multisoft Systems

Retirement Plans Training

COURSE CONTENT

GET IN TOUCH

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About Multisoft

Train yourself with the best and develop valuable in-demand skills with Multisoft Systems. A leading certification training provider, Multisoft collaborates with top technologies to bring world-class one-on-one and certification trainings. With the goal to empower professionals and business across the globe, we offer more than 1500 training courses, which are delivered by Multisoft's global subject matter experts. We offer tailored corporate training; project Based Training, comprehensive learning solution with lifetime e-learning access, after training support and globally recognized training certificates.

About Course

Retirement planning is a critical component of employee benefits and financial security. Multisoft Systems' Retirement Plans Training is designed to equip HR professionals, financial advisors, benefits administrators, and corporate planners with a deep understanding of retirement plan structures, regulatory frameworks, and strategic planning techniques. This comprehensive course covers various types of retirement plans, including defined benefit and defined contribution plans, 401(k), 403(b), IRAs, and pension schemes.

Module 1: U.S. Retirement System Overview

- ✓ What are retirement plans?
- ✓ Need for retirement plans
- ✓ Social Security: How it works, benefits calculation, claiming strategies
- ✓ Defined Benefit & Defined Contribution Plans
- ✓ Employer-sponsored vs. individual plans
- ✓ Tax-advantaged vs. taxable savings
- ✓ Traditional vs. Roth frameworks
- ✓ ERISA and Regulatory Requirements

Module 2: Employer-Sponsored Plans

- ✓ 401(k), 403(b), 457(b): Key differences and similarities
- ✓ Contribution limits, catch-up contributions (age 50+)
- ✓ Employer match: Maximizing benefits
- ✓ Vesting schedules and plan rollovers

Module 3: Individual Retirement Accounts (IRAs)

- ✓ Traditional IRA vs. Roth IRA: Tax treatment and withdrawal rules
- ✓ Income limits for contributions/deductions

Module 4: Investment Strategies in Retirement Accounts

- ✓ Asset allocation by age and risk tolerance
- ✓ Lifecycle funds and target-date funds
- ✓ Rebalancing inside tax-advantaged accounts
- ✓ Managing employer stock in a 401(k): NUA rules

Module 5: Tax Planning for Retirement

- ✓ Required Minimum Distributions (RMDs): Rules and planning
- ✓ Tax-efficient withdrawal strategies (Roth vs. Traditional)

Module 6: Retirement Plan Rollovers & Transfers

- ✓ 401(k) → IRA rollovers: Rules and best practices
- ✓ Roth conversions: When and how to do them
- ✓ Avoiding rollover pitfalls: 60-day rule, indirect rollovers

Module 7: Small Business & Self-Employed Retirement Plans

- ✓ SEP IRA, SIMPLE IRA, Solo 401(k)
- ✓ Choosing the right plan for a small business
- ✓ Contribution strategies for variable income
- ✓ Combining personal and business retirement planning