301-258-8200 | Sales@PhoenixTS.com | www.PhoenixTS.com

View Full Course Details including Latest Schedule Online

PHOENIX TS

Mid-Career Retirement Planning Training

BONUS! Cyber Phoenix Subscription Included: All Phoenix TS students receive complimentary ninety (90) day access to the Cyber Phoenix learning platform, which hosts hundreds of expert asynchronous training courses in Cybersecurity, IT, Soft Skills, and Management and more!

Course Overview

Phoenix TS' Mid-Career Retirement 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 the 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
- Navigate the Federal Employees Retirement System (FERS) defined benefit contributory account

Schedule

Currently, there are no public classes scheduled. Please contact a Phoenix TS Training Consultant to discuss hosting a private class at 301-258-8200.

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
- 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

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Phoenix TS is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints re-garding registered sponsors may be submitted to the National Registry of CPE Sponsors through its web site: www.nasbaregistry.org

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Starting at **$1,495**

ATTENTION

For GSA pricing or Contractor quotes call 301-258-8200 – Option 2.

GSA

Price Match Guarantee

We'll match any competitor's price quote. Call us at 240-667-7757.

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*

10420 Little Patuxent Parkway Suite 500 Columbia, MD 21044

- Freshly baked cookies every afternoon*