



MILITARY TSP TRAINING COURSES



Online Interactive Training Courses:

- TSP for Junior Military
- TSP for Senior Military

Presented in 5-8 minute
segments by topic



**The Military Thrift Savings Plan is the
equivalent of your 401(k).**

LEARN HOW TO USE IT!

Our online training gets the job done. How long is too long to wait for retirement training? Take control of your retirement planning and take our online courses.

How2Benefit.com

Call Toll Free **888-688-8759**

GSA Contract GS-02F-0197S





WHY ONLINE TRAINING?

- Same expert instructors who have delivered hundreds of retirement planning and Thrift Savings Plan courses.
- Avoid missed classes due to mission requirements, remote locations, temporary duty, or other scheduling conflicts.
- Training is delivered to personnel when convenient.
- Spouse/partner fully involved in training opportunity.

These courses are designed for ALL Uniformed Services personnel

- Active Duty
 - Reserves - Active and Ready Reserve
 - National Guard
- ...and at ALL levels

Course Offerings

TSP for Junior Military

- Entry and Basic Training
- AIT
- First or Second Duty Station
- Entry Leadership Training

TSP for Senior Military

- Mid-Level Schools
- More Senior Leadership Training
- Higher Level Technical Training



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**HOW2
BENEFIT**



UNDERSTANDING THE TSP

Make the TSP work for you!

- Defined Contribution Retirement System, your 401(k)
- Contribution limits and catch-up contributions
- Tax considerations and your take-home pay
- Determining your investment objective and time horizon
- The five funds, diversification, risk tolerance, penalty-free distributions, TSP loans, rollovers, beneficiary considerations, managing the TSP in retirement and much more

HOW THE TSP WORKS

- Contribution limits
- Importance of early and mid-career contributions
- Importance of meaningful and consistent contributions
- Tax considerations for contributions and distributions and how this affects your take home pay
- Asset classes
- Diversification
- Investment strategy & rebalancing
- Investing in index funds
- Loans and distributions
- Penalty-Free Distributions
- Required minimum distributions
- Tax Free Contributions
- The 5 Funds and how to understand them
- Making informed investment decisions
- L Fund Choices
- Retirement programs including IRs, 401(k)s, and Roth IRAs

All training is available to be delivered to your personnel on-site or through our new individualized, interactive video courses.

Our online course is cost effective at both the unit and individual level. Make your training dollar work for you.

How2Benefit, as part of this course, will take and respond to email questions during the course period.

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At How2Benefit we provide individuals with the right information and tools to make sound financial decisions with their benefits while working and in planning for their retirement. Our product is education.

Our team of licensed and credentialed professionals include specialists in the various retirement systems to include the federal and military, social security, defined contributions retirement systems to include the TSP, life, health, disability and long term care insurance, annuities, Flexible Spending Accounts, financial planning, investing and estate planning.

"This is the first time I really understand how to manage my TSP. Thank you for a course that gives me tools I can use today."

Maribel
US Army Reserves

"My agency paid for this training, but after taking this course I would pay for it myself so my spouse and I could take it at our own pace. I will recommend HOW2Benefit to everyone I know."

Paul
US Air Force

"In my previous classes I received Information, in the HOW2Benefit Course I received an EDUCATION."

John
US Navy

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