

Federal Employee Benefits Analysis

August 1, 2016

Sue Smith



Your Company Name
Advisor Name
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Disclaimer

This report illustrates estimates of cost and benefits for the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS), Federal Employees Group Life Insurance (FEGLI), Federal Employees Health Benefits Program (FEHB), Long Term Care (LTC) Insurance, Social Security System benefits, and the Thrift Savings Plan (TSP). Some estimates are based on assumptions, which may affect the results, and may differ from actual experience. Since future costs and benefits cannot be estimated with absolute certainty, you should not base your financial decisions solely on the estimates of this report, and it is recommended to consult with your personnel office or the Office of Personnel Management (OPM), Retirement Information Office 1-888-767-6738. Your Company Name cannot provide retirement analysis and decision information to you. The analysis is provided 'AS IS' without warranties of any kind (including the implied warranties of merchantability and fitness for a particular purpose). No oral or written information or advice provided by Your Company Name and its agents or employees shall create a warranty of any kind regarding this analysis, and you may not rely upon such information or advice. Neither Your Company Name nor anyone else who has been involved in the creation, production, or delivery of this analysis shall be liable for any direct, indirect, consequential, or incidental damages (including, but not limited to, damages for loss of business or personal profits, business or personal interruption, and loss of business or personal information) arising from the use of (or inability to use) this analysis.

Benefits Analysis

Federal Employee Benefits - Summary

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Personal

Name: Sue Smith
Address:
Date of Birth: 04-10-1968
Age: 48

Employment

Service Computation Date: 08-23-03
Annual Salary: \$65,000.00
Hourly Salary: \$31.15
Annual Salary Increase: 1.25% (Estimated)
Creditable Service: 12 Years 11 Months
Sick Leave: 0 Years 4 Months

Retirement

Retirement System: FERS
Employee Type: REGULAR
Retirement Type: REGULAR
Planned Retirement Date: 04-10-28
Annual Salary: \$75,449.00
Hourly Salary: \$36.15
High 3 Average Salary: \$73,854.00
Annual COLA: 1.83%
Creditable Service: 24 Years 7 Months
Sick Leave: Years 11 Months
Age: 60
Retirement Eligibility: Service and Age Requirements Met

Monthly Retirement Annuity - FERS Survivor with a 50% Annuity

Annuity Without Survivor*: \$1,569
Annuity With Survivor*: \$1,412
Survivor's Annuity: \$785
Cost of Survivor's Annuity*: \$157

Thrift Savings Plan (TSP)

CURRENT TRADITIONAL STATUS
Your Annual Contribution: \$2,599.99
Govt. Annual Contribution: \$3,249.99
C Fund Savings: \$5,000.00
F Fund Savings: \$15,000.00
G Fund Savings: \$100,000.00
I Fund Savings: \$5,000.00
S Fund Savings: \$1,000.00
L Fund Savings: \$20,000.00
Total Savings: \$146,000.00
Hypothetical Balance
at Withdrawal: \$294,721.00

CURRENT ROTH STATUS
Your Annual Contribution: \$15,400.00
Govt. Annual Contribution: \$0.00
C Fund Savings: \$0.00
F Fund Savings: \$0.00
G Fund Savings: \$0.00
I Fund Savings: \$0.00
S Fund Savings: \$0.00
L Fund Savings: \$0.00
Total Savings: \$0.00
Hypothetical Balance
at Withdrawal: \$303,000.00

Federal Employees Group Life Insurance (FEGLI)

COVERAGE	AT AGE 48	AT AGE 60	AT AGE 65
Basic:	\$67,000.00	\$77,000.00	\$77,000.00
Option A:	\$10,000.00	\$10,000.00	\$10,000.00
Option B:	\$260,000.00	\$300,000.00	\$300,000.00
Option C:	\$0.00	\$0.00	\$0.00
Total:	\$337,000.00	\$387,000.00	\$387,000.00
ANNUAL PREMIUM:	\$753.00	\$5,857.00	\$6,180.00

Federal Income Analysis - Monthly

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

	Current Income		First Month in Retirement Income	
	Biweekly	Monthly	Monthly	
Gross Salary	\$2,492.00	\$5,416.67	\$1,569.42	Gross Annuity
FERS Retirement	\$45.00	\$97.50	\$157.00	Survivor Benefit
TSP-Traditional	\$100.00	\$216.67	\$0.00	Early Retirement-Age Penalty
TSP-Roth	\$592.31	\$1,283.33		
TSP Catch-Up	\$0.00	\$0.00	\$0.00	Unpaid Redeposit
TSP-Roth Catch-Up	\$0.00	\$0.00		
Social Security/OASDI	\$130.00	\$281.67	\$0.00	Unpaid Deposit
Tax-Federal Withholding	\$290.00	\$628.33	\$447.88	Tax-Federal Withholding (Estimated)
Tax-State Withholding	\$125.00	\$270.83	\$193.05	Tax-State Withholding (Estimated)
FEGLI Basic	\$10.05	\$21.78	\$189.04	FEGLI Basic
FEGLI Optional	\$18.90	\$40.95	\$299.00	FEGLI Optional
FEHB-Medical	\$180.00	\$390.00	\$624.40	FEHB-Medical - FEHB (Estimated)
Dental	\$50.00	\$108.33	\$130.00	Dental (Estimated)
Vision	\$30.00	\$65.00	\$80.00	Vision (Estimated)
Long Term Care	\$106.15	\$230.00	\$230.00	Long Term Care
Flexible Spending Account	\$50.00	\$108.33		
Medicare	\$32.00	\$69.33		
Allotments	\$0.00	\$0.00		
Other 1	\$0.00	\$0.00	\$0.00	
Other 2	\$0.00	\$0.00	\$0.00	
Other 3	\$0.00	\$0.00	\$0.00	
Total Deduction	\$1,759.41	\$3,812.05	\$2,350.37	Total Deduction (Estimated)
			-\$780.95	Net Annuity (after deduction) (Estimated)
			\$1,125.00	Social Security/FERS Supplement (Estimated)
			\$0.00	TSP-Traditional Income (if any)
			\$0.00	TSP-Roth Income (if any)
			\$1,166.67	Taxable Income from Other Sources (Estimated)
			\$1,250.00	Non-Taxable Income from Other Sources (Estimated)
Net Pay	\$732.59	\$1,604.62	\$2,760.72	Net Income (Estimated)

Net Retirement Income Minus Net Pay Today = \$1,156.10

Impact of Inflation on Retirement Income

Inflation negatively impacts your future income. The value of the amount of money you are saving today will not have the same value in the future. You will not be able to buy as much in the future with each dollar saved. In other words, inflation makes it necessary to save more because your dollars will be worth less in the future.

This form estimates how much net income you will need at retirement to keep the same standard of living that you have today (Net Pay per Month Today). This information may help you analyze your financial planning needs. *It is based on information and assumptions provided by you regarding your financial situation.*

You selected an Average Yearly Inflation rate of: 3%

Net Pay per Month Today \$1,604.62

Net Monthly Income at Retirement \$2,760.72 that includes: Net Annuity + Social Security/FERS Supplement + Estimated TSP

- In 12 years, the value of your net monthly income at retirement \$2,760.72 will be \$1,936.31.
- In order to maintain a standard of living equal in value to your current income \$1,604.62, you will need a net monthly income at retirement in 12 years of \$2,287.80.
- The difference between \$2,760.72 and \$2,287.80 is a surplus of \$472.92 in monthly retirement income in 12 years.

Annual Income - Government

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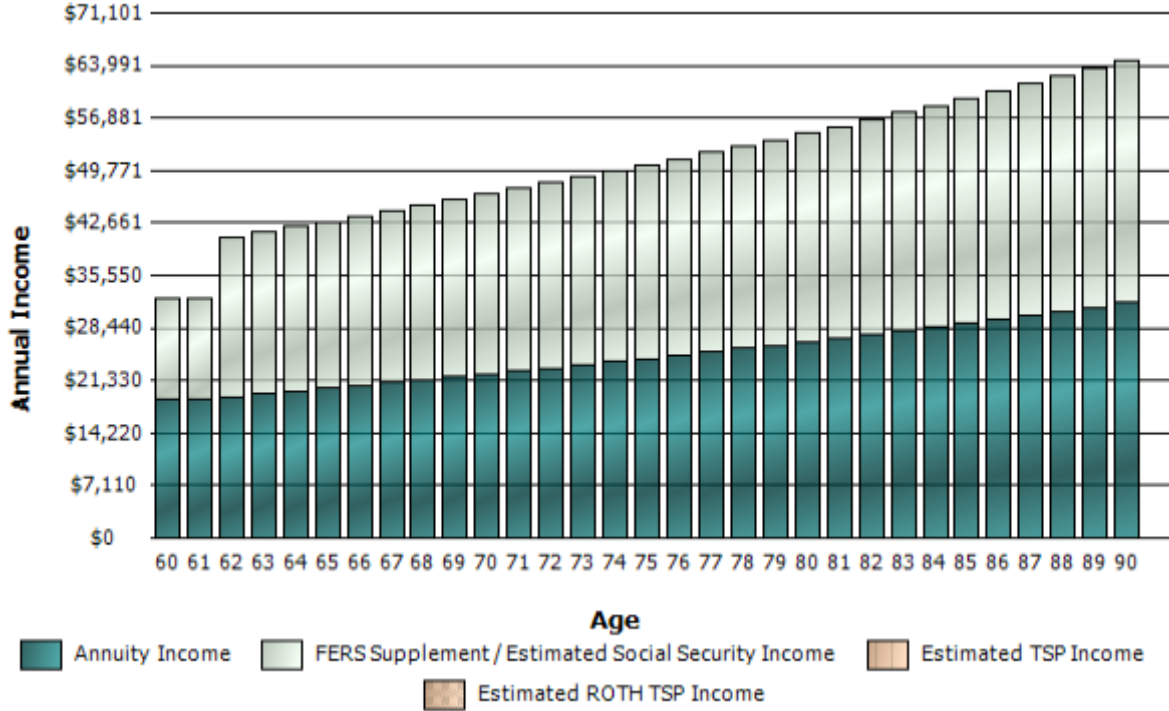
Income Analysis as of Aug-01-2016

Calculations based on a COLA (In Retirement) of 1.83% and a 50% Survivor Annuity. In addition, a Social Security COLA of 1.5% was used.

Age	Salary	Annuity	Estimated Social Security	Estimated Traditional TSP	Estimated ROTH TSP	TOTAL	Change
48	\$65,000.00					\$65,000.00	
49	\$65,812.50					\$65,812.50	\$812.50
50	\$66,635.16					\$66,635.16	\$822.66
51	\$67,468.10					\$67,468.10	\$832.94
52	\$68,311.45					\$68,311.45	\$843.35
53	\$69,165.34					\$69,165.34	\$853.89
54	\$70,029.91					\$70,029.91	\$864.57
55	\$70,905.28					\$70,905.28	\$875.37
56	\$71,791.60					\$71,791.60	\$886.32
57	\$72,688.99					\$72,688.99	\$897.39
58	\$73,597.60					\$73,597.60	\$908.61
59	\$74,517.57					\$74,517.57	\$919.97
60	\$75,449.04					\$75,449.04	\$931.47
	Start Retirement						
60		\$18,833.00	\$13,500.00			\$32,333.00	-\$43,116.04
61		\$18,833.00	\$13,500.00			\$32,333.00	
62		\$19,177.64	\$21,600.00			\$40,777.64	\$8,444.64
63		\$19,528.59	\$21,924.00			\$41,452.59	\$674.95
64		\$19,885.97	\$22,248.00			\$42,133.97	\$681.38
65		\$20,249.88	\$22,584.00			\$42,833.88	\$699.91
66		\$20,620.45	\$22,920.00			\$43,540.45	\$706.57
67		\$20,997.81	\$23,268.00			\$44,265.81	\$725.36
68		\$21,382.07	\$23,616.00			\$44,998.07	\$732.26
69		\$21,773.36	\$23,976.00			\$45,749.36	\$751.29
70		\$22,171.81	\$24,336.00			\$46,507.81	\$758.45
71		\$22,577.56	\$24,696.00			\$47,273.56	\$765.75
72		\$22,990.73	\$25,068.00			\$48,058.73	\$785.17
73		\$23,411.46	\$25,440.00			\$48,851.46	\$792.73
74		\$23,839.89	\$25,824.00			\$49,663.89	\$812.43
75		\$24,276.16	\$26,208.00			\$50,484.16	\$820.27
76		\$24,720.41	\$26,604.00			\$51,324.41	\$840.25
77		\$25,172.79	\$27,000.00			\$52,172.79	\$848.38
78		\$25,633.46	\$27,408.00			\$53,041.46	\$868.67
79		\$26,102.55	\$27,816.00			\$53,918.55	\$877.09
80		\$26,580.22	\$28,236.00			\$54,816.22	\$897.67
81		\$27,066.64	\$28,668.00			\$55,734.64	\$918.42
82		\$27,561.96	\$29,088.00			\$56,649.96	\$915.32
83		\$28,066.35	\$29,532.00			\$57,598.35	\$948.39
84		\$28,579.96	\$29,976.00			\$58,555.96	\$957.61
85		\$29,102.97	\$30,420.00			\$59,522.97	\$967.01
86		\$29,635.56	\$30,876.00			\$60,511.56	\$988.59
87		\$30,177.89	\$31,344.00			\$61,521.89	\$1,010.33
88		\$30,730.14	\$31,812.00			\$62,542.14	\$1,020.25
89		\$31,292.51	\$32,292.00			\$63,584.51	\$1,042.37
90		\$31,865.16	\$32,772.00			\$64,637.16	\$1,052.65

Annual Income - Government

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)



Age	Annuity	Estimated Social Security	Estimated TSP	Estimated ROTH TSP	TOTAL
60	\$18,833.00	\$13,500.00			\$32,333.00
61	\$18,833.00	\$13,500.00			\$32,333.00
62	\$19,177.64	\$21,600.00			\$40,777.64
63	\$19,528.59	\$21,924.00			\$41,452.59
64	\$19,885.97	\$22,248.00			\$42,133.97
65	\$20,249.88	\$22,584.00			\$42,833.88
66	\$20,620.45	\$22,920.00			\$43,540.45
67	\$20,997.81	\$23,268.00			\$44,265.81
68	\$21,382.07	\$23,616.00			\$44,998.07
69	\$21,773.36	\$23,976.00			\$45,749.36
70	\$22,171.81	\$24,336.00			\$46,507.81
71	\$22,577.56	\$24,696.00			\$47,273.56
72	\$22,990.73	\$25,068.00			\$48,058.73
73	\$23,411.46	\$25,440.00			\$48,851.46
74	\$23,839.89	\$25,824.00			\$49,663.89
75	\$24,276.16	\$26,208.00			\$50,484.16
76	\$24,720.41	\$26,604.00			\$51,324.41
77	\$25,172.79	\$27,000.00			\$52,172.79
78	\$25,633.46	\$27,408.00			\$53,041.46
79	\$26,102.55	\$27,816.00			\$53,918.55
80	\$26,580.22	\$28,236.00			\$54,816.22
81	\$27,066.64	\$28,668.00			\$55,734.64
82	\$27,561.96	\$29,088.00			\$56,649.96
83	\$28,066.35	\$29,532.00			\$57,598.35
84	\$28,579.96	\$29,976.00			\$58,555.96
85	\$29,102.97	\$30,420.00			\$59,522.97
86	\$29,635.56	\$30,876.00			\$60,511.56
87	\$30,177.89	\$31,344.00			\$61,521.89
88	\$30,730.14	\$31,812.00			\$62,542.14
89	\$31,292.51	\$32,292.00			\$63,584.51
90	\$31,865.16	\$32,772.00			\$64,637.16

Monthly Income - Government

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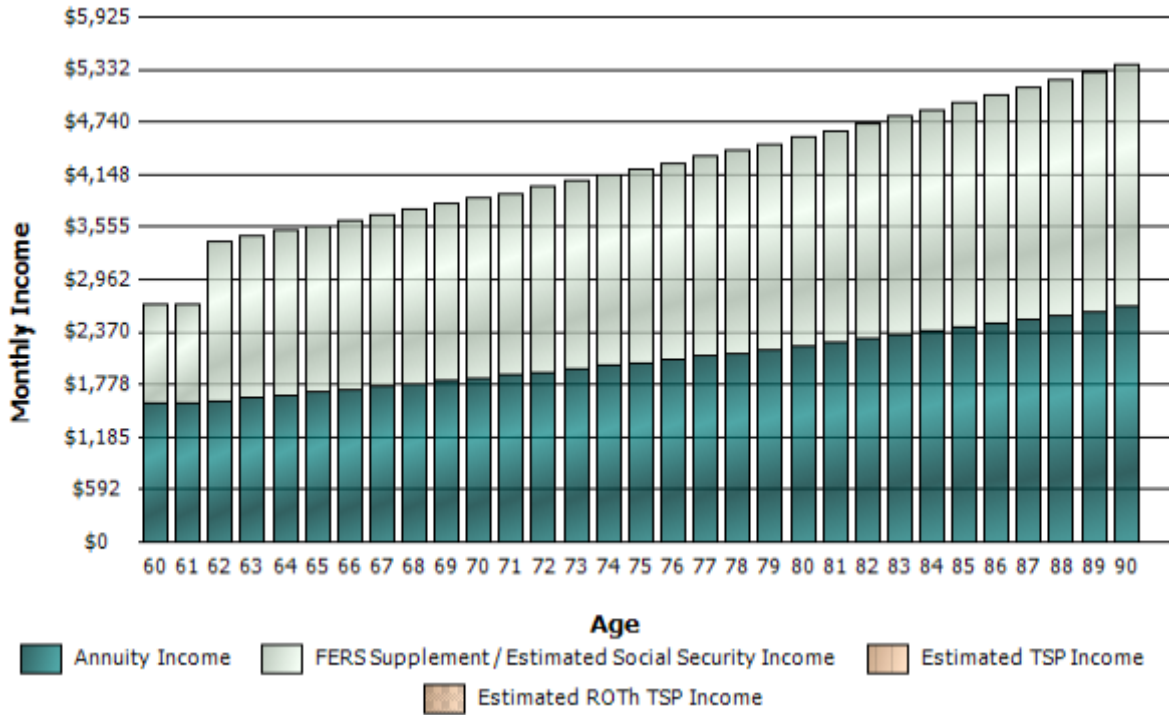
Income Analysis as of Aug-01-2016

Calculations based on a COLA (In Retirement) of 1.83% and a 50% Survivor Annuity.
In addition, a Social Security COLA of 1.5% was used.

Age	Salary	Annuity	Estimated Social Security	Estimated TSP	Estimated ROTH TSP	TOTAL	Change
48	\$5,416.67					\$5,416.67	
49	\$5,484.38					\$5,484.38	\$67.71
50	\$5,552.93					\$5,552.93	\$68.56
51	\$5,622.34					\$5,622.34	\$69.41
52	\$5,692.62					\$5,692.62	\$70.28
53	\$5,763.78					\$5,763.78	\$71.16
54	\$5,835.83					\$5,835.83	\$72.05
55	\$5,908.77					\$5,908.77	\$72.95
56	\$5,982.63					\$5,982.63	\$73.86
57	\$6,057.42					\$6,057.42	\$74.78
58	\$6,133.13					\$6,133.13	\$75.72
59	\$6,209.80					\$6,209.80	\$76.66
60	\$6,287.42					\$6,287.42	\$77.62
	Start Retirement						
60		\$1,569.42	\$1,125.00			\$2,694.42	-\$3,593.00
61		\$1,569.42	\$1,125.00			\$2,694.42	
62		\$1,598.14	\$1,800.00			\$3,398.14	\$703.72
63		\$1,627.38	\$1,827.00			\$3,454.38	\$56.25
64		\$1,657.16	\$1,854.00			\$3,511.16	\$56.78
65		\$1,687.49	\$1,882.00			\$3,569.49	\$58.33
66		\$1,718.37	\$1,910.00			\$3,628.37	\$58.88
67		\$1,749.82	\$1,939.00			\$3,688.82	\$60.45
68		\$1,781.84	\$1,968.00			\$3,749.84	\$61.02
69		\$1,814.45	\$1,998.00			\$3,812.45	\$62.61
70		\$1,847.65	\$2,028.00			\$3,875.65	\$63.20
71		\$1,881.46	\$2,058.00			\$3,939.46	\$63.81
72		\$1,915.89	\$2,089.00			\$4,004.89	\$65.43
73		\$1,950.96	\$2,120.00			\$4,070.96	\$66.06
74		\$1,986.66	\$2,152.00			\$4,138.66	\$67.70
75		\$2,023.01	\$2,184.00			\$4,207.01	\$68.36
76		\$2,060.03	\$2,217.00			\$4,277.03	\$70.02
77		\$2,097.73	\$2,250.00			\$4,347.73	\$70.70
78		\$2,136.12	\$2,284.00			\$4,420.12	\$72.39
79		\$2,175.21	\$2,318.00			\$4,493.21	\$73.09
80		\$2,215.02	\$2,353.00			\$4,568.02	\$74.81
81		\$2,255.55	\$2,389.00			\$4,644.55	\$76.53
82		\$2,296.83	\$2,424.00			\$4,720.83	\$76.28
83		\$2,338.86	\$2,461.00			\$4,799.86	\$79.03
84		\$2,381.66	\$2,498.00			\$4,879.66	\$79.80
85		\$2,425.25	\$2,535.00			\$4,960.25	\$80.58
86		\$2,469.63	\$2,573.00			\$5,042.63	\$82.38
87		\$2,514.82	\$2,612.00			\$5,126.82	\$84.19
88		\$2,560.84	\$2,651.00			\$5,211.85	\$85.02
89		\$2,607.71	\$2,691.00			\$5,298.71	\$86.86
90		\$2,655.43	\$2,731.00			\$5,386.43	\$87.72

Monthly Income - Government

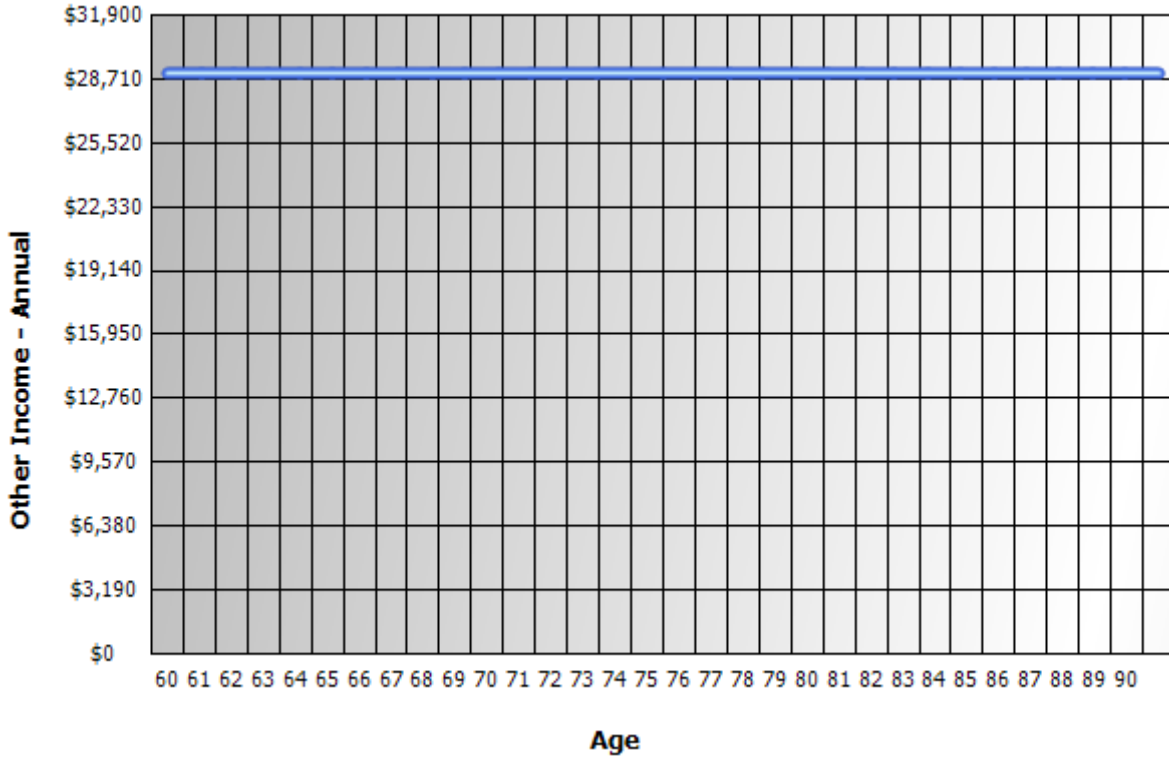
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)



Age	Annuity	Estimated Social Security	Estimated TSP	Estimated ROTH TSP	TOTAL
60	\$1,569.42	\$1,125.00			\$2,694.42
61	\$1,569.42	\$1,125.00			\$2,694.42
62	\$1,598.14	\$1,800.00			\$3,398.14
63	\$1,627.38	\$1,827.00			\$3,454.38
64	\$1,657.16	\$1,854.00			\$3,511.16
65	\$1,687.49	\$1,882.00			\$3,569.49
66	\$1,718.37	\$1,910.00			\$3,628.37
67	\$1,749.82	\$1,939.00			\$3,688.82
68	\$1,781.84	\$1,968.00			\$3,749.84
69	\$1,814.45	\$1,998.00			\$3,812.45
70	\$1,847.65	\$2,028.00			\$3,875.65
71	\$1,881.46	\$2,058.00			\$3,939.46
72	\$1,915.89	\$2,089.00			\$4,004.89
73	\$1,950.96	\$2,120.00			\$4,070.96
74	\$1,986.66	\$2,152.00			\$4,138.66
75	\$2,023.01	\$2,184.00			\$4,207.01
76	\$2,060.03	\$2,217.00			\$4,277.03
77	\$2,097.73	\$2,250.00			\$4,347.73
78	\$2,136.12	\$2,284.00			\$4,420.12
79	\$2,175.21	\$2,318.00			\$4,493.21
80	\$2,215.02	\$2,353.00			\$4,568.02
81	\$2,255.55	\$2,389.00			\$4,644.55
82	\$2,296.83	\$2,424.00			\$4,720.83
83	\$2,338.86	\$2,461.00			\$4,799.86
84	\$2,381.66	\$2,498.00			\$4,879.66
85	\$2,425.25	\$2,535.00			\$4,960.25
86	\$2,469.63	\$2,573.00			\$5,042.63
87	\$2,514.82	\$2,612.00			\$5,126.82
88	\$2,560.84	\$2,651.00			\$5,211.85
89	\$2,607.71	\$2,691.00			\$5,298.71
90	\$2,655.43	\$2,731.00			\$5,386.43

Annual Income - Other Sources

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)



Age	Other Income	Age	Other Income
60	\$29,000.00	76	\$29,000.00
61	\$29,000.00	77	\$29,000.00
62	\$29,000.00	78	\$29,000.00
63	\$29,000.00	79	\$29,000.00
64	\$29,000.00	80	\$29,000.00
65	\$29,000.00	81	\$29,000.00
66	\$29,000.00	82	\$29,000.00
67	\$29,000.00	83	\$29,000.00
68	\$29,000.00	84	\$29,000.00
69	\$29,000.00	85	\$29,000.00
70	\$29,000.00	86	\$29,000.00
71	\$29,000.00	87	\$29,000.00
72	\$29,000.00	88	\$29,000.00
73	\$29,000.00	89	\$29,000.00
74	\$29,000.00	90	\$29,000.00
75	\$29,000.00		

Annual Income Summary - Other Sources

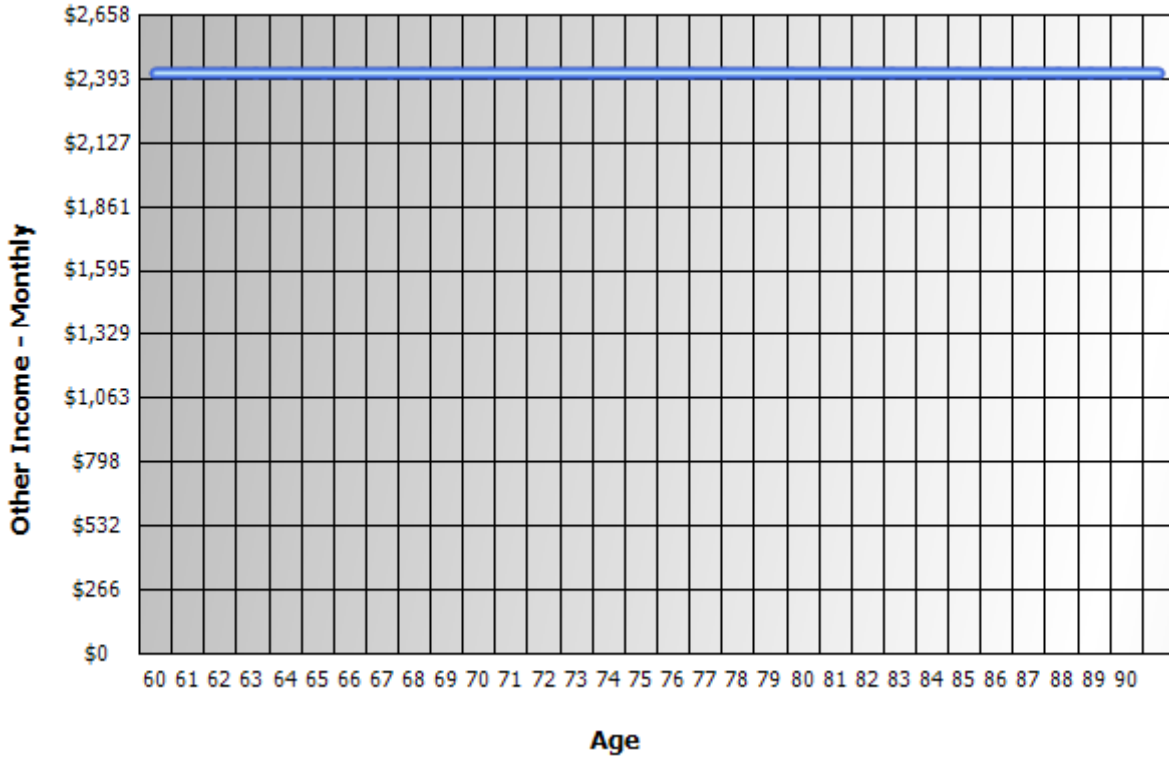
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Income Analysis as of Aug-01-2016

Source	Description	Estimated Savings	Estimated Growth	Income	COLA	Start Age	Stop Age
Savings	Traditional TSP Rollover	\$294721	3%	\$14000:Yes	0%	60	90
Savings	ROTH TSP Rollover	\$303000	3%	\$15000:No	0%	60	90

Monthly Income - Other Sources

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)



Age	Other Income	Age	Other Income
60	\$2,416.67	76	\$2,416.67
61	\$2,416.67	77	\$2,416.67
62	\$2,416.67	78	\$2,416.67
63	\$2,416.67	79	\$2,416.67
64	\$2,416.67	80	\$2,416.67
65	\$2,416.67	81	\$2,416.67
66	\$2,416.67	82	\$2,416.67
67	\$2,416.67	83	\$2,416.67
68	\$2,416.67	84	\$2,416.67
69	\$2,416.67	85	\$2,416.67
70	\$2,416.67	86	\$2,416.67
71	\$2,416.67	87	\$2,416.67
72	\$2,416.67	88	\$2,416.67
73	\$2,416.67	89	\$2,416.67
74	\$2,416.67	90	\$2,416.67
75	\$2,416.67		

Annual Expense - Government

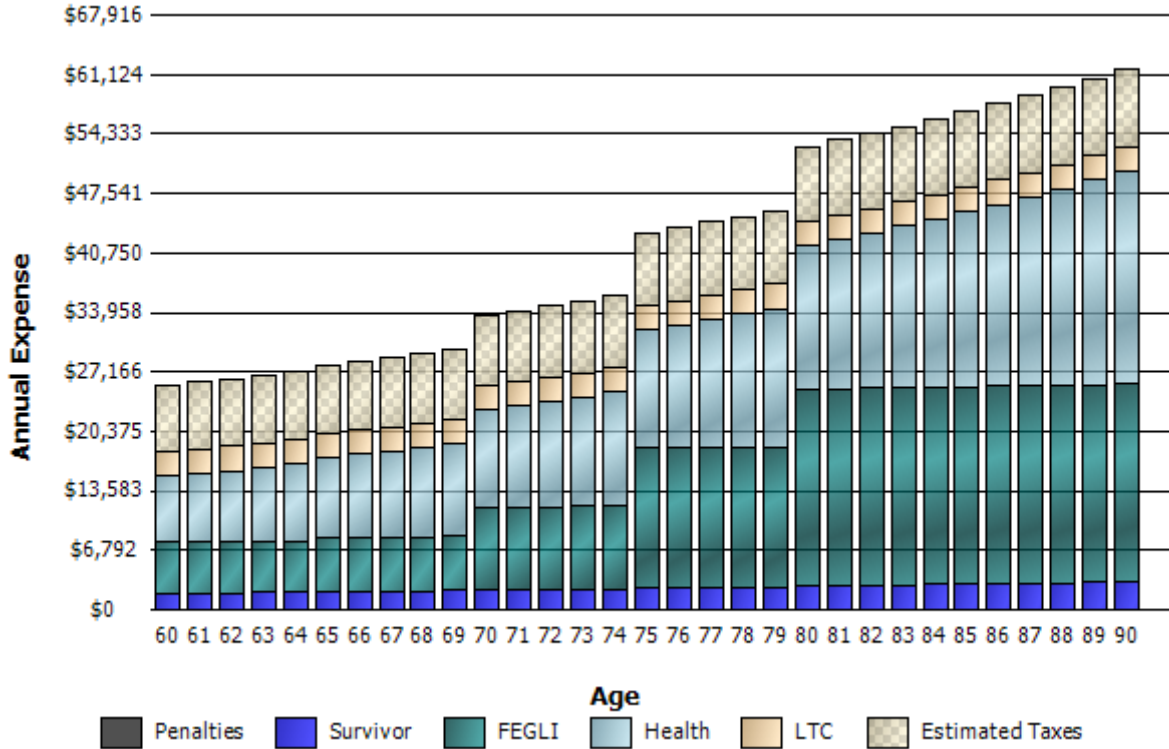
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Expense Analysis as of Aug-01-2016

Age	Penalties	Survivor	FEGLI	Health	LTC	Estimated Taxes	TOTAL	Change
48			\$753.00	\$4,680.00		\$10,790.00	\$16,223.00	
49			\$764.00	\$4,867.20		\$10,843.95	\$16,475.15	\$252.15
50			\$1,064.00	\$5,061.89	\$2,760.00	\$10,898.17	\$19,784.06	\$3,308.91
51			\$1,080.00	\$5,264.36	\$2,760.00	\$10,952.66	\$20,057.02	\$272.96
52			\$1,095.00	\$5,474.94	\$2,760.00	\$11,007.42	\$20,337.36	\$280.34
53			\$1,110.00	\$5,693.94	\$2,760.00	\$11,062.46	\$20,626.40	\$289.04
54			\$1,126.00	\$5,921.69	\$2,760.00	\$11,117.77	\$20,925.46	\$299.06
55			\$1,814.00	\$6,158.56	\$2,760.00	\$11,173.36	\$21,905.92	\$980.46
56			\$1,838.00	\$6,404.90	\$2,760.00	\$11,229.23	\$22,232.13	\$326.21
57			\$1,863.00	\$6,661.10	\$2,760.00	\$11,285.38	\$22,569.48	\$337.35
58			\$1,888.00	\$6,927.54	\$2,760.00	\$11,341.80	\$22,917.34	\$347.86
59			\$1,912.00	\$7,204.64	\$2,760.00	\$11,398.51	\$23,275.15	\$357.81
60			\$5,857.00	\$7,492.83	\$2,760.00	\$11,455.50	\$27,565.33	\$4,290.18
Start	Retirement							
60	\$0.00	\$1,884.00	\$5,857.00	\$7,492.83	\$2,760.00	\$7,691.00	\$25,684.83	-\$1,880.50
61	\$0.00	\$1,884.00	\$5,857.00	\$7,792.54	\$2,760.00	\$7,729.46	\$26,023.00	\$338.17
62	\$0.00	\$1,918.48	\$5,857.00	\$8,104.25	\$2,760.00	\$7,768.10	\$26,407.83	\$384.83
63	\$0.00	\$1,953.59	\$5,857.00	\$8,428.42	\$2,760.00	\$7,806.94	\$26,805.95	\$398.12
64	\$0.00	\$1,989.34	\$5,857.00	\$8,765.55	\$2,760.00	\$7,845.98	\$27,217.86	\$411.91
65	\$0.00	\$2,025.74	\$6,180.00	\$9,116.17	\$2,760.00	\$7,885.21	\$27,967.12	\$749.26
66	\$0.00	\$2,062.81	\$6,180.00	\$9,480.82	\$2,760.00	\$7,924.63	\$28,408.27	\$441.15
67	\$0.00	\$2,100.56	\$6,180.00	\$9,860.05	\$2,760.00	\$7,964.26	\$28,864.87	\$456.60
68	\$0.00	\$2,139.00	\$6,180.00	\$10,254.46	\$2,760.00	\$8,004.08	\$29,337.54	\$472.67
69	\$0.00	\$2,178.15	\$6,180.00	\$10,664.63	\$2,760.00	\$8,044.10	\$29,826.87	\$489.33
70	\$0.00	\$2,218.01	\$9,456.00	\$11,091.22	\$2,760.00	\$8,084.32	\$33,609.54	\$3,782.67
71	\$0.00	\$2,258.59	\$9,456.00	\$11,534.87	\$2,760.00	\$8,124.74	\$34,134.21	\$524.67
72	\$0.00	\$2,299.93	\$9,456.00	\$11,996.26	\$2,760.00	\$8,165.36	\$34,677.55	\$543.34
73	\$0.00	\$2,342.02	\$9,456.00	\$12,476.11	\$2,760.00	\$8,206.19	\$35,240.32	\$562.77
74	\$0.00	\$2,384.87	\$9,456.00	\$12,975.16	\$2,760.00	\$8,247.22	\$35,823.26	\$582.94
75	\$0.00	\$2,428.52	\$16,008.00	\$13,494.16	\$2,760.00	\$8,288.46	\$42,979.14	\$7,155.88
76	\$0.00	\$2,472.96	\$16,008.00	\$14,033.93	\$2,760.00	\$8,329.90	\$43,604.79	\$625.65
77	\$0.00	\$2,518.21	\$16,008.00	\$14,595.29	\$2,760.00	\$8,371.55	\$44,253.05	\$648.26
78	\$0.00	\$2,564.30	\$16,008.00	\$15,179.10	\$2,760.00	\$8,413.41	\$44,924.81	\$671.76
79	\$0.00	\$2,611.22	\$16,008.00	\$15,786.26	\$2,760.00	\$8,455.47	\$45,620.96	\$696.15
80	\$0.00	\$2,659.01	\$22,560.00	\$16,417.71	\$2,760.00	\$8,497.75	\$52,894.47	\$7,273.51
81	\$0.00	\$2,707.67	\$22,560.00	\$17,074.42	\$2,760.00	\$8,540.24	\$53,642.33	\$747.86
82	\$0.00	\$2,757.22	\$22,560.00	\$17,757.40	\$2,760.00	\$8,582.94	\$54,417.56	\$775.23
83	\$0.00	\$2,807.68	\$22,560.00	\$18,467.70	\$2,760.00	\$8,625.86	\$55,221.23	\$803.67
84	\$0.00	\$2,859.06	\$22,560.00	\$19,206.40	\$2,760.00	\$8,668.99	\$56,054.44	\$833.21
85	\$0.00	\$2,911.38	\$22,560.00	\$19,974.66	\$2,760.00	\$8,712.33	\$56,918.37	\$863.93
86	\$0.00	\$2,964.66	\$22,560.00	\$20,773.65	\$2,760.00	\$8,755.89	\$57,814.20	\$895.83
87	\$0.00	\$3,018.91	\$22,560.00	\$21,604.59	\$2,760.00	\$8,799.67	\$58,743.17	\$928.97
88	\$0.00	\$3,074.16	\$22,560.00	\$22,468.78	\$2,760.00	\$8,843.67	\$59,706.61	\$963.44
89	\$0.00	\$3,130.41	\$22,560.00	\$23,367.53	\$2,760.00	\$8,887.89	\$60,705.83	\$999.22
90	\$0.00	\$3,187.70	\$22,560.00	\$24,302.23	\$2,760.00	\$8,932.33	\$61,742.26	\$1,036.43

Annual Expense - Government

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)



Age	Penalties	Survivor	FEGLI	Health	LTC	Estimated Taxes	TOTAL
60	\$0.00	\$1,884.00	\$5,857.00	\$7,492.83	\$2,760.00	\$7,691.00	\$25,684.83
61	\$0.00	\$1,884.00	\$5,857.00	\$7,792.54	\$2,760.00	\$7,729.46	\$26,023.00
62	\$0.00	\$1,918.48	\$5,857.00	\$8,104.25	\$2,760.00	\$7,768.10	\$26,407.83
63	\$0.00	\$1,953.59	\$5,857.00	\$8,428.42	\$2,760.00	\$7,806.94	\$26,805.95
64	\$0.00	\$1,989.34	\$5,857.00	\$8,765.55	\$2,760.00	\$7,845.98	\$27,217.86
65	\$0.00	\$2,025.74	\$6,180.00	\$9,116.17	\$2,760.00	\$7,885.21	\$27,967.12
66	\$0.00	\$2,062.81	\$6,180.00	\$9,480.82	\$2,760.00	\$7,924.63	\$28,408.27
67	\$0.00	\$2,100.56	\$6,180.00	\$9,860.05	\$2,760.00	\$7,964.26	\$28,864.87
68	\$0.00	\$2,139.00	\$6,180.00	\$10,254.46	\$2,760.00	\$8,004.08	\$29,337.54
69	\$0.00	\$2,178.15	\$6,180.00	\$10,664.63	\$2,760.00	\$8,044.10	\$29,826.87
70	\$0.00	\$2,218.01	\$9,456.00	\$11,091.22	\$2,760.00	\$8,084.32	\$33,609.54
71	\$0.00	\$2,258.59	\$9,456.00	\$11,534.87	\$2,760.00	\$8,124.74	\$34,134.21
72	\$0.00	\$2,299.93	\$9,456.00	\$11,996.26	\$2,760.00	\$8,165.36	\$34,677.55
73	\$0.00	\$2,342.02	\$9,456.00	\$12,476.11	\$2,760.00	\$8,206.19	\$35,240.32
74	\$0.00	\$2,384.87	\$9,456.00	\$12,975.16	\$2,760.00	\$8,247.22	\$35,823.26
75	\$0.00	\$2,428.52	\$16,008.00	\$13,494.16	\$2,760.00	\$8,288.46	\$42,979.14
76	\$0.00	\$2,472.96	\$16,008.00	\$14,033.93	\$2,760.00	\$8,329.90	\$43,604.79
77	\$0.00	\$2,518.21	\$16,008.00	\$14,595.29	\$2,760.00	\$8,371.55	\$44,253.05
78	\$0.00	\$2,564.30	\$16,008.00	\$15,179.10	\$2,760.00	\$8,413.41	\$44,924.81
79	\$0.00	\$2,611.22	\$16,008.00	\$15,786.26	\$2,760.00	\$8,455.47	\$45,620.96
80	\$0.00	\$2,659.01	\$22,560.00	\$16,417.71	\$2,760.00	\$8,497.75	\$52,894.47
81	\$0.00	\$2,707.67	\$22,560.00	\$17,074.42	\$2,760.00	\$8,540.24	\$53,642.33
82	\$0.00	\$2,757.22	\$22,560.00	\$17,757.40	\$2,760.00	\$8,582.94	\$54,417.56
83	\$0.00	\$2,807.68	\$22,560.00	\$18,467.70	\$2,760.00	\$8,625.86	\$55,221.23
84	\$0.00	\$2,859.06	\$22,560.00	\$19,206.40	\$2,760.00	\$8,668.99	\$56,054.44
85	\$0.00	\$2,911.38	\$22,560.00	\$19,974.66	\$2,760.00	\$8,712.33	\$56,918.37
86	\$0.00	\$2,964.66	\$22,560.00	\$20,773.65	\$2,760.00	\$8,755.89	\$57,814.20
87	\$0.00	\$3,018.91	\$22,560.00	\$21,604.59	\$2,760.00	\$8,799.67	\$58,743.17
88	\$0.00	\$3,074.16	\$22,560.00	\$22,468.78	\$2,760.00	\$8,843.67	\$59,706.61
89	\$0.00	\$3,130.41	\$22,560.00	\$23,367.53	\$2,760.00	\$8,887.89	\$60,705.83
90	\$0.00	\$3,187.70	\$22,560.00	\$24,302.23	\$2,760.00	\$8,932.33	\$61,742.26

Monthly Expense - Government

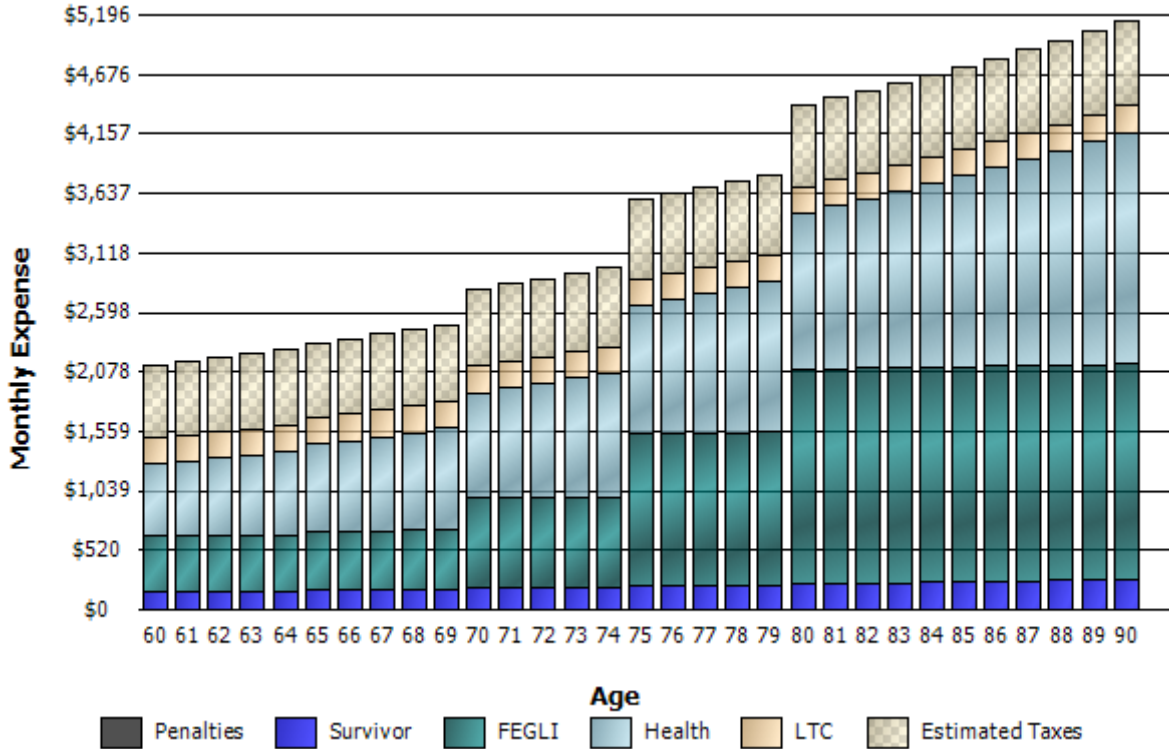
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Expense Analysis as of Aug-01-2016

Age	Penalties	Survivor	FEGLI	Health	LTC	Estimated Taxes	TOTAL	Change
48			\$62.75	\$390.00		\$899.17	\$1,351.92	
49			\$63.67	\$405.60		\$903.66	\$1,372.93	\$21.01
50			\$88.67	\$421.82	\$230.00	\$908.18	\$1,648.67	\$275.74
51			\$90.00	\$438.70	\$230.00	\$912.72	\$1,671.42	\$22.75
52			\$91.25	\$456.25	\$230.00	\$917.29	\$1,694.78	\$23.36
53			\$92.50	\$474.50	\$230.00	\$921.87	\$1,718.87	\$24.09
54			\$93.83	\$493.47	\$230.00	\$926.48	\$1,743.79	\$24.92
55			\$151.17	\$513.21	\$230.00	\$931.11	\$1,825.49	\$81.70
56			\$153.17	\$533.74	\$230.00	\$935.77	\$1,852.68	\$27.18
57			\$155.25	\$555.09	\$230.00	\$940.45	\$1,880.79	\$28.11
58			\$157.33	\$577.30	\$230.00	\$945.15	\$1,909.78	\$28.99
59			\$159.33	\$600.39	\$230.00	\$949.88	\$1,939.60	\$29.82
60			\$488.08	\$624.40	\$230.00	\$954.63	\$2,297.11	\$357.51
Start	Retirement							
60	\$0.00	\$157.00	\$488.08	\$624.40	\$230.00	\$640.92	\$2,140.40	-\$156.71
61	\$0.00	\$157.00	\$488.08	\$649.38	\$230.00	\$644.12	\$2,168.58	\$28.18
62	\$0.00	\$159.87	\$488.08	\$675.35	\$230.00	\$647.34	\$2,200.65	\$32.07
63	\$0.00	\$162.80	\$488.08	\$702.37	\$230.00	\$650.58	\$2,233.83	\$33.18
64	\$0.00	\$165.78	\$488.08	\$730.46	\$230.00	\$653.83	\$2,268.16	\$34.33
65	\$0.00	\$168.81	\$515.00	\$759.68	\$230.00	\$657.10	\$2,330.59	\$62.44
66	\$0.00	\$171.90	\$515.00	\$790.07	\$230.00	\$660.39	\$2,367.36	\$36.76
67	\$0.00	\$175.05	\$515.00	\$821.67	\$230.00	\$663.69	\$2,405.41	\$38.05
68	\$0.00	\$178.25	\$515.00	\$854.54	\$230.00	\$667.01	\$2,444.79	\$39.39
69	\$0.00	\$181.51	\$515.00	\$888.72	\$230.00	\$670.34	\$2,485.57	\$40.78
70	\$0.00	\$184.83	\$788.00	\$924.27	\$230.00	\$673.69	\$2,800.80	\$315.22
71	\$0.00	\$188.22	\$788.00	\$961.24	\$230.00	\$677.06	\$2,844.52	\$43.72
72	\$0.00	\$191.66	\$788.00	\$999.69	\$230.00	\$680.45	\$2,889.80	\$45.28
73	\$0.00	\$195.17	\$788.00	\$1,039.68	\$230.00	\$683.85	\$2,936.69	\$46.90
74	\$0.00	\$198.74	\$788.00	\$1,081.26	\$230.00	\$687.27	\$2,985.27	\$48.58
75	\$0.00	\$202.38	\$1,334.00	\$1,124.51	\$230.00	\$690.70	\$3,581.59	\$596.32
76	\$0.00	\$206.08	\$1,334.00	\$1,169.49	\$230.00	\$694.16	\$3,633.73	\$52.14
77	\$0.00	\$209.85	\$1,334.00	\$1,216.27	\$230.00	\$697.63	\$3,687.75	\$54.02
78	\$0.00	\$213.69	\$1,334.00	\$1,264.93	\$230.00	\$701.12	\$3,743.73	\$55.98
79	\$0.00	\$217.60	\$1,334.00	\$1,315.52	\$230.00	\$704.62	\$3,801.75	\$58.01
80	\$0.00	\$221.58	\$1,880.00	\$1,368.14	\$230.00	\$708.15	\$4,407.87	\$606.13
81	\$0.00	\$225.64	\$1,880.00	\$1,422.87	\$230.00	\$711.69	\$4,470.19	\$62.32
82	\$0.00	\$229.77	\$1,880.00	\$1,479.78	\$230.00	\$715.25	\$4,534.80	\$64.60
83	\$0.00	\$233.97	\$1,880.00	\$1,538.98	\$230.00	\$718.82	\$4,601.77	\$66.97
84	\$0.00	\$238.25	\$1,880.00	\$1,600.53	\$230.00	\$722.42	\$4,671.20	\$69.43
85	\$0.00	\$242.61	\$1,880.00	\$1,664.56	\$230.00	\$726.03	\$4,743.20	\$71.99
86	\$0.00	\$247.05	\$1,880.00	\$1,731.14	\$230.00	\$729.66	\$4,817.85	\$74.65
87	\$0.00	\$251.58	\$1,880.00	\$1,800.38	\$230.00	\$733.31	\$4,895.26	\$77.41
88	\$0.00	\$256.18	\$1,880.00	\$1,872.40	\$230.00	\$736.97	\$4,975.55	\$80.29
89	\$0.00	\$260.87	\$1,880.00	\$1,947.29	\$230.00	\$740.66	\$5,058.82	\$83.27
90	\$0.00	\$265.64	\$1,880.00	\$2,025.19	\$230.00	\$744.36	\$5,145.19	\$86.37

Monthly Expense - Government

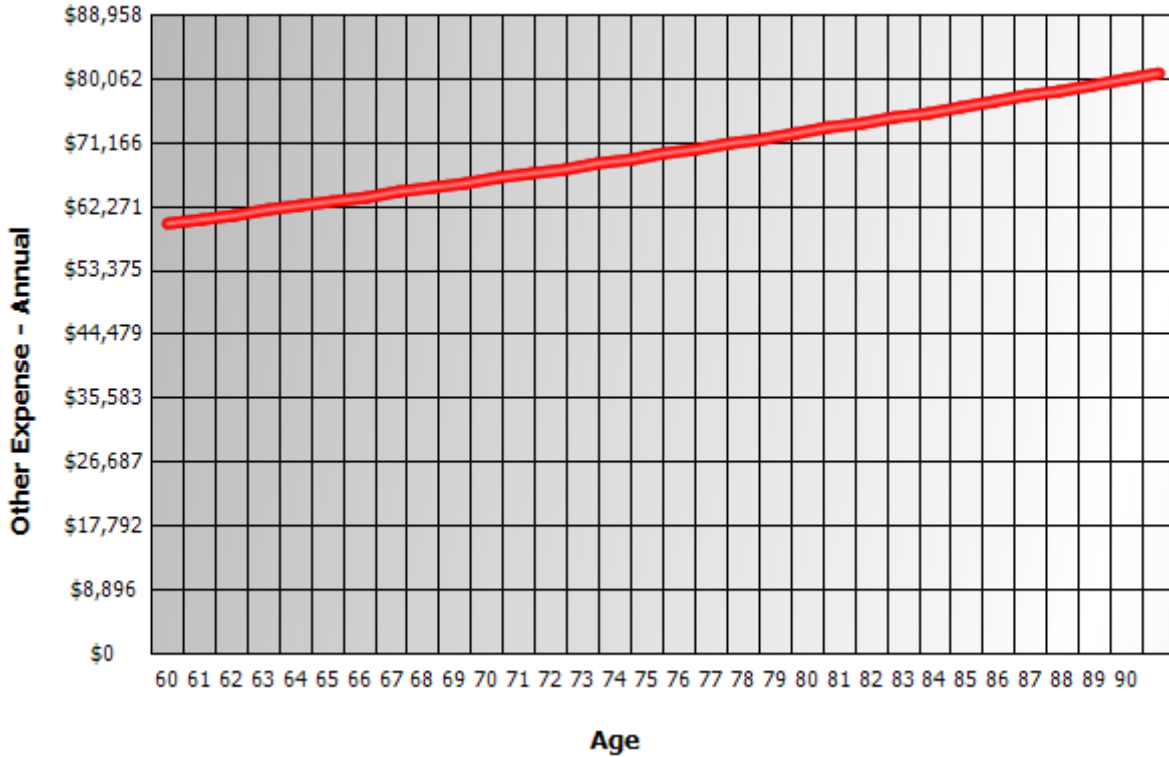
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Age	Penalties	Survivor	FEGLI	Health	LTC	Estimated Taxes	TOTAL
60	\$0.00	\$157.00	\$488.08	\$624.40	\$230.00	\$640.92	\$2,140.40
61	\$0.00	\$157.00	\$488.08	\$649.38	\$230.00	\$644.12	\$2,168.58
62	\$0.00	\$159.87	\$488.08	\$675.35	\$230.00	\$647.34	\$2,200.65
63	\$0.00	\$162.80	\$488.08	\$702.37	\$230.00	\$650.58	\$2,233.83
64	\$0.00	\$165.78	\$488.08	\$730.46	\$230.00	\$653.83	\$2,268.16
65	\$0.00	\$168.81	\$515.00	\$759.68	\$230.00	\$657.10	\$2,330.59
66	\$0.00	\$171.90	\$515.00	\$790.07	\$230.00	\$660.39	\$2,367.36
67	\$0.00	\$175.05	\$515.00	\$821.67	\$230.00	\$663.69	\$2,405.41
68	\$0.00	\$178.25	\$515.00	\$854.54	\$230.00	\$667.01	\$2,444.79
69	\$0.00	\$181.51	\$515.00	\$888.72	\$230.00	\$670.34	\$2,485.57
70	\$0.00	\$184.83	\$788.00	\$924.27	\$230.00	\$673.69	\$2,800.80
71	\$0.00	\$188.22	\$788.00	\$961.24	\$230.00	\$677.06	\$2,844.52
72	\$0.00	\$191.66	\$788.00	\$999.69	\$230.00	\$680.45	\$2,889.80
73	\$0.00	\$195.17	\$788.00	\$1,039.68	\$230.00	\$683.85	\$2,936.69
74	\$0.00	\$198.74	\$788.00	\$1,081.26	\$230.00	\$687.27	\$2,985.27
75	\$0.00	\$202.38	\$1,334.00	\$1,124.51	\$230.00	\$690.70	\$3,581.59
76	\$0.00	\$206.08	\$1,334.00	\$1,169.49	\$230.00	\$694.16	\$3,633.73
77	\$0.00	\$209.85	\$1,334.00	\$1,216.27	\$230.00	\$697.63	\$3,687.75
78	\$0.00	\$213.69	\$1,334.00	\$1,264.93	\$230.00	\$701.12	\$3,743.73
79	\$0.00	\$217.60	\$1,334.00	\$1,315.52	\$230.00	\$704.62	\$3,801.75
80	\$0.00	\$221.58	\$1,880.00	\$1,368.14	\$230.00	\$708.15	\$4,407.87
81	\$0.00	\$225.64	\$1,880.00	\$1,422.87	\$230.00	\$711.69	\$4,470.19
82	\$0.00	\$229.77	\$1,880.00	\$1,479.78	\$230.00	\$715.25	\$4,534.80
83	\$0.00	\$233.97	\$1,880.00	\$1,538.98	\$230.00	\$718.82	\$4,601.77
84	\$0.00	\$238.25	\$1,880.00	\$1,600.53	\$230.00	\$722.42	\$4,671.20
85	\$0.00	\$242.61	\$1,880.00	\$1,664.56	\$230.00	\$726.03	\$4,743.20
86	\$0.00	\$247.05	\$1,880.00	\$1,731.14	\$230.00	\$729.66	\$4,817.85
87	\$0.00	\$251.58	\$1,880.00	\$1,800.38	\$230.00	\$733.31	\$4,895.26
88	\$0.00	\$256.18	\$1,880.00	\$1,872.40	\$230.00	\$736.97	\$4,975.55
89	\$0.00	\$260.87	\$1,880.00	\$1,947.29	\$230.00	\$740.66	\$5,058.82
90	\$0.00	\$265.64	\$1,880.00	\$2,025.19	\$230.00	\$744.36	\$5,145.19

Annual Expense - Other Sources (Estimated)

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)



Age	Other Estimated Expense	Age	Other Estimated Expense
60	\$60,000.00	76	\$70,354.72
61	\$60,600.00	77	\$71,058.27
62	\$61,206.00	78	\$71,768.85
63	\$61,818.06	79	\$72,486.54
64	\$62,436.24	80	\$73,211.40
65	\$63,060.60	81	\$73,943.52
66	\$63,691.21	82	\$74,682.95
67	\$64,328.12	83	\$75,429.78
68	\$64,971.40	84	\$76,184.08
69	\$65,621.12	85	\$76,945.92
70	\$66,277.33	86	\$77,715.38
71	\$66,940.10	87	\$78,492.53
72	\$67,609.50	88	\$79,277.46
73	\$68,285.60	89	\$80,070.23
74	\$68,968.45	90	\$80,870.93
75	\$69,658.14		

Annual Expense Summary - Other Sources (Estimated)

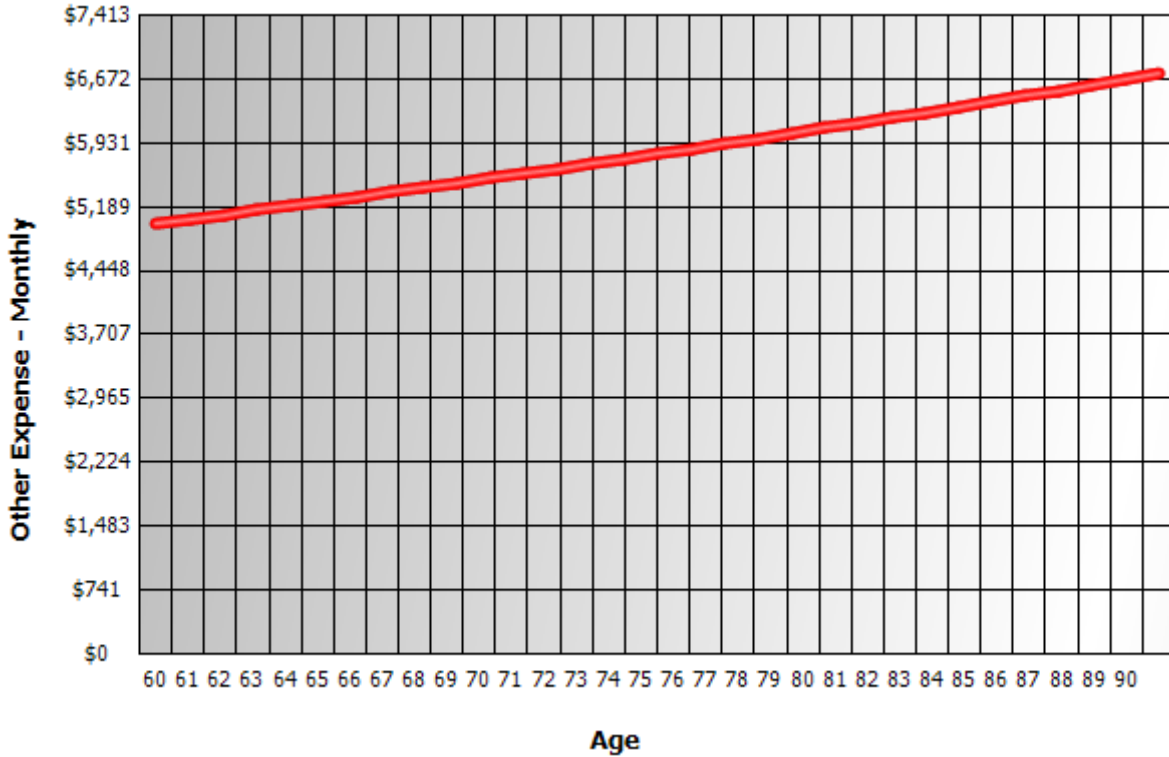
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Expense Analysis as of Aug-01-2016

Description	Estimated Expense	Annual Increase	Start Age	Stop Age
Living Expenses	\$60,000.00	1.00%	60	90

Monthly Expense - Other Sources (Estimated)

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)



Age	Other Estimated Expense	Age	Other Estimated Expense
60	\$5,000.00	76	\$5,862.89
61	\$5,050.00	77	\$5,921.52
62	\$5,100.50	78	\$5,980.74
63	\$5,151.51	79	\$6,040.55
64	\$5,203.02	80	\$6,100.95
65	\$5,255.05	81	\$6,161.96
66	\$5,307.60	82	\$6,223.58
67	\$5,360.68	83	\$6,285.82
68	\$5,414.28	84	\$6,348.67
69	\$5,468.43	85	\$6,412.16
70	\$5,523.11	86	\$6,476.28
71	\$5,578.34	87	\$6,541.04
72	\$5,634.13	88	\$6,606.46
73	\$5,690.47	89	\$6,672.52
74	\$5,747.37	90	\$6,739.24
75	\$5,804.85		

Annual Income / Expense - Government Sources

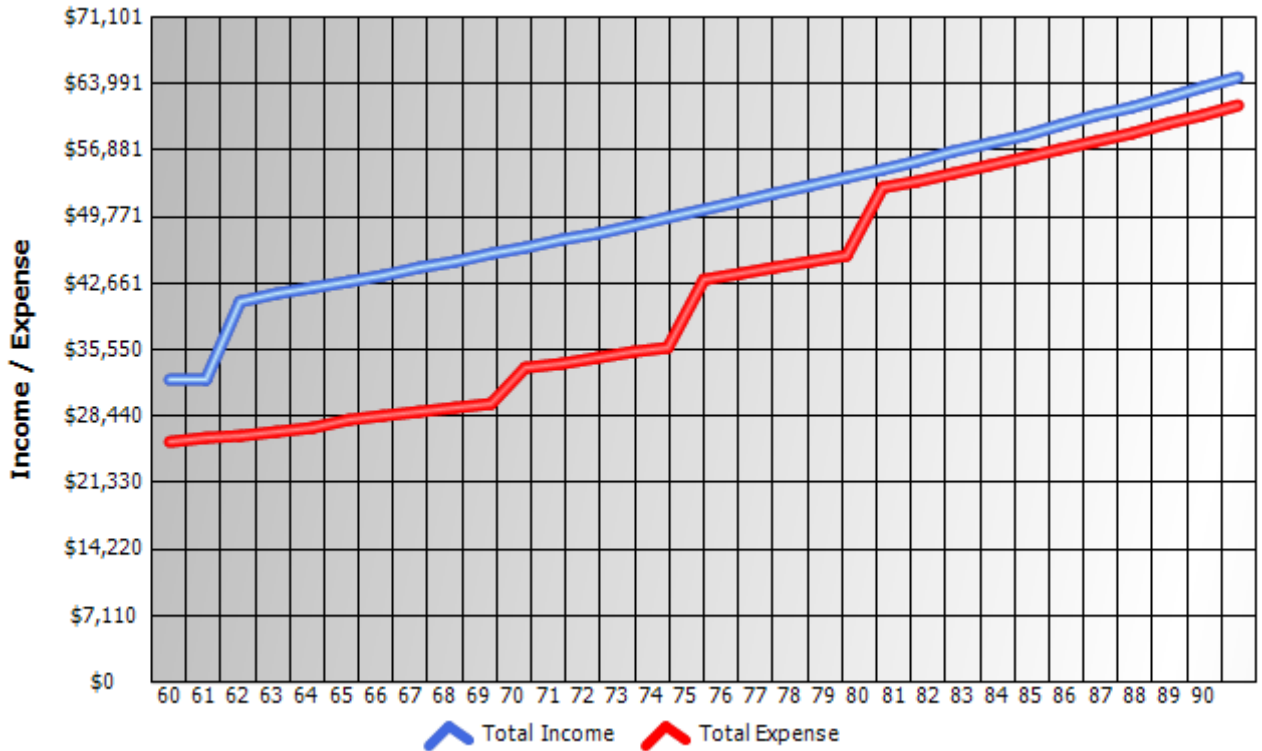
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Income / Expense Analysis as of Aug-01-2016

Age	Estimated Income	Estimated Expense	Difference	Change
48	\$65,000.00	\$16,223.00	\$48,777.00	\$0.00
49	\$65,812.50	\$16,475.15	\$49,337.35	\$560.35
50	\$66,635.16	\$19,784.06	\$46,851.10	-\$2,486.25
51	\$67,468.10	\$20,057.02	\$47,411.08	\$559.98
52	\$68,311.45	\$20,337.36	\$47,974.09	\$563.01
53	\$69,165.34	\$20,626.40	\$48,538.94	\$564.85
54	\$70,029.91	\$20,925.46	\$49,104.45	\$565.51
55	\$70,905.28	\$21,905.92	\$48,999.36	-\$105.09
56	\$71,791.60	\$22,232.13	\$49,559.47	\$560.11
57	\$72,688.99	\$22,569.48	\$50,119.51	\$560.04
58	\$73,597.60	\$22,917.34	\$50,680.26	\$560.75
59	\$74,517.57	\$23,275.15	\$51,242.42	\$562.16
60	\$75,449.04	\$27,565.33	\$47,883.71	-\$3,358.71
Retire				
60	\$32,333.00	\$25,684.83	\$6,648.17	-\$41,235.54
61	\$32,333.00	\$26,023.00	\$6,310.00	-\$338.17
62	\$40,777.64	\$26,407.83	\$14,369.81	\$8,059.81
63	\$41,452.59	\$26,805.95	\$14,646.64	\$276.83
64	\$42,133.97	\$27,217.86	\$14,916.11	\$269.47
65	\$42,833.88	\$27,967.12	\$14,866.76	-\$49.35
66	\$43,540.45	\$28,408.27	\$15,132.18	\$265.42
67	\$44,265.81	\$28,864.87	\$15,400.94	\$268.76
68	\$44,998.07	\$29,337.54	\$15,660.53	\$259.59
69	\$45,749.36	\$29,826.87	\$15,922.49	\$261.96
70	\$46,507.81	\$33,609.54	\$12,898.27	-\$3,024.22
71	\$47,273.56	\$34,134.21	\$13,139.35	\$241.08
72	\$48,058.73	\$34,677.55	\$13,381.18	\$241.83
73	\$48,851.46	\$35,240.32	\$13,611.14	\$229.96
74	\$49,663.89	\$35,823.26	\$13,840.63	\$229.49
75	\$50,484.16	\$42,979.14	\$7,505.02	-\$6,335.61
76	\$51,324.41	\$43,604.79	\$7,719.62	\$214.60
77	\$52,172.79	\$44,253.05	\$7,919.74	\$200.12
78	\$53,041.46	\$44,924.81	\$8,116.65	\$196.91
79	\$53,918.55	\$45,620.96	\$8,297.59	\$180.94
80	\$54,816.22	\$52,894.47	\$1,921.75	-\$6,375.84
81	\$55,734.64	\$53,642.33	\$2,092.31	\$170.56
82	\$56,649.96	\$54,417.56	\$2,232.40	\$140.09
83	\$57,598.35	\$55,221.23	\$2,377.12	\$144.72
84	\$58,555.96	\$56,054.44	\$2,501.52	\$124.40
85	\$59,522.97	\$56,918.37	\$2,604.60	\$103.08
86	\$60,511.56	\$57,814.20	\$2,697.36	\$92.76
87	\$61,521.89	\$58,743.17	\$2,778.72	\$81.36
88	\$62,542.14	\$59,706.61	\$2,835.53	\$56.81
89	\$63,584.51	\$60,705.83	\$2,878.68	\$43.15
90	\$64,637.16	\$61,742.26	\$2,894.90	\$16.22

Annual Income / Expense - Government Sources

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)



Age	Estimated Income	Estimated Expense	Difference	Change
60	\$32,333.00	\$25,684.83	\$6,648.17	-\$41,235.54
61	\$32,333.00	\$26,023.00	\$6,310.00	-\$338.17
62	\$40,777.64	\$26,407.83	\$14,369.81	\$8,059.81
63	\$41,452.59	\$26,805.95	\$14,646.64	\$276.83
64	\$42,133.97	\$27,217.86	\$14,916.11	\$269.47
65	\$42,833.88	\$27,967.12	\$14,866.76	-\$49.35
66	\$43,540.45	\$28,408.27	\$15,132.18	\$265.42
67	\$44,265.81	\$28,864.87	\$15,400.94	\$268.76
68	\$44,998.07	\$29,337.54	\$15,660.53	\$259.59
69	\$45,749.36	\$29,826.87	\$15,922.49	\$261.96
70	\$46,507.81	\$33,609.54	\$12,898.27	-\$3,024.22
71	\$47,273.56	\$34,134.21	\$13,139.35	\$241.08
72	\$48,058.73	\$34,677.55	\$13,381.18	\$241.83
73	\$48,851.46	\$35,240.32	\$13,611.14	\$229.96
74	\$49,663.89	\$35,823.26	\$13,840.63	\$229.49
75	\$50,484.16	\$42,979.14	\$7,505.02	-\$6,335.61
76	\$51,324.41	\$43,604.79	\$7,719.62	\$214.60
77	\$52,172.79	\$44,253.05	\$7,919.74	\$200.12
78	\$53,041.46	\$44,924.81	\$8,116.65	\$196.91
79	\$53,918.55	\$45,620.96	\$8,297.59	\$180.94
80	\$54,816.22	\$52,894.47	\$1,921.75	-\$6,375.84
81	\$55,734.64	\$53,642.33	\$2,092.31	\$170.56
82	\$56,649.96	\$54,417.56	\$2,232.40	\$140.09
83	\$57,598.35	\$55,221.23	\$2,377.12	\$144.72
84	\$58,555.96	\$56,054.44	\$2,501.52	\$124.40
85	\$59,522.97	\$56,918.37	\$2,604.60	\$103.08
86	\$60,511.56	\$57,814.20	\$2,697.36	\$92.76
87	\$61,521.89	\$58,743.17	\$2,778.72	\$81.36
88	\$62,542.14	\$59,706.61	\$2,835.53	\$56.81
89	\$63,584.51	\$60,705.83	\$2,878.68	\$43.15
90	\$64,637.16	\$61,742.26	\$2,894.90	\$16.22

Monthly Income / Expense - Government Sources

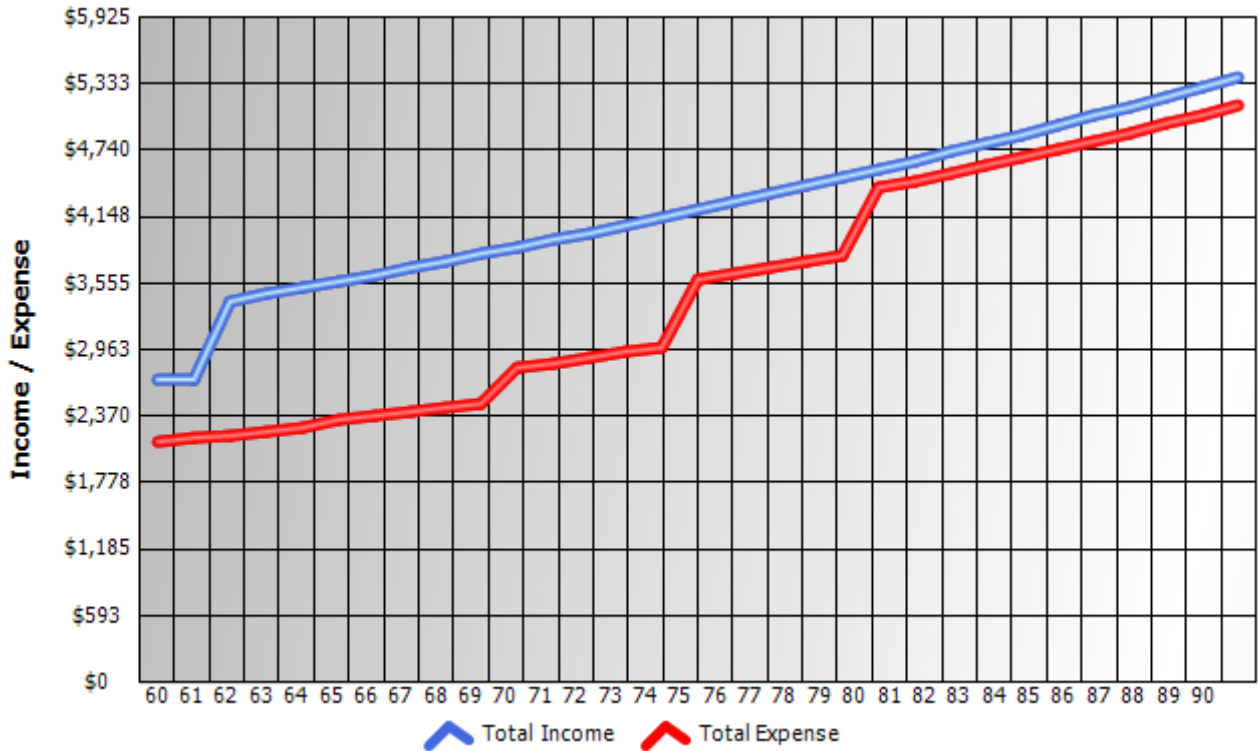
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Income / Expense Analysis as of Aug-01-2016

Age	Estimated Income	Estimated Expense	Difference	Change
48	\$5,416.67	\$1,351.92	\$4,064.75	\$0.00
49	\$5,484.38	\$1,372.93	\$4,111.45	\$46.70
50	\$5,552.93	\$1,648.67	\$3,904.26	-\$207.19
51	\$5,622.34	\$1,671.42	\$3,950.92	\$46.67
52	\$5,692.62	\$1,694.78	\$3,997.84	\$46.92
53	\$5,763.78	\$1,718.87	\$4,044.91	\$47.07
54	\$5,835.83	\$1,743.79	\$4,092.04	\$47.13
55	\$5,908.77	\$1,825.49	\$4,083.28	-\$8.76
56	\$5,982.63	\$1,852.68	\$4,129.96	\$46.68
57	\$6,057.42	\$1,880.79	\$4,176.63	\$46.67
58	\$6,133.13	\$1,909.78	\$4,223.36	\$46.73
59	\$6,209.80	\$1,939.60	\$4,270.20	\$46.85
60	\$6,287.42	\$2,297.11	\$3,990.31	-\$279.89
Retire				
60	\$2,694.42	\$2,140.40	\$554.01	-\$3,436.30
61	\$2,694.42	\$2,168.58	\$525.83	-\$28.18
62	\$3,398.14	\$2,200.65	\$1,197.48	\$671.65
63	\$3,454.38	\$2,233.83	\$1,220.55	\$23.07
64	\$3,511.16	\$2,268.16	\$1,243.01	\$22.46
65	\$3,569.49	\$2,330.59	\$1,238.90	-\$4.11
66	\$3,628.37	\$2,367.36	\$1,261.02	\$22.12
67	\$3,688.82	\$2,405.41	\$1,283.41	\$22.40
68	\$3,749.84	\$2,444.79	\$1,305.04	\$21.63
69	\$3,812.45	\$2,485.57	\$1,326.87	\$21.83
70	\$3,875.65	\$2,800.80	\$1,074.86	-\$252.02
71	\$3,939.46	\$2,844.52	\$1,094.95	\$20.09
72	\$4,004.89	\$2,889.80	\$1,115.10	\$20.15
73	\$4,070.96	\$2,936.69	\$1,134.26	\$19.16
74	\$4,138.66	\$2,985.27	\$1,153.39	\$19.12
75	\$4,207.01	\$3,581.59	\$625.42	-\$527.97
76	\$4,277.03	\$3,633.73	\$643.30	\$17.88
77	\$4,347.73	\$3,687.75	\$659.98	\$16.68
78	\$4,420.12	\$3,743.73	\$676.39	\$16.41
79	\$4,493.21	\$3,801.75	\$691.47	\$15.08
80	\$4,568.02	\$4,407.87	\$160.15	-\$531.32
81	\$4,644.55	\$4,470.19	\$174.36	\$14.21
82	\$4,720.83	\$4,534.80	\$186.03	\$11.67
83	\$4,799.86	\$4,601.77	\$198.09	\$12.06
84	\$4,879.66	\$4,671.20	\$208.46	\$10.37
85	\$4,960.25	\$4,743.20	\$217.05	\$8.59
86	\$5,042.63	\$4,817.85	\$224.78	\$7.73
87	\$5,126.82	\$4,895.26	\$231.56	\$6.78
88	\$5,211.85	\$4,975.55	\$236.29	\$4.73
89	\$5,298.71	\$5,058.82	\$239.89	\$3.60
90	\$5,386.43	\$5,145.19	\$241.24	\$1.35

Monthly Income / Expense - Government Sources

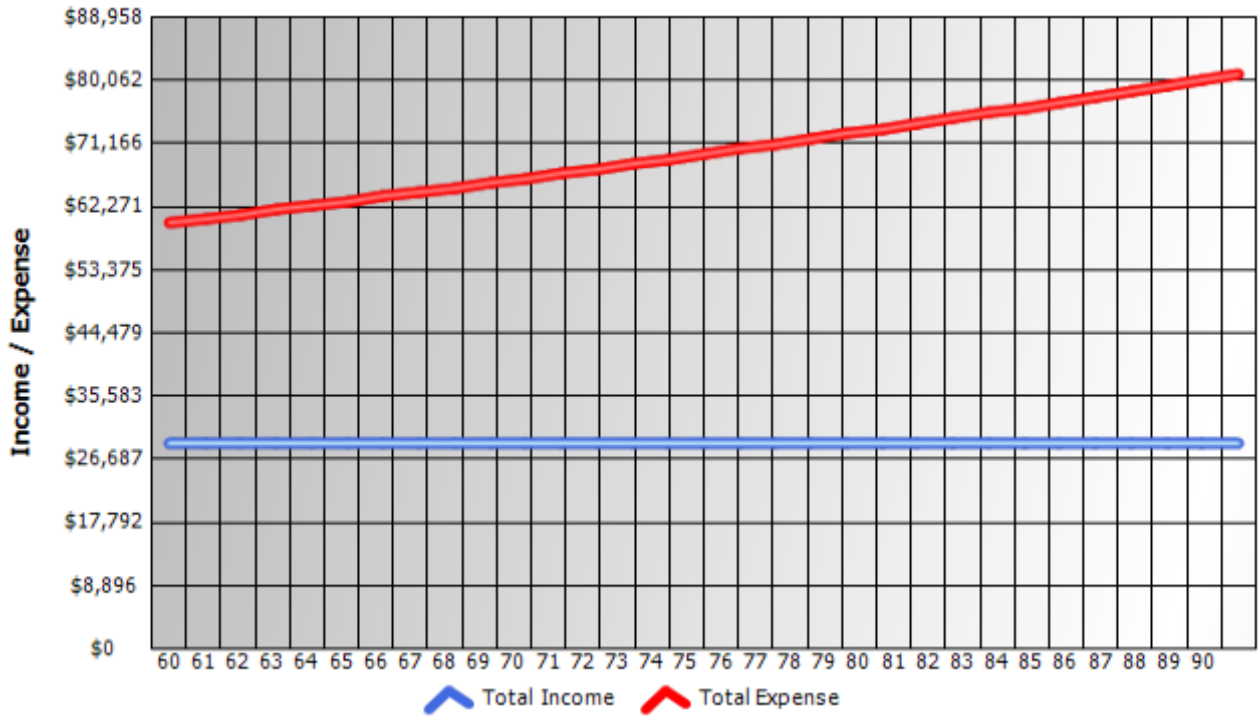
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Age	Estimated Income	Estimated Expense	Difference	Change
60	\$2,694.42	\$2,140.40	\$554.01	-\$3,436.30
61	\$2,694.42	\$2,168.58	\$525.83	-\$28.18
62	\$3,398.14	\$2,200.65	\$1,197.48	\$671.65
63	\$3,454.38	\$2,233.83	\$1,220.55	\$23.07
64	\$3,511.16	\$2,268.16	\$1,243.01	\$22.46
65	\$3,569.49	\$2,330.59	\$1,238.90	-\$4.11
66	\$3,628.37	\$2,367.36	\$1,261.02	\$22.12
67	\$3,688.82	\$2,405.41	\$1,283.41	\$22.40
68	\$3,749.84	\$2,444.80	\$1,305.04	\$21.63
69	\$3,812.45	\$2,485.57	\$1,326.87	\$21.83
70	\$3,875.65	\$2,800.80	\$1,074.86	-\$252.02
71	\$3,939.46	\$2,844.52	\$1,094.95	\$20.09
72	\$4,004.89	\$2,889.80	\$1,115.10	\$20.15
73	\$4,070.96	\$2,936.69	\$1,134.26	\$19.16
74	\$4,138.66	\$2,985.27	\$1,153.39	\$19.12
75	\$4,207.01	\$3,581.60	\$625.42	-\$527.97
76	\$4,277.03	\$3,633.73	\$643.30	\$17.88
77	\$4,347.73	\$3,687.75	\$659.98	\$16.68
78	\$4,420.12	\$3,743.73	\$676.39	\$16.41
79	\$4,493.21	\$3,801.75	\$691.47	\$15.08
80	\$4,568.02	\$4,407.87	\$160.15	-\$531.32
81	\$4,644.55	\$4,470.19	\$174.36	\$14.21
82	\$4,720.83	\$4,534.80	\$186.03	\$11.67
83	\$4,799.86	\$4,601.77	\$198.09	\$12.06
84	\$4,879.66	\$4,671.20	\$208.46	\$10.37
85	\$4,960.25	\$4,743.20	\$217.05	\$8.59
86	\$5,042.63	\$4,817.85	\$224.78	\$7.73
87	\$5,126.82	\$4,895.26	\$231.56	\$6.78
88	\$5,211.85	\$4,975.55	\$236.29	\$4.73
89	\$5,298.71	\$5,058.82	\$239.89	\$3.60
90	\$5,386.43	\$5,145.19	\$241.24	\$1.35

Annual Income / Expense - Other Sources (Estimated)

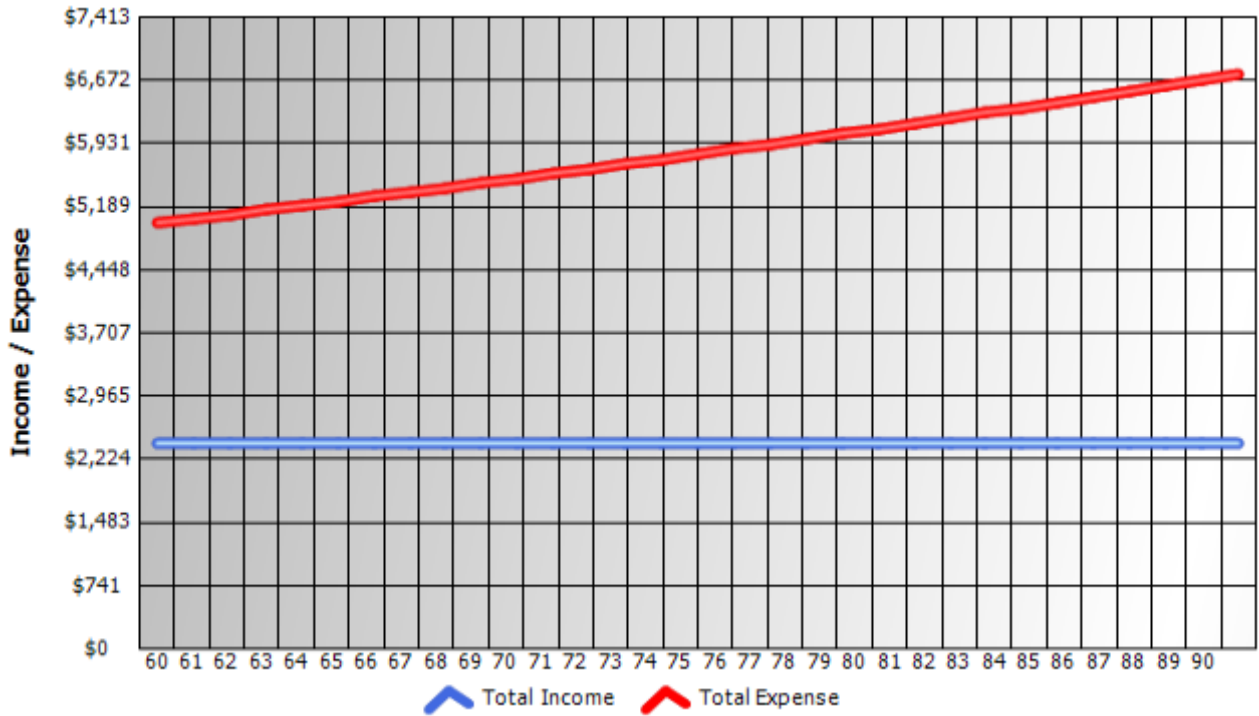
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Age	Estimated Income	Estimated Expense	Difference	Change
60	\$29,000.00	\$60,000.00	-\$31,000.00	\$0.00
61	\$29,000.00	\$60,600.00	-\$31,600.00	-\$600.00
62	\$29,000.00	\$61,206.00	-\$32,206.00	-\$606.00
63	\$29,000.00	\$61,818.06	-\$32,818.06	-\$612.06
64	\$29,000.00	\$62,436.24	-\$33,436.24	-\$618.18
65	\$29,000.00	\$63,060.60	-\$34,060.60	-\$624.36
66	\$29,000.00	\$63,691.21	-\$34,691.21	-\$630.61
67	\$29,000.00	\$64,328.12	-\$35,328.12	-\$636.91
68	\$29,000.00	\$64,971.40	-\$35,971.40	-\$643.28
69	\$29,000.00	\$65,621.12	-\$36,621.12	-\$649.72
70	\$29,000.00	\$66,277.33	-\$37,277.33	-\$656.21
71	\$29,000.00	\$66,940.10	-\$37,940.10	-\$662.77
72	\$29,000.00	\$67,609.50	-\$38,609.50	-\$669.40
73	\$29,000.00	\$68,285.60	-\$39,285.60	-\$676.10
74	\$29,000.00	\$68,968.45	-\$39,968.45	-\$682.85
75	\$29,000.00	\$69,658.14	-\$40,658.14	-\$689.69
76	\$29,000.00	\$70,354.72	-\$41,354.72	-\$696.58
77	\$29,000.00	\$71,058.27	-\$42,058.27	-\$703.55
78	\$29,000.00	\$71,768.85	-\$42,768.85	-\$710.58
79	\$29,000.00	\$72,486.54	-\$43,486.54	-\$717.69
80	\$29,000.00	\$73,211.40	-\$44,211.40	-\$724.86
81	\$29,000.00	\$73,943.52	-\$44,943.52	-\$732.12
82	\$29,000.00	\$74,682.95	-\$45,682.95	-\$739.43
83	\$29,000.00	\$75,429.78	-\$46,429.78	-\$746.83
84	\$29,000.00	\$76,184.08	-\$47,184.08	-\$754.30
85	\$29,000.00	\$76,945.92	-\$47,945.92	-\$761.84
86	\$29,000.00	\$77,715.38	-\$48,715.38	-\$769.46
87	\$29,000.00	\$78,492.53	-\$49,492.53	-\$777.15
88	\$29,000.00	\$79,277.46	-\$50,277.46	-\$784.93
89	\$29,000.00	\$80,070.23	-\$51,070.23	-\$792.77
90	\$29,000.00	\$80,870.93	-\$51,870.93	-\$800.70

Monthly Income / Expense - Other Sources (Estimated)

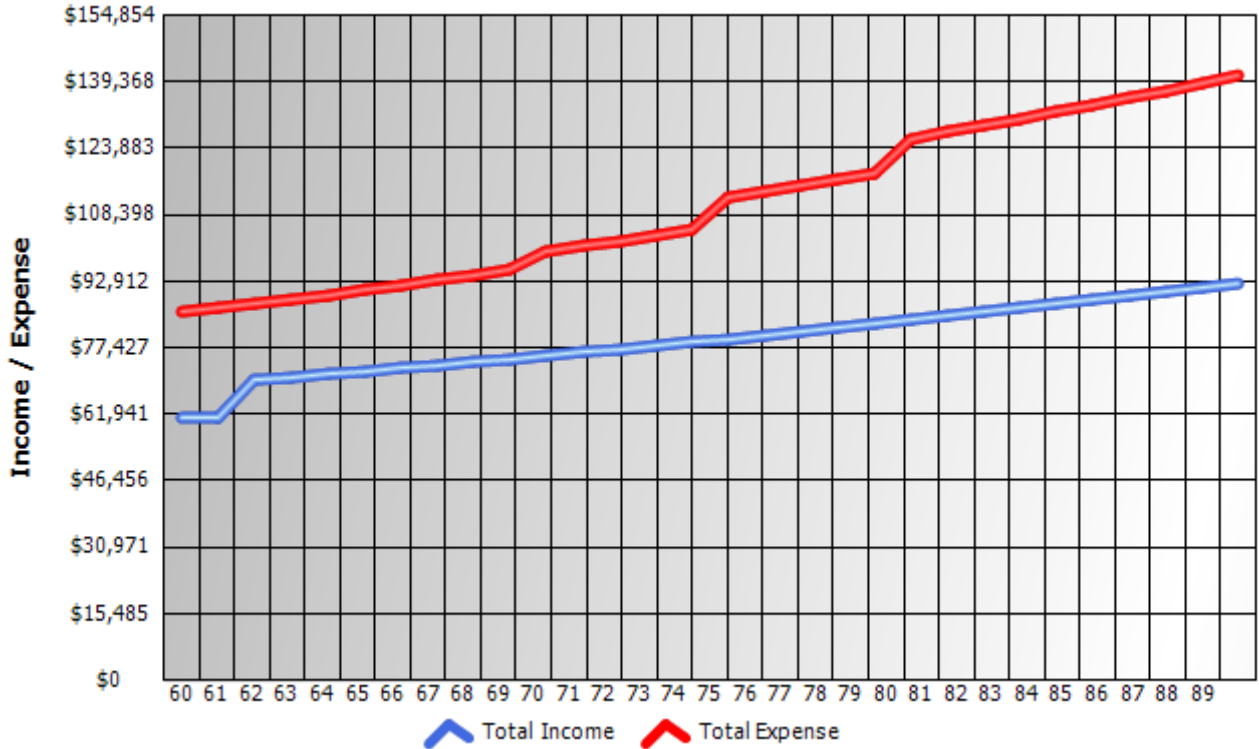
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Age	Estimated Income	Estimated Expense	Difference	Change
60	\$2,416.67	\$5,000.00	-\$2,583.33	\$0.00
61	\$2,416.67	\$5,050.00	-\$2,633.33	-\$50.00
62	\$2,416.67	\$5,100.50	-\$2,683.83	-\$50.50
63	\$2,416.67	\$5,151.51	-\$2,734.84	-\$51.00
64	\$2,416.67	\$5,203.02	-\$2,786.35	-\$51.52
65	\$2,416.67	\$5,255.05	-\$2,838.38	-\$52.03
66	\$2,416.67	\$5,307.60	-\$2,890.93	-\$52.55
67	\$2,416.67	\$5,360.68	-\$2,944.01	-\$53.08
68	\$2,416.67	\$5,414.28	-\$2,997.62	-\$53.61
69	\$2,416.67	\$5,468.43	-\$3,051.76	-\$54.14
70	\$2,416.67	\$5,523.11	-\$3,106.44	-\$54.68
71	\$2,416.67	\$5,578.34	-\$3,161.68	-\$55.23
72	\$2,416.67	\$5,634.13	-\$3,217.46	-\$55.78
73	\$2,416.67	\$5,690.47	-\$3,273.80	-\$56.34
74	\$2,416.67	\$5,747.37	-\$3,330.70	-\$56.90
75	\$2,416.67	\$5,804.85	-\$3,388.18	-\$57.47
76	\$2,416.67	\$5,862.89	-\$3,446.23	-\$58.05
77	\$2,416.67	\$5,921.52	-\$3,504.86	-\$58.63
78	\$2,416.67	\$5,980.74	-\$3,564.07	-\$59.22
79	\$2,416.67	\$6,040.55	-\$3,623.88	-\$59.81
80	\$2,416.67	\$6,100.95	-\$3,684.28	-\$60.41
81	\$2,416.67	\$6,161.96	-\$3,745.29	-\$61.01
82	\$2,416.67	\$6,223.58	-\$3,806.91	-\$61.62
83	\$2,416.67	\$6,285.82	-\$3,869.15	-\$62.24
84	\$2,416.67	\$6,348.67	-\$3,932.01	-\$62.86
85	\$2,416.67	\$6,412.16	-\$3,995.49	-\$63.49
86	\$2,416.67	\$6,476.28	-\$4,059.62	-\$64.12
87	\$2,416.67	\$6,541.04	-\$4,124.38	-\$64.76
88	\$2,416.67	\$6,606.46	-\$4,189.79	-\$65.41
89	\$2,416.67	\$6,672.52	-\$4,255.85	-\$66.06
90	\$2,416.67	\$6,739.24	-\$4,322.58	-\$66.72

Annual Income / Expense - All Sources (Estimated)

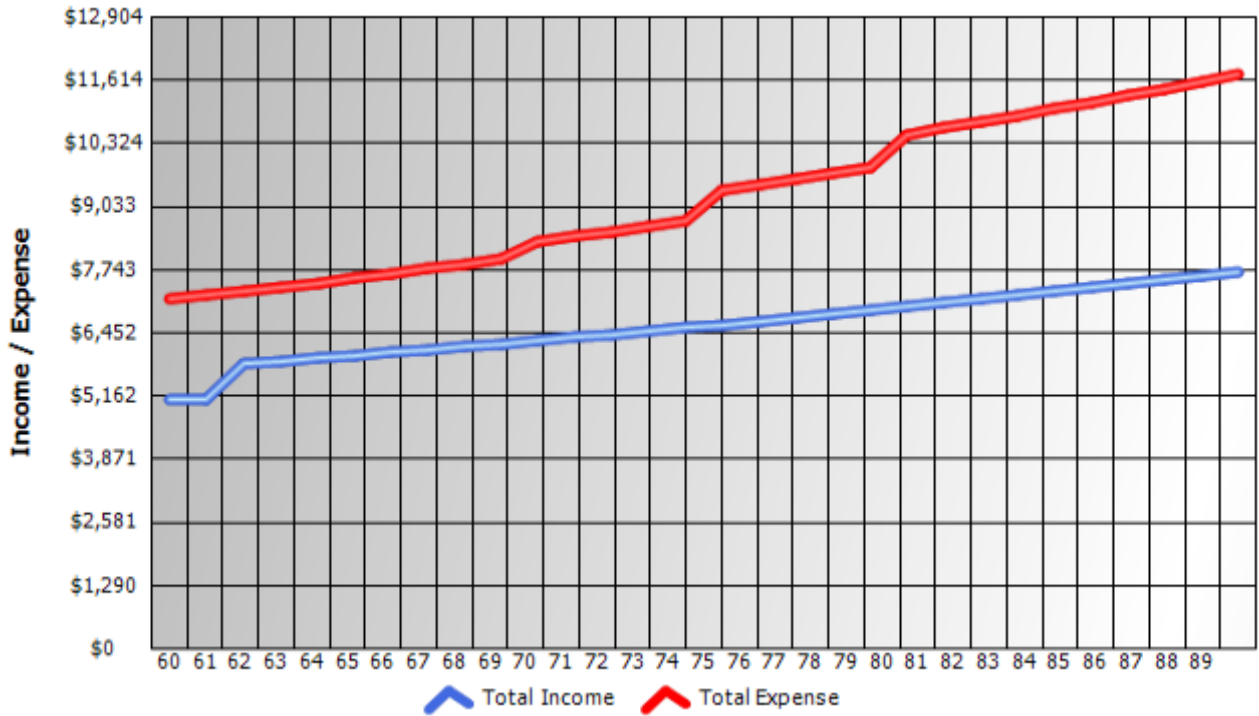
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Age	Estimated Income	Estimated Expense	Difference	Change
60	\$61,333.00	\$85,684.83	-\$24,351.83	\$0.00
61	\$61,333.00	\$86,623.00	-\$25,290.00	-\$938.17
62	\$69,777.64	\$87,613.83	-\$17,836.19	\$7,453.81
63	\$70,452.59	\$88,624.01	-\$18,171.42	-\$335.23
64	\$71,133.97	\$89,654.10	-\$18,520.13	-\$348.71
65	\$71,833.88	\$91,027.72	-\$19,193.84	-\$673.71
66	\$72,540.45	\$92,099.48	-\$19,559.03	-\$365.19
67	\$73,265.81	\$93,192.99	-\$19,927.18	-\$368.15
68	\$73,998.07	\$94,308.94	-\$20,310.87	-\$383.69
69	\$74,749.36	\$95,447.99	-\$20,698.63	-\$387.76
70	\$75,507.81	\$99,886.87	-\$24,379.06	-\$3,680.43
71	\$76,273.56	\$101,074.31	-\$24,800.75	-\$421.69
72	\$77,058.73	\$102,287.05	-\$25,228.32	-\$427.57
73	\$77,851.46	\$103,525.92	-\$25,674.46	-\$446.14
74	\$78,663.89	\$104,791.71	-\$26,127.82	-\$453.36
75	\$79,484.16	\$112,637.28	-\$33,153.12	-\$7,025.30
76	\$80,324.41	\$113,959.51	-\$33,635.10	-\$481.98
77	\$81,172.79	\$115,311.32	-\$34,138.53	-\$503.43
78	\$82,041.46	\$116,693.66	-\$34,652.20	-\$513.67
79	\$82,918.55	\$118,107.50	-\$35,188.95	-\$536.75
80	\$83,816.22	\$126,105.87	-\$42,289.65	-\$7,100.70
81	\$84,734.64	\$127,585.85	-\$42,851.21	-\$561.56
82	\$85,649.96	\$129,100.51	-\$43,450.55	-\$599.34
83	\$86,598.35	\$130,651.01	-\$44,052.66	-\$602.11
84	\$87,555.96	\$132,238.52	-\$44,682.56	-\$629.90
85	\$88,522.97	\$133,864.29	-\$45,341.32	-\$658.76
86	\$89,511.56	\$135,529.58	-\$46,018.02	-\$676.70
87	\$90,521.89	\$137,235.70	-\$46,713.81	-\$695.79
88	\$91,542.14	\$138,984.07	-\$47,441.93	-\$728.12
89	\$92,584.51	\$140,776.06	-\$48,191.55	-\$749.62

Monthly Income / Expense - All Sources (Estimated)

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)



Age	Estimated Income	Estimated Expense	Difference	Change
60	\$5,111.08	\$7,140.40	-\$2,029.32	\$0.00
61	\$5,111.08	\$7,218.58	-\$2,107.50	-\$78.18
62	\$5,814.80	\$7,301.15	-\$1,486.35	\$621.15
63	\$5,871.05	\$7,385.33	-\$1,514.29	-\$27.94
64	\$5,927.83	\$7,471.18	-\$1,543.34	-\$29.06
65	\$5,986.16	\$7,585.64	-\$1,599.49	-\$56.14
66	\$6,045.04	\$7,674.96	-\$1,629.92	-\$30.43
67	\$6,105.48	\$7,766.08	-\$1,660.60	-\$30.68
68	\$6,166.51	\$7,859.08	-\$1,692.57	-\$31.97
69	\$6,229.11	\$7,954.00	-\$1,724.89	-\$32.31
70	\$6,292.32	\$8,323.91	-\$2,031.59	-\$306.70
71	\$6,356.13	\$8,422.86	-\$2,066.73	-\$35.14
72	\$6,421.56	\$8,523.92	-\$2,102.36	-\$35.63
73	\$6,487.62	\$8,627.16	-\$2,139.54	-\$37.18
74	\$6,555.32	\$8,732.64	-\$2,177.32	-\$37.78
75	\$6,623.68	\$9,386.44	-\$2,762.76	-\$585.44
76	\$6,693.70	\$9,496.63	-\$2,802.93	-\$40.16
77	\$6,764.40	\$9,609.28	-\$2,844.88	-\$41.95
78	\$6,836.79	\$9,724.47	-\$2,887.68	-\$42.81
79	\$6,909.88	\$9,842.29	-\$2,932.41	-\$44.73
80	\$6,984.69	\$10,508.82	-\$3,524.14	-\$591.73
81	\$7,061.22	\$10,632.15	-\$3,570.93	-\$46.80
82	\$7,137.50	\$10,758.38	-\$3,620.88	-\$49.94
83	\$7,216.53	\$10,887.58	-\$3,671.06	-\$50.18
84	\$7,296.33	\$11,019.88	-\$3,723.55	-\$52.49
85	\$7,376.91	\$11,155.36	-\$3,778.44	-\$54.90
86	\$7,459.30	\$11,294.13	-\$3,834.84	-\$56.39
87	\$7,543.49	\$11,436.31	-\$3,892.82	-\$57.98
88	\$7,628.51	\$11,582.01	-\$3,953.49	-\$60.68
89	\$7,715.38	\$11,731.34	-\$4,015.96	-\$62.47

Proposed & Delayed Retirement

Proposed & Delayed Retirement

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Retirement Characterization

Retirement System	FERS
Employee Type	Regular
Retirement Type	Regular

Input Data

Estimated High 3 Average At Retirement	\$73,854
Estimated High 3 Increase / Year	1.25 %
Length of Service at Retirement	24
Months of Service At Retirement	7
Age at Retirement	60
Age at Retirement in Months	0
Total Hours of Unused Sick Leave	2020
Hours of Sick Leave to be Accrued Until Retirement	104
Annual Inflation Factor	0 %
COLA (In Retirement)	1.83 %
FERS Survivor	50% Annuity

Proposed & Delayed Retirement Data

Proposed Retirement	Delayed Retirement											
	60	61	62	63	64	65	66	67	68	69	70	71
Age In Years	60	61	62	63	64	65	66	67	68	69	70	71
Age In Months												
Service Years	24	25	26	27	28	29	30	31	32	33	34	35
Service Months	7	7	7	7	7	7	7	7	7	7	7	7
Sick Leave Years		1	1	1	1	1	1	1	1	1	1	1
Sick Leave Months	11			1	2	2	3	3	4	4	5	6
Estimated High 3 Average	\$73,854	\$74,777	\$75,712	\$76,658	\$77,617	\$78,587	\$79,569	\$80,564	\$81,571	\$82,590	\$83,623	\$84,668
Change in High 3 Average		\$923	\$935	\$946	\$959	\$970	\$982	\$995	\$1,007	\$1,019	\$1,033	\$1,045
Annual ANNUITY (Before Penalties)	\$18,833	\$19,878	\$22,972	\$24,173	\$25,400	\$26,582	\$27,862	\$29,097	\$30,433	\$31,722	\$33,115	\$34,537
Annual Retire Early Penalty												
Annual Deposit Penalty												
Annual Redeposit Penalty												
Annual Annuity No Survivor	\$18,833	\$19,878	\$22,972	\$24,173	\$25,400	\$26,582	\$27,862	\$29,097	\$30,433	\$31,722	\$33,115	\$34,537
Monthly Annuity No Survivor *	\$1,569	\$1,657	\$1,914	\$2,014	\$2,117	\$2,215	\$2,322	\$2,425	\$2,536	\$2,643	\$2,760	\$2,878
Annual Annuity With Survivor	\$16,949	\$17,890	\$20,675	\$21,756	\$22,860	\$23,924	\$25,076	\$26,187	\$27,389	\$28,549	\$29,803	\$31,084
Monthly Annuity With Survivor *	\$1,412	\$1,491	\$1,723	\$1,813	\$1,905	\$1,994	\$2,090	\$2,182	\$2,282	\$2,379	\$2,484	\$2,590
Annual Survivor Annuity	\$9,416	\$9,939	\$11,486	\$12,086	\$12,700	\$13,291	\$13,931	\$14,548	\$15,216	\$15,861	\$16,557	\$17,269
Monthly Survivor Annuity	\$785	\$828	\$957	\$1,007	\$1,058	\$1,108	\$1,161	\$1,212	\$1,268	\$1,322	\$1,380	\$1,439
Annual Cost of Survivor Annuity *	\$1,884	\$1,992	\$2,292	\$2,412	\$2,544	\$2,652	\$2,784	\$2,916	\$3,048	\$3,168	\$3,312	\$3,456
Monthly Cost of Survivor Annuity *	\$157	\$166	\$191	\$201	\$212	\$221	\$232	\$243	\$254	\$264	\$276	\$288

Survivor Benefits

Annuity and Survivor Benefit

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Employee Retirement:

- Your Annuity at retirement is based on a current salary of \$65,000 per year with 1.25% annual pay raises. Retiring at age 60 with 24 years of service will yield a Monthly Retirement Income of: \$1,569

Employee Retirement with Survivor Benefit Plan (SBP):

- Your Monthly Retirement Income after SBP Cost starting at age 60 will be: \$1,412

Survivor's Benefit (50%):

- Under SBP, at your death, your widow(er) will receive a Monthly Income of: \$785

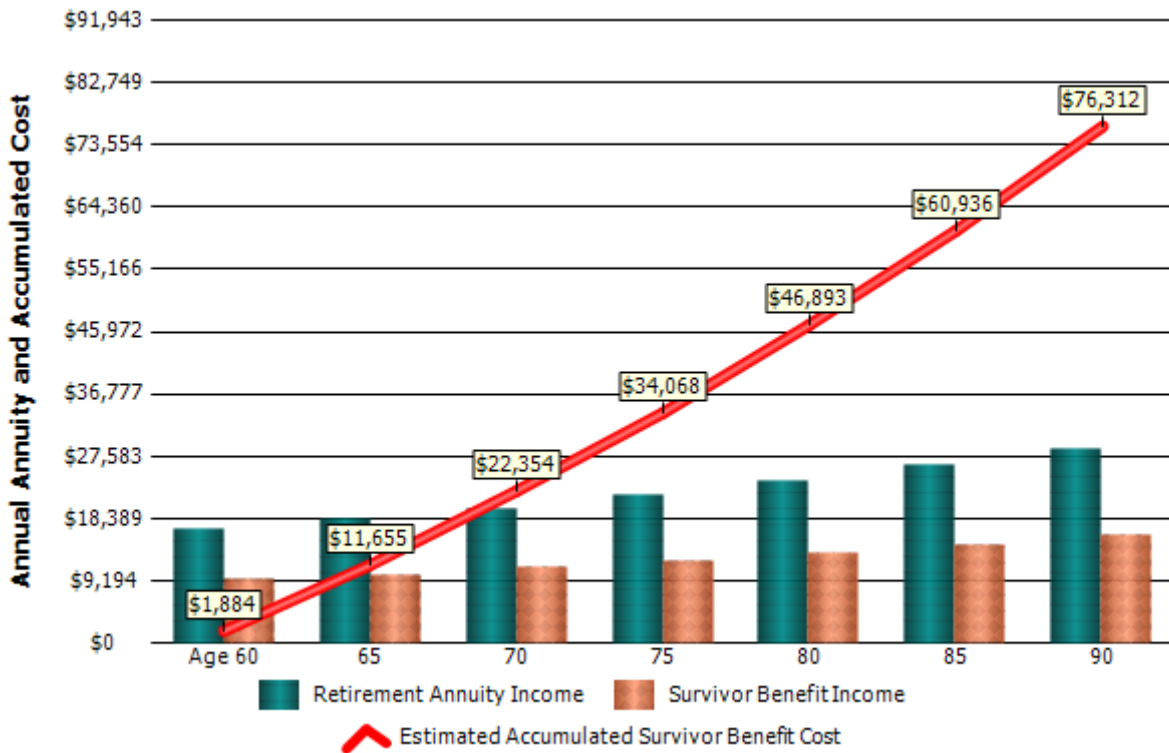
Costs:

- Your estimated cost for a Survivor Benefit Plan (SBP) at Retirement will be:

- Cost Per Month: \$157
- Cost Per Year: \$1,884

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 70 will be: \$22,354

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 80 will be: \$46,893



Important: You should consider taking at least the minimum Survivor Benefit Plan to guarantee your spouse the right to continue the Federal Employee Health Insurance Plan upon your death. If you elect not to participate in the Survivor Benefit Plan, your spouse may face a future need to obtain private sector health insurance at a potentially greater cost.

Retirement Annuity and Surviving Spouse Benefit

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Benefits Data

Calculations based on a COLA (In Retirement) of 1.83% and a 50% Survivor Annuity.

Year	Age	Monthly Annuity No Survivor [A]	Monthly Annuity With Survivor [B]	Survivor's Monthly Annuity	Monthly Difference [A] - [B] *	Annual Difference [A] - [B]	Accumulated Annual Difference [A] - [B]
1	60	\$1,569.00	\$1,412.00	\$785.00	\$157.00	\$1,884.00	\$1,884.00
2	61	\$1,569.00	\$1,412.00	\$785.00	\$157.00	\$1,884.00	\$3,768.00
3	62	\$1,597.71	\$1,437.84	\$799.37	\$159.87	\$1,918.48	\$5,686.48
4	63	\$1,626.95	\$1,464.15	\$813.99	\$162.80	\$1,953.59	\$7,640.06
5	64	\$1,656.72	\$1,490.95	\$828.89	\$165.78	\$1,989.34	\$9,629.40
6	65	\$1,687.04	\$1,518.23	\$844.06	\$168.81	\$2,025.74	\$11,655.14
7	66	\$1,717.91	\$1,546.01	\$859.50	\$171.90	\$2,062.81	\$13,717.95
8	67	\$1,749.35	\$1,574.31	\$875.23	\$175.05	\$2,100.56	\$15,818.51
9	68	\$1,781.37	\$1,603.12	\$891.25	\$178.25	\$2,139.00	\$17,957.51
10	69	\$1,813.96	\$1,632.45	\$907.56	\$181.51	\$2,178.15	\$20,135.66
11	70	\$1,847.16	\$1,662.33	\$924.17	\$184.83	\$2,218.01	\$22,353.66
12	71	\$1,880.96	\$1,692.75	\$941.08	\$188.22	\$2,258.59	\$24,612.26
13	72	\$1,915.39	\$1,723.72	\$958.30	\$191.66	\$2,299.93	\$26,912.19
14	73	\$1,950.44	\$1,755.27	\$975.84	\$195.17	\$2,342.02	\$29,254.20
15	74	\$1,986.13	\$1,787.39	\$993.70	\$198.74	\$2,384.87	\$31,639.08
16	75	\$2,022.48	\$1,820.10	\$1,011.88	\$202.38	\$2,428.52	\$34,067.60
17	76	\$2,059.49	\$1,853.41	\$1,030.40	\$206.08	\$2,472.96	\$36,540.55
18	77	\$2,097.18	\$1,887.32	\$1,049.26	\$209.85	\$2,518.21	\$39,058.77
19	78	\$2,135.55	\$1,921.86	\$1,068.46	\$213.69	\$2,564.30	\$41,623.07
20	79	\$2,174.63	\$1,957.03	\$1,088.01	\$217.60	\$2,611.22	\$44,234.29
21	80	\$2,214.43	\$1,992.85	\$1,107.92	\$221.58	\$2,659.01	\$46,893.30
22	81	\$2,254.95	\$2,029.32	\$1,128.20	\$225.64	\$2,707.67	\$49,600.97
23	82	\$2,296.22	\$2,066.45	\$1,148.84	\$229.77	\$2,757.22	\$52,358.19
24	83	\$2,338.24	\$2,104.27	\$1,169.87	\$233.97	\$2,807.68	\$55,165.87
25	84	\$2,381.03	\$2,142.78	\$1,191.27	\$238.25	\$2,859.06	\$58,024.93
26	85	\$2,424.60	\$2,181.99	\$1,213.07	\$242.61	\$2,911.38	\$60,936.31
27	86	\$2,468.97	\$2,221.92	\$1,235.27	\$247.05	\$2,964.66	\$63,900.97
28	87	\$2,514.16	\$2,262.58	\$1,257.88	\$251.58	\$3,018.91	\$66,919.88
29	88	\$2,560.17	\$2,303.99	\$1,280.90	\$256.18	\$3,074.16	\$69,994.03
30	89	\$2,607.02	\$2,346.15	\$1,304.34	\$260.87	\$3,130.41	\$73,124.45
31	90	\$2,654.72	\$2,389.08	\$1,328.21	\$265.64	\$3,187.70	\$76,312.15

* Monthly Annuity No Survivor Minus Monthly Annuity With Survivor

FERS Supplement and Estimated Social Security Benefits

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Benefits Data

Calculations based on a FERS Annuity COLA of 1.83% and a Social Security COLA of 1.5%.

Age	FERS Annuity	FERS Supplement	Estimated Social Security	TOTAL	Change
60	\$1,412	\$1,125	\$0	\$2,537	\$0
61	\$1,412	\$1,125	\$0	\$2,537	\$0
62	\$1,438	\$0	\$1,800	\$3,238	\$701
63	\$1,464	\$0	\$1,827	\$3,291	\$53
64	\$1,491	\$0	\$1,854	\$3,345	\$54
65	\$1,518	\$0	\$1,882	\$3,400	\$55
66	\$1,546	\$0	\$1,910	\$3,456	\$56
67	\$1,574	\$0	\$1,939	\$3,513	\$57
68	\$1,603	\$0	\$1,968	\$3,571	\$58
69	\$1,632	\$0	\$1,998	\$3,630	\$59
70	\$1,662	\$0	\$2,028	\$3,690	\$60
71	\$1,693	\$0	\$2,058	\$3,751	\$61
72	\$1,724	\$0	\$2,089	\$3,813	\$62
73	\$1,755	\$0	\$2,120	\$3,875	\$62
74	\$1,787	\$0	\$2,152	\$3,939	\$64
75	\$1,820	\$0	\$2,184	\$4,004	\$65
76	\$1,853	\$0	\$2,217	\$4,070	\$66
77	\$1,887	\$0	\$2,250	\$4,137	\$67
78	\$1,922	\$0	\$2,284	\$4,206	\$69
79	\$1,957	\$0	\$2,318	\$4,275	\$69
80	\$1,993	\$0	\$2,353	\$4,346	\$71
81	\$2,029	\$0	\$2,389	\$4,418	\$72
82	\$2,066	\$0	\$2,424	\$4,490	\$72
83	\$2,104	\$0	\$2,461	\$4,565	\$75
84	\$2,143	\$0	\$2,498	\$4,641	\$76
85	\$2,182	\$0	\$2,535	\$4,717	\$76
86	\$2,222	\$0	\$2,573	\$4,795	\$78
87	\$2,263	\$0	\$2,612	\$4,875	\$80
88	\$2,304	\$0	\$2,651	\$4,955	\$80
89	\$2,346	\$0	\$2,691	\$5,037	\$82
90	\$2,389	\$0	\$2,731	\$5,120	\$83

CSRS Offset and Estimated Social Security Benefits

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

The retirement system is FERS. FERS employees are not eligible for the CSRS Offset.

Thrift Savings Plan

TSP Disclaimer

This calculator is provided for informational purposes only. It is not intended to provide retirement income advice, be used as an investment advisory tool, as a guarantee of monthly payment amounts, as a guarantee of a final account balance or as a guarantee of the duration of the elected monthly payment amount. The monthly income illustrated is based on a gross distribution without consideration for income tax.

This report illustrates hypothetical balances at retirement for the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS) Thrift Savings Plan (TSP). Estimates are based on assumptions, which may affect the results and may differ from actual experience. Since future rates of return and performance cannot be estimated with absolute certainty, you should not base your financial decisions solely on the estimates of this report and it is recommended that you consult with your personnel office, the Office of Personnel Management (OPM) or Retirement Information Office 1-888-767-6738. Your Company Name cannot provide retirement analysis and decision information to you. No oral or written information or advice provided by Your Company Name and its agents or employees shall create a warranty of any kind regarding this analysis and you may not rely upon such information or advice. The analysis is provided 'AS IS' without warranties or representations of any kind and disclaim all express, implied and statutory warranties of any kind to the user and any third party, (including, but not limited to, the implied warranties of accuracy, timeliness, completeness, merchantability, non-infringement and fitness for a particular purpose).

Neither Your Company Name nor anyone else who has been involved in the creation, production or delivery of this analysis shall be liable for any direct, indirect, consequential, or incidental damages (including, but not limited to, damages for lost profits or lost opportunity, loss of business or personal profits, business or personal interruption, loss of business or personal information, special, or punitive damages whatsoever) arising from the use of (or inability to use) this analysis.

All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.

Thrift Savings Plan

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Current Traditional Contributions:

You are currently contributing a regular amount of \$2,600 from your salary and an additional \$0 catch-up contribution for a combined Annual Contribution of:

\$2,600

Continuing Traditional Contributions:

Your future Thrift Savings Plan estimates are based on your annual salary increases, annual TSP contributions, catch-up contributions and, rates of return of each fund. You have chosen to distribute 3.42% into the C fund earning 3.00%, 10.27% into the F fund earning 3.00%, 68.49% into the G fund earning 2.94%, 3.42% into the I fund earning 3.00%, .68% into the S fund earning 3.00%, and 13.70% into the L-2030 Fund. Each quarter, your L-funds allocation will automatically shift to a slightly more conservative mix (less allocated in the C, I, and S funds and more allocated in the F and G funds).

Withdrawal of Funds:

At the age of 60 years and 1 month you elected a lump sum withdrawal of your funds amounting to:

\$294,721

Note: Earnings Rates are hypothetical - not guaranteed. The monthly income illustrated is based on a gross distribution without consideration for income tax.

Thrift Savings Plan

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Existing Traditional Savings

There are six separate funds (C, F, G, I, S, and L) in which to accumulate savings. At this time you have accumulated \$5,000.00 in the C Fund, \$15,000.00 in the F Fund, \$100,000.00 in the G Fund, \$5,000.00 in the I Fund, \$1,000.00 in the S Fund, and \$20,000.00 in the L-2030 Fund for a total of \$146,000.00.

Hypothetical Annual Return Rates

The following rates were selected by you for calculating future earnings: C Fund 3.00%, F Fund 3.00%, G Fund 2.94%, I Fund 3.00%, and S Fund 3.00%.

Traditional Contributions

You are currently contributing a regular amount of \$2,599.99 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of \$2,599.99. This is divided into the six funds as follows:

- \$89.04 (3.42%) in the C Fund,
- \$267.12 (10.27%) in the F Fund,
- \$1,780.82 (68.49%) in the G Fund,
- \$89.04 (3.42%) in the I Fund,
- \$17.81 (0.68%) in the S Fund, and
- \$356.16 (13.70%) in the L-2030 Fund.

In addition, the government's contribution of \$3,249.99 is divided into the six funds as follows:

- \$111.30 (3.42%) in the C Fund,
- \$333.90 (10.27%) in the F Fund,
- \$2,226.03 (68.49%) in the G Fund,
- \$111.30 (3.42%) in the I Fund,
- \$22.26 (0.68%) in the S Fund, and
- \$445.20 (13.70%) in the L-2030 Fund.

The total annual contribution of \$5,849.98 is distributed as follows:

- \$200.34 (3.42%) in the C Fund,
- \$601.02 (10.27%) in the F Fund,
- \$4,006.85 (68.49%) in the G Fund,
- \$200.34 (3.42%) in the I Fund,
- \$40.07 (0.68%) in the S Fund, and
- \$801.36 (13.70%) in the L-2030 Fund.

In January of each year, you anticipate a 1.25% increase in salary that will raise your annual TSP contribution.

Hypothetical Balance at Withdrawal

You elected to start withdrawing funds at the age of 60 years and 1 month. The estimated savings in the six funds at that age is \$294,721.00.

Withdrawal Option Selected

You elected a lump sum withdrawal of your funds amounting to \$294,721.00.

Thrift Savings Plan - Contributions and Hypothetical Savings

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Summary of Annual Contributions and Savings in the C, F, G, I and S Funds: 12-2016 to 05-2028

End of Year	Age	Salary	Your Contrib	Gov Contrib	TOTAL Contrib	C Fund Savings	F Fund Savings	G Fund Savings	I Fund Savings	S Fund Savings	TOTAL Estimated Savings
12-2016	48	\$65,000	\$2,244	\$2,805	\$5,049	\$5,147	\$15,440	\$102,909	\$5,147	\$1,029	\$129,672
12-2017	49	\$65,812	\$2,272	\$2,840	\$5,112	\$5,509	\$16,527	\$110,087	\$5,509	\$1,102	\$138,734
12-2018	50	\$66,635	\$2,300	\$2,875	\$5,176	\$5,885	\$17,654	\$117,531	\$5,885	\$1,177	\$148,132
12-2019	51	\$67,468	\$2,329	\$2,911	\$5,240	\$6,275	\$18,824	\$125,249	\$6,275	\$1,255	\$157,878
12-2020	52	\$68,311	\$2,358	\$2,948	\$5,306	\$6,679	\$20,037	\$133,250	\$6,679	\$1,336	\$167,981
12-2021	53	\$69,165	\$2,388	\$2,985	\$5,372	\$7,098	\$21,294	\$141,542	\$7,098	\$1,420	\$178,452
12-2022	54	\$70,030	\$2,417	\$3,022	\$5,439	\$7,533	\$22,599	\$150,136	\$7,533	\$1,507	\$189,308
12-2023	55	\$70,905	\$2,448	\$3,060	\$5,507	\$7,984	\$23,951	\$159,040	\$7,984	\$1,597	\$200,556
12-2024	56	\$71,792	\$2,478	\$3,098	\$5,576	\$8,451	\$25,352	\$168,265	\$8,451	\$1,690	\$212,209
12-2025	57	\$72,689	\$2,509	\$3,137	\$5,646	\$8,935	\$26,805	\$177,821	\$8,935	\$1,787	\$224,283
12-2026	58	\$73,598	\$2,541	\$3,176	\$5,716	\$9,437	\$28,310	\$187,718	\$9,437	\$1,887	\$236,789
12-2027	59	\$74,518	\$2,572	\$3,216	\$5,788	\$9,957	\$29,870	\$197,968	\$9,957	\$1,991	\$249,743
05-2028	60	\$0	\$651	\$814	\$1,465	\$10,140	\$30,421	\$201,576	\$10,140	\$2,028	\$254,305

Summary of Annual Contributions and Savings in the L Funds (C, F, G, I and S): 12-2016 to 05-2028

End of Year	Age	Salary	Your Contrib	Gov Contrib	TOTAL Contrib	C Fund Savings	F Fund Savings	G Fund Savings	I Fund Savings	S Fund Savings	TOTAL Estimated Savings
12-2016	48	\$65,000	\$356	\$445	\$801	\$7,128	\$1,158	\$6,316	\$3,934	\$2,049	\$20,585
12-2017	49	\$65,812	\$361	\$451	\$811	\$7,462	\$1,377	\$6,945	\$4,113	\$2,133	\$22,030
12-2018	50	\$66,635	\$365	\$456	\$822	\$7,799	\$1,582	\$7,638	\$4,293	\$2,216	\$23,528
12-2019	51	\$67,468	\$370	\$462	\$832	\$8,138	\$1,771	\$8,400	\$4,473	\$2,298	\$25,080
12-2020	52	\$68,311	\$374	\$468	\$842	\$8,479	\$1,944	\$9,236	\$4,654	\$2,379	\$26,692
12-2021	53	\$69,165	\$379	\$474	\$853	\$8,822	\$2,079	\$10,165	\$4,836	\$2,460	\$28,362
12-2022	54	\$70,030	\$384	\$480	\$863	\$9,166	\$2,182	\$11,187	\$5,018	\$2,539	\$30,092
12-2023	55	\$70,905	\$389	\$486	\$874	\$9,512	\$2,287	\$12,269	\$5,199	\$2,617	\$31,884
12-2024	56	\$71,792	\$393	\$492	\$885	\$9,781	\$2,385	\$13,573	\$5,336	\$2,666	\$33,741
12-2025	57	\$72,689	\$398	\$498	\$896	\$10,023	\$2,502	\$14,708	\$5,537	\$2,758	\$35,528
12-2026	58	\$73,598	\$403	\$504	\$907	\$9,925	\$2,591	\$17,042	\$5,406	\$2,645	\$37,609
12-2027	59	\$74,518	\$408	\$510	\$919	\$9,504	\$2,675	\$19,792	\$5,172	\$2,558	\$39,701
05-2028	60	\$0	\$103	\$129	\$233	\$8,730	\$2,667	\$21,933	\$4,747	\$2,339	\$40,416

Thrift Savings Plan

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Current ROTH Contributions:

You are currently contributing a regular amount of \$15,400.00 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of: \$15,400

Continuing ROTH Contributions:

Your future Thrift Savings Plan estimates are based on your annual salary increases, annual TSP contributions, catch-up contributions and, rates of return of each fund. You have chosen to distribute 3.42% into the C fund earning 3.00%, 10.27% into the F fund earning 3.00%, 68.49% into the G fund earning 2.94%, 3.42% into the I fund earning 3.00%, .68% into the S fund earning 3.00%, and 13.70% into the L-2030 Fund. Each quarter, your L-funds allocation will automatically shift to a slightly more conservative mix (less allocated in the C, I, and S funds and more allocated in the F and G funds).

Withdrawal of Funds:

At the age of 60 years and 1 month you elected a lump sum withdrawal of your funds amounting to: \$303,000

Note: Earnings Rates are hypothetical - not guaranteed. The monthly income illustrated is based on a gross distribution without consideration for income tax.

Thrift Savings Plan

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Existing ROTH Savings

There are six separate funds (C, F, G, I, S, and L) in which to accumulate savings. At this time you have accumulated \$0.00 in the C Fund, \$0.00 in the F Fund, \$0.00 in the G Fund, \$0.00 in the I Fund, \$0.00 in the S Fund, and \$0.00 in the L-2030 Fund for a total of \$0.00.

Hypothetical Annual Return Rates

The following rates were selected by you for calculating future earnings: C Fund 3.00%, F Fund 3.00%, G Fund 2.94%, I Fund 3.00%, and S Fund 3.00%.

ROTH Contributions

You are currently contributing a regular amount of \$15,400.00 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of \$15,400.00. This is divided into the six funds as follows:

\$527.40 (3.42%) in the C Fund,
\$1,582.20 (10.27%) in the F Fund,
\$10,547.95 (68.49%) in the G Fund,
\$527.40 (3.42%) in the I Fund,
\$105.47 (0.68%) in the S Fund, and
\$2,109.58 (13.70%) in the L-2030 Fund.

In addition, the government's contribution of \$0.00 is divided into the six funds as follows:

\$0.00 (3.42%) in the C Fund,
\$0.00 (10.27%) in the F Fund,
\$0.00 (68.49%) in the G Fund,
\$0.00 (3.42%) in the I Fund,
\$0.00 (0.68%) in the S Fund, and
\$0.00 (13.70%) in the L-2030 Fund.

The total annual contribution of \$15,400.00 is distributed as follows:

\$527.40 (3.42%) in the C Fund,
\$1,582.20 (10.27%) in the F Fund,
\$10,547.95 (68.49%) in the G Fund,
\$527.40 (3.42%) in the I Fund,
\$105.47 (0.68%) in the S Fund, and
\$2,109.58 (13.70%) in the L-2030 Fund.

In January of each year, you anticipate a 1.25% increase in salary that will raise your annual TSP contribution.

Hypothetical Balance at Withdrawal

You elected to start withdrawing funds at the age of 60 years and 1 month. The estimated savings in the six funds at that age is \$303,000.00.

Withdrawal Option Selected

You elected a lump sum withdrawal of your funds amounting to \$303,000.00.

Thrift Savings Plan - ROTH Contributions and Hypothetical Savings

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Summary of Annual ROTH Contributions and Savings in the C, F, G, I and S Funds: 12-2016 to 05-2028

End of Year	Age	Salary	Your Contrib	Gov Contrib	TOTAL Contrib	C Fund Savings	F Fund Savings	G Fund Savings	I Fund Savings	S Fund Savings	TOTAL Estimated Savings
12-2016	48	\$65,000	\$13,290	\$0	\$13,290	\$221	\$663	\$4,417	\$221	\$44	\$5,566
12-2017	49	\$65,812	\$13,457	\$0	\$13,457	\$769	\$2,307	\$15,373	\$769	\$154	\$19,372
12-2018	50	\$66,635	\$18,803	\$0	\$18,803	\$1,549	\$4,647	\$30,957	\$1,549	\$310	\$39,012
12-2019	51	\$67,468	\$18,973	\$0	\$18,973	\$2,359	\$7,078	\$47,142	\$2,359	\$472	\$59,410
12-2020	52	\$68,311	\$19,146	\$0	\$19,146	\$3,201	\$9,604	\$63,948	\$3,201	\$640	\$80,594
12-2021	53	\$69,165	\$19,320	\$0	\$19,320	\$4,076	\$12,228	\$81,395	\$4,076	\$815	\$102,590
12-2022	54	\$70,030	\$19,497	\$0	\$19,497	\$4,984	\$14,953	\$99,505	\$4,984	\$997	\$125,423
12-2023	55	\$70,905	\$19,676	\$0	\$19,676	\$5,928	\$17,783	\$118,298	\$5,928	\$1,185	\$149,122
12-2024	56	\$71,792	\$19,857	\$0	\$19,857	\$6,907	\$20,721	\$137,797	\$6,907	\$1,381	\$173,713
12-2025	57	\$72,689	\$20,041	\$0	\$20,041	\$7,923	\$23,770	\$158,025	\$7,923	\$1,585	\$199,226
12-2026	58	\$73,598	\$20,226	\$0	\$20,226	\$8,978	\$26,934	\$179,005	\$8,978	\$1,795	\$225,690
12-2027	59	\$74,518	\$20,415	\$0	\$20,415	\$10,072	\$30,217	\$200,761	\$10,072	\$2,014	\$253,136
05-2028	60	\$0	\$5,151	\$0	\$5,151	\$10,405	\$31,215	\$207,351	\$10,405	\$2,081	\$261,457

Summary of Annual ROTH Contributions and Savings in the L Funds (C, F, G, I and S): 12-2016 to 05-2028

End of Year	Age	Salary	Your Contrib	Gov Contrib	TOTAL Contrib	C Fund Savings	F Fund Savings	G Fund Savings	I Fund Savings	S Fund Savings	TOTAL Estimated Savings
12-2016	48	\$65,000	\$2,110	\$0	\$2,110	\$306	\$50	\$271	\$169	\$88	\$884
12-2017	49	\$65,812	\$2,136	\$0	\$2,136	\$1,048	\$187	\$962	\$578	\$300	\$3,075
12-2018	50	\$66,635	\$2,985	\$0	\$2,985	\$2,081	\$397	\$1,976	\$1,146	\$594	\$6,194
12-2019	51	\$67,468	\$3,012	\$0	\$3,012	\$3,131	\$626	\$3,063	\$1,724	\$890	\$9,434
12-2020	52	\$68,311	\$3,039	\$0	\$3,039	\$4,198	\$872	\$4,231	\$2,309	\$1,189	\$12,799
12-2021	53	\$69,165	\$3,067	\$0	\$3,067	\$5,283	\$1,129	\$5,489	\$2,904	\$1,491	\$16,296
12-2022	54	\$70,030	\$3,095	\$0	\$3,095	\$6,385	\$1,393	\$6,844	\$3,507	\$1,796	\$19,925
12-2023	55	\$70,905	\$3,123	\$0	\$3,123	\$7,504	\$1,664	\$8,302	\$4,119	\$2,104	\$23,693
12-2024	56	\$71,792	\$3,152	\$0	\$3,152	\$8,633	\$1,941	\$9,884	\$4,734	\$2,411	\$27,603
12-2025	57	\$72,689	\$3,181	\$0	\$3,181	\$9,767	\$2,226	\$11,568	\$5,361	\$2,723	\$31,645
12-2026	58	\$73,598	\$3,211	\$0	\$3,211	\$10,870	\$2,516	\$13,489	\$5,961	\$3,016	\$35,852
12-2027	59	\$74,518	\$3,240	\$0	\$3,240	\$11,905	\$2,810	\$15,685	\$6,524	\$3,294	\$40,218
05-2028	60	\$0	\$818	\$0	\$818	\$12,204	\$2,898	\$16,379	\$6,687	\$3,375	\$41,543

Federal Employees Group Life Insurance

Federal Employees Group Life Insurance

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Current Coverage and Costs:

Your current coverage (Death Benefit) for FEGLI is:	\$337,000	
Your current total FEGLI Monthly Cost is:		\$62.73
The Annual Cost is:		\$753

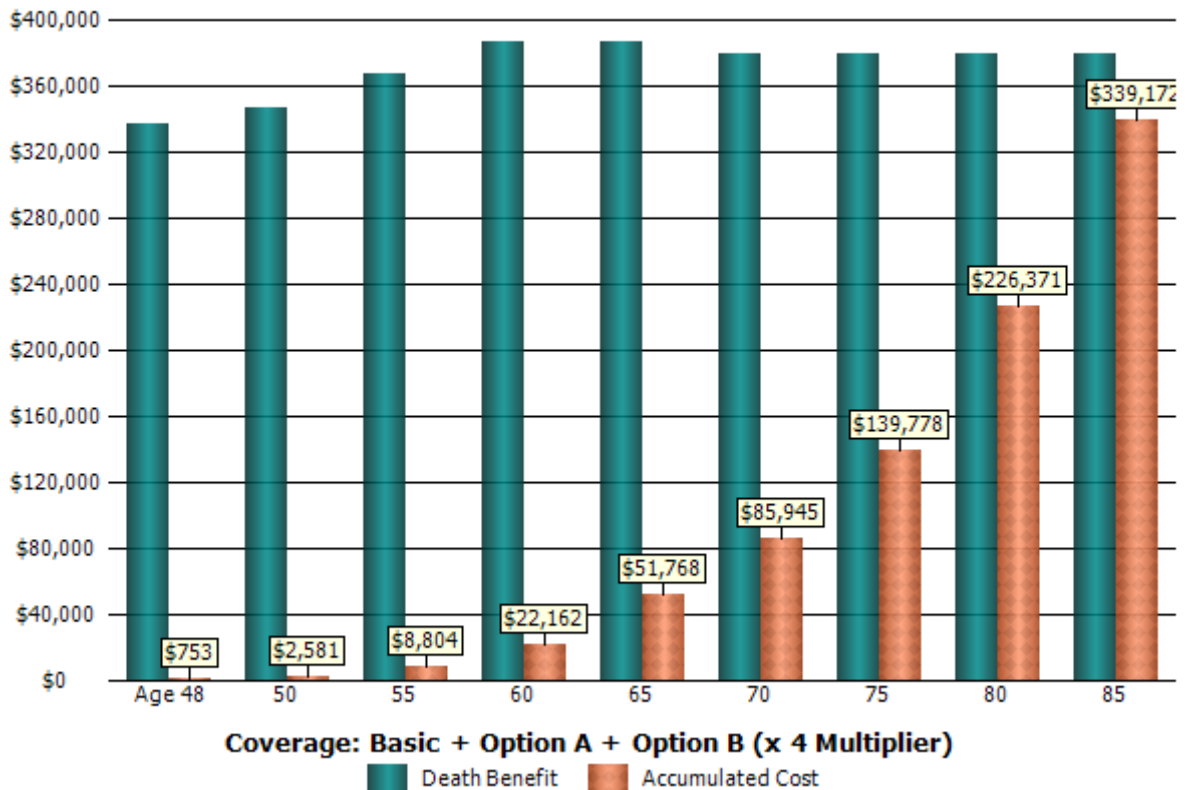
Future Coverage and Costs:

At age 60 your coverage (Death Benefit) for FEGLI will be:	\$387,000	
Your total FEGLI Monthly Cost will be:		\$488.04
The Annual Cost will be:		\$5,857
The total Accumulated Cost for your FEGLI coverage will be:		\$22,162

At age 65 your coverage (Death Benefit) for FEGLI will be:	\$387,000	
Your total FEGLI Monthly Cost will be:		\$515.02
The Annual Cost will be:		\$6,180
The total Accumulated Cost for your FEGLI coverage will be:		\$51,768

At age 70 your coverage (Death Benefit) for FEGLI will be:	\$379,500	
Your total FEGLI Monthly Cost will be:		\$788.02
The Annual Cost will be:		\$9,456
The total Accumulated Cost for your FEGLI coverage will be:		\$85,945

Death Benefit Coverage and Accumulated Cost



Federal Employees Group Life Insurance

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Summary as of Aug-01-2016

At your current age of 48, your annual salary is \$65,000.00, and you expect annual salary increases of 1.25%. Your life insurance coverage includes: Basic (equal to your rounded annual salary plus \$2000), Option A (equal to \$10,000), Option B (equal to 4 times your annual salary). You plan to retire on 04-10-2028 at the age of 60. You elected to continue your full Basic coverage at the age of 65. You chose to keep full Option B coverage at the age of 65.

FEGLI Premiums and Coverage

Age	Annual Salary	Biweekly Premium	Monthly Premium	Annual Premium	Accumulated Cost	Basic	Option A	Option B	Option C	Total Coverage
48/49	\$65,000	\$28.95	\$62.73	\$753.00	\$753	\$67,000	\$10,000	\$260,000		\$337,000
49/50	\$65,813	\$29.38	\$63.66	\$764.00	\$1,517	\$68,000	\$10,000	\$264,000		\$342,000
50/51	\$66,635	\$40.93	\$88.68	\$1,064.00	\$2,581	\$69,000	\$10,000	\$268,000		\$347,000
51/52	\$67,468	\$41.52	\$89.96	\$1,080.00	\$3,660	\$70,000	\$10,000	\$272,000		\$352,000
52/53	\$68,311	\$42.11	\$91.24	\$1,095.00	\$4,755	\$71,000	\$10,000	\$276,000		\$357,000
53/54	\$69,165	\$42.70	\$92.52	\$1,110.00	\$5,865	\$72,000	\$10,000	\$280,000		\$362,000
54/55	\$70,030	\$43.29	\$93.80	\$1,126.00	\$6,991	\$73,000	\$10,000	\$284,000		\$367,000
55/56	\$70,905	\$69.75	\$151.13	\$1,814.00	\$8,804	\$73,000	\$10,000	\$284,000		\$367,000
56/57	\$71,792	\$70.70	\$153.18	\$1,838.00	\$10,643	\$74,000	\$10,000	\$288,000		\$372,000
57/58	\$72,689	\$71.65	\$155.24	\$1,863.00	\$12,505	\$75,000	\$10,000	\$292,000		\$377,000
58/59	\$73,598	\$72.60	\$157.30	\$1,888.00	\$14,393	\$76,000	\$10,000	\$296,000		\$382,000
59/60	\$74,518	\$73.55	\$159.36	\$1,912.00	\$16,305	\$77,000	\$10,000	\$300,000		\$387,000
60/61		\$225.25	\$488.04	\$5,857.00	\$22,162	\$77,000	\$10,000	\$300,000		\$387,000
61/62		\$225.25	\$488.04	\$5,857.00	\$28,018	\$77,000	\$10,000	\$300,000		\$387,000
62/63		\$225.25	\$488.04	\$5,857.00	\$33,875	\$77,000	\$10,000	\$300,000		\$387,000
63/64		\$225.25	\$488.04	\$5,857.00	\$39,731	\$77,000	\$10,000	\$300,000		\$387,000
64/65		\$225.25	\$488.04	\$5,857.00	\$45,588	\$77,000	\$10,000	\$300,000		\$387,000
65/66		\$237.70	\$515.02	\$6,180.00	\$51,768	\$77,000	\$10,000	\$300,000		\$387,000
66/67		\$237.70	\$515.02	\$6,180.00	\$57,948	\$77,000	\$7,600	\$300,000		\$384,600
67/68		\$237.70	\$515.02	\$6,180.00	\$64,128	\$77,000	\$5,200	\$300,000		\$382,200
68/69		\$237.70	\$515.02	\$6,180.00	\$70,309	\$77,000	\$2,800	\$300,000		\$379,800
69/70		\$237.70	\$515.02	\$6,180.00	\$76,489	\$77,000	\$2,500	\$300,000		\$379,500
70/71		\$363.70	\$788.02	\$9,456.00	\$85,945	\$77,000	\$2,500	\$300,000		\$379,500
71/72		\$363.70	\$788.02	\$9,456.00	\$95,401	\$77,000	\$2,500	\$300,000		\$379,500
72/73		\$363.70	\$788.02	\$9,456.00	\$104,857	\$77,000	\$2,500	\$300,000		\$379,500
73/74		\$363.70	\$788.02	\$9,456.00	\$114,314	\$77,000	\$2,500	\$300,000		\$379,500
74/75		\$363.70	\$788.02	\$9,456.00	\$123,770	\$77,000	\$2,500	\$300,000		\$379,500
75/76		\$615.70	\$1,334.02	\$16,008.00	\$139,778	\$77,000	\$2,500	\$300,000		\$379,500
76/77		\$615.70	\$1,334.02	\$16,008.00	\$155,786	\$77,000	\$2,500	\$300,000		\$379,500
77/78		\$615.70	\$1,334.02	\$16,008.00	\$171,794	\$77,000	\$2,500	\$300,000		\$379,500
78/79		\$615.70	\$1,334.02	\$16,008.00	\$187,803	\$77,000	\$2,500	\$300,000		\$379,500
79/80		\$615.70	\$1,334.02	\$16,008.00	\$203,811	\$77,000	\$2,500	\$300,000		\$379,500
80/81		\$867.70	\$1,880.02	\$22,560.00	\$226,371	\$77,000	\$2,500	\$300,000		\$379,500
81/82		\$867.70	\$1,880.02	\$22,560.00	\$248,931	\$77,000	\$2,500	\$300,000		\$379,500
82/83		\$867.70	\$1,880.02	\$22,560.00	\$271,491	\$77,000	\$2,500	\$300,000		\$379,500
83/84		\$867.70	\$1,880.02	\$22,560.00	\$294,052	\$77,000	\$2,500	\$300,000		\$379,500
84/85		\$867.70	\$1,880.02	\$22,560.00	\$316,612	\$77,000	\$2,500	\$300,000		\$379,500
85/86		\$867.70	\$1,880.02	\$22,560.00	\$339,172	\$77,000	\$2,500	\$300,000		\$379,500
86/87		\$867.70	\$1,880.02	\$22,560.00	\$361,732	\$77,000	\$2,500	\$300,000		\$379,500
87/88		\$867.70	\$1,880.02	\$22,560.00	\$384,292	\$77,000	\$2,500	\$300,000		\$379,500
88/89		\$867.70	\$1,880.02	\$22,560.00	\$406,853	\$77,000	\$2,500	\$300,000		\$379,500
89/90		\$867.70	\$1,880.02	\$22,560.00	\$429,413	\$77,000	\$2,500	\$300,000		\$379,500
90/91		\$867.70	\$1,880.02	\$22,560.00	\$451,973	\$77,000	\$2,500	\$300,000		\$379,500

Average Premium from Age 48 to Age 65	Basic	Option A	Option B	Option C	Total Premium
Biweekly	\$33.29	\$2.76	\$67.09	\$0.00	\$103.14
Monthly	\$72.14	\$5.98	\$145.36	\$0.00	\$223.47

Federal Employees Health Benefits Program

Federal Employees Health Benefits Program

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Calculations based on current Health Insurance premium of:

Biweekly = \$180.00

Monthly = \$390.00

Annual = \$4,680.00

The current premium is estimated to increase annually by 4% (compounded)

Age	Biweekly Health Benefit Cost	Monthly Health Benefit Cost	Annual Health Benefit Cost	Accumulated Cost	Change Form Previous Year
48/49	\$180.00	\$390.00	\$4,680.00	\$4,680.00	\$0.00
49/50	\$187.20	\$405.60	\$4,867.20	\$9,547.20	\$187.20
50/51	\$194.69	\$421.82	\$5,061.89	\$14,609.09	\$194.69
51/52	\$202.48	\$438.70	\$5,264.36	\$19,873.45	\$202.47
52/53	\$210.57	\$456.24	\$5,474.94	\$25,348.39	\$210.58
53/54	\$219.00	\$474.49	\$5,693.94	\$31,042.33	\$219.00
54/55	\$227.76	\$493.47	\$5,921.69	\$36,964.02	\$227.75
55/56	\$236.87	\$513.21	\$6,158.56	\$43,122.58	\$236.87
56/57	\$246.34	\$533.74	\$6,404.90	\$49,527.48	\$246.34
57/58	\$256.20	\$555.09	\$6,661.10	\$56,188.58	\$256.20
58/59	\$266.44	\$577.30	\$6,927.54	\$63,116.12	\$266.44
59/60	\$277.10	\$600.39	\$7,204.64	\$70,320.77	\$277.10
60/61	\$288.19	\$624.40	\$7,492.83	\$77,813.60	\$288.19
61/62	\$299.71	\$649.38	\$7,792.54	\$85,606.14	\$299.71
62/63	\$311.70	\$675.35	\$8,104.25	\$93,710.39	\$311.71
63/64	\$324.17	\$702.37	\$8,428.42	\$102,138.81	\$324.17
64/65	\$337.14	\$730.46	\$8,765.55	\$110,904.36	\$337.13
65/66	\$350.62	\$759.68	\$9,116.17	\$120,020.53	\$350.62
66/67	\$364.65	\$790.07	\$9,480.82	\$129,501.35	\$364.65
67/68	\$379.23	\$821.67	\$9,860.05	\$139,361.41	\$379.23
68/69	\$394.40	\$854.54	\$10,254.46	\$149,615.86	\$394.41
69/70	\$410.18	\$888.72	\$10,664.63	\$160,280.50	\$410.17
70/71	\$426.59	\$924.27	\$11,091.22	\$171,371.72	\$426.59
71/72	\$443.65	\$961.24	\$11,534.87	\$182,906.59	\$443.65
72/73	\$461.39	\$999.69	\$11,996.26	\$194,902.85	\$461.39
73/74	\$479.85	\$1,039.68	\$12,476.11	\$207,378.96	\$479.85
74/75	\$499.04	\$1,081.26	\$12,975.16	\$220,354.12	\$499.05
75/76	\$519.01	\$1,124.51	\$13,494.16	\$233,848.29	\$519.00
76/77	\$539.77	\$1,169.49	\$14,033.93	\$247,882.22	\$539.77
77/78	\$561.36	\$1,216.27	\$14,595.29	\$262,477.51	\$561.36
78/79	\$583.81	\$1,264.93	\$15,179.10	\$277,656.61	\$583.81
79/80	\$607.16	\$1,315.52	\$15,786.26	\$293,442.87	\$607.16
80/81	\$631.45	\$1,368.14	\$16,417.71	\$309,860.59	\$631.45
81/82	\$656.71	\$1,422.87	\$17,074.42	\$326,935.01	\$656.71
82/83	\$682.98	\$1,479.78	\$17,757.40	\$344,692.41	\$682.98
83/84	\$710.30	\$1,538.97	\$18,467.70	\$363,160.11	\$710.30
84/85	\$738.71	\$1,600.53	\$19,206.40	\$382,366.51	\$738.70
85/86	\$768.26	\$1,664.56	\$19,974.66	\$402,341.17	\$768.26
86/87	\$798.99	\$1,731.14	\$20,773.65	\$423,114.82	\$798.99
87/88	\$830.95	\$1,800.38	\$21,604.59	\$444,719.41	\$830.94
88/89	\$864.18	\$1,872.40	\$22,468.78	\$467,188.19	\$864.19
89/90	\$898.75	\$1,947.29	\$23,367.53	\$490,555.72	\$898.75

Long Term Care Insurance

Long Term Care Insurance - Government

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Summary as of Aug-01-2016

The initial estimate data in this report came from the Federal Long Term Care Insurance Program website.

At the age of 50, your initial Daily LTC Benefit will be \$250/Day.

You will wait 90 Days before you will receive your first Daily Benefit payment.

Your Daily Benefit Amount will increase each year by 5%.

Your Daily Benefit will last Unlimited.

The Automatic Compound Inflation protection option was selected.

Your initial LTC insurance premium is \$230.00 per month.

Age	Daily Benefit	Lifetime Benefit	Monthly Premium	Annual Premium	Accumulated Cost
50/51	\$250.00	Unlimited	\$230.00	\$2,760	\$5,520
52/53	\$275.63	Unlimited	\$230.00	\$2,760	\$11,040
54/55	\$303.88	Unlimited	\$230.00	\$2,760	\$16,560
56/57	\$335.02	Unlimited	\$230.00	\$2,760	\$22,080
58/59	\$369.36	Unlimited	\$230.00	\$2,760	\$27,600
60/61	\$407.22	Unlimited	\$230.00	\$2,760	\$33,120
62/63	\$448.96	Unlimited	\$230.00	\$2,760	\$38,640
64/65	\$494.98	Unlimited	\$230.00	\$2,760	\$44,160
66/67	\$545.72	Unlimited	\$230.00	\$2,760	\$49,680
68/69	\$601.65	Unlimited	\$230.00	\$2,760	\$55,200
70/71	\$663.32	Unlimited	\$230.00	\$2,760	\$60,720
72/73	\$731.32	Unlimited	\$230.00	\$2,760	\$66,240
74/75	\$806.27	Unlimited	\$230.00	\$2,760	\$71,760
76/77	\$888.92	Unlimited	\$230.00	\$2,760	\$77,280
78/79	\$980.03	Unlimited	\$230.00	\$2,760	\$82,800
80/81	\$1,080.49	Unlimited	\$230.00	\$2,760	\$88,320
82/83	\$1,191.24	Unlimited	\$230.00	\$2,760	\$93,840
84/85	\$1,313.34	Unlimited	\$230.00	\$2,760	\$99,360
86/87	\$1,447.95	Unlimited	\$230.00	\$2,760	\$104,880
88/89	\$1,596.37	Unlimited	\$230.00	\$2,760	\$110,400
90/91	\$1,760.00	Unlimited	\$230.00	\$2,760	\$115,920

Life Ins. Cost Analysis

FEGLI and Survivor Benefit Accumulated Cost

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Age	Annual FEGLI Cost	Annual Survivor Life Ins. Cost	TOTAL Annual Cost	TOTAL ACCUMULATED COST	Cost Increase From Previous Year
48/49	\$753	\$0	\$753	\$753	\$0
49/50	\$764	\$0	\$764	\$1,517	\$11
50/51	\$1,064	\$0	\$1,064	\$2,581	\$300
51/52	\$1,080	\$0	\$1,080	\$3,661	\$16
52/53	\$1,095	\$0	\$1,095	\$4,756	\$15
53/54	\$1,110	\$0	\$1,110	\$5,866	\$15
54/55	\$1,126	\$0	\$1,126	\$6,992	\$16
55/56	\$1,814	\$0	\$1,814	\$8,806	\$688
56/57	\$1,838	\$0	\$1,838	\$10,644	\$24
57/58	\$1,863	\$0	\$1,863	\$12,507	\$25
58/59	\$1,888	\$0	\$1,888	\$14,395	\$25
59/60	\$1,912	\$0	\$1,912	\$16,307	\$24
60/61	\$5,857	\$1,884	\$7,741	\$24,048	\$5,829
61/62	\$5,857	\$1,884	\$7,741	\$31,789	\$0
62/63	\$5,857	\$1,918	\$7,775	\$39,564	\$34
63/64	\$5,857	\$1,954	\$7,811	\$47,375	\$35
64/65	\$5,857	\$1,989	\$7,846	\$55,221	\$36
65/66	\$6,180	\$2,026	\$8,206	\$63,427	\$359
66/67	\$6,180	\$2,063	\$8,243	\$71,670	\$37
67/68	\$6,180	\$2,101	\$8,281	\$79,951	\$38
68/69	\$6,180	\$2,139	\$8,319	\$88,270	\$38
69/70	\$6,180	\$2,178	\$8,358	\$96,628	\$39
70/71	\$9,456	\$2,218	\$11,674	\$108,302	\$3,316
71/72	\$9,456	\$2,259	\$11,715	\$120,016	\$41
72/73	\$9,456	\$2,300	\$11,756	\$131,772	\$41
73/74	\$9,456	\$2,342	\$11,798	\$143,570	\$42
74/75	\$9,456	\$2,385	\$11,841	\$155,411	\$43
75/76	\$16,008	\$2,429	\$18,437	\$173,848	\$6,596
76/77	\$16,008	\$2,473	\$18,481	\$192,329	\$44
77/78	\$16,008	\$2,518	\$18,526	\$210,855	\$45
78/79	\$16,008	\$2,564	\$18,572	\$229,427	\$46
79/80	\$16,008	\$2,611	\$18,619	\$248,046	\$47
80/81	\$22,560	\$2,659	\$25,219	\$273,265	\$6,600
81/82	\$22,560	\$2,708	\$25,268	\$298,533	\$49
82/83	\$22,560	\$2,757	\$25,317	\$323,850	\$50
83/84	\$22,560	\$2,808	\$25,368	\$349,218	\$50
84/85	\$22,560	\$2,859	\$25,419	\$374,637	\$51
85/86	\$22,560	\$2,911	\$25,471	\$400,108	\$52
86/87	\$22,560	\$2,965	\$25,525	\$425,633	\$53
87/88	\$22,560	\$3,019	\$25,579	\$451,212	\$54
88/89	\$22,560	\$3,074	\$25,634	\$476,846	\$55
89/90	\$22,560	\$3,130	\$25,690	\$502,536	\$56
90/91	\$22,560	\$3,188	\$25,748	\$528,284	\$57

Input Data

Retirement Eligibility

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Retirement Characterization

Retirement System: FERS
Employee Type: REGULAR
Retirement Type: REGULAR

Federal Service

Service Computation Date: 08-23-03
Creditable Service (Today): 12 Years 11 Months

Eligibility

Planned Retirement Date: 04-10-28
Service at Retirement: 24 Years 7 Months
Age at Retirement: 60 Years 0 Months
Retirement Status: Service and Age Requirements Met

Creditable Service

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Civilian Service - Total Time: 0 Years, 0 Months, 0 Days

Military Service - Total Time: 0 Years, 0 Months, 0 Days

Creditable Sick Leave at Retirement - Total Time: 0 Years, 11 Months, 18 Days

Hours saved to date:	800
Two week pay periods to retirement:	305
Future hours to be saved per pay period:	4
Total future hours to be saved:	1220

High 3 Average

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Average at Retirement

Average: \$73,854
Retirement Date: 04-10-28

Pay Changes - Dates and Amounts

Date Effective	Annual Pay
01-01-28	\$75,449
01-01-27	\$74,518
01-01-26	\$73,598
01-01-25	\$72,689
01-01-24	\$71,792

High 3 Average Changes

Date	Average	Change	% Change
04-10-28	\$73,854.00		
03-10-28	\$73,776.00	\$78.14	0.11%
02-10-28	\$73,702.00	\$73.10	0.1%
01-10-28	\$73,624.00	\$78.14	0.11%
12-10-27	\$73,547.00	\$77.45	0.11%
11-10-27	\$73,472.00	\$74.68	0.1%
10-10-27	\$73,395.00	\$77.17	0.11%
09-10-27	\$73,320.00	\$74.68	0.1%
08-10-27	\$73,243.00	\$77.17	0.11%
07-10-27	\$73,166.00	\$77.17	0.11%
06-10-27	\$73,091.00	\$74.68	0.1%
05-10-27	\$73,014.00	\$77.17	0.11%
04-10-27	\$72,939.00	\$74.68	0.1%
03-10-27	\$72,862.00	\$77.17	0.11%
02-10-27	\$72,793.00	\$69.71	0.1%
01-10-27	\$72,715.00	\$77.17	0.11%

Military Service

No Data entered for military service.

Deposit

For Service Period(s) During Which No Retirement Contributions Were Made

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Cannot print the Deposit analysis - Missing data from one or both of the Forms: Eligibility or Deposit. Please check for missing data on one or both of these Forms, then run this page.

Redeposit

Of Refunded Retirement Contributions

(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Cannot print the Redeposit analysis - Missing data from one or both of the Forms: Eligibility or Redeposit. Please check for missing data on one or both of these Forms, then run this page.