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PHOENIX TS

Mid-Career Retirement Planning Training

Due to Covid-19 safety restrictions PhoenixTS will temporarily be unable to provide food to our students who attend class at our Training Center; however, our Break Areas are **currently open** where students will find a constant supply of Coffee, Tea and Water. Students may bring their own lunch and snacks to eat in our breakrooms or at their seat in the classroom or eat out at one of the many nearby restaurants.

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
- 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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Starting at **\$1,495**

ATTENTION

For GSA pricing or Contractor quotes call
[240.667.7757](tel:240.667.7757)



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*
- Freshly baked cookies every afternoon*