

Federal Employee Benefits Analysis

December 6, 2017

Sue Smith

~~~~~  
Your Company Name  
Advisor Name  
123 Main Street  
Any Town, CA 12345  
Phone: 123-456-7890  
Email: yourname@email.com  
\_\_\_\_\_

## 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.

---

YOUR DISCLAIMER HERE

## **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: 49

## Employment

Service Computation Date: 08-23-03  
Annual Salary: \$65,000.00  
Hourly Salary: \$31.15  
Annual Salary Increase: 1.25% (Estimated)  
Creditable Service: 14 Years 3 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: \$74,518.00  
Hourly Salary: \$35.71  
High 3 Average Salary: \$72,942.00  
Annual COLA: 1.83%  
Creditable Service: 24 Years 7 Months  
Sick Leave: Years 10 Months  
Age: 60  
Retirement Eligibility: Service and Age Requirements Met

## Monthly Retirement Annuity - FERS Survivor with a 50% Annuity

Annuity Without Survivor\*: \$1,140  
Annuity With Survivor\*: \$1,026  
Survivor's Annuity: \$570  
Cost of Survivor's Annuity\*: \$114

## Thrift Savings Plan (TSP)

**CURRENT TRADITIONAL STATUS**  
Your Annual Contribution: \$2,599.99  
Govt. Annual Contribution: \$3,249.99  
G Fund Savings: \$100,000.00  
F Fund Savings: \$15,000.00  
C Fund Savings: \$5,000.00  
S Fund Savings: \$1,000.00  
I Fund Savings: \$5,000.00  
L Fund Savings: \$20,000.00  
Total Savings: \$146,000.00  
Hypothetical Balance  
at Withdrawal: \$291,184.00

**CURRENT ROTH STATUS**  
Your Annual Contribution: \$15,400.00  
Govt. Annual Contribution: \$0.00  
G Fund Savings: \$0.00  
F Fund Savings: \$0.00  
C Fund Savings: \$0.00  
S Fund Savings: \$0.00  
I Fund Savings: \$0.00  
L Fund Savings: \$0.00  
Total Savings: \$0.00  
Hypothetical Balance  
at Withdrawal: \$282,476.00

## Federal Employees Group Life Insurance (FEGLI)

| COVERAGE        | AT AGE 49    | AT AGE 60    | AT AGE 65    |
|-----------------|--------------|--------------|--------------|
| Basic:          | \$67,000.00  | \$76,000.00  | \$76,000.00  |
| Option A:       | \$10,000.00  | \$10,000.00  | \$10,000.00  |
| Option B:       | \$260,000.00 | \$296,000.00 | \$296,000.00 |
| Option C:       | \$0.00       | \$0.00       | \$0.00       |
| Total:          | \$337,000.00 | \$382,000.00 | \$382,000.00 |
| ANNUAL PREMIUM: | \$753.00     | \$5,781.00   | \$6,098.00   |

# 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.)

|                                                             | <b>Current Income</b> |                   | <b>First Month in Retirement Income</b> |                                                          |
|-------------------------------------------------------------|-----------------------|-------------------|-----------------------------------------|----------------------------------------------------------|
|                                                             | <b>Biweekly</b>       | <b>Monthly</b>    | <b>Monthly</b>                          |                                                          |
| Gross Salary                                                | \$2,492.00            | \$5,416.67        | \$1,544.92                              | Gross Annuity                                            |
| FERS Retirement                                             | \$45.00               | \$97.50           | \$114.00                                | 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            | \$405.25                                | 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           | \$186.57                                | FEGLI Basic                                              |
| FEGLI Optional                                              | \$18.90               | \$40.95           | \$295.19                                | FEGLI Optional                                           |
| FEHB-Medical                                                | \$180.00              | \$390.00          | \$600.39                                | 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                                  |                                                          |
| <b>Total Deduction</b>                                      | <b>\$1,759.41</b>     | <b>\$3,812.05</b> | <b>\$2,682.33</b>                       | <b>Total Deduction (Estimated)</b>                       |
|                                                             |                       |                   | -\$1,137.41                             | <b>Net Annuity (after deduction) (Estimated)</b>         |
|                                                             |                       |                   | \$1,125.00                              | <b>Social Security/FERS Supplement (Estimated)</b>       |
|                                                             |                       |                   | \$0.00                                  | <b>TSP-Traditional Income (if any)</b>                   |
|                                                             |                       |                   | \$0.00                                  | <b>TSP-Roth Income (if any)</b>                          |
|                                                             |                       |                   | \$1,166.67                              | <b>Taxable Income from Other Sources (Estimated)</b>     |
|                                                             |                       |                   | \$1,250.00                              | <b>Non-Taxable Income from Other Sources (Estimated)</b> |
|                                                             |                       |                   | \$2,404.26                              | <b>Net Income (Estimated)</b>                            |
| <b>Net Pay</b>                                              | <b>\$732.59</b>       | <b>\$1,604.62</b> |                                         |                                                          |
| <b>Net Retirement Income Minus Net Pay Today = \$799.64</b> |                       |                   |                                         |                                                          |

## **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 \$2,404.26 that includes: Net Annuity + Social Security/FERS Supplement + Estimated TSP

- In 11 years, the value of your net monthly income at retirement \$2,404.26 will be \$1,736.89.
- 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 11 years of \$2,221.16.
- The difference between \$2,404.26 and \$2,221.16 is a surplus of \$183.09 in monthly retirement income in 11 years.

# 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.)

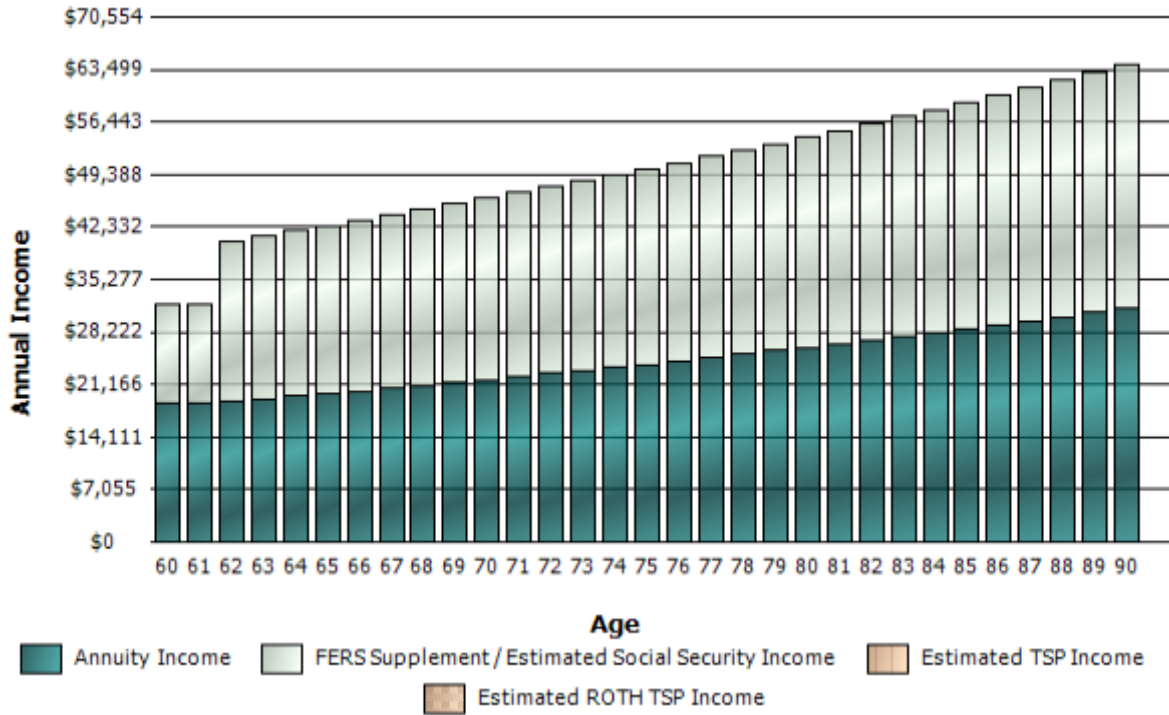
## Income Analysis as of Dec-06-2017

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       |
|-----|------------------|-------------|---------------------------|---------------------------|--------------------|-------------|--------------|
| 49  | \$65,000.00      |             |                           |                           |                    | \$65,000.00 |              |
| 50  | \$65,812.50      |             |                           |                           |                    | \$65,812.50 | \$812.50     |
| 51  | \$66,635.16      |             |                           |                           |                    | \$66,635.16 | \$822.66     |
| 52  | \$67,468.10      |             |                           |                           |                    | \$67,468.10 | \$832.94     |
| 53  | \$68,311.45      |             |                           |                           |                    | \$68,311.45 | \$843.35     |
| 54  | \$69,165.34      |             |                           |                           |                    | \$69,165.34 | \$853.89     |
| 55  | \$70,029.91      |             |                           |                           |                    | \$70,029.91 | \$864.57     |
| 56  | \$70,905.28      |             |                           |                           |                    | \$70,905.28 | \$875.37     |
| 57  | \$71,791.60      |             |                           |                           |                    | \$71,791.60 | \$886.32     |
| 58  | \$72,688.99      |             |                           |                           |                    | \$72,688.99 | \$897.39     |
| 59  | \$73,597.60      |             |                           |                           |                    | \$73,597.60 | \$908.61     |
| 60  | \$74,517.57      |             |                           |                           |                    | \$74,517.57 | \$919.97     |
|     | Start Retirement |             |                           |                           |                    |             |              |
| 60  |                  | \$18,539.00 | \$13,500.00               |                           |                    | \$32,039.00 | -\$42,478.57 |
| 61  |                  | \$18,539.00 | \$13,500.00               |                           |                    | \$32,039.00 |              |
| 62  |                  | \$18,878.26 | \$21,600.00               |                           |                    | \$40,478.26 | \$8,439.26   |
| 63  |                  | \$19,223.74 | \$21,924.00               |                           |                    | \$41,147.74 | \$669.48     |
| 64  |                  | \$19,575.53 | \$22,248.00               |                           |                    | \$41,823.53 | \$675.79     |
| 65  |                  | \$19,933.76 | \$22,584.00               |                           |                    | \$42,517.76 | \$694.23     |
| 66  |                  | \$20,298.55 | \$22,920.00               |                           |                    | \$43,218.55 | \$700.79     |
| 67  |                  | \$20,670.01 | \$23,268.00               |                           |                    | \$43,938.01 | \$719.46     |
| 68  |                  | \$21,048.28 | \$23,616.00               |                           |                    | \$44,664.28 | \$726.27     |
| 69  |                  | \$21,433.46 | \$23,976.00               |                           |                    | \$45,409.46 | \$745.18     |
| 70  |                  | \$21,825.69 | \$24,336.00               |                           |                    | \$46,161.69 | \$752.23     |
| 71  |                  | \$22,225.10 | \$24,696.00               |                           |                    | \$46,921.10 | \$759.41     |
| 72  |                  | \$22,631.82 | \$25,068.00               |                           |                    | \$47,699.82 | \$778.72     |
| 73  |                  | \$23,045.98 | \$25,440.00               |                           |                    | \$48,485.98 | \$786.16     |
| 74  |                  | \$23,467.72 | \$25,824.00               |                           |                    | \$49,291.72 | \$805.74     |
| 75  |                  | \$23,897.18 | \$26,208.00               |                           |                    | \$50,105.18 | \$813.46     |
| 76  |                  | \$24,334.50 | \$26,604.00               |                           |                    | \$50,938.50 | \$833.32     |
| 77  |                  | \$24,779.82 | \$27,000.00               |                           |                    | \$51,779.82 | \$841.32     |
| 78  |                  | \$25,233.29 | \$27,408.00               |                           |                    | \$52,641.29 | \$861.47     |
| 79  |                  | \$25,695.06 | \$27,816.00               |                           |                    | \$53,511.06 | \$869.77     |
| 80  |                  | \$26,165.28 | \$28,236.00               |                           |                    | \$54,401.28 | \$890.22     |
| 81  |                  | \$26,644.11 | \$28,668.00               |                           |                    | \$55,312.11 | \$910.83     |
| 82  |                  | \$27,131.69 | \$29,088.00               |                           |                    | \$56,219.69 | \$907.58     |
| 83  |                  | \$27,628.20 | \$29,532.00               |                           |                    | \$57,160.20 | \$940.51     |
| 84  |                  | \$28,133.80 | \$29,976.00               |                           |                    | \$58,109.80 | \$949.60     |
| 85  |                  | \$28,648.65 | \$30,420.00               |                           |                    | \$59,068.65 | \$958.85     |
| 86  |                  | \$29,172.92 | \$30,876.00               |                           |                    | \$60,048.92 | \$980.27     |
| 87  |                  | \$29,706.78 | \$31,344.00               |                           |                    | \$61,050.78 | \$1,001.86   |
| 88  |                  | \$30,250.42 | \$31,812.00               |                           |                    | \$62,062.42 | \$1,011.64   |
| 89  |                  | \$30,804.00 | \$32,292.00               |                           |                    | \$63,096.00 | \$1,033.58   |
| 90  |                  | \$31,367.71 | \$32,772.00               |                           |                    | \$64,139.71 | \$1,043.71   |

# 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  | \$18,539.00 | \$13,500.00               |               |                    | \$32,039.00 |
| 61  | \$18,539.00 | \$13,500.00               |               |                    | \$32,039.00 |
| 62  | \$18,878.26 | \$21,600.00               |               |                    | \$40,478.26 |
| 63  | \$19,223.74 | \$21,924.00               |               |                    | \$41,147.74 |
| 64  | \$19,575.53 | \$22,248.00               |               |                    | \$41,823.53 |
| 65  | \$19,933.76 | \$22,584.00               |               |                    | \$42,517.76 |
| 66  | \$20,298.55 | \$22,920.00               |               |                    | \$43,218.55 |
| 67  | \$20,670.01 | \$23,268.00               |               |                    | \$43,938.01 |
| 68  | \$21,048.28 | \$23,616.00               |               |                    | \$44,664.28 |
| 69  | \$21,433.46 | \$23,976.00               |               |                    | \$45,409.46 |
| 70  | \$21,825.69 | \$24,336.00               |               |                    | \$46,161.69 |
| 71  | \$22,225.10 | \$24,696.00               |               |                    | \$46,921.10 |
| 72  | \$22,631.82 | \$25,068.00               |               |                    | \$47,699.82 |
| 73  | \$23,045.98 | \$25,440.00               |               |                    | \$48,485.98 |
| 74  | \$23,467.72 | \$25,824.00               |               |                    | \$49,291.72 |
| 75  | \$23,897.18 | \$26,208.00               |               |                    | \$50,105.18 |
| 76  | \$24,334.50 | \$26,604.00               |               |                    | \$50,938.50 |
| 77  | \$24,779.82 | \$27,000.00               |               |                    | \$51,779.82 |
| 78  | \$25,233.29 | \$27,408.00               |               |                    | \$52,641.29 |
| 79  | \$25,695.06 | \$27,816.00               |               |                    | \$53,511.06 |
| 80  | \$26,165.28 | \$28,236.00               |               |                    | \$54,401.28 |
| 81  | \$26,644.11 | \$28,668.00               |               |                    | \$55,312.11 |
| 82  | \$27,131.69 | \$29,088.00               |               |                    | \$56,219.69 |
| 83  | \$27,628.20 | \$29,532.00               |               |                    | \$57,160.20 |
| 84  | \$28,133.80 | \$29,976.00               |               |                    | \$58,109.80 |
| 85  | \$28,648.65 | \$30,420.00               |               |                    | \$59,068.65 |
| 86  | \$29,172.92 | \$30,876.00               |               |                    | \$60,048.92 |
| 87  | \$29,706.78 | \$31,344.00               |               |                    | \$61,050.78 |
| 88  | \$30,250.42 | \$31,812.00               |               |                    | \$62,062.42 |
| 89  | \$30,804.00 | \$32,292.00               |               |                    | \$63,096.00 |
| 90  | \$31,367.71 | \$32,772.00               |               |                    | \$64,139.71 |

# 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.)

## Income Analysis as of Dec-06-2017

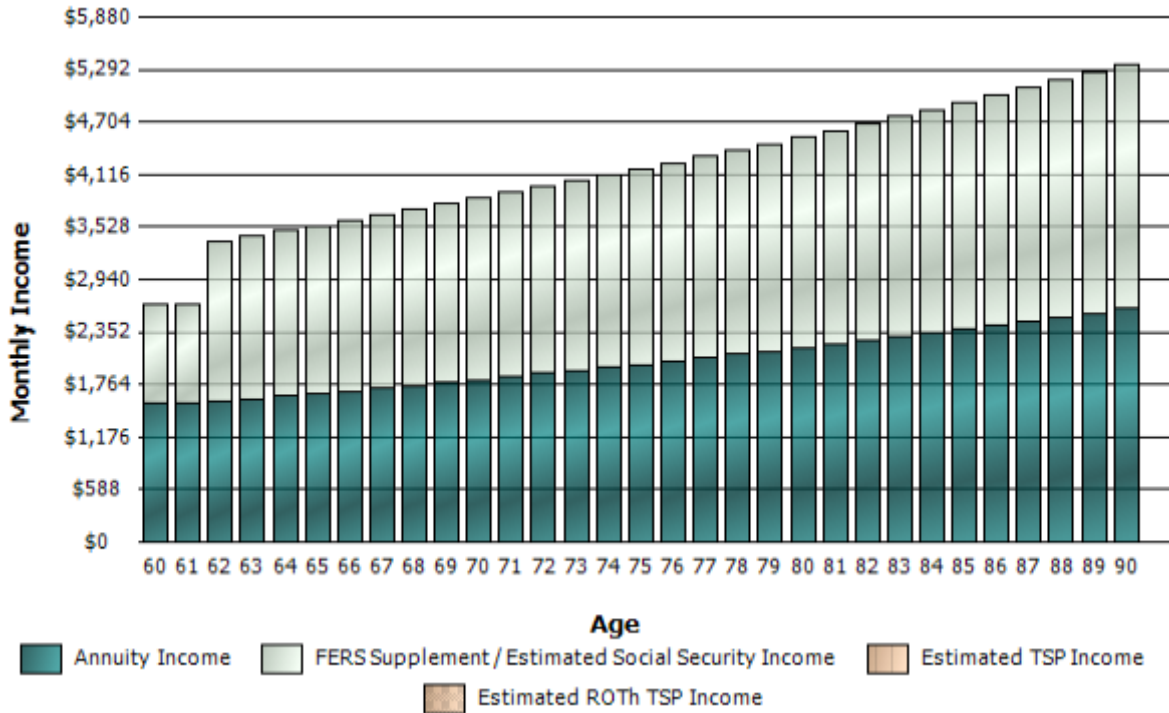
Calculations based on a COLA (In Retirement) of 1.83% and a 50% Survivor Annuity. In addition, a Social Security COLA of 1.5% was used.

| Age | Salary           | Annuity    | Estimated Social Security | Estimated TSP | Estimated ROTH TSP | TOTAL      | Change      |
|-----|------------------|------------|---------------------------|---------------|--------------------|------------|-------------|
| 49  | \$5,416.67       |            |                           |               |                    | \$5,416.67 |             |
| 50  | \$5,484.38       |            |                           |               |                    | \$5,484.38 | \$67.71     |
| 51  | \$5,552.93       |            |                           |               |                    | \$5,552.93 | \$68.55     |
| 52  | \$5,622.34       |            |                           |               |                    | \$5,622.34 | \$69.41     |
| 53  | \$5,692.62       |            |                           |               |                    | \$5,692.62 | \$70.28     |
| 54  | \$5,763.78       |            |                           |               |                    | \$5,763.78 | \$71.16     |
| 55  | \$5,835.83       |            |                           |               |                    | \$5,835.83 | \$72.05     |
| 56  | \$5,908.77       |            |                           |               |                    | \$5,908.77 | \$72.94     |
| 57  | \$5,982.63       |            |                           |               |                    | \$5,982.63 | \$73.86     |
| 58  | \$6,057.42       |            |                           |               |                    | \$6,057.42 | \$74.79     |
| 59  | \$6,133.13       |            |                           |               |                    | \$6,133.13 | \$75.71     |
| 60  | \$6,209.80       |            |                           |               |                    | \$6,209.80 | \$76.67     |
|     | Start Retirement |            |                           |               |                    |            |             |
| 60  |                  | \$1,544.92 | \$1,125.00                |               |                    | \$2,669.92 | -\$3,539.88 |
| 61  |                  | \$1,544.92 | \$1,125.00                |               |                    | \$2,669.92 | \$0.00      |
| 62  |                  | \$1,573.19 | \$1,800.00                |               |                    | \$3,373.19 | \$703.27    |
| 63  |                  | \$1,601.98 | \$1,827.00                |               |                    | \$3,428.98 | \$55.79     |
| 64  |                  | \$1,631.29 | \$1,854.00                |               |                    | \$3,485.29 | \$56.31     |
| 65  |                  | \$1,661.15 | \$1,882.00                |               |                    | \$3,543.15 | \$57.86     |
| 66  |                  | \$1,691.55 | \$1,910.00                |               |                    | \$3,601.55 | \$58.40     |
| 67  |                  | \$1,722.50 | \$1,939.00                |               |                    | \$3,661.50 | \$59.95     |
| 68  |                  | \$1,754.02 | \$1,968.00                |               |                    | \$3,722.02 | \$60.52     |
| 69  |                  | \$1,786.12 | \$1,998.00                |               |                    | \$3,784.12 | \$62.10     |
| 70  |                  | \$1,818.81 | \$2,028.00                |               |                    | \$3,846.81 | \$62.69     |
| 71  |                  | \$1,852.09 | \$2,058.00                |               |                    | \$3,910.09 | \$63.28     |
| 72  |                  | \$1,885.99 | \$2,089.00                |               |                    | \$3,974.99 | \$64.89     |
| 73  |                  | \$1,920.50 | \$2,120.00                |               |                    | \$4,040.50 | \$65.52     |
| 74  |                  | \$1,955.64 | \$2,152.00                |               |                    | \$4,107.64 | \$67.14     |
| 75  |                  | \$1,991.43 | \$2,184.00                |               |                    | \$4,175.43 | \$67.79     |
| 76  |                  | \$2,027.88 | \$2,217.00                |               |                    | \$4,244.88 | \$69.45     |
| 77  |                  | \$2,064.99 | \$2,250.00                |               |                    | \$4,314.98 | \$70.11     |
| 78  |                  | \$2,102.77 | \$2,284.00                |               |                    | \$4,386.77 | \$71.78     |
| 79  |                  | \$2,141.26 | \$2,318.00                |               |                    | \$4,459.26 | \$72.49     |
| 80  |                  | \$2,180.44 | \$2,353.00                |               |                    | \$4,533.44 | \$74.18     |
| 81  |                  | \$2,220.34 | \$2,389.00                |               |                    | \$4,609.34 | \$75.90     |
| 82  |                  | \$2,260.97 | \$2,424.00                |               |                    | \$4,684.97 | \$75.63     |
| 83  |                  | \$2,302.35 | \$2,461.00                |               |                    | \$4,763.35 | \$78.38     |
| 84  |                  | \$2,344.48 | \$2,498.00                |               |                    | \$4,842.48 | \$79.13     |
| 85  |                  | \$2,387.39 | \$2,535.00                |               |                    | \$4,922.39 | \$79.91     |
| 86  |                  | \$2,431.08 | \$2,573.00                |               |                    | \$5,004.08 | \$81.69     |
| 87  |                  | \$2,475.57 | \$2,612.00                |               |                    | \$5,087.56 | \$83.49     |
| 88  |                  | \$2,520.87 | \$2,651.00                |               |                    | \$5,171.87 | \$84.30     |
| 89  |                  | \$2,567.00 | \$2,691.00                |               |                    | \$5,258.00 | \$86.13     |
| 90  |                  | \$2,613.98 | \$2,731.00                |               |                    | \$5,344.98 | \$86.98     |



# Monthly Income - Government

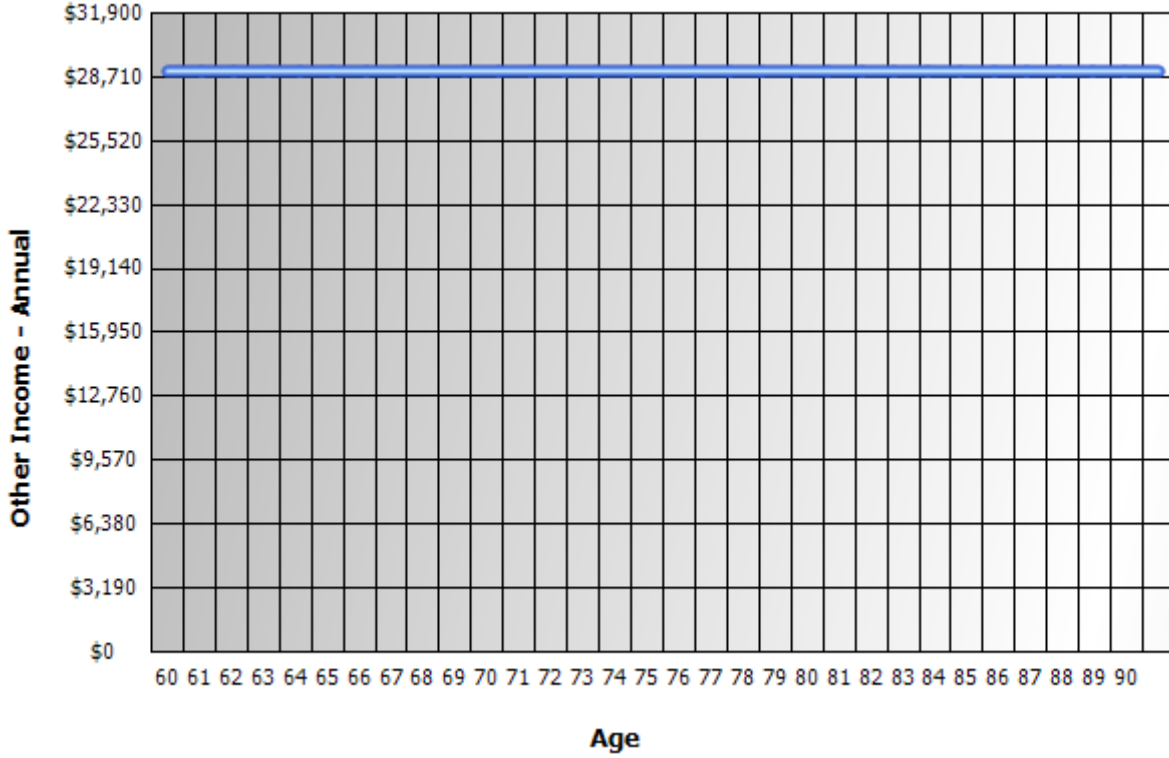
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)



| Age | Annuity    | Estimated Social Security | Estimated TSP | Estimated ROTH TSP | TOTAL      |
|-----|------------|---------------------------|---------------|--------------------|------------|
| 60  | \$1,544.92 | \$1,125.00                |               |                    | \$2,669.92 |
| 61  | \$1,544.92 | \$1,125.00                |               |                    | \$2,669.92 |
| 62  | \$1,573.19 | \$1,800.00                |               |                    | \$3,373.19 |
| 63  | \$1,601.98 | \$1,827.00                |               |                    | \$3,428.98 |
| 64  | \$1,631.29 | \$1,854.00                |               |                    | \$3,485.29 |
| 65  | \$1,661.15 | \$1,882.00                |               |                    | \$3,543.15 |
| 66  | \$1,691.55 | \$1,910.00                |               |                    | \$3,601.55 |
| 67  | \$1,722.50 | \$1,939.00                |               |                    | \$3,661.50 |
| 68  | \$1,754.02 | \$1,968.00                |               |                    | \$3,722.02 |
| 69  | \$1,786.12 | \$1,998.00                |               |                    | \$3,784.12 |
| 70  | \$1,818.81 | \$2,028.00                |               |                    | \$3,846.81 |
| 71  | \$1,852.09 | \$2,058.00                |               |                    | \$3,910.09 |
| 72  | \$1,885.99 | \$2,089.00                |               |                    | \$3,974.99 |
| 73  | \$1,920.50 | \$2,120.00                |               |                    | \$4,040.50 |
| 74  | \$1,955.64 | \$2,152.00                |               |                    | \$4,107.64 |
| 75  | \$1,991.43 | \$2,184.00                |               |                    | \$4,175.43 |
| 76  | \$2,027.88 | \$2,217.00                |               |                    | \$4,244.88 |
| 77  | \$2,064.99 | \$2,250.00                |               |                    | \$4,314.98 |
| 78  | \$2,102.77 | \$2,284.00                |               |                    | \$4,386.77 |
| 79  | \$2,141.26 | \$2,318.00                |               |                    | \$4,459.26 |
| 80  | \$2,180.44 | \$2,353.00                |               |                    | \$4,533.44 |
| 81  | \$2,220.34 | \$2,389.00                |               |                    | \$4,609.34 |
| 82  | \$2,260.97 | \$2,424.00                |               |                    | \$4,684.97 |
| 83  | \$2,302.35 | \$2,461.00                |               |                    | \$4,763.35 |
| 84  | \$2,344.48 | \$2,498.00                |               |                    | \$4,842.48 |
| 85  | \$2,387.39 | \$2,535.00                |               |                    | \$4,922.39 |
| 86  | \$2,431.08 | \$2,573.00                |               |                    | \$5,004.08 |
| 87  | \$2,475.57 | \$2,612.00                |               |                    | \$5,087.56 |
| 88  | \$2,520.87 | \$2,651.00                |               |                    | \$5,171.87 |
| 89  | \$2,567.00 | \$2,691.00                |               |                    | \$5,258.00 |
| 90  | \$2,613.98 | \$2,731.00                |               |                    | \$5,344.98 |

# 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

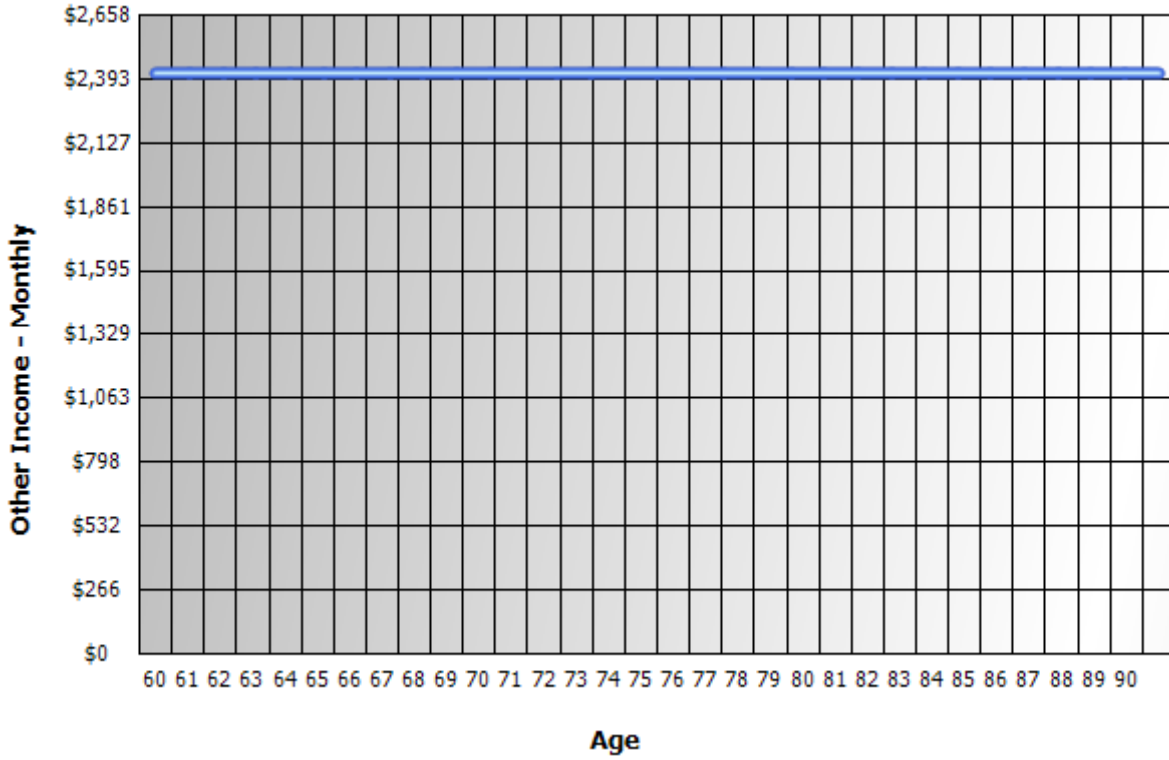
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

## Income Analysis as of Dec-06-2017

| 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

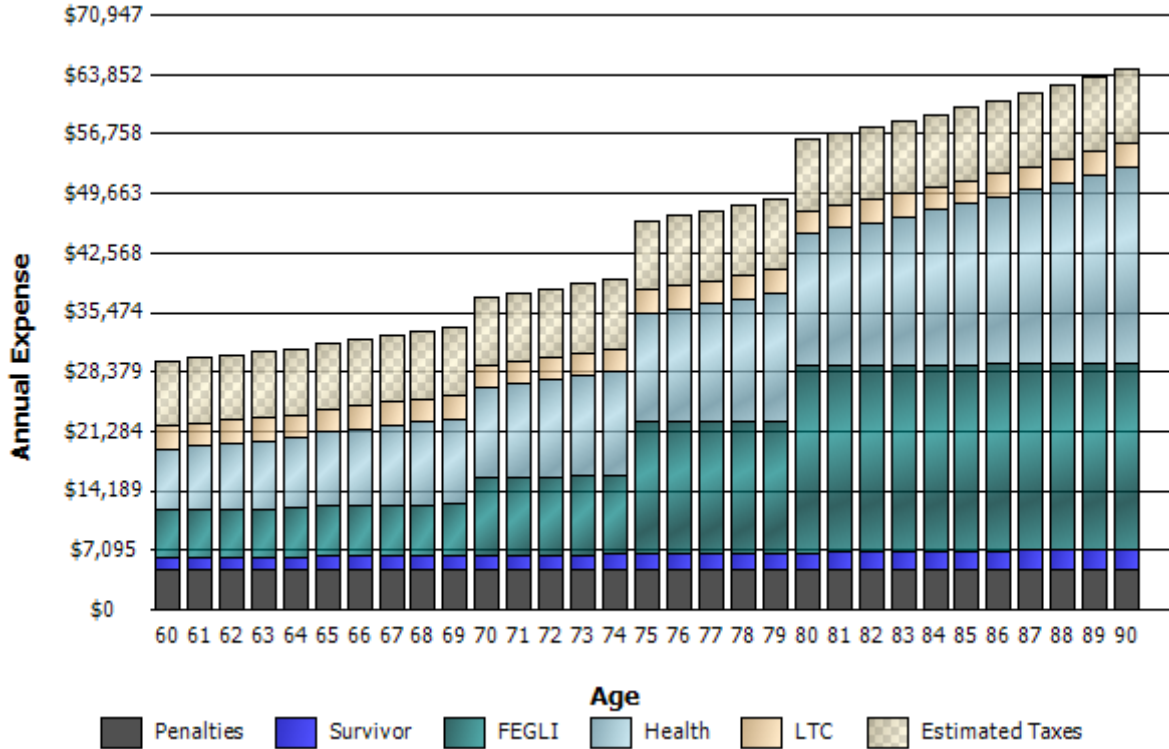
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

## Expense Analysis as of Dec-06-2017

| Age   | Penalties  | Survivor   | FEGLI       | Health      | LTC        | Estimated Taxes | TOTAL       | Change       |
|-------|------------|------------|-------------|-------------|------------|-----------------|-------------|--------------|
| 49    |            |            | \$753.00    | \$4,680.00  |            | \$10,790.00     | \$16,223.00 |              |
| 50    |            |            | \$1,049.00  | \$4,867.20  | \$2,760.00 | \$10,843.95     | \$19,520.15 | \$3,297.15   |
| 51    |            |            | \$1,064.00  | \$5,061.89  | \$2,760.00 | \$10,898.17     | \$19,784.06 | \$263.91     |
| 52    |            |            | \$1,080.00  | \$5,264.36  | \$2,760.00 | \$10,952.66     | \$20,057.02 | \$272.96     |
| 53    |            |            | \$1,095.00  | \$5,474.94  | \$2,760.00 | \$11,007.42     | \$20,337.36 | \$280.34     |
| 54    |            |            | \$1,110.00  | \$5,693.94  | \$2,760.00 | \$11,062.46     | \$20,626.40 | \$289.04     |
| 55    |            |            | \$1,814.00  | \$5,921.69  | \$2,760.00 | \$11,117.77     | \$21,613.46 | \$987.06     |
| 56    |            |            | \$1,814.00  | \$6,158.56  | \$2,760.00 | \$11,173.36     | \$21,905.92 | \$292.46     |
| 57    |            |            | \$1,838.00  | \$6,404.90  | \$2,760.00 | \$11,229.23     | \$22,232.13 | \$326.21     |
| 58    |            |            | \$1,863.00  | \$6,661.10  | \$2,760.00 | \$11,285.38     | \$22,569.48 | \$337.35     |
| 59    |            |            | \$1,888.00  | \$6,927.54  | \$2,760.00 | \$11,341.80     | \$22,917.34 | \$347.86     |
| 60    |            |            |             |             |            |                 |             | -\$22,917.34 |
| Start | Retirement |            |             |             |            |                 |             |              |
| 60    | \$4,863.00 | \$1,368.00 | \$5,781.00  | \$7,204.64  | \$2,760.00 | \$7,691.00      | \$29,667.64 | \$29,667.64  |
| 61    | \$4,863.00 | \$1,368.00 | \$5,781.00  | \$7,492.83  | \$2,760.00 | \$7,729.46      | \$29,994.29 | \$326.65     |
| 62    | \$4,863.00 | \$1,393.03 | \$5,781.00  | \$7,792.54  | \$2,760.00 | \$7,768.10      | \$30,357.68 | \$363.39     |
| 63    | \$4,863.00 | \$1,418.53 | \$5,781.00  | \$8,104.25  | \$2,760.00 | \$7,806.94      | \$30,733.72 | \$376.04     |
| 64    | \$4,863.00 | \$1,444.49 | \$5,781.00  | \$8,428.42  | \$2,760.00 | \$7,845.98      | \$31,122.88 | \$389.16     |
| 65    | \$4,863.00 | \$1,470.92 | \$6,098.00  | \$8,765.55  | \$2,760.00 | \$7,885.21      | \$31,842.68 | \$719.80     |
| 66    | \$4,863.00 | \$1,497.84 | \$6,098.00  | \$9,116.17  | \$2,760.00 | \$7,924.63      | \$32,259.64 | \$416.96     |
| 67    | \$4,863.00 | \$1,525.25 | \$6,098.00  | \$9,480.82  | \$2,760.00 | \$7,964.26      | \$32,691.32 | \$431.68     |
| 68    | \$4,863.00 | \$1,553.16 | \$6,098.00  | \$9,860.05  | \$2,760.00 | \$8,004.08      | \$33,138.29 | \$446.97     |
| 69    | \$4,863.00 | \$1,581.58 | \$6,098.00  | \$10,254.46 | \$2,760.00 | \$8,044.10      | \$33,601.14 | \$462.85     |
| 70    | \$4,863.00 | \$1,610.53 | \$9,331.00  | \$10,664.63 | \$2,760.00 | \$8,084.32      | \$37,313.47 | \$3,712.33   |
| 71    | \$4,863.00 | \$1,640.00 | \$9,331.00  | \$11,091.22 | \$2,760.00 | \$8,124.74      | \$37,809.96 | \$496.49     |
| 72    | \$4,863.00 | \$1,670.01 | \$9,331.00  | \$11,534.87 | \$2,760.00 | \$8,165.36      | \$38,324.24 | \$514.28     |
| 73    | \$4,863.00 | \$1,700.57 | \$9,331.00  | \$11,996.26 | \$2,760.00 | \$8,206.19      | \$38,857.02 | \$532.78     |
| 74    | \$4,863.00 | \$1,731.69 | \$9,331.00  | \$12,476.11 | \$2,760.00 | \$8,247.22      | \$39,409.02 | \$552.00     |
| 75    | \$4,863.00 | \$1,763.38 | \$15,795.00 | \$12,975.16 | \$2,760.00 | \$8,288.46      | \$46,445.00 | \$7,035.98   |
| 76    | \$4,863.00 | \$1,795.65 | \$15,795.00 | \$13,494.16 | \$2,760.00 | \$8,329.90      | \$47,037.71 | \$592.71     |
| 77    | \$4,863.00 | \$1,828.51 | \$15,795.00 | \$14,033.93 | \$2,760.00 | \$8,371.55      | \$47,651.99 | \$614.28     |
| 78    | \$4,863.00 | \$1,861.97 | \$15,795.00 | \$14,595.29 | \$2,760.00 | \$8,413.41      | \$48,288.67 | \$636.68     |
| 79    | \$4,863.00 | \$1,896.05 | \$15,795.00 | \$15,179.10 | \$2,760.00 | \$8,455.47      | \$48,948.62 | \$659.95     |
| 80    | \$4,863.00 | \$1,930.75 | \$22,260.00 | \$15,786.26 | \$2,760.00 | \$8,497.75      | \$56,097.76 | \$7,149.14   |
| 81    | \$4,863.00 | \$1,966.08 | \$22,260.00 | \$16,417.71 | \$2,760.00 | \$8,540.24      | \$56,807.03 | \$709.27     |
| 82    | \$4,863.00 | \$2,002.06 | \$22,260.00 | \$17,074.42 | \$2,760.00 | \$8,582.94      | \$57,542.42 | \$735.39     |
| 83    | \$4,863.00 | \$2,038.70 | \$22,260.00 | \$17,757.40 | \$2,760.00 | \$8,625.86      | \$58,304.95 | \$762.53     |
| 84    | \$4,863.00 | \$2,076.00 | \$22,260.00 | \$18,467.70 | \$2,760.00 | \$8,668.99      | \$59,095.69 | \$790.74     |
| 85    | \$4,863.00 | \$2,113.99 | \$22,260.00 | \$19,206.40 | \$2,760.00 | \$8,712.33      | \$59,915.73 | \$820.04     |
| 86    | \$4,863.00 | \$2,152.68 | \$22,260.00 | \$19,974.66 | \$2,760.00 | \$8,755.89      | \$60,766.23 | \$850.50     |
| 87    | \$4,863.00 | \$2,192.08 | \$22,260.00 | \$20,773.65 | \$2,760.00 | \$8,799.67      | \$61,648.40 | \$882.17     |
| 88    | \$4,863.00 | \$2,232.19 | \$22,260.00 | \$21,604.59 | \$2,760.00 | \$8,843.67      | \$62,563.45 | \$915.05     |
| 89    | \$4,863.00 | \$2,273.04 | \$22,260.00 | \$22,468.78 | \$2,760.00 | \$8,887.89      | \$63,512.71 | \$949.26     |
| 90    | \$4,863.00 | \$2,314.64 | \$22,260.00 | \$23,367.53 | \$2,760.00 | \$8,932.33      | \$64,497.49 | \$984.78     |

# 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  | \$4,863.00 | \$1,368.00 | \$5,781.00  | \$7,204.64  | \$2,760.00 | \$7,691.00      | \$29,667.64 |
| 61  | \$4,863.00 | \$1,368.00 | \$5,781.00  | \$7,492.83  | \$2,760.00 | \$7,729.46      | \$29,994.29 |
| 62  | \$4,863.00 | \$1,393.03 | \$5,781.00  | \$7,792.54  | \$2,760.00 | \$7,768.10      | \$30,357.68 |
| 63  | \$4,863.00 | \$1,418.53 | \$5,781.00  | \$8,104.25  | \$2,760.00 | \$7,806.94      | \$30,733.72 |
| 64  | \$4,863.00 | \$1,444.49 | \$5,781.00  | \$8,428.42  | \$2,760.00 | \$7,845.98      | \$31,122.88 |
| 65  | \$4,863.00 | \$1,470.92 | \$6,098.00  | \$8,765.55  | \$2,760.00 | \$7,885.21      | \$31,842.68 |
| 66  | \$4,863.00 | \$1,497.84 | \$6,098.00  | \$9,116.17  | \$2,760.00 | \$7,924.63      | \$32,259.64 |
| 67  | \$4,863.00 | \$1,525.25 | \$6,098.00  | \$9,480.82  | \$2,760.00 | \$7,964.26      | \$32,691.32 |
| 68  | \$4,863.00 | \$1,553.16 | \$6,098.00  | \$9,860.05  | \$2,760.00 | \$8,004.08      | \$33,138.29 |
| 69  | \$4,863.00 | \$1,581.58 | \$6,098.00  | \$10,254.46 | \$2,760.00 | \$8,044.10      | \$33,601.14 |
| 70  | \$4,863.00 | \$1,610.53 | \$9,331.00  | \$10,664.63 | \$2,760.00 | \$8,084.32      | \$37,313.47 |
| 71  | \$4,863.00 | \$1,640.00 | \$9,331.00  | \$11,091.22 | \$2,760.00 | \$8,124.74      | \$37,809.96 |
| 72  | \$4,863.00 | \$1,670.01 | \$9,331.00  | \$11,534.87 | \$2,760.00 | \$8,165.36      | \$38,324.24 |
| 73  | \$4,863.00 | \$1,700.57 | \$9,331.00  | \$11,996.26 | \$2,760.00 | \$8,206.19      | \$38,857.02 |
| 74  | \$4,863.00 | \$1,731.69 | \$9,331.00  | \$12,476.11 | \$2,760.00 | \$8,247.22      | \$39,409.02 |
| 75  | \$4,863.00 | \$1,763.38 | \$15,795.00 | \$12,975.16 | \$2,760.00 | \$8,288.46      | \$46,445.00 |
| 76  | \$4,863.00 | \$1,795.65 | \$15,795.00 | \$13,494.16 | \$2,760.00 | \$8,329.90      | \$47,037.71 |
| 77  | \$4,863.00 | \$1,828.51 | \$15,795.00 | \$14,033.93 | \$2,760.00 | \$8,371.55      | \$47,651.99 |
| 78  | \$4,863.00 | \$1,861.97 | \$15,795.00 | \$14,595.29 | \$2,760.00 | \$8,413.41      | \$48,288.67 |
| 79  | \$4,863.00 | \$1,896.05 | \$15,795.00 | \$15,179.10 | \$2,760.00 | \$8,455.47      | \$48,948.62 |
| 80  | \$4,863.00 | \$1,930.75 | \$22,260.00 | \$15,786.26 | \$2,760.00 | \$8,497.75      | \$56,097.76 |
| 81  | \$4,863.00 | \$1,966.08 | \$22,260.00 | \$16,417.71 | \$2,760.00 | \$8,540.24      | \$56,807.03 |
| 82  | \$4,863.00 | \$2,002.06 | \$22,260.00 | \$17,074.42 | \$2,760.00 | \$8,582.94      | \$57,542.42 |
| 83  | \$4,863.00 | \$2,038.70 | \$22,260.00 | \$17,757.40 | \$2,760.00 | \$8,625.86      | \$58,304.95 |
| 84  | \$4,863.00 | \$2,076.00 | \$22,260.00 | \$18,467.70 | \$2,760.00 | \$8,668.99      | \$59,095.69 |
| 85  | \$4,863.00 | \$2,113.99 | \$22,260.00 | \$19,206.40 | \$2,760.00 | \$8,712.33      | \$59,915.73 |
| 86  | \$4,863.00 | \$2,152.68 | \$22,260.00 | \$19,974.66 | \$2,760.00 | \$8,755.89      | \$60,766.23 |
| 87  | \$4,863.00 | \$2,192.08 | \$22,260.00 | \$20,773.65 | \$2,760.00 | \$8,799.67      | \$61,648.40 |
| 88  | \$4,863.00 | \$2,232.19 | \$22,260.00 | \$21,604.59 | \$2,760.00 | \$8,843.67      | \$62,563.45 |
| 89  | \$4,863.00 | \$2,273.04 | \$22,260.00 | \$22,468.78 | \$2,760.00 | \$8,887.89      | \$63,512.71 |
| 90  | \$4,863.00 | \$2,314.64 | \$22,260.00 | \$23,367.53 | \$2,760.00 | \$8,932.33      | \$64,497.49 |

# Monthly Expense - Government

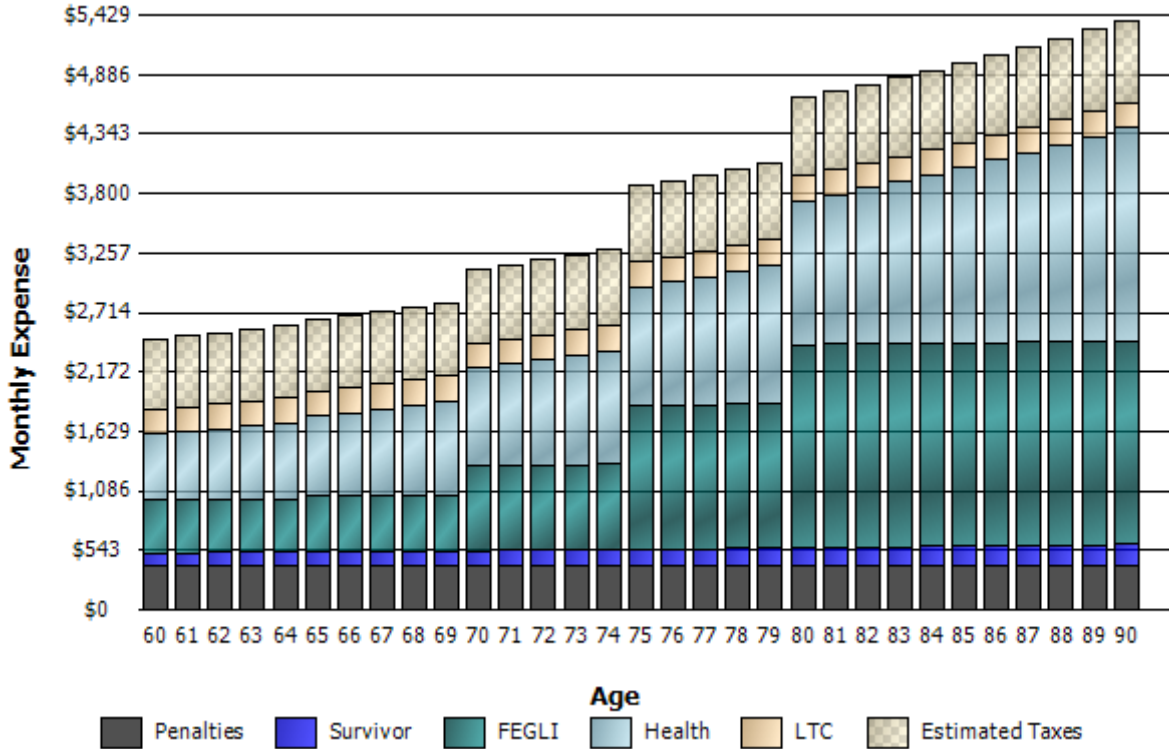
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

## Expense Analysis as of Dec-06-2017

| Age   | Penalties  | Survivor | FEGLI      | Health     | LTC      | Estimated Taxes | TOTAL      | Change      |
|-------|------------|----------|------------|------------|----------|-----------------|------------|-------------|
| 49    |            |          | \$62.75    | \$390.00   |          | \$899.17        | \$1,351.92 |             |
| 50    |            |          | \$87.42    | \$405.60   | \$230.00 | \$903.66        | \$1,626.68 | \$274.76    |
| 51    |            |          | \$88.67    | \$421.82   | \$230.00 | \$908.18        | \$1,648.67 | \$21.99     |
| 52    |            |          | \$90.00    | \$438.70   | \$230.00 | \$912.72        | \$1,671.42 | \$22.75     |
| 53    |            |          | \$91.25    | \$456.25   | \$230.00 | \$917.29        | \$1,694.78 | \$23.36     |
| 54    |            |          | \$92.50    | \$474.50   | \$230.00 | \$921.87        | \$1,718.87 | \$24.09     |
| 55    |            |          | \$151.17   | \$493.47   | \$230.00 | \$926.48        | \$1,801.12 | \$82.25     |
| 56    |            |          | \$151.17   | \$513.21   | \$230.00 | \$931.11        | \$1,825.49 | \$24.37     |
| 57    |            |          | \$153.17   | \$533.74   | \$230.00 | \$935.77        | \$1,852.68 | \$27.19     |
| 58    |            |          | \$155.25   | \$555.09   | \$230.00 | \$940.45        | \$1,880.79 | \$28.11     |
| 59    |            |          | \$157.33   | \$577.30   | \$230.00 | \$945.15        | \$1,909.78 | \$28.99     |
| 60    |            |          |            |            |          |                 |            | -\$1,909.78 |
| Start | Retirement |          |            |            |          |                 |            |             |
| 60    | \$405.25   | \$114.00 | \$481.75   | \$600.39   | \$230.00 | \$640.92        | \$2,472.30 | \$2,472.30  |
| 61    | \$405.25   | \$114.00 | \$481.75   | \$624.40   | \$230.00 | \$644.12        | \$2,499.52 | \$27.22     |
| 62    | \$405.25   | \$116.09 | \$481.75   | \$649.38   | \$230.00 | \$647.34        | \$2,529.81 | \$30.29     |
| 63    | \$405.25   | \$118.21 | \$481.75   | \$675.35   | \$230.00 | \$650.58        | \$2,561.14 | \$31.33     |
| 64    | \$405.25   | \$120.37 | \$481.75   | \$702.37   | \$230.00 | \$653.83        | \$2,593.57 | \$32.43     |
| 65    | \$405.25   | \$122.58 | \$508.17   | \$730.46   | \$230.00 | \$657.10        | \$2,653.56 | \$59.99     |
| 66    | \$405.25   | \$124.82 | \$508.17   | \$759.68   | \$230.00 | \$660.39        | \$2,688.30 | \$34.74     |
| 67    | \$405.25   | \$127.10 | \$508.17   | \$790.07   | \$230.00 | \$663.69        | \$2,724.28 | \$35.98     |
| 68    | \$405.25   | \$129.43 | \$508.17   | \$821.67   | \$230.00 | \$667.01        | \$2,761.52 | \$37.24     |
| 69    | \$405.25   | \$131.80 | \$508.17   | \$854.54   | \$230.00 | \$670.34        | \$2,800.10 | \$38.58     |
| 70    | \$405.25   | \$134.21 | \$777.58   | \$888.72   | \$230.00 | \$673.69        | \$3,109.46 | \$309.36    |
| 71    | \$405.25   | \$136.67 | \$777.58   | \$924.27   | \$230.00 | \$677.06        | \$3,150.83 | \$41.37     |
| 72    | \$405.25   | \$139.17 | \$777.58   | \$961.24   | \$230.00 | \$680.45        | \$3,193.69 | \$42.86     |
| 73    | \$405.25   | \$141.71 | \$777.58   | \$999.69   | \$230.00 | \$683.85        | \$3,238.09 | \$44.40     |
| 74    | \$405.25   | \$144.31 | \$777.58   | \$1,039.68 | \$230.00 | \$687.27        | \$3,284.09 | \$46.00     |
| 75    | \$405.25   | \$146.95 | \$1,316.25 | \$1,081.26 | \$230.00 | \$690.70        | \$3,870.42 | \$586.33    |
| 76    | \$405.25   | \$149.64 | \$1,316.25 | \$1,124.51 | \$230.00 | \$694.16        | \$3,919.81 | \$49.39     |
| 77    | \$405.25   | \$152.38 | \$1,316.25 | \$1,169.49 | \$230.00 | \$697.63        | \$3,971.00 | \$51.19     |
| 78    | \$405.25   | \$155.16 | \$1,316.25 | \$1,216.27 | \$230.00 | \$701.12        | \$4,024.06 | \$53.06     |
| 79    | \$405.25   | \$158.00 | \$1,316.25 | \$1,264.93 | \$230.00 | \$704.62        | \$4,079.05 | \$54.99     |
| 80    | \$405.25   | \$160.90 | \$1,855.00 | \$1,315.52 | \$230.00 | \$708.15        | \$4,674.81 | \$595.76    |
| 81    | \$405.25   | \$163.84 | \$1,855.00 | \$1,368.14 | \$230.00 | \$711.69        | \$4,733.92 | \$59.11     |
| 82    | \$405.25   | \$166.84 | \$1,855.00 | \$1,422.87 | \$230.00 | \$715.25        | \$4,795.20 | \$61.28     |
| 83    | \$405.25   | \$169.89 | \$1,855.00 | \$1,479.78 | \$230.00 | \$718.82        | \$4,858.75 | \$63.55     |
| 84    | \$405.25   | \$173.00 | \$1,855.00 | \$1,538.98 | \$230.00 | \$722.42        | \$4,924.64 | \$65.89     |
| 85    | \$405.25   | \$176.17 | \$1,855.00 | \$1,600.53 | \$230.00 | \$726.03        | \$4,992.98 | \$68.34     |
| 86    | \$405.25   | \$179.39 | \$1,855.00 | \$1,664.56 | \$230.00 | \$729.66        | \$5,063.85 | \$70.87     |
| 87    | \$405.25   | \$182.67 | \$1,855.00 | \$1,731.14 | \$230.00 | \$733.31        | \$5,137.37 | \$73.52     |
| 88    | \$405.25   | \$186.02 | \$1,855.00 | \$1,800.38 | \$230.00 | \$736.97        | \$5,213.62 | \$76.25     |
| 89    | \$405.25   | \$189.42 | \$1,855.00 | \$1,872.40 | \$230.00 | \$740.66        | \$5,292.73 | \$79.11     |
| 90    | \$405.25   | \$192.89 | \$1,855.00 | \$1,947.29 | \$230.00 | \$744.36        | \$5,374.79 | \$82.06     |

# Monthly 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.)

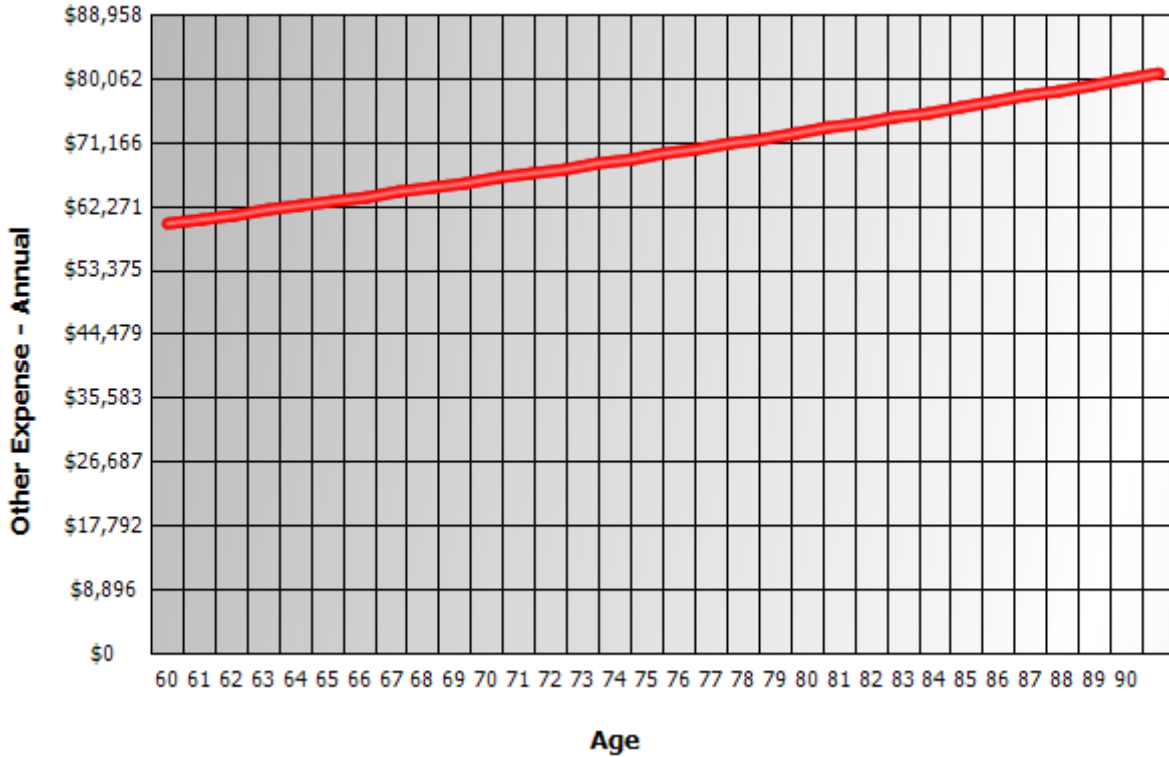


| Age | Penalties | Survivor | FEGLI      | Health     | LTC      | Estimated Taxes | TOTAL      |
|-----|-----------|----------|------------|------------|----------|-----------------|------------|
| 60  | \$405.25  | \$114.00 | \$481.75   | \$600.39   | \$230.00 | \$640.92        | \$2,472.30 |
| 61  | \$405.25  | \$114.00 | \$481.75   | \$624.40   | \$230.00 | \$644.12        | \$2,499.52 |
| 62  | \$405.25  | \$116.09 | \$481.75   | \$649.38   | \$230.00 | \$647.34        | \$2,529.81 |
| 63  | \$405.25  | \$118.21 | \$481.75   | \$675.35   | \$230.00 | \$650.58        | \$2,561.14 |
| 64  | \$405.25  | \$120.37 | \$481.75   | \$702.37   | \$230.00 | \$653.83        | \$2,593.57 |
| 65  | \$405.25  | \$122.58 | \$508.17   | \$730.46   | \$230.00 | \$657.10        | \$2,653.56 |
| 66  | \$405.25  | \$124.82 | \$508.17   | \$759.68   | \$230.00 | \$660.39        | \$2,688.30 |
| 67  | \$405.25  | \$127.10 | \$508.17   | \$790.07   | \$230.00 | \$663.69        | \$2,724.28 |
| 68  | \$405.25  | \$129.43 | \$508.17   | \$821.67   | \$230.00 | \$667.01        | \$2,761.52 |
| 69  | \$405.25  | \$131.80 | \$508.17   | \$854.54   | \$230.00 | \$670.34        | \$2,800.10 |
| 70  | \$405.25  | \$134.21 | \$777.58   | \$888.72   | \$230.00 | \$673.69        | \$3,109.46 |
| 71  | \$405.25  | \$136.67 | \$777.58   | \$924.27   | \$230.00 | \$677.06        | \$3,150.83 |
| 72  | \$405.25  | \$139.17 | \$777.58   | \$961.24   | \$230.00 | \$680.45        | \$3,193.69 |
| 73  | \$405.25  | \$141.71 | \$777.58   | \$999.69   | \$230.00 | \$683.85        | \$3,238.09 |
| 74  | \$405.25  | \$144.31 | \$777.58   | \$1,039.68 | \$230.00 | \$687.27        | \$3,284.09 |
| 75  | \$405.25  | \$146.95 | \$1,316.25 | \$1,081.26 | \$230.00 | \$690.70        | \$3,870.42 |
| 76  | \$405.25  | \$149.64 | \$1,316.25 | \$1,124.51 | \$230.00 | \$694.16        | \$3,919.81 |
| 77  | \$405.25  | \$152.38 | \$1,316.25 | \$1,169.49 | \$230.00 | \$697.63        | \$3,971.00 |
| 78  | \$405.25  | \$155.16 | \$1,316.25 | \$1,216.27 | \$230.00 | \$701.12        | \$4,024.06 |
| 79  | \$405.25  | \$158.00 | \$1,316.25 | \$1,264.93 | \$230.00 | \$704.62        | \$4,079.05 |
| 80  | \$405.25  | \$160.90 | \$1,855.00 | \$1,315.52 | \$230.00 | \$708.15        | \$4,674.81 |
| 81  | \$405.25  | \$163.84 | \$1,855.00 | \$1,368.14 | \$230.00 | \$711.69        | \$4,733.92 |
| 82  | \$405.25  | \$166.84 | \$1,855.00 | \$1,422.87 | \$230.00 | \$715.25        | \$4,795.20 |
| 83  | \$405.25  | \$169.89 | \$1,855.00 | \$1,479.78 | \$230.00 | \$718.82        | \$4,858.75 |
| 84  | \$405.25  | \$173.00 | \$1,855.00 | \$1,538.98 | \$230.00 | \$722.42        | \$4,924.64 |
| 85  | \$405.25  | \$176.17 | \$1,855.00 | \$1,600.53 | \$230.00 | \$726.03        | \$4,992.98 |
| 86  | \$405.25  | \$179.39 | \$1,855.00 | \$1,664.56 | \$230.00 | \$729.66        | \$5,063.85 |
| 87  | \$405.25  | \$182.67 | \$1,855.00 | \$1,731.14 | \$230.00 | \$733.31        | \$5,137.37 |
| 88  | \$405.25  | \$186.02 | \$1,855.00 | \$1,800.38 | \$230.00 | \$736.97        | \$5,213.62 |
| 89  | \$405.25  | \$189.42 | \$1,855.00 | \$1,872.40 | \$230.00 | \$740.66        | \$5,292.73 |
| 90  | \$405.25  | \$192.89 | \$1,855.00 | \$1,947.29 | \$230.00 | \$744.36        | \$5,374.79 |



# 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)

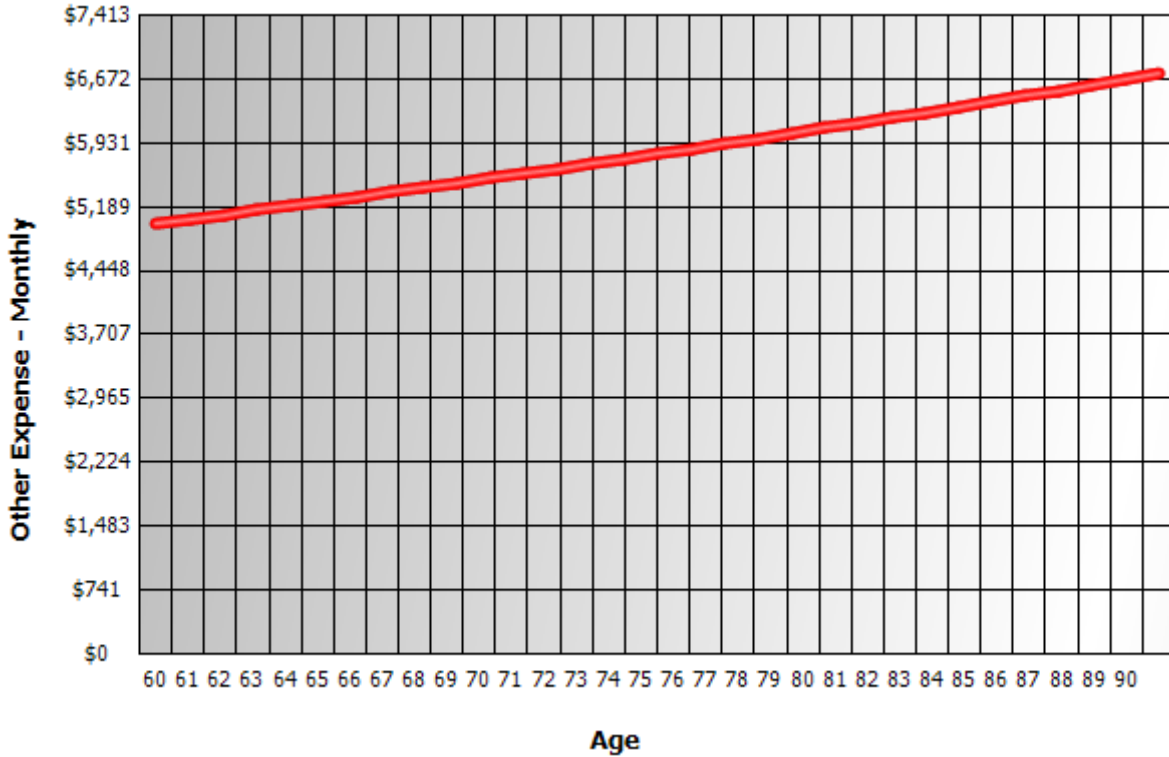
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

## Expense Analysis as of Dec-06-2017

| 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

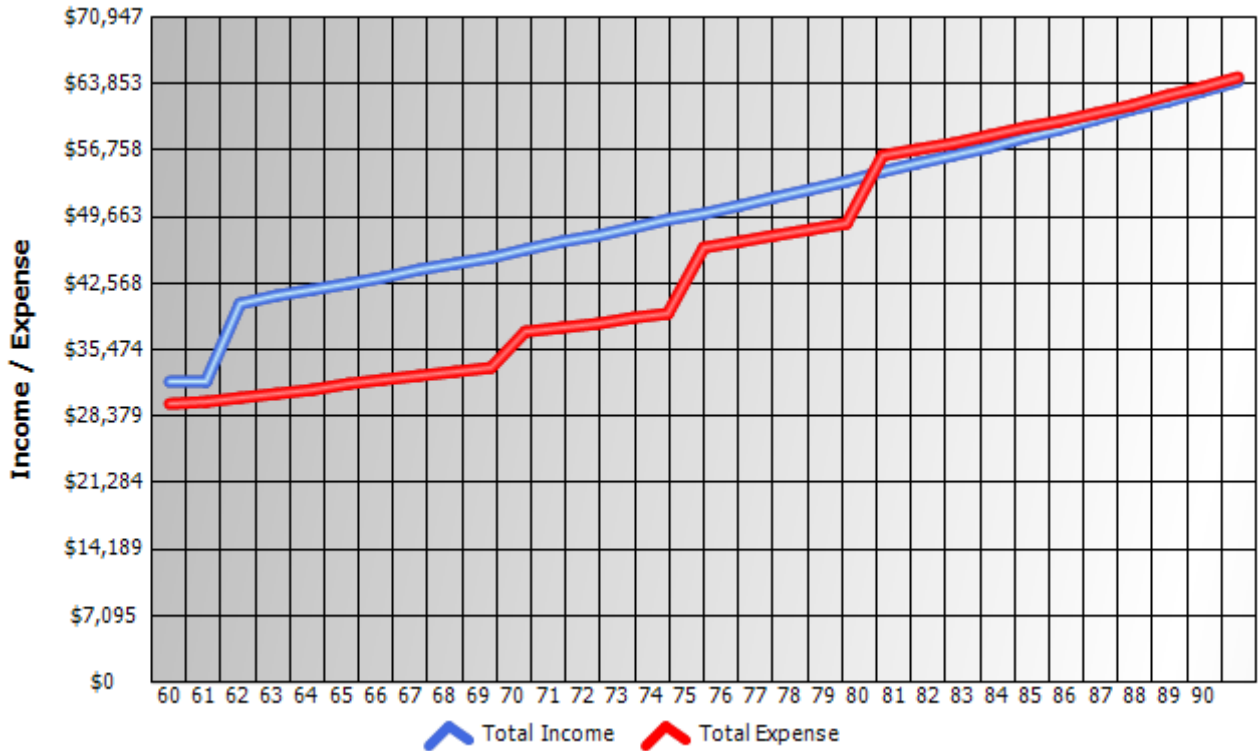
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

## Income / Expense Analysis as of Dec-06-2017

| Age    | Estimated Income | Estimated Expense | Difference  | Change       |
|--------|------------------|-------------------|-------------|--------------|
| 49     | \$65,000.00      | \$16,223.00       | \$48,777.00 | \$0.00       |
| 50     | \$65,812.50      | \$19,520.15       | \$46,292.35 | -\$2,484.65  |
| 51     | \$66,635.16      | \$19,784.06       | \$46,851.10 | \$558.75     |
| 52     | \$67,468.10      | \$20,057.02       | \$47,411.08 | \$559.98     |
| 53     | \$68,311.45      | \$20,337.36       | \$47,974.09 | \$563.01     |
| 54     | \$69,165.34      | \$20,626.40       | \$48,538.94 | \$564.85     |
| 55     | \$70,029.91      | \$21,613.46       | \$48,416.45 | -\$122.49    |
| 56     | \$70,905.28      | \$21,905.92       | \$48,999.36 | \$582.91     |
| 57     | \$71,791.60      | \$22,232.13       | \$49,559.47 | \$560.11     |
| 58     | \$72,688.99      | \$22,569.48       | \$50,119.51 | \$560.04     |
| 59     | \$73,597.60      | \$22,917.34       | \$50,680.26 | \$560.75     |
| 60     | \$74,517.57      | \$0.00            | \$74,517.57 | \$23,837.31  |
| Retire |                  |                   |             |              |
| 60     | \$32,039.00      | \$29,667.64       | \$2,371.36  | -\$72,146.21 |
| 61     | \$32,039.00      | \$29,994.29       | \$2,044.71  | -\$326.65    |
| 62     | \$40,478.26      | \$30,357.68       | \$10,120.58 | \$8,075.87   |
| 63     | \$41,147.74      | \$30,733.72       | \$10,414.02 | \$293.44     |
| 64     | \$41,823.53      | \$31,122.88       | \$10,700.65 | \$286.63     |
| 65     | \$42,517.76      | \$31,842.68       | \$10,675.08 | -\$25.57     |
| 66     | \$43,218.55      | \$32,259.64       | \$10,958.91 | \$283.83     |
| 67     | \$43,938.01      | \$32,691.32       | \$11,246.69 | \$287.78     |
| 68     | \$44,664.28      | \$33,138.29       | \$11,525.99 | \$279.30     |
| 69     | \$45,409.46      | \$33,601.14       | \$11,808.32 | \$282.33     |
| 70     | \$46,161.69      | \$37,313.47       | \$8,848.22  | -\$2,960.10  |
| 71     | \$46,921.10      | \$37,809.96       | \$9,111.14  | \$262.92     |
| 72     | \$47,699.82      | \$38,324.24       | \$9,375.58  | \$264.44     |
| 73     | \$48,485.98      | \$38,857.02       | \$9,628.96  | \$253.38     |
| 74     | \$49,291.72      | \$39,409.02       | \$9,882.70  | \$253.74     |
| 75     | \$50,105.18      | \$46,445.00       | \$3,660.18  | -\$6,222.52  |
| 76     | \$50,938.50      | \$47,037.71       | \$3,900.79  | \$240.61     |
| 77     | \$51,779.82      | \$47,651.99       | \$4,127.83  | \$227.04     |
| 78     | \$52,641.29      | \$48,288.67       | \$4,352.62  | \$224.79     |
| 79     | \$53,511.06      | \$48,948.62       | \$4,562.44  | \$209.82     |
| 80     | \$54,401.28      | \$56,097.76       | -\$1,696.48 | -\$6,258.92  |
| 81     | \$55,312.11      | \$56,807.03       | -\$1,494.92 | \$201.56     |
| 82     | \$56,219.69      | \$57,542.42       | -\$1,322.73 | \$172.19     |
| 83     | \$57,160.20      | \$58,304.95       | -\$1,144.75 | \$177.98     |
| 84     | \$58,109.80      | \$59,095.69       | -\$985.89   | \$158.86     |
| 85     | \$59,068.65      | \$59,915.73       | -\$847.08   | \$138.81     |
| 86     | \$60,048.92      | \$60,766.23       | -\$717.31   | \$129.77     |
| 87     | \$61,050.78      | \$61,648.40       | -\$597.62   | \$119.69     |
| 88     | \$62,062.42      | \$62,563.45       | -\$501.03   | \$96.59      |
| 89     | \$63,096.00      | \$63,512.71       | -\$416.71   | \$84.32      |
| 90     | \$64,139.71      | \$64,497.49       | -\$357.78   | \$58.93      |

# 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  | \$32,039.00      | \$29,667.64       | \$2,371.36  | -\$72,146.21 |
| 61  | \$32,039.00      | \$29,994.29       | \$2,044.71  | -\$326.65    |
| 62  | \$40,478.26      | \$30,357.68       | \$10,120.58 | \$8,075.87   |
| 63  | \$41,147.74      | \$30,733.72       | \$10,414.02 | \$293.44     |
| 64  | \$41,823.53      | \$31,122.88       | \$10,700.65 | \$286.63     |
| 65  | \$42,517.76      | \$31,842.68       | \$10,675.08 | -\$25.57     |
| 66  | \$43,218.55      | \$32,259.64       | \$10,958.91 | \$283.83     |
| 67  | \$43,938.01      | \$32,691.32       | \$11,246.69 | \$287.78     |
| 68  | \$44,664.28      | \$33,138.29       | \$11,525.99 | \$279.30     |
| 69  | \$45,409.46      | \$33,601.14       | \$11,808.32 | \$282.33     |
| 70  | \$46,161.69      | \$37,313.47       | \$8,848.22  | -\$2,960.10  |
| 71  | \$46,921.10      | \$37,809.96       | \$9,111.14  | \$262.92     |
| 72  | \$47,699.82      | \$38,324.24       | \$9,375.58  | \$264.44     |
| 73  | \$48,485.98      | \$38,857.02       | \$9,628.96  | \$253.38     |
| 74  | \$49,291.72      | \$39,409.02       | \$9,882.70  | \$253.74     |
| 75  | \$50,105.18      | \$46,445.00       | \$3,660.18  | -\$6,222.52  |
| 76  | \$50,938.50      | \$47,037.71       | \$3,900.79  | \$240.61     |
| 77  | \$51,779.82      | \$47,651.99       | \$4,127.83  | \$227.04     |
| 78  | \$52,641.29      | \$48,288.67       | \$4,352.62  | \$224.79     |
| 79  | \$53,511.06      | \$48,948.62       | \$4,562.44  | \$209.82     |
| 80  | \$54,401.28      | \$56,097.76       | -\$1,696.48 | -\$6,258.92  |
| 81  | \$55,312.11      | \$56,807.03       | -\$1,494.92 | \$201.56     |
| 82  | \$56,219.69      | \$57,542.42       | -\$1,322.73 | \$172.19     |
| 83  | \$57,160.20      | \$58,304.95       | -\$1,144.75 | \$177.98     |
| 84  | \$58,109.80      | \$59,095.69       | -\$985.89   | \$158.86     |
| 85  | \$59,068.65      | \$59,915.73       | -\$847.08   | \$138.81     |
| 86  | \$60,048.92      | \$60,766.23       | -\$717.31   | \$129.77     |
| 87  | \$61,050.78      | \$61,648.40       | -\$597.62   | \$119.69     |
| 88  | \$62,062.42      | \$62,563.45       | -\$501.03   | \$96.59      |
| 89  | \$63,096.00      | \$63,512.71       | -\$416.71   | \$84.32      |
| 90  | \$64,139.71      | \$64,497.49       | -\$357.78   | \$58.93      |

# Monthly Income / Expense - Government Sources

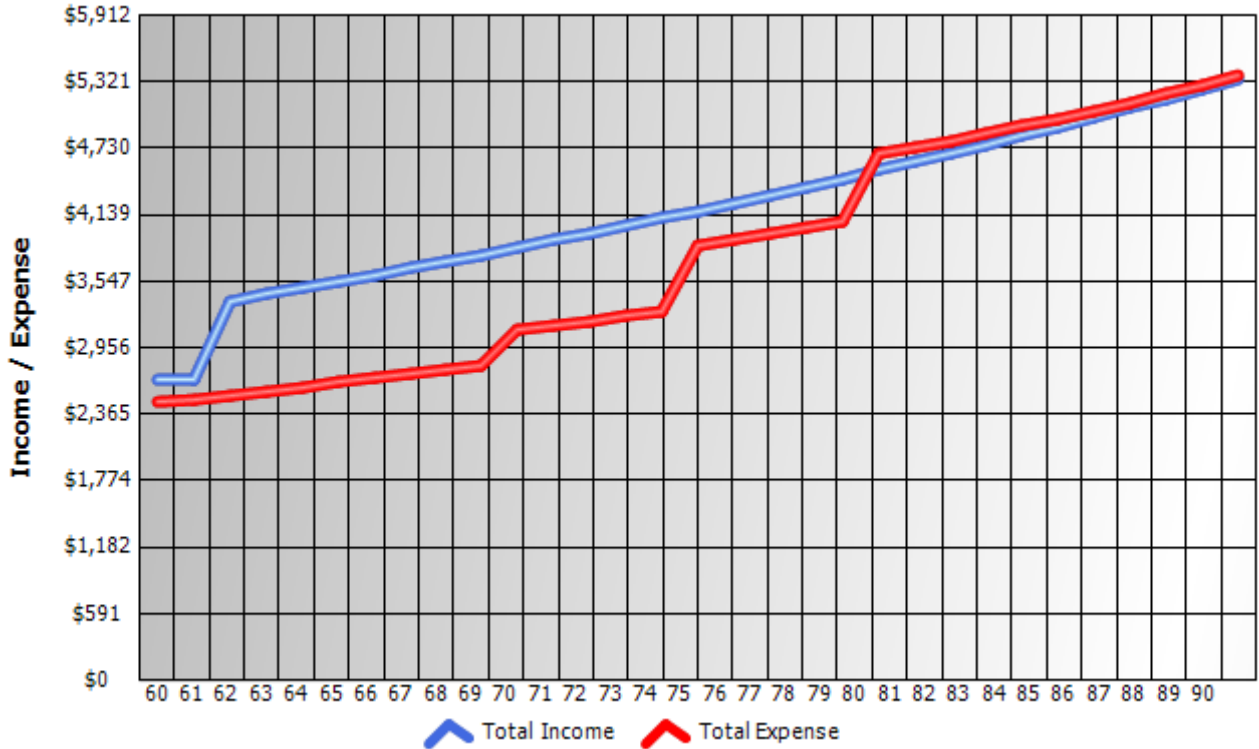
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

## Income / Expense Analysis as of Dec-06-2017

| Age    | Estimated Income | Estimated Expense | Difference | Change      |
|--------|------------------|-------------------|------------|-------------|
| 49     | \$5,416.67       | \$1,351.92        | \$4,064.75 | \$0.00      |
| 50     | \$5,484.38       | \$1,626.68        | \$3,857.70 | -\$207.05   |
| 51     | \$5,552.93       | \$1,648.67        | \$3,904.26 | \$46.56     |
| 52     | \$5,622.34       | \$1,671.42        | \$3,950.92 | \$46.66     |
| 53     | \$5,692.62       | \$1,694.78        | \$3,997.84 | \$46.92     |
| 54     | \$5,763.78       | \$1,718.87        | \$4,044.91 | \$47.07     |
| 55     | \$5,835.83       | \$1,801.12        | \$4,034.71 | -\$10.20    |
| 56     | \$5,908.77       | \$1,825.49        | \$4,083.28 | \$48.57     |
| 57     | \$5,982.63       | \$1,852.68        | \$4,129.95 | \$46.67     |
| 58     | \$6,057.42       | \$1,880.79        | \$4,176.63 | \$46.68     |
| 59     | \$6,133.13       | \$1,909.78        | \$4,223.35 | \$46.72     |
| 60     | \$6,209.80       | \$0.00            | \$6,209.80 | \$1,986.45  |
| Retire |                  |                   |            |             |
| 60     | \$2,669.92       | \$2,472.30        | \$197.62   | -\$6,012.18 |
| 61     | \$2,669.92       | \$2,499.52        | \$170.40   | -\$27.22    |
| 62     | \$3,373.19       | \$2,529.81        | \$843.38   | \$672.98    |
| 63     | \$3,428.98       | \$2,561.14        | \$867.84   | \$24.46     |
| 64     | \$3,485.29       | \$2,593.57        | \$891.72   | \$23.88     |
| 65     | \$3,543.15       | \$2,653.56        | \$889.59   | -\$2.13     |
| 66     | \$3,601.55       | \$2,688.30        | \$913.25   | \$23.66     |
| 67     | \$3,661.50       | \$2,724.28        | \$937.22   | \$23.97     |
| 68     | \$3,722.02       | \$2,761.52        | \$960.50   | \$23.28     |
| 69     | \$3,784.12       | \$2,800.10        | \$984.02   | \$23.52     |
| 70     | \$3,846.81       | \$3,109.46        | \$737.35   | -\$246.67   |
| 71     | \$3,910.09       | \$3,150.83        | \$759.26   | \$21.91     |
| 72     | \$3,974.99       | \$3,193.69        | \$781.30   | \$22.04     |
| 73     | \$4,040.50       | \$3,238.09        | \$802.41   | \$21.11     |
| 74     | \$4,107.64       | \$3,284.09        | \$823.55   | \$21.14     |
| 75     | \$4,175.43       | \$3,870.42        | \$305.01   | -\$518.54   |
| 76     | \$4,244.88       | \$3,919.81        | \$325.07   | \$20.06     |
| 77     | \$4,314.99       | \$3,971.00        | \$343.99   | \$18.92     |
| 78     | \$4,386.77       | \$4,024.06        | \$362.71   | \$18.72     |
| 79     | \$4,459.26       | \$4,079.05        | \$380.21   | \$17.50     |
| 80     | \$4,533.44       | \$4,674.81        | -\$141.37  | -\$521.58   |
| 81     | \$4,609.34       | \$4,733.92        | -\$124.58  | \$16.79     |
| 82     | \$4,684.97       | \$4,795.20        | -\$110.23  | \$14.35     |
| 83     | \$4,763.35       | \$4,858.75        | -\$95.40   | \$14.83     |
| 84     | \$4,842.48       | \$4,924.64        | -\$82.16   | \$13.24     |
| 85     | \$4,922.39       | \$4,992.98        | -\$70.59   | \$11.57     |
| 86     | \$5,004.08       | \$5,063.85        | -\$59.77   | \$10.82     |
| 87     | \$5,087.57       | \$5,137.37        | -\$49.80   | \$9.97      |
| 88     | \$5,171.87       | \$5,213.62        | -\$41.75   | \$8.05      |
| 89     | \$5,258.00       | \$5,292.73        | -\$34.73   | \$7.02      |
| 90     | \$5,344.98       | \$5,374.79        | -\$29.81   | \$4.92      |

# Monthly Income / Expense - Government Sources

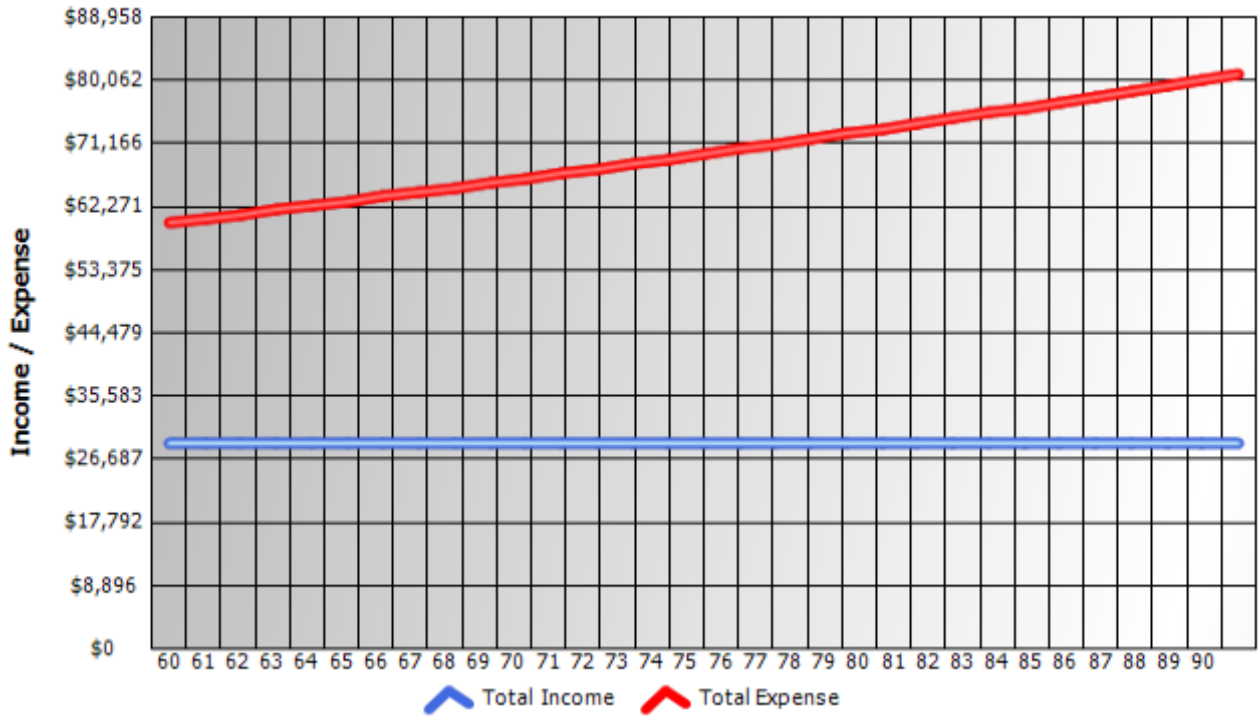
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)



| Age | Estimated Income | Estimated Expense | Difference | Change      |
|-----|------------------|-------------------|------------|-------------|
| 60  | \$2,669.92       | \$2,472.30        | \$197.62   | -\$6,012.18 |
| 61  | \$2,669.92       | \$2,499.52        | \$170.40   | -\$27.22    |
| 62  | \$3,373.19       | \$2,529.81        | \$843.38   | \$672.98    |
| 63  | \$3,428.98       | \$2,561.14        | \$867.84   | \$24.46     |
| 64  | \$3,485.29       | \$2,593.57        | \$891.72   | \$23.88     |
| 65  | \$3,543.15       | \$2,653.56        | \$889.59   | -\$2.13     |
| 66  | \$3,601.55       | \$2,688.30        | \$913.25   | \$23.66     |
| 67  | \$3,661.50       | \$2,724.28        | \$937.22   | \$23.97     |
| 68  | \$3,722.02       | \$2,761.52        | \$960.50   | \$23.28     |
| 69  | \$3,784.12       | \$2,800.10        | \$984.02   | \$23.52     |
| 70  | \$3,846.81       | \$3,109.46        | \$737.35   | -\$246.67   |
| 71  | \$3,910.09       | \$3,150.83        | \$759.26   | \$21.91     |
| 72  | \$3,974.99       | \$3,193.69        | \$781.30   | \$22.04     |
| 73  | \$4,040.50       | \$3,238.09        | \$802.41   | \$21.11     |
| 74  | \$4,107.64       | \$3,284.09        | \$823.55   | \$21.14     |
| 75  | \$4,175.43       | \$3,870.42        | \$305.01   | -\$518.54   |
| 76  | \$4,244.88       | \$3,919.81        | \$325.07   | \$20.06     |
| 77  | \$4,314.99       | \$3,971.00        | \$343.99   | \$18.92     |
| 78  | \$4,386.77       | \$4,024.06        | \$362.71   | \$18.72     |
| 79  | \$4,459.26       | \$4,079.05        | \$380.21   | \$17.50     |
| 80  | \$4,533.44       | \$4,674.81        | -\$141.37  | -\$521.58   |
| 81  | \$4,609.34       | \$4,733.92        | -\$124.58  | \$16.79     |
| 82  | \$4,684.97       | \$4,795.20        | -\$110.23  | \$14.35     |
| 83  | \$4,763.35       | \$4,858.75        | -\$95.40   | \$14.83     |
| 84  | \$4,842.48       | \$4,924.64        | -\$82.16   | \$13.24     |
| 85  | \$4,922.39       | \$4,992.98        | -\$70.59   | \$11.57     |
| 86  | \$5,004.08       | \$5,063.85        | -\$59.77   | \$10.82     |
| 87  | \$5,087.57       | \$5,137.37        | -\$49.80   | \$9.97      |
| 88  | \$5,171.87       | \$5,213.62        | -\$41.75   | \$8.05      |
| 89  | \$5,258.00       | \$5,292.73        | -\$34.73   | \$7.02      |
| 90  | \$5,344.98       | \$5,374.79        | -\$29.81   | \$4.92      |

# Annual Income / 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.)

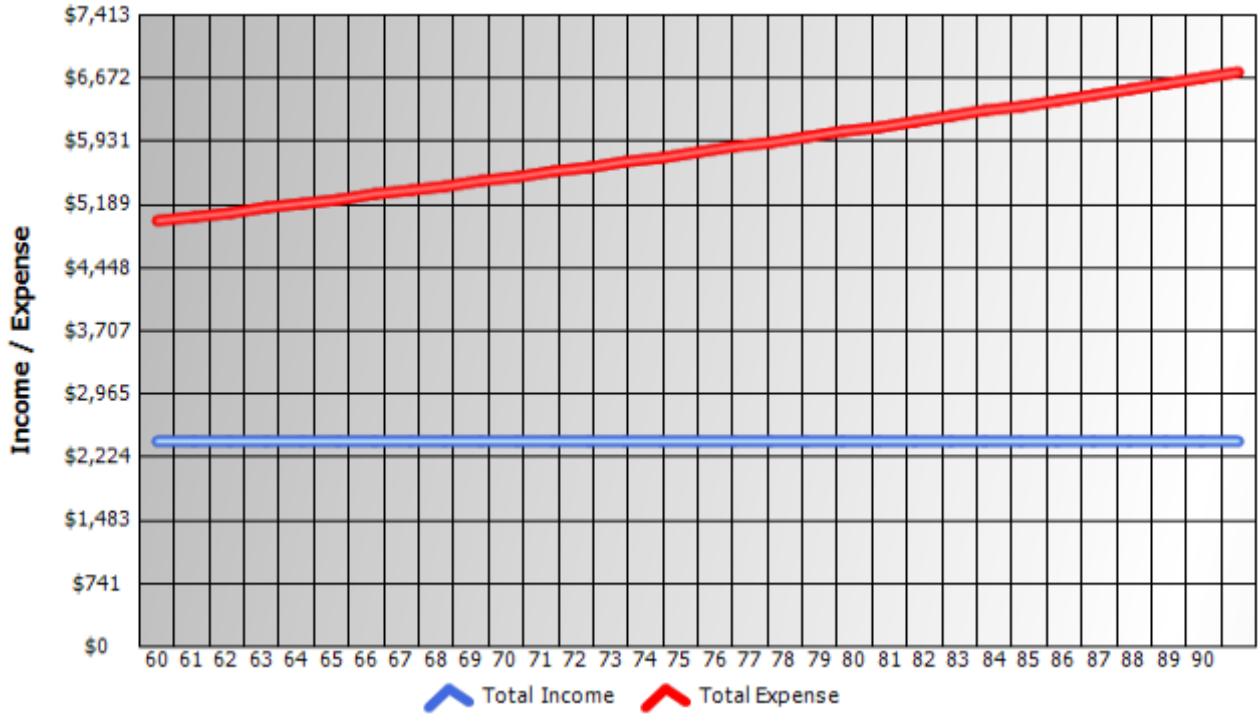


| Age | Estimated Income | Estimated Expense | Difference   | Change    |
|-----|------------------|-------------------|--------------|-----------|
| 60  | \$29,000.00      | \$60,000.00       | -\$31,000.00 | \$0.00    |
| 61  | \$29,000.00      | \$60,600.00       | -\$31,600.00 | -\$600.00 |
| 62  | \$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)

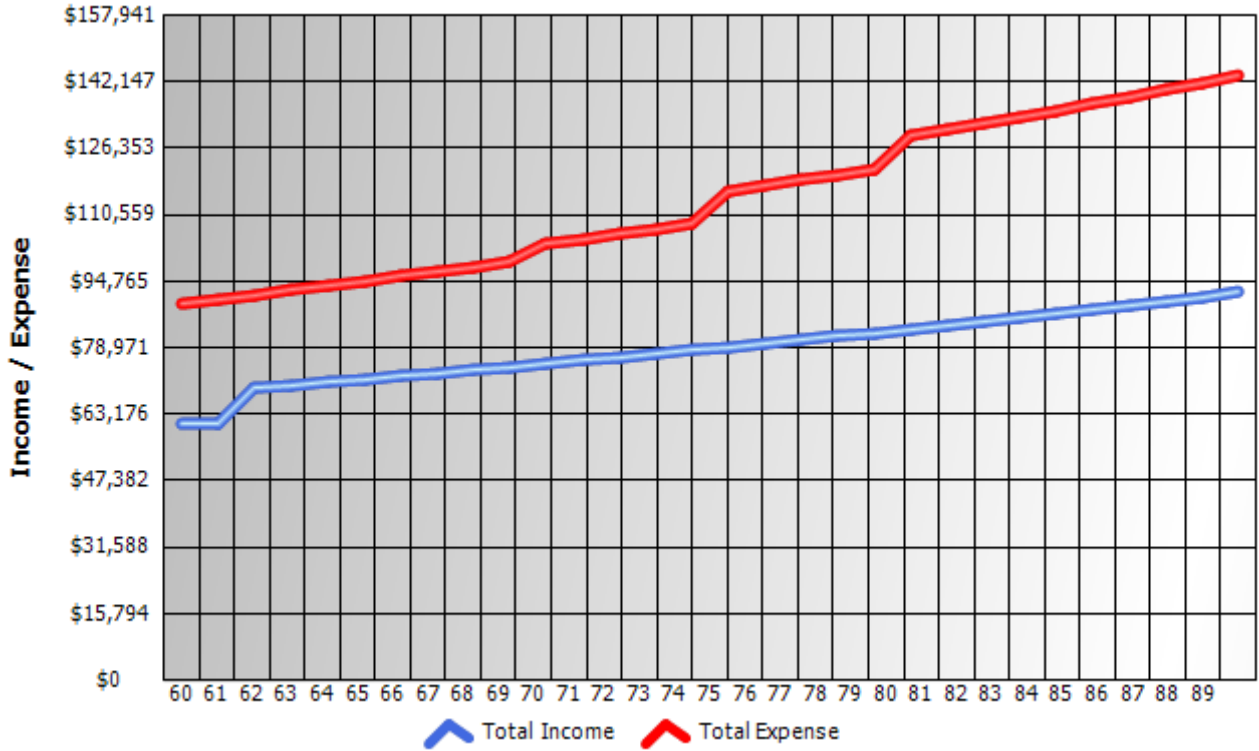
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)



| Age | Estimated Income | Estimated Expense | Difference  | Change   |
|-----|------------------|-------------------|-------------|----------|
| 60  | \$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)

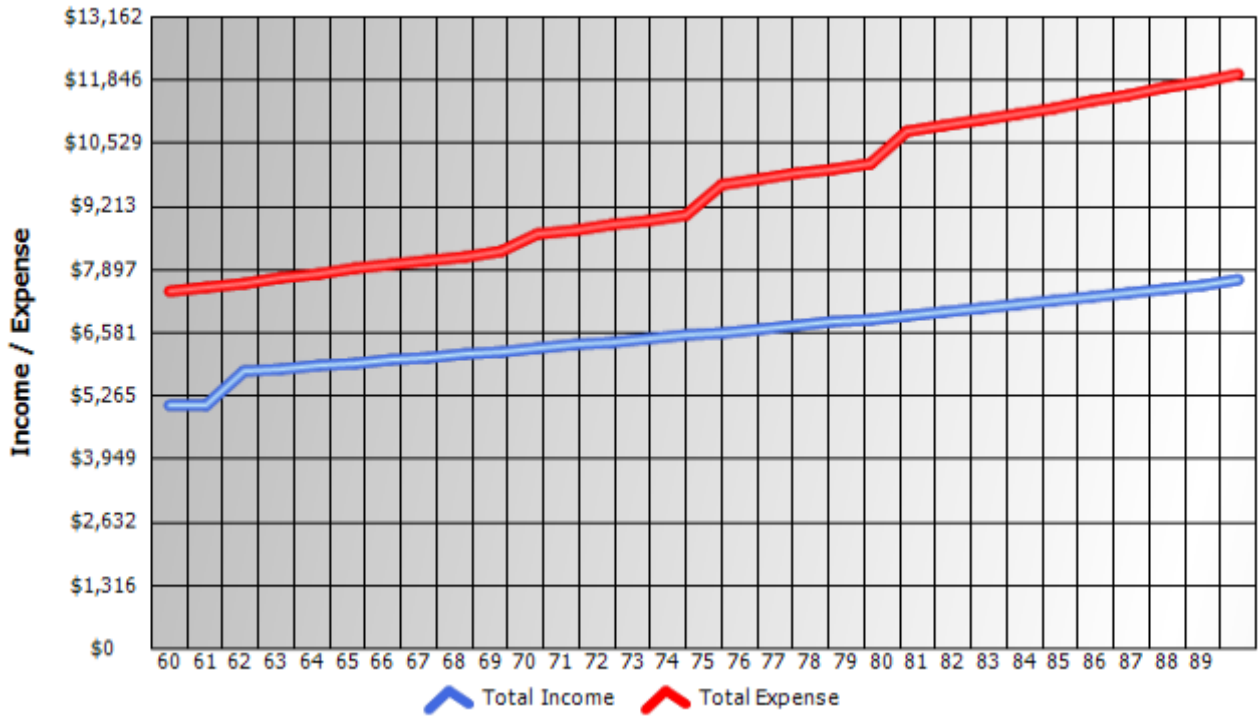
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)



| Age | Estimated Income | Estimated Expense | Difference   | Change      |
|-----|------------------|-------------------|--------------|-------------|
| 60  | \$61,039.00      | \$89,667.64       | -\$28,628.64 | \$0.00      |
| 61  | \$61,039.00      | \$90,594.29       | -\$29,555.29 | -\$926.65   |
| 62  | \$69,478.26      | \$91,563.68       | -\$22,085.42 | \$7,469.87  |
| 63  | \$70,147.74      | \$92,551.78       | -\$22,404.04 | -\$318.62   |
| 64  | \$70,823.53      | \$93,559.12       | -\$22,735.59 | -\$331.55   |
| 65  | \$71,517.76      | \$94,903.28       | -\$23,385.52 | -\$649.93   |
| 66  | \$72,218.55      | \$95,950.85       | -\$23,732.30 | -\$346.78   |
| 67  | \$72,938.01      | \$97,019.44       | -\$24,081.43 | -\$349.13   |
| 68  | \$73,664.28      | \$98,109.69       | -\$24,445.41 | -\$363.98   |
| 69  | \$74,409.46      | \$99,222.26       | -\$24,812.80 | -\$367.39   |
| 70  | \$75,161.69      | \$103,590.80      | -\$28,429.11 | -\$3,616.31 |
| 71  | \$75,921.10      | \$104,750.06      | -\$28,828.96 | -\$399.85   |
| 72  | \$76,699.82      | \$105,933.74      | -\$29,233.92 | -\$404.96   |
| 73  | \$77,485.98      | \$107,142.62      | -\$29,656.64 | -\$422.72   |
| 74  | \$78,291.72      | \$108,377.47      | -\$30,085.75 | -\$429.11   |
| 75  | \$79,105.18      | \$116,103.14      | -\$36,997.96 | -\$6,912.21 |
| 76  | \$79,938.50      | \$117,392.43      | -\$37,453.93 | -\$455.97   |
| 77  | \$80,779.82      | \$118,710.26      | -\$37,930.44 | -\$476.51   |
| 78  | \$81,641.29      | \$120,057.52      | -\$38,416.23 | -\$485.79   |
| 79  | \$82,511.06      | \$121,435.16      | -\$38,924.10 | -\$507.87   |
| 80  | \$83,401.28      | \$129,309.16      | -\$45,907.88 | -\$6,983.78 |
| 81  | \$84,312.11      | \$130,750.55      | -\$46,438.44 | -\$530.56   |
| 82  | \$85,219.69      | \$132,225.37      | -\$47,005.68 | -\$567.24   |
| 83  | \$86,160.20      | \$133,734.73      | -\$47,574.53 | -\$568.85   |
| 84  | \$87,109.80      | \$135,279.77      | -\$48,169.97 | -\$595.44   |
| 85  | \$88,068.65      | \$136,861.65      | -\$48,793.00 | -\$623.03   |
| 86  | \$89,048.92      | \$138,481.61      | -\$49,432.69 | -\$639.69   |
| 87  | \$90,050.78      | \$140,140.93      | -\$50,090.15 | -\$657.46   |
| 88  | \$91,062.42      | \$141,840.91      | -\$50,778.49 | -\$688.34   |
| 89  | \$92,096.00      | \$143,582.94      | -\$51,486.94 | -\$708.45   |
| 90  | \$93,139.71      | \$145,368.42      | -\$52,228.71 | -\$741.77   |

# 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  | \$5,086.59       | \$7,472.30        | -\$2,385.71 | \$0.00    |
| 61  | \$5,086.59       | \$7,549.52        | -\$2,462.93 | -\$77.22  |
| 62  | \$5,789.86       | \$7,630.31        | -\$1,840.45 | \$622.48  |
| 63  | \$5,845.65       | \$7,712.65        | -\$1,867.00 | -\$26.55  |
| 64  | \$5,901.96       | \$7,796.59        | -\$1,894.63 | -\$27.63  |
| 65  | \$5,959.82       | \$7,908.61        | -\$1,948.79 | -\$54.16  |
| 66  | \$6,018.22       | \$7,995.90        | -\$1,977.68 | -\$28.89  |
| 67  | \$6,078.17       | \$8,084.96        | -\$2,006.79 | -\$29.11  |
| 68  | \$6,138.69       | \$8,175.80        | -\$2,037.11 | -\$30.32  |
| 69  | \$6,200.79       | \$8,268.53        | -\$2,067.74 | -\$30.63  |
| 70  | \$6,263.48       | \$8,632.57        | -\$2,369.09 | -\$301.35 |
| 71  | \$6,326.76       | \$8,729.17        | -\$2,402.41 | -\$33.32  |
| 72  | \$6,391.66       | \$8,827.82        | -\$2,436.16 | -\$33.75  |
| 73  | \$6,457.17       | \$8,928.56        | -\$2,471.39 | -\$35.23  |
| 74  | \$6,524.31       | \$9,031.46        | -\$2,507.15 | -\$35.76  |
| 75  | \$6,592.10       | \$9,675.27        | -\$3,083.17 | -\$576.02 |
| 76  | \$6,661.55       | \$9,782.70        | -\$3,121.15 | -\$37.98  |
| 77  | \$6,731.66       | \$9,892.52        | -\$3,160.86 | -\$39.71  |
| 78  | \$6,803.44       | \$10,004.80       | -\$3,201.36 | -\$40.50  |
| 79  | \$6,875.93       | \$10,119.60       | -\$3,243.67 | -\$42.31  |
| 80  | \$6,950.11       | \$10,775.76       | -\$3,825.65 | -\$581.98 |
| 81  | \$7,026.01       | \$10,895.88       | -\$3,869.87 | -\$44.22  |
| 82  | \$7,101.64       | \$11,018.78       | -\$3,917.14 | -\$47.27  |
| 83  | \$7,180.02       | \$11,144.57       | -\$3,964.55 | -\$47.41  |
| 84  | \$7,259.15       | \$11,273.31       | -\$4,014.16 | -\$49.61  |
| 85  | \$7,339.06       | \$11,405.14       | -\$4,066.08 | -\$51.92  |
| 86  | \$7,420.75       | \$11,540.13       | -\$4,119.38 | -\$53.30  |
| 87  | \$7,504.24       | \$11,678.41       | -\$4,174.17 | -\$54.79  |
| 88  | \$7,588.54       | \$11,820.08       | -\$4,231.54 | -\$57.37  |
| 89  | \$7,674.67       | \$11,965.25       | -\$4,290.58 | -\$59.04  |
| 90  | \$7,761.65       | \$12,114.03       | -\$4,352.38 | -\$61.80  |

## **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             | \$72,942    |
| 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                   | 1876        |
| 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         |
| Sick Leave Months                      | 10                  | 11        | 11        |           | 1                  | 1         | 2         | 2         | 3         | 4         | 4         | 5         |
| Estimated High 3 Average(\$)           | 72,942              | 73,854    | 74,777    | 75,712    | 76,658             | 77,616    | 78,586    | 79,569    | 80,563    | 81,570    | 82,590    | 83,622    |
| Change in High 3 Average(\$)           |                     | 912       | 923       | 935       | 946                | 958       | 970       | 983       | 994       | 1,007     | 1,020     | 1,032     |
| Annual ANNUITY (Before Penalties)(\$)  | 18,539              | 19,571    | 22,620    | 23,805    | 25,016             | 26,183    | 27,446    | 28,665    | 29,983    | 31,330    | 32,630    | 34,034    |
| Annual Retire Early Penalty(\$)        |                     |           |           |           |                    |           |           |           |           |           |           |           |
| Annual Deposit Penalty                 |                     |           |           |           |                    |           |           |           |           |           |           |           |
| Annual Redeposit Penalty               | -6.67 Yrs           | -6.67 Yrs | -6.67 Yrs | -6.67 Yrs | -6.67 Yrs          | -6.67 Yrs | -6.67 Yrs | -6.67 Yrs | -6.67 Yrs | -6.67 Yrs | -6.67 Yrs | -6.67 Yrs |
| Annual Annuity No Survivor(\$)         | 13,677              | 14,648    | 17,136    | 18,253    | 19,394             | 20,491    | 21,683    | 22,830    | 24,075    | 25,348    | 26,573    | 27,902    |
| Monthly Annuity No Survivor *(\$)      | 1,140               | 1,221     | 1,428     | 1,521     | 1,616              | 1,708     | 1,807     | 1,902     | 2,006     | 2,112     | 2,214     | 2,325     |
| Annual Annuity With Survivor(\$)       | 12,309              | 13,183    | 15,423    | 16,428    | 17,455             | 18,442    | 19,515    | 20,547    | 21,668    | 22,813    | 23,916    | 25,112    |
| Monthly Annuity With Survivor *(\$)    | 1,026               | 1,099     | 1,285     | 1,369     | 1,455              | 1,537     | 1,626     | 1,712     | 1,806     | 1,901     | 1,993     | 2,093     |
| Annual Survivor Annuity(\$)            | 6,838               | 7,324     | 8,568     | 9,126     | 9,697              | 10,245    | 10,842    | 11,415    | 12,038    | 12,674    | 13,287    | 13,951    |
| Monthly Survivor Annuity(\$)           | 570                 | 610       | 714       | 761       | 808                | 854       | 903       | 951       | 1,003     | 1,056     | 1,107     | 1,163     |
| Annual Cost of Survivor Annuity *(\$)  | 1,368               | 1,464     | 1,716     | 1,824     | 1,932              | 2,052     | 2,172     | 2,280     | 2,400     | 2,532     | 2,652     | 2,784     |
| Monthly Cost of Survivor Annuity *(\$) | 114                 | 122       | 143       | 152       | 161                | 171       | 181       | 190       | 200       | 211       | 221       | 232       |

# 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: \$1,140

**Employee Retirement with Survivor Benefit Plan (SBP):**

- Your Monthly Retirement Income after SBP Cost starting at age 60 will be: \$1,026

**Survivor's Benefit (50%):**

- Under SBP, at your death, your widow(er) will receive a Monthly Income of: \$570

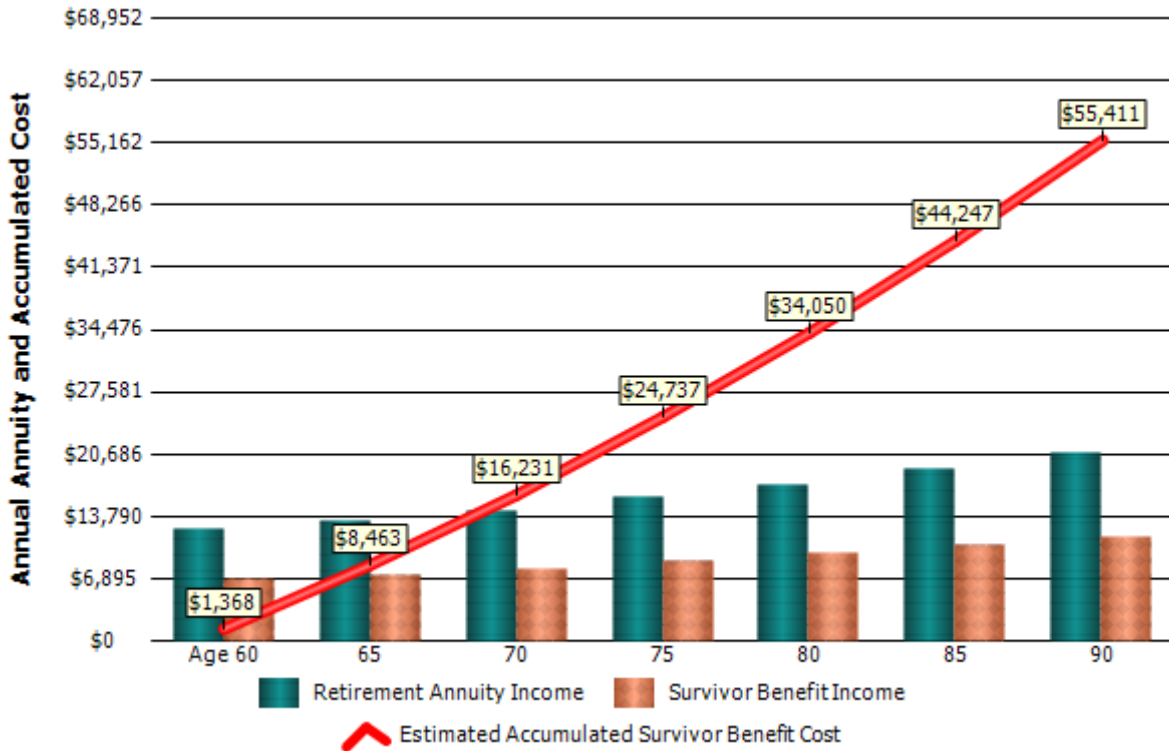
**Costs:**

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

- Cost Per Month: \$114
- Cost Per Year: \$1,368

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 70 will be: \$16,231

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 80 will be: \$34,050



**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  | \$1,140.00                      | \$1,026.00                        | \$570.00                   | \$114.00                       | \$1,368.00                  | \$1,368.00                              |
| 2    | 61  | \$1,140.00                      | \$1,026.00                        | \$570.00                   | \$114.00                       | \$1,368.00                  | \$2,736.00                              |
| 3    | 62  | \$1,160.86                      | \$1,044.78                        | \$580.43                   | \$116.09                       | \$1,393.03                  | \$4,129.03                              |
| 4    | 63  | \$1,182.11                      | \$1,063.90                        | \$591.05                   | \$118.21                       | \$1,418.53                  | \$5,547.56                              |
| 5    | 64  | \$1,203.74                      | \$1,083.36                        | \$601.87                   | \$120.37                       | \$1,444.49                  | \$6,992.05                              |
| 6    | 65  | \$1,225.77                      | \$1,103.19                        | \$612.88                   | \$122.58                       | \$1,470.92                  | \$8,462.97                              |
| 7    | 66  | \$1,248.20                      | \$1,123.38                        | \$624.10                   | \$124.82                       | \$1,497.84                  | \$9,960.81                              |
| 8    | 67  | \$1,271.04                      | \$1,143.94                        | \$635.52                   | \$127.10                       | \$1,525.25                  | \$11,486.05                             |
| 9    | 68  | \$1,294.30                      | \$1,164.87                        | \$647.15                   | \$129.43                       | \$1,553.16                  | \$13,039.21                             |
| 10   | 69  | \$1,317.99                      | \$1,186.19                        | \$658.99                   | \$131.80                       | \$1,581.58                  | \$14,620.80                             |
| 11   | 70  | \$1,342.11                      | \$1,207.89                        | \$671.05                   | \$134.21                       | \$1,610.53                  | \$16,231.32                             |
| 12   | 71  | \$1,366.67                      | \$1,230.00                        | \$683.33                   | \$136.67                       | \$1,640.00                  | \$17,871.32                             |
| 13   | 72  | \$1,391.68                      | \$1,252.51                        | \$695.84                   | \$139.17                       | \$1,670.01                  | \$19,541.33                             |
| 14   | 73  | \$1,417.14                      | \$1,275.43                        | \$708.57                   | \$141.71                       | \$1,700.57                  | \$21,241.91                             |
| 15   | 74  | \$1,443.08                      | \$1,298.77                        | \$721.54                   | \$144.31                       | \$1,731.69                  | \$22,973.60                             |
| 16   | 75  | \$1,469.49                      | \$1,322.54                        | \$734.74                   | \$146.95                       | \$1,763.38                  | \$24,736.98                             |
| 17   | 76  | \$1,496.38                      | \$1,346.74                        | \$748.19                   | \$149.64                       | \$1,795.65                  | \$26,532.63                             |
| 18   | 77  | \$1,523.76                      | \$1,371.38                        | \$761.88                   | \$152.38                       | \$1,828.51                  | \$28,361.14                             |
| 19   | 78  | \$1,551.65                      | \$1,396.48                        | \$775.82                   | \$155.16                       | \$1,861.97                  | \$30,223.12                             |
| 20   | 79  | \$1,580.04                      | \$1,422.04                        | \$790.02                   | \$158.00                       | \$1,896.05                  | \$32,119.17                             |
| 21   | 80  | \$1,608.96                      | \$1,448.06                        | \$804.48                   | \$160.90                       | \$1,930.75                  | \$34,049.91                             |
| 22   | 81  | \$1,638.40                      | \$1,474.56                        | \$819.20                   | \$163.84                       | \$1,966.08                  | \$36,015.99                             |
| 23   | 82  | \$1,668.38                      | \$1,501.54                        | \$834.19                   | \$166.84                       | \$2,002.06                  | \$38,018.05                             |
| 24   | 83  | \$1,698.91                      | \$1,529.02                        | \$849.46                   | \$169.89                       | \$2,038.70                  | \$40,056.75                             |
| 25   | 84  | \$1,730.00                      | \$1,557.00                        | \$865.00                   | \$173.00                       | \$2,076.00                  | \$42,132.75                             |
| 26   | 85  | \$1,761.66                      | \$1,585.50                        | \$880.83                   | \$176.17                       | \$2,113.99                  | \$44,246.75                             |
| 27   | 86  | \$1,793.90                      | \$1,614.51                        | \$896.95                   | \$179.39                       | \$2,152.68                  | \$46,399.43                             |
| 28   | 87  | \$1,826.73                      | \$1,644.06                        | \$913.36                   | \$182.67                       | \$2,192.08                  | \$48,591.50                             |
| 29   | 88  | \$1,860.16                      | \$1,674.14                        | \$930.08                   | \$186.02                       | \$2,232.19                  | \$50,823.69                             |
| 30   | 89  | \$1,894.20                      | \$1,704.78                        | \$947.10                   | \$189.42                       | \$2,273.04                  | \$53,096.73                             |
| 31   | 90  | \$1,928.86                      | \$1,735.98                        | \$964.43                   | \$192.89                       | \$2,314.64                  | \$55,411.37                             |

\* 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  | \$1,026      | \$1,125         | \$0                       | \$2,151 | \$0    |
| 61  | \$1,026      | \$1,125         | \$0                       | \$2,151 | \$0    |
| 62  | \$1,045      | \$0             | \$1,800                   | \$2,845 | \$694  |
| 63  | \$1,064      | \$0             | \$1,827                   | \$2,891 | \$46   |
| 64  | \$1,083      | \$0             | \$1,854                   | \$2,937 | \$46   |
| 65  | \$1,103      | \$0             | \$1,882                   | \$2,985 | \$48   |
| 66  | \$1,123      | \$0             | \$1,910                   | \$3,033 | \$48   |
| 67  | \$1,144      | \$0             | \$1,939                   | \$3,083 | \$50   |
| 68  | \$1,165      | \$0             | \$1,968                   | \$3,133 | \$50   |
| 69  | \$1,186      | \$0             | \$1,998                   | \$3,184 | \$51   |
| 70  | \$1,208      | \$0             | \$2,028                   | \$3,236 | \$52   |
| 71  | \$1,230      | \$0             | \$2,058                   | \$3,288 | \$52   |
| 72  | \$1,253      | \$0             | \$2,089                   | \$3,342 | \$54   |
| 73  | \$1,275      | \$0             | \$2,120                   | \$3,395 | \$53   |
| 74  | \$1,299      | \$0             | \$2,152                   | \$3,451 | \$56   |
| 75  | \$1,323      | \$0             | \$2,184                   | \$3,507 | \$56   |
| 76  | \$1,347      | \$0             | \$2,217                   | \$3,564 | \$57   |
| 77  | \$1,371      | \$0             | \$2,250                   | \$3,621 | \$57   |
| 78  | \$1,396      | \$0             | \$2,284                   | \$3,680 | \$59   |
| 79  | \$1,422      | \$0             | \$2,318                   | \$3,740 | \$60   |
| 80  | \$1,448      | \$0             | \$2,353                   | \$3,801 | \$61   |
| 81  | \$1,475      | \$0             | \$2,389                   | \$3,864 | \$63   |
| 82  | \$1,502      | \$0             | \$2,424                   | \$3,926 | \$62   |
| 83  | \$1,529      | \$0             | \$2,461                   | \$3,990 | \$64   |
| 84  | \$1,557      | \$0             | \$2,498                   | \$4,055 | \$65   |
| 85  | \$1,585      | \$0             | \$2,535                   | \$4,120 | \$65   |
| 86  | \$1,615      | \$0             | \$2,573                   | \$4,188 | \$68   |
| 87  | \$1,644      | \$0             | \$2,612                   | \$4,256 | \$68   |
| 88  | \$1,674      | \$0             | \$2,651                   | \$4,325 | \$69   |
| 89  | \$1,705      | \$0             | \$2,691                   | \$4,396 | \$71   |
| 90  | \$1,736      | \$0             | \$2,731                   | \$4,467 | \$71   |



## **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 68.49% into the G fund earning 2.94%, 10.27% into the F fund earning 4.74%, 3.42% into the C fund earning 7.36%, .68% into the S fund earning 8.03%, 3.42% into the I fund earning 3.20%, 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:

\$291,184

**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 (G, F, C, S, I, and L) in which to accumulate savings. At this time you have accumulated \$100,000.00 in the G Fund, \$15,000.00 in the F Fund, \$5,000.00 in the C Fund, \$1,000.00 in the S Fund, \$5,000.00 in the I 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: G Fund 2.94%, F Fund 4.74%, C Fund 7.36%, S Fund 8.03%, and I Fund 3.20%.

## 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:

\$1,780.82 (68.49%) in the G Fund,  
\$267.12 (10.27%) in the F Fund,  
\$89.04 (3.42%) in the C Fund,  
\$17.81 (0.68%) in the S Fund,  
\$89.04 (3.42%) in the I 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:

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

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

\$4,006.85 (68.49%) in the G Fund,  
\$601.02 (10.27%) in the F Fund,  
\$200.34 (3.42%) in the C Fund,  
\$40.07 (0.68%) in the S Fund,  
\$200.34 (3.42%) in the I 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 \$291,184.00.

## Withdrawal Option Selected

You elected a lump sum withdrawal of your funds amounting to \$291,184.00.

# 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 G, F, C, S and I Funds: 12-2017 to 05-2028

| End of Year | Age | Salary   | Your Contrib | Gov Contrib | TOTAL Contrib | G Fund Savings | F Fund Savings | C Fund Savings | S Fund Savings | I Fund Savings | TOTAL Estimated Savings |
|-------------|-----|----------|--------------|-------------|---------------|----------------|----------------|----------------|----------------|----------------|-------------------------|
| 12-2017     | 49  | \$65,000 | \$2,244      | \$2,805     | \$5,049       | \$100,579      | \$15,109       | \$5,047        | \$1,010        | \$5,030        | \$126,775               |
| 12-2018     | 50  | \$65,812 | \$2,272      | \$2,840     | \$5,112       | \$107,688      | \$16,463       | \$5,641        | \$1,136        | \$5,399        | \$136,327               |
| 12-2019     | 51  | \$66,635 | \$2,300      | \$2,875     | \$5,176       | \$115,061      | \$17,890       | \$6,283        | \$1,274        | \$5,783        | \$146,291               |
| 12-2020     | 52  | \$67,468 | \$2,329      | \$2,911     | \$5,240       | \$122,705      | \$19,395       | \$6,977        | \$1,423        | \$6,182        | \$156,682               |
| 12-2021     | 53  | \$68,311 | \$2,358      | \$2,948     | \$5,306       | \$130,630      | \$20,980       | \$7,726        | \$1,585        | \$6,596        | \$167,517               |
| 12-2022     | 54  | \$69,165 | \$2,388      | \$2,985     | \$5,372       | \$138,844      | \$22,650       | \$8,535        | \$1,761        | \$7,027        | \$178,817               |
| 12-2023     | 55  | \$70,030 | \$2,417      | \$3,022     | \$5,439       | \$147,357      | \$24,409       | \$9,408        | \$1,953        | \$7,474        | \$190,601               |
| 12-2024     | 56  | \$70,905 | \$2,448      | \$3,060     | \$5,507       | \$156,178      | \$26,261       | \$10,350       | \$2,161        | \$7,938        | \$202,888               |
| 12-2025     | 57  | \$71,792 | \$2,478      | \$3,098     | \$5,576       | \$165,318      | \$28,212       | \$11,367       | \$2,387        | \$8,421        | \$215,705               |
| 12-2026     | 58  | \$72,689 | \$2,509      | \$3,137     | \$5,646       | \$174,786      | \$30,266       | \$12,464       | \$2,632        | \$8,922        | \$229,070               |
| 12-2027     | 59  | \$73,598 | \$2,541      | \$3,176     | \$5,716       | \$184,593      | \$32,427       | \$13,648       | \$2,899        | \$9,442        | \$243,009               |
| 05-2028     | 60  | \$0      | \$643        | \$804       | \$1,447       | \$188,022      | \$33,247       | \$14,130       | \$3,009        | \$9,626        | \$248,034               |

## Summary of Annual Contributions and Savings in the L Funds (G, F, C, S and I): 12-2017 to 05-2028

| End of Year | Age | Salary   | Your Contrib | Gov Contrib | TOTAL Contrib | G Fund Savings | F Fund Savings | C Fund Savings | S Fund Savings | I Fund Savings | TOTAL Estimated Savings |
|-------------|-----|----------|--------------|-------------|---------------|----------------|----------------|----------------|----------------|----------------|-------------------------|
| 12-2017     | 49  | \$65,000 | \$356        | \$445       | \$801         | \$6,348        | \$1,261        | \$6,835        | \$1,954        | \$3,754        | \$20,152                |
| 12-2018     | 50  | \$65,812 | \$361        | \$451       | \$811         | \$7,011        | \$1,483        | \$7,466        | \$2,135        | \$3,932        | \$22,027                |
| 12-2019     | 51  | \$66,635 | \$365        | \$456       | \$822         | \$7,742        | \$1,695        | \$8,129        | \$2,325        | \$4,112        | \$24,003                |
| 12-2020     | 52  | \$67,468 | \$370        | \$462       | \$832         | \$8,543        | \$1,896        | \$8,827        | \$2,523        | \$4,292        | \$26,081                |
| 12-2021     | 53  | \$68,311 | \$374        | \$468       | \$842         | \$9,435        | \$2,064        | \$9,559        | \$2,730        | \$4,473        | \$28,261                |
| 12-2022     | 54  | \$69,165 | \$379        | \$474       | \$853         | \$10,416       | \$2,202        | \$10,328       | \$2,947        | \$4,655        | \$30,548                |
| 12-2023     | 55  | \$70,030 | \$384        | \$480       | \$863         | \$11,456       | \$2,346        | \$11,134       | \$3,173        | \$4,836        | \$32,945                |
| 12-2024     | 56  | \$70,905 | \$389        | \$486       | \$874         | \$12,709       | \$2,485        | \$11,880       | \$3,371        | \$4,975        | \$35,420                |
| 12-2025     | 57  | \$71,792 | \$393        | \$492       | \$885         | \$13,801       | \$2,647        | \$12,622       | \$3,637        | \$5,175        | \$37,882                |
| 12-2026     | 58  | \$72,689 | \$398        | \$498       | \$896         | \$16,046       | \$2,782        | \$12,913       | \$3,614        | \$5,052        | \$40,407                |
| 12-2027     | 59  | \$73,598 | \$403        | \$504       | \$907         | \$18,694       | \$2,914        | \$12,723       | \$3,616        | \$4,826        | \$42,773                |
| 05-2028     | 60  | \$0      | \$102        | \$128       | \$230         | \$20,752       | \$2,921        | \$11,743       | \$3,324        | \$4,410        | \$43,150                |

## 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 68.49% into the G fund earning 2.94%, 10.27% into the F fund earning 4.74%, 3.42% into the C fund earning 7.36%, .68% into the S fund earning 8.03%, 3.42% into the I fund earning 3.20%, 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:

\$282,476

**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 (G, F, C, S, I, and L) in which to accumulate savings. At this time you have accumulated \$0.00 in the G Fund, \$0.00 in the F Fund, \$0.00 in the C Fund, \$0.00 in the S Fund, \$0.00 in the I 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: G Fund 2.94%, F Fund 4.74%, C Fund 7.36%, S Fund 8.03%, and I Fund 3.20%.

## 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:

\$10,547.95 (68.49%) in the G Fund,  
\$1,582.20 (10.27%) in the F Fund,  
\$527.40 (3.42%) in the C Fund,  
\$105.47 (0.68%) in the S Fund,  
\$527.40 (3.42%) in the I 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 (68.49%) in the G Fund,  
\$0.00 (10.27%) in the F Fund,  
\$0.00 (3.42%) in the C Fund,  
\$0.00 (0.68%) in the S Fund,  
\$0.00 (3.42%) in the I Fund, and  
\$0.00 (13.70%) in the L-2030 Fund.

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

\$10,547.95 (68.49%) in the G Fund,  
\$1,582.20 (10.27%) in the F Fund,  
\$527.40 (3.42%) in the C Fund,  
\$105.47 (0.68%) in the S Fund, and  
\$527.40 (3.42%) in the I Fund,  
\$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 \$282,476.00.

## Withdrawal Option Selected

You elected a lump sum withdrawal of your funds amounting to \$282,476.00.

# 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: 12-2017 to 05-2028

| End of Year | Age | Salary   | Your Contrib | Gov Contrib | TOTAL Contrib | G Fund Savings | F Fund Savings | C Fund Savings | S Fund Savings | I Fund Savings | TOTAL Estimated Savings |
|-------------|-----|----------|--------------|-------------|---------------|----------------|----------------|----------------|----------------|----------------|-------------------------|
| 12-2017     | 49  | \$65,000 | \$13,290     | \$0         | \$13,290      | \$879          | \$132          | \$44           | \$9            | \$44           | \$1,108                 |
| 12-2018     | 50  | \$65,812 | \$18,635     | \$0         | \$18,635      | \$15,896       | \$2,405        | \$812          | \$163          | \$796          | \$20,072                |
| 12-2019     | 51  | \$66,635 | \$18,803     | \$0         | \$18,803      | \$31,495       | \$4,810        | \$1,646        | \$331          | \$1,579        | \$39,861                |
| 12-2020     | 52  | \$67,468 | \$18,973     | \$0         | \$18,973      | \$47,696       | \$7,351        | \$2,550        | \$515          | \$2,394        | \$60,506                |
| 12-2021     | 53  | \$68,311 | \$19,146     | \$0         | \$19,146      | \$64,519       | \$10,037       | \$3,530        | \$716          | \$3,243        | \$82,045                |
| 12-2022     | 54  | \$69,165 | \$19,320     | \$0         | \$19,320      | \$81,983       | \$12,874       | \$4,592        | \$935          | \$4,126        | \$104,510               |
| 12-2023     | 55  | \$70,030 | \$19,497     | \$0         | \$19,497      | \$100,110      | \$15,869       | \$5,742        | \$1,173        | \$5,045        | \$127,939               |
| 12-2024     | 56  | \$70,905 | \$19,676     | \$0         | \$19,676      | \$118,921      | \$19,032       | \$6,987        | \$1,433        | \$6,002        | \$152,375               |
| 12-2025     | 57  | \$71,792 | \$19,857     | \$0         | \$19,857      | \$138,439      | \$22,370       | \$8,334        | \$1,716        | \$6,996        | \$177,855               |
| 12-2026     | 58  | \$72,689 | \$20,041     | \$0         | \$20,041      | \$158,686      | \$25,892       | \$9,791        | \$2,024        | \$8,030        | \$204,423               |
| 12-2027     | 59  | \$73,598 | \$20,226     | \$0         | \$20,226      | \$179,685      | \$29,607       | \$11,367       | \$2,359        | \$9,106        | \$232,124               |
| 05-2028     | 60  | \$0      | \$5,104      | \$0         | \$5,104       | \$185,977      | \$30,811       | \$11,926       | \$2,480        | \$9,432        | \$240,626               |

## Summary of Annual ROTH Contributions and Savings in the L Funds (C, F, G, I and S): 12-2017 to 05-2028

| End of Year | Age | Salary   | Your Contrib | Gov Contrib | TOTAL Contrib | G Fund Savings | F Fund Savings | C Fund Savings | S Fund Savings | I Fund Savings | TOTAL Estimated Savings |
|-------------|-----|----------|--------------|-------------|---------------|----------------|----------------|----------------|----------------|----------------|-------------------------|
| 12-2017     | 49  | \$65,000 | \$2,110      | \$0         | \$2,110       | \$55           | \$11           | \$60           | \$17           | \$33           | \$176                   |
| 12-2018     | 50  | \$65,812 | \$2,958      | \$0         | \$2,958       | \$1,033        | \$216          | \$1,076        | \$307          | \$580          | \$3,212                 |
| 12-2019     | 51  | \$66,635 | \$2,985      | \$0         | \$2,985       | \$2,083        | \$443          | \$2,156        | \$615          | \$1,137        | \$6,434                 |
| 12-2020     | 52  | \$67,468 | \$3,012      | \$0         | \$3,012       | \$3,212        | \$692          | \$3,303        | \$942          | \$1,703        | \$9,852                 |
| 12-2021     | 53  | \$68,311 | \$3,039      | \$0         | \$3,039       | \$4,429        | \$955          | \$4,521        | \$1,290        | \$2,278        | \$13,473                |
| 12-2022     | 54  | \$69,165 | \$3,067      | \$0         | \$3,067       | \$5,742        | \$1,231        | \$5,817        | \$1,661        | \$2,863        | \$17,314                |
| 12-2023     | 55  | \$70,030 | \$3,095      | \$0         | \$3,095       | \$7,156        | \$1,519        | \$7,196        | \$2,056        | \$3,457        | \$21,384                |
| 12-2024     | 56  | \$70,905 | \$3,123      | \$0         | \$3,123       | \$8,692        | \$1,818        | \$8,654        | \$2,474        | \$4,055        | \$25,693                |
| 12-2025     | 57  | \$71,792 | \$3,152      | \$0         | \$3,152       | \$10,328       | \$2,132        | \$10,194       | \$2,922        | \$4,666        | \$30,242                |
| 12-2026     | 58  | \$72,689 | \$3,181      | \$0         | \$3,181       | \$12,197       | \$2,457        | \$11,784       | \$3,379        | \$5,251        | \$35,068                |
| 12-2027     | 59  | \$73,598 | \$3,211      | \$0         | \$3,211       | \$14,338       | \$2,794        | \$13,394       | \$3,849        | \$5,800        | \$40,175                |
| 05-2028     | 60  | \$0      | \$810        | \$0         | \$810         | \$15,011       | \$2,902        | \$13,960       | \$4,019        | \$5,958        | \$41,850                |



**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   |

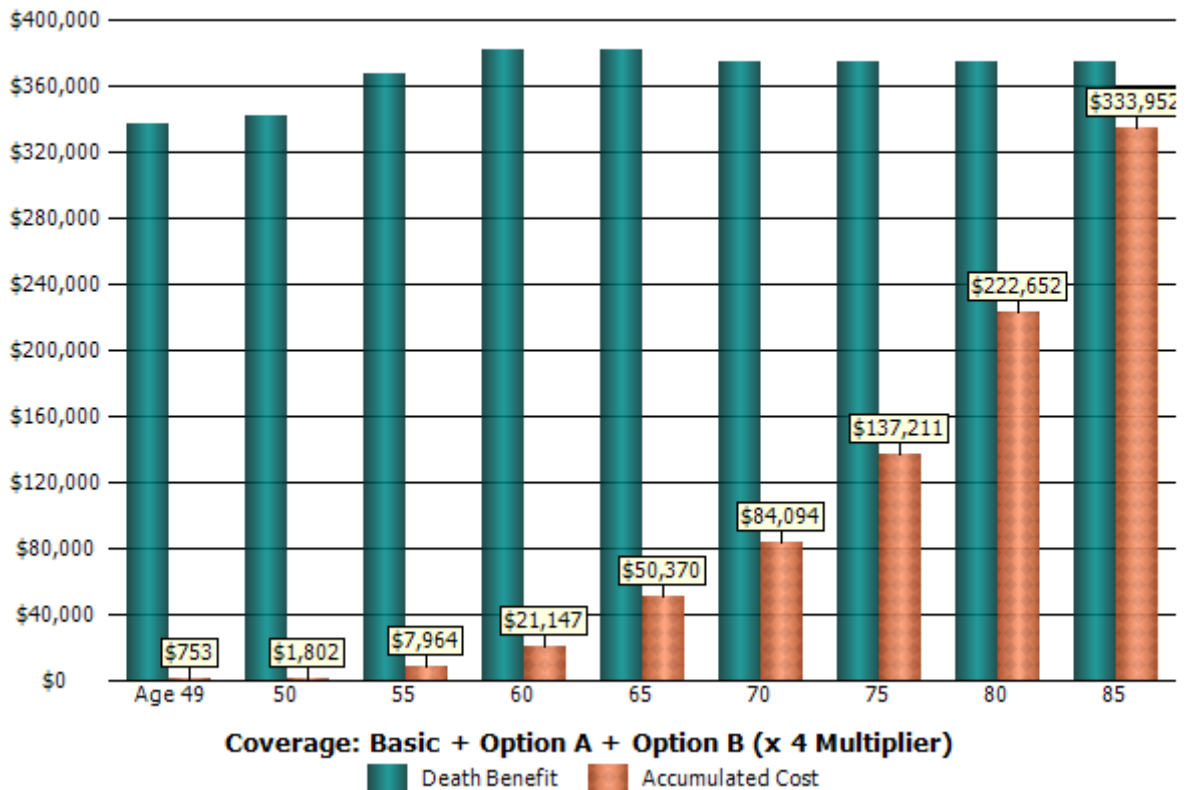
## Future Coverage and Costs:

|                                                             |           |          |
|-------------------------------------------------------------|-----------|----------|
| At age 60 your coverage (Death Benefit) for FEGLI will be:  | \$382,000 |          |
| Your total FEGLI Monthly Cost will be:                      |           | \$481.76 |
| The Annual Cost will be:                                    |           | \$5,781  |
| The total Accumulated Cost for your FEGLI coverage will be: |           | \$21,147 |

|                                                             |           |          |
|-------------------------------------------------------------|-----------|----------|
| At age 65 your coverage (Death Benefit) for FEGLI will be:  | \$382,000 |          |
| Your total FEGLI Monthly Cost will be:                      |           | \$508.19 |
| The Annual Cost will be:                                    |           | \$6,098  |
| The total Accumulated Cost for your FEGLI coverage will be: |           | \$50,370 |

|                                                             |           |          |
|-------------------------------------------------------------|-----------|----------|
| At age 70 your coverage (Death Benefit) for FEGLI will be:  | \$374,500 |          |
| Your total FEGLI Monthly Cost will be:                      |           | \$777.55 |
| The Annual Cost will be:                                    |           | \$9,331  |
| The total Accumulated Cost for your FEGLI coverage will be: |           | \$84,094 |

## 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 Dec-06-2017

At your current age of 49, 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(\$) |
|-------|-------------------|----------------------|---------------------|--------------------|----------------------|-----------|--------------|--------------|--------------|--------------------|
| 49/50 | 65,000            | 28.95                | 62.73               | 753.00             | 753                  | 67,000    | 10,000       | 260,000      |              | 337,000            |
| 50/51 | 65,813            | 40.34                | 87.40               | 1,049.00           | 1,802                | 68,000    | 10,000       | 264,000      |              | 342,000            |
| 51/52 | 66,635            | 40.93                | 88.68               | 1,064.00           | 2,866                | 69,000    | 10,000       | 268,000      |              | 347,000            |
| 52/53 | 67,468            | 41.52                | 89.96               | 1,080.00           | 3,945                | 70,000    | 10,000       | 272,000      |              | 352,000            |
| 53/54 | 68,311            | 42.11                | 91.24               | 1,095.00           | 5,040                | 71,000    | 10,000       | 276,000      |              | 357,000            |
| 54/55 | 69,165            | 42.70                | 92.52               | 1,110.00           | 6,150                | 72,000    | 10,000       | 280,000      |              | 362,000            |
| 55/56 | 70,030            | 69.75                | 151.13              | 1,814.00           | 7,964                | 73,000    | 10,000       | 284,000      |              | 367,000            |
| 56/57 | 70,905            | 69.75                | 151.13              | 1,814.00           | 9,777                | 73,000    | 10,000       | 284,000      |              | 367,000            |
| 57/58 | 71,792            | 70.70                | 153.18              | 1,838.00           | 11,616               | 74,000    | 10,000       | 288,000      |              | 372,000            |
| 58/59 | 72,689            | 71.65                | 155.24              | 1,863.00           | 13,478               | 75,000    | 10,000       | 292,000      |              | 377,000            |
| 59/60 | 73,598            | 72.60                | 157.30              | 1,888.00           | 15,366               | 76,000    | 10,000       | 296,000      |              | 382,000            |
| 60/61 |                   | 222.35               | 481.76              | 5,781.00           | 21,147               | 76,000    | 10,000       | 296,000      |              | 382,000            |
| 61/62 |                   | 222.35               | 481.76              | 5,781.00           | 26,928               | 76,000    | 10,000       | 296,000      |              | 382,000            |
| 62/63 |                   | 222.35               | 481.76              | 5,781.00           | 32,709               | 76,000    | 10,000       | 296,000      |              | 382,000            |
| 63/64 |                   | 222.35               | 481.76              | 5,781.00           | 38,490               | 76,000    | 10,000       | 296,000      |              | 382,000            |
| 64/65 |                   | 222.35               | 481.76              | 5,781.00           | 44,272               | 76,000    | 10,000       | 296,000      |              | 382,000            |
| 65/66 |                   | 234.55               | 508.19              | 6,098.00           | 50,370               | 76,000    | 10,000       | 296,000      |              | 382,000            |
| 66/67 |                   | 234.55               | 508.19              | 6,098.00           | 56,468               | 76,000    | 7,600        | 296,000      |              | 379,600            |
| 67/68 |                   | 234.55               | 508.19              | 6,098.00           | 62,566               | 76,000    | 5,200        | 296,000      |              | 377,200            |
| 68/69 |                   | 234.55               | 508.19              | 6,098.00           | 68,665               | 76,000    | 2,800        | 296,000      |              | 374,800            |
| 69/70 |                   | 234.55               | 508.19              | 6,098.00           | 74,763               | 76,000    | 2,500        | 296,000      |              | 374,500            |
| 70/71 |                   | 358.87               | 777.55              | 9,331.00           | 84,094               | 76,000    | 2,500        | 296,000      |              | 374,500            |
| 71/72 |                   | 358.87               | 777.55              | 9,331.00           | 93,424               | 76,000    | 2,500        | 296,000      |              | 374,500            |
| 72/73 |                   | 358.87               | 777.55              | 9,331.00           | 102,755              | 76,000    | 2,500        | 296,000      |              | 374,500            |
| 73/74 |                   | 358.87               | 777.55              | 9,331.00           | 112,085              | 76,000    | 2,500        | 296,000      |              | 374,500            |
| 74/75 |                   | 358.87               | 777.55              | 9,331.00           | 121,416              | 76,000    | 2,500        | 296,000      |              | 374,500            |
| 75/76 |                   | 607.51               | 1,316.27            | 15,795.00          | 137,211              | 76,000    | 2,500        | 296,000      |              | 374,500            |
| 76/77 |                   | 607.51               | 1,316.27            | 15,795.00          | 153,007              | 76,000    | 2,500        | 296,000      |              | 374,500            |
| 77/78 |                   | 607.51               | 1,316.27            | 15,795.00          | 168,802              | 76,000    | 2,500        | 296,000      |              | 374,500            |
| 78/79 |                   | 607.51               | 1,316.27            | 15,795.00          | 184,597              | 76,000    | 2,500        | 296,000      |              | 374,500            |
| 79/80 |                   | 607.51               | 1,316.27            | 15,795.00          | 200,392              | 76,000    | 2,500        | 296,000      |              | 374,500            |
| 80/81 |                   | 856.15               | 1,854.99            | 22,260.00          | 222,652              | 76,000    | 2,500        | 296,000      |              | 374,500            |
| 81/82 |                   | 856.15               | 1,854.99            | 22,260.00          | 244,912              | 76,000    | 2,500        | 296,000      |              | 374,500            |
| 82/83 |                   | 856.15               | 1,854.99            | 22,260.00          | 267,172              | 76,000    | 2,500        | 296,000      |              | 374,500            |
| 83/84 |                   | 856.15               | 1,854.99            | 22,260.00          | 289,432              | 76,000    | 2,500        | 296,000      |              | 374,500            |
| 84/85 |                   | 856.15               | 1,854.99            | 22,260.00          | 311,692              | 76,000    | 2,500        | 296,000      |              | 374,500            |
| 85/86 |                   | 856.15               | 1,854.99            | 22,260.00          | 333,952              | 76,000    | 2,500        | 296,000      |              | 374,500            |
| 86/87 |                   | 856.15               | 1,854.99            | 22,260.00          | 356,212              | 76,000    | 2,500        | 296,000      |              | 374,500            |
| 87/88 |                   | 856.15               | 1,854.99            | 22,260.00          | 378,472              | 76,000    | 2,500        | 296,000      |              | 374,500            |
| 88/89 |                   | 856.15               | 1,854.99            | 22,260.00          | 400,732              | 76,000    | 2,500        | 296,000      |              | 374,500            |
| 89/90 |                   | 856.15               | 1,854.99            | 22,260.00          | 422,991              | 76,000    | 2,500        | 296,000      |              | 374,500            |
| 90/91 |                   | 856.15               | 1,854.99            | 22,260.00          | 445,251              | 76,000    | 2,500        | 296,000      |              | 374,500            |
| 91/92 |                   | 856.15               | 1,854.99            | 22,260.00          | 467,511              | 76,000    | 2,500        | 296,000      |              | 374,500            |

| Average Premium from Age 49 to Age 65 | Basic   | Option A | Option B | Option C | Total Premium |
|---------------------------------------|---------|----------|----------|----------|---------------|
| Biweekly                              | \$34.30 | \$2.89   | \$69.24  | \$0.00   | \$106.42      |
| Monthly                               | \$74.31 | \$6.26   | \$150.01 | \$0.00   | \$230.58      |

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

## **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 Dec-06-2017

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 |
|-------|-------------------|--------------------------------|-------------------|------------------------|----------------------------------|
| 49/50 | \$753             | \$0                            | \$753             | \$753                  | \$0                              |
| 50/51 | \$1,049           | \$0                            | \$1,049           | \$1,802                | \$296                            |
| 51/52 | \$1,064           | \$0                            | \$1,064           | \$2,866                | \$15                             |
| 52/53 | \$1,080           | \$0                            | \$1,080           | \$3,946                | \$16                             |
| 53/54 | \$1,095           | \$0                            | \$1,095           | \$5,041                | \$15                             |
| 54/55 | \$1,110           | \$0                            | \$1,110           | \$6,151                | \$15                             |
| 55/56 | \$1,814           | \$0                            | \$1,814           | \$7,965                | \$704                            |
| 56/57 | \$1,814           | \$0                            | \$1,814           | \$9,779                | \$0                              |
| 57/58 | \$1,838           | \$0                            | \$1,838           | \$11,617               | \$24                             |
| 58/59 | \$1,863           | \$0                            | \$1,863           | \$13,480               | \$25                             |
| 59/60 | \$1,888           | \$0                            | \$1,888           | \$15,368               | \$25                             |
| 60/61 | \$5,781           | \$1,368                        | \$7,149           | \$22,517               | \$5,261                          |
| 61/62 | \$5,781           | \$1,368                        | \$7,149           | \$29,666               | \$0                              |
| 62/63 | \$5,781           | \$1,393                        | \$7,174           | \$36,840               | \$25                             |
| 63/64 | \$5,781           | \$1,419                        | \$7,200           | \$44,040               | \$25                             |
| 64/65 | \$5,781           | \$1,444                        | \$7,225           | \$51,265               | \$26                             |
| 65/66 | \$6,098           | \$1,471                        | \$7,569           | \$58,834               | \$343                            |
| 66/67 | \$6,098           | \$1,498                        | \$7,596           | \$66,430               | \$27                             |
| 67/68 | \$6,098           | \$1,525                        | \$7,623           | \$74,053               | \$27                             |
| 68/69 | \$6,098           | \$1,553                        | \$7,651           | \$81,704               | \$28                             |
| 69/70 | \$6,098           | \$1,582                        | \$7,680           | \$89,384               | \$28                             |
| 70/71 | \$9,331           | \$1,611                        | \$10,942          | \$100,325              | \$3,262                          |
| 71/72 | \$9,331           | \$1,640                        | \$10,971          | \$111,296              | \$29                             |
| 72/73 | \$9,331           | \$1,670                        | \$11,001          | \$122,297              | \$30                             |
| 73/74 | \$9,331           | \$1,701                        | \$11,032          | \$133,329              | \$31                             |
| 74/75 | \$9,331           | \$1,732                        | \$11,063          | \$144,392              | \$31                             |
| 75/76 | \$15,795          | \$1,763                        | \$17,558          | \$161,950              | \$6,496                          |
| 76/77 | \$15,795          | \$1,796                        | \$17,591          | \$179,541              | \$32                             |
| 77/78 | \$15,795          | \$1,829                        | \$17,624          | \$197,164              | \$33                             |
| 78/79 | \$15,795          | \$1,862                        | \$17,657          | \$214,821              | \$33                             |
| 79/80 | \$15,795          | \$1,896                        | \$17,691          | \$232,512              | \$34                             |
| 80/81 | \$22,260          | \$1,931                        | \$24,191          | \$256,703              | \$6,500                          |
| 81/82 | \$22,260          | \$1,966                        | \$24,226          | \$280,929              | \$35                             |
| 82/83 | \$22,260          | \$2,002                        | \$24,262          | \$305,191              | \$36                             |
| 83/84 | \$22,260          | \$2,039                        | \$24,299          | \$329,490              | \$37                             |
| 84/85 | \$22,260          | \$2,076                        | \$24,336          | \$353,826              | \$37                             |
| 85/86 | \$22,260          | \$2,114                        | \$24,374          | \$378,200              | \$38                             |
| 86/87 | \$22,260          | \$2,153                        | \$24,413          | \$402,612              | \$39                             |
| 87/88 | \$22,260          | \$2,192                        | \$24,452          | \$427,065              | \$39                             |
| 88/89 | \$22,260          | \$2,232                        | \$24,492          | \$451,557              | \$40                             |
| 89/90 | \$22,260          | \$2,273                        | \$24,533          | \$476,090              | \$41                             |
| 90/91 | \$22,260          | \$2,315                        | \$24,575          | \$500,664              | \$42                             |
| 91/92 | \$22,260          | \$2,357                        | \$24,617          | \$525,281              | \$42                             |

## **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): 14 Years 3 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: 9 Years, 7 Months, 15 Days

|                          |          |         |          |
|--------------------------|----------|---------|----------|
| First Period of Service  | 08-23-03 | through | 05-01-10 |
| Second Period of Service | 01-01-15 | through | 12-06-17 |

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

Creditable Sick Leave at Retirement - Total Time: 0 Years, 10 Months, 23 Days

|                                          |      |
|------------------------------------------|------|
| Hours saved to date:                     | 800  |
| Two week pay periods to retirement:      | 269  |
| Future hours to be saved per pay period: | 4    |
| Total future hours to be saved:          | 1076 |

# 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: \$72,942  
Retirement Date: 04-10-28

## Pay Changes - Dates and Amounts

| Date Effective | Annual Pay |
|----------------|------------|
| 01-01-28       | \$74,518   |
| 01-01-27       | \$73,598   |
| 01-01-26       | \$72,689   |
| 01-01-25       | \$71,792   |
| 01-01-24       | \$70,905   |

## High 3 Average Changes

| Date     | Average     | Change  | % Change |
|----------|-------------|---------|----------|
| 04-10-28 | \$72,942.00 |         |          |
| 03-10-28 | \$72,865.00 | \$77.17 | 0.11%    |
| 02-10-28 | \$72,793.00 | \$72.20 | 0.1%     |
| 01-10-28 | \$72,715.00 | \$77.17 | 0.11%    |
| 12-10-27 | \$72,639.00 | \$76.51 | 0.11%    |
| 11-10-27 | \$72,565.00 | \$73.78 | 0.1%     |
| 10-10-27 | \$72,489.00 | \$76.24 | 0.11%    |
| 09-10-27 | \$72,415.00 | \$73.78 | 0.1%     |
| 08-10-27 | \$72,339.00 | \$76.24 | 0.11%    |
| 07-10-27 | \$72,263.00 | \$76.24 | 0.11%    |
| 06-10-27 | \$72,189.00 | \$73.78 | 0.1%     |
| 05-10-27 | \$72,113.00 | \$76.24 | 0.11%    |
| 04-10-27 | \$72,039.00 | \$73.78 | 0.1%     |
| 03-10-27 | \$71,963.00 | \$76.24 | 0.11%    |
| 02-10-27 | \$71,894.00 | \$68.86 | 0.1%     |
| 01-10-27 | \$71,817.00 | \$76.24 | 0.11%    |

## **Military Service**

**No Data entered for military service.**

## **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.)

### General Information

The annuity computation is reduced by the number of years of refunded service if the refund plus interest is not redeposited.

Redeposit is not required for service time credit during the refunded period.

### Your Status

From 08-23-2003 to 05-01-2010, a period of 6 years and 8 months, you received a refund of retirement contributions on 05-10-2010 amounting to \$4,000.00. Your creditable service at retirement will be reduced by 6 years and 8 months.