

**Tammy Flanagan** has been providing retirement planning assistance to federal employees since 1985 when she first began her work as a retirement benefits specialist at the Federal Bureau of Investigation. Her extensive knowledge of the federal benefits systems and her ability to explain difficult concepts in an easy to understand manner has made her a sought after speaker and presenter at pre-retirement seminars, training conferences and online training events. Throughout her career, she has also enjoyed assisting individual employees by providing guidance and pre-retirement benefits counseling.

- Tammy Flanagan, LLC, is where you can find individual retirement and preretirement counseling services. You may contact Tammy through her website at [www.tammyflanagan.com](http://www.tammyflanagan.com).
- Ms. Flanagan is the Senior Benefits Director for the [National Institute of Transition Planning, Inc.](http://www.nitp.com) which has been conducting pre-retirement seminars and workshops throughout the Washington, DC area and beyond since 1985.
- Since 2006, Tammy has authored the popular weekly “Retirement Planning” column for Government Executive online magazine. More than 200,000 subscribers have learned how to prepare for a smooth transition to retirement through this regular feature available at [www.govexec.com](http://www.govexec.com).
- You will also find Ms. Flanagan as a frequent co-host of the “For Your Benefit” radio program that is heard on Federal News Radio. The hour-long broadcasts are archived online at [www.federalnewsradio.com](http://www.federalnewsradio.com) and heard live on Monday’s at 10 am EST.
- In 2015, Ms. Flanagan became certified in long term care insurance and has conducted webinars and live events for the Federal Long Term Care Insurance Program. Her webinars can be found archived at [www.ltcfeds.com](http://www.ltcfeds.com).
- Tammy has been a member of the [National Active and Retired Federal Employees Association](http://www.narfe.org) since 1988. In 2015, she engaged with NARFE more formally to provide training through the NARFE Federal Benefits Institute that was implemented in that same year. NARFE provides many valuable services to federal employees and retirees and membership is available at [www.narfe.org](http://www.narfe.org).
- Retirement planning involves several areas of expertise besides an understanding of federal retirement benefits. Tammy has developed relationships with certified financial planners, estate planning attorneys and certified public accounts and has partnered with these professionals in coordinating individual retirement plans.
- Through her relationship with Micah Shilanski, CFP, Tammy and Micah have developed a series of online training programs on a variety of topics that join Tammy’s benefit knowledge with Micah’s financial planning expertise and are available for individual enrollment at <http://www.plan-your-federal-retirement.com/>.
- Tammy was honored to have been selected as one of Money Magazine’s “Money Heroes” of 2012 for the service that she provides to help federal employees prepare for life after retirement.