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PHOENIX TS

Mid-Career Retirement Planning Training

Course Overview

This 2-day, instructor-led course is designed for professionals wishing to improve their retirement outlook and develop a realistic retirement plan. This course will provide students with knowledge to:

- Prepare a retirement readiness index and a financial plan based on their retirement income needs
- Navigate through the tax-deferred Thrift-Savings Plan (TSP) retirement savings and investment account and the Federal
- Employees Retirement System (FERS) defined benefit contributory account
- Optimize their contributions to each of these accounts
- Develop a thorough understanding of how civil service annuity

Course Outline

Federal Employees Retirement Systems (FERS)

- FERS Eligibility for Retirement
- FERS Computation of Annuity
- FERS Creditable Civilian Service
- Retirement Deductions Never Withheld
- Making Payment to Get Credit for Service
- FERS Survivor Benefits
- FERS Disability Benefits
- FERS Annuity Supplement
- Refund of FERS Retirement Contributions

Thrift Savings Plan (TSP)

- Overview
- TSP and Your Retirement Package
- Benefits of Participating



- Earnings Potential of Your TSP Account
- Eligibility
- Rehired Employees
- Investing Your TSP Account Contributions
- TSP Funds Overview
- Life Annuities
- Making or Changing Your Contribution Allocation
- Borrowing from your TSP
- In- Service Withdrawal
- Additional Info for Service Members
- Taxes
- Special Considerations
- Death Benefits

Social Security

- Overview
- Eligibility
- Estimate Your Benefits
- Applying
- Considerations
- Windfall Elimination Provision
- Survivors Benefits
- Working While Receiving Benefits
- Government Pension Offset
- Earnings Limitation
- Taxation

Retirement Benefits

- Federal Employees Health Benefits (FEHB)
- Federal Employees Dental and Vision Insurance Program
- Flexible Spending Account (FSA)
- Medicare
- Disability
- Survivor Benefits
- Federal Employees' Group Life Insurance (FEGLI)
- Federal Long Term Care Insurance (FLTCIP)
- Annual and Sick Leave
- Resources



Making the Transition

- Creating Your Retirement Budget
- Selecting a Retirement Date
- Applying for Retirement
- Annuities
- Phased Retirement
- Finding Your Happiness in Retirement

Financial Planning

- Financial Planning Overview
- Hiring a Financial Planner
- Employee Assistance Program (EAP)
- Estate Planning
- Wills
- Trusts
- Life Insurance
- Tax Planning

Investing and Saving

- The Rule of 72
- The Power of Compound Interest
- Asset Allocation
- Diversification
- Dollar Cost Averaging
- Traditional IRA's and Roth IRA's
- Funding College Education
- Investment Options
- Alternative Investments
- Tips and Tricks for Saving
- Short Term and Long Term Savings

Managing Debt

- Revolving Versus Installment Debt
- Paying Off Your Mortgage
- Reverse Mortgages



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- Equity Lines of Credit
- Consolidating Credit Cards
- Credit Scores and Credit History

Your Action Plan

- Assess Your Retirement
- Assess Your Spending
- Assess Your Debt
- Compare Your Income and Expenses
- Envision Your Retirement
- Take Action on Your Retirement

Starting at **\$1,495**

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GSA



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Included in this **Mid-Career Retirement Planning Training**

- 2 days instructor-led training
- Mid-Career Retirement Planning Training training book
- Notepad, pen and highlighter
- Variety of bagels, fruits, doughnuts and cereal available at the start of class*
- Tea, coffee and soda available throughout the day*
- Freshly baked cookies every afternoon*