



Federal Employee Benefit Advisors
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Letter from the editor

When I began working in financial services in June 2005, I went through a training program with the Snow Cap Agency. At the time, they told us that only 1 out of 10 advisers who begin training are still in financial services after one year. The even scarier statistic was that only 1 in 100 are still in financial services after ten years! In other words, it's a tough business to survive in.

When I reflect on the past 10 years, in some ways I can hardly believe it's been that long. Without all of you, it wouldn't have been possible. Two years after that training, I began working exclusively with federal employees and learning the complicated rules of federal benefits. What began as a challenge has now become a passion.

Although I am not a federal employee, helping federal workers who have less access to human resources and constantly see their benefits under attack is rewarding work. I appreciate all of you who have entrusted your retirement planning to us. It is a privilege to serve in such a rewarding role.

Cordially
Jewell Willis
Benefit Adviser
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"Hard times build determination and inner strength. Through them we can also come to appreciate the uselessness of anger. Instead of getting angry, nurture a deep caring and respect for troublemakers because by creating such trying circumstances they provide us with invaluable opportunities to practice tolerance and patience."
Dalai LAMA

[To assess your portfolio's risk tolerance: click here](#)

Retirement Information

6 signs that you are ready to retire early

You are emotionally ready to quit working: Both the big picture and the fine details of your financial and emotional states are important to consider when assessing your readiness for early retirement. If you're not emotionally ready to quit working, you may not be ready to retire.



"What are you planning on doing that will continue to allow you to enjoy your life, allow you to stay active mentally, emotionally and spiritually?" asks Richard Reyes, a CFP professional and

coach with The Financial Quarterback in Maitland, Fla. "In retirement, every day is Saturday."

Being ready financially is a no-brainer. Jeff Currie, an adviser with Icon Financial Services in Boise, Idaho, offers this quick assessment of financial readiness: [Learn More](#)



Best Dates to Retire During 2015 and 2016

This column discusses the best dates for CSRS and FERS employees to retire during 2016, with an updated discussion for best retirement dates during 2015.

Before presenting these dates, it is important to review some retirement rules and issues that employees covered by CSRS (this also includes CSRS Offset employees) and employees covered by FERS should be aware of [Learn more](#)

7 signs that it's not time to retire now

For some people, there is a natural progression toward retirement. They know exactly when it's time to call it quits. For others, thoughts about when to retire make them nervous, and the decision isn't easy.



Determining the right time to retire can become mind-numbingly complex when you consider all of the personal and financial factors that come into play. [Read More](#)

How to Retire Early

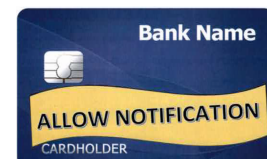
Retiring early sounds like a dream come true, but it's important to take a look at the cold hard facts. This video illustrates a plan that may help you be better prepared for a comfortable retirement. Watch this important video.



How to sign up for bank alerts on your cellphone (and why you should)

If you haven't already signed up to get alerts on your mobile phone from your credit card issuer, what are you waiting for?

Mobile alerts can tell you within minutes if your card is used in another country or if your payment is overdue. They can save you the embarrassment of being blocked at the cash register if a transaction seems suspicious by asking you via two-way text if the purchase is



legitimate. And as I recently learned firsthand, they can help you catch fraud almost instantly. [Read More](#)

TSP Monthly Returns: [click here](#)

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