

TOWER RETIREMENT SERVICES



Understand Your Benefits

Government employee benefits are extremely confusing... Let us help you navigate the details.



Evaluate Your Options

Evaluate all your options before making critical decisions with your hard-earned retirement savings.



Plan Better For Retirement

Create a well thought out plan for retirement that gives you and your family peace of mind.

Federal Retirement Specialists



Tyson Lamm

Tyson has been working to help people with important financial decisions for over fifteen years, and began in early 2008 serving federal employees exclusively.

In this ever-changing landscape of federal benefits, his experience and expertise has been trusted by thousands of federal employees to guide them toward a worry-free retirement.

Having met with thousands of federal employees over the last decade through seminars, face to face visits, and countless hours tied to the phone, he has a perspective that very few people can compare to in regards to what has worked and not worked for federal employees to avoid surprises and mistakes with your critical retirement decisions.

What Can You Learn From Our Experience?

While the TSP is great for accumulation due to its low fees, payroll deduction, and match, you will eventually enter the preservation and distribution phases as you approach retirement. Being educated on the best options available to you will ensure that you have an objective approach to handling market volatility, inflation, and passing your hard-earned money to your heirs in the most efficient manner.

- Do you fully understand the funds available to you within the TSP?
- How will your fund allocation keep up with inflation?
- How will your fund allocation perform in market downturns?
- Do you have access to your money when you need it?
- Are your heirs protected?
- Are there options available to you that would better fit your situation?

TSP Options



Leave it Sit there

To reiterate what is stated in the “Funds Overview” from [TSP.gov](https://www.tsp.gov), you are forced to choose between the inflation risk of the G fund, and the market risk associated with every other fund or combination thereof. There is no blend that can guarantee safety with reasonable returns.



Lifetime Income

At retirement, you can **“trade” your TSP** in exchange for a lifetime monthly income. This option is often shown to you on your annual TSP statement.

- *Money stops growing*
- *In many cases, heirs are disinherited*
- *Access to cash is gone*



Cash it Out

At 59.5 or retirement, whichever comes first, you can cash out your TSP.

- *Harmful tax implications*
- *Money stops growing*



Rollover to “Real World” Options

At 59.5 or retirement, whichever comes first, you are eligible to roll all or part of your TSP balance into a **tax-deferred, qualified plan**. Many of you are limited by the options available through the TSP, and may benefit from being educated on more competitive options available to you in the real world.