

OFFICIAL PUBLICATION OF THE SEAFARERS INTERNATIONAL UNION'S GOVERNMENT SERVICES DIVISION

# SIU Joins Lawsuit Against Exec. Orders Attacking Employee, Union Rights

The SIU and a dozen other labor organizations, all members of the Federal Workers Alliance (FWA), have sued the Trump administration for violating the rights of government workers and their unions throughout the federal government. Three executive orders were issued on Friday, May 25 in the late afternoon right before the start of Memorial Day weekend. The unions' lawsuit was filed June 13 in the U.S. District Court of the District of Columbia.

The FWA represents approximately 300,000 federal workers in hundreds of occupations ranging from mariners, teachers in Department of Defense Dependent Schools, welders at Navy yards, firefighters, NASA rocket scientists, nurses, and Immigration judges.

"This is a democracy and not a monarchy with a king who can unilaterally eliminate the rights of Congress and federal workers," said Paul Shearon, who serves as secretary-treasurer of the International Federation of Professional and Technical Engineers (IFPTE).

The unions contend the executive orders violate the due process and collective bargaining rights of workers employed by the federal government.

"Donald Trump did not have the authority to issue these executive orders because the power to do so was not granted to him by either Congress or by the Constitution," said Sarah Suszczyk, National Association of Government Employees and FWA Co-chair.

The unions' lawsuit specifically addresses: Several sections of Executive Order 13836 (concerning time spent representing workers by union representatives) usurp Congress's legislative authority. The same executive order prohibits representatives from using official time to "prepare or pursue grievances (including arbitration of grievances) brought against an agency," but allows it for employees working on their own behalf. Treating a union and its representatives differently from individual employees encroaches on a union's right to take collective action.

■ Executive Order 13837 (concerning due process rights) violates rules related to collective bargaining delegated to the Federal Labor Relations Authority, not the President. The executive order illegally limits how much time employee representatives are able to use to help their fellow unit employees, will not allow payment for union representatives who may need to travel to represent employees in their units, will charge unions to use office space and equipment which the Federal Labor Relations Authority has ruled is negotiable between a union and agency, and will make union representatives take personal leave time to help process grievances, among other newly imposed restrictions.

■ Executive Order 13839 (concerning merit principles) is an attempt to exclude matters from the negotiated grievance procedure, such as removals based on misconduct and incentive awards. Order 13839 also excludes from the negotiated union and arbitration procedures disputes over employee performance ratings, incentive pay, cash awards, quality step increases, retention and relocation expenses despite the fact that Congress has allowed these issues to be included for decades.

In their lawsuit, the unions argue that Trump exceeded his authority by interfering with rights granted by Congress to unions and federal agencies to decide which matters are and are not subject to the negotiated grievance procedure.

"President Trump has made it clear that he believes he is above the law," said Randy Erwin, National Federation of Federal Employees' national president and FWA Cochair. "Trump seeks nothing more than the full authority to fire anyone who disagrees with him or challenges his ideology. By limiting the rightful authority of unions to lawfully represent their members, he gets closer to instilling a culture of fear and intimidation in the Executive Branch."

The coalition is concerned that as systematic protections – such as representation, due process, and the right to communicate with Congress – are eroded for federal employees, whistleblowers and other workers will fall prey to political corruption and extortion.

"These protections were put in place to ensure that the men and women, who defend our borders and care for our veterans, have a voice in a workplace that is free from political influence," said Erwin.

Other unions representing federal workers have also filed suit, including the American Federation of Government Employees, AFMSCE and the American Federation of Teachers. The National Treasury Employees Union filed a suit citing violations of the First Amendment and other grounds. The cases have been consolidated and will be heard by Judge Ketanji Brown Jackson.

The 13 labor organizations that are party to the Federal Workers Alliance lawsuit are: Federal Education Association/National Education Association (FEA/ NEA); International Association of Machinists and Aerospace Workers (IAMAW); International Brotherhood of Teamsters (IBT); International Federation of Professional and Technical Engineers, AFLCIO (IFPTE); Marine Engineers' Beneficial Association, AFL-CIO (MEBA); Metal Trades Department, AFL-CIO (MTD); National Association of Government Employees, SEIU (NAGE); National Federation of Federal Employees, IAMAW, AFL-CIO (NFFE): National Labor Relations Board Professional Association (NLRBPA); National Labor Relations Board Union (NLRBU); National Weather Service Employees Organization (NWSEO); Patent Office Professional Association (POPA), and Seafarers International Union of North America, AFL-CIO (SIU).

### House Democrats Blast Executive Orders as 'Unprecedented Attack'

Editor's note: The following article was published June 14 as a news release on the website of the American Federation of Government Employees (AFGE). Headquartered in Washington, D.C., the union represents some 700,000 federal and government of the District of Columbia workers.

Opposition to the illegal and unconstitutional executive orders President Trump issued last month targeting federal workers continues to grow. After 21 House Republicans told President Trump that the directives "undermine existing labor laws," 23 House Democrats – all ranking members of House committees, including House Democratic leadership – sent their own letter to President Trump today asking that he rescind the orders as they "constitute an unprecedented attack on good governance and a professional, nonpartisan civil service."

American Federation of Government Employees National President J. David Cox Sr. released the following statement: "Politicians seem to agree on very little these days, so it is quite remarkable that both Republicans and Democrats are speaking out with such force against President Trump's illegal and unconstitutional executive orders.

"These executive orders strip agencies of their right to bargain terms and conditions of employment and replace it with a politically charged scheme to fire employees without due process. Left unchallenged, these directives will deprive 2 million workers of their rights to address and resolve workplace issues such as sexual harassment, racial discrimination, retaliation against whistleblowers, improving workplace health and safety, enforcing reasonable accommodations for workers with disabilities, and so much more.

"Thank you to Congressman Elijah Cummings for spearheading the Democratic letter, and thank you to all of the lawmakers from both sides of the aisle who are speaking out not just for federal employees but for our democracy."

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## **Mt. Whitney CIVMARS Receive Habitability Compensation** *United Action, Strong Advocacy for CIVMARs' Health and Safety Grievance*

A recent cash settlement was negotiated for unlicensed CIVMARS subjected to hazardous and difficult living and working conditions aboard the USS Mt. Whitney.

Together, the SIU and unlicensed CIVMARS serving aboard the *Mt. Whitney* during its 2017 Croatian shipyard maintenance period addressed numerous health and safety concerns lasting more than three months. CIVMARS, required to move aboard the vessel too soon, experienced exposure to fumes, heat, noise, problems with water quality, ventilation and accumulated dust and grime throughout the vessel. The conditions also impacted galley operations.

Several crew members contacted the SIU upon moving back onto the vessel. The union prepared a grievance for the crew. Many of the crew signed the grievance and it was processed under the SIU's collective bargaining agreement. The crew sent details about the conditions as the situation developed.

SIU Assistant Vice President for Government Services Chet Wheeler said the solidarity of the crew led to the excellent settlement that the SIU negotiated with the Military Sealift Command (MSC).

"The crew, providing the details and working together with union representatives, helped convince MSC that there were very significant health and safety problems during that time frame," Wheeler said. "The SIU demonstrated a strong case. After lengthy negotiations between

MSC and SIU representatives, a significant award was reached for the *Mt. Whitney* CIVMARS serving aboard the vessel during the last months of the yard period."

While there were administrative issues with the settlement (it took much longer than usual to arrange payment), the union continued to persist and advocate until the last crew member was paid. The SIU continues to work with MSC representatives to ensure hotel arrangements are available during yard periods to avoid similar problems.

"There is nothing more important than safe, habitable conditions aboard a vessel," Wheeler added. "Mariners deserve nothing less."

As an MSC CIVMAR who worked for 32 years prior to coming ashore to work for the SIU, Wheeler noted that he had seen lots of shipboard problems during his career, but the conditions aboard the *Mt. Whitney* while in Croatia were some of the worst.

He concluded, "The SIU is proud of the CIVMARS for looking out for each other, for working closely with their union, for signing the grievance and getting it through the correct process – that led to this good award."

Are you seeing health and safety problems on your vessel? Contact the SIU at: siufedmariner@seafarers.org or contact your union representative.

### President's Column

#### **Unions More Necessary than Ever**

It's been a busy time for the SIU and federal mariners, too, as the stories in this edition demonstrate. We are proud of the work all our federal mariners do in NOAA, ACOE, MARAD - Suisun Bay and MSC. Sometimes it's a dramatic action, like the work of the CIVMAR crew aboard the USNS Trenton when they rescued 41 people in the Mediterranean (story



on page 3). Sometimes its efforts mariners take on behalf of themselves and their shipmates, like the Mt. Whitney CIVMARS who worked with SIU representatives to correct health and safety problems during a yard period (story on page 1).

But these stories are part of a much bigger picture. While there's plenty of reason for optimism about the future of organized labor, there are also some undeniable challenges

Michael Sacco

faced by not only the union movement but by all workers across the country, most definitely including our federal-sector mariners

These are tough times for America's working families, and that's mostly due to an accumulation of decades' worth of governmental policies that favor the rich and encourage the export of U.S. jobs. It's also due to prolonged attacks on unions - attacks which are designed to weaken the security of workers in general.

When working people have the freedom to speak up together through unions, progress is made that benefits all Americans. We saw the power collective action gives working people most recently in West Virginia, where tens of thousands of teachers stood their ground to win changes for themselves and their students and their communities. In addition to West Virginia, teachers and their supporters in Oklahoma, Arizona and Kentucky also came together to work towards achieving a better standard of living and promoting a better educational environment for their students. And that's why your union and other unions representing federal workers teamed up to protest the issuance of executive orders directing agencies across the federal government to take away so many established workplace rights (see story on page1).

Despite the continual efforts to undermine the rights of working people and the unions which represent them, union membership in America grew last year. Non-partisan polling shows that more people in the U.S. have a favorable view of unions today than they have in many, many years. Brothers and sisters, that data reflects an opportunity to grow our movement and to increase our collective effectiveness for promoting and protecting workers' rights.

Revitalizing the labor movement will take time. Protecting your workplace rights is a first step. How can you make a difference? How can you protect yourself and your family in the event a problem at work occurs? Start by joining the SIU and showing your solidarity. The SIU can help you with safety and health issues, discipline problems, if you are hurt on the job, if you need time off to care for yourself or a family member and in other important ways.

You can also start by calling on your state, local and federal lawmakers to step up to the plate and join our cause. We must demand that our representatives do everything in their power to protect and strengthen the freedom of American workers by making it easier for working people to join together in unions.

Don't be fooled, brothers and sisters: Labor unions are now more critical to America's success than ever before. You don't have to be a union member to know that freedom is not given, it is fought for – and it must be protected. With that in mind, I again encourage all of you to invite your elected officials to stand with us to make the fight to protect our freedoms easier, not harder.

#### **Register and Vote**

### **Secretary of Defense Backs Mariners**

U.S. Secretary of Defense James Mattis recently offered strong words of support for the U.S. Merchant Marine.

Speaking June 16 to new graduates of the U.S. Merchant Marine Academy, Mattis said, "You're going to be the fourth arm of the defense. You're going to sustain our allies and fuel our ships and ferry our warriors."

During his remarks in Kings Point, New York, the secretary stated, "As small as our merchant marine may be today, it is absolutely essential. We're going to need you as we see the storm clouds gather elsewhere as our diplomats are in a position where we have to buy time for them to solve problems."

Mattis told the gathering of nearly 4,500 people that his father had been a merchant mariner during World War II. He relayed a 1935 quote from the leader who guided America's effort during that war, President Franklin D. Roosevelt, recalling his time as Assistant Secretary of the Navy during World War I: "In the event of a war, American-flag ships are obviously needed not only for Naval auxiliary, but also for the maintenance of reasonable and necessary commercial intercourse. We should remember the lessons learned in the last war."

Mattis reminded the graduates and audience, "Those lessons that he was speaking to are timeless, and I would tell you the essential nature of an efficient and a resilient merchant marine that is fearless and that is what we still need today."



U.S. Secretary of Defense James Mattis



SIU Secretary Treasurer David Heindel (third from left) presents SIU President Michael Sacco (fifth from left) with a replica of the Vince Lombardi Super Bowl Trophy. Joining Sacco for the presentation are members of his administration, including his executive vice president, regional vice presidents and the national director of an SIU-affiliated union.

### **Board Salutes Sacco's Visionary Leadership**

Following the announced awards at the annual Greater New York/New Jersey Maritime Port Council Dinner- Dance on June 9, the SIU Executive Board took over the stage to make a special presentation. That is, all the board members except one.

Executive Vice President Augie Tellez told the more than 300 in the audience that the union was celebrating several milestones, including the 80th anniversary of the Seafarers International Union of

Secretary-Treasurer David Heindel followed Tellez at the microphone to recognize and thank Sacco's wife, Sophie, before using one of President Sacco's favorite analogies: "Mike has referred to us (the Executive Board) as his Super Bowl team. On behalf of the Board, we would like to present our coach with his own Super Bowl trophy.

The unexpected tribute with a standing ovation caught Sacco completely by surprise. As he accepted the lookalike trophy, Sacco said it has been "a won-

And speaking of elected officials, it's almost election time again. In November, the entire U.S. House of Representatives will be up for election, along with 35 U.S. Senate seats and 39 state and territorial governorships. Many other state and local elections also will take place. With that in mind, it's definitely not too soon to make sure you're registered to vote. Just go online to Vote.org and take it from there. The site is run by a non-profit organization and it's very user-friendly.



Michael Sacco, President Augustin Tellez, Executive Vice President

David Heindel, Secretary-Treasurer

George Tricker, Vice President Contracts

Kermett Mangram, Vice President Government Services

Chester Wheeler, Asst. Vice President Government Services North America.

"For the last 30 years, we have had an unprecedented period of peace and prosperity," Tellez stated. "We have enjoyed a piece of the American Dream. This comes as no accident. This is the 30th anniversary of our leader - Mike Sacco (being in office). His vision and his tremendous drive motivate us to do what we do."

derful 30 years. Coaches don't win games; players win games. These are the players. These are the guys who get it done."

Sacco acknowledged the many industry officials attending the dinner by reminding all that labor and business have worked and will continue to work together in order to succeed: "We want a fair shake. We don't want more, we don't want less. We will help you."

Did you miss a back issue of The Federal Mariner?

PDF copies of every edition are available at www.seafarers.org

Look under the News menu, then click "CIVMAR News"

**Federal Mariner** 

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### **CIVMAR-Crewed USNS Trenton Rescues 41 in Mediterranean**

SIU CIVMARS recently assisted in a dramatic rescue at sea.

On June 12, the CIVMAR-crewed USNS Trenton rendered assistance to people in distress that it encountered while conducting routine operations in the Mediterranean Sea. Two rigid-hull inflatable boats (RHIBs) and one fast rescue boat were launched from the *Trenton*; 41 people were recovered. The distressed people, whose own vessel sank, were immediately brought aboard the *Trenton* and provided with food, water, clothing and medical care.

In a news release about the rescue, the Navy noted, "This demonstrates the multi-mission capability of U.S. Naval forces and our ability to respond rapidly to provide relief."

During the operation, the *Trenton* crew initially observed approximately 12 bodies in the water that appeared to be unresponsive. The crew prioritized recovering those who needed immediate help.

Five days later, the Spearhead-class expeditionary fast transport ship transferred the 41 people to ships from the Italian Coast Guard off the coast of the island of Lampedusa, Italy.

"Although it is seldom that we run into people in distress at sea, it is something we plan, practice and prepare for routinely," said Susan Orsini, the ship's captain aboard the *Trenton*. "A rescue at sea involves all hands aboard the ship. I was so proud and impressed by the thoughtful resourcefulness of all hands on board USNS *Trenton*; it filled my heart with hope and gratitude."

She added, "The pivotal role the shore side units and personnel play in a rescue at sea cannot be minimized; the ship cannot do it alone. Their efforts involve intense and intricate coordination, timely and critical communications to all units and personnel involved. The reward for our efforts was seeing the rescued personnel transferred, in good spirits and good health, heading to their next destination."



Personnel from the *USNS Trenton* render assistance to mariners in distress whom they encountered while conducting routine operations in the Mediterranean Sea, June 12, 2018. (U.S. Navy photo)



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### How to Become an SIU Member

Joining the SIU is easy and an important step in protecting you workplace rights. The union's website – www.seafarers.org – includes printable PDF versions of forms that mariners may use to request and authorize payroll deductions for labor organization dues. The forms are posted at:

www.seafarers.org/memberbenefits/civmar.asp Forms are also available under "union forms" in the SIU membership tab.

**Contact Information** 

Asst. Vice President Government Services Chet Wheeler: Phone: (510) 444-2360, ext. 17 Email: cwheeler@seafarers.org

Government Services Fleet Representative Sam Spain: Phone: (757) 622-1892 Email: sspain@seafarers.org and grandchildren, can all take advantage of this exciting opportunity.

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April - June 2018

#### **Federal Mariner**

## **Pro-Worker Senators Urge OPM Director Not to Balance Budget On Backs of Federal Workforce**

A group of 26 United States Senators in mid-June wrote a letter to Director of the Office of Personnel Management (OPM) Jeff Pon, urging the Trump Administration not to cut retirement benefits for the nation's federal workforce. This letter comes after Pon outlined an administration plan to freeze federal employee pay and cut retirement benefits for 2.6 million federal retirees and their family members who may be entitled to benefits over the next 10 years.

"Together, the proposals you have made would cut \$143 billion over ten years from federal employee retirement programs, while offering nothing to employees in their place. We fear that these cuts are motivated by an ongoing effort to balance the budget on the backs of federal workers rather than an effort to provide a comprehensive approach to modernizing federal employee compensation," the Senators wrote in the letter.

"As you continue to develop legislative proposals related to the compensation of federal employees, we urge you to move past draconian cuts that harm the financial security of federal employees in every state across the country, and instead commit to comprehensive reforms that modernize our government's compensation system in a way that encourages the best and brightest talent to join the ranks of our dedicated civil servants," the Senators concluded.

Signing the letter were the following Senators, all Democrats: John Warner (Virginia), Tim Kaine (Virginia), Tom Carper (Delaware), Mazie Hirono (Hawaii), Elizabeth Warren (Massachusetts), Cory Booker (New Jersey), Sherrod Brown (Ohio), Chris Van Hollen (Maryland), Patty Murray (Washington), Chris Coons (Connecticut), Richard Blumenthal (Connecticut), Kirsten Gillibrand (New York), Ed Markey (Massachusetts), Jeanne Shaheen (New Hampshire), Brian Schatz (Hawaii), Dianne Feinstein (California), Claire Mc-Caskill (Missouri), Maggie Hassan (New Hampshire), Jack Reed (Rhode Island), Bernie Sanders (Vermont), Tom Udall (New Mexico), Bob Menendez (New Jersey), Tammy Duckworth (Illinois), Ben Cardin (Maryland), Heidi Heitkamp (North Dakota), and Martin Heinrich (New Mexico).

Here is the full text of the letter:

Dear Director Pon:

We write to you opposing the changes to federal employee retirement benefits included in your May 4, 2018 letter to Speaker Paul Ryan, and to voice our strong concern for the impact these proposals would have on the financial planning of active and retired federal employees and on the federal government's ability to recruit and retain a strong civilian workforce.

Your letter calls for increased Federal Employee Retirement System (FERS) contributions from employees, eliminating the FERS supplement for employees who retire beginning in 2018, basing retirement calculations on the average of the highest 5 years of salary instead of the current 3, and reducing or eliminating cost-of-living adjustments. These proposals affect employees who have dedicated decades of service to the federal government, and in the case of the FERS supplement, employees who are required to retire early because of the physical demands of their job, including Customs and Border Protection Officers, firefighters, and air traffic controllers. It is clear that they would reduce the ability of employees to save going forward and significantly alter the financial planning of federal workers, retirees, and their families.

Our understanding is that your justification for these proposals is to bring federal employee compensation in line with the private sector. The President's FY19 Budget justification for these proposals states that federal employees are compensated with combined pay and benefits higher than the private sector, relying solely on an April 2017 Congressional Budget Office (CBO) Report. This is a gross oversimplification of the findings and implications of that report. The report concludes that total compensation costs among workers with a professional degree or doctorate were actually 18 percent lower for federal employees than for similar private-sector employees. To further increase this differential would hamper our ability to hire experts in mission-critical areas. Furthermore, CBO states that the scope of their analysis is limited to selected benefits, and does not include, for example, the stock options that some private-sector firms provide to their employees.

Together, the proposals you have made would cut \$143 billion over ten years from federal employee retirement programs, while offering nothing to employees in their place. We fear that these cuts are motivated by an ongoing effort to balance the budget on the backs of federal workers rather than an effort to provide a comprehensive approach to modernizing federal employee compensation.

We are also concerned about the effects that these cuts would have on the federal government's ability to recruit and retain top talent at agencies across the United States. As you know, just 17 percent of federal workers are under 35 years old, and nearly one-third of permanent career federal employees will be eligible to retire next year. At the same time, the 2017 Federal Employee Viewpoint Survey, a government wide survey conducted by the Office of Personnel Management, found that only 42 percent of federal employees feel they can recruit people with the right skills. In the face of a potential brain drain from our federal agencies, and in a time where top talent has a wide variety of options for global employment, we feel strongly that the impact of across-the-board pay freezes and continued threats to earned benefits will be devastating to retention and recruitment. Modernizing the federal workforce and the package of benefits offered to our federal employees is a worthy goal; however, if enacted, these proposals would not be a modernization, but would instead reverse course by making the federal government a less attractive place to work.

As you continue to develop legislative proposals related to the compensation of federal employees, we urge you to move past draconian cuts that harm the financial security of federal employees in every state across the country, and instead commit to comprehensive reforms that modernize our government's compensation system in a way that encourages the best and brightest talent to join the ranks of our dedicated civil servants. We would welcome the opportunity to work with you in accomplishing that important goal.

### **TSP Posts Updates on Eventual Changes for Withdrawal Options**

For federal mariners working at ACOE, Suisun Bay Reserve – MARAD, NOAA and MSC who are nearing retirement, the information below can help you understand some new retirement rules coming in 2019.

The office of the Thrift Savings Plan (TSP) has posted comprehensive information about eventual changes to its withdrawal options stemming from passage of the TSP Modernization Act late last year.

According to the office as well as news reports, those changes aren't imminent, mainly because they'll require revisions to various forms, publications, the TSP website and much more. According to an official with the Federal Retirement Thrift Investment Board (which overseas the TSP), the law allows the office two years to finalize the modifications. The upshot is that "everything will be done by November of 2019," the official said.

Excerpts from a related fact sheet posted by the TSP are printed here. The online fact sheet is a three-page (as of late May) PDF file that the office is updating from time to time. It can be accessed directly at the following web address:

#### https://www.tsp.gov/PDF/formspubs/tspfs10.pdf

Additional information is linked on the home page at www.tsp.gov

#### What's going to change?

When the new withdrawal policies go into effect, you will have more options for how and when you can access money from your TSP account. These options fall into the following categories:

Multiple age-based (for those 59½ or older) in-service and post-separation partial withdrawals will be allowed.
You'll be able to choose whether your withdrawal should come from your Roth balance, your traditional balance, or a proportional mix of both.
You will no longer be required to make a full withdrawal election after you turn 70½ and are separated. (You will still need to receive IRS- required minimum distributions (RMDs).)
If you're a separated participant, in addition to the option of monthly payments, you'll be able to choose quarterly or annual payments, and you'll be able stop, start, or make changes to your installment payments at any time.

you take no action or just don't withdraw enough to meet your RMD, we will automatically send you the remaining RMD amount.

If your account has already been abandoned, you'll be able to restore the account without making a full withdrawal election. Your restored balance can remain in the plan (subject to RMDs) with all the new withdrawal options available.

### If the law has been passed, why are the new options not yet available, and why could it take up to two years for them to become available?

It might seem like a simple thing to start allowing something that's currently not allowed, but there's a lot to be done to make these changes happen. There are substantial programming changes and form revisions to be made just to make it possible for participants to take advantage of the new options. And there are many publications and web pages that will need to be changed to reflect our new policy and new procedures. By the way, in addition to the changes made by the new law, we're also adding the ability to specify how much of your withdrawal should be Roth and how much should be traditional; withdrawals currently come out pro rata from both sources.

Also, as a government agency, we have to publish any policy decisions that are necessary to implement new legislation in publicly accessible regulations. So we have to publish new regulations in order to allow the new options. We also have to have a public comment period and take the time to consider comments before we make final regulatory changes.

We asked Congress for these new withdrawal options, so rest assured that we're

#### Withdrawal Deadline

By law, the TSP currently requires that you make a full withdrawal election after you turn 70<sup>1</sup>/<sub>2</sub> and have separated from federal service. If you fail to do that, we initiate an account "abandonment" process.

The new law does away with this requirement. You will never be required to make a full withdrawal election.

You will still need to receive IRS-required minimum distributions (RMDs). You can satisfy the requirement by taking a partial withdrawal or installment payments. If

motivated to enact them as soon as possible. We intend to have the changes in place before the two-year deadline but don't yet have a specific date to announce.

#### Why didn't you start working on this before the new law was passed?

We did. But it would have been inefficient to spend the substantial resources necessary for this project before knowing whether the bill would become law or what exactly would be included in it. We were as prepared as we could prudently be for the passage of the law and are working to make this transition as quickly as possible while ensuring that the processes work correctly and in the best interest of our participants.

Help Log In Protect Your TSP Account			password onli	ne.
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How to set up and manage your TSP account • TSP and Your Retirement	Investment Funds Information on TSP fund options and performance • Fund Comparison	Planning & Tools Retirement planning and tools for all career stages • Before You invest	Life Events Help with life events affecting your TSP account • Entering Govt Service	Text size:
				Updated information about changes to TSP withdrawal options
		<ul> <li>Maximize Your TSP</li> </ul>	<ul> <li>Called to Active Duty</li> </ul>	
Enrolling in the TSP     Investing Contributions     Protect Your TSP Account	Lifecycle Funds     Share Prices     Monthly Returns	Savings • Calculators	Family Changes	<ul> <li>1st quarter participant statements are online and in the mail</li> </ul>
<ul> <li>Investing Contributions</li> </ul>	Share Prices	Savings	• Family Changes Learn more >	statements are online and in the
Investing Contributions     Protect Your TSP Account	Share Prices     Monthly Returns	Savings Calculators		statements are online and in the mail

The TSP website contains comprehensive information about changes to its withdrawal options stemming from passage of the TSP Modernization Act late last year. Parts of the home page are shown at left. The site address is www.tsp.gov.

#### Federal Mariner

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