

20100204 Retiree News - Retirement Special

1. **The Promise.** **Retiree News** will contain information about benefits, National Guard events, and news about current, former, and retired members. There will be no chain e-mail, cute pictures, or sales pitches. Publication of **Retiree News** is on a random schedule – as topics come up and time permits. If you change your mind about receiving issues of **Retiree News**, send an e-mail at retireenews@hawaiiintel.net and you will be off the **Retiree News** mailing list.

2. **Rules of Engagement (ROE).** Periodically, someone e-mails me requesting the e-mail address of another retiree. I forward the e-mail with the address request to the retiree for their action. This preserves the privacy of the retiree and their e-mail address.

3. **Business.**

- **The Index: 2010 Edition.** The following is a treasure trove of retirement related links. The articles written by Tammy Flanagan are for Federal employees. BUT some articles about Social Security and Medicare are for everyone.

Tammy Flanagan is the senior benefits director for the [National Institute of Transition Planning Inc.](#), which conducts federal retirement planning workshops and seminars. She has spent 25 years helping federal employees take charge of their retirement by understanding their benefits.

The Index: 2010 Edition

By Tammy Flanagan *National Institute of Transition Planning* January 8, 2010

As I've done at the beginning of each of the past few years (see [here](#) and [here](#)), I am providing an index to all of my past columns that still contain relevant information to help you plan for your retirement.

I've deleted my first columns from 2006 on the topic of service credit deposits, along with several other columns that are now obsolete due to recent changes in the law. It's sad to see them go, but I'll soon be writing more on these subjects, so stay tuned.

Best Date to Retire

[Best Dates to Retire: Follow-Up](#) Sept. 4, 2009

[Best Dates to Retire: 2010](#) July 10, 2009

[Setting a Date](#) June 19, 2009

Deciding to Retire

[Taking the Plunge](#) Aug. 7, 2009

[When to Go: FERS Edition](#) April 24, 2009

[Putting it Off](#) April 17, 2009

[Federal vs. Private](#) May 9, 2008

[A Little Lower](#) Oct. 12, 2007

[Going Private](#) Oct. 5, 2007

[Public or Private?](#) Sept. 14, 2007

[Laboring Another Day](#) Aug. 31, 2007

[Retiring Women](#) June 15, 2007

[Should I Stay or Should I Go?](#) Feb. 23, 2007
[The Early Way Out](#) May 26, 2006
[Leaving Early](#) May 19, 2006
[Really, You Can Retire!](#) March 17, 2006
[You Can Afford To Retire!](#) March 3, 2006

Things to Do to Get Ready

[Where to Start](#) Oct. 23, 2009
[Communication Mistakes](#) Aug. 28, 2009
[From Day One](#) July 24, 2009
[Get an Estimate](#) July 17, 2009
[Midcareer Considerations](#) May 1, 2009
[It Pays to Know](#) Jan. 23, 2009
[What You Need to Know](#) Oct. 10, 2008
[Who's Responsible?](#) Sept. 12, 2008
[Time of Transition](#) June 27, 2008
[To-Do List](#) June 13, 2008
[Countdown to Retirement](#) March 14, 2008
[Help!](#) Feb. 8, 2008
[Educate Yourself](#) Feb. 1, 2008
[Last-Minute Tips](#) Dec. 14, 2007
[The Retirement Process](#) June 22, 2007
[Retirement Checklist](#) June 8, 2007
[Getting Ready](#) Jan. 5, 2007
[Are You Ready?](#) July 14, 2006
[Smoothing the Transition](#) June 23, 2006

Sick Leave/Annual Leave

[Leave: Take it or Lump It](#) March 27, 2009
[Taking Your Lumps](#) Jan. 19, 2007

Service Credit Issues

[Military Payback: More Questions](#) June 12, 2009
[Payback Time](#) May 29, 2009
[Catch-62 Revisited](#) Sept. 5, 2008
[Maxing Out](#) July 18, 2008
[Deposits and Credits](#) June 20, 2008
[Keep Your Records](#) Feb. 28, 2008
[Catch-62](#) Sept. 21, 2007
[A Whole Different Kind of Service](#) June 1, 2007
[Crediting Volunteer Service](#) May 25, 2007
[Computing Your Service](#) May 18, 2007
[Service Interruption](#) March 16, 2007
[Mixing Civilian and Military Retirement](#) June 30, 2006
[Military Service Payback](#) Feb. 24, 2006

Survivor Benefits

[The Inevitable](#) Aug. 14, 2009
[When You Go](#) June 5, 2009
[Spousal Provision](#) March 13, 2009
[Survivor Benefits Q&A](#) April 25, 2008

[Supporting Your Survivors](#) April 18, 2008
['Survivor:' Federal Edition](#) Jan. 12, 2007
[Federal Couples](#) July 7, 2006
[Who's Your Beneficiary?](#) May 12, 2006
[Spousal Benefits](#) March 10, 2006

Law Enforcement and Special Groups

[Special Considerations](#) May 8, 2009
[Feeling Special: Q&A](#) Aug. 17, 2007
[Feeling Special](#) Aug. 10, 2007

Eligibility and Computation of CSRS and FERS

[New Calculations](#) Nov. 6, 2009
[Eligibility: Facts and Myths](#) July 6, 2007
[Deferred vs. Postponed](#) June 29, 2007
[Retirement Estimate: The Details](#) May 11, 2007
[Basic Retirement Computations](#) May 4, 2007
[Estimating Your Benefits](#) April 27, 2007
[Supplementary Information](#) Feb. 2, 2007
[Supplementing FERS](#) Jan. 26, 2007

Other CSRS and FERS Retirement Issues

[The 2009 Quiz](#) Dec. 18, 2009
[Pop Quiz](#) Sept. 11, 2009
[Endless Summer, Endless Questions](#) June 26, 2009
[Voluntary Contributions Revisited](#) May 22, 2009
[No Fooling](#) April 3, 2009
[Disability Decisions](#) March 20, 2009
[Freefalling FERS](#) March 6, 2009
[What You Don't Know](#) Feb. 27, 2009
[Questions and Answers](#) Feb. 20, 2009
[Changes You Can Believe In](#) Jan. 16, 2009
[FERS Flexibilities](#) Sept. 26, 2008
[CSRS vs. FERS: 2008 Edition](#) Sept. 19, 2008
[Myth Busting](#) May 30, 2008
[Facing Disability](#) Feb. 22, 2008
[Changes for 2008](#) Jan. 11, 2008
[D-I-V-O-R-C-E](#) Aug. 24, 2007
[Short-Term Benefits](#) Feb. 16, 2007
[Single Concerns](#) July 21, 2006
[A Thoroughly Modern Retirement System](#) June 2, 2006
[Voluntary Benefits](#) May 5, 2006
[Best of Both Worlds](#) April 14, 2006

Post-Retirement

[The Check Isn't In the Mail](#) Jan. 30, 2009
[Words of Wisdom](#) May 15, 2008
[Delayed Gratification](#) April 4, 2008
[Buyer Beware](#) Jan. 25, 2008
[Back to Work, Again](#) March 30, 2007
[Back to Work](#) March 23, 2007

Health Insurance

[Open Season Wrap-Up](#) Dec. 11, 2009
[Maturity and Youth](#) Dec. 4, 2009
[Open Forum](#) Nov. 20, 2009
[High Option](#) Nov. 13, 2009
[Open Season Opening](#) Oct. 30, 2009
[Dental Check-Up](#) Nov. 7, 2008
[Continued Coverage, Continued](#) March 27, 2008
[The Five-Year Test](#) March 20, 2008
[Ensuring a Healthy Retirement](#) June 16, 2006

Medicare

[Maturity and Youth](#) Dec. 4, 2009
[Part B, Part Three](#) Dec. 11, 2008
[Medicare, Part B](#) Dec. 4, 2008
[Medicare Mysteries](#) Nov. 21, 2008
[Part B Or Not Part B?](#) Sept. 28, 2007
[More on Medicare](#) April 28, 2006
[Medicare ABCs](#) April 21, 2006

Life Insurance

[Life Insurance Options, Part Two](#) Sept. 22, 2006
[Life Insurance Options, Part One](#) Sept. 15, 2006

Long-Term Care

[Buying Long-Term Care Insurance](#) Oct. 16, 2009
[Long-Term Care Considerations](#) Oct. 9, 2009
[Long-Term Change](#) May 15, 2009
[Long-Term Planning](#) July 25, 2008
[The Long Haul: Part Three](#) Aug. 11, 2006
[The Long Haul: Part Two](#) Aug. 4, 2006
[The Long Haul: Part One](#) July 28, 2006

Social Security

[Social Security 101](#) Sept. 18, 2009
[Social Security 201](#) Sept. 25, 2009
[Social Security 301](#) Oct. 2, 2009
[Social Security's Top 10](#) Aug. 21, 2009
[Understanding Social Security](#) April 10, 2009
[The Benefits of Social Security](#) June 6, 2008
[Social Issues](#) May 2, 2008
[Getting Social](#) March 7, 2008
[Gone With the Windfall](#) Sept. 1, 2006
[Offsetting Penalty](#) June 9, 2006

Thrift Savings Plan

[From Law to Policy](#) July 31, 2009
[Deep Breath](#) Oct. 17, 2008
[Take Charge of Your TSP](#) Oct. 3, 2008
[TSP and Taxes](#) May 23, 2008

[The TSP's Future -- and Yours](#) July 13, 2007

[Honey Pot](#) April 20, 2007

[TSP Withdrawal Quiz](#) April 13, 2007

[Life Expectancy vs. Life Annuity](#) April 6, 2007

[Withdrawal Options](#) March 24, 2006

Cost of Living Adjustments

[The COLA Factor](#) Aug. 29, 2008

[COLA Wars](#) Sept. 8, 2006

Pension Protection Act and Taxes

[Tax Changes: Part Two](#) Aug. 25, 2006

[Tax Changes: Part One](#) Aug. 18, 2006