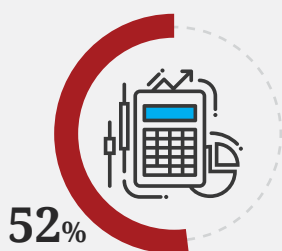


Approaching the Brink of Federal Retirement

Approximately 10,000 baby boomers are reaching retirement age per day, and a growing number of federal employees are preparing themselves for the next chapter of their lives.

However, a March 2016 editorial survey by Government Executive reveals that today's workforce faces a host of challenges in laying the groundwork for a smooth and secure retirement.

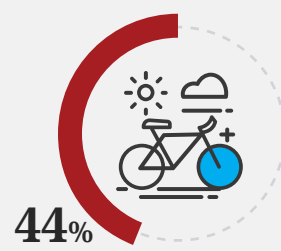
FEDERAL EMPLOYEES NEARING RETIREMENT MUST CONSIDER...



52% of federal employees don't feel financially prepared for retirement

Respondents point to factors that could potentially disrupt their financial readiness, including:

- Federal employee/retiree benefits (58%)
- Changes in personal health (49%)
- Economic downturn (49%)

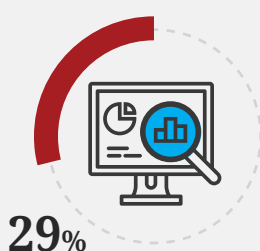


44% don't feel mentally prepared for retirement

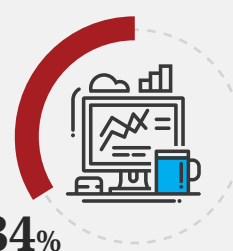
Federal employees express concerns they have with transitioning to a new lifestyle and identity, including:

- Finding activities/hobbies (33%)
- Ending their career (32%)
- Leaving their workplace social network (30%)

FEDERAL EMPLOYEES ALSO POINT OUT GAPS IN AGENCY-PROVIDED RETIREMENT RESOURCES



Only 29% are satisfied with the availability of retirement resources in their agency




Only 34% are satisfied with the quality of resources

WHAT'S THE NEXT STEP FOR EMPLOYEES POISED ON THE BRINK OF RETIREMENT?

READ THE FULL REPORT

Government
Business
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The **Federal** Long Term Care Insurance Program™

ABOUT GBC

As Government Executive Media Group's research division, Government Business Council (GBC) is dedicated to advancing the business of government through analysis, insight, and analytical independence. An extension of Government Executive's 40 years of exemplary editorial standards and a commitment to the highest ethical values, GBC studies influential decision makers from across government to produce intelligence-based research and analysis.

ABOUT LTC PARTNERS

LTC Partners, a versatile benefits administrative services company, currently administers two major contracts regulated by the U.S. Office of Personnel Management — The Federal Longer Term Care Insurance Program (FLTCIP) and BENEFEDS. The FLTCIP is the largest group, employer-sponsored long term care insurance program in the country and has more than 273,000 enrollees. www.LTCFEDS.com

METHODOLOGY

Government Executive and Government Business Council released a survey on federal retirement preparedness on March 15, 2016 to a random sample of Government Executive, Nextgov, and Defense One print and online subscribers. 897 federal employees participated in the survey, including those at the GS/GM 11-15 grade levels and members of the Senior Executive Service (SES). Respondents include representatives from over 30 federal and defense agencies.