



Government Executive built an assessment tool to help federal employees gauge their readiness for retirement. Based on their answers to a series of questions, respondents fell into four categories of retirement readiness:

Just Getting Started

May not yet have taken key first steps like contacting their agency's HR department, becoming familiar with TSP, and learning how to request a retirement estimate.

Beyond the Beginning

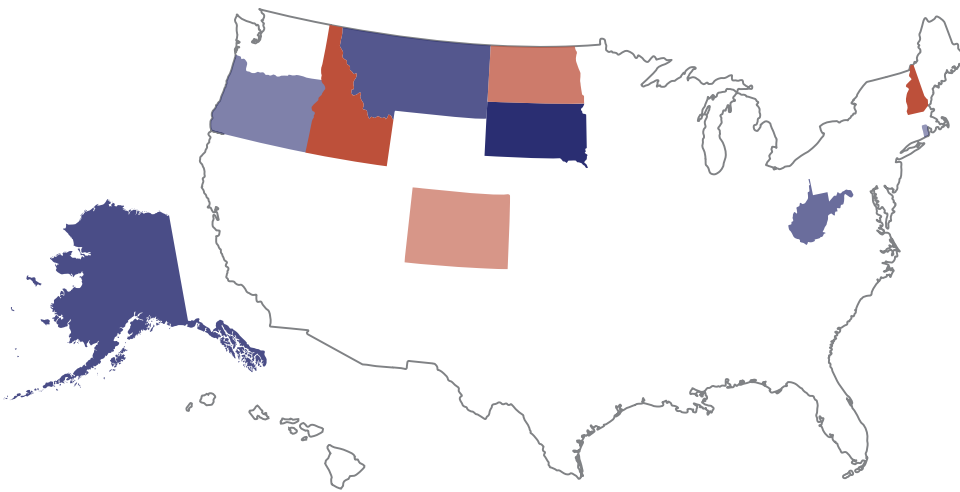
Still need to invest in planning for retirement. Possible steps forward include enlisting the help of a financial advisor or estate planning attorney.

On Your Way

Successfully completed initial steps and engaged in planning for retirement. Next steps could include requesting an updated retirement estimate from their agency's HR department and reviewing their goals with a financial advisor.

Retirement Ready

Have made detailed plans for retirement—they just need to set the date and make an appointment with their agency's retirement specialist for last minute details.



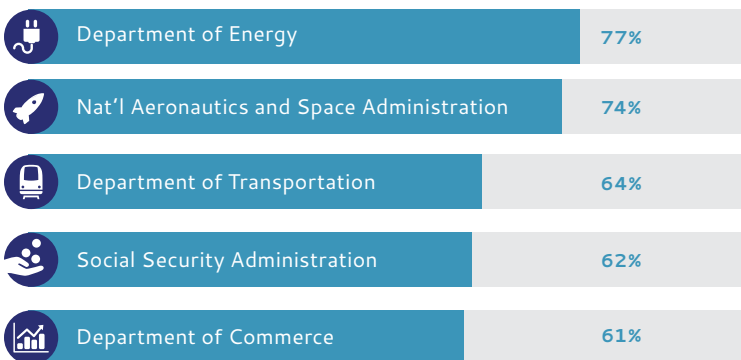
RETIREMENT READINESS BY STATE

MOST PREPARED		TO	LEAST PREPARED	
South Dakota	36%		Idaho	6%
Alaska	33%		New Hampshire	6%
Montana	31%		North Dakota	10%
West Virginia	30%		Colorado	17%
Oregon	29%			
Rhode Island	29%			

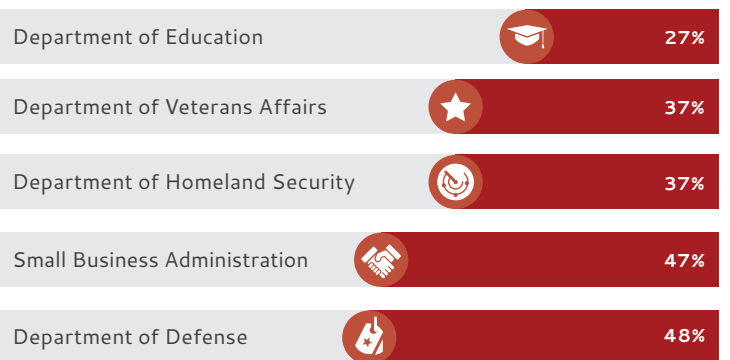
RETIREMENT READINESS BY JOB FUNCTION



MOST RETIREMENT READY AGENCIES



LEAST RETIREMENT READY AGENCIES



ABOUT GBC

Government Business Council (GBC), the research arm of Government Executive Media Group, is dedicated to advancing the business of government through analysis and insight. GBC partners with industry to share best practices with top government decision-makers, understanding the deep value inherent in industry's experience engaging and supporting federal agencies.



The Federal Long Term Care Insurance Program™

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LTC Partners, a versatile benefits administrative services company, currently administers two major contracts regulated by the U.S. Office of Personnel Management—The Federal Long Term Care Insurance Program and BENEFEDES.

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Note: Retirement readiness scores were calculated by subtracting the sum of the two least prepared categories (Just Getting Started, Beyond the Beginning) from the sum of the two most prepared categories (On Your Way, Retirement Ready). Values represent groups with 50 or more respondents