

MEMBER PROFILE

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RENEE LAMOREAUX

Smokejumper

One of the first female smokejumpers relaxes in retirement

SMOKEJUMPER CUTS RISK THROUGH SMART RETIREMENT PLANNING

Renee Lamoreaux spent most of her work life in fire, smoke and ash. As a smokejumper for the U.S. Forest Service, she parachuted into fire zones to battle blazes all around the country.

"You'd be in Redmond, Oregon, one hour. Then that siren goes off and you're off to New Mexico, jumping into the Gila National Forest. Then in a week, you're in Alaska jumping north of the Arctic Circle. It doesn't get much more adventurous than that," she says.

Renee, who loved the outdoors even as a kid, knew there was risk involved, but that was part of the reason she loved it. "I love a challenge," she says.

SECURING HER INCOME IN RETIREMENT PUTS HER AT EASE

The fact that there weren't many female smokejumpers in 1989 when she started just added to the challenge. The long days and 24-hour shifts, with barely time for a shower and a quick meal in between, only made her love it more.

When it came to her retirement planning, Renee applied many of the same techniques she had learned to handle the risks of being a smokejumper. She learned everything she could, taking advantage



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— Renee Lamoreaux

of retirement education classes offered by the Forest Service. She started early and took the classes every five years or so to make sure she was up to date.

In fact, it was at one of those classes that she finally realized it was time to go. "The last class I took, I was eligible for retirement, and the instructor looked at me and said, 'What are you still doing here?' and I said, 'Right, what am I still doing here?' So that afternoon, I made arrangements to retire."

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Her retirement package includes Social Security, a Thrift Savings plan — similar to a 401(k) — and an annuity she earned that provides protected monthly income for life. “Receiving this monthly annuity — that makes all the difference,” she says. “It’s nice to have a stable income.”

Not only does an annuity make it easier to plan, but it helps ease some of the worry about her finances in retirement. Renee hasn’t even had to dip into any of her savings yet. She relies solely on Supplemental Security Income and the monthly income from the annuity.

Renee is enjoying her time after her career, spending most of her days at her home near Bend, Oregon, caring for her three dogs, camping with her husband and finding new adventures. “I thought I would have all this free time, but I don’t,” she says. “It just fills up quickly, but I’m that kind of woman. I don’t like being idle. I keep busy.”

She also stays involved with the Forest Service, helping out part-time with training or working as a fire safety officer — on the ground — in some big fires. “I was just at the jump base this morning, and they were passing a bunch of rookie jumpers — it’s just wonderful,” she says.

Best of all, she doesn’t have to worry about her finances. She can just enjoy the time that comes with being retired. “That annuity has been wonderful,” she says. “Having a steady monthly income in the fluctuating market helps bring freedom so I can enjoy life.”

