



Federal Employee Benefits Analysis

July 17, 2020

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Disclaimer

This report illustrates estimates of cost and benefits for the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS), Federal Employees Group Life Insurance (FEGLI), Federal Employees Health Benefits Program (FEHB), Long Term Care (LTC) Insurance, Social Security System benefits, and the Thrift Savings Plan (TSP). Some estimates are based on assumptions, which may affect the results, and may differ from actual experience. Since future costs and benefits cannot be estimated with absolute certainty, you should not base your financial decisions solely on the estimates of this report, and it is recommended to consult with your personnel office or the Office of Personnel Management (OPM), Retirement Information Office 1-888-767-6738. Federal Employee Retirement Consultants LLC 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 Federal Employee Retirement Consultants LLC 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 Federal Employee Retirement Consultants LLC 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

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: John Smith
 Address: 100 Main Street
 Main Town , AL, 30001
 Date Of Birth: 11-11-1965
 Age: 54

Employment

Service Computation Date: 06-30-90
 Annual Salary: \$99,741.00
 Hourly Salary: \$47.79
 Annual Salary Increase: 1.50% (Estimated)
 Creditable Service: 30 Years 0 Month
 Sick Leave: 0 Year 0 Month

Retirement

Retirement System: FERS
 Employee Type: REGULAR
 Retirement Type: REGULAR
 Planned Retirement Date: 01-30-22
 Annual Salary: \$101,237
 Hourly Salary: \$49
 High 3 Average Salary: \$99,828
 Annual COLA: 1.76%
 Creditable Service: 31 Years 7 Months
 Sick Leave: Year 1 Month
 Age: 56
 Retirement Eligibility: Service and Age Requirements Met

Monthly Retirement Annuity - FERS Survivor with a 50% Annuity

Annuity Without Survivor*: \$2,634
 Annuity With Survivor*: \$2,371
 Survivor's Annuity: \$1,317
 Cost of Survivor's Annuity*: \$263

Thrift Savings Plan (TSP)

CURRENT TRADITIONAL STATUS

Your Annual Contribution: \$4,987.05
 Govt. Annual Contribution: \$4,987.05
 G Fund Savings: \$2,207.29
 F Fund Savings: \$0.00
 C Fund Savings: \$586,707.79
 S Fund Savings: \$0.00
 I Fund Savings: \$0.00
 L Fund Savings: \$0.00
 Total Savings: \$588,915.08
 Hypothetical Balance at Withdrawal: \$739,598.00

CURRENT ROTH STATUS

Your Annual Contribution: \$0.00
 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: \$0.00

Federal Employees Group Life Insurance (FEGLI)

COVERAGE	AT AGE 54	AT AGE 56	AT AGE 61
Basic	\$102,000.00	\$104,000.00	\$104,000.00
Option A	\$10,000.00	\$10,000.00	\$10,000.00
Option B	\$500,000.00	\$510,000.00	\$510,000.00
Option C	\$5,000.00	\$5,000.00	\$5,000.00
Total	\$617,000.00	\$629,000.00	\$629,000.00

ANNUAL PREMIUM	\$1,880.32	\$5,806.32	\$9,124.44
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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	\$99,828.00
Estimated High 3 Increase / Year	1.5%
Length of Service at Retirement	31
Months of Service at Retirement	7
Age at Retirement	56
Age at Retirement in Months	2
Total Hours of Unused Sick Leave	208
Hours of Sick Leave to be Accrued Until Retirement	104
Annual Inflation Factor	0%
COLA (in Retirement)	1.76%
FERS Survivor	50% Annuity

Proposed and Delayed Retirement Data

Proposed Retirement	Delayed Retirement											
	56	57	58	59	60	61	62	63	64	65	66	67
Age In Years	56	57	58	59	60	61	62	63	64	65	66	67
Age In Months	2	2	2	2	2	2	2	2	2	2	2	2
Service Years	31	32	33	34	35	36	37	38	39	40	41	42
Service Months	7	7	7	7	7	7	7	7	7	7	7	7
Sick Leave Years												
Sick Leave Months	1	1	2	2	3	4	4	5	5	6	7	7
Estimated High 3 Average(\$)	99,828	101,325	102,845	104,388	105,954	107,543	109,156	110,794	112,456	114,142	115,854	117,592
Change in High 3 Average(\$)		1,497	1,520	1,543	1,566	1,589	1,613	1,638	1,662	1,686	1,712	1,738
Annual ANNUITY (Before Penalties)(\$)	31,612	33,100	34,710	36,275	37,967	39,701	45,527	47,530	49,480	51,583	53,737	55,837
Annual Retire Early Penalty(\$)												
Annual Deposit Penalty												
Annual Redeposit Penalty												
Annual Annuity No Survivor(\$)	31,612	33,100	34,710	36,275	37,967	39,701	45,527	47,530	49,480	51,583	53,737	55,837
Monthly Annuity No Survivor *(\$)	2,634	2,758	2,893	3,023	3,164	3,308	3,794	3,961	4,123	4,299	4,478	4,653
Annual Annuity With Survivor(\$)	28,451	29,790	31,239	32,647	34,170	35,731	40,975	42,777	44,532	46,425	48,363	50,253
Monthly Annuity With Survivor *(\$)	2,371	2,482	2,603	2,721	2,848	2,978	3,415	3,565	3,711	3,869	4,030	4,188
Annual Survivor Annuity(\$)	15,806	16,550	17,355	18,137	18,983	19,851	22,764	23,765	24,740	25,791	26,869	27,918
Monthly Survivor Annuity(\$)	1,317	1,379	1,446	1,511	1,582	1,654	1,897	1,980	2,062	2,149	2,239	2,327
Annual Cost of Survivor Annuity *(\$)	3,156	3,312	3,480	3,624	3,792	3,960	4,548	4,752	4,944	5,160	5,376	5,580
Monthly Cost of Survivor Annuity *(\$)	263	276	290	302	316	330	379	396	412	430	448	465

Retirement Benefits

Annuity And Survivor Benefit

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

Employee Retirement:

- Your Annuity at retirement is based on a current salary of \$99,741 per year with 1.50% annual pay raises. Retiring at age 56 with 31 years of service will yield a Monthly Retirement Income of: \$2,634

Employee Retirement with Survivor Benefit Plan (SBP):

- Your Monthly Retirement Income after SBP Cost starting at age 56 will be: \$2,371

Survivor's Benefit (50%):

- Under SBP, at your death, your widow(er) will receive a Monthly Income of: \$1,317

Costs:

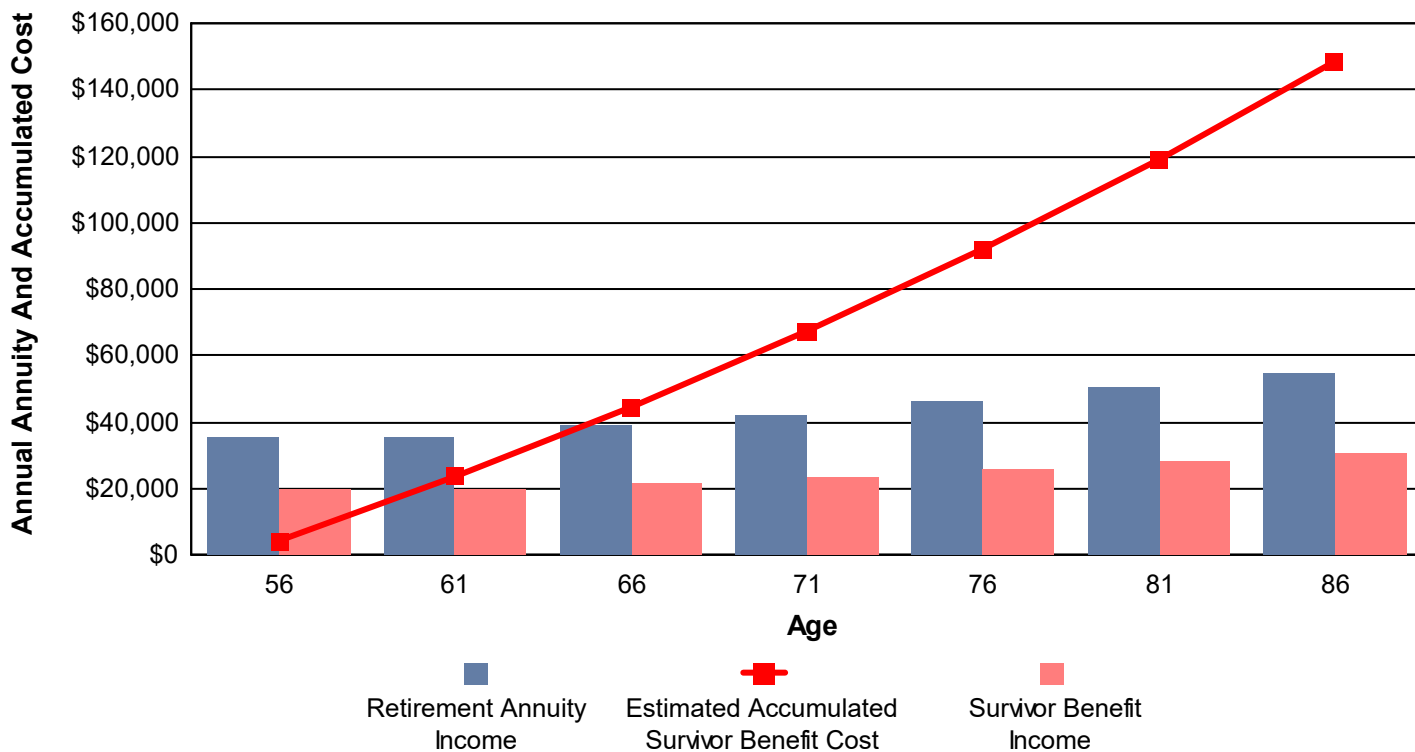
- Your estimated cost for a Survivor Benefit Plan (SBP) at Retirement will be:

Cost Per Month: \$263

Cost Per Year: \$3,156

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 66 will be: \$35,569

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 76 will be: \$73,522



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.

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 1.76% and a Social Security COLA of 2%.

Age	FERS Annuity	FERS Supplement	Estimated Social Security	TOTAL	Change
56	\$2,371	\$1,556	\$0	\$3,927	\$0
57	\$2,371	\$1,556	\$0	\$3,927	\$0
58	\$2,371	\$1,556	\$0	\$3,927	\$0
59	\$2,371	\$1,556	\$0	\$3,927	\$0
60	\$2,371	\$1,556	\$0	\$3,927	\$0
61	\$2,371	\$1,556	\$0	\$3,927	\$0
62	\$2,413	\$0	\$1,945	\$4,358	\$431
63	\$2,455	\$0	\$1,984	\$4,439	\$81
64	\$2,498	\$0	\$2,024	\$4,522	\$83
65	\$2,542	\$0	\$2,064	\$4,606	\$84
66	\$2,587	\$0	\$2,105	\$4,692	\$86
67	\$2,633	\$0	\$2,147	\$4,780	\$88
68	\$2,679	\$0	\$2,190	\$4,869	\$89
69	\$2,726	\$0	\$2,234	\$4,960	\$91
70	\$2,774	\$0	\$2,279	\$5,053	\$93
71	\$2,823	\$0	\$2,324	\$5,147	\$94
72	\$2,873	\$0	\$2,371	\$5,244	\$97
73	\$2,923	\$0	\$2,418	\$5,341	\$97
74	\$2,975	\$0	\$2,467	\$5,442	\$101
75	\$3,027	\$0	\$2,516	\$5,543	\$101
76	\$3,080	\$0	\$2,566	\$5,646	\$103
77	\$3,134	\$0	\$2,618	\$5,752	\$106
78	\$3,190	\$0	\$2,670	\$5,860	\$108
79	\$3,246	\$0	\$2,723	\$5,969	\$109
80	\$3,303	\$0	\$2,778	\$6,081	\$112
81	\$3,361	\$0	\$2,833	\$6,194	\$113
82	\$3,420	\$0	\$2,890	\$6,310	\$116
83	\$3,480	\$0	\$2,948	\$6,428	\$118
84	\$3,542	\$0	\$3,007	\$6,549	\$121
85	\$3,604	\$0	\$3,067	\$6,671	\$122
86	\$3,667	\$0	\$3,128	\$6,795	\$124
87	\$3,732	\$0	\$3,191	\$6,923	\$128
88	\$3,798	\$0	\$3,255	\$7,053	\$130
89	\$3,864	\$0	\$3,320	\$7,184	\$131
90	\$3,932	\$0	\$3,386	\$7,318	\$134

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 1888-767-6738. Federal Employee Retirement Consultants LLC cannot provide retirement analysis and decision information to you. No oral or written information or advice provided by Federal Employee Retirement Consultants LLC 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, noninfringement and fitness for a particular purpose).

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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 \$4,987.05 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of: \$4,987.05

Continuing 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 100.00% into the G fund earning 2.30%, .00% into the F fund earning 3.73%, .00% into the C fund earning 13.17%, .00% into the S fund earning 13.67%, .00% into the I fund earning 6.48%, %.

Withdrawal of Funds:

You chose to begin your TSP withdrawal at the age of 56 years and 2 months. Your projected account value at that age will be \$739,598. You selected a Joint Life monthly annuity. There are 12 monthly payment options available. See 'Withdrawal Options' on the next page for annuity withdrawal details.

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 \$2,207.00 in the G Fund, \$0.00 in the F Fund, \$586,708.00 in the C Fund, \$0.00 in the S Fund, and \$0.00 in the I Fund, \$0.00 in the L Fund for a total of \$588,915.00.

Hypothetical Annual Return Rates

The following rates were selected by you for calculating future earnings: G Fund 2.30%, F Fund 3.73%, C Fund 13.17%, S Fund 13.67%, and I Fund 6.48%.

Traditional Contributions

You are currently contributing a regular amount of \$4,987.05 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of \$4,987.05. This is divided into the six funds as follows:

\$4,987.05 (\$100.00%) in the G Fund,
\$0.00 (\$0.00%) in the F Fund,
\$0.00 (\$0.00%) in the C Fund,
\$0.00 (\$0.00%) in the S Fund, and
\$0.00 (\$0.00%) in the I Fund,
\$0.00 (\$0.00%) in the L Fund.

In addition, the government's contribution of \$4,987.00 is divided into the six funds as follows:

\$4,987.05 (\$100.00%) in the G Fund,
\$0.00 (\$0.00%) in the F Fund,
\$0.00 (\$0.00%) in the C Fund,
\$0.00 (\$0.00%) in the S Fund, and
\$0.00 (\$0.00%) in the I Fund,
\$0.00 (\$0.00%) in the L Fund.

The total annual contribution of \$9,974.00 is distributed as follows:

\$9,974.10 (\$100.00%) in the G Fund,
\$0.00 (\$0.00%) in the F Fund,
\$0.00 (\$0.00%) in the C Fund,
\$0.00 (\$0.00%) in the S Fund, and
\$0.00 (\$0.00%) in the I Fund,
\$0.00 (\$0.00%) in the L Fund.

In January of each year, you anticipate a 1.50% increase in salary that will raise your annual TSP contribution.

Hypothetical Balance at Withdrawal

You elected to start withdrawing funds at the age of 56 years and 2 months. The estimated savings in the six funds at that age is \$739,598.00.

Withdrawal Option Selected

You selected a Joint Life monthly annuity. There are 12 monthly payment options available:

	JOINT LIFE WITH SPOUSE	LEVEL PAYMENT	INCREASING PAYMENTS
	100% Survivor Annuity	\$2,220.00	\$1,114.00
	50% Survivor Annuity	\$2,656.00	\$1,464.00
	100% Survivor Annuity & Cash Refund	\$2,195.00	\$1,101.00
	50% Survivor Annuity & Cash Refund	\$2,602.00	\$1,420.00
	 JOINT LIFE WITH OTHER SPOUSE		
	100% Survivor Annuity	\$2,220.00	\$0.00
	50% Survivor Annuity	\$2,656.00	\$0.00
	100% Survivor Annuity & Cash Refund	\$2,195.00	\$0.00
	50% Survivor Annuity & Cash Refund	\$2,602.00	\$0.00

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: 12-2020 to 01-22

End Of Year	Age	Salary	Your Contrib	Gov Contib	Total Contrib	G Fund Savings	F Fund Savings	C Fund Savings	S Fund Savings	I Fund Savings	Total Estimated Savings
12-2020	55	\$99,741	\$4,987	\$4,987	\$9,974	\$7,244	\$0	\$626,418	\$0	\$0	\$633,662
12-2021	56	\$101,237	\$5,062	\$5,062	\$10,124	\$17,643	\$0	\$714,084	\$0	\$0	\$731,727
01-2022	56	\$102,756	\$0	\$0	\$0	\$17,677	\$0	\$721,921	\$0	\$0	\$739,598

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:	\$612,000
Your current total FEGLI Monthly Cost is:	\$157
The Annual Cost is:	\$1,880

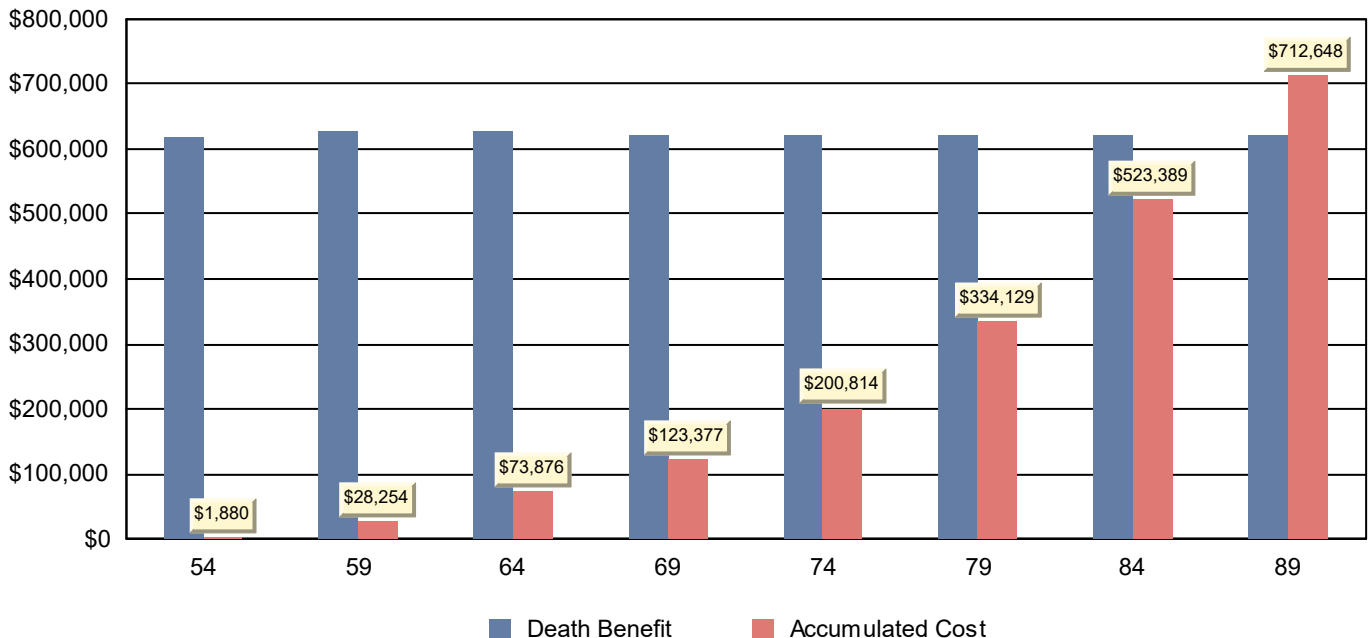
Future Coverage and Costs:

At age 56 your coverage (Death Benefit) for FEGLI will be:	\$624,000
Your total FEGLI Monthly Cost will be:	\$484
The Annual Cost will be:	\$5,806
The total Accumulated Cost for your FEGLI coverage will be:	\$10,835

At age 65 your coverage (Death Benefit) for FEGLI will be:	\$624,000
Your total FEGLI Monthly Cost will be:	\$825
The Annual Cost will be:	\$9,900
The total Accumulated Cost for your FEGLI coverage will be:	\$83,776

At age 70 your coverage (Death Benefit) for FEGLI will be:	\$616,500
Your total FEGLI Monthly Cost will be:	\$1,291
The Annual Cost will be:	\$15,487
The total Accumulated Cost for your FEGLI coverage will be:	\$138,865

Death Benefits Coverage and Accumulated Cost



Coverage : Basic+ Option A+ Option B (X5 Multiplier)+ Option C (X1 Multiplier).

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 Jul-17-2020

At your current age of 54, your annual salary is \$99,741.00, and you expect annual salary increases of 1.50%. Your life insurance coverage includes: Basic (equal to your rounded annual salary plus \$2000), Option A (equal to \$10,000), Option B (equal to 5 times your annual salary), Option C insures your spouse for \$5,000. You plan to retire on 01-30-2022 at the age of 56. 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. You elect to keep full Option C 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
54/55	\$99,741.00	\$72.32	\$156.69	\$1,880.00	\$1,880.00	\$102,000.00	\$10,000.00	\$500,000.00	\$5,000.00	\$617,000.00
55/56	\$101,237.00	\$121.08	\$262.34	\$3,148.00	\$5,028.00	\$104,000.00	\$10,000.00	\$510,000.00	\$5,000.00	\$629,000.00
56/57	\$0.00	\$223.32	\$483.86	\$5,806.00	\$10,835.00	\$104,000.00	\$10,000.00	\$510,000.00	\$5,000.00	\$629,000.00
57/58	\$0.00	\$223.32	\$483.86	\$5,806.00	\$16,641.00	\$104,000.00	\$10,000.00	\$510,000.00	\$5,000.00	\$629,000.00
58/59	\$0.00	\$223.32	\$483.86	\$5,806.00	\$22,447.00	\$104,000.00	\$10,000.00	\$510,000.00	\$5,000.00	\$629,000.00
59/60	\$0.00	\$223.32	\$483.86	\$5,806.00	\$28,254.00	\$104,000.00	\$10,000.00	\$510,000.00	\$5,000.00	\$629,000.00
60/61	\$0.00	\$350.94	\$760.37	\$9,124.00	\$37,378.00	\$104,000.00	\$10,000.00	\$510,000.00	\$5,000.00	\$629,000.00
61/62	\$0.00	\$350.94	\$760.37	\$9,124.00	\$46,503.00	\$104,000.00	\$10,000.00	\$510,000.00	\$5,000.00	\$629,000.00
62/63	\$0.00	\$350.94	\$760.37	\$9,124.00	\$55,627.00	\$104,000.00	\$10,000.00	\$510,000.00	\$5,000.00	\$629,000.00
63/64	\$0.00	\$350.94	\$760.37	\$9,124.00	\$64,751.00	\$104,000.00	\$10,000.00	\$510,000.00	\$5,000.00	\$629,000.00
64/65	\$0.00	\$350.94	\$760.37	\$9,124.00	\$73,876.00	\$104,000.00	\$10,000.00	\$510,000.00	\$5,000.00	\$629,000.00
65/66	\$0.00	\$380.78	\$825.02	\$9,900.00	\$83,776.00	\$104,000.00	\$10,000.00	\$510,000.00	\$5,000.00	\$629,000.00
66/67	\$0.00	\$380.78	\$825.02	\$9,900.00	\$93,676.00	\$104,000.00	\$7,600.00	\$510,000.00	\$5,000.00	\$626,600.00
67/68	\$0.00	\$380.78	\$825.02	\$9,900.00	\$103,577.00	\$104,000.00	\$5,200.00	\$510,000.00	\$5,000.00	\$624,200.00
68/69	\$0.00	\$380.78	\$825.02	\$9,900.00	\$113,477.00	\$104,000.00	\$2,800.00	\$510,000.00	\$5,000.00	\$621,800.00
69/70	\$0.00	\$380.78	\$825.02	\$9,900.00	\$123,377.00	\$104,000.00	\$2,500.00	\$510,000.00	\$5,000.00	\$621,500.00
70/71	\$0.00	\$595.67	\$1,290.62	\$15,487.00	\$138,865.00	\$104,000.00	\$2,500.00	\$510,000.00	\$5,000.00	\$621,500.00
71/72	\$0.00	\$595.67	\$1,290.62	\$15,487.00	\$154,352.00	\$104,000.00	\$2,500.00	\$510,000.00	\$5,000.00	\$621,500.00
72/73	\$0.00	\$595.67	\$1,290.62	\$15,487.00	\$169,840.00	\$104,000.00	\$2,500.00	\$510,000.00	\$5,000.00	\$621,500.00
73/74	\$0.00	\$595.67	\$1,290.62	\$15,487.00	\$185,327.00	\$104,000.00	\$2,500.00	\$510,000.00	\$5,000.00	\$621,500.00
74/75	\$0.00	\$595.67	\$1,290.62	\$15,487.00	\$200,814.00	\$104,000.00	\$2,500.00	\$510,000.00	\$5,000.00	\$621,500.00
75/76	\$0.00	\$1,025.50	\$2,221.92	\$26,663.00	\$227,477.00	\$104,000.00	\$2,500.00	\$510,000.00	\$5,000.00	\$621,500.00
76/77	\$0.00	\$1,025.50	\$2,221.92	\$26,663.00	\$254,140.00	\$104,000.00	\$2,500.00	\$510,000.00	\$5,000.00	\$621,500.00
77/78	\$0.00	\$1,025.50	\$2,221.92	\$26,663.00	\$280,803.00	\$104,000.00	\$2,500.00	\$510,000.00	\$5,000.00	\$621,500.00
78/79	\$0.00	\$1,025.50	\$2,221.92	\$26,663.00	\$307,466.00	\$104,000.00	\$2,500.00	\$510,000.00	\$5,000.00	\$621,500.00
79/80	\$0.00	\$1,025.50	\$2,221.92	\$26,663.00	\$334,129.00	\$104,000.00	\$2,500.00	\$510,000.00	\$5,000.00	\$621,500.00
80/81	\$0.00	\$1,455.84	\$3,154.32	\$37,852.00	\$371,981.00	\$104,000.00	\$2,500.00	\$510,000.00	\$5,000.00	\$621,500.00
81/82	\$0.00	\$1,455.84	\$3,154.32	\$37,852.00	\$409,833.00	\$104,000.00	\$2,500.00	\$510,000.00	\$5,000.00	\$621,500.00
82/83	\$0.00	\$1,455.84	\$3,154.32	\$37,852.00	\$447,685.00	\$104,000.00	\$2,500.00	\$510,000.00	\$5,000.00	\$621,500.00
83/84	\$0.00	\$1,455.84	\$3,154.32	\$37,852.00	\$485,537.00	\$104,000.00	\$2,500.00	\$510,000.00	\$5,000.00	\$621,500.00
84/85	\$0.00	\$1,455.84	\$3,154.32	\$37,852.00	\$523,389.00	\$104,000.00	\$2,500.00	\$510,000.00	\$5,000.00	\$621,500.00
85/86	\$0.00	\$1,455.84	\$3,154.32	\$37,852.00	\$561,240.00	\$104,000.00	\$2,500.00	\$510,000.00	\$5,000.00	\$621,500.00
86/87	\$0.00	\$1,455.84	\$3,154.32	\$37,852.00	\$599,092.00	\$104,000.00	\$2,500.00	\$510,000.00	\$5,000.00	\$621,500.00
87/88	\$0.00	\$1,455.84	\$3,154.32	\$37,852.00	\$636,944.00	\$104,000.00	\$2,500.00	\$510,000.00	\$5,000.00	\$621,500.00
88/89	\$0.00	\$1,455.84	\$3,154.32	\$37,852.00	\$674,796.00	\$104,000.00	\$2,500.00	\$510,000.00	\$5,000.00	\$621,500.00
89/90	\$0.00	\$1,455.84	\$3,154.32	\$37,852.00	\$712,648.00	\$104,000.00	\$2,500.00	\$510,000.00	\$5,000.00	\$621,500.00

90/91	\$0.00	\$1,455.84	\$3,154.32	\$37,852.00	\$750,500.00	\$104,000.00	\$2,500.00	\$510,000.00	\$5,000.00	\$621,500.00
Average Premium from Age 54 to Age 65			Basic	Option A	Option B	Option C	Total Premium			
Biweekly			\$99.22	\$3.74	\$153.36	\$1.98	\$258.31			
Monthly			\$214.98	\$8.10	\$332.29	\$4.30	\$559.67			

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 = \$178.61

Monthly = \$386.99

Annual = \$4,643.86

The current premium is estimated to increase annually by 4.00% (compounded)

Age	Biweekly Health Benefit Cost	Monthly Health Benefit Cost	Annual Health Benefit Cost	Accumulated Cost	Change Form Previous Year
54/55	\$178.61	\$386.99	\$4,643.86	\$4,643.86	\$0.00
55/56	\$185.75	\$402.47	\$4,829.61	\$9,473.47	\$185.75
56/57	\$193.18	\$418.57	\$5,022.80	\$14,496.27	\$193.19
57/58	\$200.91	\$435.31	\$5,223.71	\$19,719.98	\$200.91
58/59	\$208.95	\$452.72	\$5,432.66	\$25,152.64	\$208.95
59/60	\$217.31	\$470.83	\$5,649.97	\$30,802.61	\$217.31
60/61	\$226.00	\$489.66	\$5,875.96	\$36,678.57	\$225.99
61/62	\$235.04	\$509.25	\$6,111.00	\$42,789.58	\$235.04
62/63	\$244.44	\$529.62	\$6,355.44	\$49,145.02	\$244.44
63/64	\$254.22	\$550.81	\$6,609.66	\$55,754.68	\$254.22
64/65	\$264.39	\$572.84	\$6,874.05	\$62,628.73	\$264.39
65/66	\$274.96	\$595.75	\$7,149.01	\$69,777.74	\$274.96
66/67	\$285.96	\$619.58	\$7,434.97	\$77,212.71	\$285.96
67/68	\$297.40	\$644.36	\$7,732.37	\$84,945.07	\$297.40
68/69	\$309.29	\$670.14	\$8,041.66	\$92,986.74	\$309.29
69/70	\$321.67	\$696.94	\$8,363.33	\$101,350.07	\$321.67
70/71	\$334.53	\$724.82	\$8,697.86	\$110,047.93	\$334.53
71/72	\$347.91	\$753.82	\$9,045.78	\$119,093.71	\$347.92
72/73	\$361.83	\$783.97	\$9,407.61	\$128,501.32	\$361.83
73/74	\$376.30	\$815.33	\$9,783.91	\$138,285.23	\$376.30
74/75	\$391.36	\$847.94	\$10,175.27	\$148,460.50	\$391.36
75/76	\$407.01	\$881.86	\$10,582.28	\$159,042.78	\$407.01
76/77	\$423.29	\$917.13	\$11,005.57	\$170,048.35	\$423.29
77/78	\$440.22	\$953.82	\$11,445.79	\$181,494.14	\$440.22
78/79	\$457.83	\$991.97	\$11,903.63	\$193,397.77	\$457.84
79/80	\$476.15	\$1,031.65	\$12,379.77	\$205,777.54	\$476.14
80/81	\$495.19	\$1,072.91	\$12,874.96	\$218,652.50	\$495.19
81/82	\$515.00	\$1,115.83	\$13,389.96	\$232,042.46	\$515.00
82/83	\$535.60	\$1,160.46	\$13,925.56	\$245,968.02	\$535.60
83/84	\$557.02	\$1,206.88	\$14,482.58	\$260,450.60	\$557.02
84/85	\$579.30	\$1,255.16	\$15,061.88	\$275,512.48	\$579.30
85/86	\$602.48	\$1,305.36	\$15,664.36	\$291,176.84	\$602.48
86/87	\$626.57	\$1,357.58	\$16,290.93	\$307,467.78	\$626.57
87/88	\$651.64	\$1,411.88	\$16,942.57	\$324,410.35	\$651.64
88/89	\$677.70	\$1,468.36	\$17,620.27	\$342,030.62	\$677.70
89/90	\$704.81	\$1,527.09	\$18,325.08	\$360,355.71	\$704.81

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.)

	<u>Current Income</u>		<u>First Month in Retirement Income</u>	
	Biweekly	Monthly	Monthly	
Gross Salary	\$3,823.20	\$8,311.75	\$2,634.33	Gross Annuity
FERS Retirement	\$30.59	\$66.28	\$263.00	Survivor Benefit
TSP-Traditional	\$191.81	\$415.59	\$0.00	Early Retirement-Age Penalty
TSP-Roth	\$0.00	\$0.00		
TSP Catch-Up	\$0.00	\$0.00	\$0.00	Unpaid Redeposit
TSP-Roth Catch-Up	\$0.00	\$0.00		
Social Security/OASDI	\$223.22	\$483.64	\$0.00	Unpaid Deposit
Tax-Federal Withholding	\$564.60	\$1,223.30	\$316.12	Tax-Federal Withholding (Estimated)
Tax-State Withholding	\$121.84	\$263.99	\$0.00	Tax-State Withholding (Estimated)
FEGLI Basic	\$15.30	\$33.15	\$255.32	FEGLI Basic
FEGLI Optional	\$57.02	\$123.54	\$228.54	FEGLI Optional
FEHB-Medical	\$178.61	\$386.99	\$418.57	FEHB-Medical- FEHB (Estimated)
Dental	\$30.87	\$66.89	\$66.89	Dental (Estimated)
Vision	\$13.32	\$28.86	\$28.86	Vision (Estimated)
Long Term Care	\$0.00	\$0.00	\$0.00	Long Term Care
Flexible Spending Account	\$0.00	\$0.00		
Medicare	\$52.21	\$113.12		
Allotments	\$0.00	\$0.00		
Other 1	\$19.50	\$42.25	\$0.00	
Other 2	\$0.00	\$0.00	\$0.00	
Other 3	\$0.00	\$0.00	\$0.00	
Total Deduction	\$1,498.89	\$3,247.60	\$1,577.30	Total Deduction (Estimated)
			\$1,057.03	Net Annuity (after deduction) (Estimated)
			\$1,556.00	Social Security/FERS Supplement (Estimated)
			\$2,220.00	TSP-Traditional Income (if any) (Estimated)
			\$0.00	TSP-Roth Income (if any) (Estimated)
			\$0.00	Taxable Income from Other Sources (Estimated)
			\$0.00	Non-Taxable Income from Other Sources (Estimate)
Net Pay	\$2,324.31	\$5,064.15	\$4,833.03	Net Income (Estimated)

Net Retirement Income Minus Net Pay Today = -\$231.12