

# Federal Employee Benefits Analysis

August 13, 2019

Sue Smith  
123 Main Street  
Any Town, USA 12345

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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.

## **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: 123 Main Street  
Any Town, USA 12345  
Date of Birth: 04-10-1968  
Age: 51

## Employment

Service Computation Date: 08-23-03  
Annual Salary: \$65,000.00  
Hourly Salary: \$31.15  
Annual Salary Increase: 1.25% (Estimated)  
Creditable Service: 15 Years 11 Months  
Sick Leave: 0 Years 4 Months

## Retirement

Retirement System: FERS  
Employee Type: REGULAR  
Retirement Type: REGULAR  
Planned Retirement Date: 04-10-28  
Annual Salary: \$72,689.00  
Hourly Salary: \$34.83  
High 3 Average Salary: \$71,152.00  
Annual COLA: 1.77%  
Creditable Service: 24 Years 7 Months  
Sick Leave: Years 9 Months  
Age: 60  
Retirement Eligibility: Service and Age Requirements Met

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

Annuity Without Survivor\*: \$1,502  
Annuity With Survivor\*: \$1,352  
Survivor's Annuity: \$751  
Cost of Survivor's Annuity\*: \$150

## 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: \$255,443.00

**CURRENT ROTH STATUS**  
Your Annual Contribution: \$16,400.01  
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: \$174,030.00

## Federal Employees Group Life Insurance (FEGLI)

COVERAGE	AT AGE 51	AT AGE 60	AT AGE 65
Basic:	\$67,000.00	\$74,000.00	\$74,000.00
Option A:	\$10,000.00	\$10,000.00	\$10,000.00
Option B:	\$260,000.00	\$288,000.00	\$288,000.00
Option C:	\$0.00	\$0.00	\$0.00
Total:	\$337,000.00	\$372,000.00	\$372,000.00
ANNUAL PREMIUM:	\$1,034.00	\$5,631.00	\$5,935.00

# 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	\$1,502.08	Gross Annuity
FERS Retirement	\$45.00	\$97.50	\$150.00	Survivor Benefit
TSP-Traditional	\$100.00	\$216.67	\$0.00	Early Retirement-Age Penalty
TSP-Roth	\$630.77	\$1,366.67		
TSP Catch-Up	\$0.00	\$0.00	\$0.00	Unpaid Redeposit
TSP-Roth Catch-Up	\$0.00	\$0.00		
Social Security/OASDI	\$130.00	\$281.67	\$0.00	Unpaid Deposit
Tax-Federal Withholding	\$290.00	\$628.33	\$420.74	Tax-Federal Withholding (Estimated)
Tax-State Withholding	\$125.00	\$270.83	\$181.35	Tax-State Withholding (Estimated)
FEGLI Basic	\$10.05	\$21.78	\$181.68	FEGLI Basic
FEGLI Optional	\$29.70	\$64.35	\$287.56	FEGLI Optional
FEHB-Medical	\$180.00	\$390.00	\$555.09	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>\$1,808.67</b>	<b>\$3,918.79</b>	<b>\$2,216.42</b>	<b>Total Deduction (Estimated)</b>
			-\$714.34	<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>
			\$1,000.00	<b>Taxable Income from Other Sources (Estimated)</b>
			\$1,000.00	<b>Non-Taxable Income from Other Sources (Estimated)</b>
			<b>\$2,410.66</b>	<b>Net Income (Estimated)</b>
<b>Net Pay</b>	<b>\$683.33</b>	<b>\$1,497.88</b>		

**Net Retirement Income Minus Net Pay Today = \$912.79**

## **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 \$1,497.88

Net Monthly Income at Retirement \$2,410.66 that includes: Net Annuity + Social Security/FERS Supplement + Estimated TSP

- In 9 years, the value of your net monthly income at retirement \$2,371.82 will be \$1,817.81.
- In order to maintain a standard of living equal in value to your current income \$1,497.88, you will need a net monthly income at retirement in 9 years of \$1,954.39.
- The difference between \$2,371.82 and \$1,954.39 is a surplus of \$417.43 in monthly retirement income in 9 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.)

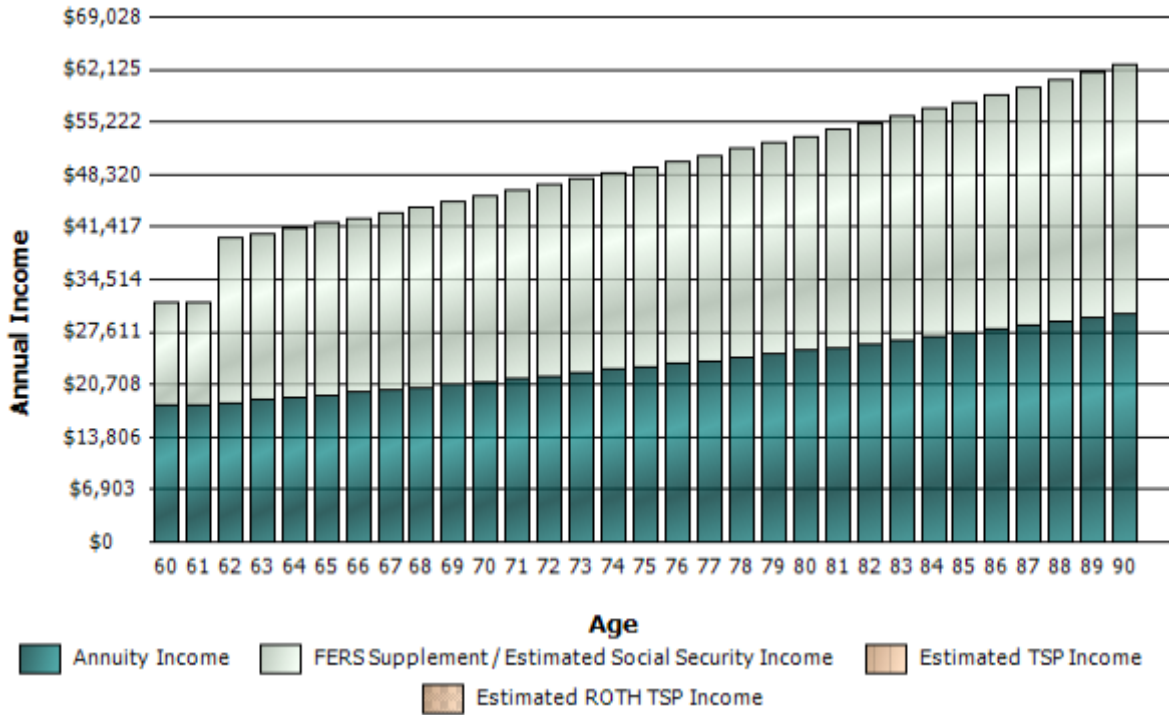
## Income Analysis as of Aug-13-2019

Calculations based on a COLA (In Retirement) of 1.77% 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
51	\$65,000.00					\$65,000.00	
52	\$65,812.50					\$65,812.50	\$812.50
53	\$66,635.16					\$66,635.16	\$822.66
54	\$67,468.10					\$67,468.10	\$832.94
55	\$68,311.45					\$68,311.45	\$843.35
56	\$69,165.34					\$69,165.34	\$853.89
57	\$70,029.91					\$70,029.91	\$864.57
58	\$70,905.28					\$70,905.28	\$875.37
59	\$71,791.60					\$71,791.60	\$886.32
60	\$72,688.99					\$72,688.99	\$897.39
	Start Retirement						
60		\$18,025.00	\$13,500.00			\$31,525.00	-\$41,163.99
61		\$18,025.00	\$13,500.00			\$31,525.00	
62		\$18,344.04	\$21,600.00			\$39,944.04	\$8,419.04
63		\$18,668.73	\$21,924.00			\$40,592.73	\$648.69
64		\$18,999.17	\$22,248.00			\$41,247.17	\$654.44
65		\$19,335.45	\$22,584.00			\$41,919.45	\$672.28
66		\$19,677.69	\$22,920.00			\$42,597.69	\$678.24
67		\$20,025.99	\$23,268.00			\$43,293.99	\$696.30
68		\$20,380.45	\$23,616.00			\$43,996.45	\$702.46
69		\$20,741.18	\$23,976.00			\$44,717.18	\$720.73
70		\$21,108.30	\$24,336.00			\$45,444.30	\$727.12
71		\$21,481.92	\$24,696.00			\$46,177.92	\$733.62
72		\$21,862.15	\$25,068.00			\$46,930.15	\$752.23
73		\$22,249.11	\$25,440.00			\$47,689.11	\$758.96
74		\$22,642.92	\$25,824.00			\$48,466.92	\$777.81
75		\$23,043.69	\$26,208.00			\$49,251.69	\$784.77
76		\$23,451.57	\$26,604.00			\$50,055.57	\$803.88
77		\$23,866.66	\$27,000.00			\$50,866.66	\$811.09
78		\$24,289.10	\$27,408.00			\$51,697.10	\$830.44
79		\$24,719.02	\$27,816.00			\$52,535.02	\$837.92
80		\$25,156.54	\$28,236.00			\$53,392.54	\$857.52
81		\$25,601.82	\$28,668.00			\$54,269.82	\$877.28
82		\$26,054.97	\$29,088.00			\$55,142.97	\$873.15
83		\$26,516.14	\$29,532.00			\$56,048.14	\$905.17
84		\$26,985.48	\$29,976.00			\$56,961.48	\$913.34
85		\$27,463.12	\$30,420.00			\$57,883.12	\$921.64
86		\$27,949.22	\$30,876.00			\$58,825.22	\$942.10
87		\$28,443.92	\$31,344.00			\$59,787.92	\$962.70
88		\$28,947.37	\$31,812.00			\$60,759.37	\$971.45
89		\$29,459.74	\$32,292.00			\$61,751.74	\$992.37
90		\$29,981.18	\$32,772.00			\$62,753.18	\$1,001.44

# 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	\$18,025.00	\$13,500.00			\$31,525.00
61	\$18,025.00	\$13,500.00			\$31,525.00
62	\$18,344.04	\$21,600.00			\$39,944.04
63	\$18,668.73	\$21,924.00			\$40,592.73
64	\$18,999.17	\$22,248.00			\$41,247.17
65	\$19,335.45	\$22,584.00			\$41,919.45
66	\$19,677.69	\$22,920.00			\$42,597.69
67	\$20,025.99	\$23,268.00			\$43,293.99
68	\$20,380.45	\$23,616.00			\$43,996.45
69	\$20,741.18	\$23,976.00			\$44,717.18
70	\$21,108.30	\$24,336.00			\$45,444.30
71	\$21,481.92	\$24,696.00			\$46,177.92
72	\$21,862.15	\$25,068.00			\$46,930.15
73	\$22,249.11	\$25,440.00			\$47,689.11
74	\$22,642.92	\$25,824.00			\$48,466.92
75	\$23,043.69	\$26,208.00			\$49,251.69
76	\$23,451.57	\$26,604.00			\$50,055.57
77	\$23,866.66	\$27,000.00			\$50,866.66
78	\$24,289.10	\$27,408.00			\$51,697.10
79	\$24,719.02	\$27,816.00			\$52,535.02
80	\$25,156.54	\$28,236.00			\$53,392.54
81	\$25,601.82	\$28,668.00			\$54,269.82
82	\$26,054.97	\$29,088.00			\$55,142.97
83	\$26,516.14	\$29,532.00			\$56,048.14
84	\$26,985.48	\$29,976.00			\$56,961.48
85	\$27,463.12	\$30,420.00			\$57,883.12
86	\$27,949.22	\$30,876.00			\$58,825.22
87	\$28,443.92	\$31,344.00			\$59,787.92
88	\$28,947.37	\$31,812.00			\$60,759.37
89	\$29,459.74	\$32,292.00			\$61,751.74
90	\$29,981.18	\$32,772.00			\$62,753.18

# Monthly Income - Government

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## Income Analysis as of Aug-13-2019

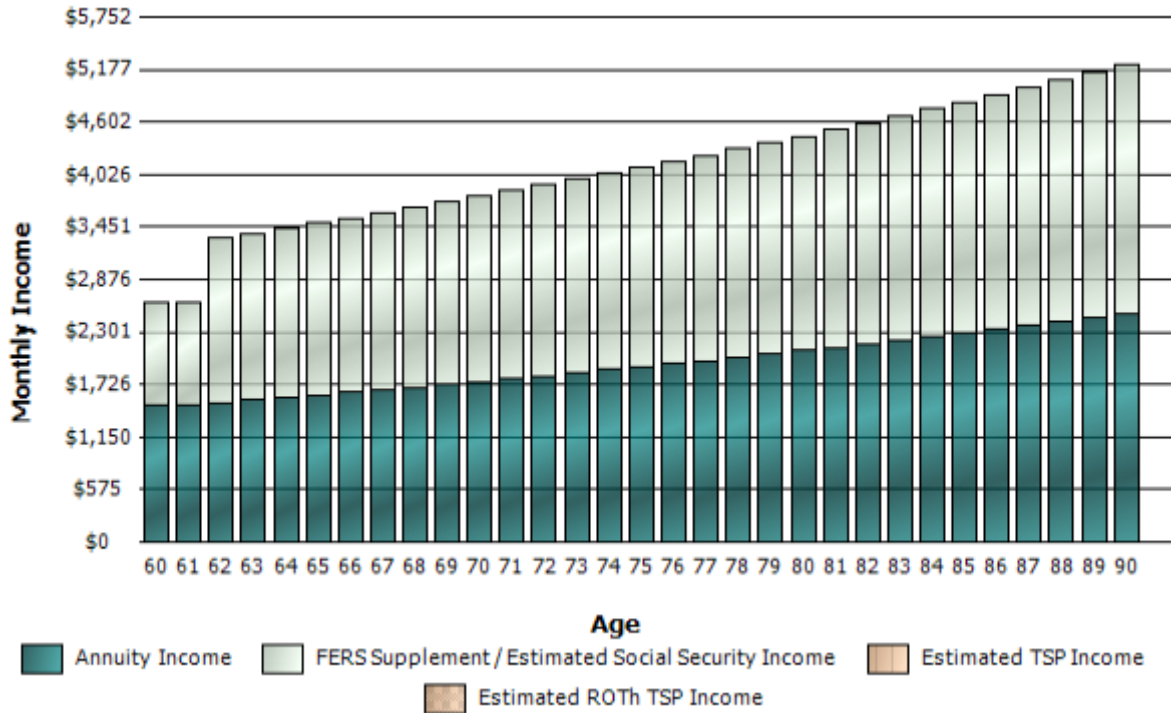
Calculations based on a COLA (In Retirement) of 1.77% and a 50% Survivor Annuity.  
In addition, a Social Security COLA of 1.5% was used.

Age	Salary	Annuity	Estimated Social Security	Estimated TSP	Estimated ROTH TSP	TOTAL	Change
51	\$5,416.67					\$5,416.67	
52	\$5,484.38					\$5,484.38	\$67.71
53	\$5,552.93					\$5,552.93	\$68.55
54	\$5,622.34					\$5,622.34	\$69.41
55	\$5,692.62					\$5,692.62	\$70.28
56	\$5,763.78					\$5,763.78	\$71.16
57	\$5,835.83					\$5,835.83	\$72.05
58	\$5,908.77					\$5,908.77	\$72.94
59	\$5,982.63					\$5,982.63	\$73.86
60	\$6,057.42					\$6,057.42	\$74.79
	Start Retirement						
60		\$1,502.08	\$1,125.00			\$2,627.08	-\$3,430.34
61		\$1,502.08	\$1,125.00			\$2,627.08	\$0.00
62		\$1,528.67	\$1,800.00			\$3,328.67	\$701.59
63		\$1,555.73	\$1,827.00			\$3,382.73	\$54.06
64		\$1,583.26	\$1,854.00			\$3,437.26	\$54.53
65		\$1,611.29	\$1,882.00			\$3,493.29	\$56.03
66		\$1,639.81	\$1,910.00			\$3,549.81	\$56.52
67		\$1,668.83	\$1,939.00			\$3,607.83	\$58.02
68		\$1,698.37	\$1,968.00			\$3,666.37	\$58.54
69		\$1,728.43	\$1,998.00			\$3,726.43	\$60.06
70		\$1,759.03	\$2,028.00			\$3,787.03	\$60.60
71		\$1,790.16	\$2,058.00			\$3,848.16	\$61.13
72		\$1,821.85	\$2,089.00			\$3,910.85	\$62.69
73		\$1,854.09	\$2,120.00			\$3,974.09	\$63.24
74		\$1,886.91	\$2,152.00			\$4,038.91	\$64.82
75		\$1,920.31	\$2,184.00			\$4,104.31	\$65.40
76		\$1,954.30	\$2,217.00			\$4,171.30	\$66.99
77		\$1,988.89	\$2,250.00			\$4,238.89	\$67.59
78		\$2,024.09	\$2,284.00			\$4,308.09	\$69.20
79		\$2,059.92	\$2,318.00			\$4,377.92	\$69.83
80		\$2,096.38	\$2,353.00			\$4,449.38	\$71.46
81		\$2,133.49	\$2,389.00			\$4,522.48	\$73.11
82		\$2,171.25	\$2,424.00			\$4,595.25	\$72.76
83		\$2,209.68	\$2,461.00			\$4,670.68	\$75.43
84		\$2,248.79	\$2,498.00			\$4,746.79	\$76.11
85		\$2,288.59	\$2,535.00			\$4,823.59	\$76.80
86		\$2,329.10	\$2,573.00			\$4,902.10	\$78.51
87		\$2,370.33	\$2,612.00			\$4,982.33	\$80.23
88		\$2,412.28	\$2,651.00			\$5,063.28	\$80.95
89		\$2,454.98	\$2,691.00			\$5,145.98	\$82.70
90		\$2,498.43	\$2,731.00			\$5,229.43	\$83.45



# Monthly Income - Government

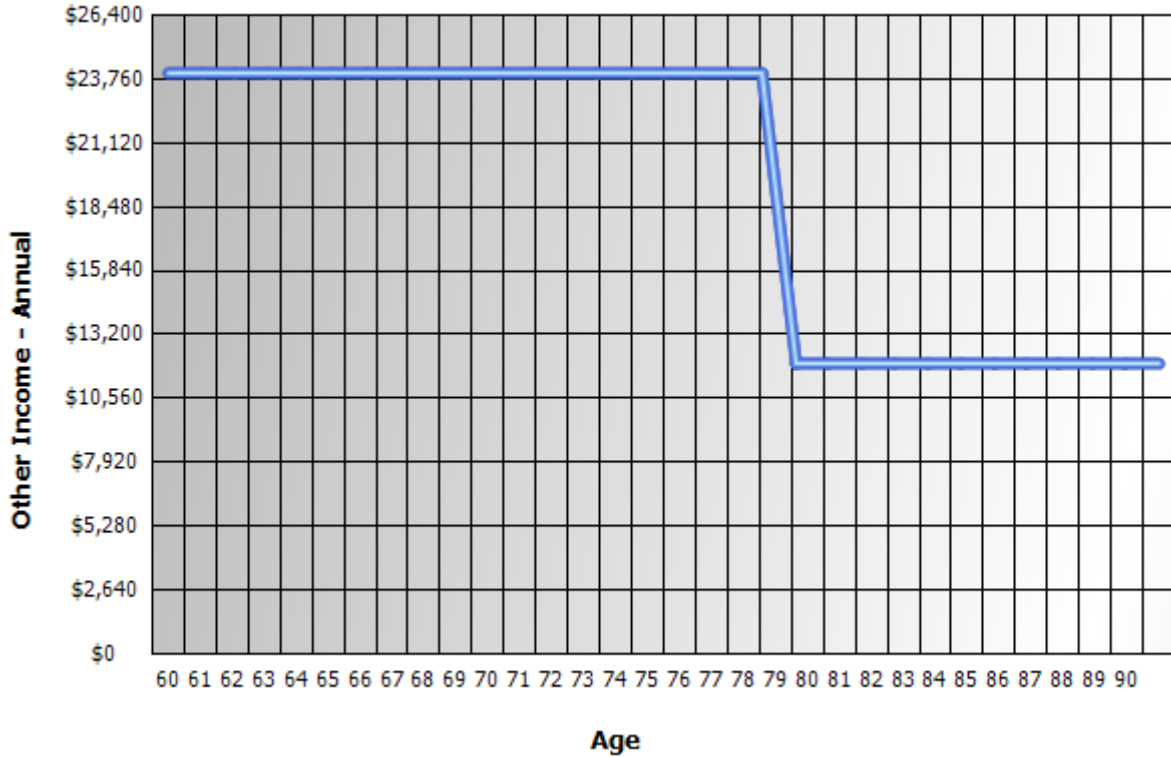
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Age	Annuity	Estimated Social Security	Estimated TSP	Estimated ROTH TSP	TOTAL
60	\$1,502.08	\$1,125.00			\$2,627.08
61	\$1,502.08	\$1,125.00			\$2,627.08
62	\$1,528.67	\$1,800.00			\$3,328.67
63	\$1,555.73	\$1,827.00			\$3,382.73
64	\$1,583.26	\$1,854.00			\$3,437.26
65	\$1,611.29	\$1,882.00			\$3,493.29
66	\$1,639.81	\$1,910.00			\$3,549.81
67	\$1,668.83	\$1,939.00			\$3,607.83
68	\$1,698.37	\$1,968.00			\$3,666.37
69	\$1,728.43	\$1,998.00			\$3,726.43
70	\$1,759.03	\$2,028.00			\$3,787.03
71	\$1,790.16	\$2,058.00			\$3,848.16
72	\$1,821.85	\$2,089.00			\$3,910.85
73	\$1,854.09	\$2,120.00			\$3,974.09
74	\$1,886.91	\$2,152.00			\$4,038.91
75	\$1,920.31	\$2,184.00			\$4,104.31
76	\$1,954.30	\$2,217.00			\$4,171.30
77	\$1,988.89	\$2,250.00			\$4,238.89
78	\$2,024.09	\$2,284.00			\$4,308.09
79	\$2,059.92	\$2,318.00			\$4,377.92
80	\$2,096.38	\$2,353.00			\$4,449.38
81	\$2,133.49	\$2,389.00			\$4,522.48
82	\$2,171.25	\$2,424.00			\$4,595.25
83	\$2,209.68	\$2,461.00			\$4,670.68
84	\$2,248.79	\$2,498.00			\$4,746.79
85	\$2,288.59	\$2,535.00			\$4,823.59
86	\$2,329.10	\$2,573.00			\$4,902.10
87	\$2,370.33	\$2,612.00			\$4,982.33
88	\$2,412.28	\$2,651.00			\$5,063.28
89	\$2,454.98	\$2,691.00			\$5,145.98
90	\$2,498.43	\$2,731.00			\$5,229.43

# Annual Income - Other Sources

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



Age	Other Income	Age	Other Income
60	\$24,000.00	76	\$24,000.00
61	\$24,000.00	77	\$24,000.00
62	\$24,000.00	78	\$24,000.00
63	\$24,000.00	79	\$12,000.00
64	\$24,000.00	80	\$12,000.00
65	\$24,000.00	81	\$12,000.00
66	\$24,000.00	82	\$12,000.00
67	\$24,000.00	83	\$12,000.00
68	\$24,000.00	84	\$12,000.00
69	\$24,000.00	85	\$12,000.00
70	\$24,000.00	86	\$12,000.00
71	\$24,000.00	87	\$12,000.00
72	\$24,000.00	88	\$12,000.00
73	\$24,000.00	89	\$12,000.00
74	\$24,000.00	90	\$12,000.00
75	\$24,000.00		

# Annual Income Summary - Other Sources

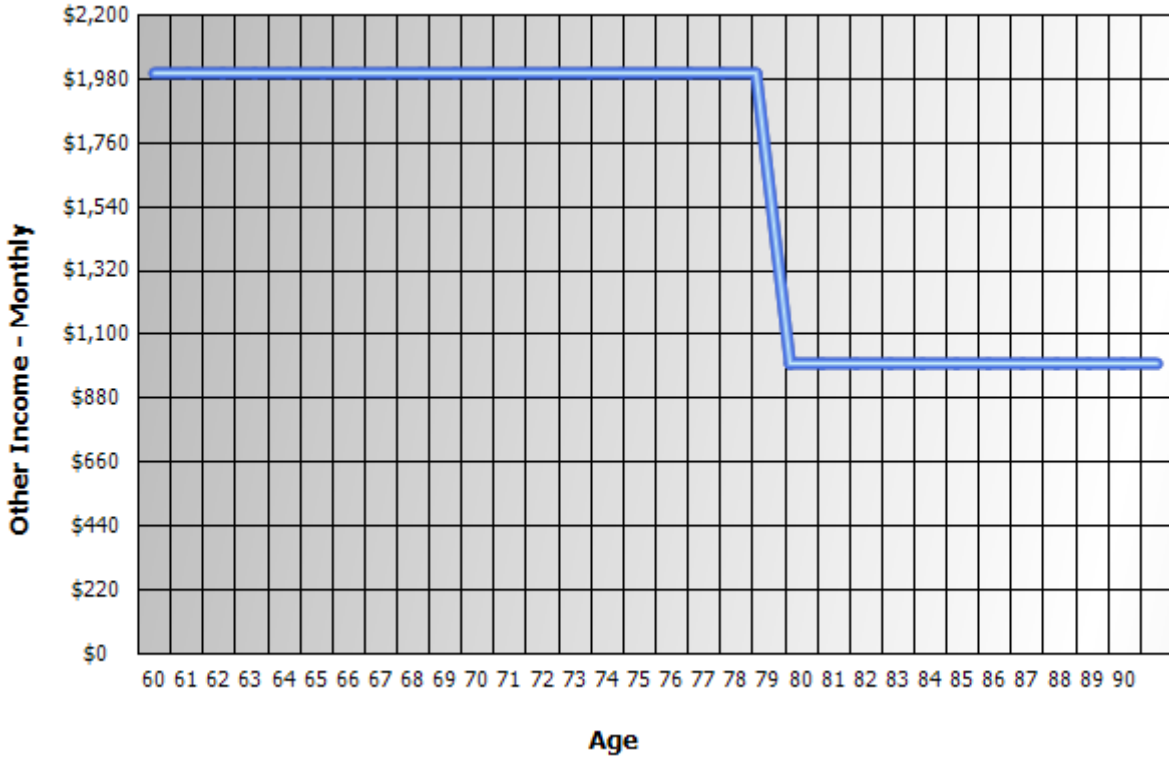
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## Income Analysis as of Aug-13-2019

Source	Description	Estimated Savings	Estimated Growth	Income	COLA	Start Age	Stop Age
Savings	Traditional TSP Rollover	\$255443	3%	\$12000:Yes	0%	60	90
Savings	ROTH TSP Rollover	\$174030	3%	\$12000: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	\$2,000.00	76	\$2,000.00
61	\$2,000.00	77	\$2,000.00
62	\$2,000.00	78	\$2,000.00
63	\$2,000.00	79	\$1,000.00
64	\$2,000.00	80	\$1,000.00
65	\$2,000.00	81	\$1,000.00
66	\$2,000.00	82	\$1,000.00
67	\$2,000.00	83	\$1,000.00
68	\$2,000.00	84	\$1,000.00
69	\$2,000.00	85	\$1,000.00
70	\$2,000.00	86	\$1,000.00
71	\$2,000.00	87	\$1,000.00
72	\$2,000.00	88	\$1,000.00
73	\$2,000.00	89	\$1,000.00
74	\$2,000.00	90	\$1,000.00
75	\$2,000.00		

# Annual Expense - Government

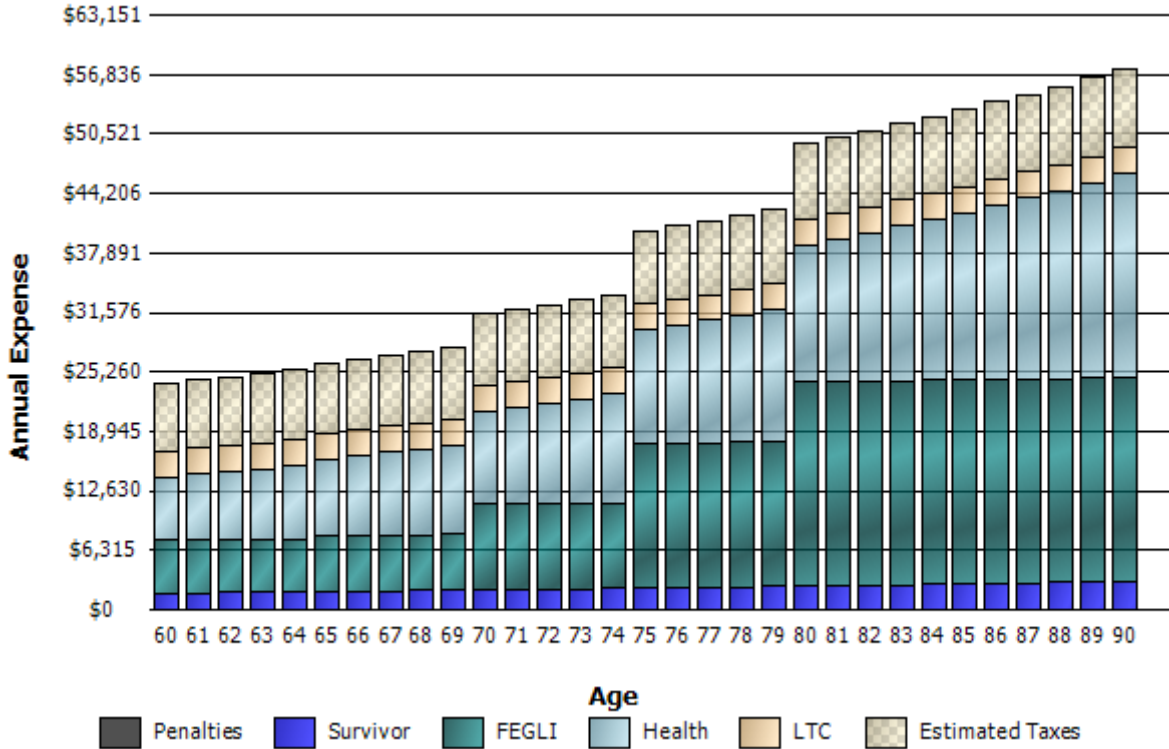
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

## Expense Analysis as of Aug-13-2019

Age	Penalties	Survivor	FEGLI	Health	LTC	Estimated Taxes	TOTAL	Change
51			\$1,034.00	\$4,680.00	\$2,760.00	\$10,790.00	\$19,264.00	
52			\$1,049.00	\$4,867.20	\$2,760.00	\$10,843.95	\$19,520.15	\$256.15
53			\$1,064.00	\$5,061.89	\$2,760.00	\$10,898.17	\$19,784.06	\$263.91
54			\$1,080.00	\$5,264.36	\$2,760.00	\$10,952.66	\$20,057.02	\$272.96
55			\$1,764.00	\$5,474.94	\$2,760.00	\$11,007.42	\$21,006.36	\$949.34
56			\$1,789.00	\$5,693.94	\$2,760.00	\$11,062.46	\$21,305.40	\$299.04
57			\$1,814.00	\$5,921.69	\$2,760.00	\$11,117.77	\$21,613.46	\$308.06
58			\$1,814.00	\$6,158.56	\$2,760.00	\$11,173.36	\$21,905.92	\$292.46
59			\$1,838.00	\$6,404.90	\$2,760.00	\$11,229.23	\$22,232.13	\$326.21
60								-\$22,232.13
Start	Retirement							
60	\$0.00	\$1,800.00	\$5,631.00	\$6,661.10	\$2,760.00	\$7,225.00	\$24,077.10	\$24,077.10
61	\$0.00	\$1,800.00	\$5,631.00	\$6,927.54	\$2,760.00	\$7,261.13	\$24,379.67	\$302.57
62	\$0.00	\$1,831.86	\$5,631.00	\$7,204.64	\$2,760.00	\$7,297.43	\$24,724.93	\$345.26
63	\$0.00	\$1,864.28	\$5,631.00	\$7,492.83	\$2,760.00	\$7,333.92	\$25,082.03	\$357.10
64	\$0.00	\$1,897.28	\$5,631.00	\$7,792.54	\$2,760.00	\$7,370.59	\$25,451.41	\$369.38
65	\$0.00	\$1,930.86	\$5,935.00	\$8,104.25	\$2,760.00	\$7,407.44	\$26,137.55	\$686.14
66	\$0.00	\$1,965.04	\$5,935.00	\$8,428.42	\$2,760.00	\$7,444.48	\$26,532.94	\$395.39
67	\$0.00	\$1,999.82	\$5,935.00	\$8,765.55	\$2,760.00	\$7,481.70	\$26,942.07	\$409.13
68	\$0.00	\$2,035.22	\$5,935.00	\$9,116.17	\$2,760.00	\$7,519.11	\$27,365.50	\$423.43
69	\$0.00	\$2,071.24	\$5,935.00	\$9,480.82	\$2,760.00	\$7,556.70	\$27,803.77	\$438.27
70	\$0.00	\$2,107.90	\$9,080.00	\$9,860.05	\$2,760.00	\$7,594.49	\$31,402.44	\$3,598.67
71	\$0.00	\$2,145.21	\$9,080.00	\$10,254.46	\$2,760.00	\$7,632.46	\$31,872.13	\$469.69
72	\$0.00	\$2,183.18	\$9,080.00	\$10,664.63	\$2,760.00	\$7,670.62	\$32,358.43	\$486.30
73	\$0.00	\$2,221.82	\$9,080.00	\$11,091.22	\$2,760.00	\$7,708.98	\$32,862.02	\$503.59
74	\$0.00	\$2,261.15	\$9,080.00	\$11,534.87	\$2,760.00	\$7,747.52	\$33,383.54	\$521.52
75	\$0.00	\$2,301.17	\$15,370.00	\$11,996.26	\$2,760.00	\$7,786.26	\$40,213.69	\$6,830.15
76	\$0.00	\$2,341.90	\$15,370.00	\$12,476.11	\$2,760.00	\$7,825.19	\$40,773.20	\$559.51
77	\$0.00	\$2,383.36	\$15,370.00	\$12,975.16	\$2,760.00	\$7,864.32	\$41,352.83	\$579.63
78	\$0.00	\$2,425.54	\$15,370.00	\$13,494.16	\$2,760.00	\$7,903.64	\$41,953.34	\$600.51
79	\$0.00	\$2,468.47	\$15,370.00	\$14,033.93	\$2,760.00	\$7,943.15	\$42,575.56	\$622.22
80	\$0.00	\$2,512.17	\$21,660.00	\$14,595.29	\$2,760.00	\$7,982.87	\$49,510.33	\$6,934.77
81	\$0.00	\$2,556.63	\$21,660.00	\$15,179.10	\$2,760.00	\$8,022.78	\$50,178.52	\$668.19
82	\$0.00	\$2,601.88	\$21,660.00	\$15,786.26	\$2,760.00	\$8,062.90	\$50,871.04	\$692.52
83	\$0.00	\$2,647.94	\$21,660.00	\$16,417.71	\$2,760.00	\$8,103.21	\$51,588.86	\$717.82
84	\$0.00	\$2,694.80	\$21,660.00	\$17,074.42	\$2,760.00	\$8,143.73	\$52,332.95	\$744.09
85	\$0.00	\$2,742.50	\$21,660.00	\$17,757.40	\$2,760.00	\$8,184.45	\$53,104.35	\$771.40
86	\$0.00	\$2,791.05	\$21,660.00	\$18,467.70	\$2,760.00	\$8,225.37	\$53,904.12	\$799.77
87	\$0.00	\$2,840.45	\$21,660.00	\$19,206.40	\$2,760.00	\$8,266.50	\$54,733.34	\$829.22
88	\$0.00	\$2,890.72	\$21,660.00	\$19,974.66	\$2,760.00	\$8,307.83	\$55,593.21	\$859.87
89	\$0.00	\$2,941.89	\$21,660.00	\$20,773.65	\$2,760.00	\$8,349.37	\$56,484.91	\$891.70
90	\$0.00	\$2,993.96	\$21,660.00	\$21,604.59	\$2,760.00	\$8,391.12	\$57,409.67	\$924.76

# Annual Expense - Government

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



Age	Penalties	Survivor	FEGLI	Health	LTC	Estimated Taxes	TOTAL
60	\$0.00	\$1,800.00	\$5,631.00	\$6,661.10	\$2,760.00	\$7,225.00	\$24,077.10
61	\$0.00	\$1,800.00	\$5,631.00	\$6,927.54	\$2,760.00	\$7,261.13	\$24,379.67
62	\$0.00	\$1,831.86	\$5,631.00	\$7,204.64	\$2,760.00	\$7,297.43	\$24,724.93
63	\$0.00	\$1,864.28	\$5,631.00	\$7,492.83	\$2,760.00	\$7,333.92	\$25,082.03
64	\$0.00	\$1,897.28	\$5,631.00	\$7,792.54	\$2,760.00	\$7,370.59	\$25,451.41
65	\$0.00	\$1,930.86	\$5,935.00	\$8,104.25	\$2,760.00	\$7,407.44	\$26,137.55
66	\$0.00	\$1,965.04	\$5,935.00	\$8,428.42	\$2,760.00	\$7,444.48	\$26,532.94
67	\$0.00	\$1,999.82	\$5,935.00	\$8,765.55	\$2,760.00	\$7,481.70	\$26,942.07
68	\$0.00	\$2,035.22	\$5,935.00	\$9,116.17	\$2,760.00	\$7,519.11	\$27,365.50
69	\$0.00	\$2,071.24	\$5,935.00	\$9,480.82	\$2,760.00	\$7,556.70	\$27,803.77
70	\$0.00	\$2,107.90	\$9,080.00	\$9,860.05	\$2,760.00	\$7,594.49	\$31,402.44
71	\$0.00	\$2,145.21	\$9,080.00	\$10,254.46	\$2,760.00	\$7,632.46	\$31,872.13
72	\$0.00	\$2,183.18	\$9,080.00	\$10,664.63	\$2,760.00	\$7,670.62	\$32,358.43
73	\$0.00	\$2,221.82	\$9,080.00	\$11,091.22	\$2,760.00	\$7,708.98	\$32,862.02
74	\$0.00	\$2,261.15	\$9,080.00	\$11,534.87	\$2,760.00	\$7,747.52	\$33,383.54
75	\$0.00	\$2,301.17	\$15,370.00	\$11,996.26	\$2,760.00	\$7,786.26	\$40,213.69
76	\$0.00	\$2,341.90	\$15,370.00	\$12,476.11	\$2,760.00	\$7,825.19	\$40,773.20
77	\$0.00	\$2,383.36	\$15,370.00	\$12,975.16	\$2,760.00	\$7,864.32	\$41,352.83
78	\$0.00	\$2,425.54	\$15,370.00	\$13,494.16	\$2,760.00	\$7,903.64	\$41,953.34
79	\$0.00	\$2,468.47	\$15,370.00	\$14,033.93	\$2,760.00	\$7,943.15	\$42,575.56
80	\$0.00	\$2,512.17	\$21,660.00	\$14,595.29	\$2,760.00	\$7,982.87	\$49,510.33
81	\$0.00	\$2,556.63	\$21,660.00	\$15,179.10	\$2,760.00	\$8,022.78	\$50,178.52
82	\$0.00	\$2,601.88	\$21,660.00	\$15,786.26	\$2,760.00	\$8,062.90	\$50,871.04
83	\$0.00	\$2,647.94	\$21,660.00	\$16,417.71	\$2,760.00	\$8,103.21	\$51,588.86
84	\$0.00	\$2,694.80	\$21,660.00	\$17,074.42	\$2,760.00	\$8,143.73	\$52,332.95
85	\$0.00	\$2,742.50	\$21,660.00	\$17,757.40	\$2,760.00	\$8,184.45	\$53,104.35
86	\$0.00	\$2,791.05	\$21,660.00	\$18,467.70	\$2,760.00	\$8,225.37	\$53,904.12
87	\$0.00	\$2,840.45	\$21,660.00	\$19,206.40	\$2,760.00	\$8,266.50	\$54,733.34
88	\$0.00	\$2,890.72	\$21,660.00	\$19,974.66	\$2,760.00	\$8,307.83	\$55,593.21
89	\$0.00	\$2,941.89	\$21,660.00	\$20,773.65	\$2,760.00	\$8,349.37	\$56,484.91
90	\$0.00	\$2,993.96	\$21,660.00	\$21,604.59	\$2,760.00	\$8,391.12	\$57,409.67

# Monthly Expense - Government

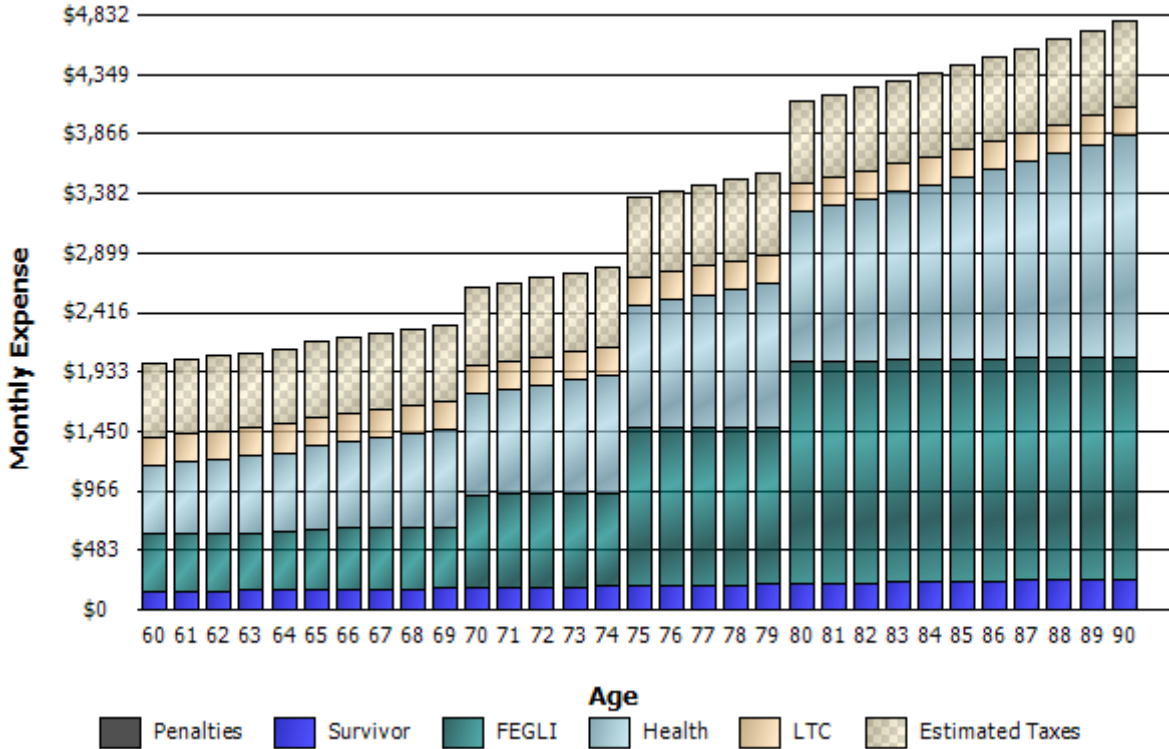
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## Expense Analysis as of Aug-13-2019

Age	Penalties	Survivor	FEGLI	Health	LTC	Estimated Taxes	TOTAL	Change
51			\$86.17	\$390.00	\$230.00	\$899.17	\$1,605.33	
52			\$87.42	\$405.60	\$230.00	\$903.66	\$1,626.68	\$21.35
53			\$88.67	\$421.82	\$230.00	\$908.18	\$1,648.67	\$21.99
54			\$90.00	\$438.70	\$230.00	\$912.72	\$1,671.42	\$22.75
55			\$147.00	\$456.25	\$230.00	\$917.29	\$1,750.53	\$79.11
56			\$149.08	\$474.50	\$230.00	\$921.87	\$1,775.45	\$24.92
57			\$151.17	\$493.47	\$230.00	\$926.48	\$1,801.12	\$25.67
58			\$151.17	\$513.21	\$230.00	\$931.11	\$1,825.49	\$24.37
59			\$153.17	\$533.74	\$230.00	\$935.77	\$1,852.68	\$27.19
60								-\$1,852.68
Start	Retirement							
60	\$0.00	\$150.00	\$469.25	\$555.09	\$230.00	\$602.08	\$2,006.43	\$2,006.43
61	\$0.00	\$150.00	\$469.25	\$577.30	\$230.00	\$605.09	\$2,031.64	\$25.21
62	\$0.00	\$152.66	\$469.25	\$600.39	\$230.00	\$608.12	\$2,060.41	\$28.77
63	\$0.00	\$155.36	\$469.25	\$624.40	\$230.00	\$611.16	\$2,090.17	\$29.76
64	\$0.00	\$158.11	\$469.25	\$649.38	\$230.00	\$614.22	\$2,120.95	\$30.78
65	\$0.00	\$160.91	\$494.58	\$675.35	\$230.00	\$617.29	\$2,178.13	\$57.18
66	\$0.00	\$163.75	\$494.58	\$702.37	\$230.00	\$620.37	\$2,211.08	\$32.95
67	\$0.00	\$166.65	\$494.58	\$730.46	\$230.00	\$623.47	\$2,245.17	\$34.09
68	\$0.00	\$169.60	\$494.58	\$759.68	\$230.00	\$626.59	\$2,280.46	\$35.29
69	\$0.00	\$172.60	\$494.58	\$790.07	\$230.00	\$629.73	\$2,316.98	\$36.52
70	\$0.00	\$175.66	\$756.67	\$821.67	\$230.00	\$632.87	\$2,616.87	\$299.89
71	\$0.00	\$178.77	\$756.67	\$854.54	\$230.00	\$636.04	\$2,656.01	\$39.14
72	\$0.00	\$181.93	\$756.67	\$888.72	\$230.00	\$639.22	\$2,696.54	\$40.53
73	\$0.00	\$185.15	\$756.67	\$924.27	\$230.00	\$642.41	\$2,738.50	\$41.96
74	\$0.00	\$188.43	\$756.67	\$961.24	\$230.00	\$645.63	\$2,781.96	\$43.46
75	\$0.00	\$191.76	\$1,280.83	\$999.69	\$230.00	\$648.85	\$3,351.14	\$569.18
76	\$0.00	\$195.16	\$1,280.83	\$1,039.68	\$230.00	\$652.10	\$3,397.77	\$46.63
77	\$0.00	\$198.61	\$1,280.83	\$1,081.26	\$230.00	\$655.36	\$3,446.07	\$48.30
78	\$0.00	\$202.13	\$1,280.83	\$1,124.51	\$230.00	\$658.64	\$3,496.11	\$50.04
79	\$0.00	\$205.71	\$1,280.83	\$1,169.49	\$230.00	\$661.93	\$3,547.96	\$51.85
80	\$0.00	\$209.35	\$1,805.00	\$1,216.27	\$230.00	\$665.24	\$4,125.86	\$577.90
81	\$0.00	\$213.05	\$1,805.00	\$1,264.93	\$230.00	\$668.57	\$4,181.54	\$55.68
82	\$0.00	\$216.82	\$1,805.00	\$1,315.52	\$230.00	\$671.91	\$4,239.25	\$57.71
83	\$0.00	\$220.66	\$1,805.00	\$1,368.14	\$230.00	\$675.27	\$4,299.07	\$59.82
84	\$0.00	\$224.57	\$1,805.00	\$1,422.87	\$230.00	\$678.64	\$4,361.08	\$62.01
85	\$0.00	\$228.54	\$1,805.00	\$1,479.78	\$230.00	\$682.04	\$4,425.36	\$64.28
86	\$0.00	\$232.59	\$1,805.00	\$1,538.98	\$230.00	\$685.45	\$4,492.01	\$66.65
87	\$0.00	\$236.70	\$1,805.00	\$1,600.53	\$230.00	\$688.87	\$4,561.11	\$69.10
88	\$0.00	\$240.89	\$1,805.00	\$1,664.56	\$230.00	\$692.32	\$4,632.77	\$71.66
89	\$0.00	\$245.16	\$1,805.00	\$1,731.14	\$230.00	\$695.78	\$4,707.08	\$74.31
90	\$0.00	\$249.50	\$1,805.00	\$1,800.38	\$230.00	\$699.26	\$4,784.14	\$77.06

# 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.)

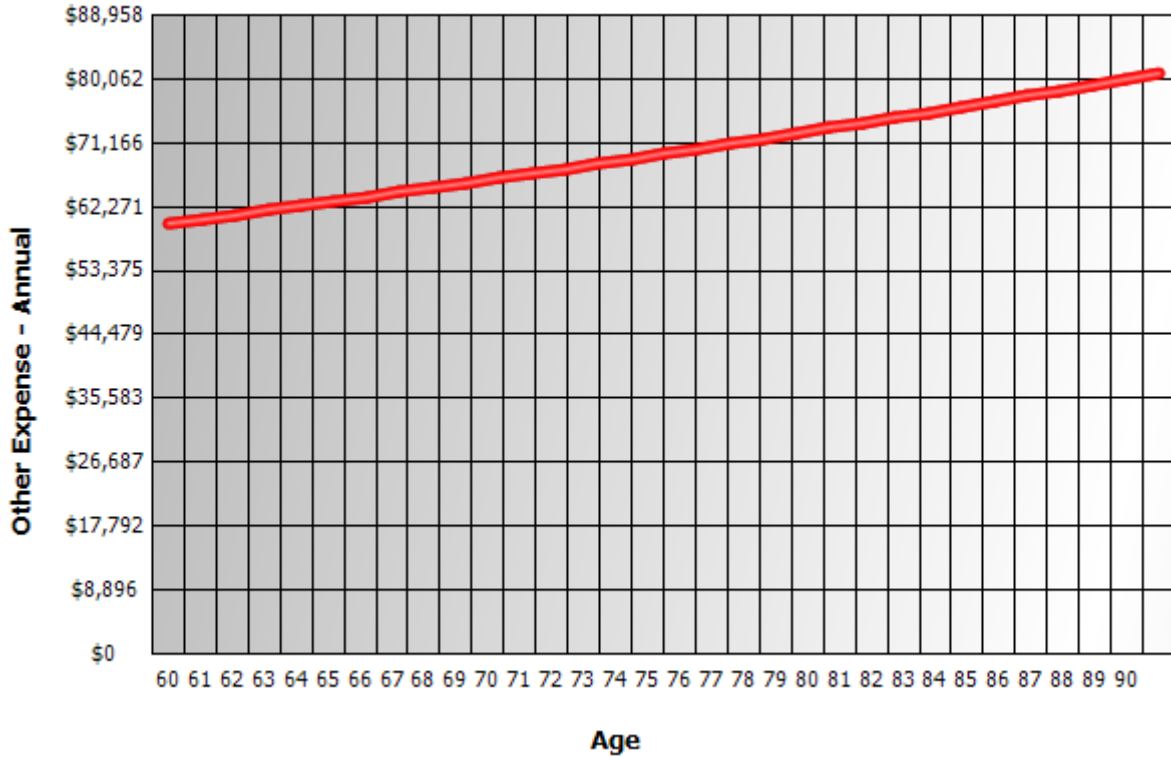


Age	Penalties	Survivor	FEGLI	Health	LTC	Estimated Taxes	TOTAL
60	\$0.00	\$150.00	\$469.25	\$555.09	\$230.00	\$602.08	\$2,006.43
61	\$0.00	\$150.00	\$469.25	\$577.30	\$230.00	\$605.09	\$2,031.64
62	\$0.00	\$152.66	\$469.25	\$600.39	\$230.00	\$608.12	\$2,060.41
63	\$0.00	\$155.36	\$469.25	\$624.40	\$230.00	\$611.16	\$2,090.17
64	\$0.00	\$158.11	\$469.25	\$649.38	\$230.00	\$614.22	\$2,120.95
65	\$0.00	\$160.91	\$494.58	\$675.35	\$230.00	\$617.29	\$2,178.13
66	\$0.00	\$163.75	\$494.58	\$702.37	\$230.00	\$620.37	\$2,211.08
67	\$0.00	\$166.65	\$494.58	\$730.46	\$230.00	\$623.47	\$2,245.17
68	\$0.00	\$169.60	\$494.58	\$759.68	\$230.00	\$626.59	\$2,280.46
69	\$0.00	\$172.60	\$494.58	\$790.07	\$230.00	\$629.73	\$2,316.98
70	\$0.00	\$175.66	\$756.67	\$821.67	\$230.00	\$632.87	\$2,616.87
71	\$0.00	\$178.77	\$756.67	\$854.54	\$230.00	\$636.04	\$2,656.01
72	\$0.00	\$181.93	\$756.67	\$888.72	\$230.00	\$639.22	\$2,696.54
73	\$0.00	\$185.15	\$756.67	\$924.27	\$230.00	\$642.41	\$2,738.50
74	\$0.00	\$188.43	\$756.67	\$961.24	\$230.00	\$645.63	\$2,781.96
75	\$0.00	\$191.76	\$1,280.83	\$999.69	\$230.00	\$648.85	\$3,351.14
76	\$0.00	\$195.16	\$1,280.83	\$1,039.68	\$230.00	\$652.10	\$3,397.77
77	\$0.00	\$198.61	\$1,280.83	\$1,081.26	\$230.00	\$655.36	\$3,446.07
78	\$0.00	\$202.13	\$1,280.83	\$1,124.51	\$230.00	\$658.64	\$3,496.11
79	\$0.00	\$205.71	\$1,280.83	\$1,169.49	\$230.00	\$661.93	\$3,547.96
80	\$0.00	\$209.35	\$1,805.00	\$1,216.27	\$230.00	\$665.24	\$4,125.86
81	\$0.00	\$213.05	\$1,805.00	\$1,264.93	\$230.00	\$668.57	\$4,181.54
82	\$0.00	\$216.82	\$1,805.00	\$1,315.52	\$230.00	\$671.91	\$4,239.25
83	\$0.00	\$220.66	\$1,805.00	\$1,368.14	\$230.00	\$675.27	\$4,299.07
84	\$0.00	\$224.57	\$1,805.00	\$1,422.87	\$230.00	\$678.64	\$4,361.08
85	\$0.00	\$228.54	\$1,805.00	\$1,479.78	\$230.00	\$682.04	\$4,425.36
86	\$0.00	\$232.59	\$1,805.00	\$1,538.98	\$230.00	\$685.45	\$4,492.01
87	\$0.00	\$236.70	\$1,805.00	\$1,600.53	\$230.00	\$688.87	\$4,561.11
88	\$0.00	\$240.89	\$1,805.00	\$1,664.56	\$230.00	\$692.32	\$4,632.77
89	\$0.00	\$245.16	\$1,805.00	\$1,731.14	\$230.00	\$695.78	\$4,707.08
90	\$0.00	\$249.50	\$1,805.00	\$1,800.38	\$230.00	\$699.26	\$4,784.14



# Annual Expense - Other Sources (Estimated)

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



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

# Annual Expense Summary - Other Sources (Estimated)

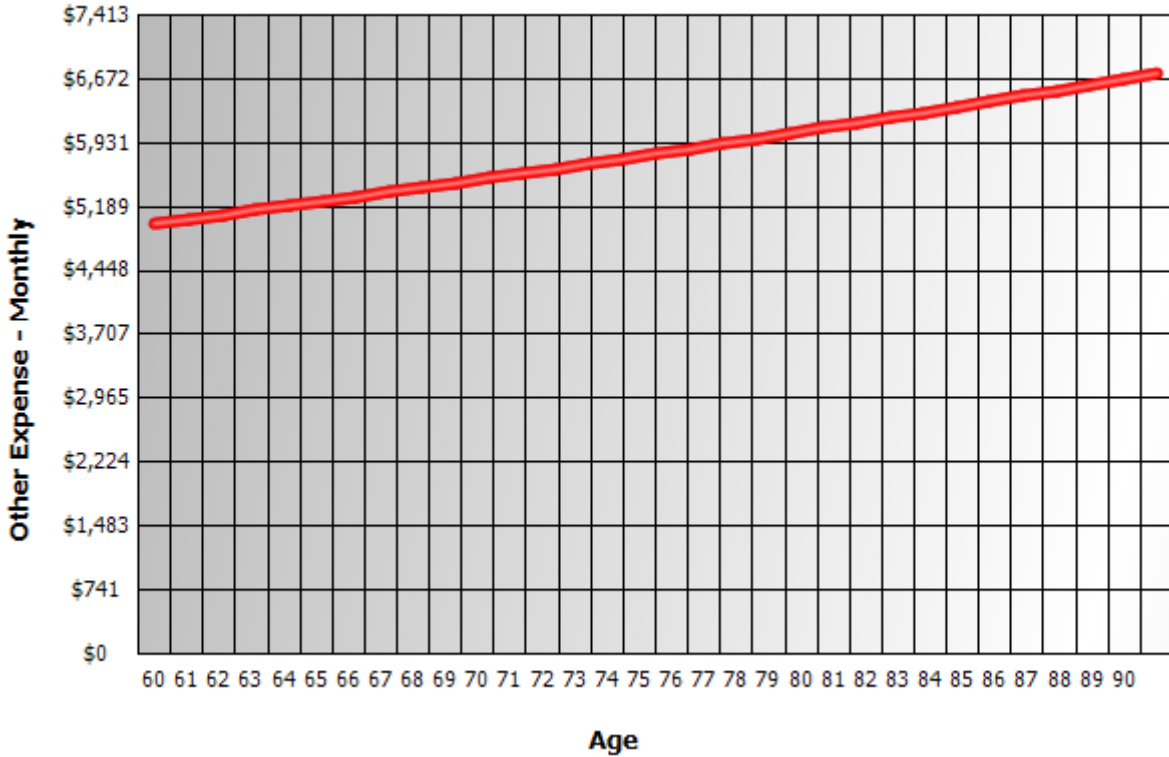
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

## Expense Analysis as of Aug-13-2019

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

# Monthly Expense - Other Sources (Estimated)

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



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

# Annual Income / Expense - Government Sources

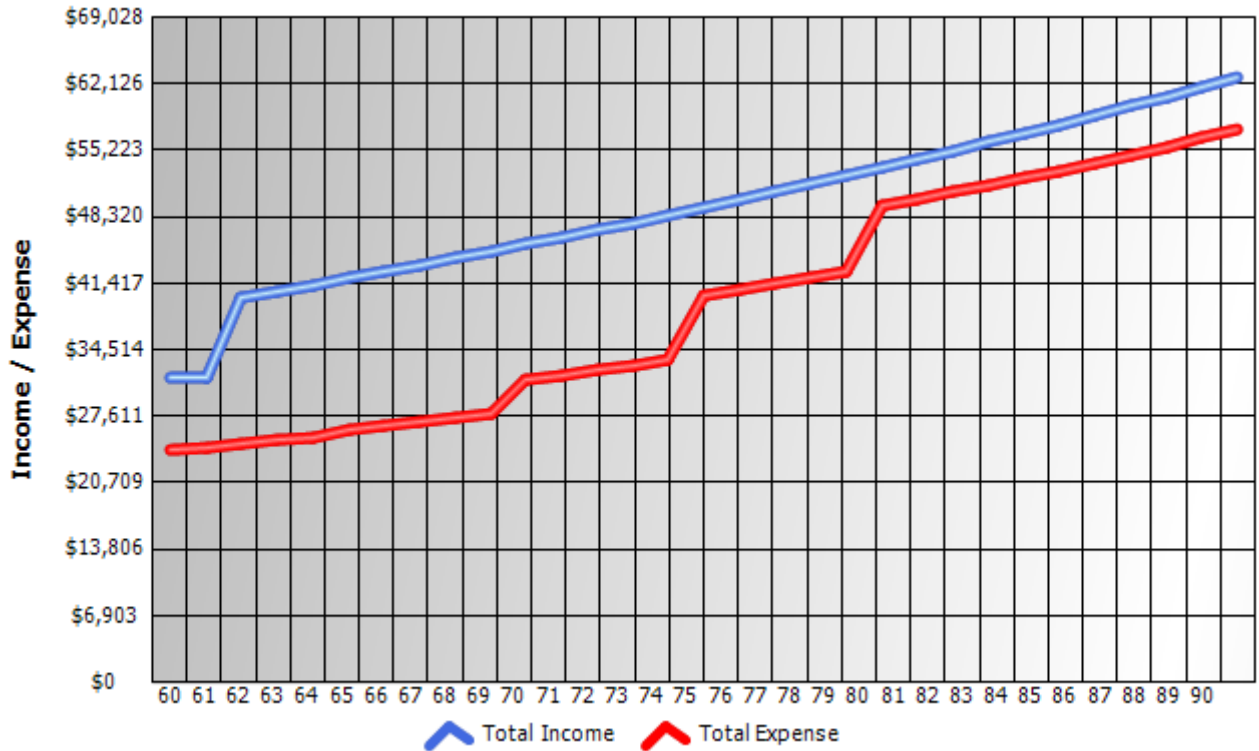
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

## Income / Expense Analysis as of Aug-13-2019

Age	Estimated Income	Estimated Expense	Difference	Change
51	\$65,000.00	\$19,264.00	\$45,736.00	\$0.00
52	\$65,812.50	\$19,520.15	\$46,292.35	\$556.35
53	\$66,635.16	\$19,784.06	\$46,851.10	\$558.75
54	\$67,468.10	\$20,057.02	\$47,411.08	\$559.98
55	\$68,311.45	\$21,006.36	\$47,305.09	-\$105.99
56	\$69,165.34	\$21,305.40	\$47,859.94	\$554.85
57	\$70,029.91	\$21,613.46	\$48,416.45	\$556.51
58	\$70,905.28	\$21,905.92	\$48,999.36	\$582.91
59	\$71,791.60	\$22,232.13	\$49,559.47	\$560.11
60	\$72,688.99	\$0.00	\$72,688.99	\$23,129.52
Retire				
60	\$31,525.00	\$24,077.10	\$7,447.90	-\$65,241.09
61	\$31,525.00	\$24,379.67	\$7,145.33	-\$302.57
62	\$39,944.04	\$24,724.93	\$15,219.11	\$8,073.78
63	\$40,592.73	\$25,082.03	\$15,510.70	\$291.59
64	\$41,247.17	\$25,451.41	\$15,795.76	\$285.06
65	\$41,919.45	\$26,137.55	\$15,781.90	-\$13.86
66	\$42,597.69	\$26,532.94	\$16,064.75	\$282.85
67	\$43,293.99	\$26,942.07	\$16,351.92	\$287.17
68	\$43,996.45	\$27,365.50	\$16,630.95	\$279.03
69	\$44,717.18	\$27,803.77	\$16,913.41	\$282.46
70	\$45,444.30	\$31,402.44	\$14,041.86	-\$2,871.55
71	\$46,177.92	\$31,872.13	\$14,305.79	\$263.93
72	\$46,930.15	\$32,358.43	\$14,571.72	\$265.93
73	\$47,689.11	\$32,862.02	\$14,827.09	\$255.37
74	\$48,466.92	\$33,383.54	\$15,083.38	\$256.29
75	\$49,251.69	\$40,213.69	\$9,038.00	-\$6,045.38
76	\$50,055.57	\$40,773.20	\$9,282.37	\$244.37
77	\$50,866.66	\$41,352.83	\$9,513.83	\$231.46
78	\$51,697.10	\$41,953.34	\$9,743.76	\$229.93
79	\$52,535.02	\$42,575.56	\$9,959.46	\$215.70
80	\$53,392.54	\$49,510.33	\$3,882.21	-\$6,077.25
81	\$54,269.82	\$50,178.52	\$4,091.30	\$209.09
82	\$55,142.97	\$50,871.04	\$4,271.93	\$180.63
83	\$56,048.14	\$51,588.86	\$4,459.28	\$187.35
84	\$56,961.48	\$52,332.95	\$4,628.53	\$169.25
85	\$57,883.12	\$53,104.35	\$4,778.77	\$150.24
86	\$58,825.22	\$53,904.12	\$4,921.10	\$142.33
87	\$59,787.92	\$54,733.34	\$5,054.58	\$133.48
88	\$60,759.37	\$55,593.21	\$5,166.16	\$111.58
89	\$61,751.74	\$56,484.91	\$5,266.83	\$100.67
90	\$62,753.18	\$57,409.67	\$5,343.51	\$76.68

# 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	\$31,525.00	\$24,077.10	\$7,447.90	-\$65,241.09
61	\$31,525.00	\$24,379.67	\$7,145.33	-\$302.57
62	\$39,944.04	\$24,724.93	\$15,219.11	\$8,073.78
63	\$40,592.73	\$25,082.03	\$15,510.70	\$291.59
64	\$41,247.17	\$25,451.41	\$15,795.76	\$285.06
65	\$41,919.45	\$26,137.55	\$15,781.90	-\$13.86
66	\$42,597.69	\$26,532.94	\$16,064.75	\$282.85
67	\$43,293.99	\$26,942.07	\$16,351.92	\$287.17
68	\$43,996.45	\$27,365.50	\$16,630.95	\$279.03
69	\$44,717.18	\$27,803.77	\$16,913.41	\$282.46
70	\$45,444.30	\$31,402.44	\$14,041.86	-\$2,871.55
71	\$46,177.92	\$31,872.13	\$14,305.79	\$263.93
72	\$46,930.15	\$32,358.43	\$14,571.72	\$265.93
73	\$47,689.11	\$32,862.02	\$14,827.09	\$255.37
74	\$48,466.92	\$33,383.54	\$15,083.38	\$256.29
75	\$49,251.69	\$40,213.69	\$9,038.00	-\$6,045.38
76	\$50,055.57	\$40,773.20	\$9,282.37	\$244.37
77	\$50,866.66	\$41,352.83	\$9,513.83	\$231.46
78	\$51,697.10	\$41,953.34	\$9,743.76	\$229.93
79	\$52,535.02	\$42,575.56	\$9,959.46	\$215.70
80	\$53,392.54	\$49,510.33	\$3,882.21	-\$6,077.25
81	\$54,269.82	\$50,178.52	\$4,091.30	\$209.09
82	\$55,142.97	\$50,871.04	\$4,271.93	\$180.63
83	\$56,048.14	\$51,588.86	\$4,459.28	\$187.35
84	\$56,961.48	\$52,332.95	\$4,628.53	\$169.25
85	\$57,883.12	\$53,104.35	\$4,778.77	\$150.24
86	\$58,825.22	\$53,904.12	\$4,921.10	\$142.33
87	\$59,787.92	\$54,733.34	\$5,054.58	\$133.48
88	\$60,759.37	\$55,593.21	\$5,166.16	\$111.58
89	\$61,751.74	\$56,484.91	\$5,266.83	\$100.67
90	\$62,753.18	\$57,409.67	\$5,343.51	\$76.68

# Monthly Income / Expense - Government Sources

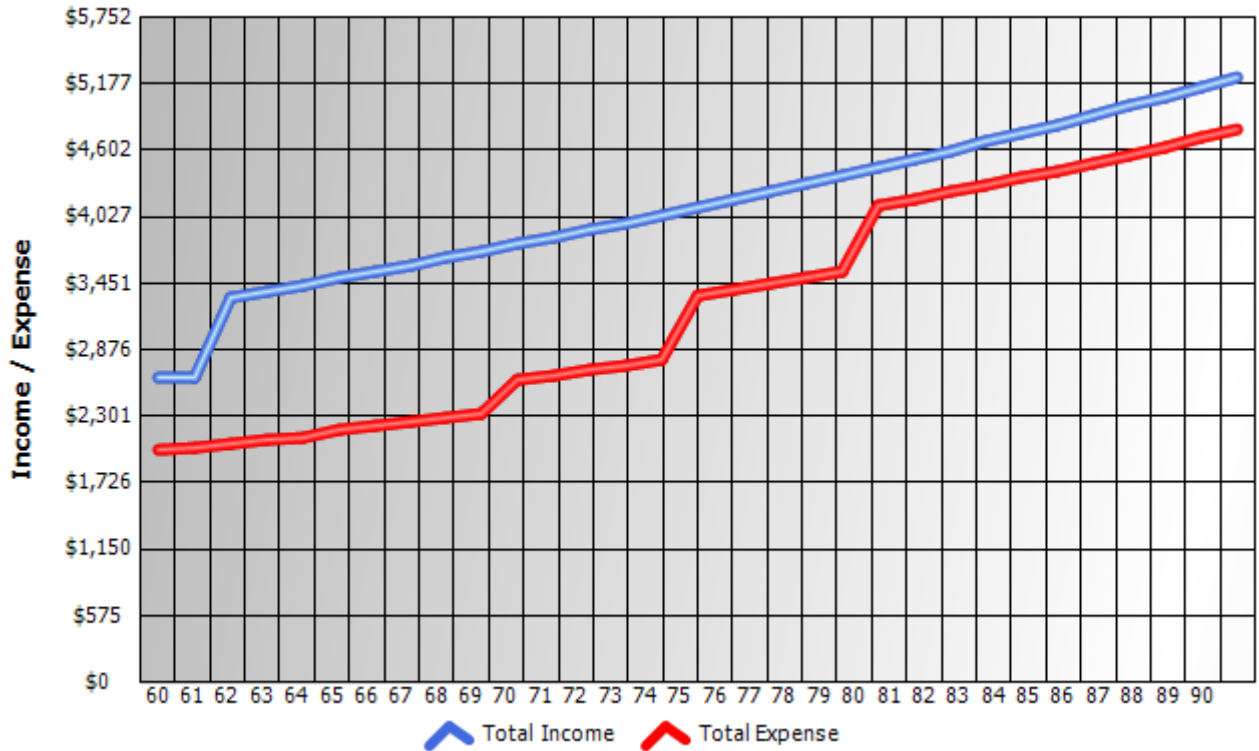
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

## Income / Expense Analysis as of Aug-13-2019

Age	Estimated Income	Estimated Expense	Difference	Change
51	\$5,416.67	\$1,605.33	\$3,811.34	\$0.00
52	\$5,484.38	\$1,626.68	\$3,857.70	\$46.36
53	\$5,552.93	\$1,648.67	\$3,904.26	\$46.56
54	\$5,622.34	\$1,671.42	\$3,950.92	\$46.66
55	\$5,692.62	\$1,750.53	\$3,942.09	-\$8.83
56	\$5,763.78	\$1,775.45	\$3,988.33	\$46.24
57	\$5,835.83	\$1,801.12	\$4,034.71	\$46.38
58	\$5,908.77	\$1,825.49	\$4,083.28	\$48.57
59	\$5,982.63	\$1,852.68	\$4,129.95	\$46.67
60	\$6,057.42	\$0.00	\$6,057.42	\$1,927.47
Retire				
60	\$2,627.08	\$2,006.43	\$620.65	-\$5,436.77
61	\$2,627.08	\$2,031.64	\$595.44	-\$25.21
62	\$3,328.67	\$2,060.41	\$1,268.26	\$672.82
63	\$3,382.73	\$2,090.17	\$1,292.56	\$24.30
64	\$3,437.26	\$2,120.95	\$1,316.31	\$23.75
65	\$3,493.29	\$2,178.13	\$1,315.16	-\$1.15
66	\$3,549.81	\$2,211.08	\$1,338.73	\$23.57
67	\$3,607.83	\$2,245.17	\$1,362.66	\$23.93
68	\$3,666.37	\$2,280.46	\$1,385.91	\$23.25
69	\$3,726.43	\$2,316.98	\$1,409.45	\$23.54
70	\$3,787.03	\$2,616.87	\$1,170.16	-\$239.29
71	\$3,848.16	\$2,656.01	\$1,192.15	\$21.99
72	\$3,910.85	\$2,696.54	\$1,214.31	\$22.16
73	\$3,974.09	\$2,738.50	\$1,235.59	\$21.28
74	\$4,038.91	\$2,781.96	\$1,256.95	\$21.36
75	\$4,104.31	\$3,351.14	\$753.17	-\$503.78
76	\$4,171.30	\$3,397.77	\$773.53	\$20.36
77	\$4,238.89	\$3,446.07	\$792.82	\$19.29
78	\$4,308.09	\$3,496.11	\$811.98	\$19.16
79	\$4,377.92	\$3,547.96	\$829.96	\$17.98
80	\$4,449.38	\$4,125.86	\$323.52	-\$506.44
81	\$4,522.49	\$4,181.54	\$340.95	\$17.43
82	\$4,595.25	\$4,239.25	\$356.00	\$15.05
83	\$4,670.68	\$4,299.07	\$371.61	\$15.61
84	\$4,746.79	\$4,361.08	\$385.71	\$14.10
85	\$4,823.59	\$4,425.36	\$398.23	\$12.52
86	\$4,902.10	\$4,492.01	\$410.09	\$11.86
87	\$4,982.33	\$4,561.11	\$421.22	\$11.13
88	\$5,063.28	\$4,632.77	\$430.51	\$9.29
89	\$5,145.98	\$4,707.08	\$438.90	\$8.39
90	\$5,229.43	\$4,784.14	\$445.29	\$6.39

# Monthly Income / Expense - Government Sources

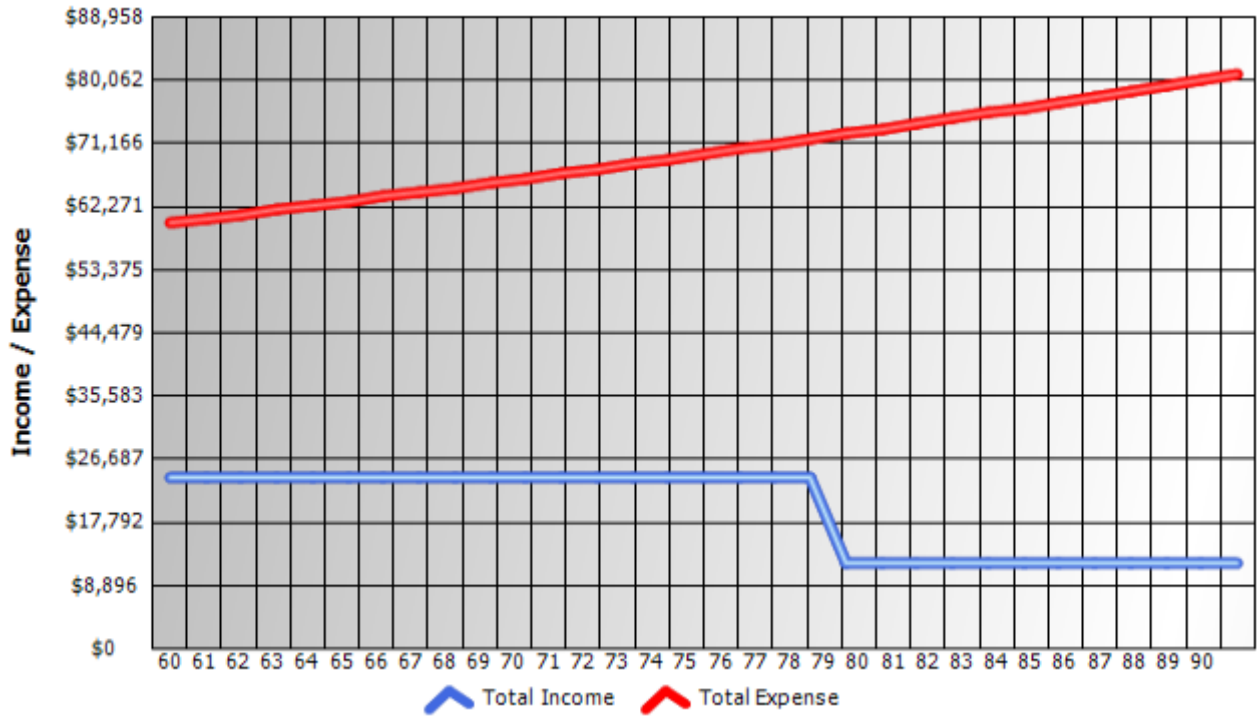
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)



Age	Estimated Income	Estimated Expense	Difference	Change
60	\$2,627.08	\$2,006.43	\$620.65	-\$5,436.77
61	\$2,627.08	\$2,031.64	\$595.44	-\$25.21
62	\$3,328.67	\$2,060.41	\$1,268.26	\$672.82
63	\$3,382.73	\$2,090.17	\$1,292.56	\$24.30
64	\$3,437.26	\$2,120.95	\$1,316.31	\$23.75
65	\$3,493.29	\$2,178.13	\$1,315.16	-\$1.15
66	\$3,549.81	\$2,211.08	\$1,338.73	\$23.57
67	\$3,607.83	\$2,245.17	\$1,362.66	\$23.93
68	\$3,666.37	\$2,280.46	\$1,385.91	\$23.25
69	\$3,726.43	\$2,316.98	\$1,409.45	\$23.54
70	\$3,787.03	\$2,616.87	\$1,170.16	-\$239.29
71	\$3,848.16	\$2,656.01	\$1,192.15	\$21.99
72	\$3,910.85	\$2,696.54	\$1,214.31	\$22.16
73	\$3,974.09	\$2,738.50	\$1,235.59	\$21.28
74	\$4,038.91	\$2,781.96	\$1,256.95	\$21.36
75	\$4,104.31	\$3,351.14	\$753.17	-\$503.78
76	\$4,171.30	\$3,397.77	\$773.53	\$20.36
77	\$4,238.89	\$3,446.07	\$792.82	\$19.29
78	\$4,308.09	\$3,496.11	\$811.98	\$19.16
79	\$4,377.92	\$3,547.96	\$829.96	\$17.98
80	\$4,449.38	\$4,125.86	\$323.52	-\$506.44
81	\$4,522.49	\$4,181.54	\$340.95	\$17.43
82	\$4,595.25	\$4,239.25	\$356.00	\$15.05
83	\$4,670.68	\$4,299.07	\$371.61	\$15.61
84	\$4,746.79	\$4,361.08	\$385.71	\$14.10
85	\$4,823.59	\$4,425.36	\$398.23	\$12.52
86	\$4,902.10	\$4,492.01	\$410.09	\$11.86
87	\$4,982.33	\$4,561.11	\$421.22	\$11.13
88	\$5,063.28	\$4,632.77	\$430.51	\$9.29
89	\$5,145.98	\$4,707.08	\$438.90	\$8.39
90	\$5,229.43	\$4,784.14	\$445.29	\$6.39

# 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.)

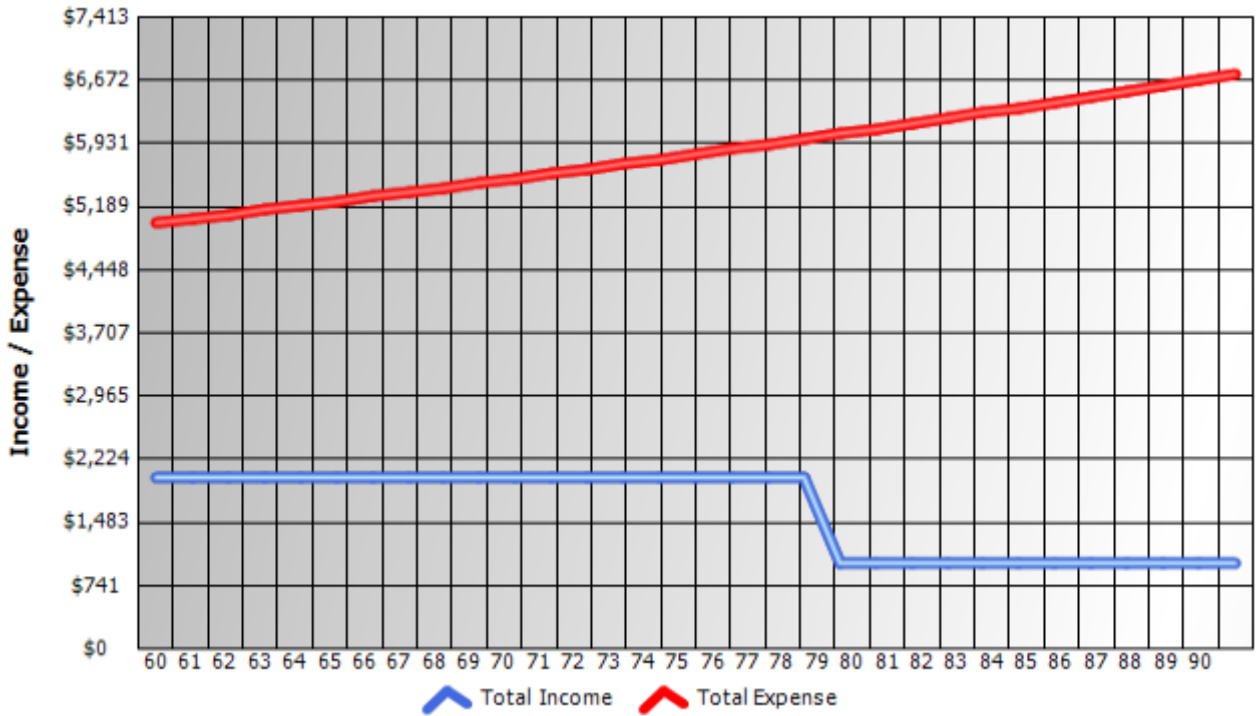


Age	Estimated Income	Estimated Expense	Difference	Change
60	\$24,000.00	\$60,000.00	-\$36,000.00	\$0.00
61	\$24,000.00	\$60,600.00	-\$36,600.00	-\$600.00
62	\$24,000.00	\$61,206.00	-\$37,206.00	-\$606.00
63	\$24,000.00	\$61,818.06	-\$37,818.06	-\$612.06
64	\$24,000.00	\$62,436.24	-\$38,436.24	-\$618.18
65	\$24,000.00	\$63,060.60	-\$39,060.60	-\$624.36
66	\$24,000.00	\$63,691.21	-\$39,691.21	-\$630.61
67	\$24,000.00	\$64,328.12	-\$40,328.12	-\$636.91
68	\$24,000.00	\$64,971.40	-\$40,971.40	-\$643.28
69	\$24,000.00	\$65,621.12	-\$41,621.12	-\$649.72
70	\$24,000.00	\$66,277.33	-\$42,277.33	-\$656.21
71	\$24,000.00	\$66,940.10	-\$42,940.10	-\$662.77
72	\$24,000.00	\$67,609.50	-\$43,609.50	-\$669.40
73	\$24,000.00	\$68,285.60	-\$44,285.60	-\$676.10
74	\$24,000.00	\$68,968.45	-\$44,968.45	-\$682.85
75	\$24,000.00	\$69,658.14	-\$45,658.14	-\$689.69
76	\$24,000.00	\$70,354.72	-\$46,354.72	-\$696.58
77	\$24,000.00	\$71,058.27	-\$47,058.27	-\$703.55
78	\$24,000.00	\$71,768.85	-\$47,768.85	-\$710.58
79	\$12,000.00	\$72,486.54	-\$60,486.54	-\$12,717.69
80	\$12,000.00	\$73,211.40	-\$61,211.40	-\$724.86
81	\$12,000.00	\$73,943.52	-\$61,943.52	-\$732.12
82	\$12,000.00	\$74,682.95	-\$62,682.95	-\$739.43
83	\$12,000.00	\$75,429.78	-\$63,429.78	-\$746.83
84	\$12,000.00	\$76,184.08	-\$64,184.08	-\$754.30
85	\$12,000.00	\$76,945.92	-\$64,945.92	-\$761.84
86	\$12,000.00	\$77,715.38	-\$65,715.38	-\$769.46
87	\$12,000.00	\$78,492.53	-\$66,492.53	-\$777.15
88	\$12,000.00	\$79,277.46	-\$67,277.46	-\$784.93
89	\$12,000.00	\$80,070.23	-\$68,070.23	-\$792.77
90	\$12,000.00	\$80,870.93	-\$68,870.93	-\$800.70



# Monthly Income / Expense - Other Sources (Estimated)

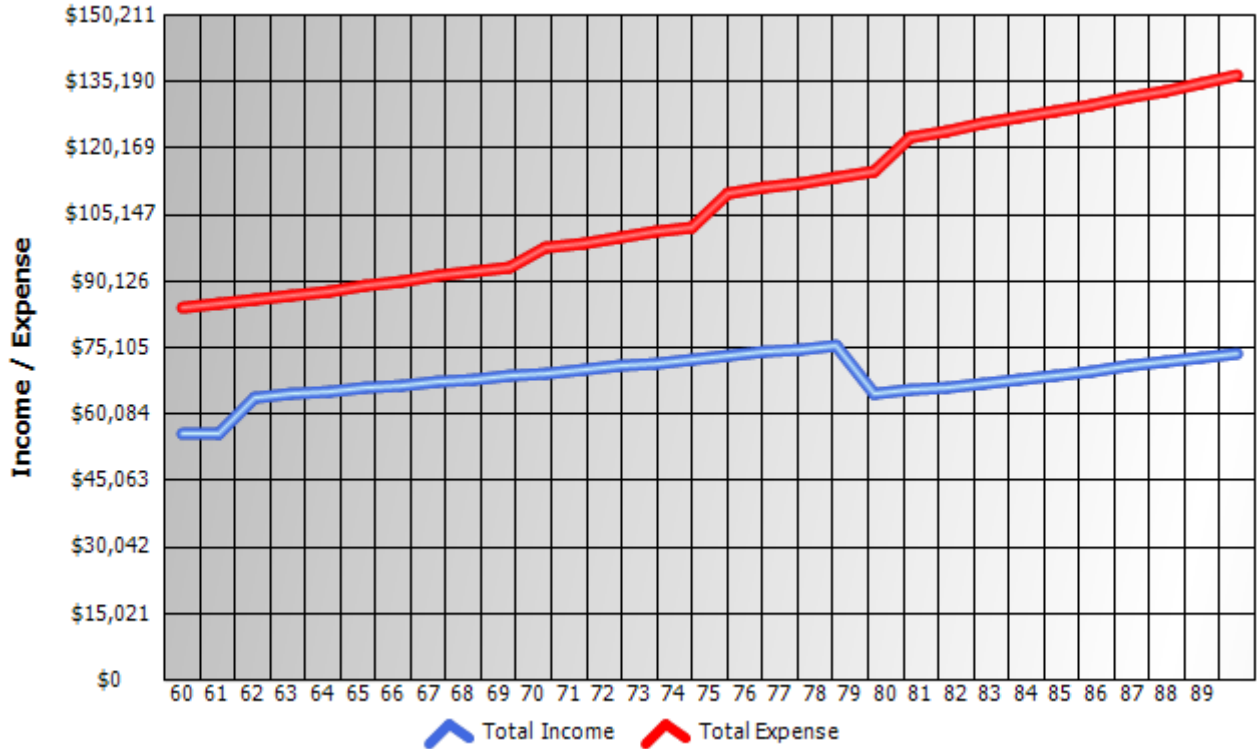
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)



Age	Estimated Income	Estimated Expense	Difference	Change
60	\$2,000.00	\$5,000.00	-\$3,000.00	\$0.00
61	\$2,000.00	\$5,050.00	-\$3,050.00	-\$50.00
62	\$2,000.00	\$5,100.50	-\$3,100.50	-\$50.50
63	\$2,000.00	\$5,151.51	-\$3,151.51	-\$51.00
64	\$2,000.00	\$5,203.02	-\$3,203.02	-\$51.52
65	\$2,000.00	\$5,255.05	-\$3,255.05	-\$52.03
66	\$2,000.00	\$5,307.60	-\$3,307.60	-\$52.55
67	\$2,000.00	\$5,360.68	-\$3,360.68	-\$53.08
68	\$2,000.00	\$5,414.28	-\$3,414.28	-\$53.61
69	\$2,000.00	\$5,468.43	-\$3,468.43	-\$54.14
70	\$2,000.00	\$5,523.11	-\$3,523.11	-\$54.68
71	\$2,000.00	\$5,578.34	-\$3,578.34	-\$55.23
72	\$2,000.00	\$5,634.13	-\$3,634.13	-\$55.78
73	\$2,000.00	\$5,690.47	-\$3,690.47	-\$56.34
74	\$2,000.00	\$5,747.37	-\$3,747.37	-\$56.90
75	\$2,000.00	\$5,804.85	-\$3,804.85	-\$57.47
76	\$2,000.00	\$5,862.89	-\$3,862.89	-\$58.05
77	\$2,000.00	\$5,921.52	-\$3,921.52	-\$58.63
78	\$2,000.00	\$5,980.74	-\$3,980.74	-\$59.22
79	\$1,000.00	\$6,040.55	-\$5,040.55	-\$1,059.81
80	\$1,000.00	\$6,100.95	-\$5,100.95	-\$60.41
81	\$1,000.00	\$6,161.96	-\$5,161.96	-\$61.01
82	\$1,000.00	\$6,223.58	-\$5,223.58	-\$61.62
83	\$1,000.00	\$6,285.82	-\$5,285.82	-\$62.24
84	\$1,000.00	\$6,348.67	-\$5,348.67	-\$62.86
85	\$1,000.00	\$6,412.16	-\$5,412.16	-\$63.49
86	\$1,000.00	\$6,476.28	-\$5,476.28	-\$64.12
87	\$1,000.00	\$6,541.04	-\$5,541.04	-\$64.76
88	\$1,000.00	\$6,606.46	-\$5,606.46	-\$65.41
89	\$1,000.00	\$6,672.52	-\$5,672.52	-\$66.06
90	\$1,000.00	\$6,739.24	-\$5,739.24	-\$66.72

# Annual Income / Expense - All Sources (Estimated)

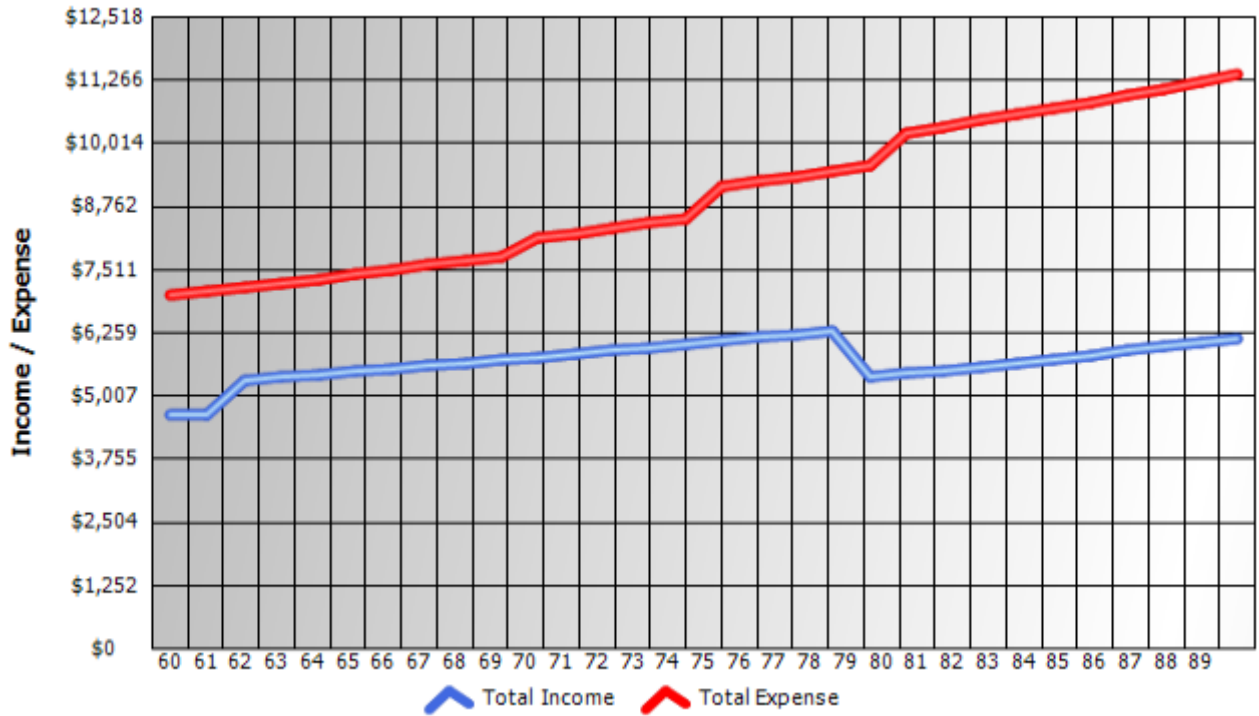
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)



Age	Estimated Income	Estimated Expense	Difference	Change
60	\$55,525.00	\$84,077.10	-\$28,552.10	\$0.00
61	\$55,525.00	\$84,979.67	-\$29,454.67	-\$902.57
62	\$63,944.04	\$85,930.93	-\$21,986.89	\$7,467.78
63	\$64,592.73	\$86,900.09	-\$22,307.36	-\$320.47
64	\$65,247.17	\$87,887.65	-\$22,640.48	-\$333.12
65	\$65,919.45	\$89,198.15	-\$23,278.70	-\$638.22
66	\$66,597.69	\$90,224.15	-\$23,626.46	-\$347.76
67	\$67,293.99	\$91,270.19	-\$23,976.20	-\$349.74
68	\$67,996.45	\$92,336.90	-\$24,340.45	-\$364.25
69	\$68,717.18	\$93,424.89	-\$24,707.71	-\$367.26
70	\$69,444.30	\$97,679.77	-\$28,235.47	-\$3,527.76
71	\$70,177.92	\$98,812.23	-\$28,634.31	-\$398.84
72	\$70,930.15	\$99,967.93	-\$29,037.78	-\$403.47
73	\$71,689.11	\$101,147.62	-\$29,458.51	-\$420.73
74	\$72,466.92	\$102,351.99	-\$29,885.07	-\$426.56
75	\$73,251.69	\$109,871.83	-\$36,620.14	-\$6,735.07
76	\$74,055.57	\$111,127.92	-\$37,072.35	-\$452.21
77	\$74,866.66	\$112,411.10	-\$37,544.44	-\$472.09
78	\$75,697.10	\$113,722.19	-\$38,025.09	-\$480.65
79	\$64,535.02	\$115,062.10	-\$50,527.08	-\$12,501.99
80	\$65,392.54	\$122,721.73	-\$57,329.19	-\$6,802.11
81	\$66,269.82	\$124,122.04	-\$57,852.22	-\$523.03
82	\$67,142.97	\$125,553.99	-\$58,411.02	-\$558.80
83	\$68,048.14	\$127,018.64	-\$58,970.50	-\$559.48
84	\$68,961.48	\$128,517.03	-\$59,555.55	-\$585.05
85	\$69,883.12	\$130,050.27	-\$60,167.15	-\$611.60
86	\$70,825.22	\$131,619.50	-\$60,794.28	-\$627.13
87	\$71,787.92	\$133,225.87	-\$61,437.95	-\$643.67
88	\$72,759.37	\$134,870.67	-\$62,111.30	-\$673.35
89	\$73,751.74	\$136,555.14	-\$62,803.40	-\$692.10
90	\$74,753.18	\$138,280.60	-\$63,527.42	-\$724.02

# 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	\$4,627.08	\$7,006.43	-\$2,379.35	\$0.00
61	\$4,627.08	\$7,081.64	-\$2,454.56	-\$75.21
62	\$5,328.67	\$7,160.91	-\$1,832.24	\$622.32
63	\$5,382.73	\$7,241.68	-\$1,858.95	-\$26.71
64	\$5,437.26	\$7,323.97	-\$1,886.71	-\$27.76
65	\$5,493.29	\$7,433.18	-\$1,939.89	-\$53.18
66	\$5,549.81	\$7,518.68	-\$1,968.87	-\$28.98
67	\$5,607.83	\$7,605.85	-\$1,998.02	-\$29.15
68	\$5,666.37	\$7,694.74	-\$2,028.37	-\$30.35
69	\$5,726.43	\$7,785.41	-\$2,058.98	-\$30.61
70	\$5,787.03	\$8,139.98	-\$2,352.95	\$293.97
71	\$5,848.16	\$8,234.35	-\$2,386.19	-\$33.24
72	\$5,910.85	\$8,330.67	-\$2,419.82	-\$33.63
73	\$5,974.09	\$8,428.97	-\$2,454.88	-\$35.06
74	\$6,038.91	\$8,529.33	-\$2,490.42	-\$35.54
75	\$6,104.31	\$9,155.99	-\$3,051.68	-\$561.26
76	\$6,171.30	\$9,260.66	-\$3,089.36	-\$37.68
77	\$6,238.89	\$9,367.59	-\$3,128.70	-\$39.34
78	\$6,308.09	\$9,476.85	-\$3,168.76	-\$40.06
79	\$5,377.92	\$9,588.51	-\$4,210.59	-\$1,041.83
80	\$5,449.38	\$10,226.81	-\$4,777.43	-\$566.84
81	\$5,522.49	\$10,343.50	-\$4,821.01	-\$43.58
82	\$5,595.25	\$10,462.83	-\$4,867.58	-\$46.57
83	\$5,670.68	\$10,584.89	-\$4,914.21	-\$46.63
84	\$5,746.79	\$10,709.75	-\$4,962.96	-\$48.75
85	\$5,823.59	\$10,837.52	-\$5,013.93	-\$50.97
86	\$5,902.10	\$10,968.29	-\$5,066.19	-\$52.26
87	\$5,982.33	\$11,102.15	-\$5,119.82	-\$53.63
88	\$6,063.28	\$11,239.23	-\$5,175.95	-\$56.13
89	\$6,145.98	\$11,379.60	-\$5,233.62	-\$57.67
90	\$6,229.43	\$11,523.38	-\$5,293.95	-\$60.33

## **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	\$71,152
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	1704
Hours of Sick Leave Per Year for Delayed Retirement	104
Annual Inflation Factor	0 %
COLA (In Retirement)	1.77 %
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	
Sick Leave Months	9	10	10	11			1	1	2	3	3	4	
Estimated High 3 Average(\$)	71,152	72,041	72,942	73,854	74,777	75,712	76,658	77,616	78,586	79,569	80,563	81,570	
Change in High 3 Average(\$)		889	901	912	923	935	946	958	970	983	994	1,007	
Annual ANNUITY (Before Penalties)(\$)	18,025	19,031	21,998	23,153	24,334	25,471	26,703	27,890	29,175	30,488	31,755	33,124	
Annual Retire Early Penalty(\$)													
Annual Deposit Penalty													
Annual Redeposit Penalty													
Annual Annuity No Survivor(\$)	18,025	19,031	21,998	23,153	24,334	25,471	26,703	27,890	29,175	30,488	31,755	33,124	
Monthly Annuity No Survivor *(\$)	1,502	1,586	1,833	1,929	2,028	2,123	2,225	2,324	2,431	2,541	2,646	2,760	
Annual Annuity With Survivor(\$)	16,223	17,128	19,798	20,838	21,900	22,924	24,032	25,101	26,258	27,439	28,580	29,812	
Monthly Annuity With Survivor *(\$)	1,352	1,427	1,650	1,736	1,825	1,910	2,003	2,092	2,188	2,287	2,382	2,484	
Annual Survivor Annuity(\$)	9,013	9,515	10,999	11,577	12,167	12,735	13,351	13,945	14,588	15,244	15,878	16,562	
Monthly Survivor Annuity(\$)	751	793	917	965	1,014	1,061	1,113	1,162	1,216	1,270	1,323	1,380	
Annual Cost of Survivor Annuity *(\$)	1,800	1,908	2,196	2,316	2,436	2,556	2,664	2,784	2,916	3,048	3,168	3,312	
Monthly Cost of Survivor Annuity *(\$)	150	159	183	193	203	213	222	232	243	254	264	276	

# 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: \$1,502

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

- Your Monthly Retirement Income after SBP Cost starting at age 60 will be: \$1,352

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

- Under SBP, at your death, your widow(er) will receive a Monthly Income of: \$751

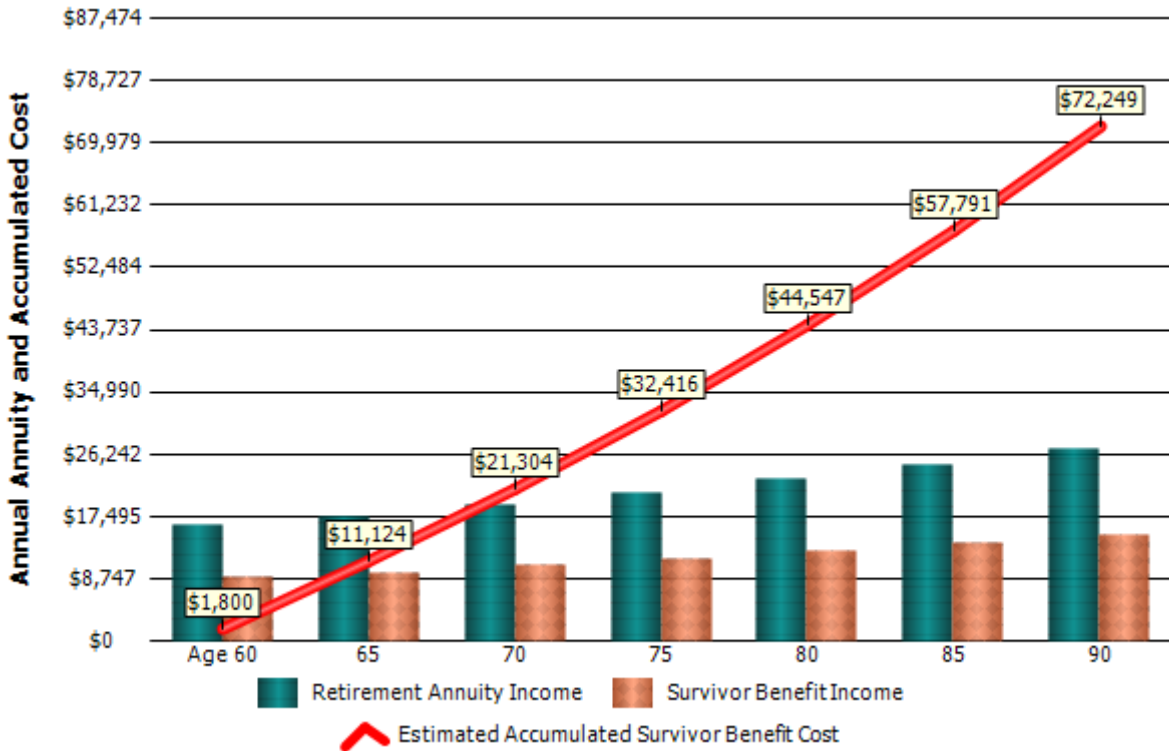
**Costs:**

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

Cost Per Month:	\$150
Cost Per Year:	\$1,800

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 70 will be: \$21,304

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 80 will be: \$44,547



**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 1.77% 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	\$1,502.00	\$1,352.00	\$751.00	\$150.00	\$1,800.00	\$1,800.00
2	61	\$1,502.00	\$1,352.00	\$751.00	\$150.00	\$1,800.00	\$3,600.00
3	62	\$1,528.59	\$1,375.93	\$764.29	\$152.66	\$1,831.86	\$5,431.86
4	63	\$1,555.64	\$1,400.28	\$777.82	\$155.36	\$1,864.28	\$7,296.14
5	64	\$1,583.18	\$1,425.07	\$791.59	\$158.11	\$1,897.28	\$9,193.43
6	65	\$1,611.20	\$1,450.29	\$805.60	\$160.91	\$1,930.86	\$11,124.29
7	66	\$1,639.72	\$1,475.96	\$819.86	\$163.75	\$1,965.04	\$13,089.33
8	67	\$1,668.74	\$1,502.09	\$834.37	\$166.65	\$1,999.82	\$15,089.15
9	68	\$1,698.28	\$1,528.67	\$849.14	\$169.60	\$2,035.22	\$17,124.37
10	69	\$1,728.34	\$1,555.73	\$864.17	\$172.60	\$2,071.24	\$19,195.61
11	70	\$1,758.93	\$1,583.27	\$879.46	\$175.66	\$2,107.90	\$21,303.51
12	71	\$1,790.06	\$1,611.29	\$895.03	\$178.77	\$2,145.21	\$23,448.72
13	72	\$1,821.74	\$1,639.81	\$910.87	\$181.93	\$2,183.18	\$25,631.91
14	73	\$1,853.99	\$1,668.84	\$926.99	\$185.15	\$2,221.82	\$27,853.73
15	74	\$1,886.80	\$1,698.38	\$943.40	\$188.43	\$2,261.15	\$30,114.88
16	75	\$1,920.20	\$1,728.44	\$960.10	\$191.76	\$2,301.17	\$32,416.06
17	76	\$1,954.19	\$1,759.03	\$977.09	\$195.16	\$2,341.90	\$34,757.96
18	77	\$1,988.78	\$1,790.17	\$994.39	\$198.61	\$2,383.36	\$37,141.32
19	78	\$2,023.98	\$1,821.85	\$1,011.99	\$202.13	\$2,425.54	\$39,566.86
20	79	\$2,059.80	\$1,854.10	\$1,029.90	\$205.71	\$2,468.47	\$42,035.33
21	80	\$2,096.26	\$1,886.92	\$1,048.13	\$209.35	\$2,512.17	\$44,547.50
22	81	\$2,133.37	\$1,920.31	\$1,066.68	\$213.05	\$2,556.63	\$47,104.13
23	82	\$2,171.13	\$1,954.30	\$1,085.56	\$216.82	\$2,601.88	\$49,706.01
24	83	\$2,209.56	\$1,988.89	\$1,104.78	\$220.66	\$2,647.94	\$52,353.95
25	84	\$2,248.66	\$2,024.10	\$1,124.33	\$224.57	\$2,694.80	\$55,048.75
26	85	\$2,288.47	\$2,059.92	\$1,144.23	\$228.54	\$2,742.50	\$57,791.25
27	86	\$2,328.97	\$2,096.39	\$1,164.49	\$232.59	\$2,791.05	\$60,582.30
28	87	\$2,370.19	\$2,133.49	\$1,185.10	\$236.70	\$2,840.45	\$63,422.75
29	88	\$2,412.15	\$2,171.25	\$1,206.07	\$240.89	\$2,890.72	\$66,313.47
30	89	\$2,454.84	\$2,209.69	\$1,227.42	\$245.16	\$2,941.89	\$69,255.36
31	90	\$2,498.29	\$2,248.80	\$1,249.15	\$249.50	\$2,993.96	\$72,249.32

\* 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 1.77% and a Social Security COLA of 1.5%.

Age	FERS Annuity	FERS Supplement	Estimated Social Security	TOTAL	Change
60	\$1,352	\$1,125	\$0	\$2,477	\$0
61	\$1,352	\$1,125	\$0	\$2,477	\$0
62	\$1,376	\$0	\$1,800	\$3,176	\$699
63	\$1,400	\$0	\$1,827	\$3,227	\$51
64	\$1,425	\$0	\$1,854	\$3,279	\$52
65	\$1,450	\$0	\$1,882	\$3,332	\$53
66	\$1,476	\$0	\$1,910	\$3,386	\$54
67	\$1,502	\$0	\$1,939	\$3,441	\$55
68	\$1,529	\$0	\$1,968	\$3,497	\$56
69	\$1,556	\$0	\$1,998	\$3,554	\$57
70	\$1,583	\$0	\$2,028	\$3,611	\$57
71	\$1,611	\$0	\$2,058	\$3,669	\$58
72	\$1,640	\$0	\$2,089	\$3,729	\$60
73	\$1,669	\$0	\$2,120	\$3,789	\$60
74	\$1,698	\$0	\$2,152	\$3,850	\$61
75	\$1,728	\$0	\$2,184	\$3,912	\$62
76	\$1,759	\$0	\$2,217	\$3,976	\$64
77	\$1,790	\$0	\$2,250	\$4,040	\$64
78	\$1,822	\$0	\$2,284	\$4,106	\$66
79	\$1,854	\$0	\$2,318	\$4,172	\$66
80	\$1,887	\$0	\$2,353	\$4,240	\$68
81	\$1,920	\$0	\$2,389	\$4,309	\$69
82	\$1,954	\$0	\$2,424	\$4,378	\$69
83	\$1,989	\$0	\$2,461	\$4,450	\$72
84	\$2,024	\$0	\$2,498	\$4,522	\$72
85	\$2,060	\$0	\$2,535	\$4,595	\$73
86	\$2,096	\$0	\$2,573	\$4,669	\$74
87	\$2,133	\$0	\$2,612	\$4,745	\$76
88	\$2,171	\$0	\$2,651	\$4,822	\$77
89	\$2,210	\$0	\$2,691	\$4,901	\$79
90	\$2,249	\$0	\$2,731	\$4,980	\$79



## **CSRS Offset and Estimated Social Security Benefits**

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

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

## **Thrift Savings Plan**

## TSP Disclaimer

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

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

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

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

# Thrift Savings Plan

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

## Current Traditional Contributions:

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

\$2,600

## Continuing Traditional Contributions:

Your future Thrift Savings Plan estimates are based on your annual salary increases, annual TSP contributions, catch-up contributions and, rates of return of each fund. You have chosen to distribute 68.49% into the G fund earning 2.38%, 10.27% into the F fund earning 4.27%, 3.42% into the C fund earning 8.55%, .68% into the S fund earning 9.37%, 3.42% into the I fund earning 2.23%, 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:

\$255,443

**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 2.38%, F Fund 4.27%, C Fund 8.55%, S Fund 9.37%, and I Fund 2.23%.

## 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 \$255,443.00.

## Withdrawal Option Selected

You elected a lump sum withdrawal of your funds amounting to \$255,443.00.

# 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: 12-2019 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
12-2019	51	\$65,000	\$2,244	\$2,805	\$5,049	\$102,672	\$15,521	\$5,265	\$1,057	\$5,130	\$129,645
12-2020	52	\$65,812	\$2,272	\$2,840	\$5,112	\$109,244	\$16,817	\$5,945	\$1,202	\$5,451	\$138,659
12-2021	53	\$66,635	\$2,300	\$2,875	\$5,176	\$116,025	\$18,178	\$6,687	\$1,363	\$5,781	\$148,034
12-2022	54	\$67,468	\$2,329	\$2,911	\$5,240	\$123,021	\$19,606	\$7,498	\$1,540	\$6,122	\$157,787
12-2023	55	\$68,311	\$2,358	\$2,948	\$5,306	\$130,239	\$21,104	\$8,384	\$1,734	\$6,472	\$167,933
12-2024	56	\$69,165	\$2,388	\$2,985	\$5,372	\$137,683	\$22,675	\$9,351	\$1,948	\$6,833	\$178,490
12-2025	57	\$70,030	\$2,417	\$3,022	\$5,439	\$145,360	\$24,323	\$10,407	\$2,184	\$7,205	\$189,479
12-2026	58	\$70,905	\$2,448	\$3,060	\$5,507	\$153,276	\$26,051	\$11,560	\$2,443	\$7,589	\$200,919
12-2027	59	\$71,792	\$2,478	\$3,098	\$5,576	\$161,438	\$27,862	\$12,818	\$2,729	\$7,983	\$212,830
05-2028	60	\$0	\$627	\$784	\$1,411	\$164,173	\$28,531	\$13,339	\$2,848	\$8,114	\$217,005

## Summary of Annual Contributions and Savings in the L Funds (G, F, C, S and I): 12-2019 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
12-2019	51	\$65,000	\$356	\$445	\$801	\$6,918	\$1,474	\$6,805	\$1,926	\$3,644	\$20,767
12-2020	52	\$65,812	\$361	\$451	\$811	\$7,632	\$1,651	\$7,503	\$2,126	\$3,775	\$22,687
12-2021	53	\$66,635	\$365	\$456	\$822	\$8,425	\$1,796	\$8,244	\$2,337	\$3,905	\$24,707
12-2022	54	\$67,468	\$370	\$462	\$832	\$9,294	\$1,913	\$9,031	\$2,560	\$4,034	\$26,832
12-2023	55	\$68,311	\$374	\$468	\$842	\$10,210	\$2,034	\$9,866	\$2,796	\$4,161	\$29,067
12-2024	56	\$69,165	\$379	\$474	\$853	\$11,317	\$2,150	\$10,656	\$3,010	\$4,248	\$31,381
12-2025	57	\$70,030	\$384	\$480	\$863	\$12,265	\$2,286	\$11,455	\$3,293	\$4,389	\$33,688
12-2026	58	\$70,905	\$389	\$486	\$874	\$14,262	\$2,397	\$11,830	\$3,300	\$4,242	\$36,031
12-2027	59	\$71,792	\$393	\$492	\$885	\$16,608	\$2,504	\$11,736	\$3,331	\$4,007	\$38,186
05-2028	60	\$0	\$100	\$124	\$224	\$18,441	\$2,505	\$10,809	\$3,055	\$3,628	\$38,438

# 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 \$16,400.01 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of: \$16,400

## 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 2.38%, 10.27% into the F fund earning 4.27%, 3.42% into the C fund earning 8.55%, .68% into the S fund earning 9.37%, 3.42% into the I fund earning 2.23%, 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: \$174,030

**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 2.38%, F Fund 4.27%, C Fund 8.55%, S Fund 9.37%, and I Fund 2.23%.

## ROTH Contributions

You are currently contributing a regular amount of \$16,400.01 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of \$16,400.01. This is divided into the six funds as follows:

- \$11,232.88 (68.49%) in the G Fund,
- \$1,684.94 (10.27%) in the F Fund,
- \$561.65 (3.42%) in the C Fund,
- \$112.32 (0.68%) in the S Fund,
- \$561.65 (3.42%) in the I Fund, and
- \$2,246.57 (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 \$16,400.01 is distributed as follows:

- \$11,232.88 (68.49%) in the G Fund,
- \$1,684.94 (10.27%) in the F Fund,
- \$561.65 (3.42%) in the C Fund,
- \$112.32 (0.68%) in the S Fund, and
- \$561.65 (3.42%) in the I Fund,
- \$2,246.57 (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 \$174,030.00.

## Withdrawal Option Selected

You elected a lump sum withdrawal of your funds amounting to \$174,030.00.



# 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: 12-2019 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
12-2019	51	\$65,000	\$14,153	\$0	\$14,153	\$4,699	\$707	\$237	\$48	\$235	\$5,926
12-2020	52	\$65,812	\$14,330	\$0	\$14,330	\$16,310	\$2,478	\$850	\$171	\$815	\$20,624
12-2021	53	\$66,635	\$14,509	\$0	\$14,509	\$28,345	\$4,347	\$1,524	\$308	\$1,415	\$35,939
12-2022	54	\$67,468	\$14,691	\$0	\$14,691	\$40,814	\$6,320	\$2,266	\$460	\$2,036	\$51,896
12-2023	55	\$68,311	\$14,874	\$0	\$14,874	\$53,731	\$8,401	\$3,082	\$628	\$2,678	\$68,520
12-2024	56	\$69,165	\$15,060	\$0	\$15,060	\$67,108	\$10,595	\$3,978	\$814	\$3,342	\$85,837
12-2025	57	\$70,030	\$15,249	\$0	\$15,249	\$80,957	\$12,908	\$4,961	\$1,020	\$4,029	\$103,875
12-2026	58	\$70,905	\$15,439	\$0	\$15,439	\$95,293	\$15,344	\$6,039	\$1,248	\$4,738	\$122,662
12-2027	59	\$71,792	\$15,632	\$0	\$15,632	\$110,129	\$17,910	\$7,221	\$1,500	\$5,472	\$142,232
05-2028	60	\$0	\$3,957	\$0	\$3,957	\$114,385	\$18,707	\$7,643	\$1,591	\$5,681	\$148,007

## Summary of Annual ROTH Contributions and Savings in the L Funds (C, F, G, I and S): 12-2019 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
12-2019	51	\$65,000	\$2,247	\$0	\$2,247	\$317	\$67	\$307	\$87	\$167	\$945
12-2020	52	\$65,812	\$2,275	\$0	\$2,275	\$1,128	\$241	\$1,080	\$305	\$568	\$3,322
12-2021	53	\$66,635	\$2,303	\$0	\$2,303	\$2,003	\$426	\$1,914	\$541	\$973	\$5,857
12-2022	54	\$67,468	\$2,332	\$0	\$2,332	\$2,947	\$618	\$2,811	\$795	\$1,382	\$8,553
12-2023	55	\$68,311	\$2,361	\$0	\$2,361	\$3,963	\$819	\$3,779	\$1,070	\$1,794	\$11,425
12-2024	56	\$69,165	\$2,391	\$0	\$2,391	\$5,068	\$1,027	\$4,816	\$1,364	\$2,204	\$14,479
12-2025	57	\$70,030	\$2,420	\$0	\$2,420	\$6,245	\$1,245	\$5,925	\$1,685	\$2,620	\$17,720
12-2026	58	\$70,905	\$2,451	\$0	\$2,451	\$7,595	\$1,469	\$7,082	\$2,015	\$3,012	\$21,173
12-2027	59	\$71,792	\$2,481	\$0	\$2,481	\$9,148	\$1,701	\$8,266	\$2,359	\$3,371	\$24,845
05-2028	60	\$0	\$628	\$0	\$628	\$9,623	\$1,772	\$8,681	\$2,483	\$3,464	\$26,023

**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: \$86.13  
 The Annual Cost is: \$1,034

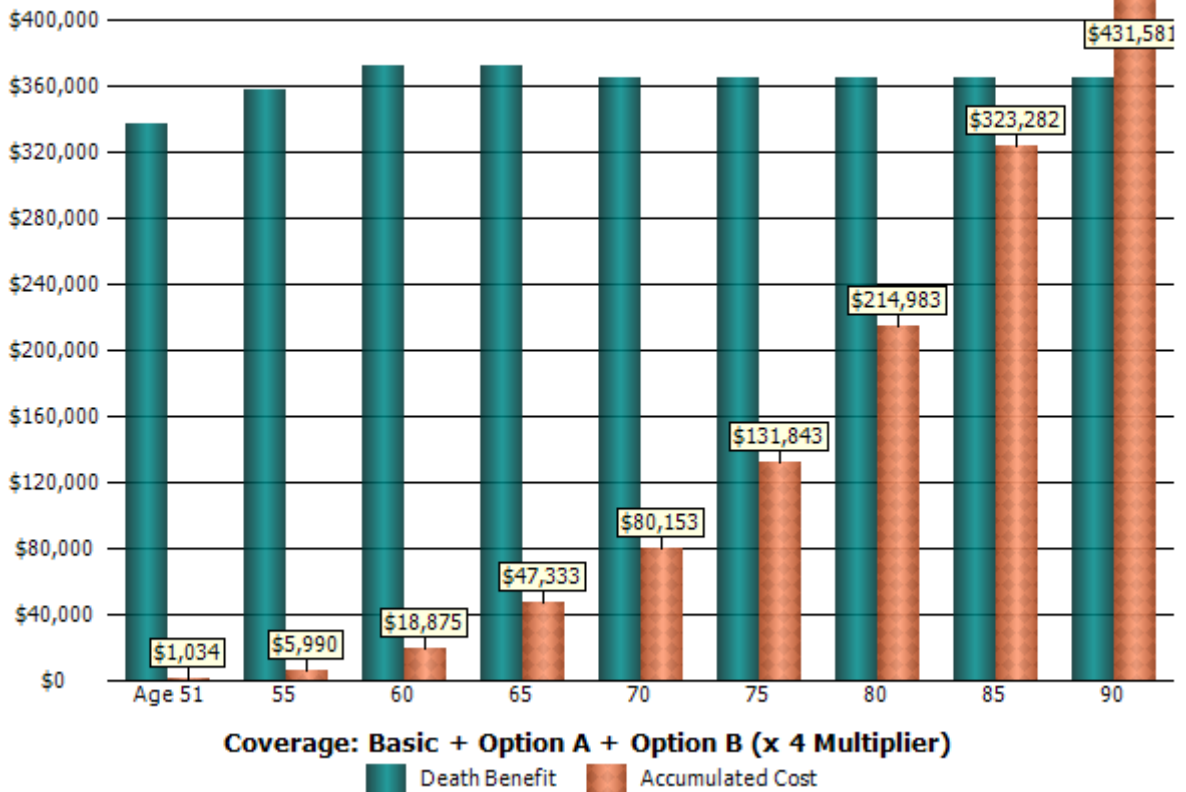
## Future Coverage and Costs:

At age 60 your coverage (Death Benefit) for FEGLI will be: \$372,000  
 Your total FEGLI Monthly Cost will be: \$469.23  
 The Annual Cost will be: \$5,631  
 The total Accumulated Cost for your FEGLI coverage will be: \$18,875

At age 65 your coverage (Death Benefit) for FEGLI will be: \$372,000  
 Your total FEGLI Monthly Cost will be: \$494.59  
 The Annual Cost will be: \$5,935  
 The total Accumulated Cost for your FEGLI coverage will be: \$47,333

At age 70 your coverage (Death Benefit) for FEGLI will be: \$364,500  
 Your total FEGLI Monthly Cost will be: \$756.67  
 The Annual Cost will be: \$9,080  
 The total Accumulated Cost for your FEGLI coverage will be: \$80,153

### Death Benefit Coverage and Accumulated Cost



# Federal Employees Group Life Insurance

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

## Summary as of Aug-13-2019

At your current age of 51, 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 (Figures in dollar (\$))

Age	Annual Salary	Biweekly Premium	Monthly Premium	Annual Premium	Accumulated Cost	Basic	Option A	Option B	Option C	Total Coverage
51/52	65,000	39.75	86.13	1,034.00	1,034	67,000	10,000	260,000		337,000
52/53	65,813	40.34	87.40	1,049.00	2,082	68,000	10,000	264,000		342,000
53/54	66,635	40.93	88.68	1,064.00	3,147	69,000	10,000	268,000		347,000
54/55	67,468	41.52	89.96	1,080.00	4,226	70,000	10,000	272,000		352,000
55/56	68,311	67.85	147.01	1,764.00	5,990	71,000	10,000	276,000		357,000
56/57	69,165	68.80	149.07	1,789.00	7,779	72,000	10,000	280,000		362,000
57/58	70,030	69.75	151.13	1,814.00	9,592	73,000	10,000	284,000		367,000
58/59	70,905	69.75	151.13	1,814.00	11,406	73,000	10,000	284,000		367,000
59/60	71,792	70.70	153.18	1,838.00	13,244	74,000	10,000	288,000		372,000
60/61		216.57	469.23	5,631.00	18,875	74,000	10,000	288,000		372,000
61/62		216.57	469.23	5,631.00	24,506	74,000	10,000	288,000		372,000
62/63		216.57	469.23	5,631.00	30,137	74,000	10,000	288,000		372,000
63/64		216.57	469.23	5,631.00	35,767	74,000	10,000	288,000		372,000
64/65		216.57	469.23	5,631.00	41,398	74,000	10,000	288,000		372,000
65/66		228.27	494.59	5,935.00	47,333	74,000	10,000	288,000		372,000
66/67		228.27	494.59	5,935.00	53,268	74,000	7,600	288,000		369,600
67/68		228.27	494.59	5,935.00	59,203	74,000	5,200	288,000		367,200
68/69		228.27	494.59	5,935.00	65,138	74,000	2,800	288,000		364,800
69/70		228.27	494.59	5,935.00	71,073	74,000	2,500	288,000		364,500
70/71		349.23	756.67	9,080.00	80,153	74,000	2,500	288,000		364,500
71/72		349.23	756.67	9,080.00	89,233	74,000	2,500	288,000		364,500
72/73		349.23	756.67	9,080.00	98,313	74,000	2,500	288,000		364,500
73/74		349.23	756.67	9,080.00	107,393	74,000	2,500	288,000		364,500
74/75		349.23	756.67	9,080.00	116,473	74,000	2,500	288,000		364,500
75/76		591.15	1,280.83	15,370.00	131,843	74,000	2,500	288,000		364,500
76/77		591.15	1,280.83	15,370.00	147,213	74,000	2,500	288,000		364,500
77/78		591.15	1,280.83	15,370.00	162,583	74,000	2,500	288,000		364,500
78/79		591.15	1,280.83	15,370.00	177,953	74,000	2,500	288,000		364,500
79/80		591.15	1,280.83	15,370.00	193,323	74,000	2,500	288,000		364,500
80/81		833.07	1,804.99	21,660.00	214,983	74,000	2,500	288,000		364,500
81/82		833.07	1,804.99	21,660.00	236,642	74,000	2,500	288,000		364,500
82/83		833.07	1,804.99	21,660.00	258,302	74,000	2,500	288,000		364,500
83/84		833.07	1,804.99	21,660.00	279,962	74,000	2,500	288,000		364,500
84/85		833.07	1,804.99	21,660.00	301,622	74,000	2,500	288,000		364,500
85/86		833.07	1,804.99	21,660.00	323,282	74,000	2,500	288,000		364,500
86/87		833.07	1,804.99	21,660.00	344,941	74,000	2,500	288,000		364,500
87/88		833.07	1,804.99	21,660.00	366,601	74,000	2,500	288,000		364,500
88/89		833.07	1,804.99	21,660.00	388,261	74,000	2,500	288,000		364,500
89/90		833.07	1,804.99	21,660.00	409,921	74,000	2,500	288,000		364,500
90/91		833.07	1,804.99	21,660.00	431,581	74,000	2,500	288,000		364,500
91/92		833.07	1,804.99	21,660.00	453,241	74,000	2,500	288,000		364,500
92/93		833.07	1,804.99	21,660.00	474,900	74,000	2,500	288,000		364,500
93/94		833.07	1,804.99	21,660.00	496,560	74,000	2,500	288,000		364,500

Average Premium from Age 51 to Age 65	Basic	Option A	Option B	Option C	Total Premium
Biweekly	\$36.77	\$3.17	\$73.79	\$0.00	\$113.73
Monthly	\$79.67	\$6.87	\$159.88	\$0.00	\$246.42

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

## **Long Term Care Insurance**

# Long Term Care Insurance - Government

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

## Summary as of Aug-13-2019

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
51/52	\$1,034	\$0	\$1,034	\$1,034	\$0
52/53	\$1,049	\$0	\$1,049	\$2,083	\$15
53/54	\$1,064	\$0	\$1,064	\$3,147	\$15
54/55	\$1,080	\$0	\$1,080	\$4,227	\$16
55/56	\$1,764	\$0	\$1,764	\$5,991	\$684
56/57	\$1,789	\$0	\$1,789	\$7,780	\$25
57/58	\$1,814	\$0	\$1,814	\$9,594	\$25
58/59	\$1,814	\$0	\$1,814	\$11,408	\$0
59/60	\$1,838	\$0	\$1,838	\$13,246	\$24
60/61	\$5,631	\$1,800	\$7,431	\$20,677	\$5,593
61/62	\$5,631	\$1,800	\$7,431	\$28,108	\$0
62/63	\$5,631	\$1,832	\$7,463	\$35,571	\$32
63/64	\$5,631	\$1,864	\$7,495	\$43,066	\$32
64/65	\$5,631	\$1,897	\$7,528	\$50,594	\$33
65/66	\$5,935	\$1,931	\$7,866	\$58,460	\$338
66/67	\$5,935	\$1,965	\$7,900	\$66,360	\$34
67/68	\$5,935	\$2,000	\$7,935	\$74,295	\$35
68/69	\$5,935	\$2,035	\$7,970	\$82,265	\$35
69/70	\$5,935	\$2,071	\$8,006	\$90,272	\$36
70/71	\$9,080	\$2,108	\$11,188	\$101,460	\$3,182
71/72	\$9,080	\$2,145	\$11,225	\$112,685	\$37
72/73	\$9,080	\$2,183	\$11,263	\$123,948	\$38
73/74	\$9,080	\$2,222	\$11,302	\$135,250	\$39
74/75	\$9,080	\$2,261	\$11,341	\$146,591	\$39
75/76	\$15,370	\$2,301	\$17,671	\$164,262	\$6,330
76/77	\$15,370	\$2,342	\$17,712	\$181,974	\$41
77/78	\$15,370	\$2,383	\$17,753	\$199,727	\$41
78/79	\$15,370	\$2,426	\$17,796	\$217,523	\$42
79/80	\$15,370	\$2,468	\$17,838	\$235,361	\$43
80/81	\$21,660	\$2,512	\$24,172	\$259,533	\$6,334
81/82	\$21,660	\$2,557	\$24,217	\$283,750	\$44
82/83	\$21,660	\$2,602	\$24,262	\$308,012	\$45
83/84	\$21,660	\$2,648	\$24,308	\$332,320	\$46
84/85	\$21,660	\$2,695	\$24,355	\$356,675	\$47
85/86	\$21,660	\$2,743	\$24,403	\$381,077	\$48
86/87	\$21,660	\$2,791	\$24,451	\$405,528	\$49
87/88	\$21,660	\$2,840	\$24,500	\$430,029	\$49
88/89	\$21,660	\$2,891	\$24,551	\$454,579	\$50
89/90	\$21,660	\$2,942	\$24,602	\$479,181	\$51
90/91	\$21,660	\$2,994	\$24,654	\$503,835	\$52
91/92	\$21,660	\$3,047	\$24,707	\$528,542	\$53
92/93	\$21,660	\$3,101	\$24,761	\$553,303	\$54
93/94	\$21,660	\$3,156	\$24,816	\$578,119	\$55

## **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): 15 Years 11 Months

## Eligibility

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

## Creditable Service

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

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

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

Creditable Sick Leave at Retirement - Total Time: 0 Years, 9 Months, 24 Days

Hours saved to date:	800
Two week pay periods to retirement:	226
Future hours to be saved per pay period:	4
Total future hours to be saved:	904

# 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: \$71,152  
Retirement Date: 04-10-28

## Pay Changes - Dates and Amounts

Date Effective	Annual Pay
01-01-28	\$72,689
01-01-27	\$71,792
01-01-26	\$70,905
01-01-25	\$70,030
01-01-24	\$69,165

## High 3 Average Changes

Date	Average	Change	% Change
04-10-28	\$71,152.00		
03-10-28	\$71,077.00	\$75.28	0.11%
02-10-28	\$71,006.00	\$70.42	0.1%
01-10-28	\$70,931.00	\$75.28	0.11%
12-10-27	\$70,856.00	\$74.63	0.11%
11-10-27	\$70,784.00	\$71.97	0.1%
10-10-27	\$70,710.00	\$74.37	0.11%
09-10-27	\$70,638.00	\$71.97	0.1%
08-10-27	\$70,564.00	\$74.37	0.11%
07-10-27	\$70,489.00	\$74.37	0.11%
06-10-27	\$70,417.00	\$71.97	0.1%
05-10-27	\$70,343.00	\$74.37	0.11%
04-10-27	\$70,271.00	\$71.97	0.1%
03-10-27	\$70,196.00	\$74.37	0.11%
02-10-27	\$70,129.00	\$67.17	0.1%
01-10-27	\$70,055.00	\$74.37	0.11%

## Military Service

No Data entered for military service.

## **Deposit**

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

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

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



# Redeposit

## Of Refunded Retirement Contributions

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

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