NITP

National Institute of Transition Planning, Inc.

2017 WEBINAR CATALOGUE

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Webinar Offerings

Unless otherwise noted, each session is intended for a 90-minute webinar. Upon agency request, limited time can be reserved at the end of the webinar for questions and answers. Participants will be connected via one-way audio only, with access to slides and other information via screenshare. 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

Title	**CSRS and CSRS Offset Federal Retirement Benefits – Part 1 of 2**
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

Title	**CSRS and CSRS Offset Federal Retirement Benefits – Part 2 of 2**
Audience	Federal Employees within 10 years of Retirement Eligibility
Duration	90 minutes
Topics	**CSRS & CSRS Offset Employees** Voluntary Contribution Program 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

Title	**FERS and TransFERS (Employees who transferred from CSRS to FERS) Retirement Benefits – Part 1 of 2**
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 and Civilian and Military Service Deposits Basic retirement benefit computation including sick leave credit and FERS supplement

Title	**FERS Retirement Benefits – Part 2 of 2**
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

Title	**Insurances in Retirement**
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 • LTC considerations, including benefit amount, inflation protection and waiting periods • Differences between the Federal plan and private sector plans

Title	**Social Security and Medicare**
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

Title	**Deposits and Redeposits**
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 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)
Notes	Webinar can be tailored to CSRS or FERS as the rules are different depending on the retirement plan

Title	**Retirement Planning Refresher**
Audience	Federal Employees within six (6) months of retirement
Duration	90 minutes
Topics	Timeline: Application to your first retirement payment Selecting the best date to retire Survivor elections TSP withdrawal options Continuation of FEHBP, FEDVIP and FEGLI FLTCIP program Overview of Medicare and Social Security Changes that occur after retirement

Title	**Alphabet Soup – TSP, FSA, HCFSA and DCFSA**
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 FSAs, HCFSA and DCFSAs

Title	**Flexible Spending Accounts**
Audience	All Federal Employees
Duration	60 minutes
Topics	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 The grace period "Use It or Lose It' rule Fees How much to contribute How to submit a claim Open Season

THRIFT SAVINGS PLAN

Title	**Managing Assets and your TSP**
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

Title	**TSP at Retirement**
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

Title	**General Financial Planning for Federal Employees – Part 1 of 3**
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 Estate Planning Basics, documents

Title	**General Financial Planning for Federal Employees – Part 2 of 3**
Audience	All Federal Employees
Duration	90 minutes
Topics	**TSP's and IRA's** • TSP Contributions • Fund Choices • Reallocation • Rebalancing o L Fund o TSP at Retirement • IRA o Roth vs. Traditional o Transfer vs Rollover o Roth Conversion

Title	**General Financial Planning for Federal Employees – Part 3 of 3**
Audience	All Federal Employees
Duration	90 minutes

Topics	**Have A Plan**
	• Cash Flow
	• Housing Choices
	• Life Insurance
	  o How much?
	  o What type?
	• Long Term Care
	• Estate Planning
	  o Essential documents
	  o Estate Tax
	  o Charitable Giving
	• Retirement Considerations

Title	**Making Smart Financial Decisions**
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 Income Tax Planning- Taxation of Annuities

Title	**Making the Most of TSP**
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

Title	**Can You Afford to Retire?**
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

Title	**Appropriate Use of Debt in Retirement**
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

Title	**Income Tax Planning for Federal Employees**
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

Title	**Buying a House**
Audience	All Federal Employees
Duration	90 minutes
Topics	Renting versus buying Requirements for qualifying for a mortgage 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

Title	**Saving for College**
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 FAFSA Understanding Award Letters

Title	**How to Prepare for Financial Emergencies**
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

NEW EMPLOYEE TRAINING

Title	**FERS Federal Benefits for New Employees – Part 1 of 2**
Audience	FERS Federal Employees with fewer than 5 years of service with Federal Government
Duration	90 minutes
Topics	The FERS and TransFERS Basic Retirement Benefit What if (I leave early? I become disabled? I stay long enough to retire?) Crediting your past service Setting a retirement goal and reaching it Death in service benefit The basics of Social Security retirement

Title	**FERS Federal Benefits for New Employees – Part 2 of 2**
Audience	FERS Federal Employees with fewer than 5 years of service with Federal Government
Duration	90 minutes
Topics	FEHB (including Federal Flexible Spending Accounts) FEGLI TSP • The C, F, G, S, I & L Funds • Contribution limits • Matching contributions • Borrowing from your TSP

Title	**Financial Planning for New Employees – Getting Organized – Part 1 of 3**
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 • Staying out of Debt • Good and Bad debt FERS: Definition • Benefits • Contributions Social Security Basic Investment Planning and Goals Investment Risk and Return

Title	**Financial Planning for New Employees – Getting Organized – Part 2 of 3**
Audience	FERS Federal Employees with fewer than 5 years of service with Federal Government
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

Title	**Financial Planning for New Employees – Have a Plan – Part 3 of 3**
Audience	FERS Federal Employees new to Federal Government
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 • Wills • Trusts • Durable Powers of Attorney • Health Care Directives • Living Will • Probate • Estate Tax • Charity Retirement Considerations • The Costs of Retirement • Family Affair • Building in Flexibility • Intergenerational Planning • Incapacity

ADDITIONAL TOPICS OF INTEREST TO THE FEDERAL EMPLOYEE

Title	**Transition to Retirement (Psychological Aspects)**
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 Widowhood, being single in retirement Finding companionship Work and Volunteer Opportunities Leisure Activities

Title	**Estate Planning for Federal Employees – Part 1 of 2**
Audience	All Federal Employees
Duration	90 minutes
Topics	An Overview of Estate Planning Lifetime Documents and Issues Powers of Attorney Health Care Directives Temporary Guardianship HIPAA Authorization Forms

Title	**Estate Planning for Federal Employees – Part 2 of 2**
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

Title	**Lifetime Fitness and Health**
Audience	All Federal Employees
Duration	90 minutes
Topics	Healthy lifestyle habits The role of nutrition How Sleep affects health and importance The benefits of physical activity Weight Management Stress and Stress Management

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.