	Deposits and Redeposits
Target Audience	Employees with Federal service subject to deposit/redeposit
Duration	60 minutes
Topics	Civilian Service Credit Deposits and Military Service Credit Deposits What service counts? How much do you owe? How will this affect my retirement? Is this worth it? Other service credit issues (leave without pay, part-time service, intermittent service)
Notes	Webinar focuses on both Retirement Systems and their different rules

Webinar Title	Retirement Planning Refresher
Target Audience	Federal Employees within six (6) months of retirement
Duration	90 minutes
Topics	Best Date to Retire Survivor Benefits How to Apply for Retirement Continuation of Insurance • FEHB • FEGLI • FEDVIP Social Security & Medicare Forms and Resources Recent Law Changes
Notes	Participants have previously attended a 2 or 3 day Retirement Planning Seminar

Webinar Title	TSP as a Federal Benefit
Target Audience	Federal Employees
Duration	90 minutes
Topics	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: • 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	What is a Flexible Spending Account? Who is eligible? What you need to know if you change agencies How to enroll Period of coverage "Use It or Lose It" rule How much to contribute How to submit a claim Open Season

Webinar Title	FERS Special Retirement Provisions for LEOs, FFs, ATCs
Target Audience	All FERS Special Provision Employees
Duration	90 minutes
Topics	Eligibility Requirements for all types of retirement Immediate, Early, Disability and Deferred Creditable Service Civilian and Military Service Deposits and Redeposits Basic Retirement Benefit Computation Sick Leave and Annual Leave FERS Supplement Retiree COLA Rules

FERS BENEFITS FOR MID-CAREER EMPLOYEES

Webinar Title	FERS Federal Benefits – Part 1 of 2
Target Audience	FERS with 10-20 years of Federal Service
Duration	120 minutes
Topics	Creditable service Deposits/Redeposits Eligibility to Retire FERS Annuity FERS Annuity Supplement MRA +10 Age-Reduced Retirement Leaving Federal Service before Retirement Death Benefits before Retirement

Webinar Title	FERS Federal Benefits – Part 2 of 2
Target Audience	FERS with 10 – 20 years of Federal Service
Duration	120 minutes
Topics	Social Security Eligibility Calculation/Claiming Strategies Federal Insurances • FEHB • FEDVIP • FSAs • FEGLI • FLTCIP

FINANCIAL PLANNING FOR MID-CAREER EMPLOYEES

Webinar Title	Financial Planning for Mid-Career Employees
Target Audience	FERS with 10-20 years of Federal Service
Duration	120 minutes
Topics	Establishing Financial Goals, Managing Debt • Credit Cards • Equity Lines of Credit, Funding College IRAs • Traditional • Roth

Webinar Title	TSP for Mid-Career Employees
Target Audience	FERS with 10-20 years of Federal Service
Duration	120 minutes
Topics	Overview of the Funds including the L-Funds Borrowing from the TSP Determining Allocation between the Funds • Roth TSP

EARLY CAREER EMPLOYEE TRAINING

Webinar Title	FERS Benefits for Early Career Employees
Target Audience	Federal Employees with fewer than 5 years of service
Duration	90 minutes
Topics	Retirement Benefits How the annuity is calculated TSP Social Security Eligibility What if I leave Federal Service early? Death in Service Benefits Survivor Benefits Federal Insurances FEHB, FSA, FEDVIP, FEGLI

Webinar Title	Financial Planning for Early Career Employees – Get Organized Part 1 of 3
Target Audience	FERS Federal Employees with fewer than 5 years of service
Duration	90 minutes
Topics	Goals Balance Sheet: Assets and Liabilities Cash Flow: Tracking Income and expenses Using Debt • Staying out of Debt • Good and Bad Debt Basic Investment Planning and Goals Investment Risk and Return

Webinar Title	**Financial Planning for Early Career Employees – TSP and IRAs Part 2 of 3**
Target Audience	FERS Federal Employees with fewer than 5 years of service
Duration	90 minutes
Topics	TSP: Definitions • Contributions • Borrowing from your TSP • TSP Fund Choices: C, F, G, S, I & L • Fund Selection • Transfers and Reallocation • TSP at Retirement IRA: Definitions • Fees • Transfers • Choosing an IRA, Roth versus Traditional • Choosing a Custodian • Contributions • Tax Considerations

Webinar Title	**Financial Planning for Early Career Employees – Have a Plan Part 3 of 3**
Target Audience	FERS Federal Employees with fewer than 5 years of service
Duration	90 minutes
Topics	Cash Flow • Analysis and Management • Charting your Finances • Flexible Spending Accounts Housing Considerations Insurance • Life Insurance – Definitions, How much, FEGLI v. individual • LTC – Definitions, how to choose, group plan v. individual policy Estate Planning Basics • Lifetime Documents • Testamentary Planning Documents Retirement Considerations • The Costs of Retirement • Family Affairs • Building in Flexibility • Intergenerational Planning • Incapacity

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 Lifecycle Funds 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 (RMDs) Roth conversion Finding retirement advice

Webinar Title	Making the Most of your TSP
Target Audience	All Federal Employees
Duration	90 Minutes
Topics	Contribution levels Fund Choices Asset Allocation Decisions Loan Provisions Catch-up Roth versus Traditional TSP TSP at Retirement

FINANCIAL PLANNING

Webinar Title	General Financial Planning for Federal Employees - Part 1 of 3
Target Audience	All Federal Employees
Duration	90 minutes
Topics	Get Organized Goals Balance Sheet and Cash Flow Budgeting and Management Flexible Spending Accounts Debt • Good and Bad Debt • Staying out of Debt TSP • Contributions • Fund choices IRAs – Definition, Contributions and Fees Insurance – Life and Long-term care

Webinar Title	General Financial Planning for Federal Employees - Part 2 of 3
Target Audience	All Federal Employees
Duration	90 Minutes
Topics	TSP and IRAs TSP Contributions Fund Choices Reallocation • Rebalancing • L Fund TSP at Retirement IRA • Roth vs. Traditional • Transfer vs Rollover • Roth Conversion

Webinar Title	General Financial Planning for Federal Employees - Part 3 of 3
Target Audience	All Federal Employees
Duration	90 Minutes
Topics	Have A Plan Cash Flow Housing Choices Life Insurance • How much? • What type? Long Term Care Estate Planning Essential documents and Beneficiary Designation 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	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

Webinar Title	Buying a House
Target Audience	All Federal Employees
Duration	90 minutes
Topics	Renting versus buying Requirements for qualifying for a mortgage Types of Mortgages Managing your credit score Determining the right amount of mortgage Costs beyond the purchase price Pros and cons of home equity lines of credit Borrowing from your TSP Intra-family loans Reverse Mortgages

Webinar Title	Saving for College
Target Audience	All Federal Employees
Duration	90 minutes

Topics	The cost of college and how to manage it
	Paying for college strategies
	Saving for college in 529 Plans
	Financial Aid
	    Need based vs. merit based
	Student Loans
	    Subsidized vs. Unsubsidized
	Determining the appropriate amount of debt
	Pell Grants
	Free Application for Federal Student Aid (FAFSA)
	Understanding Award Letters

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

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

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

TRANSITION AND ESTATE PLANNING

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

Webinar Title	Estate Planning for Federal Employees (Part 1)
Target Audience	All Federal Employees
Duration	90 minutes

Topics Covered	An Overview of Estate Planning
	Lifetime Documents and Issues
	    Powers of Attorney
	    Health Care Directives
	    Temporary Guardianship
	    HIPAA Authorization Forms

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

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 is available to work with you to create a multi-webinar program that will meet the needs of Federal Employees at all career stages – Early, Mid-Career or Pre-Retirement.

NITP INSTRUCTOR EXPERIENCE

All NITP instructors are Subject Matter Experts (SMEs) and include Federal Benefits Specialists, Certified Financial Planners, Certified Public Accountants, Attorneys, Career Coaches and Career Transition Experts.

Our instructors are experienced and proficient in live and virtual training settings.

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 sold or issued by commercial entities.

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

The Estate Planning webinars are taught by an attorney who is a member of at least one state Bar.

SCHEDULING

To schedule a webinar, simply contact our Scheduling Office at (301) 309-0138, Extension 20 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 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.