

Retirement Readiness NOW Tips 2011

2011	
January 3	<p>Here's a challenging New Year's resolution.</p> <p>Just in time to rescue failed New Year's resolutions to improve health and personal finances, the Cooperative Extension system is launching an online <i>Small Steps to Health and Wealth</i>[™] (SSHW) Challenge called "Winter 2011 SSHW Challenge." This free six-week program, open to anyone who enrolls online, will be held from Sunday, January 16, through Saturday, February 26. Prizes will be awarded for participants who report the highest point totals.</p> <p>To sign up for the SSHW Challenge, follow the "Challenges" link on the <i>Small Steps to Health and Wealth</i>[™] Web site at http://njaes.rutgers.edu/sshw/. Set up a user name and password and download a simple one-page user's guide with instructions about how to proceed. Enroll in the Challenge titled "Winter 2011 SSHW Challenge."</p> <p>The SSHW Challenge is part of <i>Small Steps to Health and Wealth</i>[™], a national Cooperative Extension program developed to motivate Americans to take action to simultaneously improve their health and personal finances. SSHW was built around a framework of 25 research-based behavior change strategies. The Challenge was originally developed in a "paper and pencil" format with printed worksheets and is now available online.</p> <p>It has been well documented that, when people monitor their behavior and measure their how they're doing, they are often inspired to do better and achieve positive results. Participants in a SSHW Challenge are "on their honor" to report their activities accurately. If they "cheat" on reporting their points, they are only cheating themselves by not following the recommended daily practices.</p> <p>The SSHW Challenge is based on the performance of ten recommended practices on a daily basis: five that involve health and nutrition and five that involve financial management. Ten points are given for performing each one for a maximum of 700 points per week and 4,200 points for the entire challenge. "The Challenge is a great way to convert ambitious New Year's resolutions, like losing weight and saving money, into daily action steps," notes Dr. Barbara O'Neill, Extension Specialist in Financial Resource Management for Rutgers Cooperative Extension.</p> <p>The five daily health and nutrition practices are: eat at least 4 cups of fruits and vegetables; get at least 30 minutes of exercise; drink water or unsweetened beverages instead of sugar-sweetened beverages; walk 10,000 or more steps with a pedometer; and learn something new about health and nutrition.</p> <p>The five daily financial management practices included in the SSHW Challenge are: save a \$1 bill (or more) and/or pocket change; invest \$5 or more per day (including automated retirement savings plan deposits); track money spent throughout the day; eat lunch prepared at home; and learn something new about personal finance. The latter activity, for both health and personal finances, can be accomplished by visiting Web sites, attending</p>

Retirement Readiness NOW Tips 2011

	<p>seminars, or by reading, listening to, or viewing media reports.</p> <p>New this year, Winter 2011 SSHW Challenge participants will have an opportunity to replace one daily health activity and one daily personal finance activity with unique daily personal challenges of their own. “Providing some adaptation of the traditional SSHW Challenge format will make the Challenge more “personal” for participants and give them an opportunity to practice new behaviors if they are already doing all of the 10 pre-selected activities,” explained Dr. O’Neill.</p> <p>As participants enter their personal data, they will see their point totals for each day of the week and for each of the ten activities described above. They’ll also see a bar graph that compares their personal progress to the average scores of everyone else participating in the Challenge. Daily motivational messages will also be provided to participants. Paper tracking forms can be downloaded to keep track of daily activities until they are entered online.</p> <p>Doing even one of the ten recommended daily practices is a great way to get started on the path to better health and improved financial security. The more SSHW Challenge activities that are performed by participants, the better. To sign up for “Winter 2011 SSHW Challenge” visit the Rutgers SSHW Web site at http://njaes.rutgers.edu/sshw/.</p>
January 11	<p>TSP Savings Opportunity</p> <p>In 2011, but only in 2011, the FICA taxes on salaries for FERS and CSRS-Offset employees have been reduced by 2%. This is a great opportunity to boost retirement savings. Think about saving the 2% in your TSP account. This could have a significant impact on amounts available for retirement, especially for younger workers who will earn a compounded return on the amount for decades. Also—a double bonus—this action will lower your federal and state income tax in 2011 as the contribution will be tax-deferred. The Social Security tax reduction is a TSP opportunity.</p> <p>You can find information on enrolling in TSP at: https://www.tsp.gov/planparticipation/eligibility/establishingAccount.shtml</p>
January 18	<p>It’s snowing outside.</p> <p>It’s snow season in much of the country. Much of the country has recorded the first snowfall of the winter. Here are a few tips on shoveling snow from the North Dakota State University Extension Service to keep you healthy.</p>

Retirement Readiness NOW Tips 2011

	http://www.ag.ndsu.edu/pubs/yf/fitness/fn1518.pdf
January 25	<p>Start the year right with your Free Annual Credit Report.</p> <p>AnnualCreditReport.com is the ONLY authorized source for the free annual credit report that's yours by law. The Fair Credit Reporting Act guarantees you access to your credit report for free from each of the three nationwide credit reporting companies — Experian, Equifax, and TransUnion — every 12 months. The Federal Trade Commission has received complaints from consumers who thought they were ordering their free annual credit report, and yet couldn't get it without paying fees or buying other services. TV ads, email offers, or online search results may tout "free" credit reports, but there is only one authorized source for a truly free credit report.</p> <p>Learn more about getting your free annual credit report at: http://ftc.gov/freereports</p>
February 1	<p>February is American Heart Month</p> <p>Heart disease is the leading cause of death in the United States. Take a minute and learn about heart disease prevention.</p> <p>http://www.cdc.gov/Features/HeartMonth</p>
February 8	<p>New Dietary Guidelines for Americans</p> <p>US Department of Agriculture and the Department of Health and Human Services released the 2010 Dietary Guidelines for Americans, the Federal government's evidence-based nutritional guidance to promote health, reduce the risk of chronic diseases, and reduce the prevalence of overweight and obesity through improved nutrition and physical activity.</p> <p>http://www.cnpp.usda.gov/dietaryguidelines.htm</p>
February 15	<p>WEP and GPO have you puzzled?</p> <p>In this webinar, SSA will walk you through how the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) may affect Social Security benefits of workers whose employers do not withhold Social Security taxes from their salary, such as CSRS employees.</p> <p>Watch the webinar on Wednesday, February 16, 2011 from 2:00 - 3:00p.m. EST</p>

Retirement Readiness NOW Tips 2011

	<p>To RSVP for the webinar, please visit http://www.socialsecurity.gov/survey/gpo-wepRSVP.htm.</p>
February 22	<p>America Saves Week, February 20-27, 2011.</p> <p>Take action and enroll as an America Saver today. When you sign up, you create and commit to a basic savings plan. You'll also receive savings advice and information through newsletters and emails.</p> <p>View other actions you can take to save more effectively at: http://www.americasavesweek.org/individuals/action.asp</p>
March 1	<p>Welcome to <i>Peanuts & Crackerjacks</i></p> <p>– the Federal Reserve Bank of Boston's interactive baseball game that tests your knowledge of economics and pro sports trivia. Not a sports fan? No problem! Sports are the hook, but <i>Peanuts & Crackerjacks</i> is really about using economics to gain a better understanding of everyday life.</p> <p>http://www.bos.frb.org/peanuts/indexnosound.htm</p>
March 8	<p>National Consumer Protection Week – March 6-12, 2011</p> <p>National Consumer Protection Week (NCPW) is a coordinated campaign that encourages consumers nationwide to take full advantage of their consumer rights and make better informed decisions.</p> <p>www.NCPW.gov is your destination for consumer protection information! For the 13th year, government and non-profit entities have joined together to bring you timely information that will help you protect your privacy, manage your money, learn more about credit and debt, decipher advertising messages, and steer clear of fraud and scams.</p> <p>Take advantage of the great information this site has to offer – and pass the word along to family, friends and others in your community!</p>
March 15	<p>Auto Warranties, Routine Maintenance, and Repairs: Is Using the Dealer a Must?</p> <p>If you own a car, you know how important it is to keep up with routine</p>

Retirement Readiness NOW Tips 2011

	<p>maintenance and repairs. But can a dealer refuse to honor the warranty that came with your new car if someone else does the routine maintenance or repairs?</p> <p>The Federal Trade Commission (FTC), the nation's consumer protection agency, says no. In fact, it's illegal for a dealer to deny your warranty coverage simply because you had routine maintenance or repairs performed by someone else.</p> <p>Read more tips to avoid warranty issues at: http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt192.shtm</p>
March 22	<p>Credit Reports and Credit Scores Your credit history is important to a lot of people: mortgage lenders, banks, utility companies, prospective employers, and more. So it's especially important that you understand your credit report, credit score, and the companies that compile that information, credit bureaus. This site--maintained by the Federal Reserve Board--provides answers to some of the most common, and most important, questions about credit. http://www.federalreserve.gov/creditreports/default.htm</p>
March 29	<p>Almost Everyone Needs to Eat More Fruits and Vegetables A growing body of research shows that fruits and vegetables are critical to promoting good health. To get the amount that's recommended, most people need to increase the amount of fruits and vegetables they currently eat every day. Learn why <i>Fruits and Vegetables Matter</i> at: http://www.fruitsandveggiesmatter.gov/index.html</p> <p>Try the Interactive Tools like:</p> <p>Analyze My Plate http://www.fruitsandveggiesmatter.gov/activities/analyze_my_plate.html You can drag food items over to your plate and get a nutritional analysis of your selections. Create healthier meals and add a variety of fruits and vegetables to your menu.</p> <p>Receipt Remix http://www.fruitsandveggiesmatter.gov/activities/recipe_remix.html</p> <p>Discover how fruits and vegetables can give your all-time favorites a healthy new twist while reducing fat, calories and sodium.</p>

Retirement Readiness NOW Tips 2011

April 5	<p>FLTCIP Open Season is Here! <i>Apply now with abbreviated underwriting.</i> www.ltcfeds.com/apply</p> <p>Have you missed a key step in planning for your retirement? You may have — unless you have applied for coverage under the Federal Long Term Care Insurance Program. It helps you get the protection you need while enabling you to preserve your income and assets from the high costs of long term care.</p> <p>April 4 through June 24, the Federal Long Term Care Insurance Program is holding an Open Season During the FLTCIP Open Season, actively at work Federal and U.S. Postal Service employees and their spouses/same-sex domestic partners, and active members of the uniformed services and their spouses are eligible to apply with abbreviated underwriting (answer fewer health questions). This is the first Open Season since 2002.</p> <p>If you are preparing to retire in the next few years, you may wish to consider applying during the FLTCIP Open Season, as abbreviated underwriting is not available to annuitants.</p> <p>Important considerations</p> <ul style="list-style-type: none">▪ Long term care is the care you need if you cannot perform activities of daily living (such as bathing or dressing) on your own.▪ It is expensive and is generally not covered by health insurance, including FEHB or Medicare.▪ 70% of people over age 65 require some long term care in their lifetime.^[1]▪ The FLTCIP can help protect you from the high costs of this care.▪ FLTCIP insurance is comprehensive, covering care provided in a variety of settings, including at home, in an assisted living facility, in a nursing home, and in other settings. <p>Take action today!</p> <ul style="list-style-type: none">▪ Request a rate quote▪ Have a Certified Long Term Care Consultant call you▪ Apply now at www.LTCFEDS.com/apply <p>For more information on the FLTCIP Open Season Visit www.LTCFEDS.com or call 1-800-LTC-FEDS (1-800-582-3337) TTY 1-800-843-3557</p>
---------	--

^[1] U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information, www.longtermcare.gov (accessed December 13, 2010).

Retirement Readiness NOW Tips 2011

	<p>^[1] U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information, www.longtermcare.gov (accessed December 13, 2010).</p>
April 12	<p>April is the official National Financial Literacy Month and the start of the baseball season.</p> <p>The Federal Reserve Bank of Boston combined both with <i>Peanuts & Crackerjacks</i>, an interactive baseball game that tests your knowledge of economics and pro sports trivia. Not a sports fan? No problem! Sports are the hook, but <i>Peanuts & Crackerjacks</i> is really about using economics to gain a better understanding of everyday life.</p> <p>http://www.bos.frb.org/peanuts/indexnosound.htm</p>
April 19	<p>Rx Take Back Day</p> <p>Saturday, April 30 from 10 a.m. – 2 p.m., is the Second National Prescription Drug “Take-Back” Day to benefit our country’s public health, public safety, and environment. This is a great opportunity for anyone who has accumulated expired, unneeded, or unused prescription drugs to dispose of them safely and responsibly.</p> <p>Prescription drug abuse is the fastest-growing drug problem in America. In 2009, the number of individuals who, for the first time, consumed prescription drugs for a non-medical purpose exceeded the number of first-time marijuana users. Over the past five years, emergency room visits involving the abuse of pharmaceuticals have doubled. Those who abuse prescription drugs report they most often obtain the drugs through family or friends and from home medicine cabinets. Action is urgently needed to reverse these disturbing trends, and the Office of National Drug Control Policy is leading the Administration’s efforts to reduce prescription drug abuse.</p> <p>Help improve our public health and safety by participating in and inviting others – friends, family, and neighbors – to take part in the National Take-Back Day on April 30.</p> <p>Information on to how to find the nearest collection site can be found online at: http://www.nationaltakebackday.com/</p>

Retirement Readiness NOW Tips 2011

April 26	<p>Ready to Invest</p> <p>Visit the newly updated Securities and Exchange Commission web site designed to help you understand your options and make informed choices. Topics include: <i>Introduction to the Markets, Investing Basics, Researching & Managing Investments, Employment to Retirement, and Life Events.</i></p> <p>http://www.investor.gov</p>
May 3	<p>The Federal Long Term Care Insurance Program (FLTCIP) Open Season: NOW through June 24, 2011</p> <p>For a limited time, actively at work Federal and U.S. Postal Service employees (civilian workforce members) and their spouses/same-sex domestic partners and active members of the uniformed services and their spouses, who are not currently enrolled in the FLTCIP, can apply for coverage with abbreviated underwriting – answering just seven health questions!</p> <p><i>A special note to individuals preparing to retire: this may be your last chance to apply with abbreviated underwriting.</i> Abbreviated underwriting is not available to annuitants.</p> <p>Take action today</p> <ul style="list-style-type: none">- Use the new Online Consultant Tool to learn about long term care and to help you design a plan, with the Federal Long Term Care Insurance Program, that suits your needs.- Sign up for a live FLTCIP webinar at www.ltcfeds.com/webinar.- Have a Certified Long Term Care Insurance Consultant call you.- Apply now online! <p>For more information on the FLTCIP Open Season Visit www.LTCFEDS.com or call 1-800-LTC-FEDS (1-800-582-3337) TTY 1-800-843-3557</p> <p>Do not miss this opportunity — the FLTCIP Open Season ends on June 24, 2011!</p> <p>Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage under this program.</p>

Retirement Readiness NOW Tips 2011

May 10	<p>Take a few minutes to review summer skin safety during National Skin Cancer Awareness Month</p> <p>As the weather warms up, you want to spend more time outdoors – the pool, the garden and the jogging path await. But at this time of year, it's also especially important to protect yourself from the sun's harmful rays.</p> <p>Skin cancer is the most common form of cancer in the United States. People with fair skin are at greater risk for skin cancer and should be particularly mindful to protect themselves. However, even though it's less common among African Americans, people of color are still at some risk and should take the same precautions.</p> <p>So go ahead and have some fun in the sun – just follow these simple steps to protect yourself:</p> <ul style="list-style-type: none">• Slather on sunscreen. Use a broad-spectrum (UVA/UVB) sunscreen with an SPF of 15 or higher anytime you go outdoors.• Dress smart. Dark clothes help protect you from the sun better than light-colored clothes.• Protect your head and eyes. Wear a hat with a 3- to 4-inch brim and UV-blocking sunglasses, which protect against cancer and cataracts. <p>Don't forget the kids! Apply sunscreen to babies 6 months and older.</p> <p>You'll find more information at: http://www.cdc.gov/Features/SkinCancer/</p>
May 17	<p>Are you meeting your savings goal?</p> <p>The Federal Ballpark E\$timate: developed by OPM is a savings goal worksheet. You can use the <i>Federal Ballpark E\$timate</i> to automatically calculate estimates of future Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) retirement benefits and Thrift Savings Plan(TSP) account balances. It will to help you quickly identify approximately how much you need to save to fund a comfortable retirement and how well you are doing in meeting your savings goal.</p> <p>http://www.opm.gov/retire/tools/calculators/ballpark/BallparkIntro.asp</p>

Retirement Readiness NOW Tips 2011

May 24	<p>Planning a vacation trip this summer?</p> <p>The CDC Travelers' Health website provides information, based on scientific studies, disease surveillance, and best practices, to assist travelers and their health-care providers in deciding the vaccines, medications, and other measures necessary to prevent illness and injury during international travel.</p> <p>http://wwwnc.cdc.gov/travel/</p>
May 31	<p>“Do what you can, with what you have, where you are.” Theodore Roosevelt</p> <p>Sometimes, when you want to make a health or financial change, it helps to compare yourself with universally accepted progress indicators. The attached document developed by the <i>Small Steps to Health and Wealth</i> program at Rutgers University [http://njaes.rutgers.edu/sshw] will help you compare yourself with recommended benchmarks.</p>
June 7	<p>FLTCIP Open Season ends June 24, 2011</p> <p>Take an important step toward helping protect yourself from the high costs of long term care. For a limited time, actively at work Federal and U.S. Postal Service employees (civilian workforce members) and their spouses/same-sex domestic partners and active members of the uniformed services and their spouses who are not currently enrolled in the FLTCIP, can apply for coverage with abbreviated underwriting — answering just seven health questions!</p> <p><i>After FLTCIP Open Season, you can still apply for coverage but you generally need to undergo full underwriting. So take advantage of this opportunity and apply today!</i></p> <p><i>A special note to individuals preparing to retire: this may be your last chance to apply with abbreviated underwriting.</i> Abbreviated underwriting is not available to annuitants.</p> <p>Take the next step and apply now!</p> <ul style="list-style-type: none">- Use the new Online Consultant Tool to learn about long term care and to help you design a plan, with the Federal Long Term Care Insurance Program, that suits your needs.- Apply now online!

Retirement Readiness NOW Tips 2011

	<p>Do not miss this opportunity — the FLTCIP Open Season ends on June 24, 2011. www.LTCFEDS.com 1-800-LTC-FEDS (1-800-582-3337) TTY 1-800-843-3557</p> <p>Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage</p>
June 14	<p>Don't lose out on TSP matching? If you reach the annual maximum too quickly, you could lose some Agency Matching Contributions because you only receive Agency Matching Contributions on the first five percent of your basic pay that you contribute each pay period. If you reach the annual limit before the end of the year, your contributions (and consequently your Agency Matching Contributions) will stop</p> <p>TSP has a calculator to determine the specific dollar amount to be deducted each pay period in order to maximize your contributions and, if you are a FERS employee, to ensure that you do not miss out on Agency Matching Contributions.</p> <p>https://www.tsp.gov/planningtools/electivecontributions/electiveContributions.shtml</p>
June 21	<p>June is Men's Health Month</p> <p>Men's health has come a long way, and men are living longer thanks to improved health care and screenings. A boy born in 2008 is expected to live to be 75. That's up from a life expectancy of 53 for boys born in 1920.</p> <p>To live the longest, fullest life possible, it's important to make three commitments: Eat a nutritious diet, exercise several times a week and get regular health exams and screenings. If you've been putting off a prostate exam, then resolve to make an appointment this June. Or, encourage someone you love to schedule his annual check-up.</p> <p>It's a fact: Studies continually show that women are much more likely than men to seek preventive health care, such as annual exams. Prevention is a man's best defense against illness. That's why regular check-ups are so important. Here's a handy list of important exams:</p>

Retirement Readiness NOW Tips 2011

	Men ages 20-39	40-49	50+
Physical exam	Every three years	Every two years	Every year
Blood pressure test	Every year	Every year	Every year
Blood test for high cholesterol, diabetes, kidney or thyroid dysfunction	Every three years	Every two years	Every year
Prostate-Specific Antigen (PSA) blood test for prostate cancer	N/A	Every year for those in high-risk groups	Every year
Fecal occult blood test to screen for early signs of colon cancer	N/A	N/A	Every year
Colonoscopy or other colon cancer screening	N/A	N/A	Frequency varies by screening method
<p>Source: Men's Health Network – menshealthnetwork.org</p> <p>You can find more information about men's health at: http://www.cdc.gov/men</p>			
June 28	<p><i>Avoiding 'Card Skimming' at ATMs and Other Money Machines</i></p> <p>Be wary when you use automated teller machines (ATMs) and other payment processing machines. Thieves may be using high-tech tools in scams to capture your account information to steal your money.</p> <p>These scams, known as "card skimming," involve attaching devices to money machines that read the information on your debit and credit cards when you swipe them.</p> <p>This Comptroller of the Currency Consumer Advisory give tips on how to protect yourself.</p> <p>http://www.occ.gov/news-issuances/consumer-advisories/2011/consumer-advisory-2011-2.html</p>		

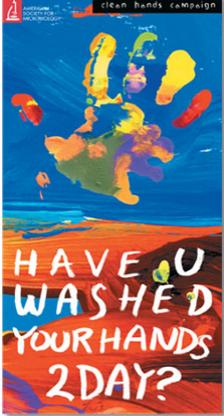
Retirement Readiness NOW Tips 2011

July 5	 <p>New Guide to healthy eating</p> <p>The Agriculture Department says "My Plate," its new healthy eating symbol, aims to show that nutrition doesn't have to be complicated. "My Plate" — a simple circle divided into quadrants that contain fruits, vegetables, protein and grains —replaces USDA's food pyramid, which has been around in various forms since 1992.</p> <p>http://www.choosemyplate.gov/</p>
July 12	<p>Welcome to the Bad Credit Hotel</p> <p>The Bad Credit Hotel is an interactive game developed by the Department of the Treasury. It's a place to go and learn about the murkier areas of your credit know-how. Some have come face-to-face with unnerving credit circumstances. Others come here seeking knowledge about debt management, credit history and credit cards.</p> <p>http://www.controlyourcredit.gov</p>
July 19	<p>There's an App for that.</p> <p>The National Association of Insurance Commissioners (NAIC) suggests a home inventory can be invaluable when deciding how much insurance coverage fits your life situation and making sure you are adequately protected should you need to file a claim.</p> <p>But research suggests 48 percent of consumers do not have an inventory of their possessions. And of those who do, 32 percent have no photos and 58 percent have no receipts. Creating a simple home inventory helps you track exactly what you own and what it is worth, making important insurance decisions easier.</p> <p>To help make creating a home inventory easier, NAIC has a free iPhone myHOME Scr.APP.book downloadable app lets you quickly photograph and capture descriptions of your possessions room by room, then store electronically for safekeeping.</p>

Retirement Readiness NOW Tips 2011

	<p>No iPhone? NAIC's web site http://www.insureuonline.org/home_inventory_page.htm can help you do it the old fashion way—taking pictures or videotaping each item and writing a brief description.</p>
July 26	<p>It's hot outside! As we continue to experience record-setting severe heat and humidity this summer, be sure to take all available steps to ensure you are protected during potentially dangerous heat waves that are likely to continue throughout this summer, particularly when you are outdoors.</p> <p>The following links provide some helpful information on dealing with heat-related risks.</p> <p>http://www.cdc.gov/niosh/topics/heatstress - on the website for National Institute for Occupational Safety and Health (NIOSH), which is part of the Centers for Disease Control and Prevention (CDC), Department of Health and Human Services</p> <p>www.weather.gov/om/heat/ and www.weather.gov/om/heat/heat_wave.shtml - on the website for National Weather Service (NWS), which is part of the National Oceanic and Atmospheric Administration (NOAA), Department of Commerce</p> <p>http://www.osha.gov/SLTC/heatillness/index.html - on the website for the Occupational Safety and Health Administration (OSHA), Department of Labor</p>
August 2	<p>Explore your Retirement Decisions My Retirement Paycheck www.myretirementpaycheck.org lets you explore how Work, Home & Mortgage, Social Security, Insurance, Retirement Plans, Saving & Investing, Debt, and Fraud may affect your retirement.</p> <p>The National Endowment for Financial Education® (NEFE®) is a private, nonprofit, nonpartisan and noncommercial foundation wholly dedicated to improving the financial well-being of all Americans. NEFE® is committed to educating Americans on a broad range of financial topics and empowering them to make positive and sound decisions to reach their financial goals.</p>

Retirement Readiness NOW Tips 2011

August 10	 <p>Handwashing is easy to do and it's one of the most effective ways to prevent the spread of many types of infection and illness in all settings—from your home and workplace to child care facilities and hospitals. Learn more about when and how to wash your hands at: http://www.cdc.gov/features/handwashing</p>
August 16	 <p>MyMoney.gov is the U.S. government's website dedicated to teaching all Americans the basics about financial education. Whether you are buying a home, balancing your checkbook, or investing in your 401(k), the resources on MyMoney.gov can help you maximize your financial decisions. Throughout the site, you will find important information from 20 Federal agencies and Bureaus designed to help you make smart financial choices.</p> <p>http://www.mymoney.gov/</p>
August 23	<p>Back to School Safety: Avoid Pain from Heavy Backpacks</p> <p>A student's backpack might contain homework, books, laptops, iPods, lunches and even gym clothes. As their backpacks become stuffed to the brim, the pack can become much too heavy or might be worn improperly, causing unnecessary back strain and pain to a child's back. The American Academy of Orthopaedic Surgeons (AAOS) suggests that backpacks be worn correctly and should not carry too much weight, that can cause pain or discomfort.</p> <p><i>Orthopaedic surgeons offer tips to steer clear of injuries from backpacks</i> http://orthoinfo.aaos.org/topic.cfm?topic=A00043</p>
August 30	<p>An Introduction to 529 Plans</p> <p>It's back to school time and a good time to start thinking about saving for</p>

Retirement Readiness NOW Tips 2011

college expenses. One option is to use a 529 plan. A 529 plan is a tax-advantaged savings plan designed to encourage saving for future college costs. This SEC web page will help you get started.

<http://www.sec.gov/investor/pubs/intro529.htm>

September 6

INCLUDE ORDER FORM

Federal Long Term Care Insurance Program (FLTCIP) Open Season Update:

While the final and official results will be announced by OPM, the 2011 FLTCIP Open Season was extremely successful. The Program received over 48,000 new applications, bringing the total enrollment to over 270,000. Thanks to your efforts, more and more employees now understand the risk that long term care expenses pose to a secure retirement.

Remember – employees and their qualified relatives can apply to the FLTCIP at any time with the full underwriting application.

Reminder: Please Discard FLTCIP Open Season Materials:

FLTCIP Open Season materials —all designed in the color “teal”— are now outdated and should be discarded:



Rule of thumb: If your site has any teal-colored FLTCIP materials, or materials that are not referenced on the attached FLTCIP Materials Order Form, please recycle/discard them.

New FLTCIP DVD!

The FLTCIP tutorial on our new DVD runs approximately 30 minutes, and provides detail on long term care planning and FLTCIP benefits. **The FLTCIP DVD is ideal to view during any new employee orientation, mid-career and pre-retirement seminars.**

Additional features include *Case Studies* (4) on FLTCIP plan design and *Life Stories* (4) illustrating the impact long term care can have on families and finances.*

Tip for Trainers: Mix it up! When airing the FLTCIP DVD during your training, start with a *Life Story* to set the context of long term care planning, then run the 30 minute

Retirement Readiness NOW Tips 2011

	<p>tutorial section, and end by viewing a <i>Case Study</i> on how to design a plan. Or, if time is limited, just run the 30 minute FLTCIP tutorial. Be sure to distribute copies of the FLTCIP Overview Brochure that includes the 1-800-LTC-FEDS number and www.ltcfeds.com website.</p> <p>To order the FLTCIP DVD or Overview Brochure, please use the attached FLTCIP Materials Order Form – just complete and fax.</p> <p><small>*Each <i>Case Study</i> (4) and <i>Life Story</i> (4) run an additional 4 minutes each. Total running time, if you choose to view, is approximately 60 minutes.</small></p> <p><u>FLTCIP Webinars:</u> Employees embraced the FLTCIP’s webinar technology during the FLTCIP Open Season and the Program will continue to host live events throughout the year. To register for a live (or previously recorded) event, visit: http://www.ltcfeds.com/webinar/index.html.</p> <p>Thank you! Should you have any questions, please contact your FLTCIP Account Manager. If you don’t know who your FLTCIP Account Manager is, please visit: http://www.ltcfeds.com/ABO/accountmanagercontacts.html.</p>
September 13	<p style="text-align: center;">Be Ready! September is National Preparedness Month</p> <p>Would you be ready if there were an emergency? Be prepared: assemble an emergency supply kit, make your emergency plans, stay informed, and get involved in helping your family, your business, and your community be ready for emergencies</p> <p>The Centers for Disease Control and Prevention has pulled together links to a wide range of sources to help you be prepared. http://www.cdc.gov/features/beready</p>
September 20	<p style="text-align: center;">Time is On Your Side – Savings Tips for College Seniors and New Employees Webcast – September 22, 2011 1:00 pm to 2:00 pm EDT</p> <p>Focusing on new employees and students the U.S. Department of Labor is sponsoring a webcast to provide information to help them manage their paycheck to do the things they want to do in the future – both short-term and long-term. The U.S. Department of Labor will be joined by the Consumer Federation of America/America Saves and WISER, the Women’s Institute for a Secure Retirement, to discuss using a budget, how to start saving, and the</p>

Retirement Readiness NOW Tips 2011

	<p>importance of starting early, especially for long-term goals like retirement. Whether you are saving for an emergency fund, a big purchase, or retirement, this webcast will provide tips so you can get started. By starting early you can get time on your side.</p> <p>The link to the webcast registration page is below, and it is also listed on the EBSA homepage www.dol.gov/ebsa under Participant Assistance Webcasts. http://event.on24.com/r.htm?e=356763&s=1&k=5B803C33F30D189F60D4EB4A945E06C0</p>
September 27	<p>Ask Your Doctor</p> <p>You can make sure you get the best possible care by being an active member of your health care team. Being involved means being prepared and asking questions. The Agency for Healthcare Research and Quality has developed questions you can ask your doctor. Whether you have a health condition or need new medicines, a medical test, or surgery, the answers to these questions can improve your health.</p> <p>http://www.ahrq.gov/questions/beforeappt.htm</p>
October 4	<p>5 Tips for Improving Your Credit Score</p> <p>A low credit score can result in paying higher interest rates, being denied a loan and even high auto insurance rates. Here are some tips from the Federal Reserve on how to improve your score.</p> <p>http://www.federalreserve.gov/consumerinfo/fivetips_creditscore_sp.htm</p> <p>The tips are also available in Spanish. ESPAÑOL 5 Consejos: de mejorar su puntaje de crédito</p>
October 11	<p> Estimate Your Social Security Benefit Online</p> <p>Get an instant, personalized estimate of future social security retirement benefits at www.socialsecurity.gov/estimator then use the information in the Federal Ballpark E\$tmate http://www.opm.gov/retire/tools/calculators/ballpark/menu.asp to see if you're on track to meet your retirement saving goal</p>

Retirement Readiness NOW Tips 2011

October 18	 <p>Saving for retirement sounds daunting, but finding the money might be easier than you think. It's important to remember that even small contributions can add up to big savings thanks to <u>compound interest</u>. You can learn more about the power of compound interest at:</p> <p>https://www.tsp.gov/planningtools/strategies/powerOfCompounding.shtml</p>
October 25	<h3>Halloween Health and Safety Tips</h3>  <p>For many people, autumn events like Halloween and Harvest Day are fun times to dress up in costumes, go trick-or-treating, attend parties, and eat yummy treats. These events are also opportunities to provide nutritious snacks, get physical activity, and focus on safety. Click on the link below for tips to help make the festivities fun and safe for trick-or-treaters and party guests.</p> <p>http://www.cdc.gov/family/halloween</p>
November 1	<h3>Early Retirement Seminars 101</h3> <p>The Office of Personnel Management (OPM), the Securities and Exchange Commission (SEC) and the Financial Industry Regulatory Authority (FINRA) jointly developed the attached Fact Sheet, <i>Early Retirement Seminars 101</i>, to help employees avoid being misled by flawed or fraudulent retirement</p>

Retirement Readiness NOW Tips 2011

	<p>pitches, particularly those that dangle the prospect of early retirement with little or no reduction in income. The fact sheet describes common tactics in retirement scams and warning signs of investment fraud. It also gives employees tips to avoid being taken in by investment fraud and where to turn for help.</p>
November 8	<p>Federal Benefits Open Season runs from November 14 to December 12, 2011</p> <p>OPM is presenting a series webcasts to help you make decisions during the Federal Benefits Open Season.</p> <p>OPM's webcast, <i>Introduction to Open Season</i>, originally broadcast on November 2nd is available on YouTube at http://youtu.be/h0pARe8hhfA</p> <p>The next webcasts are on --</p> <p>Tuesday, Nov. 8th at 1:30pm Eastern: FEDVIP - Dental and Vision Insurance</p> <p>We will cover topics like:</p> <ul style="list-style-type: none">• What dental and vision benefits are available?• Why would I need FEDVIP?• How can I enroll?• And much more! <p>Thursday, Nov. 10th at 1:30pm Eastern: FSAFEDS Flexible Spending Accounts</p> <p>The show will answer questions such as:</p> <ul style="list-style-type: none">• How does a flexible spending account work?• How can employees save money on their health and dependent care expenses? <p>For more information on these webcasts, please visit http://1.usa.gov/tULpKH</p> <p>Complete information about the 2011 Federal Benefits Open Season is available at http://www.opm.gov/insure/openseason/index.asp</p>
November 15	<p>Take a small step toward quitting:</p> <p><i>Give It Up</i> </p> <p>November 17 is the <i>Great American Smokeout</i>, a day when smokers around</p>

Retirement Readiness NOW Tips 2011

	<p>the world pledge to quit for 24 hours and hope to quit for a lifetime.</p> <p>Information about the <i>Great American Smokeout</i> is available at http://www.cancer.org/Healthy/StayAwayfromTobacco/GreatAmericanSmokeout/index</p> <p>Be a quitter. Tobacco cessation treatments are available for FEHB program enrollees. Check out the information at http://www.opm.gov/insure/health/nosmoking or contact your health plan for details.</p>
November 22	<h3>Eating Well & Staying Active During the Thanksgiving Season</h3>  <p>Start a new tradition this November by incorporating good nutrition and physical activity into your holiday festivities. Both are important parts of maintaining a healthy lifestyle. And remember, with regards to healthy eating and activity, small changes can make a big difference.</p> <p>Eating healthy also puts you on the path to earn your Presidential Active Lifestyle Award: Activity + Nutrition (PALA+). With PALA+, commit to one new healthy eating goal each week. Focus on your goals every week and remember, the more you incorporate them into your lifestyle, the better you will feel.</p> <p>Get more ideas about fitness, sports, and nutrition at http://www.fitness.gov</p>
November 29	<h3>Student Aid on the Web</h3> <p>It's the time of year when students apply to colleges. The Department of Education's web page Student Aid on the Web provides information on preparing for and funding education beyond high school.</p> <p>http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp</p>

Retirement Readiness NOW Tips 2011

December 6	<h3>Federal Benefits Open Season Ends in 6 Days</h3> <p>Do you know what happens if you do nothing during Open Season?</p> <p>Find the answer to this and all your other Open Season questions at http://www.opm.gov/insure/openseason/index.asp</p>
December 13	<h3>New TSP Contribution Limits for 2012</h3> <p>The elective deferral limit for TSP contributions for 2012 is \$17,000 (which is an increase from \$16,500 that existed in 2011). This means that eligible employees can contribute as much as \$17,000 for the 2012 calendar year – and all of it will be tax-deferred. The TSP web site has complete information on contribution limits https://www.tsp.gov/planparticipation/eligibility/contributionLimits.shtml</p> <p>If you want to maximize on your TSP contributions for 2012, now is a good time to be thinking about it. If you act now, and complete an election to become effective December 18, 2011, you can maximize your contribution and spread your total contribution equally over a full 26 pay periods (e.g., \$17,000\ 26 pay periods = \$654.00 per pay period).</p> <p>You can designate your biweekly contribution amount to any dollar or percentage amount, but payroll deductions will stop when you reach \$17,000 during the calendar year 2012.</p> <h4>TSP Catch-up</h4> <p>If you are at least age 50 (or will become age 50 during the calendar year) and if you are making the maximum contribution into the TSP during the calendar year (e.g., \$17,000 for 2012) you can make catch-up contributions to your TSP account (as much as \$5,500 per year).</p> <p>Remember, Catch-up contributions must be elected each year.</p>

Retirement Readiness NOW Tips 2011

December 20	<p>Buying, Giving, and Using Gift Cards</p> <p>Shopping for gifts can be a real dilemma. Just what do you get your finicky Aunt Mary, your co-worker, or your child's babysitter? Gift cards may be the answer: one size fits all, and the recipients can get exactly what they want from a retailer or restaurant.</p> <p>Before you buy a stack of gift cards read this information from the Federal Trade Commission (FTC), the nation's consumer protection agency, to learn about the different types of gift cards and tips for buying and using them.</p> <p>http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt010.shtm</p>