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SAVE THE DATE: WIFLE's 16th Annual Leadership Training, June 8-11, 2015

The 16th Annual WIFLE Leadership Training will be held June 8-11, 2015, at the Marriott Waterside Hotel in Tampa, Florida. WIFLE receives high praise for the quality of its training, which includes sessions on leadership skills in critical incidents; diversity and adversity; communication; anti-terrorism; organized crime; and much more.

In addition to the Leadership Training sessions, WIFLE is pleased to offer a separate WIFLE Retirement Track event at the Waterside Marriott Hotel that runs from Tuesday afternoon, June 9 through Thursday morning, June 11, 2015. The separate fee for the Retirement Track is \$175.00 and includes lunch on Wednesday. The hotel rate will be the same as the prevailing government rate (estimated to be \$104.00 per night). Both women and men who are retired or planning for retirement in the near future are encouraged to participate. Free time will be available to enjoy the hotel amenities, see the Tampa attractions, or simply meet up with old friends.

And don't forget to sign up for the Julie Y. Cross Memorial Golf Tournament held on Monday, June 8. The tournament is always a lot of fun and all proceeds benefit the WIFLE Scholarship Fund.

Go to <http://www.wifle.org/leadershiptraining2015/index.htm> for further information and to register for the leadership training, the retirement track sessions, and the golf tournament. See you in Tampa!

Run With WIFLE

The WIFLE Half Marathon is March 22, 2015, at Prince William Forest Park in Dumfries, Virginia. Both men and women are welcome and awards will be presented to top male and female finishers in a variety of age categories. All proceeds from the race will benefit the WIFLE Scholarship Fund.



Register now at <http://www.wifle.org/halfmarathon/index.htm> for the WIFLE Half Marathon at Prince William Forest Park. For those who are unable to attend in person, WIFLE is offering a Virtual Half Marathon at a reduced rate. **Sign up today!**

Your Federal Benefits Explained

by Sandra K. Harman, President, Harman & Associates, Inc.



Provisions of the Federal Benefit Package That Hazardous Duty Employees Should Know

As a Law Enforcement Officer/Investigator, there are Federal benefits provisions that apply because of the nature of your work.

Some are well known, others not so much:

- **Age at Which You Can Retire** – As a hazardous duty employee, you can retire at age 50 with 20 years or any age with 25 years of certified hazardous duty employment. You do not have to be in the hazardous duty position at time of retirement if you had 20 or more years in the covered position before moving into any other Federal position.
- **Mandatory Retirement Age** – Most Federal positions do not have an age at which you are forced to retire. However, Law Enforcement Officers/Investigators in most cases must retire by the last day of the month in which they attain age 57. The rationale for this is that the position requires “a young and vigorous workforce.” If you work until age 57 and are being mandatorily retired, your agency is required to give you a 60-day advance notice.
- **Formula for Basic FERS Benefit** – Your Basic FERS benefit (the defined benefit) will be calculated as 1.7% times 20 years, which will equal 34% of your High-3 Average Salary. You must have 20 years of hazardous duty and only 20 years are calculated at 1.7%. Any additional creditable Federal service including your unused sick leave will be calculated as 1% per year, in monthly increments of .083% per month.
- **High-3 Average Salary** – Your High-3 Average Salary will be calculated on your highest base, locality pay and any special pay shown on your SF-50 which you actually received during 78 consecutive pays.

Additionally, as a Law Enforcement Officer/Investigator any Law Enforcement Availability Pay (LEAP) and Authorized Uncontrollable Overtime (AUO) counts in the computation of your High-3 Average Salary. For Customs and Border Protection Officers up to one-half of up to \$35,000 (\$17,500) in actually worked overtime is included in your High-3 Average Salary.

P.L. 113-277, signed into Law on December 18, 2014, will change the overtime pay provisions for Border Patrol Agents. Regulations must be promulgated before the changes are effective.

- **Minimum Retirement Age (MRA)** ¹ – FERS has a MRA (not to be confused with Mandatory Retirement Age) which does not apply to Law Enforcement Officers/ Investigators as far as when you can retire. However, if you retire prior to the MRA: (1) you will be entitled to the Annuity Supplement upon retirement (general FERS retirees are not eligible to receive the Annuity Supplement until MRA), and (2) it will not be “earnings-tested” until you attain the MRA (based on your year of birth). What this means is that you can work and earn all you want from retirement until you are MRA. Once you have attained the MRA you will be restricted on the amount that you can earn from wages and self-employment before you suffer a reduction in your annuity supplement. For 2015, if you were MRA or beyond (up to age 62), you would be able to earn only \$15,720 before you would lose \$1 in benefits for each \$2 of earnings over \$15,720.
- **Phased Retirement** – Employees whose positions are subject to a mandatory retirement age are not eligible for “Phased Retirement.” The law and regulations specifically restricts any employee who has a mandatory retirement age from exercising “Phased Retirement.”
- **COLAs** – Cost of Living adjustments are payable for general FERS employees beginning at age 62; however, for Law Enforcement Officers/Investigators the benefit begins to adjust under the FERS COLA rules (routinely CPI minus 1%) upon retirement.

If CPI is less than 2%, COLA will equal CPI
CPI between 2% and 3%, COLA will be 2%
CPI 3% or more, COLA will be CPI minus 1%

Year of Birth	Minimum Retirement Age (MRA)
Prior to 1948	55 yrs.
1948	55 yrs. 2 mos.
1949	55 yrs. 4 mos.
1950	55 yrs. 6 mos.
1951	55 yrs. 8 mos.
1952	55 yrs. 10 mos.
1953 – 1964	56 yrs.
1965	56 yrs. 2 mos.
1966	56 yrs. 4 mos.
1967	56 yrs. 6 mos.
1968	56 yrs. 8 mos.
1969	56 yrs. 10 mos.
1970 & beyond	57 yrs.

- **Safety Officers Death Benefit** – The Safety Officers Death Benefit payable to survivors of Law Enforcement Officers/ Investigators, Firefighters and First Responders who die in the line of duty, as well as survivors of Police Officers/Investigators, Firefighters and First Responders who die of heart attacks or strokes suffered while performing “non-routine stressful or strenuous physical activity” in the line of duty, will receive \$339,310 (FY '15 figure).
- **Retired Safety Officers Tax Credit for FEHB Premiums** – Upon retirement the FEHB premium is the same as during employment (OPM pays the agency share). However, there are two exceptions: the first is that the FEHB premiums are withheld monthly, the second is that general FERS retirees pay the premium with after-tax dollars.

As a result of the Pension Protection Act of 2006, retired Public Safety employees (Law Enforcement Officers/Investigators and Firefighters) have a tax credit of up to \$3,000 per year which can be used for FEHB, LTC, and/or disability insurance premium.

- **Access to TSP Without Penalty** – The IRS imposes the 10% penalty on amounts that are paid out of the tax-deferred TSP if the employee separates or retires before the year in which they attain age 55, and withdraw their account balance in a single payment or a series of payments. In this case, all payments received before age 59½ would be subject to the 10% early withdrawal penalty. However, the penalty does not apply to a series of monthly payments based on actuarially projected life expectancy, referred to as 72(t) distributions, nor is it imposed on annuity payments, payments made because of death, or payments made to disability retirees who meet IRS’s definition of totally and permanently disabled.

The rules for 72(t)(q) distributions require you to receive Substantially Equal Periodic Payments (SEPP) based on your life expectancy to avoid a 10% premature distribution penalty on any amounts you withdraw. (This means that you cannot set the amount; it is determined based on the actuarial factor related to your age and your account balance.) Payments must last for 5 years (the 5-year period does not end until the fifth anniversary of the first distribution received) or until you are age 59½, whichever is longer.

If payments are changed for any reason other than death or disability before the required distribution period ends, the distributions may be subject to a retroactive application of the Premature Distribution penalty. It is 10% (plus interest) for all years beginning the year such payments commenced and ending the year of the modification. It is important to remember that while 72(t) distributions are not subject to the 10% penalty for early withdrawal, all applicable taxes on the distributions must still be paid. Further, taking any early distributions from a retirement account reduces the amount of money available later during your retirement.

There is no penalty if the employee retires during, or after, the year of attainment of age 55.

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Women in Federal Law Enforcement (WIFLE)

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1. Special scholarships for WIFLE members result in a tuition price of \$333/credit for the Masters of Public Administration.
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4. Adult Family members receive a 25% tuition discount on all non-discounted graduate and adult undergraduate degree programs.
5. Classroom-based bachelor's and master's programs in Albany, New York City, and Poughkeepsie.

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- December 1 to start in January

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- MS in Software Development
- MS in Information Systems*

- Master of Education M.Ed. (Initial Certification)
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- MA in School Psychology
- MA in Mental Health Counseling
- Advanced Certificate in Business Analytics*
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Equal Opportunity Prig!

By Peter J. Jeffrey, Esq., Member, The Jeffrey Law Group, PLLC,
The Federal Employee's Law Firm ®

prig: [noun] a person who displays or demands of others pointlessly precise conformity, fussiness about trivialities, or exaggerated propriety, especially in a self-righteous or irritating manner.

A harsh, unprofessional supervisor at best makes the workplace difficult. However, filing an EEO complaint is not an option when that supervisor simply treats all employees poorly. As Justice Antonin Scalia noted in the U.S. Supreme Court's decision in *Oncale v. Sundowner Offshore Services, Inc.*, Title VII is not a general civility code. See *Oncale v. Sundowner Offshore Services, Inc.*, 523 U.S. 75, 80 (1998). Rather, as Scalia states:

Title VII does not prohibit all verbal or physical harassment in the workplace; it is directed only at " discriminat[ion] . . . because of . . . sex." We have never held that workplace harassment, even harassment between men and women, is automatically discrimination because of sex merely because the words used have sexual content or connotations. " The critical issue, Title VII's text indicates, is whether members of one sex are exposed to disadvantageous terms or conditions of employment to which members of the other sex are not exposed."

Id., at 81 (internal citations omitted). Likewise, if a supervisor treats all employees poorly regardless of race, color, national origin or any other protected EEO category, no individual remedy for the poorly treated employee exists in the federal sector EEO complaint process.

For example, in *Complainant v. Sec'y, Dep't of Veterans Affairs*, about a month after he was hired, a supervisor required his employees to maintain their desks free of any personal items. While conducting a spot-check of his employees' desk, the supervisor found a bottle of perfume on Complainant's desk. Thereafter, during an all staff meeting he held up the bottle of perfume and inquired what type of person would wear such cheap perfume. Later, after the Complainant had complained to her second-line manager about this supervisor's harassing behavior, the supervisor subjected the Complainant to even more harassment, including filing a defamation suit in civil court against Complainant. However, the Complainant was not the only

employee complaining to her second-line manager about the supervisor's abuse. Several of the Complainant's co-workers also complained of their own harassment by this supervisor to management. In response to those complaints, the agency initiated an Administrative Investigative Board (AIB) that ultimately found that the supervisor exhibited inappropriate behavior when interacting with subordinates and recommended that the agency take disciplinary action. Ultimately, the agency terminated the supervisor. See *Complainant v. Sec'y, Dep't of Veterans Affairs*, EEOC Appeal No. 0120130175 (Jan. 9, 2015).

In response to the her own harassment, in addition to complaining to management, the Complainant filed a federal sector EEO complaint alleging that she was subjected to discrimination on the bases of sex, race (Caucasian), national origin (Austrian-Swedish), and age (64). Specifically, the Complainant claimed the supervisor humiliated her at a staff meeting after finding a bottle of perfume in her desk, refused to provide computer training, belittled her, yelled at her, sued her for defamation, and accused her of lying. However, despite that fact that the U.S. Equal Employment Opportunity Commission (EEOC) administrative judge found that there were clearly management problems, because the supervisor treated all his employees poorly, there was no evidence discriminatory animus played a role in his unprofessional behavior. See *id.* Thus, Complainant was left with no individual remedy at the EEOC for the harassment she suffered under this equal opportunity prig. Unfortunately for individual employees, federal supervisors may supervise poorly so long as they do so lawfully.

The information contained in this article is of a general nature and is subject to change; it is not meant to serve as legal advice in any particular situation. For specific legal advice, the authors recommend you consult a licensed attorney who is knowledgeable about the area of law in question.

“You don’t have to go home, but you can’t stay here” Mandatory Retirement & Letting Go

By June Werdlow Rogers, PhD
Retired DEA Special Agent in Charge



The popular lyrics of the song “You don’t have to go home, but you can’t stay here,” resonate with those of us in careers with a mandatory retirement age. That’s right; even if you do not want to leave at age 57 you cannot remain in a law enforcement officer (LEO) position absent an extension approved by the Assistant Attorney General.

It’s not all bad news though. The flip side is that many of us get to do something that’s envied - namely, retire as early as 48 years of age.¹ So what’s a woman in law enforcement to do? Not only are there a lot of practical considerations (i.e. post location, financial planning, children’s ages, parent’s health) that factor into making a decision about when to retire, your mindset also presents a dynamic.

During my 25 year tenure, I noticed a toxic personal mission-creep that I admit having to fight off. When you hold a position as sought-after, and respected as a law enforcement officer, it is easy to gravitate to a condition where your identity is so intertwined with the job that you may not notice that it is happening. The only reason I probably developed an awareness occurred when I was laid off from the Detroit Police Department (DPD) in 1979. I was devastated, particularly when I had to return my badge (I still remember its number some 35 years later.) Feeling sad, lost, and empty during my last drive home from the police station, I felt so bad that I vowed never to let a job mean that much to me again.

So here I was about ten years into my career with DEA as a Supervisory Special Agent and I could not imagine doing anything else. I absolutely, unequivocally, had been (and continued) to love my job. I wondered though if I had not reneged on my

promise and speculated if the extreme pride I felt was unhealthy. After all, I *had* started to notice several agents around me manifest a kind of worship of their positions. I witnessed some who were even more apprehensive than I had been after leaving the DPD. These types were terrified at any hint that they could no longer be agents. It was most apparent whenever someone was fired, retired or injured. The badge-worshippers could be heard muttering that they did not believe they could make it if facing a similar set of circumstances. (I even know of some LEO suicides that seemed to stem from a fear of losing the job.) A quick check in the mirror: *Am I like this?* To be on the safe side, I recommitted myself to not placing the job on a pedestal. I have since concluded that even beyond practical considerations, the extent to which a person's self-worth is tied into their work predicts a willingness to voluntarily separate and/or cope when mandatorily separated.

So March 21, 2015 is the date when I would have been forced out. And, in this my first opportunity to know for certain if I did the right thing for me, the Oak Ridge Boys² version of the referenced song comes to mind. They sing about the reality of eventual death and encouragement toward Christian salvation so that the listener goes home (to glory) resonates with my choice. I retired when first eligible and moved back to my home State of Michigan. Notwithstanding the practical challenges in 2008 of selling a home underwater in the State of Massachusetts, and taking a substantial pay cut, I mostly attribute my willingness to retire when I was first eligible to adopting the realistic viewpoint that my position was just that - a position - so I *could* let go. An early departure is not the best alternative for everyone, but nonetheless everyone holding a law enforcement position in the federal government will eventually find themselves in a situation where they *must* let go...

Surprisingly, I discovered that there are two versions to that song about forced leaving. The more explicit rendition³ refers to bar closing, asserting that you can walk, crawl, or get carried off by the law, but "you will get the hell out of here" also likely echoes with some retirees. There are those that really do feel like mandatory retirement is not only being forced to physically leave, but also being stripped of their identity. And they may be right. It really is up to you how you will view and perceive your departure from the service.

My best advice is that you stay grounded and always remember that, albeit an awesome privilege, working in federal law enforcement is *what you do* and not *who you are*. For more help with retirement planning, check out WIFLE's upcoming 16th Annual Leadership Training from June 8-11, 2015 at the Marriott Waterside Hotel in Tampa, Florida. WIFLE Executive Director Catherine Sanz recently announced a retirement track option that may benefit you.

¹ Assuming a person hired on at earliest possible age of 18 and left after 20 years of service under FERS.

² Written by Larry Shell, Larry Cordle, and Jerry Salley (lyrics.com).

³ Performed by Gretchen Wilson (azlyric.com).



A Message From the WIFLE President, Catherine Sanz

Dr. Helen Yu, WIFLE Board Member, has published "An Examination of Eight Factors Influencing Women's Retention in Federal Law Enforcement." Her findings, based on extensive research, can only serve to assist agencies in the recruitment, retention and promotion of women in federal law enforcement. Dr. Yu's research and findings complement the core mission of the WIFLE organization.

- The study and WIFLE surveys reflect that women still report experiencing sexual harassment and discrimination; though such instances are down from the 2003 research when 43% of the women reported

- sexual harassment and discrimination experiences. Now, 21% report such instances in the latest research.
- What remains as the single biggest occupational barrier for sworn women is overcoming the pervasive negative male attitudes and negative work culture in their agencies. Though faced with this negativity, it is reported that 90% of the women would not leave their agency because of it.
 - Agencies may still need to review their policies that address the work life balance issue. The women in this survey reported that this is the second barrier in the way of a fully successful career. Many agencies even do not have a pregnancy policy.

I recently shared a summary of Dr. Yu's findings on factors influencing women's retention in federal law enforcement with agency leaders. The attached link includes Dr. Yu's findings and my letter to agency heads. Read more about what can be done in the conclusion section of the study to enhance the contributions of sworn women, and bring women to fully participate in their agencies and grow in their law enforcement careers. This in turn will bring positive changes to agencies.



Dr. Helen H. Yu

[Link to Dr. Yu's Bio](#)

[Link to Dr. Yu's Research Study](#)



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Thinking About Contracting with the Federal Government after Retirement?

Are you considering a second career as a background investigator or other 1099 contractor for the federal government? FEDS Contractor Professional Liability (Errors & Omissions) Insurance policy provides civil liability coverage for acts, errors and omissions resulting from or arising out of your unarmed professional contract services with the federal government. The FEDS policy will also cover up to 50% state and local government contract work provided that the work is of substantially similar nature to the federal contract work.

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- provide background investigations, suitability and security clearance determinations, and other pre-employment screening services;
- provide analysis, counsel, design, development, examination, inspection, reconstruction, recovery, review or screening services, or scientific or technical services via contract with the government;

- provide advice in formulating or implementing programs or services via contract with the government;
- possess specialized knowledge, experience, or expertise to investigate assigned problems or projects via contract with the government; and/or
- possess highly technical or unique individual skills or talents requested by the government.

Contractors eligible for coverage include accountants, analysts, architects, auditors, claims adjusters, consultants, contract specialists, contract management specialists, contractor fraud specialists, engineers/defense engineers, expert witnesses, fraud examiners, instructors, investigators (OPM Background, EEO, LEO, Financial Forensic, Fire, etc.), IT contractors, linguists, marketing professionals, polygraph examiners, program analysts, project managers, real estate professionals, researchers, translators and more.

Coverage starts at \$750 annually for \$1,000,000 limits for most contractors. The FEDS Contractor policy is underwritten and issued on a group basis by Federal Employee Defense Services, Inc. through the Public Employees Purchasing Group (PEPG) domiciled in Washington, DC. As such, insured members become members of the PEPG, entitling you to group rates and subject to master policy aggregates, terms and conditions. Please refer to the FEDS Contractor PLI policy for complete terms and conditions.

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The Federal Long Term Care Insurance Program (FLTCIP)'s spring education campaign and Federal Employees Dental and Vision Insurance Program (FEDVIP) includes informational webinars. We also cover related long term care issues such as making the most of your

benefits, financing long term care, and the advantages of planning for retirement. These webinars are available at no cost.

Employees can watch the events live (with Q & A), or they can view the on-demand versions at their convenience. **Spring webinars are available!**

Learn more about the Federal Long Term Care Insurance Program (FLTCIP) and Federal Employees Dental and Vision Insurance Program (FEDVIP), plus explore related long term care issues such as making the most of your benefits, financing long term care, and the advantages of planning for retirement. Sign up for a free webinar today at www.LTCFEDS.com/webinar. All events are available on-demand.

Veterans' Benefits for Long Term Care March 19, 2015

What veterans' services are available for chronically ill or disabled veterans who need long term care? Does the VA cover long term care, what are the eligibility requirements, and are any long term care benefits available for spouses?

Join us as James Marshall of Federal Retirement Planning, LLC, and Federal Long Term Care Insurance Program (FLTCIP) representative Jeannie Singleton detail the long term care resources and options available to our nation's veteran population.

Investing Beyond the TSP

March 24, 2015

Are your retirement dollars diversified? Many federal employees plan for retirement using their FERS or CSRS annuity, Social Security benefits, and the Thrift Savings Plan (TSP). But is this enough? How do you make sure your investment mix fits best with your retirement goals, now and in the future? Join Karen Schaeffer of Schaeffer Financial and Federal Long Term Care Insurance Program (FLTCIP) representative Jeannie Singleton as we detail the various funding strategies for retirement, how to make diversification decisions, and how to protect your retirement from unexpected pitfalls.

What's the Best Way to Pay for Long Term Care?

March 31, 2015

Whether you're planning your own retirement, or thinking about your parents, many families wonder how they would pay for long term care, if the need arises. Join Harley Gordon, founder of the National Academy of Elder Law Attorneys, and Federal Long Term Care Insurance Program (FLTCIP) representatives as we explore the public programs and private options that may be available for funding long term care services and supports.

FEDVIP: Understanding Your Coverage and Navigating Changes

April 14, 2015

Did you experience a qualifying life event outside of open season this year? Join us as we discuss the coordination of benefits and the actions you should take if you're making changes to your Federal Employees Dental and Vision Insurance Program (FEDVIP) plan outside of open season, including eligible qualifying life events, enrolling outside of open season, and keeping it all straight using your personal My BENEFEDS account.

The 6 Key Retirement Decisions You Can't Afford to Ignore

April 23, 2015

Have you thought about what decisions will need to be made that will support you and your loved ones in retirement? Make sure you're fully prepared to navigate your way. Join Joanne McGehrin of McGehrin and Associates and Federal Long Term Care Insurance Program (FLTCIP) representatives as we discuss survivor benefit election options, when to receive Social Security benefits and Medicare Part B, and how to protect it all by working with your family to craft a plan for long term care.

Medicare and the FEHB: Part Two

April 30, 2015

The Federal Employee Health Benefits (FEHB) Program helps meet your current medical needs and also provides preventative care to support your ongoing health. But how does the FEHB transition into retirement, what are the parts of Medicare, and what strategies can you take to maximize all your health benefits in retirement? Join James Marshall of Federal Retirement Planning, LLC, and David Santana of Health and Human Services, with Federal Long Term Care Insurance Program (FLTCIP) representative Jeannie Singleton as we demonstrate how these federal benefits work together.

Caregiving

May 7, 2015

Caregiving is one of the most stressful situations a family can face. Is your family prepared? Join us as Mary Lou McGuinness, senior long term care specialist for LTC Partners, hosts an open discussion on the many stages of

caregiving and the issues many caregivers face when they provide long term care for a loved one. Mary Lou will also share helpful resources and details about the Federal Long Term Care Insurance Program's benefits and features.

Am I Saving Enough for Retirement?

May 12, 2015

The average federal employee has \$111,517 (CSRS) to \$112,487 (FERS)* saved in investment vehicles such as the Thrift Savings Plan (TSP). How much more is needed to secure a comfortable retirement, and where will it come from? Join Karen Schaeffer of Schaeffer Financial and Federal Long Term Care Insurance Program (FLTCIP) representative Jeannie Singleton as we discuss the various funding strategies for retirement, including federal benefits, and private investments such as IRAs, as well as how to protect years of careful planning from unexpected financial challenges.

*Federal Retirement Thrift Investment Board. "Thrift Savings Fund Statistics," www.frtib.gov/pdf/minutes/MM-2014Oct-Att1.pdf, September 2014.

Maximizing Your Social Security Benefit

May 21, 2015

Most people have a general understanding of Social Security, but what about your individual situation? Join James Marshall of Federal Retirement Planning, LLC, and Federal Long Term Care Insurance Program (FLTCIP) representative Jeannie Singleton as we review federal annuitant case studies to help you—and your spouse (if married)—maximize your Social Security benefits and decide the best option for you.

Midcareer Planning Checklist

May 26, 2015

If you're like most people, when you plan your summer vacation, you make a list of what you need to do and bring, so you don't forget anything important. You should treat your retirement planning the same way. Join Tammy Flanagan, senior benefits director at the National Institute for Transition Planning, as she shares her midcareer checklist to help you evaluate your goals, get on track now for a successful retirement, and learn how to protect that retirement against rising health and long term care costs.

Maximizing Your Federal Benefits: Calculating TSP Elections for FERS Employees

May 27, 2015

If you are covered by the Federal Employees' Retirement System (FERS), the Thrift Savings Plan (TSP) is one part of a three-part retirement package that also includes your FERS basic annuity and Social Security. Join us as TSP and Federal Long Term Care Insurance Program (FLTCIP) representatives detail strategies for maximizing your TSP contributions and elections, as well as avoiding pitfalls to your retirement savings.

Maximizing Your Federal Benefits: Calculating TSP Elections for CSRS Employees

June 3, 2015

If you are covered by the Civil Service Retirement System (CSRS) or are a member of the uniformed services, the Thrift Savings Plan (TSP) is a supplement to your CSRS annuity or military retired pay. Join us as TSP and Federal Long Term Care Insurance Program (FLTCIP) representatives detail strategies for maximizing your TSP contributions and elections, as well as avoiding pitfalls to your retirement savings.

The FLTCIP (Part 1 of 2): Planning Ahead with the FLTCIP

March 10, March 17, April 7, April 21, and May 5, 2015

This webinar explores the realities of long term care and family caregiving. We also review possible long term care funding options (and their tradeoffs) such as Medicaid and investing.

The FLTCIP (Part 2 of 2): Planning Ahead with the FLTCIP

March 12, March 26, April 8, April 28, and May 14, 2015

This webinar includes a thorough review of the benefits, features, and costs of the FLTCIP plan.

This content has been approved by the U.S. Office of Personnel Management (OPM). Although they have approved this message, it does not mean that OPM in any way endorses or approves the webinar vendor or its products or services.

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Excelsior College Presents Podcast - Initiative for Women in Cybersecurity: Interview with Anne Kohnke, PhD

The National Cybersecurity Institute (NCI) is an academic and research center located in Washington D.C. dedicated to assisting government, industry, military, and academic sectors meet the challenges in cyber security policy, technology and education. The NCI is shaping a coordinated effort to build the cyber security workforce and influence an informed leadership base that implements cutting-edge cyber security policy. The NCI will target the development of effective cyber security practice in specific sectors, including health care, finance, utilities/energy, telecommunications, and education/training.

The goal of the [National Cybersecurity Initiative](#) (NCI) for Women in Cybersecurity is to offer support and solutions to women in cybersecurity by offering skills training and identifying best practices for utilization by women in the cyber security field to help understand and influence perceptions.

Women in Cybersecurity Leadership will cover best practices utilized by women in the cybersecurity field in various areas of critical infrastructure. In this episode, Dr. Jane LeClair, COO, NCI, talks with Dr. Anne Kohnke, assistant professor of IT at Lawrence Technological University.

[Listen to Podcast](#)

You can learn more about degree completion and credit transfer at the [Excelsior WIFLE Partnership](#) site.

Biography of Dr. Anne Kohnke

Anne Kohnke, PhD is an assistant professor of IT at Lawrence Technological University and teaches courses in both the Information Technology and Organization Development/Change Management disciplines at the bachelor through doctorate levels. Anne started as an Adjunct Professor in 2002 and joined the faculty full-time in 2011.

Prior to joining LTU, Anne worked in Industry for 25 years where she focused in information technology and management. Her IT career started in the mid-1980's on a help desk, and over the years Anne developed technical proficiency as a database administrator, network administrator, and technical business analyst. After a decade, Anne was promoted to management and worked as a project manager, IT Director, and Vice President of IT and Chief Information Security Officer (CISO). Dr. Kohnke's technical experience and organization development background aided her in building collaborative, high performance teams to work on complex medium to large-scale technical projects. Anne has managed multi-million dollar IT budgets in fast paced entrepreneurial environments.

As a former CISO, Anne has extensive hands-on experience in risk management, IT security controls, IT governance, and IT audits to include NIST and PCI certifications.

Dr. Kohnke earned her PhD from Benedictine University and an MBA from Lawrence Technological University.

U.S. Postal Inspectors Meet with Girl Scouts

Report and photo contributed by Tom Ouellette, U.S. Postal Inspection Service, Washington Division.

More than a dozen Girl Scouts from Troop 6080 got a rare look at federal law enforcement careers during a recent visit by U.S. Postal Inspectors to Crossfield Elementary School in Herndon, VA. The U.S. Postal Inspection Service is the law enforcement arm of the U.S. Postal Service. Postal Inspectors are federal agents responsible for enforcing the more than 200 federal laws protecting the U.S. Mail.

"Our goal was to show the Girl Scouts how Postal Inspectors protect the U.S. Mail and to give them a behind-the-scenes look at our jobs as federal agents," said Jeanne Graupmann, Team Leader of the Washington Division. The Girl Scouts were given the opportunity to handle law enforcement equipment, such as protective vests, handcuffs, radios, and protective shields. The Postal Inspectors also gave a presentation on internet safety to the Girl Scouts. "As the use of popular social media websites grows, the likelihood of cyberbullying and other internet hazards grows," said Graupmann. "It is important for young people to learn how to stay safe online."

The Girl Scouts earned the new WIFLE patch for participating in the event. In 2013, WIFLE, in coordination with the Girl Scouts, created a patch bearing the WIFLE logo to help educate Girl Scouts about opportunities at law enforcement agencies. "As a former Girl Scout, I was grateful for mentors who helped me explore different career options," said Postal Inspector Dominique Giroux. "Meeting these Girl Scouts gave me an opportunity to return the favor and help them realize their potential to pursue any career they desire."



This is the WIFLE Girl Scout Patch.
Contact WIFLE@comcast.net for details on the WIFLE Girl Scout Outreach Program.



NOTES FROM THE PRESIDENT

2016 Annual Leadership Training

We completed the 2016 Annual Leadership Training hotel contract with the Hyatt Hotel at the Reston Town Center in Reston, Virginia. For those unfamiliar with the area, it is minutes from Dulles Airport. The Reston Town Center outdoor venue offers more than 50 retail shops, 30 restaurants, a multi-screen cinema, and the Hyatt Regency Reston Hotel. At the Center's hub, the Pavilion hosts special events, concerts, and festivals throughout the year.

From Federal to Private Sector

Despite the weather and fire on the Metro, WIFLE and our sponsor Deloitte held a panel discussion January 12, 2015, on moving from the federal sector to the private sector. Janet Hale from Deloitte moderated the panel. Panel members discussed their personal decisions to retire, what they did right, what wrong moves they made, as well as things they wish they had done or plans they wish they made for the future. There was also a period after the presentation for audience questions. Following the panel discussion, Deloitte hosted a reception which encouraged participants to network and speak to panel members one on one.

21st Century Policing Task Force

I attended the February 23rd public meeting for the President's Task Force on 21st Century Policing. The subject was Officer Safety and Wellness. Below are some of the topics discussed.

- Experts spoke about the affects of cumulative stress on law enforcement officers.
- One of the biggest stressors for law enforcement officers comes from their organizations.
- We need to change police culture so that law enforcement officers are encouraged to seek mental health assistance.
- There is a need for stress inoculation training to reduce suicides.
- The largest group for suicide is the 40-45 year age group.
- Law enforcement Officers need to be trained and issued Officer Down Kits.
- We need a system to track and analyze officer injuries to determine how to prevent injuries.
- More needs to be done to change police culture to prevent motor vehicle deaths and injuries.
- We need the ability to conduct peer review of incidents similar to the way the medical profession has medical peer review. However, legislation needs to be put in place so that the information cannot be used against the department/agency.
More training is needed in domestic terrorism and in particular the Sovereign Nation.
- Mandatory use of Ballistic Vests and seatbelts are necessary but these things need to be constantly re-enforced and incentivized.
- Change the police culture to not accept injury and death as part of the job.
- We need a Law Enforcement Officers Bill of Rights to establish due process.
- We need procedural justice to build trust between the leadership and the rank and file.
- Law enforcement officers who experience disparate treatment by their management tend to treat the public the same way.
- The National Blue Alert uses the Amber Alert System so that information can notify public about officer shootings.

WIFLE also prepared and submitted written testimony to the Presidents Task Force on 21st Century Policing. WIFLE proposed changing police culture by increasing the percentage of women to 30% in all law enforcement agencies. This percentage is the minimum needed to begin culture change. However, our proposal was made not simply to increase the number of women, but to increase the percentages of women based on the needs of communities and to look to those communities to recruit women. We also proposed an increase in family friendly policies to retain female as well as male police officers. Research shows women are well suited for law enforcement. In addition, WIFLE recognizes the need to ensure we are committed to a diverse cadre of women. [This link provides the full WIFLE testimony](#), also available on the Study webpage at www.wifle.org.

Are You Suitable for Appointment to a Federal Law Enforcement Position?

Our Sponsor and Partner Peter J. Jeffrey, Member & Managing Director, The Jeffrey Law Group, PLLC will host a webinar on clearances and suitability on June 17, 2015. If you have not been exposed to this information, or you have interns or know of a student who is interested in a career in the federal government, this is important information and has an impact on their ability to achieve their goals.

Upon initial appointment to a federal law enforcement officer position, you will be subject to a background investigation to determine both your suitability for federal employment and eligibility for access to classified information (i.e., a personnel security clearance). If your character or conduct is such that it may have an impact on the integrity or efficiency of the service, the U.S. Office of Personnel Management (OPM) or your employing agency may find you unsuitable for appointment. Likewise, the federal government may deny you access to classified information if there is any question as to your trustworthiness, honesty, reliability, discretion, or sound judgment. Knowing whether your background raises any questions as to your suitability or eligibility for access to classified information can make or break your career as a Federal Law Enforcement Officer.

Please register for [Are You Suitable for Appointment to a Federal Law Enforcement Position? on June 17, 2015, 2:00 PM EDT](#) at:

<https://attendee.gotowebinar.com/register/7422826453518599169>

After registering, you will receive a confirmation email containing information about joining the webinar.

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