



# INTERAGENCY CONNECTION

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(405) 231-4167

## Chair's Corner



Daylight Savings Time is always an interesting change!

It seems that Mother Nature has moved up the timetable on the April showers to March. Perhaps there is just so much to do, that the

timetable has been compressed! As it seems is true with our Federal Executive Board and all the activities that come in the Spring!

We hosted **two COOP training classes** in March, providing 25 individuals the opportunity to receive the best continuity training available! In addition to the value added from receiving the training, the employing organizations benefitted from the training being in Oklahoma City, creating a **total cost avoidance of \$64,055.00** (measuring only the registration costs, does not factor required travel, lodging and per diem if employees were sent to Washington, DC for the same training).

The **FEB Award nominations** have been sent to the selection committee. These dedicated individuals will read through the **102 packages** that were submitted to the FEB for consideration. The tough job is theirs; reading and ranking the packages to determine winners for the categories. The highest ranking individuals in each of the categories will be announced at the **FEB Award Luncheon** scheduled for **Monday, May 7<sup>th</sup>**. *Ensure your nominees are present so they may be recognized!*

Our next FEB training event is our **Shared Neutrals Academy**, scheduled for April 30-May 4<sup>th</sup>. This is a one-week mediation training that we host to build our Alternative Dispute Resolution (ADR) cadre. From this cadre our FEB coordinates mediators to respond to federal agency mediation requests, addressing disputes of various natures in the workplace. If you are interested in this training, a registration form is provided on page seven for your convenience.

In mid-May, we will host a **Resilient Accord Tabletop Exercise**. This is FEMA's template for a cyber-threat scenario and we hope to have multiple agencies participate to share information and processes that have been successful in protecting your cyber assets. *I encourage you to participate in this worthwhile event to discuss this issue and share what we each know about a precious resource we all have in common.*

April is the month in which we have an Anniversary Memorial to remember our fellow federal employees who perished. Please recognize a moment of silence on Thursday, April 19<sup>th</sup> at 9:02 a.m.



For the rest of the calendar year, we will have at least one article in this newsletter relating to various aspects and issues of retirement. All the articles will be taken from GovExec and Federal Times, written by experienced professionals.

A.D. Andrews, Chairman

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## In Telework, Accountability is Necessary

As I write this column from a remote location enjoying a beautiful view, it reinforces the notion that telework has its advantages, both to the employer and the employee. But that remote location with its great view is also a distraction, and without structure and rules may actually be counterproductive. It's the accountability of the deadline that keeps me going.

The same concept of accountability should be a part of any agency's telework program.

The best publication available for federal-sector telework is the Office of Personnel Management's April 2011 "Guide to Telework in the Federal Government," available on the telework.gov website under "Policies and Procedures." It is a must-read for any employee who wants to challenge a denied telework opportunity or any manager trying to efficiently and fairly implement a telework program.

While the word "accountability" is hardly mentioned in the 41-page guide, the idea of accountability is at least strongly implicit. The concept of accountability is the bulwark of the program, and without it, telework could fail or at least stumble.

The first accountability concept is the requirement that all teleworking employees and their managers receive training. This requirement has few exceptions, and those must be applied by the agency head. The idea that everyone be aware of their telework responsibilities is an important part of accountability.

The second and perhaps most obvious accountability requirement is that every teleworking employee must have a written agreement defining the telework arrangement, including the setting of work expectations. It is this agreement that should define, in advance, the accountability of the telework arrangement. Early in OPM's guide is the notion that this agreement defines manager and employee expectations and gives the employee the resources to get the job done. When that job is not done, the telework agreement provides the manager with the necessary documentation to refine or revoke the arrangement.

The telework agreement should also include minimum performance and conduct expectations. For example, it is not unreasonable to include a provision about the employee's accessibility. An employee who has this requirement in a teleworking

agreement and who is repeatedly unresponsive to emails or telephone calls could have the telework arrangement cancelled.

The OPM guide expects that teleworking employees perform at least at the fully successful level. An employee who performs at a substandard level could lose telework if the manager evaluates performance at less than the fully successful level and has the documentation and reasoned judgment to back up the conclusion about substandard performance.

Another important accountability feature of the OPM guide is the unequivocal statement that telework is not a substitute for dependent care. This reinforces the notion that teleworking employees should be able to perform their jobs at least as well, if not better, than when they are in the office.

One thing the OPM guide makes clear is that telework is not an employee right. Yet, throughout the federal workplace, employees are angry and feel a sense of being treated unfairly when denied telework. Some managers feel beleaguered with a sense of having no choice but to grant telework even when the manager believes it is not a good idea. Perhaps this is because the OPM guide makes clear that the unfair denial or revocation of telework can be the subject of a grievance procedure. Also, denial of telework as an accommodation to an employee with disabilities can be the subject of an equal employment opportunity complaint.

While telework is not a right, managers cannot arbitrarily deny it. Careful thought, documentation and experiential reasoning should go into the decision.

Telework is not for every job or every employee. But every employee who is doing his job as a part of a telework arrangement is subject to accountability. And the tools to establish the accountability expectations are available to both teleworking employees and their managers.

*This article was taken from the "Ask the Lawyer" article in Federal Times, dated 2-6-12 by Bill Bransford. Bill Bransford is managing partner of Shaw Bransford & Roth in Washington. He serves as general counsel to the Senior Executives Association, Federal Managers Association and other professional associations.*



## The Art of Working Well with People: Relationship Skills for Work and Home!

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Relating and working well with others is a key to both happiness and success in all walks of your life. The intent of this article is to provide you with relationship tools that you can immediately use. Please read, internalize and use:

1. Your success is a combination of your technical, organizational and people skills. In regard to the latter, you cannot afford to stop learning about communication skills. They are of paramount importance in a world dominated by emails, text messages, etc. Heed the following advice--

Arnold Palmer, the great golfer once said, "When I walk into a room, it's not about here I am, It's about there you are." His point: All people (even the shy ones) like it when you focus your attention on them.

Ultimately, your job is to ERN (Engage, Recognize and Nurture) the Trust™ of those with whom you come into contact. Make it happen at every turn.

2. As you face any situation, you always have three choices—either live with it, lobby (try to change it) or leave it behind (ease on down the road). Living and coping with situations is made easier when you ask yourself this question: "Is this the hill that I am going to die on?" If not, then choose to live with it as is and bear in mind that wisdom is the art of knowing what to overlook. Not letting others live rent free in your head says a lot about you. It denotes that you know how to keep your cool, pick your battles and preserve harmony.

In regard to lobbying, don't lobby with anyone unless you think you've got a shot of bringing about some sort of change/outcome. Develop the relationship first with the person, make it safe to deliver your message and then prepare yourself to spend more time and energy coaching/working with him/her.

As a good manager once told me: "I always approach folks with these two thoughts in mind: (1) People do things for their reasons and not mine. (2) If we both agree then one of us, isn't necessary. I remind myself that lobbying is not about pointing the finger of blame. It is about finding common ground, being hard on the issue/soft on the person and creating a new dance—a fresh perspective. When that is created, we can eventually reach a better understanding—perhaps not an agreement, but an understanding."

Leaving the situation behind is the third possibility here. It means making a decision to not expend any more energy in regard to the reality/discussion at hand. You get what you tolerate. If living with the situation is driving you crazy and your lobbying efforts have produced little or no fruit, then it may be time to "lay the boundary down" and not "chase your tail" in relation to certain issue(s).

A woman once told me that there was a posted list of certain things at work that never were to be discussed—including politics and religion. Due to the volatility of this particular workplace and the nature of the work that had to be done, these boundaries were not seen as negative. They were simply seen as "that's the way it is." Choosing the avenue of leaving it behind may be a wise thing for everyone involved.

3. Don't complain---ever! A mentor once said, "Don't complain because twenty percent of people don't care about your problems and the other eighty percent are glad you have them!" We shared a laugh, but I'll never forget this powerful truth.

Dr. William Glasser, a noted author and psychologist, once said the following about organizations. I believe his remarks apply to families, too—



*The main difference between happy and unhappy people is that happy people mostly evaluate their own behavior and constantly attempt to improve what they do. Unhappy people, on the other hand, mostly evaluate the behavior of others and spend their time criticizing, complaining and judging in an attempt to coerce them into “improving” what they do. A quality organization, therefore, will consist of many more happy people than unhappy people.*

Take one hundred percent accountability for your happiness and well-being. This is the attitudinal hallmark of all mentally healthy people.

4. In the marketplace of human affairs, the ability to help people discover and utilize their talents is a personal mission worth embracing.

Do the opposite of what Darren Stevens did on the old TV show, *Bewitched*. Samantha, his wife, could twitch her nose and make amazing things happen with her magical, wizardry powers. Darren spent nearly all of his energy and time trying to stop her from using this amazing talent--what a nutty guy! All he had to do was encourage her to use this power wisely and he could have gotten all of his needs met. The point of the story—help enough people get what they want (assist them with unleashing their talents) and you’ll get what you want. Yes, life is about as exhilarating and incredible as we make it—for other people.

One final thought: Your reputation and your relationships are the two most important things you own. Keep them front and center in your life and please remain a positive difference-maker in your sphere of influence. Others will find themselves lucky when they cross your path. I do hope to see you soon.

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## Best Date to Retire Tips

By [Tammy Flanagan](#), GovExec.com article 3-9-12

The retirement date is a significant date for every federal employee -- both emotionally and financially. Here are some general guidelines for picking the right one. Later this year, I’ll write another column on the specific best dates to retire in 2013. (If you’re still thinking about retiring this year, see my [Best Dates to Retire 2012](#) column located at <http://www.govexec.com/pay-benefits/retirement-planning/2011/05/best-dates-to-retain-2012/33961/>.)

The Last Day of the Month: Under both the Civil Service Retirement System and the Federal Employees Retirement System, if you retire on the last day of the month and are eligible for an immediate retirement (meaning you meet the age and service requirements for an immediate optional retirement, as opposed to a deferred retirement or involuntary retirement), you will be paid your salary for your last month of service and will receive a retirement payment for the following full month of retirement. For example, federal employees who retire on Dec. 31, 2012, will be paid their salary for the entire month of December and will be entitled to receive a retirement payment for January 2013. Sometimes this is referred to as “continuous compensation.” The end of the month is traditionally considered the best date for a FERS employee to retire. But that may not always be the case for every employee.

The First Three Days (CSRS and CSRS Offset Only): Under CSRS and CSRS Offset, there is a three-day grace period, meaning if you choose the first, second or third day of the month as your retirement date, you will be eligible for an annuity for the remainder of that month. For example, if a CSRS employee retires on Jan. 3, 2013, he or she will be paid their salary through that date and will receive a retirement benefit for the remainder of January. This is a better date than the end of December 2012 for CSRS employees because they will be paid their salary for Jan. 1 to Jan. 3 and will have



to come to work only two of those three days, since Jan. 1 is a federal holiday.

Choosing this date also adds three more days of service to your career, which could add another month to the computation of your retirement benefit if you have 27 to 29 days left over in your “years-months-days” of federal service (with sick leave added in).

But if you’re under FERS, remember: If you retire in the first few days of a month, you’ll receive your salary for the days you worked, but you won’t get a retirement benefit for the remainder of the month.

Middle of the Month (Maybe): Would retiring on Jan. 12, 2013, be better than Dec. 31, 2012? Possibly, because you would earn a full paycheck for those two weeks of work and another accrual of annual leave for completing another 80 hours of work. You also would be credited with another 12 days of creditable service. As noted above, this could add another month to the computation of your retirement benefit.

The trade-off for retiring in the middle of the month is you won’t receive a partial retirement check for the rest of that month. For some employees, especially those with less than 20 years of service, a paycheck could be worth just as much as a month’s retirement benefit. A few other benefits of working into the new year are you would continue to be able to contribute to the Thrift Savings Plan, add some Social Security-covered wages to the new year (if you are covered by Social Security) and be able to use your flexible spending account for that year.

End of the Leave Year: Many employees like to retire before the end of the leave year so they can receive the maximum lump-sum annual leave payment. At the end of 2011, according to OPM, approximately 22,000 employees retired from federal service.

The strategy involves saving up your annual leave accruals throughout the year leading up to your retirement so you have a balance that will be converted to a lump-sum payment when you leave. It is not

uncommon for federal employees to carry over 240 hours of annual leave into the year they plan to retire and then work all 26 leave periods (27 in some years). At an hourly rate of \$31.15, the payment for the total of 448 hours of annual leave would be \$13,955.20 (before taxes).

You will be subject to income taxes on this payment, but you won’t pay retirement contributions, insurance premiums or TSP contributions. Additionally, the payroll office will deliver your annual leave lump-sum payment two to eight weeks following your retirement, and it will be taxable in the year it is received, not in the year you earned the leave. If Congress approves an annual pay adjustment, then the leave payment would reflect the increased pay rate since the lump sum is paid at the salary the employee would have received if allowed to expire the leave by using it.

COLA to Locality: Over three years, starting in 2010, annual cost-of-living adjustments for federal employees in Alaska, Hawaii, and U.S. territories and possessions are being phased out and replaced by locality pay. The COLAs had been in effect before locality pay was implemented in the 1990s. The problem is COLAs were not considered basic pay and did not count toward the computation of a retirement benefit in the high-three average salary computation. (Locality pay does.)

There is a special rule in the COLA-locality pay legislation, however, that allows federal employees who retire on or before Dec. 31, 2012, to “buy back” some of their COLA to count as if it were locality pay for their retirement. If you retire after that date, then you will not have the opportunity to pay this deposit and therefore some of your salary rates used to compute your high-three will not have the full locality rate phased in. This will affect the amount of your retirement. Here’s an [excellent resource](http://www.plan-your-federal-retirement.com/cola-locality-pay.html) for more information (<http://www.plan-your-federal-retirement.com/cola-locality-pay.html>).

FERS Sick Leave Credit: Currently, FERS employees receive credit for 50 percent of



## Best Date to Retire Tips (cont'd)

their sick leave balance, which is added to their length of service to compute their basic retirement benefit. For example, a balance of 1,800 hours of unused sick leave would be reduced to 900 hours. Those 900 hours would be worth an additional five months and six days of service added to the actual years, months and days of federal service performed.

If you were going to retire on Dec. 31, 2013, I might suggest you wait until the end of the leave year (Jan. 11, 2014) to retire instead. This way, you would receive full credit for your sick leave and you would still be retiring within the 2013 leave year, so you would be paid for all your accumulated and accrued annual leave.

Inflationary Adjustments: Retirees are granted annual cost-of-living adjustments to their benefits to offset the effects of inflation. CSRS retirees get immediate and full COLAs based on the rise of the Consumer Price Index. The 2011 COLA for CSRS retirees, Social Security recipients and military retirees was 3.6 percent. CSRS retirees saw the full increase in their Jan. 1, 2012, benefit check if they were retired for the entire 2011 rating period, which was from December 2010 to November 2011. Those who retired partway through the year received a pro-rated COLA.

Most FERS retirees receive a COLA when they are retired and older than age 62. FERS employees don't receive a COLA if they retire before age 62 unless they retired under special provisions for law enforcement, firefighters or air traffic controllers, or if they retired under disability retirement. The FERS COLA is a "diet" COLA, meaning that in years when the CPI increase is 3 percent or higher, they receive 1 percent less than that.

Since you can't know the COLA for the next year at the time you plan to retire and since it is pro-rated for the first year (or not payable at all in the case of most FERS retirees who are younger than 62), it is not a major factor in choosing your retirement date. If only you knew what it would be ahead of time, then it would make a difference. For example, if a CSRS employee retired on Nov. 30, 2010, instead of Nov. 30, 2011, he or she would have received the full 3.6 percent COLA on Jan. 1, 2012. That would have been more than the increase in their high-three salary, since a pay freeze was in effect and they would only receive a 2 percent increase in their retirement computation for working the additional year.

How To Decide: Start by looking at the calendar for the year you plan to retire. Check out the end of each month. Do any of the months end at the end of a leave period, when you can get one last accrual of annual leave and sick leave? Then think about what else you're trying to accomplish. Do you want to maximize your Thrift Savings Plan contributions and take advantage of flexible spending account benefits before you retire? If so, be sure to allow yourself enough time to make the full annual contribution to your TSP and plan foreseeable medical expenses such as dental appointments and eye exams before your retirement date.

If, on the other hand, you're looking for a big lump-sum annual leave payment, look at the end of the leave year. Of course, you might have other unrelated issues to consider, too. I helped a mail carrier pick his retirement date one year, and one of his concerns was making sure he was gone before holiday catalogs started to show up in his mail sack.



**Registration and Agreement for Employee Participation in the Oklahoma FEB Alternative Dispute Resolution Consortium, "Shared Neutrals Program"**



Employee involvement and availability is vital to this program's success in providing mediation services for federal agencies. Supervisory support of their involvement is critical to their success.

Please indicate (by your signature below) your support of the identified employees(s)' participation for at least one year, including 10 hours per year in the Oklahoma State Supreme Court system (qualifying the individual for State Certification). The employee's involvement may be terminated or extended at the end of their year of service.

**The supervisor's signature certifies each nominee meets the following criteria:**

1. Possesses strong receptive and expressive skills; is a good communicator.
2. Is able to suspend advice-giving.
3. Availability: must be willing and able to commit to the program for one year (on an as-needed basis), including 10 hours per year to work with the Oklahoma Supreme Court.
4. Has a tolerance for conflict.
5. Demonstrates confidence, possesses leadership qualities.

**Maintenance of Program Integrity:**

- Mediators shall accept and carry out their assignments consistent with Shared Neutrals policies and procedures.
- Mediators should not accept assignments from an agency unless the assignment is generated through the Oklahoma FEB's Shared Neutrals program or the program within their employing agency; mediators who knowingly do so, are not functioning as Shared Neutral mediators, nor representing the FEB program
- Mediators should be aware that mediating outside the Oklahoma Federal Executive Board Shared Neutrals program and/or their employing agency could result in a charge of abuse of official time and/or otherwise affect their rights and benefits as federal employees.

**REGISTRATION**

Dates:	April 30—May 4, 2012
Location:	Oklahoma City Public Works Training Center, 3738 SW 15 <sup>th</sup> Street, OKC
Times:	8:00 a.m. – 4:30 p.m. (each day)
Cost:	\$150.00

Name of Employee	Signature	Date
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Name of Supervisor	Signature	Date
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Agency	Employee's Work Ph#	Email Address
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Workshop attendance is limited so everyone is encouraged to register as soon as possible. The FEB office should receive registration NLT March 23, 2012.

Payment will be in the form of:     Cash     Check     Credit Card

<i>Mail this completed form to:</i>	Oklahoma Federal Executive Board 215 Dean A. McGee, Ste 153 Oklahoma City, OK 73102
<i>OR fax to:</i>	405-231-4165
<i>OR scan and email to:</i>	LeAnn.Jenkins@gsa.gov

*Cancellation Policy: Understanding the unforeseen circumstances may preclude an individual from attending; refunds will be permitted through Thursday, April 19, 2012. However, after that date, registration must be honored by the individual or agency involved. If you are unable to attend, substitute attendees are authorized and encouraged!*



## 2012 Public Service Recognition Week Employee of the Year Awards Banquet

Public Service Recognition Week: May 7-13, 2012!		<b>Event information:</b> <b>Date: Monday, May 7, 2012</b> <b>Time: 11:30am-1:00pm</b> <b>Location: US Postal Service</b> <b>Nat'l Center for Employee Development</b> <b>2801 E. State Highway 9, Norman, OK</b> <i>Nominees should arrive no later than 11:00 a.m. for pre-brief.</i>
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**Location:** The facility is approximately 5 miles east of I-35 on Highway 9. NCED is on the north side of the road.(specific directions can be obtained from [www.mapquest.com](http://www.mapquest.com))

If you require special dietary accommodation, please contact the FEB Office, 405-231-4167.

Name: \_\_\_\_\_

Agency: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

**Cost: \$20.00 per person**

**Payment:**

Cash

Check

Credit Card

Enclosed

Voucher

*Luncheon Tickets will be mailed to the address listed above for all pre-paid registrations with sufficient time to receive before the luncheon. This allows expedited entry into the event, without checking in at the registration table.*

Please mail to:	Oklahoma Federal Executive Board 215 Dean A. McGee, Ste 153 Oklahoma City, OK 73102
Or fax to:	405-231-4165

Make checks payable to: Oklahoma Federal Executive Board

*Cancellation Policy: Understanding that unforeseen circumstances may preclude an individual from attending, refunds and cancellations will be permitted through April 24, 2012. However, after that date, registrations must be honored by the individual or agency involved. If you are unable to attend, substitute attendees are authorized and encouraged!*





# Resilient Accord CyberSecurity Tabletop Exercise



## FEMA

Date:	Tuesday, May 15, 2012 (no cost)
Time:	8:30 a.m. registration 9:00 a.m. – 4:00 p.m. exercise
Location:	Oklahoma State University, Oklahoma City Campus
Objectives	This exercise is designed to increase organizational awareness of the need for cybersecurity considerations. <i>We apologize, but the content limits participation to 40 participants, with first consideration being given to agencies who send BOTH their IT representative and COOP representative.</i> Because there are several more agencies that need to attend this type of exercise, we have included a short train-the-trainer module at the end of the day for those COOP Managers who attend, so they can provide additional tabletop exercises within their agency or for other agencies in your area.

Registration Form (up to 3 individuals from the same agency can attend, if registrants include the agency leader [or designee], IT and COOP representatives)

Name:	Agency:
Title:	Email:
Phone:	Fax:

Name:	Agency:
Title:	Email:
Phone:	Fax:

Name:	Agency:
Title:	Email:
Phone:	Fax:

Mail to:	Federal Executive Board 215 Dean A. McGee, Ste 153 Oklahoma City, OK 73102
Or fax to:	(405) 231-4165
Or email to:	LeAnn.Jenkins@gsa.gov



## An Early Look at TSP's Roth Option

Taken from Federal Times "Personal Adviser" article dated February 20, 2012

Judging by the enthusiasm I've seen, some Thrift Savings Plan participants clearly believe that the new Roth option will be the solution to any and all retirement income problems. The option is set for launch as early as April, with whatever benefits it might produce.

TSP has promised additional details as the availability date draws closer. Right now, you can get a peek under the hood at [www.tsp.gov](http://www.tsp.gov).

The Roth TSP option will allow you make deferrals of after-tax dollars from your paycheck into the plan. If you meet the requirements, which include being at least age 59 1/2 and having held the Roth for at least five years, you may withdraw both your contributions and any earnings, free from federal income tax. Traditional TSP contributions are made with pre-tax payroll deferrals, which are taxed, along with any earnings, when they are later withdrawn.

So the traditional TSP offers tax deferral—avoid tax now and pay tax later, while the Roth TSP offers tax acceleration—pay taxes now so you won't have to pay later.

Once Roth is available, you'll be able to split your payroll deferral into the TSP between the traditional and Roth options. The usual TSP contribution limits—currently \$17,000 per year for those under 50 and \$22,500 per year for those age 50 and over—will apply to your total contributions each year.

Any agency contributions will be made to the traditional TSP part of your account. You will not be permitted to convert your traditional TSP balance into the Roth option. You may transfer certain Roth employer-sponsored retirement plan balances from the private sector into the TSP, but you may not transfer in Roth IRA money. Your TSP deferrals will not affect your ability to contribute to a Roth IRA each year.

I find it disappointing that it appears that you will not be able to manage, or withdraw, money selectively between the two options. Your contribution allocation and any interfund transfers you direct will apply to both options. Any withdrawals will be taken, pro rata, from both options. You may, however, split a rollover distribution between traditional and Roth IRA accounts.

I'm on record as being unconvinced about the potential benefits of "tax now" versus "tax later" retirement plan contributions. There seems to be a widely held misperception that, somehow, there is an

inherent advantage to being taxed now on a small amount, so that you (probably) won't be taxed later on a larger one. Not so. If the tax rates are the same at both ends, the results are identical.

Any advantage that might accrue must come from differences in the tax rates applying to contributions and distributions. Lower tax rates at the time of contribution will create an advantage for the Roth investor. Lower tax rates at the time of distribution will benefit the traditional TSP contributor. In most cases, it is impossible to know whether contributing to a Roth account will work for you or against you.

For those who can afford to contribute the maximum in after-tax money, the Roth option offers a nice opportunity to put more money than before into the best retirement savings and investment vehicle around.

For most others, the main reason for participating in the TSP Roth option is to hedge the traditional TSP's inherent bet on lower retirement tax rates. It's not a bad idea, but is it worth the increased complexity and uncertainty you'll face in deciding whether to use it, or in actually contributing to it? Hopefully, Roth will not include higher expense ratios and correspondingly lower investment returns, but only time will tell.

In my experience, where you save the money is not nearly as important as that you save it—somewhere. That reality holds as long as we are talking about after-tax equivalent amounts.


I have analyzed scenarios for a variety of hypothetical and real federal employees and found a range of outcomes, depending on the circumstances. In some cases, replacing traditional TSP contributions with after-tax-equivalent Roth contributions helped; in others, it hurt. In all of those analyses, however, the range of outcomes is relatively narrow.

Based on all these results, the decision of whether to participate in the TSP's Roth option is not likely to change your standard of living in retirement by more than a few percentage points one way or the other. So don't spend too much time and effort worrying about it. There are bigger factors in the retirement equation that deserve your attention.

Mike Miles is a Certified Financial Planner licensee and principal adviser for Variplan LLC, an independent fiduciary in Ashburn, VA specializing in retirement planning for federal employees.





SUN	MON	TUES	WED	THUR	FRI	SAT	
1	2	3 2:00 Emgcy Prep Council	4	5 10:30 OFFSHCM	6	7	
8	9	10	11	12 10:00 Executive Policy Council	13	14	
15	16	17	18 10:00 ITC	19 	20	21	
22	23 Leadership FEB	24	25 12:00 LFCC	26	27	28	
29	30	April 2012					

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