

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, Federal Long Term Care (LTC) Insurance Program, Social Security System Benefits, and the Thrift Savings Plan (TSP). Future costs, future benefits and other estimates are based on assumptions, which may differ from your actual experience. This report should not be considered a recommendation or investment advice, and you should not base your financial decisions on this report. The report has been compiled using software tools developed by a third-party provider and is provided to you for information purposes only. Federal Benefits Educators does not guarantee the accuracy, completeness or reliability of the information contained in the report and disclaims all liability related to the use of or misuse of the report. Should you have any questions regarding your federal employee benefits or this report, it is recommended you consult with your financial advisor, your personnel office or the Office of Personnel Management (OPM) Retirement Information Office at 1-888-767-6738.

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Federal Employee Benefits - Summary

Personal

Name: Jane Doe
Address: 1189 S. Perry Street
Castle Rock, CO 80104
Date of Birth: 01-22-1953
Age: 58

Employment

Service Computation Date: 06-22-87
Annual Salary: \$84,406.00
Hourly Salary: \$40.44
Annual Salary Increase: 1.00% (Estimated)
Creditable Service: 23 Years 8 Months
Sick Leave: 0 Years 0 Months

Retirement

Retirement System: FERS
Employee Type: REGULAR
Retirement Type: REGULAR
Planned Retirement Date: 12-31-18
Annual Salary: \$90,495.00
Hourly Salary: \$43.36
High 3 Average Salary: \$89,600.00
Annual COLA: 1.00%
Creditable Service: 31 Years 6 Months
Sick Leave: 0 Years 5 Months
Age: 65
Retirement Eligibility: Service and Age Requirements Met

Monthly Retirement Annuity - FERS Survivor with a 50% Annuity

Annuity Without Survivor*: \$2,621
Annuity With Survivor*: \$2,359
Survivor's Annuity: \$1,311
Cost of Survivor's Annuity*: \$262

Thrift Savings Plan (TSP)

CURRENT STATUS	START SAVINGS WITHDRAWAL
Your Annual Contribution: \$22,000.00	Age: 70
Govt. Annual Contribution: \$4,220.29	Total Monthly Payments: 192
C Fund Savings: \$41,315.00	Monthly Payment: \$3,826.32
F Fund Savings: \$0.00	Total Payout: \$734,653.44
G Fund Savings: \$82,081.00	
I Fund Savings: \$16,229.00	
S Fund Savings: \$17,165.00	
L Fund Savings: \$0.00	
Total Savings: \$156,790.00	Total Savings Before Payout: \$548,347.00

Federal Employees Group Life Insurance (FEGLI)

COVERAGE	AT AGE 58	AT AGE 65	AT AGE 70
Basic:	\$87,000.00	\$92,000.00	\$23,000.00
Option A:	\$0.00	\$0.00	\$0.00
Option B:	\$255,000.00	\$270,000.00	\$270,000.00
Option C:	\$12,500.00	\$12,500.00	\$12,500.00
Total:	\$354,500.00	\$374,500.00	\$305,500.00
ANNUAL PREMIUM:	\$2,384.00	\$5,444.00	\$8,866.00

Federal Income Analysis - Monthly

	<u>Current Income</u>		<u>First Year in Retirement Income</u>	
	Biweekly	Monthly	Monthly	
Gross Salary	\$3,235.20	\$7,033.83	\$2,621.42	Gross Annuity
Retirement	\$20.78	\$45.02	\$262.00	Survivor Benefit
TSP	\$634.62	\$1,375.00	\$0.00	Early Retirement - Age Penalty
TSP Catch-up	\$211.54	\$458.33	\$0.00	Unpaid Redeposit
Social Security - OASDI	\$137.50	\$297.92	\$0.00	Unpaid Deposit
Tax - Federal	\$288.05	\$624.11	\$639.38	Tax - Federal
Tax - State	\$83.00	\$179.83	\$184.23	Tax - State
FEGLI Basic	\$13.05	\$28.28	\$0.00	FEGLI Basic
FEGLI Optional	\$78.65	\$170.41	\$453.70	FEGLI Optional
Health Benefit - Medical	\$186.00	\$403.00	\$647.13	Health Benefit - Medical (FEHBP)
Health Benefit - Dental	\$37.23	\$80.67	\$0.00	Health Benefit - Dental
Health Benefit - Vision	\$12.30	\$26.65	\$0.00	Health Benefit - Vision
Flexible Spending Account	\$144.22	\$312.48	\$0.00	Long Term Care
Medicare	\$32.16	\$69.68		
Allotments	\$120.00	\$260.00		
Other - 1	\$20.00	\$43.33		
Other - 2	\$0.00	\$0.00		
Total Deductions	\$2,019.10	\$4,374.71	\$2,186.44	Total Reductions/Deductions
			\$434.98	Net Annuity
			\$1,655.00	Social Security / FERS Supplement
			\$2,929.50	Taxable Income from Other Sources
			\$0.00	Non-Taxable Income from Other Sources
Net Pay	\$1,216.10	\$2,659.12	\$5,019.48	Net Income

Net Retirement Income - Net Pay Today = \$2,360.36

Monthly Income - Government

Income Analysis as of March-17-2011

Calculations based on a COLA (In Retirement) of 1.00% and a 50% Survivor Annuity.

In addition, a Social Security COLA of 1.00% was used.

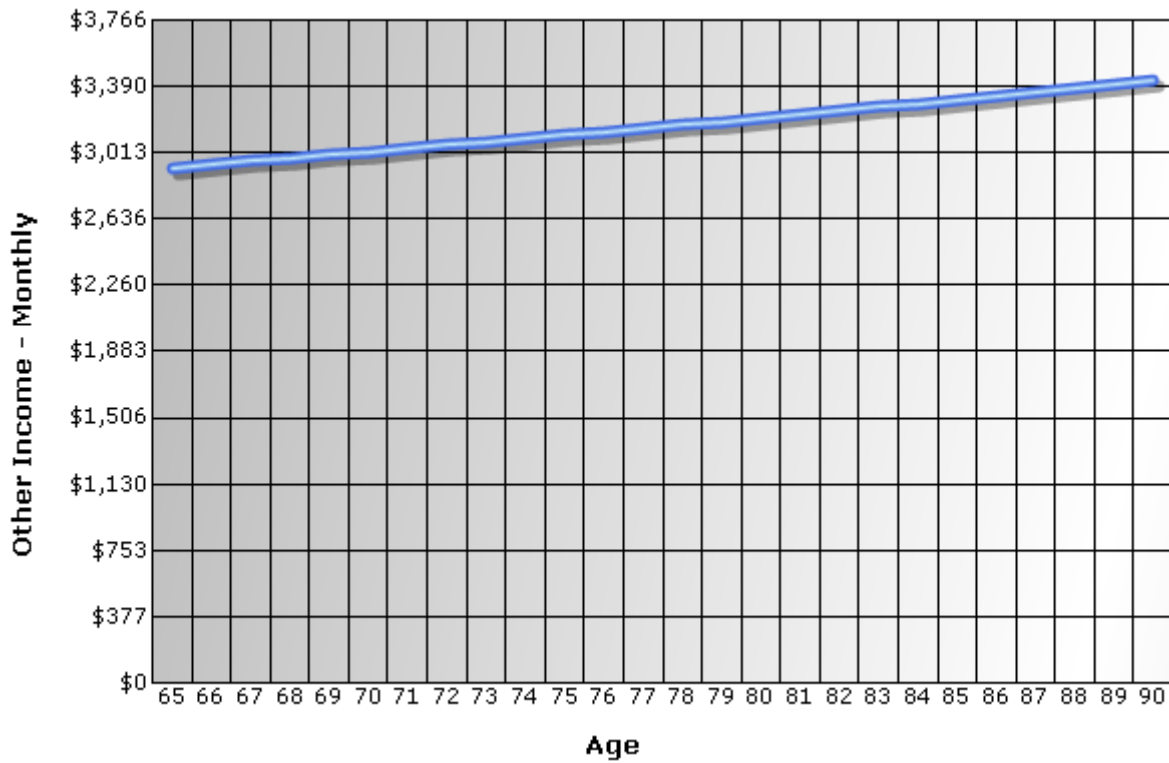
Age	Salary	Annuity	Social Security	TSP	TOTAL	Change
58	\$7,033.83				\$7,033.83	
59	\$7,104.17				\$7,104.17	\$70.34
60	\$7,175.21				\$7,175.21	\$71.04
61	\$7,246.97				\$7,246.97	\$71.75
62	\$7,319.44				\$7,319.44	\$72.47
63	\$7,392.63				\$7,392.63	\$73.19
64	\$7,466.56				\$7,466.56	\$73.93
65	\$7,541.22				\$7,541.22	\$74.67
	Start Retirement					
65		\$2,621.00	\$1,655.00		\$4,276.00	-\$3,265.22
66		\$2,647.21	\$1,672.00		\$4,319.21	\$43.21
67		\$2,673.68	\$1,688.00		\$4,361.68	\$42.47
68		\$2,700.42	\$1,705.00		\$4,405.42	\$43.74
69		\$2,727.42	\$1,722.00		\$4,449.42	\$44.00
70		\$2,754.70	\$1,739.00	\$3,826.32	\$8,320.02	\$3,870.60
71		\$2,782.24	\$1,757.00	\$3,826.32	\$8,365.56	\$45.54
72		\$2,810.07	\$1,774.00	\$3,826.32	\$8,410.39	\$44.83
73		\$2,838.17	\$1,792.00	\$3,826.32	\$8,456.49	\$46.10
74		\$2,866.55	\$1,810.00	\$3,826.32	\$8,502.87	\$46.38
75		\$2,895.21	\$1,828.00	\$3,826.32	\$8,549.53	\$46.66
76		\$2,924.17	\$1,846.00	\$3,826.32	\$8,596.49	\$46.96
77		\$2,953.41	\$1,865.00	\$3,826.32	\$8,644.73	\$48.24
78		\$2,982.94	\$1,884.00	\$3,826.32	\$8,693.26	\$48.53
79		\$3,012.77	\$1,902.00	\$3,826.32	\$8,741.09	\$47.83
80		\$3,042.90	\$1,921.00	\$3,826.32	\$8,790.22	\$49.13
81		\$3,073.33	\$1,941.00	\$3,826.32	\$8,840.65	\$50.43
82		\$3,104.06	\$1,960.00	\$3,826.32	\$8,890.38	\$49.73
83		\$3,135.10	\$1,980.00	\$3,826.32	\$8,941.42	\$51.04
84		\$3,166.45	\$1,999.00	\$3,826.32	\$8,991.77	\$50.35
85		\$3,198.12	\$2,019.00	\$3,826.32	\$9,043.44	\$51.67
86		\$3,230.10	\$2,040.00	0.00	\$5,270.10	-\$3,773.34
87		\$3,262.40	\$2,060.00		\$5,322.40	\$52.30
88		\$3,295.02	\$2,081.00		\$5,376.02	\$53.62
89		\$3,327.97	\$2,101.00		\$5,428.97	\$52.95
90		\$3,361.25	\$2,122.00		\$5,483.25	\$54.28

Annual Income Summary - Other Sources

Expense Analysis as of March-17-2011

Source	Description	Savings	Growth	Income	COLA	Start Age	Stop Age
Job / Retirement Income	Spouse Pension			14154:	.00%	65	90
Job / Retirement Income	Social Security			21000:	1.00%	65	90

Monthly Income - Other Sources



Age	Other Income	Age	Other Income
65	\$2,929.50	78	\$3,171.16
66	\$2,947.00	79	\$3,191.08
67	\$2,964.68	80	\$3,211.20
68	\$2,982.53	81	\$3,231.51
69	\$3,000.56	82	\$3,252.03
70	\$3,018.77	83	\$3,272.76
71	\$3,037.16	84	\$3,293.69
72	\$3,055.74	85	\$3,314.83
73	\$3,074.50	86	\$3,336.19
74	\$3,093.45	87	\$3,357.75
75	\$3,112.59	88	\$3,379.54
76	\$3,131.92	89	\$3,401.54
77	\$3,151.44	90	\$3,423.76

Monthly Expense - Government

Expense Analysis as of March-17-2011

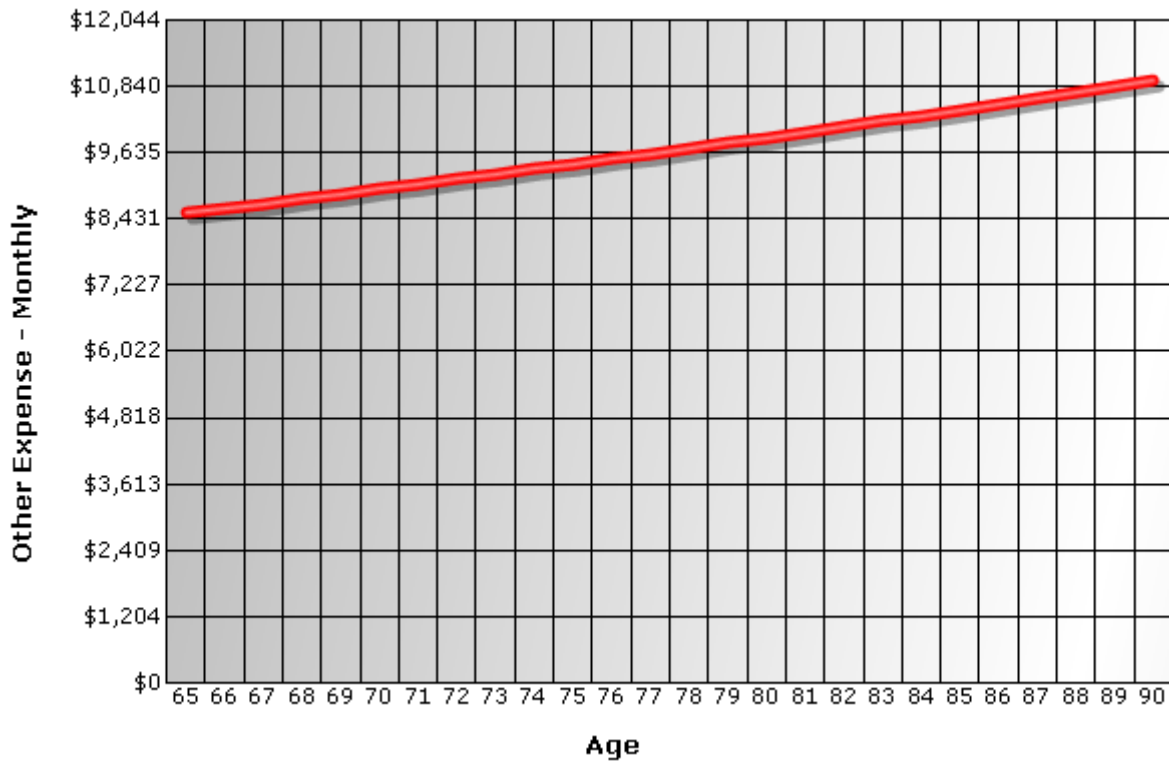
Age	Penalties	Survivor	FEGLI	Health	LTC	Taxes	TOTAL	Change
58			\$198.67	\$403.00		\$0.00	\$601.67	
59			\$200.83	\$431.21		\$0.00	\$632.04	\$30.37
60			\$396.42	\$461.40		\$0.00	\$857.82	\$225.78
61			\$396.42	\$493.69		\$0.00	\$890.11	\$32.29
62			\$400.58	\$528.25		\$0.00	\$928.83	\$38.72
63			\$404.83	\$565.23		\$0.00	\$970.06	\$41.23
64			\$409.08	\$604.79		\$0.00	\$1,013.87	\$43.81
65			\$453.67	\$647.13		\$0.00	\$1,100.80	\$86.93
Start	Retirement							
65		\$262.00	\$453.67	\$647.13		\$0.00	\$1,362.80	\$262.00
66		\$264.62	\$453.67	\$692.43		\$0.00	\$1,410.72	\$47.92
67		\$267.27	\$453.67	\$740.90		\$0.00	\$1,461.84	\$51.12
68		\$269.94	\$453.67	\$792.76		\$0.00	\$1,516.37	\$54.53
69		\$272.64	\$453.67	\$848.26		\$0.00	\$1,574.57	\$58.20
70		\$275.36	\$738.83	\$907.63		\$0.00	\$1,921.82	\$347.25
71		\$278.12	\$738.83	\$971.17		\$0.00	\$1,988.12	\$66.30
72		\$280.90	\$738.83	\$1,039.15		\$0.00	\$2,058.88	\$70.76
73		\$283.71	\$738.83	\$1,111.89		\$0.00	\$2,134.43	\$75.55
74		\$286.55	\$738.83	\$1,189.72		\$0.00	\$2,215.10	\$80.67
75		\$289.41	\$1,101.75	\$1,273.00		\$0.00	\$2,664.16	\$449.06
76		\$292.31	\$1,053.00	\$1,362.11		\$0.00	\$2,707.42	\$43.26
77		\$295.23	\$1,053.00	\$1,457.46		\$0.00	\$2,805.69	\$98.27
78		\$298.18	\$1,053.00	\$1,559.48		\$0.00	\$2,910.66	\$104.97
79		\$301.16	\$1,053.00	\$1,668.65		\$0.00	\$3,022.81	\$112.15
80		\$304.17	\$1,404.00	\$1,785.45		\$0.00	\$3,493.62	\$470.81
81		\$307.22	\$1,404.00	\$1,910.43		\$0.00	\$3,621.65	\$128.03
82		\$310.29	\$1,404.00	\$2,044.16		\$0.00	\$3,758.45	\$136.80
83		\$313.39	\$1,404.00	\$2,187.26		\$0.00	\$3,904.65	\$146.20
84		\$316.52	\$1,404.00	\$2,340.36		\$0.00	\$4,060.88	\$156.23
85		\$319.69	\$1,404.00	\$2,504.19		\$0.00	\$4,227.88	\$167.00
86		\$322.89	\$1,404.00	\$2,679.48		\$0.00	\$4,406.37	\$178.49
87		\$326.12	\$1,404.00	\$2,867.05		\$0.00	\$4,597.17	\$190.80
88		\$329.38	\$1,404.00	\$3,067.74		\$0.00	\$4,801.12	\$203.95
89		\$332.67	\$1,404.00	\$3,282.48		\$0.00	\$5,019.15	\$218.03

Annual Expense Summary - Other Sources

Expense Analysis as of March-17-2011

Description	Expense	Annual Increase	Start Age	Stop Age
Living Expense	\$102,456.00	1.00%	65	90

Monthly Expense - Other Sources



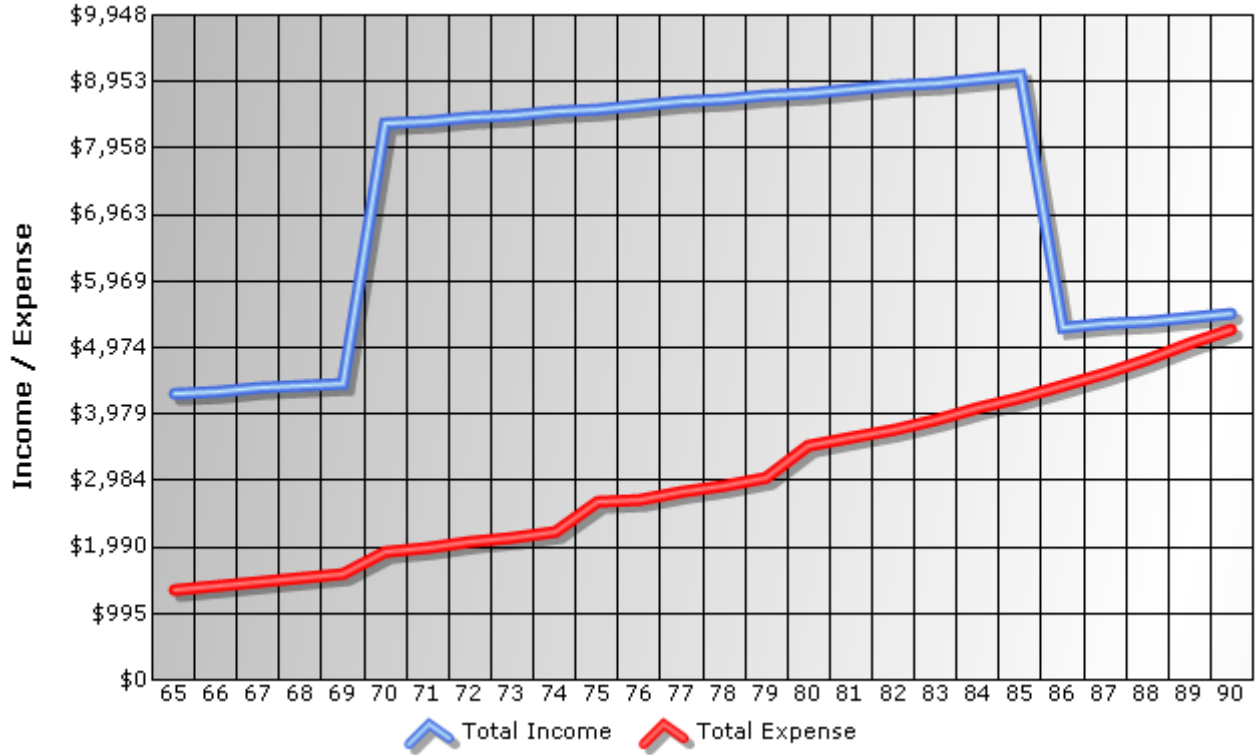
Age	Other Expense	Age	Other Expense
65	\$8,538.00	78	\$9,717.04
66	\$8,623.38	79	\$9,814.21
67	\$8,709.61	80	\$9,912.35
68	\$8,796.71	81	\$10,011.48
69	\$8,884.68	82	\$10,111.59
70	\$8,973.52	83	\$10,212.71
71	\$9,063.26	84	\$10,314.83
72	\$9,153.89	85	\$10,417.98
73	\$9,245.43	86	\$10,522.16
74	\$9,337.89	87	\$10,627.38
75	\$9,431.26	88	\$10,733.66
76	\$9,525.58	89	\$10,840.99
77	\$9,620.83	90	\$10,949.40

Monthly Income / Expense - Government Sources

Income / Expense Analysis as of March-17-2011

Age	Income	Expense	Difference	Change
58	\$7,033.83	\$601.67	\$6,432.17	
59	\$7,104.17	\$632.04	\$6,472.13	\$39.96
60	\$7,175.21	\$857.81	\$6,317.40	-\$154.73
61	\$7,246.97	\$890.11	\$6,356.86	\$39.46
62	\$7,319.44	\$928.83	\$6,390.60	\$33.74
63	\$7,392.63	\$970.06	\$6,422.57	\$31.97
64	\$7,466.56	\$1,013.88	\$6,452.68	\$30.11
65	\$7,541.22	\$1,100.80	\$6,440.43	-\$12.25
Retire				
65	\$4,276.00	\$1,362.80	\$2,913.20	-\$3,527.23
66	\$4,319.21	\$1,410.72	\$2,908.49	-\$4.71
67	\$4,361.68	\$1,461.83	\$2,899.85	-\$8.64
68	\$4,405.42	\$1,516.37	\$2,889.05	-\$10.80
69	\$4,449.42	\$1,574.56	\$2,874.86	-\$14.19
70	\$8,320.02	\$1,921.83	\$6,398.19	\$3,523.33
71	\$8,365.56	\$1,988.12	\$6,377.44	-\$20.75
72	\$8,410.39	\$2,058.88	\$6,351.51	-\$25.93
73	\$8,456.49	\$2,134.43	\$6,322.06	-\$29.45
74	\$8,502.87	\$2,215.10	\$6,287.77	-\$34.29
75	\$8,549.53	\$2,664.16	\$5,885.37	-\$402.40
76	\$8,596.49	\$2,707.42	\$5,889.07	\$3.70
77	\$8,644.73	\$2,805.69	\$5,839.04	-\$50.03
78	\$8,693.26	\$2,910.66	\$5,782.60	-\$56.44
79	\$8,741.09	\$3,022.81	\$5,718.28	-\$64.32
80	\$8,790.22	\$3,493.63	\$5,296.59	-\$421.69
81	\$8,840.65	\$3,621.65	\$5,219.00	-\$77.59
82	\$8,890.38	\$3,758.45	\$5,131.93	-\$87.07
83	\$8,941.42	\$3,904.65	\$5,036.77	-\$95.16
84	\$8,991.77	\$4,060.89	\$4,930.88	-\$105.89
85	\$9,043.44	\$4,227.88	\$4,815.56	-\$115.32
86	\$5,270.10	\$4,406.37	\$863.73	-\$3,951.83
87	\$5,322.40	\$4,597.16	\$725.24	-\$138.49
88	\$5,376.02	\$4,801.12	\$574.90	-\$150.34
89	\$5,428.97	\$5,019.15	\$409.82	-\$165.08
90	\$5,483.25	\$5,252.25	\$231.00	-\$178.82

Monthly Income / Expense - Government Sources



Age	Income	Expense	Difference	Change
65	\$4,276.00	\$1,362.80	\$2,913.20	-\$3,527.22
66	\$4,319.21	\$1,410.72	\$2,908.49	-\$4.71
67	\$4,361.68	\$1,461.83	\$2,899.85	-\$8.65
68	\$4,405.42	\$1,516.37	\$2,889.05	-\$10.80
69	\$4,449.42	\$1,574.56	\$2,874.86	-\$14.19
70	\$8,320.02	\$1,921.83	\$6,398.19	\$3,523.33
71	\$8,365.56	\$1,988.12	\$6,377.44	-\$20.75
72	\$8,410.39	\$2,058.88	\$6,351.51	-\$25.93
73	\$8,456.49	\$2,134.43	\$6,322.06	-\$29.45
74	\$8,502.87	\$2,215.10	\$6,287.77	-\$34.29
75	\$8,549.53	\$2,664.16	\$5,885.37	-\$402.40
76	\$8,596.49	\$2,707.42	\$5,889.07	\$3.71
77	\$8,644.73	\$2,805.69	\$5,839.04	-\$50.03
78	\$8,693.26	\$2,910.66	\$5,782.60	-\$56.44
79	\$8,741.09	\$3,022.81	\$5,718.28	-\$64.32
80	\$8,790.22	\$3,493.63	\$5,296.59	-\$421.69
81	\$8,840.65	\$3,621.65	\$5,219.00	-\$77.59
82	\$8,890.38	\$3,758.45	\$5,131.93	-\$87.07
83	\$8,941.42	\$3,904.65	\$5,036.77	-\$95.15
84	\$8,991.77	\$4,060.89	\$4,930.88	-\$105.89
85	\$9,043.44	\$4,227.88	\$4,815.56	-\$115.32
86	\$5,270.10	\$4,406.37	\$863.73	-\$3,951.83
87	\$5,322.40	\$4,597.16	\$725.24	-\$138.49
88	\$5,376.02	\$4,801.12	\$574.90	-\$150.33
89	\$5,428.97	\$5,019.15	\$409.82	-\$165.09
90	\$5,483.25	\$5,252.25	\$231.00	-\$178.82

Planned and Projected Retirement

Retirement Characterization

Retirement System	FERS
Employee Type	Regular
Retirement Type	Regular

Input Data

High 3 Average at Retirement	89,600
Estimated High 3 Increase/Year	1.00 %
Years of Service at Retirement	31
Months of Service at Retirement	6
Age at Retirement in Years	65
Age at Retirement in Months	11
Creditable Retirement Sick Leave	912
Sick Leave to be Saved/Year	104
Annual Inflation Factor	0.00 %
COLA (In Retirement)	1.00 %
FERS Survivor	50% Annuity

Planned and Projected Retirement Data

Planned Retirement	Delayed Retirement											
Age In Years	65	66	67	68	69	70	71	72	73	74	75	76
Age In Months	11	11	11	11	11	11	11	11	11	11	11	11
Service Years	31	32	33	34	35	36	37	38	39	40	41	42
Service Months	6	6	6	6	6	6	6	6	6	6	6	6
Sick Leave Years	0	0	0	0	0	0	0	0	0	0	0	0
Sick Leave Months	5	5	6	7	7	8	8	9	10	10	11	11
High 3 Average	89,600	90,496	91,401	92,315	93,238	94,170	95,112	96,063	97,024	97,994	98,974	99,964
Change in High 3 Average		896	905	914	923	932	942	951	961	970	980	990
Annual ANNUITY (Before Penalties)	31,457	32,767	34,184	35,626	37,008	38,500	39,931	41,475	43,046	44,555	46,180	47,741
Annual Retire Early Penalty												
Annual Deposit Penalty												
Annual Redeposit Penalty												
Annual Annuity No Survivor	31,457	32,767	34,184	35,626	37,008	38,500	39,931	41,475	43,046	44,555	46,180	47,741
Monthly Annuity No Survivor *	2,621	2,731	2,849	2,969	3,084	3,208	3,328	3,456	3,587	3,713	3,848	3,978
Annual Annuity With Survivor	28,311	29,490	30,766	32,063	33,307	34,650	35,938	37,328	38,742	40,099	41,562	42,967
Monthly Annuity With Survivor *	2,359	2,458	2,564	2,672	2,776	2,888	2,995	3,111	3,228	3,342	3,463	3,581
Annual Survivor Annuity	15,729	16,384	17,092	17,813	18,504	19,250	19,966	20,738	21,523	22,277	23,090	23,871
Monthly Survivor Annuity	1,311	1,365	1,424	1,484	1,542	1,604	1,664	1,728	1,794	1,856	1,924	1,989
Annual Cost of Survivor Annuity *	3,144	3,276	3,420	3,564	3,696	3,840	3,996	4,140	4,308	4,452	4,620	4,764
Monthly Cost of Survivor Annuity *	262	273	285	297	308	320	333	345	359	371	385	397

Retirement Benefits

Employee Retirement:

- Your Annuity at retirement is based on a current salary of \$84,406 per year with 1.00% annual pay raises. Retiring at age 65 with 31 years of service will yield a Monthly Retirement Income of: \$2,621

Employee Retirement with Survivor Benefit Plan (SBP):

- Your Monthly Retirement Income after SBP Cost starting at age 65 will be: \$2,359

Survivor's Benefit:

- Under SBP, at your death, your widow(er) will receive a Monthly Income of: \$1,311

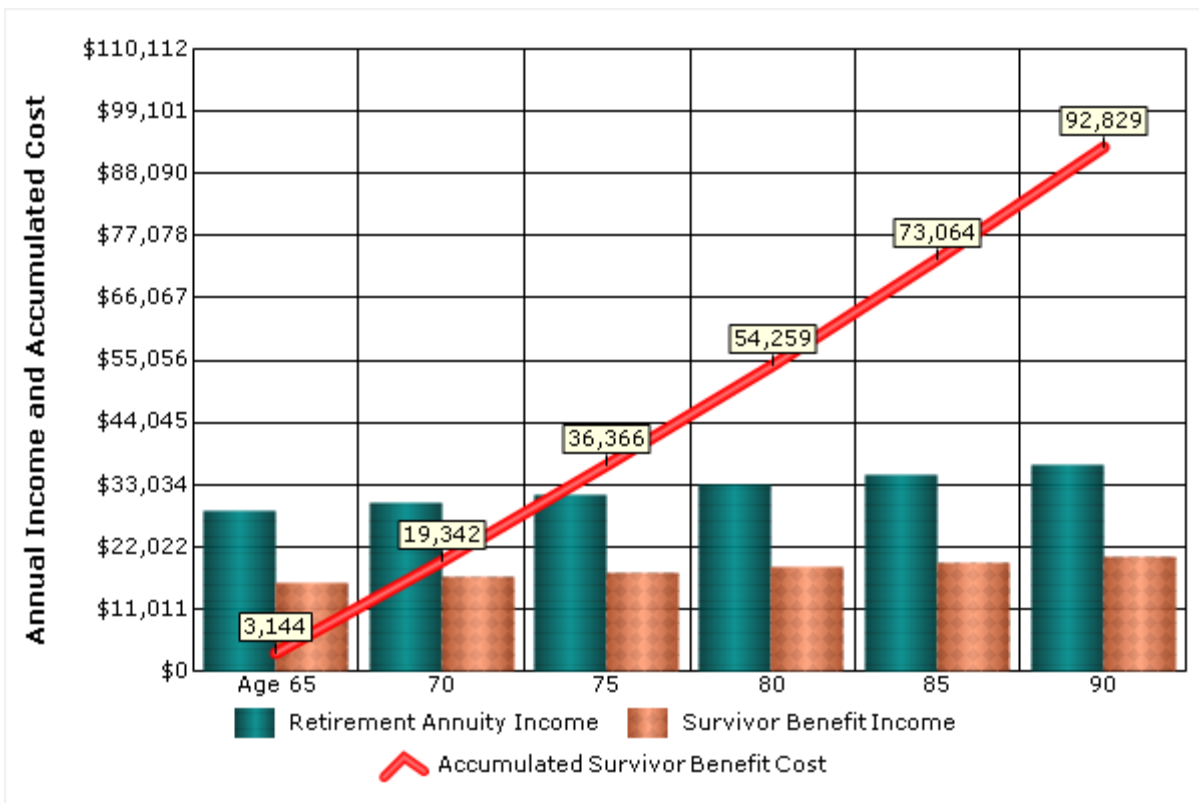
Costs:

- Your projected cost for a Survivor Benefit Plan (SBP) at Retirement will be:
 Cost Per Month: \$262
 Cost Per Year: \$3,144

- Your Projected Accumulated Cost for a Survivor Benefit Plan (SBP) at age 75 will be: \$36,366

- Your Projected Accumulated Cost for a Survivor Benefit Plan (SBP) at age 85 will be: \$73,064

- Your Projected Accumulated Cost for a Survivor Benefit Plan (SBP) at age 90 will be: \$92,829



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 Benefits

Benefits Data

Calculations based on a COLA (In Retirement) of 1.00% 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	65	2,621.00	2,359.00	1,311.00	262.00	3,144.00	3,144.00
2	66	2,647.21	2,382.59	1,324.11	264.62	3,175.44	6,319.44
3	67	2,673.68	2,406.42	1,337.35	267.27	3,207.19	9,526.63
4	68	2,700.42	2,430.48	1,350.72	269.94	3,239.27	12,765.90
5	69	2,727.42	2,454.78	1,364.23	272.64	3,271.66	16,037.56
6	70	2,754.70	2,479.33	1,377.87	275.36	3,304.38	19,341.94
7	71	2,782.24	2,504.13	1,391.65	278.12	3,337.42	22,679.35
8	72	2,810.07	2,529.17	1,405.57	280.90	3,370.79	26,050.15
9	73	2,838.17	2,554.46	1,419.63	283.71	3,404.50	29,454.65
10	74	2,866.55	2,580.00	1,433.82	286.55	3,438.55	32,893.20
11	75	2,895.21	2,605.80	1,448.16	289.41	3,472.93	36,366.13
12	76	2,924.17	2,631.86	1,462.64	292.31	3,507.66	39,873.79
13	77	2,953.41	2,658.18	1,477.27	295.23	3,542.74	43,416.53
14	78	2,982.94	2,684.76	1,492.04	298.18	3,578.17	46,994.69
15	79	3,012.77	2,711.61	1,506.96	301.16	3,613.95	50,608.64
16	80	3,042.90	2,738.73	1,522.03	304.17	3,650.09	54,258.73
17	81	3,073.33	2,766.11	1,537.25	307.22	3,686.59	57,945.31
18	82	3,104.06	2,793.77	1,552.62	310.29	3,723.45	61,668.77
19	83	3,135.10	2,821.71	1,568.15	313.39	3,760.69	65,429.45
20	84	3,166.45	2,849.93	1,583.83	316.52	3,798.29	69,227.75
21	85	3,198.12	2,878.43	1,599.67	319.69	3,836.28	73,064.03
22	86	3,230.10	2,907.21	1,615.67	322.89	3,874.64	76,938.67
23	87	3,262.40	2,936.28	1,631.82	326.12	3,913.39	80,852.05
24	88	3,295.02	2,965.65	1,648.14	329.38	3,952.52	84,804.57
25	89	3,327.97	2,995.30	1,664.62	332.67	3,992.05	88,796.62
26	90	3,361.25	3,025.26	1,681.27	336.00	4,031.97	92,828.59

* Monthly Annuity No Survivor Minus Monthly Annuity With Survivor

FERS Supplement and Social Security Benefits

Benefits Data

Calculations based on a FERS Annuity COLA of 1.00% and a Social Security COLA of 1.00%.

Age	FERS Annuity	FERS Supplement	Social Security	TOTAL	Change
65	2,359	0	1,655	4,014	0
66	2,383	0	1,672	4,055	41
67	2,406	0	1,688	4,094	39
68	2,430	0	1,705	4,135	41
69	2,455	0	1,722	4,177	42
70	2,479	0	1,739	4,218	41
71	2,504	0	1,757	4,261	43
72	2,529	0	1,774	4,303	42
73	2,554	0	1,792	4,346	43
74	2,580	0	1,810	4,390	44
75	2,606	0	1,828	4,434	44
76	2,632	0	1,846	4,478	44
77	2,658	0	1,865	4,523	45
78	2,685	0	1,884	4,569	46
79	2,712	0	1,902	4,614	45
80	2,739	0	1,921	4,660	46
81	2,766	0	1,941	4,707	47
82	2,794	0	1,960	4,754	47
83	2,822	0	1,980	4,802	48
84	2,850	0	1,999	4,849	47
85	2,878	0	2,019	4,897	48
86	2,907	0	2,040	4,947	50
87	2,936	0	2,060	4,996	49
88	2,966	0	2,081	5,047	51
89	2,995	0	2,101	5,096	49
90	3,025	0	2,122	5,147	51

Thrift Savings Plan

Current Contributions:

You are currently contributing a regular amount of \$16,500 from your salary and an additional \$5,500 catch-up contribution for a combined Annual Contribution of: \$22,000

Continuing Contributions:

Your future Thrift Savings Plan projections 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 25.00% into the C fund earning 5.00%, .00% into the F fund earning 4.00%, 55.00% into the G fund earning 3.50%, 10.00% into the I fund earning 5.00%, 10.00% into the S fund earning 5.00%, and .00% into the L-FUND NOT SELECTED. 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:

You chose to begin your TSP withdrawal at the age of 70 years and 0 months. Based on your projected account value of \$548,347, your Monthly TSP withdrawal will be: \$3,826.32

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

Existing Savings

There are six separate funds (C, F, G, I, S, and L) in which to accumulate savings. At this time you have accumulated \$41,315.00 in the C Fund, \$0.00 in the F Fund, \$82,081.00 in the G Fund, \$16,229.00 in the I Fund, \$17,165.00 in the S Fund, and \$0.00 in the L Fund for a total of \$156,790.00.

Projected Annual Return Rates

The following rates were selected by you for calculating future earnings: C Fund 5.00%, F Fund 4.00%, G Fund 3.50%, I Fund 5.00%, and S Fund 5.00%.

Contributions

You are currently contributing a regular amount of \$16,500.00 from your salary and an additional \$5,500.00 catch-up contribution for a combined Annual Contribution of \$22,000.00. This is divided into the six funds as follows:

- \$5,500.00 (25.00%) in the C Fund,
- \$0.00 (0.00%) in the F Fund,
- \$12,100.00 (55.00%) in the G Fund,
- \$2,200.00 (10.00%) in the I Fund,
- \$2,200.00 (10.00%) in the S Fund, and
- \$0.00 (0.00%) in the L Fund.

In addition, the government's contribution of \$4,220.29 is divided into the six funds as follows:

- \$1,055.07 (25.00%) in the C Fund,
- \$0.00 (0.00%) in the F Fund,
- \$2,321.16 (55.00%) in the G Fund,
- \$422.03 (10.00%) in the I Fund,
- \$422.03 (10.00%) in the S Fund, and
- \$0.00 (0.00%) in the L Fund.

The total annual contribution of \$26,220.29 is distributed as follows:

- \$6,555.07 (25.00%) in the C Fund,
- \$0.00 (0.00%) in the F Fund,
- \$14,421.16 (55.00%) in the G Fund,
- \$2,622.03 (10.00%) in the I Fund,
- \$2,622.03 (10.00%) in the S Fund, and
- \$0.00 (0.00%) in the L Fund.

In January of each year, you anticipate a 1.00% increase in salary that will raise your annual TSP contribution.

Projected Savings at Withdrawal

You elected to start withdrawing funds at the age of 70 years and 0 months. The projected savings in the six funds at that age is \$548,347.00.

Withdrawal Option Selected

At the start of your withdrawal period, you elected to distribute the \$548,347.00 into the five funds as follows:

- \$65,801.64 (12.00%) in the C Fund,
- \$32,900.82 (6.00%) in the F Fund,
- \$405,776.78 (74.00%) in the G Fund,
- \$27,417.35 (5.00%) in the I Fund, and
- \$16,450.41 (3.00%) in the S Fund.

You elected to receive 192 payments of \$3,826.32 per month. The last payment will be in January-2039. At that time you will have received \$734,653.44, and you will have \$7.50 remaining in your TSP account.

Thrift Savings Plan - Contributions and Projected Savings

Summary of Annual Contributions and Savings in the C, F, G, I and S Funds: 12-2011 to 01-2023

End of Year	Age	Salary	Your Contrib	Gov Contrib	TOTAL Contrib	C Fund Savings	F Fund Savings	G Fund Savings	I Fund Savings	S Fund Savings	TOTAL Savings
12-2011	58	84,406	16,500	4,220	20,720	48,869	0	97,194	19,238	20,214	185,515
12-2012	59	85,250	22,000	4,263	26,263	58,087	0	115,329	22,909	23,935	220,260
12-2013	60	86,103	22,000	4,305	26,305	67,788	0	134,133	26,773	27,851	256,545
12-2014	61	86,964	22,000	4,348	26,348	77,996	0	153,630	30,839	31,972	294,437
12-2015	62	87,833	22,000	4,392	26,392	88,738	0	173,845	35,117	36,309	334,009
12-2016	63	88,712	22,000	4,436	26,436	100,041	0	194,803	39,619	40,871	375,334
12-2017	64	89,599	22,000	4,480	26,480	111,933	0	216,532	44,355	45,672	418,492
12-2018	65	90,495	22,000	4,525	26,525	123,892	0	237,842	49,118	50,501	461,353
12-2019	66	0	0	0	0	130,231	0	246,302	51,631	53,085	481,249
12-2020	67	0	0	0	0	136,893	0	255,062	54,272	55,801	502,028
12-2021	68	0	0	0	0	143,897	0	264,134	57,049	58,656	523,736
12-2022	69	0	0	0	0	151,259	0	273,528	59,968	61,657	546,412
01-2023	70	0	0	0	0	151,889	0	274,326	60,218	61,914	548,347

Summary of Annual Contributions and Savings in the L Funds (C, F, G, I and S): 12-2011 to 01-2023

End of Year	Age	Salary	Your Contrib	Gov Contrib	TOTAL Contrib	C Fund Savings	F Fund Savings	G Fund Savings	I Fund Savings	S Fund Savings	TOTAL Savings
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Federal Employees Group Life Insurance

Current Coverage and Costs:

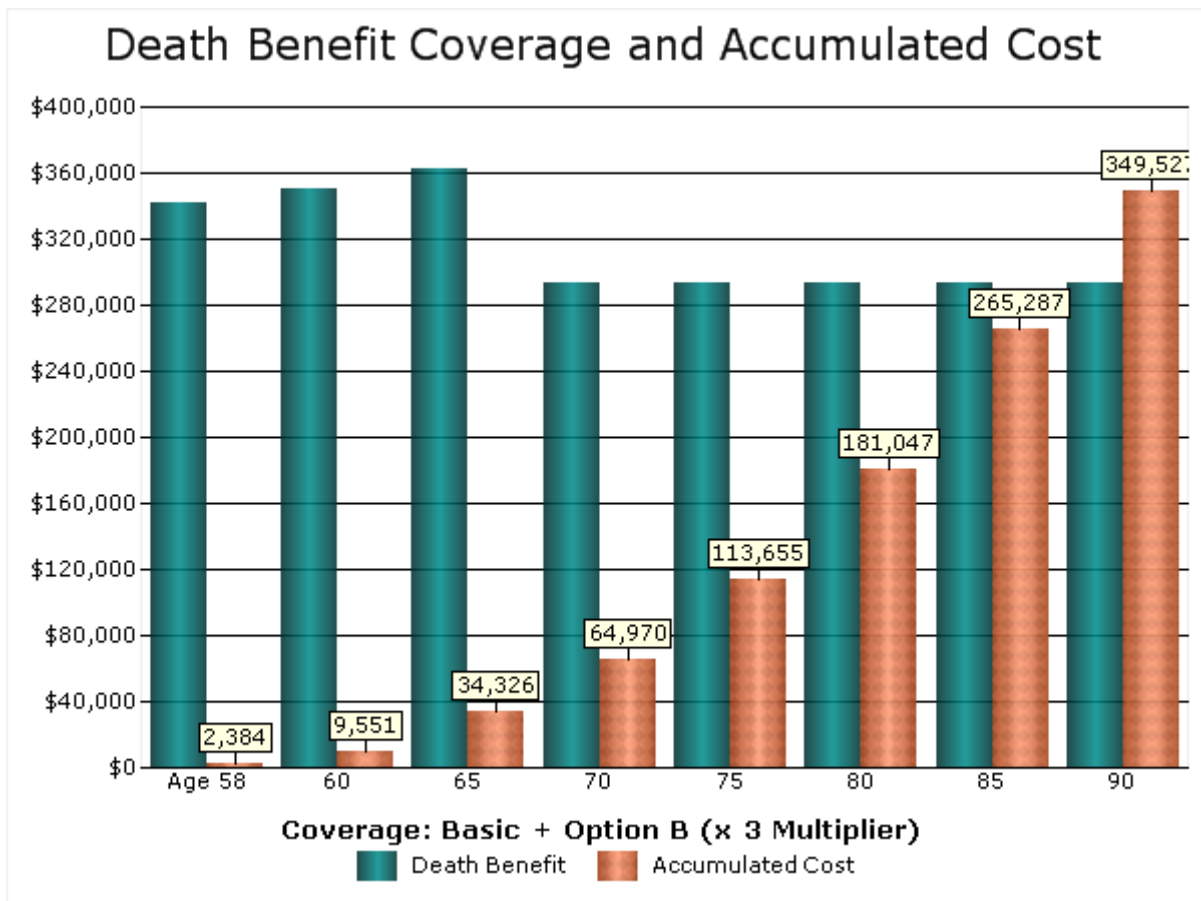
Your current coverage (Death Benefit) for FEGLI is: \$342,000
 Your current total FEGLI Monthly Cost is: \$198.68
 The Annual Cost is: \$2,384

Future Coverage and Costs:

At age 65 your coverage (Death Benefit) for FEGLI will be: \$362,000
 Your total FEGLI Monthly Cost will be: \$453.70
 The Annual Cost will be: \$5,444
 The total Accumulated Cost for your FEGLI coverage will be: \$34,326

At age 65 your coverage (Death Benefit) for FEGLI will be: \$362,000
 Your total FEGLI Monthly Cost will be: \$453.70
 The Annual Cost will be: \$5,444
 The total Accumulated Cost for your FEGLI coverage will be: \$34,326

At age 70 your coverage (Death Benefit) for FEGLI will be: \$293,000
 Your total FEGLI Monthly Cost will be: \$738.83
 The Annual Cost will be: \$8,866
 The total Accumulated Cost for your FEGLI coverage will be: \$64,970



Federal Employees Group Life Insurance

Summary as of March-17-2011

At your current age of 58, your annual salary is \$84,406.00, and you expect annual salary increases of 1.00%. Your life insurance coverage includes: Basic (equal to your rounded annual salary plus \$2000), Option B (equal to 3 times your annual salary). You plan to retire on 12-31-2018 at the age of 65. You elected to reduce your Basic coverage by 2% monthly to 25% of full Basic coverage beginning at the age of 65. You chose to keep full Option B coverage at the age of 65. You elected 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
58/59	84,406	91.70	198.68	2,384	2,384	87,000	0	255,000	12,500	354,500
59/60	85,250	92.69	200.83	2,410	4,794	88,000	0	258,000	12,500	358,500
60/61	86,103	182.95	396.39	4,757	9,551	89,000	0	261,000	12,500	362,500
61/62	86,964	182.95	396.39	4,757	14,308	89,000	0	261,000	12,500	362,500
62/63	87,833	184.90	400.62	4,807	19,115	90,000	0	264,000	12,500	366,500
63/64	88,712	186.85	404.84	4,858	23,973	91,000	0	267,000	12,500	370,500
64/65	89,599	188.80	409.07	4,909	28,882	92,000	0	270,000	12,500	374,500
65/66	0	209.40	453.70	5,444	34,326	92,000	0	270,000	12,500	374,500
66/67	0	209.40	453.70	5,444	39,771	69,920	0	270,000	12,500	352,420
67/68	0	209.40	453.70	5,444	45,215	47,840	0	270,000	12,500	330,340
68/69	0	209.40	453.70	5,444	50,659	25,760	0	270,000	12,500	308,260
69/70	0	209.40	453.70	5,444	56,104	23,000	0	270,000	12,500	305,500
70/71	0	341.00	738.83	8,866	64,970	23,000	0	270,000	12,500	305,500
71/72	0	341.00	738.83	8,866	73,836	23,000	0	270,000	12,500	305,500
72/73	0	341.00	738.83	8,866	82,702	23,000	0	270,000	12,500	305,500
73/74	0	341.00	738.83	8,866	91,568	23,000	0	270,000	12,500	305,500
74/75	0	341.00	738.83	8,866	100,434	23,000	0	270,000	12,500	305,500
75/76	0	508.50	1,101.75	13,221	113,655	23,000	0	270,000	12,500	305,500
76/77	0	486.00	1,053.00	12,636	126,291	23,000	0	270,000	0	293,000
77/78	0	486.00	1,053.00	12,636	138,927	23,000	0	270,000	0	293,000
78/79	0	486.00	1,053.00	12,636	151,563	23,000	0	270,000	0	293,000
79/80	0	486.00	1,053.00	12,636	164,199	23,000	0	270,000	0	293,000
80/81	0	648.00	1,404.00	16,848	181,047	23,000	0	270,000	0	293,000
81/82	0	648.00	1,404.00	16,848	197,895	23,000	0	270,000	0	293,000
82/83	0	648.00	1,404.00	16,848	214,743	23,000	0	270,000	0	293,000
83/84	0	648.00	1,404.00	16,848	231,591	23,000	0	270,000	0	293,000
84/85	0	648.00	1,404.00	16,848	248,439	23,000	0	270,000	0	293,000
85/86	0	648.00	1,404.00	16,848	265,287	23,000	0	270,000	0	293,000
86/87	0	648.00	1,404.00	16,848	282,135	23,000	0	270,000	0	293,000
87/88	0	648.00	1,404.00	16,848	298,983	23,000	0	270,000	0	293,000
88/89	0	648.00	1,404.00	16,848	315,831	23,000	0	270,000	0	293,000
89/90	0	648.00	1,404.00	16,848	332,679	23,000	0	270,000	0	293,000
90/91	0	648.00	1,404.00	16,848	349,527	23,000	0	270,000	0	293,000

Average Premium from Age 58 to Age 65	Basic	Option A	Option B	Option C	Total Premium
Biweekly	\$13.41	\$0.00	\$133.92	\$11.35	\$158.69
Monthly	\$29.06	\$0.00	\$290.16	\$24.60	\$343.83

Federal Employees Health Benefits Program

Calculations based on current Health Insurance premium of:

Biweekly = \$186.00

Monthly = \$403.00

Annual = \$4,836.00

The current premium is projected to increase annually by 7.00% (compounded)

Age	Biweekly Health Benefit Cost	Monthly Health Benefit Cost	Annual Health Benefit Cost	Accumulated Cost	Change Form Previous Year
58/59	186.00	403.00	4,836.00	4,836.00	.00
59/60	199.02	431.21	5,174.52	10,010.52	338.52
60/61	212.95	461.40	5,536.74	15,547.26	362.22
61/62	227.86	493.69	5,924.31	21,471.56	387.57
62/63	243.81	528.25	6,339.01	27,810.57	414.70
63/64	260.87	565.23	6,782.74	34,593.31	443.73
64/65	279.14	604.79	7,257.53	41,850.85	474.79
65/66	298.68	647.13	7,765.56	49,616.41	508.03
66/67	319.58	692.43	8,309.15	57,925.55	543.59
67/68	341.95	740.90	8,890.79	66,816.34	581.64
68/69	365.89	792.76	9,513.14	76,329.49	622.35
69/70	391.50	848.26	10,179.06	86,508.55	665.92
70/71	418.91	907.63	10,891.60	97,400.15	712.54
71/72	448.23	971.17	11,654.01	109,054.16	762.41
72/73	479.61	1,039.15	12,469.79	121,523.95	815.78
73/74	513.18	1,111.89	13,342.68	134,866.63	872.89
74/75	549.10	1,189.72	14,276.66	149,143.29	933.98
75/76	587.54	1,273.00	15,276.03	164,419.32	999.37
76/77	628.67	1,362.11	16,345.35	180,764.67	1,069.32
77/78	672.67	1,457.46	17,489.53	198,254.20	1,144.18
78/79	719.76	1,559.48	18,713.79	216,967.99	1,224.26
79/80	770.14	1,668.65	20,023.76	236,991.75	1,309.97
80/81	824.05	1,785.45	21,425.42	258,417.18	1,401.66
81/82	881.74	1,910.43	22,925.20	281,342.38	1,499.78
82/83	943.46	2,044.16	24,529.97	305,872.35	1,604.77
83/84	1,009.50	2,187.26	26,247.06	332,119.41	1,717.09
84/85	1,080.17	2,340.36	28,084.36	360,203.77	1,837.30
85/86	1,155.78	2,504.19	30,050.26	390,254.03	1,965.90
86/87	1,236.68	2,679.48	32,153.78	422,407.82	2,103.52
87/88	1,323.25	2,867.05	34,404.55	456,812.36	2,250.77
88/89	1,415.88	3,067.74	36,812.87	493,625.23	2,408.32
89/90	1,514.99	3,282.48	39,389.77	533,014.99	2,576.90
90/91	1,621.04	3,512.25	42,147.05	575,162.04	2,757.28

Benefits Cost Analysis

Age	Annual FEGLI Cost	Annual Survivor Benefit Cost	TOTAL Annual Cost	TOTAL ACCUMULATED COST	Cost Increase From Previous Year
58/59	2,384	0	2,384	2,384	
59/60	2,410	0	2,410	4,794	26
60/61	4,757	0	4,757	9,551	2,347
61/62	4,757	0	4,757	14,308	
62/63	4,807	0	4,807	19,115	50
63/64	4,858	0	4,858	23,973	51
64/65	4,909	0	4,909	28,882	51
65/66	5,444	3,144	8,588	37,470	3,679
66/67	5,444	3,175	8,619	46,089	31
67/68	5,444	3,207	8,651	54,741	32
68/69	5,444	3,239	8,683	63,424	32
69/70	5,444	3,272	8,716	72,140	32
70/71	8,866	3,304	12,170	84,310	3,455
71/72	8,866	3,337	12,203	96,513	33
72/73	8,866	3,371	12,237	108,750	33
73/74	8,866	3,405	12,271	121,021	34
74/75	8,866	3,439	12,305	133,325	34
75/76	13,221	3,473	16,694	150,019	4,389
76/77	12,636	3,508	16,144	166,163	-550
77/78	12,636	3,543	16,179	182,342	35
78/79	12,636	3,578	16,214	198,556	35
79/80	12,636	3,614	16,250	214,806	36
80/81	16,848	3,650	20,498	235,304	4,248
81/82	16,848	3,687	20,535	255,838	37
82/83	16,848	3,723	20,571	276,410	37
83/84	16,848	3,761	20,609	297,018	37
84/85	16,848	3,798	20,646	317,665	38
85/86	16,848	3,836	20,684	338,349	38
86/87	16,848	3,875	20,723	359,072	38
87/88	16,848	3,913	20,761	379,833	39
88/89	16,848	3,953	20,801	400,634	39
89/90	16,848	3,992	20,840	421,474	40
90/91	16,848	4,032	20,880	442,354	40

Retirement Eligibility

Retirement Characterization

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

Federal Service

Service Computation Date: 06-22-87
Creditable Service (Today): 23 Years 8 Months

Eligibility

Planned Retirement Date: 12-31-18
Service at Retirement: 31 Years 6 Months
Age at Retirement: 65 Years 11 Months
Retirement Status: Service and Age Requirements Met

Creditable Service

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

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

Creditable Sick Leave - Total Time: 0 Years, 5 Months, 7 Days

Hours saved to date:	100
Two week pay periods to retirement:	203
Future hours to be saved per pay period:	4
Total future hours to be saved:	812

Total Creditable Service - 0 Years, 5 Months

High 3 Average

Average at Retirement

Average: 89,600
Retirement Date: 12-31-18

Pay Changes - Dates and Amounts

Date Effective	Annual Pay
01-01-18	90,495
01-01-17	89,599
01-01-16	88,712
01-01-15	87,833
01-01-14	86,964

High 3 Average Changes

Date	Average	Change	% Change
12-31-18	89,600.37	75.36	.08%
11-30-18	89,525.01	72.93	.08%
10-31-18	89,452.08	75.36	.08%
09-30-18	89,376.72	72.93	.08%
08-31-18	89,303.78	75.36	.08%
07-31-18	89,228.42	75.36	.08%
06-30-18	89,153.06	72.93	.08%
05-31-18	89,080.13	75.36	.08%
04-30-18	89,004.76	72.93	.08%
03-31-18	88,931.83	75.36	.08%
02-28-18	88,856.47	68.07	.08%
01-31-18	88,788.40	74.54	.08%
12-31-17	88,713.86	74.60	.08%
11-30-17	88,639.26	72.19	.08%
10-31-17	88,567.07	74.60	.08%
09-30-17	88,492.47	72.19	.08%
08-31-17	88,420.28	74.60	.08%
07-31-17	88,345.68	74.60	.08%
06-30-17	88,271.08	72.19	.08%
05-31-17	88,198.89	74.60	.08%
04-30-17	88,124.29	72.19	.08%
03-31-17	88,052.10	74.60	.08%
02-28-17	87,977.50	67.38	.08%
01-31-17	87,910.12	73.79	.08%