

09

Retirement

Planning

A N N U A L C A T A L O G 2 0 0 9

Retirement Planning 2009 Course Calendar

All courses, except those designated, will be held in Washington, DC

COURSE NAME	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
FERS Benefits and Financial Literacy (For Mid-Career)				Apr. 8-9 M					Sep. 1-2 M			
Post-Retirement Work Transition			Mar. 26-27 M		May 14-15 V			Aug. 6-7 M				Dec. 10-11 M
Retirement Planning for Federal Employees (2-Day)			Mar. 24-25 M		May 12-13 V May 19-20 LV		Jul. 14-15 M Jul. 28-29 CH					
Retirement Planning for Federal Employees (3-Day)		Feb. 17-19 M		Apr. 14-16 M		Jun. 16-18 M		Aug. 3-5 M	Sep. 15-17 M Sep. 22-24 A	Oct. 20-22 VB	Nov. 4-6 M	Dec. 7-9 M Dec. 1-3 H

A - Atlanta, GA

CH - Chicago, IL

H - Huntsville, AL

LV - Las Vegas, NV

V - Vienna, VA

VB - Virginia Beach, VA

M - Accessible by Washington, DC Metro



Retirement Planning courses brought to you in partnership with the National Institute of Transition Planning, NITP.

FERS Benefits and Financial Literacy (For Mid-Career)

THIS COURSE IS DESIGNED FOR:

Federal government employees (FERS and TransFers only) with 5-15 years of service, who are interested in planning now for retirement.

YOU WILL BE ABLE TO:

- Understand the benefits available to you within federal service
- Learn how to maximize benefits
- Have in-depth understanding of all aspects of employee benefit programs
- Approach financial planning wisely and with common sense
- Understand the Thrift Savings Plan (TSP) in detail
- Know what benefits employees would retain upon leaving the government before retirement
- Understand what benefits are available to family members if an employee dies before retirement
- Realize how a break in federal service affects future benefits


COURSE TOPICS INCLUDE:

- Federal Employees Retirement System (FERS), TransFers
- Disability
- Annual and sick leave
- Deposit/redeposit
- Social Security implications
- Thrift Savings Plan (TSP)
- Insurance needs, to include Federal Employees Government Life Insurance (FEGLI), Federal Employees Health Benefits (FEHB), and Long Term Care
- Financial planning

LEARNING METHODS:

Presentations and discussions

CLASSES

WASHINGTON, DC 
 09-4902-01 Apr. 8-9, 2009
 09-4902-02 Sep. 1-2, 2009

LENGTH: 2 Days
PRICE: \$550

RECOMMENDED FOLLOW-ON COURSES:

- Retirement Planning for Federal Employees (2 or 3-Day)

We welcome spouses for this course! Enroll your spouse at a reduced rate of \$75.

Post-Retirement Work Transition

THIS COURSE IS DESIGNED FOR:

Individuals who are retiring from full-time federal service or other employment and want to explore new work options.

YOU WILL BE ABLE TO:

- Evaluate how you got to where you are and discover where you want to go next
- Take an inventory of who you are and what is important to you
- Assess your talent and natural strengths
- Define your instinctive work style and preferences
- Explore new work possibilities
- Test your ideas with others and receive feedback
- Identify your personal network to help you find new work
- Decide what work you really want to do and understand why you are making that choice
- Develop a roadmap to help you take a different path to work
- Identify the changes you will need to make to reach your goals

COURSE TOPICS INCLUDE:

- Your work paths — past, present, and future
- Reflecting on who you are and your values
- Bringing out the best in yourself and using your talent
- Work styles and preferences
- Investigating new work possibilities
- Utilizing your personal network to help make the work transition
- How to choose a different work path
- Creating a tailored work transition strategy
- Making changes to reach your new work goals
- Dealing with unplanned events


LEARNING METHODS:

Self-assessments; individual exercises and activities; small and large group discussions; idea-generating and feedback sessions; and individual planning

RECOMMENDED PRIOR COURSE OR EXPERIENCE:

- Retirement Planning for Federal Employees (2 or 3-Day)

CLASSES

VIENNA, VA
 09-4905-02 May 14-15, 2009
 WASHINGTON, DC 
 09-4905-01 Mar. 26-27, 2009
 09-4905-03 Aug. 6-7, 2009
 09-4905-04 Dec. 10-11, 2009

COUSE LEVEL: Basic
CPE CREDITS: 16
FIELD OF STUDY: Personal Development

LENGTH: 2 days
PRICE: \$650

RECOMMENDED FOLLOW-ON ACTIVITIES:

If you are interested in taking additional assessments and receiving one-on-one coaching, we have a variety of options to offer you. Please call 703.790.9595, ext. 4151 for more details.

Retirement Planning for Federal Employees (2 or 3-Day)

THIS SEMINAR IS DESIGNED FOR:

Federal government employees within 10 years of their retirement eligibility date who are interested in retirement planning and making informed decisions.

YOU WILL BE ABLE TO:

- Consider steps necessary for planning for retirement
- Determine most appropriate federal benefits options and best dates to retire
- Address Thrift Savings Plan (TSP) withdrawal concerns
- Understand Social Security eligibility and survivor benefits
- Get answers to financial and tax planning questions
- Begin estate planning
- Understand the psychological aspects of retirement
- Plan a smooth transition into retirement

TOPICS COVERED:

On Day 1, the seminar is divided into separate Federal Employees Retirement System (FERS) and Civil Service Retirement System (CSRS) groups. The groups are combined on Days 2 and 3 to cover the remaining topics.

LEARNING METHODS:

Presentations and discussions

Which Seminar is Right For You?

We offer a 2-Day and a 3-Day version of this seminar. The 2-day seminar will cover Day 1 and Day 2 information and the 3-day seminar will cover Day 1, Day 2, and Day 3 information. Below are highlights of the topics covered each day.

DAY 1 (DIVIDED INTO FERS AND CSRS)

Federal Retirement Benefits, Insurances, Medicare and Social Security Benefits

- General understanding of the federal retirement programs
- How service is credited in the retirement computation
- Consider the “what ifs” of early retirement, discontinued service, disability, and resignation
- Select the best retirement date
- Survivor benefit options
- Timing the retirement application and what can be expected after retirement
- Federal Employees’ Group Life Insurance and Health Benefits coverage
- Medicare
- Social Security benefits
- Spousal and survivor’s benefits

DAY 2 (COMBINED FERS AND CSRS)

Financial and Income Tax Planning and Long Term Care

- Investment strategies for retirement planning
- Tax planning issues
- TSP and IRA strategies and distributions
- What are the fund choices?
- Tax changes after retirement
- Sale of principal residence
- How to minimize taxes
- Computing the ‘tax free’ portion of your retirement benefit
- Paying down a mortgage
- Can you afford to retire?
- Estate planning overview
- Planning for long-term care

DAY 3 (COMBINED FERS AND CSRS)

Estate Planning

- Where there’s a will, there’s a way
- Using trusts in estate planning
- How to avoid probate
- Understand estate and gift taxes
- Spouse equity and court-ordered benefits

Transition to Retirement

- Second career choices
- Life after retirement
- Volunteer work, part-time work
- Should I move?
- The ‘Fun Factor’

2-DAY CLASS INFORMATION

CHICAGO, IL	
09-4901-05	Jul. 28-29, 2009
LAS VEGAS, NV	
09-4901-02	May 19-20, 2009
VIENNA, VA	
09-4901-03	May 12-13, 2009
WASHINGTON, DC 	
09-4901-01	Mar. 24-25, 2009
09-4901-04	Jul. 14-15, 2009

LENGTH: 2 Days

PRICE: \$550

We welcome spouses! Enroll your spouse at a reduced rate of \$75.

3-DAY CLASS INFORMATION

ATLANTA, GA	
09-4903-06	Sep. 22-24, 2009
HUNTSVILLE, AL	
09-4903-09	Dec. 1-3, 2009
VIRGINIA BEACH, VA	
09-4903-07	Oct. 20-22, 2009
WASHINGTON, DC 	
09-4903-01	Feb. 17-19, 2009
09-4903-02	Apr. 14-16, 2009
09-4903-03	Jun. 16-18, 2009
09-4903-04	Aug. 3-5, 2009
09-4903-05	Sep. 15-17, 2009
09-4903-08	Nov. 4-6, 2009
09-4903-10	Dec. 7-9, 2009

LENGTH: 3 Days

PRICE: \$675

We welcome spouses! Enroll your spouse at a reduced rate of \$100.

Registration Information for Open-Enrollment Classes

How to Register

Due to limited class size, we recommend that you register early to guarantee your place in the class of your choice.

Choose the registration method most convenient for you:



ONLINE:

Register online at www.managementconcepts.com



TELEPHONE:

Call our Customer Service Department at 703.790.9595 to reserve your class seat. Then, mail your payment (purchase order, training form, credit card authorization, or check) to the address below.



FAX:

Complete the registration application on the back cover of this catalog and fax it to our Customer Service Department at 703.790.1371. Original copies of your payment paperwork must be mailed to the address below.



MAIL:

Complete the registration application on the back cover of this catalog. Mail the application along with your payment to:

Management Concepts
Attn: Customer Service Department
8230 Leesburg Pike
Vienna, VA 22182

Accommodations

Accommodations and meals are not included in the price of courses. Visit www.managementconcepts.com for travel recommendations.

Confirmation

We will confirm your registration in writing approximately three weeks prior to the class start date. If the class is full or has been rescheduled, you will be notified.



Please do not make nonrefundable travel reservations before you receive this confirmation.

Cancellation Policy

Substitutions are permitted at any time prior to the start of the class. If you cancel or change your registration more than two weeks prior to the start date of the class, Management Concepts will at your request, either refund your payment or apply it to another class. If you cancel or change your registration less than two weeks prior to the class start date, you will be responsible for the full payment, and then may request a “transfer voucher,” redeemable by one person for one class of equal or lesser value. The voucher may be applied only one time, can be used by anyone in your organization, is valid for six months, and is nonrefundable.

Payment

Payment is due by two weeks prior to the class start date, and may be made by check, money order, credit card (VISA, MasterCard, and American Express), government purchase card, funded purchase order, or government training form. Students may not be guaranteed a seat unless payment or payment paperwork is received two weeks prior to the start date.

Course prices, course titles, and course schedules are subject to change without notice. Visit our website for the most current information.

Satisfaction Guarantee

Management Concepts programs consistently receive the highest ratings for being timely, well presented, and relevant. Consequently, we offer a money-back guarantee for every class in this catalog. If you are not satisfied that we have met the stated objectives of the course, just tell us why. We will either refund your payment in full or apply the amount to another class. Any concerns or requests should be sent to:

Management Concepts
Attention: Management & Leadership
8230 Leesburg Pike
Vienna, VA 22182

Open-Enrollment Group Discounts

Organizations save money when sending a group of students to the same open-enrollment class offered in this catalog. When five to nine students from your organization attend the same class, you can take a 5% discount off the course price. Send ten or more to receive a 10% discount.

Admissions Policy

Admission to Management Concepts courses is open to all individuals who intend to complete the program of instruction and desire to develop the skills and competencies needed to be successful, maximize their performance and effectiveness, and assist their organizations in achieving their mission.

Management Concepts does not permit audio or videotaping of courses.

2009 Class Registration Application

Register online at www.managementconcepts.com

Step 1 Student Information

Have you taken a Management Concepts course before? Yes No
 To provide you with the best possible service, we've implemented a unique student ID system. To create your personal ID, simply fill in the blanks below:

(Last 4 digits of your Social Security #) *(First 4 letters of your last name)*

Name _____

Title _____

Organization _____

Address _____

City _____ State _____ Zip _____

Telephone _____ Fax _____

Email _____

Would you like to be on our email list? Yes No

In accordance with the Virginia state law, Management Concepts is required to collect the following information.

Are you a resident of Virginia? Yes No

Step 2 Class Information

Class Number _____

Course Name _____

Class Dates _____

Location _____

Step 3 Additional Students

Take advantage of our group discount by sending five or more students to the same session. Attach copies of this form as needed.

Name _____

Name _____

Name _____

Name _____

Name _____

Step 4 Payment Information

- Check Training Form Purchase Order
 VISA MasterCard American Express

Credit Card Number _____

Expiration Date _____

Name on Card (Please Print) _____

Phone number of cardholder _____

We must receive your payment prior to the start of the class.

Course price and course schedules are subject to change without notice. Please refer to our web site for the most current information.

Cancellation

Substitutions are permitted at any time prior to the start of the class. If you cancel or change your registration more than two weeks prior to the start date of the class, Management Concepts will at your request, either refund your payment or apply it to another class. If you cancel or change your registration less than two weeks prior to the class start date, you will be responsible for the full payment, and then may request a "transfer voucher," redeemable by *one person* for *one class* of equal or lesser value. The voucher may be applied only one time, can be used by anyone in your organization, is valid for six months, and is nonrefundable.

Airline Tickets

Please do not make nonrefundable travel reservations before you receive a registration confirmation letter.

Contact Us

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 Vienna, VA 22182



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