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CSRS and FERS Benefits Calculator - v 8 Activation / Deactivation Request Form

Product Purchased Personal PLUS
 Professional

Order ID

First and Last Name

Your Email Address

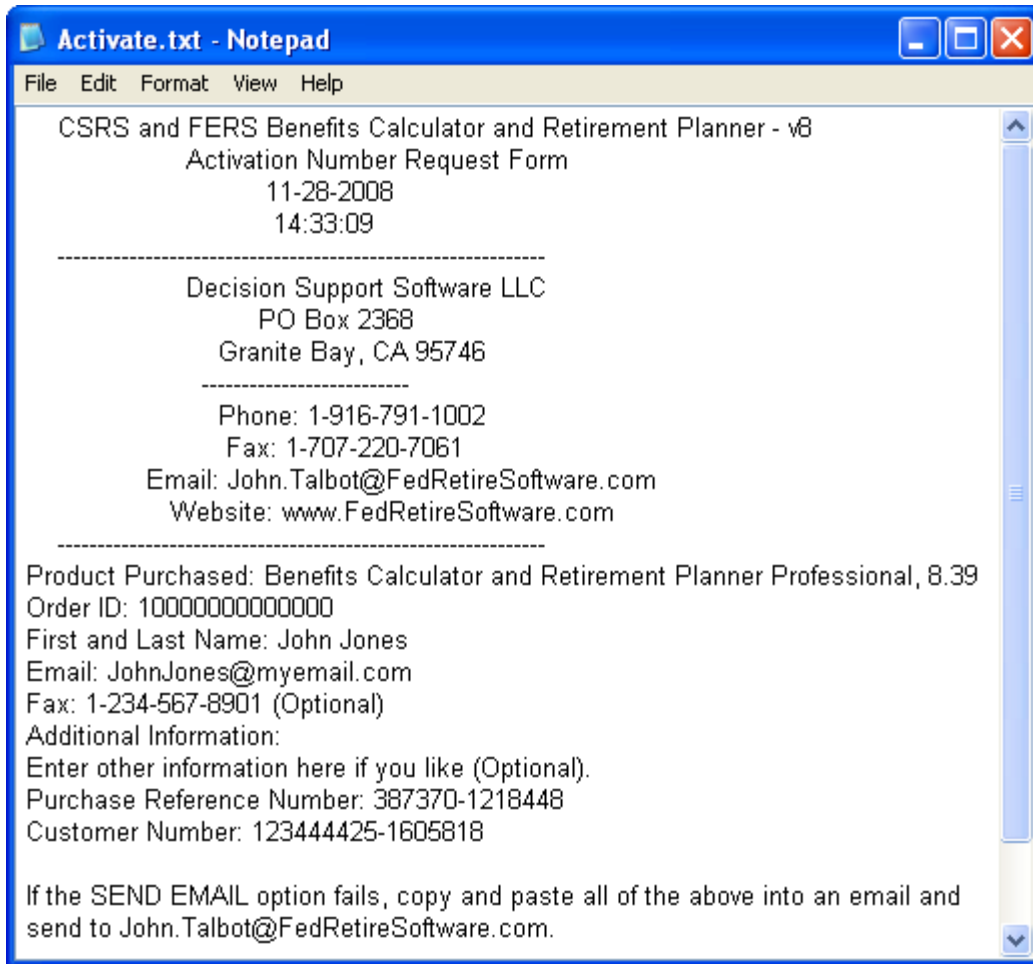
Fax Number

Additional Information

Send Email Status

Help Additional Information:
 Use this field to enter additional information that may be needed to process your activation request. If you do not know the Order ID Number, then enter ADDITIONAL INFORMATION that will help to identify your purchase (e.g., address, phone number(s), agency Name, Name of the person that purchased the program, etc.).

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CSRS and FERS Benefits Calculator - [Agent]

File Annuities TSP Insurance Retirement Planner **Professional** Tutorials Activation Legal Help

Quick Form Selection

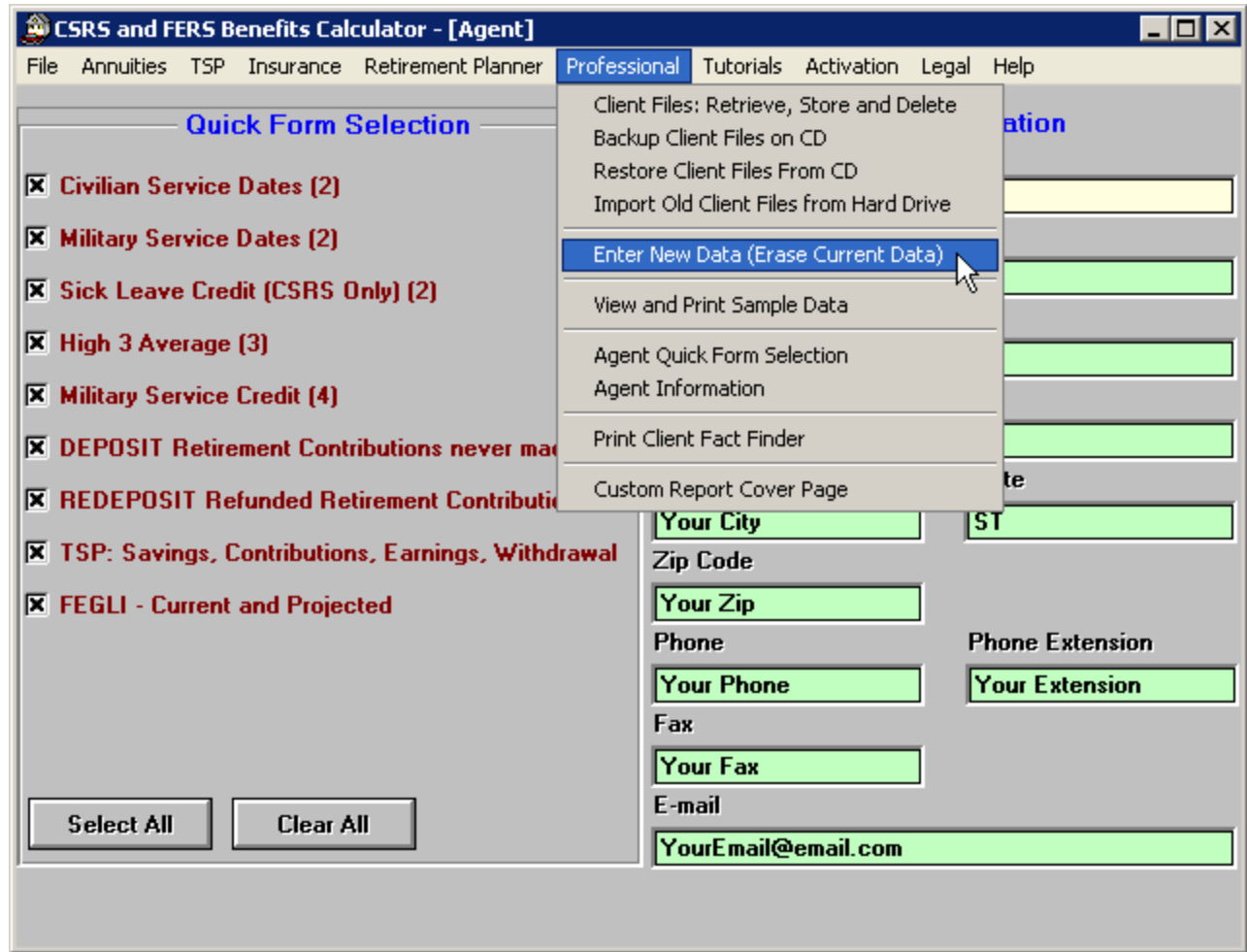
- Civilian Service Dates (2)**
- Military Service Dates (2)**
- Sick Leave Credit (CSRS Only) (2)**
- High 3 Average (3)**
- Military Service Credit (4)**
- DEPOSIT Retirement Contributions never maxed out (2)**
- REDEPOSIT Refunded Retirement Contributions (2)**
- TSP: Savings, Contributions, Earnings, Withdrawal (2)**
- FEGLI - Current and Projected (2)**

Select All Clear All

Client Files: Retrieve, Store and Delete
Backup Client Files on CD
Restore Client Files From CD
Import Old Client Files from Hard Drive
Enter New Data (Erase Current Data)
View and Print Sample Data
Agent Quick Form Selection
Agent Information
Print Client Fact Finder
Custom Report Cover Page

Your City ST
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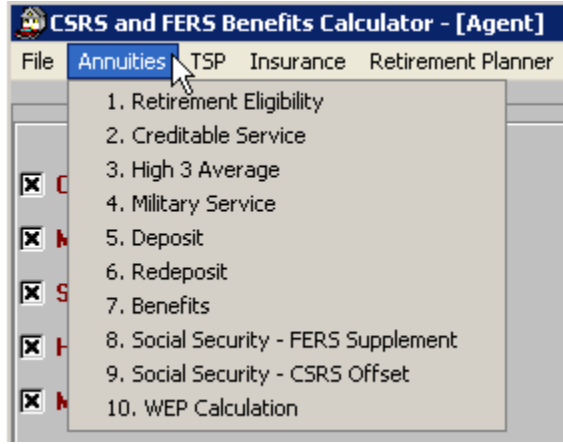
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CSRS and FERS Benefits Calculator - [Eligibility]

File Annuities TSP Insurance Retirement Planner Professional Tutorials Activation Purchase Legal Help

Name: Sally Smith

Address: 1234 Main Street

City: Anytown

State: US **Zipcode:** 54321-

Birthdate: 01-01-1962 **SCD:** 01-01-1990

System:
 CSRS
 FERS
 xFERS

Employee Type:
 Regular
 Other

Retirement Date: 12-31-2019

Current Creditable Service: Years 16 Months 11

Your Current Age: Years 44 Months 11

Retirement Type:
 Regular
 Optional
 Mandatory

Service at Retirement: Y 30 M 0 D 0

Age at Retirement: 57 11

Minimum Service - Years: a 5 b 20 c 30

Minimum Retirement Age: a 62 b 60 c 56

Months 0

Service and Age Requirements Met

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CSRS and FERS Benefits Calculator - [Creditable Service]

File Annuities TSP Insurance Retirement Planner Professional Tutorials Activation Purchase Legal Help

Civilian Service		Military Service		Unused Sick Leave at Retirement CSRS Only	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Hours saved each 2 weeks	<input type="text" value="0"/>
-- Thru --	-- Thru --	-- Thru --	-- Thru --	2 week periods to retirement	<input type="text" value="339"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	= Sick Leave To Be Saved	<input type="text" value="0"/>
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<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Y <input type="text" value="0"/> M <input type="text" value="0"/> D <input type="text" value="0"/>	
-- Thru --	-- Thru --	-- Thru --	-- Thru --	Civilian and Military CREDIT	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Years <input type="text" value="0"/>	Months <input type="text" value="0"/>
-- Thru --	-- Thru --	-- Thru --	-- Thru --	Civilian, Military, and Sick CREDIT	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Years <input type="text" value="0"/>	Months <input type="text" value="0"/>
-- Thru --	-- Thru --	-- Thru --	-- Thru --	TOTAL: Y <input type="text" value="0"/> M <input type="text" value="0"/> D <input type="text" value="0"/>	
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The SERVICE DATA entered above is not used on any other form or in any calculations. However, the SICK LEAVE data is used on other forms and other calculations.

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CSRS and FERS Benefits Calculator - [High 3 Average]

File Annuities TSP Insurance Retirement Planner Professional Tutorials Activation Purchase Legal Help

Retirement Date:
 High 3 Average:
 Calculate Average:

Project Hi 3 to Retirement
 % Increase In January
 Current Annual Salary

Date	Hi 3 Average	Change From Previous Month	% Change From Previous Month
12-31-2019	\$91,945.33	\$227.47	0.25%
11-30-2019	\$91,717.85	\$220.14	0.24%
10-31-2019	\$91,497.72	\$227.47	0.25%
09-30-2019	\$91,270.24	\$220.14	0.24%
08-31-2019	\$91,050.11	\$227.47	0.25%
07-31-2019	\$90,822.63	\$227.47	0.25%
06-30-2019	\$90,595.16	\$220.14	0.24%
05-31-2019	\$90,375.02	\$227.47	0.25%
04-30-2019	\$90,147.54	\$220.14	0.24%
03-31-2019	\$89,927.41	\$227.47	0.25%
02-28-2019	\$89,699.93	\$205.46	0.23%
01-31-2019	\$89,494.47	\$224.96	0.25%
12-31-2018	\$89,269.51	\$220.85	0.25%
11-30-2018	\$89,048.66	\$213.73	0.24%
10-31-2018	\$88,834.94	\$220.85	0.25%
09-30-2018	\$88,614.09	\$213.73	0.24%
08-31-2018	\$88,400.36	\$220.85	0.25%
07-31-2018	\$88,179.51	\$220.85	0.25%
06-30-2018	\$87,958.66	\$213.73	0.24%
05-31-2018	\$87,744.94	\$220.85	0.25%

WARNING - This method is not accurate for near term retirement calculations. Use actual Pay Change Dates and Amounts whenever possible.

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CSRS and FERS Benefits Calculator - [Thrift Savings Plan (TSP)]

File Annuities TSP Insurance Retirement Planner Professional Activation PURCHASE Legal Help

Contributions:

Retirement System:
 Annual Salary:
 % Increase January:

, LLM 3 : #

CSRS and FERS Benefits Cal

File Annuities TSP Insurance

Birthdate: 01-01-1962 Current Age: 45

Retire Date: 12-31-2019 Retire Age: 57

Annual Salary: \$64,475.00

Jan. Increase: 3.00%

Calculate Print

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CSRS and FERS Benefits Calculator - [High 3 Average]

File Annuities TSP Insurance Retirement Planner Professional Tutorials Activation Purchase Legal Help

Retirement Date: 12-31-2019
 High 3 Average: 91,945
 Calculate Average Calculate

Project Hi 3 to Retirement

List Pay Changes - Dates and Amounts

	Date Effective	Annual Pay
Latest	01-01-2019	94,684
	01-01-2018	91,926
	01-01-2017	89,248
	01-01-2016	86,649
	01-01-2015	84,125
	- -	0
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	- -	0
Earliest	- -	0

Date	Hi 3 Average	Change From Previous Month	% Change From Previous Month
12-31-2019	\$91,945.33	\$227.47	0.25%
11-30-2019	\$91,717.85	\$220.14	0.24%
10-31-2019	\$91,497.72	\$227.47	0.25%
09-30-2019	\$91,270.24	\$220.14	0.24%
08-31-2019	\$91,050.11	\$227.47	0.25%
07-31-2019	\$90,822.63	\$227.47	0.25%
06-30-2019	\$90,595.16	\$220.14	0.24%
05-31-2019	\$90,375.02	\$227.47	0.25%
04-30-2019	\$90,147.54	\$220.14	0.24%
03-31-2019	\$89,927.41	\$227.47	0.25%
02-28-2019	\$89,699.93	\$205.46	0.23%
01-31-2019	\$89,494.47	\$224.96	0.25%
12-31-2018	\$89,269.51	\$220.85	0.25%
11-30-2018	\$89,048.66	\$213.73	0.24%
10-31-2018	\$88,834.94	\$220.85	0.25%
09-30-2018	\$88,614.09	\$213.73	0.24%
08-31-2018	\$88,400.36	\$220.85	0.25%
07-31-2018	\$88,179.51	\$220.85	0.25%
06-30-2018	\$87,958.66	\$213.73	0.24%
05-31-2018	\$87,744.94	\$220.85	0.25%

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CSRS and FERS Benefits Calculator - [Benefits]

File Annuities TSP Insurance Retirement Planner Professional Activation PURCHASE Legal Help

Input Data

High 3 Average at Retirement	91,945	View Data <input checked="" type="radio"/> Years <input type="radio"/> Months Calculate Clear Form	Retirement System	FERS
Estimated High 3 Increase/Year	3.00 %		Employee Type	Regular
Years of Service at Retirement	30		Employee Skill	
Months of Service at Retirement	0		Retirement Type	Regular
Age at Retirement in Years	57		FERS Survivor <input checked="" type="radio"/> 50% Benefit <input type="radio"/> 25% Benefit <input type="radio"/> 0% Benefit	
Age at Retirement in Months	11			
Sick Leave Saved at Retirement	0			
Sick Leave to be Saved/Year	0			

COLA (In Retirement) [Click Here](#) 2.08 %

Input and Calculated Data

Age Years	Age Months	Service Years	Service Months	Sick Leave Years	Sick Leave Months	High 3 Average	Change in High 3 Average	Annual ANNUITY (Before Penalties)	Annual Retire Early Penalty	Annual Deposi Penalty
57	11	30	0	0	0	91,945		27,584		
58	11	31	0	0	0	94,703	2,758	29,358		
59	11	32	0	0	0	97,544	2,841	31,214		
60	11	33	0	0	0	100,471	2,927	33,155		
61	11	34	0	0	0	103,485	3,014	35,185		
62	11	35	0	0	0	106,589	3,104	41,037		

Eligible for Annuity

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CSRS and FERS Benefits Calculator - [Social Security - FERS Supplement]

File Annuities TSP Insurance Retirement Planner Professional Tutorials Activation Purchase Legal Help

Age at Retirement **Y** **M**

Monthly Social Security at Age 62

Annual Social Security COLA %

Total FERS Service at Retirement

minus Military Service

= FERS Supplement Service at Retirement

Age	Annuity	FERS Supplement	Social Security	TOTAL	Change
57	\$2,069	\$1,232		\$3,301	
58	\$2,069	\$1,232		\$3,301	\$0
59	\$2,069	\$1,232		\$3,301	\$0
60	\$2,069	\$1,232		\$3,301	\$0
61	\$2,069	\$1,232		\$3,301	\$0
62	\$2,112		\$1,643	\$3,755	\$454
63	\$2,156		\$1,684	\$3,840	\$85
64	\$2,201		\$1,726	\$3,927	\$87
65	\$2,247		\$1,769	\$4,016	\$89
66	\$2,293		\$1,814	\$4,107	\$91
67	\$2,341		\$1,859	\$4,200	\$93
68	\$2,390		\$1,905	\$4,295	\$95
69	\$2,439		\$1,953	\$4,392	\$97
70	\$2,490		\$2,002	\$4,492	\$100
71	\$2,542		\$2,052	\$4,594	\$102
72	\$2,595		\$2,103	\$4,698	\$104
73	\$2,649		\$2,156	\$4,805	\$107
74	\$2,704		\$2,210	\$4,914	\$109
75	\$2,760		\$2,265	\$5,025	\$111

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CSRS and FERS Benefits Calculator - [High 3 Average]

File Annuities TSP Insurance Retirement Planner Professional Activation Help PURCHASE ?

Retirement Date: 12-31-2019
 High 3 Average: 86,667
 Calculate Average: Calculate

Project Hi 3 to Retirement
 3.00 % Increase In January
 64,475 Current Annual Salary

Date	Hi 3 Average	Change From Previous Month	% Change From Previous Month
12-31-2019	\$86,667.08	\$214.40	0.25%
11-30-2019	\$86,452.69	\$207.48	0.24%
10-31-2019	\$86,245.21	\$214.40	0.25%
09-30-2019	\$86,030.81	\$207.48	0.24%
08-31-2019	\$85,823.33	\$214.40	0.25%
07-31-2019	\$85,608.94	\$214.40	0.25%
06-30-2019	\$85,394.54	\$207.48	0.24%
05-31-2019	\$85,187.06	\$214.40	0.25%
04-30-2019	\$84,972.67	\$207.48	0.24%
03-31-2019	\$84,765.19	\$214.40	0.25%
02-28-2019	\$84,550.79	\$193.65	0.23%
01-31-2019	\$84,357.15	\$212.02	0.25%
12-31-2018	\$84,145.12	\$208.17	0.25%
11-30-2018	\$83,936.96	\$201.45	0.24%
10-31-2018	\$83,735.51	\$208.17	0.25%
09-30-2018	\$83,527.34	\$201.45	0.24%
08-31-2018	\$83,325.89	\$208.17	0.25%
07-31-2018	\$83,117.72	\$208.17	0.25%
06-30-2018	\$82,909.55	\$201.45	0.24%
05-31-2018	\$82,708.10	\$208.17	0.25%

WARNING - This method is not accurate for near term retirement calculations. Use actual Pay Change Dates and Amounts whenever possible.

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CSRS and FERS Benefits Calculator - [High 3 Average]

File Annuities TSP Insurance Retirement Planner Professional Activation Help PURCHASE ?

Retirement Date: 12-31-2019
 High 3 Average: 86,667
 Calculate Average: Calculate

Project Hi 3 to Retirement

List Pay Changes - Dates and Amounts

	Date Effective	Annual Pay
Latest	01-01-2019	89,248
	01-01-2018	86,649
Insert Line	01-01-2017	84,125
	01-01-2016	81,675
	01-01-2015	79,296
	- -	0
Delete Line	- -	0
	- -	0
	- -	0
Earliest	- -	0

Date	Hi 3 Average	Change From Previous Month	% Change From Previous Month
12-31-2019	\$86,667.08	\$214.40	0.25%
11-30-2019	\$86,452.69	\$207.48	0.24%
10-31-2019	\$86,245.21	\$214.40	0.25%
09-30-2019	\$86,030.81	\$207.48	0.24%
08-31-2019	\$85,823.33	\$214.40	0.25%
07-31-2019	\$85,608.94	\$214.40	0.25%
06-30-2019	\$85,394.54	\$207.48	0.24%
05-31-2019	\$85,187.06	\$214.40	0.25%
04-30-2019	\$84,972.67	\$207.48	0.24%
03-31-2019	\$84,765.19	\$214.40	0.25%
02-28-2019	\$84,550.79	\$193.65	0.23%
01-31-2019	\$84,357.15	\$212.02	0.25%
12-31-2018	\$84,145.12	\$208.17	0.25%
11-30-2018	\$83,936.96	\$201.45	0.24%
10-31-2018	\$83,735.51	\$208.17	0.25%
09-30-2018	\$83,527.34	\$201.45	0.24%
08-31-2018	\$83,325.89	\$208.17	0.25%
07-31-2018	\$83,117.72	\$208.17	0.25%
06-30-2018	\$82,909.55	\$201.45	0.24%
05-31-2018	\$82,708.10	\$208.17	0.25%

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CSRS and FERS Benefits Calculator - [Military Service Credit- Catch 62]

File Annuities TSP Insurance Analysis Professional Activation Purchase Legal Help

CSRS	FERS
Civil Service Starting Date	
<input type="radio"/> Before October 1, 1982 <input type="radio"/> After October 1, 1982	
7% Social Security Deposit Was/Will Be Made	3% Social Security Deposit Was/Will Be Made
<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No
Deposit Made Within 2 Years of Service Start Date	Deposit Made Within 3 Years FERS Start Date
<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No
7% Deposit Made	
<input type="radio"/> Before October 1, 1986 <input type="radio"/> After October 1, 1986	
	3% Deposit was / will be made. The Deposit was / will be made after 3 years of enrolling in FERS. INTEREST was / will be CHARGED.

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CSRS and FERS Benefits Calculator - [Deposit for Non deduction Civilian Service]

File Annuities TSP Insurance Retirement Planner Professional Activation Help PURCHASE ?

Deposit period ended on or after January 1, 1989. Service during this period is not creditable.

Deposit service performed on or after January 1, 1989, does not count for eligibility or computation purposes.

Retirement Date From ELIGIBILITY FORM
Retirement Date

Total Service at Retirement From ELIGIBILITY FORM
Years Months

Service Dates - No Retirement Contributions Made
Beginning Ending
Deposit Owed

Service Time Earned During This Period
Years Months

Deposit to be Paid
On This Date
Interest Owed
Total Deposit Owed

Creditable Service at Retirement Without Deposit
Years Months

Amount Subtracted From Monthly Annuity
Subtract This Amount

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CSRS and FERS Benefits Calculator - [Redeposit of Civil Service Refunds]

File Annuities TSP Insurance Retirement Planner Professional Activation Help PURCHASE ?

Redeposit of refunds is not allowed in FERS.

Refunds of FERS retirement contributions may not be redeposited. All credit for FERS refunded service is lost for both eligibility and computation purposes.

Retirement Date From ELIGIBILITY FORM: 12-31-2019

Total Service at Retirement From ELIGIBILITY FORM: Years 30 Months 0

Service Dates For Which Refund Was Received: Beginning 01-01-1990 Ending 01-01-1992

Service Time Earned During Refund Period: Years 2 Months 0

Amount Refunded to You: 5,600

Date of Refund: 02-01-1992

Redeposit to be Paid: On This Date - - Interest Owed 0 Redeposit Owed 0

Amount Subtracted From Monthly Annuity: Subtract This Amount 0

Creditable Service at Retirement Without Redeposit: Years 28 Months 0

Calculate Redeposit

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CSRS and FERS Benefits Calculator - [Benefits]

File Annuities TSP Insurance Retirement Planner Professional Activation Help PURCHASE ?

Input Data

High 3 Average at Retirement	86,667
Estimated High 3 Increase/Year	3.00 %
Years of Service at Retirement	30
Months of Service at Retirement	0
Age at Retirement in Years	57
Age at Retirement in Months	11
Sick Leave Saved at Retirement	0
Sick Leave to be Saved/Year	0

COLA (In Retirement) [Click Here](#) 2.21 %

View Data
 Years
 Months

Calculate
Clear Form

Retirement System: **FERS**
Employee Type: **Regular**
Employee Skill:
Retirement Type: **Regular**

FERS Survivor
 50% Benefit
 25% Benefit
 0% Benefit

Input and Calculated Data

Age Years	Age Months	Service Years	Service Months	Sick Leave Years	Sick Leave Months	High 3 Average	Change in High 3 Average	Annual ANNUITY (Before Penalties)	Annual Retire Early Penalty	Annual Deposi Penalty
57	11	30	0	0	0	86,667		26,000		
58	11	31	0	0	0	89,267	2,600	27,673		
59	11	32	0	0	0	91,945	2,678	29,422		
60	11	33	0	0	0	94,703	2,758	31,252		
61	11	34	0	0	0	97,544	2,841	33,165		
62	11	35	0	0	0	100,471	2,927	38,681		

Eligible for Annuity

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CSRS and FERS Benefits Calculator - [Benefits]

File Annuities TSP Insurance Retirement Planner Professional Activation Help PURCHASE ?

Input Data

High 3 Average at Retirement	86,667
Estimated High 3 Increase/Year	3.00 %
Years of Service at Retirement	30
Months of Service at Retirement	0
Age at Retirement in Years	57
Age at Retirement in Months	11
Sick Leave Saved at Retirement	0
Sick Leave to be Saved/Year	0

COLA (In Retirement) [Click Here](#) 2.21 %

View Data
 Years
 Months

Calculate
Clear Form

Retirement System: **FERS**
Employee Type: **Regular**
Employee Skill:
Retirement Type: **Regular**

FERS Survivor
 50% Benefit
 25% Benefit
 0% Benefit

Input and Calculated Data

Age Years	Age Months	Annual Deposit Penalty	Annual Redeposit Penalty	Annual Annuity No Survivor	Monthly Annuity No Survivor	Annual Annuity With Survivor	Monthly Annuity With Survivor	Annual Survivor Benefit	Monthly Survivor Benefit
57	11			26,000	2,167	23,400	1,950	13,000	1,083
58	11			27,673	2,306	24,905	2,075	13,836	1,153
59	11			29,422	2,452	26,480	2,207	14,711	1,226
60	11			31,252	2,604	28,127	2,344	15,626	1,302
61	11			33,165	2,764	29,849	2,487	16,583	1,382
62	11			38,681	3,223	34,813	2,901	19,341	1,612

Eligible for Annuity

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CSRS and FERS Benefits Calculator - [Social Security - FERS Supplement]						
File Annuities TSP Insurance Retirement Planner Professional Activation Help PURCHASE ?						
					Y	M
Age at Retirement					57	11
Monthly Social Security at Age 62			1,643			
Annual Social Security COLA			2.98%			
Total FERS Service at Retirement					30	0
minus Military Service					0	
= FERS Supplement Service at Retirement					30	0
Age	Annuity	FERS Supplement	Social Security	TOTAL	Change	
57	\$1,950	\$1,232		\$3,182		
58	\$1,950	\$1,232		\$3,182	\$0	
59	\$1,950	\$1,232		\$3,182	\$0	
60	\$1,950	\$1,232		\$3,182	\$0	
61	\$1,950	\$1,232		\$3,182	\$0	
62	\$1,993		\$1,643	\$3,636	\$454	
63	\$2,037		\$1,692	\$3,729	\$93	
64	\$2,082		\$1,742	\$3,824	\$95	
65	\$2,128		\$1,794	\$3,922	\$98	
66	\$2,175		\$1,848	\$4,023	\$101	
67	\$2,223		\$1,903	\$4,126	\$103	
68	\$2,272		\$1,960	\$4,232	\$106	
69	\$2,323		\$2,018	\$4,341	\$109	
70	\$2,374		\$2,078	\$4,452	\$111	
71	\$2,426		\$2,140	\$4,566	\$114	
72	\$2,480		\$2,204	\$4,684	\$118	
73	\$2,535		\$2,269	\$4,804	\$120	
74	\$2,591		\$2,337	\$4,928	\$124	
75	\$2,648		\$2,407	\$5,055	\$127	

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Social Security Cost-Of-Living Adjustments

Year	COLA	Year	COLA	Year	COLA
1975	8.0%	1990	5.4%	2005	4.1%
1976	6.4%	1991	3.7%	2006	3.3%
1977	5.9%	1992	3.0%	2007	2.3%
1978	6.5%	1993	2.6%	2008	5.8%
1979	9.9%	1994	2.8%		
1980	14.3%	1995	2.6%		
1981	11.2%	1996	2.9%		
1982	7.4%	1997	2.1%		
1983	3.5%	1998	1.3%		
1984	3.5%	1999	^a 2.5%		
1985	3.1%	2000	3.5%		
1986	1.3%	2001	2.6%		
1987	4.2%	2002	1.4%		
1988	4.0%	2003	2.1%		
1989	4.7%	2004	2.7%		

^a The COLA for December 1999 was originally determined as 2.4 percent based on CPIs published by the Bureau of Labor Statistics. Pursuant to Public Law 106-554, however, this COLA is effectively now 2.5 percent.

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CSRS and FERS Benefits Calculator - [Social Security - CSRS Offset]

File Annuities TSP Insurance Retirement Planner Professional Activation Help PURCHASE ?

Monthly Social Security at Age 62

Monthly Social Security - Amount Attributable to Offset at Age 62

Annual Social Security COLA %

Start Offset Employment

CSRS Offset Service at Retirement Y M

Age	CSRS Annuity	- CSRS Offset	= Adjusted Annuity	Social Security at 62	TOTAL	Change	
57	\$2,167				\$2,167		
58	\$2,167				\$2,167	\$0	
59	\$2,167				\$2,167	\$0	
60	\$2,167				\$2,167	\$0	
61	\$2,167				\$2,167	\$0	
62	\$2,215	\$780	\$1,435	\$1,643	\$3,078	\$911	
63	\$2,264	\$780	\$1,484	\$1,692	\$3,176	\$98	
64	\$2,314	\$780	\$1,534	\$1,742	\$3,276	\$100	
65	\$2,365	\$780	\$1,585	\$1,794	\$3,379	\$103	
66	\$2,417	\$780	\$1,637	\$1,848	\$3,485	\$106	
67	\$2,471	\$780	\$1,691	\$1,903	\$3,594	\$109	
68	\$2,525	\$780	\$1,745	\$1,960	\$3,705	\$111	
69	\$2,581	\$780	\$1,801	\$2,018	\$3,819	\$114	
70	\$2,638	\$780	\$1,858	\$2,078	\$3,936	\$117	
71	\$2,696	\$780	\$1,916	\$2,140	\$4,056	\$120	
72	\$2,756	\$780	\$1,976	\$2,204	\$4,180	\$124	
73	\$2,817	\$780	\$2,037	\$2,269	\$4,306	\$126	
74	\$2,879	\$780	\$2,099	\$2,337	\$4,436	\$130	
75	\$2,943	\$780	\$2,163	\$2,407	\$4,570	\$134	

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1980	14.3%	1995	2.6%		
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1983	3.5%	1998	1.3%		
1984	3.5%	1999	^a 2.5%		
1985	3.1%	2000	3.5%		
1986	1.3%	2001	2.6%		
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1988	4.0%	2003	2.1%		
1989	4.7%	2004	2.7%		

^a The COLA for December 1999 was originally determined as 2.4 percent based on CPIs published by the Bureau of Labor Statistics. Pursuant to Public Law 106-554, however, this COLA is effectively now 2.5 percent.

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Years of substantial earnings	Percentage
30 or more	90 percent
29	85 percent
28	80 percent
27	75 percent
26	70 percent
25	65 percent
24	60 percent
23	55 percent
22	50 percent
21	45 percent
20 or less	40 percent

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Year	Substantial earnings
1937-50	\$ 900
1951-54	900
1955-58	1,050
1959-65	1,200
1966-67	1,650
1968-71	1,950
1972	2,250
1973	2,700
1974	3,300
1975	3,525
1976	3,825
1977	4,125
1978	4,425
1979	4,725
1980	5,100
1981	5,550
1982	6,075
1983	6,675
1984	7,050
1985	7,425
1986	7,875
1987	8,175
1988	8,400
1989	8,925
1990	9,525
1991	9,900
1992	10,350
1993	10,725
1994	11,250
1995	11,325
1996	11,625
1997	12,150
1998	12,675
1999	13,425
2000	14,175
2001	14,925
2002	15,750
2003	16,125
2004	16,275
2005	16,725
2006	17,475
2007	18,150

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2. Creditable Service		
3. High 3 Average	eeet	
4. Military Service		
5. Deposit		
6. Redeposit	54321-	
7. Benefits		
8. Social Security - FERS Supplement	01-01-1990	
9. Social Security - CSRS Offset		
10. WEP Calculation		
Retirement Date		12-31-2019

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Retirement Date	12-31-2019
High 3 Average	91,945
Calculate Average	Calculate
Project Hi 3 to Retirement	
<input checked="" type="checkbox"/> 3.00 % Increase In January	
64,475 Current Annual Salary	

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CSRS and FERS Benefits Calculator - [Thrift Savings Plan (TSP)]

File Annuities TSP Insurance Retirement Planner Professional Tutorials Activation Legal Help

Contributions Growth Withdrawal

Retirement System: **FERS** Annual Salary: **\$64,475.00** %Increase-January: **3.00**

Existing TSP Savings

TOTAL	L Fund	C Fund	F Fund	G Fund	I Fund	S Fund
\$160,000.00	\$40,000.00	\$75,000.00	\$30,000.00	\$10,000.00	\$2,000.00	\$3,000.00

Annual TSP Contributions

% of Salary	Annual Amount	IRS Max 2007	Catch-Up Eligible in 2012
15.0000	\$9,671.25	\$15,500.00	\$0.00

Distribute Contributions into Funds in Percentages

L (%)	C (%)	F (%)	G (%)	I (%)	S (%)
25.00	30.00	20.00	5.00	10.00	10.00

L - Fund

- 2040
- 2030
- 2020
- 2010
- Income
- None

Timeline to Withdraw Funds: 2015 to 2024

Employee Annual Contribution						
L (%)	C (%)	F (%)	G (%)	I (%)	S (%)	Total
\$2,417.81	\$2,901.37	\$1,934.25	\$483.56	\$967.12	\$967.12	
Government Annual Contribution						
\$805.93	\$967.12	\$644.75	\$161.18	\$322.37	\$322.37	
Total Annual Contribution						
\$3,223.74	\$3,868.49	\$2,579.00	\$644.74	\$1,289.49	\$1,289.49	

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Existing TSP Savings						
TOTAL	L Fund	C Fund	F Fund	G Fund	I Fund	S Fund
\$160,000.00	\$40,000.00	\$75,000.00	\$30,000.00	\$10,000.00	\$2,000.00	\$3,000.00

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Annual TSP Contributions			
% of Salary	Annual Amount	IRS Max 2007	Catch-Up Eligible in 2012
15.0000	\$9,671.25	\$15,500.00	\$0.00

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Distribute Contributions into Funds in Percentages					
L [%]	C [%]	F [%]	G [%]	I [%]	S [%]
25.00	30.00	20.00	5.00	10.00	10.00

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L - Fund

2040

2030

2020

2010

Income

None

**Timeline to
Withdraw Funds:
2015 to 2024**

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L [%]	C [%]	F [%]	G [%]	I [%]	S [%]
25.00	30.00	20.00	5.00	10.00	10.00
Employee Annual Contribution					
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CSRS and FERS Benefits Calculator - [Thrift Savings Plan (TSP)]

File Annuities TSP Insurance Retirement Planner Professional Tutorials Activation Legal Help

Contributions **Growth** Withdrawal

Future Compound Annual Return Rate - Percentages

C Fund: 8.37 F Fund: 6.25 G Fund: 5.31 I Fund: 7.53 S Fund: 9.56

Funds Growth

Regular Investment Performance Analyzer

Retirement Date: 12-31-2019

Retirement Age: Y: 57 M: 11

Withdrawal Age: Y: 57 M: 11

Month	C Fund	F Fund	G Fund	I Fund	S Fund	BALANCE	Change
06-19	292,209	115,751	31,227	33,596	42,025	514,808	4,445
07-19	294,706	116,661	31,442	33,960	42,513	519,282	4,474
08-19	297,222	117,575	31,658	34,326	43,005	523,786	4,504
09-19	299,754	118,494	31,874	34,694	43,501	528,317	4,531
10-19	302,305	119,417	32,092	35,065	44,000	532,879	4,562
11-19	304,873	120,345	32,311	35,439	44,504	537,472	4,593
12-19	306,999	120,972	32,454	35,661	44,859	540,945	3,473

L Fund Investment Performance Analyzer

Months from Now: 148

Calculate Performance

Month	C Fund	F Fund	G Fund	I Fund	S Fund	BALANCE	Change
06-19	48,821	10,617	59,361	24,800	16,790	160,389	1,084
07-19	49,255	10,698	59,809	25,007	16,951	161,720	1,331
08-19	49,692	10,780	60,260	25,214	17,114	163,060	1,340
09-19	49,708	10,841	61,327	25,167	17,115	164,158	1,098
10-19	50,147	10,923	61,787	25,374	17,278	165,509	1,351
11-19	50,588	11,006	62,249	25,583	17,443	166,869	1,360
12-19	50,522	11,042	63,120	25,492	17,420	167,596	727

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Funds Growth								
Regular Investment Performance Analyzer								
Retirement Date	Month	C Fund	F Fund	G Fund	I Fund	S Fund	BALANCE	Change
12-31-2019	06-19	292,209	115,751	31,227	33,596	42,025	514,808	4,445
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Y M	10-19	302,305	119,417	32,092	35,065	44,000	532,879	4,562
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Y M								
57 11								
L Fund Investment Performance Analyzer								
Months from Now	Month	C Fund	F Fund	G Fund	I Fund	S Fund	BALANCE	Change
148	06-19	48,821	10,617	59,361	24,800	16,790	160,389	1,084
	07-19	49,255	10,698	59,809	25,007	16,951	161,720	1,331
	08-19	49,692	10,780	60,260	25,214	17,114	163,060	1,340
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	10-19	50,147	10,923	61,787	25,374	17,278	165,509	1,351
	11-19	50,588	11,006	62,249	25,583	17,443	166,869	1,360
	12-19	50,522	11,042	63,120	25,492	17,420	167,596	727

Calculate Performance

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Annuities	TSP	Insurance	Retirement Planner	Professionals
1. Retirement Eligibility				
2. Creditable Service				
3. High 3 Average				
4. Military Service				
5. Deposit				
6. Redeposit				
7. Benefits				
8. Social Security - FERS Supplement				
9. Social Security - CSRS Offset				
10. WEP Calculation				
Retirement Date				12-31-2019

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Age at Retirement	
57	11
Minimum Retirement Age	
a 62	b 60
c 56	
Months 0	

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CSRS and FERS Benefits Calculator - [Thrift Savings Plan (TSP)]

File Annuities TSP Insurance Retirement Planner Professional Tutorials Activation Purchase Legal Help

Contributions Growth **Withdrawal**

Withdrawal Options

Lump Sum

Monthly Payments

Annuity

Monthly Payments

Payments

Monthly Amount

Life Expectancy

Calculate Payment

Payments **311**

Last Payment **01-2046**

> Three types: (1) the number of monthly payments, (2) the monthly amount, or (3) IRS life expectancy table calculations.
> Mandatory 20% income tax withholding if payments last less than 10 years

> Initial monthly payments based on your age and account balance
> Annual adjustment to monthly payment based on your account balance and your age

Distribute Savings into Funds in Percentages Shown					
	C	F	G	I	S
L Income	12.00	6.00	74.00	5.00	3.00
Totals	Funds Balance at Beginning of Withdrawal				
\$797,011.00	\$95,641.32	\$47,820.66	\$589,788.14	\$39,850.55	\$23,910.33
	Monthly Amount Drawn from Each Fund				
\$5,119.40	\$795.81	\$308.76	\$3,558.87	\$244.80	\$211.16
	Amount Remaining at the End of the Payment Period				
\$26.16	\$10.22	\$7.21	\$0.65	\$4.02	\$4.06

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Distribute Savings into Funds in Percentages Shown					
	C	F	G	I	S
L Income	12.00	6.00	74.00	5.00	3.00

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CSRS and FERS Benefits Calculator - [TSP Annuities]

File Annuities TSP Insurance Retirement Planner Professional Tutorials Activation Purchase Legal Help

TSP Account Balance at Start of Annuity **\$797,011** Calculate Annuities

Your Age at Start of Annuity **58**

Joint Annuitant's Age at Start of Annuity **56** Annuity Interest Rate Index [click here for current rate] **4.250%**

	LEVEL PAYMENTS	INCREASING PAYMENTS
SINGLE LIFE		
No Features	\$0	\$0
Cash Refund	\$0	\$0
10 Year Certain	\$0	\$0
JOINT LIFE WITH SPOUSE		
100% Survivor Annuity	\$3,990	\$2,578
50% Survivor Annuity	\$4,514	\$3,056
100% Survivor Annuity Cash Refund	\$3,947	\$2,557
50% Survivor Annuity Cash Refund	\$4,419	\$2,964
JOINT LIFE WITH OTHER SURVIVOR		
100% Survivor Annuity	\$3,990	
50% Survivor Annuity	\$4,514	
100% Survivor Annuity Cash Refund	\$3,947	
50% Survivor Annuity Cash Refund	\$4,419	

INCREASING PAYMENTS
 Increases cannot exceed 3% per year, but monthly payments cannot decrease, even if the consumer price index decreases.

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- Health Insurance website
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Choosing Your Investment Approach

The TSP offers you two approaches to investing your TSP account:

- **Choose one of the new L Funds.** The L Funds are “lifecycle funds” that are invested according to a professionally determined mix of stocks, bonds, and securities. Select one of the five L Funds based on your time horizon (that is, when you expect to need the money in your account).
- **Choose your own investment mix** from the individual TSP funds (the G, F, C, S, and I Funds) and manage your own account.

The TSP investment options are designed for you to choose *either* the L Fund that is appropriate for your time horizon, *or* a combination of the individual TSP funds that will support your personal investment strategy. However, you are permitted to invest in any fund or combination of funds. Just keep in mind that the L Funds are made up of the five individual funds (G, F, C, S, and I). If you invest in an L Fund as well as in the individual funds, you will duplicate some of your investments, and you may find that your allocation is not what you wanted.

If you decide to invest your entire account in one of the L Funds, you are done making your investment decisions. The TSP will do the rest for you.

If you choose your own investment mix from the G, F, C, S, and I Funds, remember that your investment allocation is one of the most important factors affecting the growth of your TSP account. If you prefer this “hands-on” approach, keep the following points in mind:

- **Consider both risk and return.** The F Fund (bonds) and the C, S, and I Funds (stocks) have higher potential returns than the G Fund (Government securities). But stocks and bonds also

carry the risk of investment losses that the G Fund does not. On the other hand, investing entirely in the G Fund may not give you the returns you need to meet your retirement savings goal.

- **You need to be comfortable with the amount of risk you expect to take.** Your investment comfort zone should allow you to use a “buy and hold” strategy so that you are not chasing market returns during upswings, or abandoning your investment strategy during downswings.
- **You can reduce your overall risk by diversifying your account.** The five individual TSP funds offer a broad range of investment options, including Government securities, bonds, and domestic and foreign stocks. Generally, it’s best not to put all of your eggs in one basket.
- **The amount of risk you can sustain depends upon your investment time horizon.** The more time you have before you need to withdraw your account, the more risk you can take. (This is because early losses can be offset by later gains.)
- **Periodically review your investment choices.** Check the distribution of your account balance among the funds to make sure that the mix you chose is still appropriate for your situation. If not, rebalance your account to get the allocation you want.

Take this opportunity to review your account and make sure that your money is allocated according to your investment strategy. If you aren’t sure, or if you would like to take some of the stress out of making these investment decisions, consider investing in one of the L Funds. They are described in detail on the next page.

The L Funds

Initial Allocations



L 2040

G	5%
F	10%
C	42%
S	18%
I	<u>25%</u>
	100%



L 2030

G	16%
F	9%
C	38%
S	16%
I	<u>21%</u>
	100%



L 2020

G	27%
F	8%
C	34%
S	12%
I	<u>19%</u>
	100%



L 2010

G	43%
F	7%
C	27%
S	8%
I	<u>15%</u>
	100%



L Income

G	74%
F	6%
C	12%
S	3%
I	<u>5%</u>
	100%

- G Fund Government Securities
- F Fund Bonds
- C Fund Large/Medium Stocks
- S Fund Small/Medium Stocks
- I Fund International Stocks

More About the L Funds

How do I choose the right L Fund for me? All you have to do is determine your “time horizon” by answering this question: “After I leave Federal service, when will I need the money in my TSP account?” (Depending on your age and your other assets, your time horizon may be later than your retirement date.)

Now choose the TSP L Fund that matches your time horizon.

- **L 2040** – 2035 and later
- **L 2030** – 2025 through 2034
- **L 2020** – 2015 through 2024
- **L 2010** – 2008 through 2014
- **L Income** – Currently (or before 2008) withdrawing from your account

Once you choose your time horizon, the rest is done for you.

How do the L Funds work? Investment experts have combined the individual TSP funds (G, F, C, S, and I Funds) in percentages that are appropriate for each L Fund’s time horizon. The pie charts on the left show the initial proportions of the G, F, C, S, and I Funds contained in each of the L Funds.

L Funds with farther time horizons (for example, L 2040) are focused on growth, and therefore are invested more aggressively, with higher percentages in foreign and domestic stocks (the C, S, and I Funds) and lower percentages in Government securities (the G Fund). As each L Fund matures, its mix gradually shifts to more conservative investments with a higher percentage of Government securities and lower percentages of domestic and foreign stocks. This more conservative mix is designed to preserve assets while still providing protection against inflation.

When an L Fund reaches its time horizon, it will roll into the L Income Fund, and a new fund will be added with a more distant time horizon. For example, when

L 2010 rolls into the L Income Fund, a new L 2050 Fund will be created.

Because it is important for each L Fund to maintain its target investment mix, the TSP will rebalance each L Fund automatically — generally each business day — to adjust the mix as a result of price changes in the underlying funds. Then, each quarter, the TSP will shift the investments in each L Fund to a slightly more conservative mix. In addition, experts will periodically review the investment mixes of each L Fund to be sure they are still appropriate.

Will I own shares as I do in the other TSP funds? When you invest in one of the L Funds, you are purchasing shares, just as you do in the five individual TSP funds. The daily change in each L Fund’s share price will reflect the daily change in the share prices of the underlying G, F, C, S, and I Funds.

Can I lose money in an L Fund? The L Funds’ asset allocations are based upon expected investment performance. The asset allocations of the L Funds are designed to produce (over time) the best possible return for the level of risk taken. However, because L Funds include the same stocks and bonds contained in the individual TSP funds, they will have periods of gain and loss, and returns are not guaranteed.

Will I have to pay higher fees? There are no additional fees associated with the L Funds. Each L Fund’s expenses are that fund’s proportional share of the expenses of the underlying individual TSP funds.

How can I learn more? Later this month, you should receive a DVD in the mail explaining the details of the new L Funds. In the meantime, the L Fund Information Sheet and the Qs and As on the TSP Web site provide additional information.

How do I put my money into the fund(s) I want? Once you decide on your investment approach — L Funds or the individual TSP funds — you can take either or both of the following actions to put your money in the fund(s) of your choice:

- Make a **contribution allocation** to direct how new money coming into your account (payroll contributions, transfers into the TSP, loan payments) will be invested. A contribution allocation has no effect on your existing account balance.
- Make an **interfund transfer** to move your existing account balance into the funds you choose. An interfund transfer is a one-time transaction that affects your existing balance. It has no effect on new money coming into your account.

Use your Social Security number and your TSP PIN to make these transactions on the TSP Web site or the ThriftLine. You can also submit an Investment Allocation form to the TSP. The form is available from your agency or service.

Open Seasons Eliminated

TSP open seasons were eliminated as of July 1. This change will benefit you in a number of ways:

- You can now make an election to adjust the amount of your contributions at any time. This is especially helpful to those employees who wish to maximize their annual contributions, or to FERS employees who wish to distribute their contributions over the course of the year in order to maximize agency matching contributions.
- If you are a new hire, you can begin contributing to the TSP at any time. (However, there is still a waiting period before FERS employees may receive agency contributions).
- If you must terminate your contributions for any reason, you are not required to wait for the second open season to restart them; you can restart at any time.

Rates of Return

	G Fund	F Fund	LBA Bond Index	C Fund	S&P 500 Index	S Fund	DJW 4500 Index	I Fund	EAFE Index
Monthly – 2005									
January	0.4%	0.6%	0.6%	-2.4%	-2.4%	-3.4%	-3.4%	-1.9%	-1.8%
February	0.4	-0.6	-0.6	2.1	2.1	2.0	1.9	4.3	4.3
March	0.4	-0.5	-0.5	-1.7	-1.8	-1.9	-1.9	-2.5	-2.5
April	0.4	1.4	1.4	-1.9	-1.9	-3.7	-3.7	-2.3	-2.4
May	0.4	1.0	1.1	3.1	3.2	6.0	6.0	-0.4	0.0
Annual 1995 – 2004									
1995	7.0%	18.3%	18.5%	37.4%	37.6%	-	33.5%	-	11.3%
1996	6.8	3.7	3.6	22.8	23.0	-	17.2	-	6.1
1997	6.8	9.6	9.7	33.2	33.4	-	25.7	-	1.5
1998	5.7	8.7	8.7	28.4	28.6	-	8.6	-	20.1
1999	6.0	-0.8	-0.8	21.0	21.0	-	35.5	-	26.7
2000	6.4	11.7	11.6	-9.1	-9.1	-	-15.8	-	-14.2
2001	5.4	8.6	8.4	-11.9	-11.9	-2.2*	-9.3	-15.4*	-21.4
2002	5.0	10.3	10.3	-22.0	-22.1	-18.1	-17.8	-16.0	-15.9
2003	4.1	4.1	4.1	28.5	28.7	42.9	43.8	37.9	38.6
2004	4.3	4.3	4.3	10.8	10.9	18.0	18.1	20.0	20.2
Compound Annual 1995 – 2004									
	5.7%	7.7%	7.7%	12.0%	12.1%	-	11.9%	-	5.6%

The returns for the TSP funds represent net earnings after deduction of accrued administrative expenses and, in the cases of the F, C, S, and I Funds, after deduction of trading costs and accrued investment management fees. The returns for the four indexes shown do not include any deduction for administrative expenses, trading costs, or investment management fees.

* The S and I Funds were implemented in May 2001; therefore, there are no returns for these funds for earlier periods. Returns shown for 2001 are for May through December.

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CSRS and FERS Benefits Calculator - [Federal Employees Group Life Insurance (FEGLI)]

File Annuities TSP Insurance Retirement Planner Professional Tutorials Activation Purchase Legal Help

Birthdate: 01-01-1962 Current Age: 44
 Retire Date: 12-31-2019 Retire Age: 57

Annual Salary: \$64,475.00
 Jan. Increase: 3.00
 Display Years: 47

Postal Employee: Yes

Coverage:
 Basic
 Option A
 Option B
 Option C

Option A = \$10,000

B Multiplier:
 1 Time
 2 Times
 3 Times
 4 Times
 5 Times

C Multiplier:
 1 Time
 2 Times
 3 Times
 4 Times
 5 Times

Option C Spouse: Cover Spouse
 0 Dependents

Reduction At Age 65:
 No Reduction
 50% Reduction
 75% Reduction

Reduction At Age 65?: No

Reduction At Age 65?: No

Age	Annual		Monthly		Annual	Life Insurance Coverage				Total Ins
	Salary	Premium	Premium	Accum Cost		Basic	Option A	Option B	Option C	
65/66	0	922.11	11,065	104,368	94,000	10,000	460,000	25,000	589,000	
66/67	0	922.11	11,065	115,434	94,000	7,600	460,000	25,000	586,600	
67/68	0	922.11	11,065	126,499	94,000	5,200	460,000	25,000	584,200	
68/69	0	922.11	11,065	137,564	94,000	2,800	460,000	25,000	581,800	
69/70	0	922.11	11,065	148,630	94,000	2,500	460,000	25,000	581,500	
70/71	0	1,404.85	16,858	165,488	94,000	2,500	460,000	25,000	581,500	

Average Biweekly Premiums to Age 65: \$43.03 \$2.64 \$118.48 \$6.71
 Average Total Biweekly Premiums to Age 65: \$170.88
 Average Monthly Premiums to Age 65: \$93.24 \$5.73 \$256.71 \$14.55
 Average Total Monthly Premiums to Age 65: \$370.24

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Birthdate	01-01-1962	SCD	01-01-1990
Retirement Date		12-31-2019	
Current Creditable Service		Your Current Age	
Years	16	Months	11
Years	44	Months	11
Service at Retirement			Age at Retirement
Y	30	M	0
D	0		57
			11

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Annual Salary
\$64,475.00
Jan. Increase
3.00

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Postal Employee
<input type="checkbox"/> Yes

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Coverage
<input checked="" type="checkbox"/> Basic
<input checked="" type="checkbox"/> Option A
<input checked="" type="checkbox"/> Option B
<input checked="" type="checkbox"/> Option C

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- Help
- Tech Support website
- Frequently Asked Questions website
- Getting Started - Calculator Intro
- Getting Started Video
- Tutorials
- Benefits Calculator Help Document
- F1 Key - Quick Help
- Check for Free Program Update
- Benefits Calculator website
- CSRS-FERS Handbook website
- OPM - Retirement website
- FEGLI website**
- LTC Insurance website
- Health Insurance website
- TSP website
- Social Security Administration website
- About

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Reduction At Age 65

No Reduction

50% Reduction

75% Reduction

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Option A = \$10,000

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B Multiplier
 1 Time
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 4 Times
 5 Times

Reduction At Age 65?
 No

C Multiplier
 1 Time

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4 Times
 5 Times

Option C Spouse
 Cover Spouse
 Dependents

C Multiplier
 1 Time
 2 Times
 3 Times
 4 Times
 5 Times

Reduction At Age 65?
 No

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	Annual	Biweekly	Annual	Annual	Life Insurance Coverage				
Age	Salary	Premium	Premium	Accum Cost	Basic	Option A	Option B	Option C	Total Ins
45/46	66,409	44.40	1,154	1,998	69,000	10,000	335,000	25,000	439,000
46/47	68,402	45.60	1,186	3,184	71,000	10,000	345,000	25,000	451,000
47/48	70,454	46.80	1,217	4,401	73,000	10,000	355,000	25,000	463,000
48/49	72,567	48.00	1,248	5,649	75,000	10,000	365,000	25,000	475,000
49/50	74,744	49.20	1,279	6,928	77,000	10,000	375,000	25,000	487,000
50/51	76,987	71.65	1,863	8,791	79,000	10,000	385,000	25,000	499,000
Average Biweekly Premiums to Age 65					\$43.03	\$2.64	\$118.48	\$6.71	
Average Total Biweekly Premiums to Age 65					\$170.88				
Average Monthly Premiums to Age 65					\$93.24	\$5.73	\$256.71	\$14.55	
Average Total Monthly Premiums to Age 65					\$370.24				

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CSRS and FERS Benefits Calculator - [Health Insurance]

File Annuities TSP Insurance Analysis Professional Activation Purchase Legal Help

Biweekly Health Insurance Cost
 Monthly Health Insurance Cost
 Annual Health Insurance Cost
 Annual Cost Increase

Age	Annual Health Benefit Cost	Accumulated Cost	Change From Previous Year
43/44	2,286.18	2,286.18	.00
44/45	2,457.64	4,743.82	171.46
45/46	2,641.97	7,385.79	184.33
46/47	2,840.11	10,225.90	198.14
47/48	3,053.12	13,279.03	213.01
48/49	3,282.11	16,561.13	228.99
49/50	3,528.27	20,089.40	246.16
50/51	3,792.88	23,882.28	264.61
51/52	4,077.35	27,959.64	284.47
52/53	4,383.15	32,342.79	305.80
53/54	4,711.89	37,054.68	328.74
54/55	5,065.28	42,119.96	353.39
55/56	5,445.18	47,565.14	379.90
56/57	5,853.57	53,418.70	408.39
57/58	6,292.58	59,711.28	439.01
58/59	6,764.53	66,475.81	471.95
59/60	7,271.87	73,747.67	507.34
60/61	7,817.26	81,564.93	545.39
61/62	8,403.55	89,968.48	586.29
62/63	9,033.82	99,002.30	630.27
63/64	9,711.35	108,713.65	677.53
64/65	10,439.70	119,153.35	728.35
65/66	11,222.68	130,376.03	782.98
66/67	12,064.38	142,440.42	841.70

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CSRS and FERS Benefits Calculator - [Long Term Care Insurance]

File Annuities TSP Insurance Retirement Planner Professional Activation Help PURCHASE ?

Government Insurance
 Private Insurance

Name of Person to be Insured: Sally Smith
 Inflation Protection: 1. Automatic compound inflation option (ACI)

Daily Benefit Amount: 200
 Benefit Period: 5 Years
 Waiting Period: 90 Days

Age: 55
 Premium Increase: 0%
 How Often?: 0 Year

Calculate

Government Insurance

Name	Age	Benefit	Period	Wait	Inflation	Monthly Premium	Lifetime Benefit
Sally Smith	55	200	5 Years	90 Days	ACI	186.00	365,000
Sally Smith	60	225	5 Years	90 Days	ACI	255.60	410,625
Sally Smith	55	200	5 Years	90 Days	FPO	69.20	365,000
Sally Smith	60	225	5 Years	90 Days	FPO	108.45	410,625

Click on a line in the spreadsheet to delete the line.

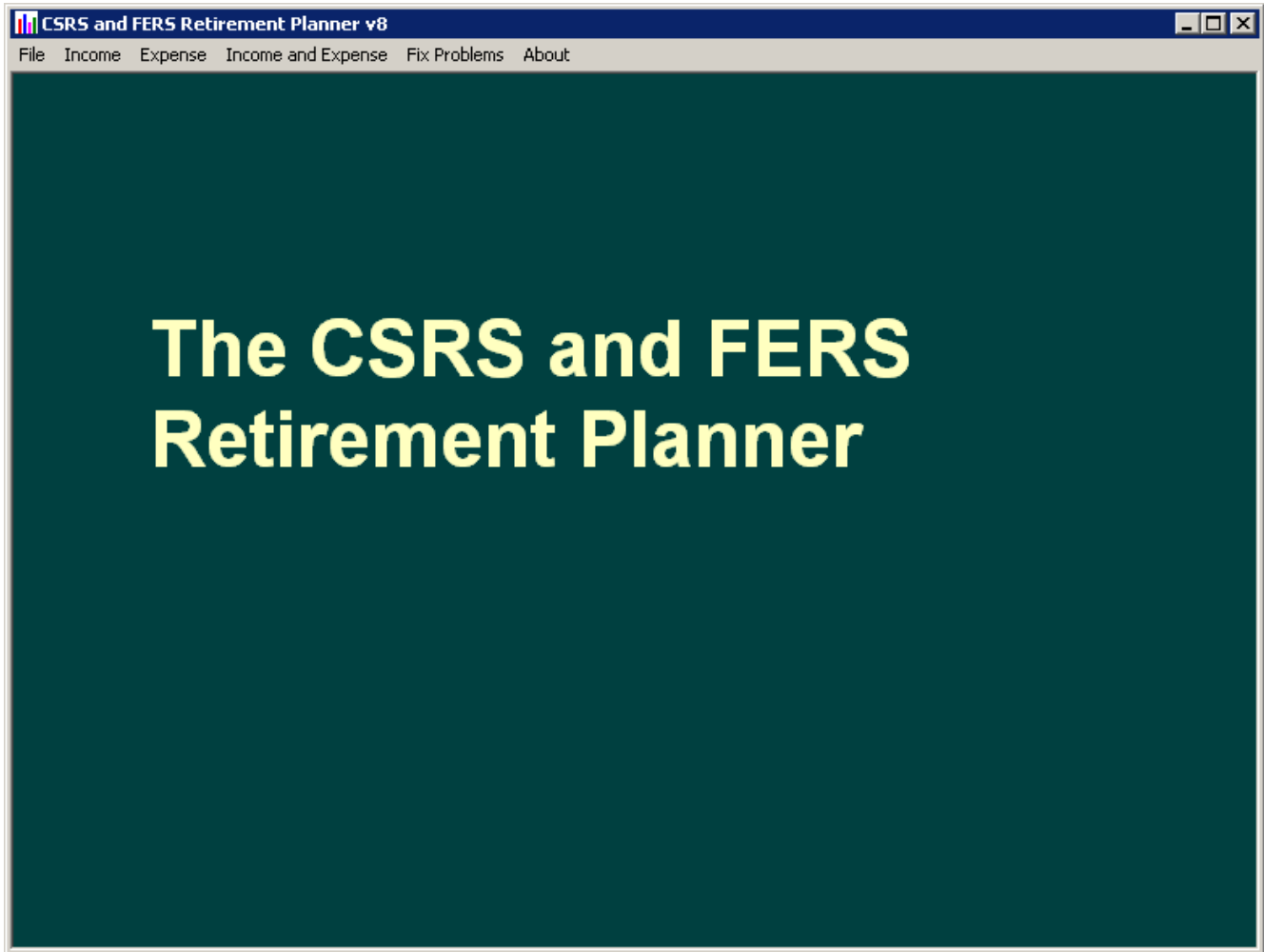
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Income	Expense	Income and Expense
Annuity At Retirement		
Government Sources		
Other Sources		

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CSRS and FERS Retirement Planner v8

File Income Expense Income and Expense Fix Problems ? About

Annuity Income Analysis - At Retirement

Prior to Retirement | At Retirement

Annual Gross Income Before Retirement	\$89,248.00	
Monthly Gross Income Before Retirement	\$7,437.33	
Decrease from Pre-retirement Gross Monthly Income	\$5,270.66	
Retirement Annuity - Monthly Income	\$2,166.67	70.87% initial decrease in gross income 30.0% of \$86,667 (High 3 Average)

Annuity Reductions

Early Retirement - Age Penalty	\$0.00	
Unpaid Redeposit	\$0.00	
Unpaid Deposit	\$0.00	
Survivor Benefit	\$217.00	
Total Reductions	\$217.00	
Monthly Annuity minus Reductions	\$1,949.67	2.92% additional decrease in gross income

Annuity Deductions

Life Insurance Premium	\$477.25	
Health Insurance Premium	\$422.11	
Long Term Care Insurance Premium	\$186.00	
Income Tax Withheld - Estimate	18 % \$390.00	
Total Deductions	\$1,475.36	
Monthly Annuity minus Deductions	\$474.31	19.84% additional decrease in gross income

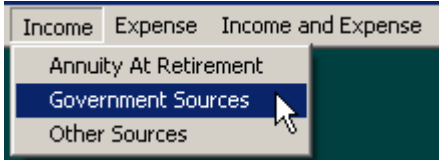
Net monthly income in retirement is \$474.31 - a decrease of 93.63% from \$7,437.33 pre-retirement gross monthly income.

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CSRS and FERS Retirement Planner v8

File Income Expense Income and Expense Fix Problems ? About

Calculate **Income Analysis - Government Sources**

Yearly Income
 Monthly Income

Age	Salary	Annuity	Social Security	TSP	TOTAL	Change
55	\$7,010.44				\$7,010.44	\$204.19
56	\$7,220.75				\$7,220.75	\$210.31
57	\$7,437.37				\$7,437.37	\$216.62
Start Retirement						
57		\$2,166.68	\$1,232.00	\$208.33	\$3,607.01	-\$3,830.37
58		\$2,214.56	\$1,232.00	\$2,500.00	\$5,946.56	\$2,339.55
59		\$2,263.50	\$1,232.00	\$2,500.00	\$5,996.50	\$48.94
60		\$2,313.52	\$1,232.00	\$2,500.00	\$6,045.52	\$50.02
61		\$2,364.65	\$1,232.00	\$2,500.00	\$6,096.65	\$51.13
62		\$2,416.91	\$1,643.00	\$2,500.00	\$6,559.91	\$463.26

Age

Annuity Income
 FERS Supplement / Social Security Income
 TSP Income

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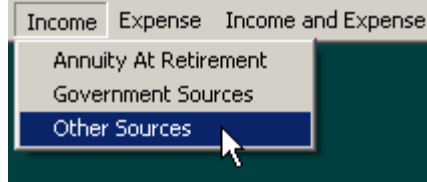
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CSRS and FERS Retirement Planner v8

File Income Expense Income and Expense Fix Problems About

Income Analysis - Other Sources

Calculate

Yearly Income

Monthly Income

Source

Savings / Investment

Job / Retirement Income

Property

Calculate

Edit

Add

Delete

Source	Description	Savings	Growth	Income	COLA	Start	Stop
Savings / Investment	Schwab Savings	\$500,000.00	6.40%	\$25,000.00	3.50%	57	80

Age	Annual Income
57	\$24,267
58	\$25,000
59	\$25,733
60	\$26,466
61	\$27,199
62	\$27,932
63	\$28,665
64	\$29,398
65	\$30,131
66	\$30,864
67	\$31,597
68	\$32,330
69	\$33,063
70	\$33,796
71	\$34,529
72	\$35,262
73	\$35,995
74	\$36,728
75	\$37,461
76	\$38,194
77	\$38,927
78	\$39,660
79	\$40,393
80	\$41,126
81	\$0
82	\$0
83	\$0
84	\$0
85	\$0
86	\$0
87	\$0
88	\$0
89	\$0
90	\$0

Source

Savings / Investment

Job / Retirement Income

Property

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Income Analysis - Other Sources

Calculate

Yearly Income

Monthly Income

Source

Savings / Investment

Job / Retirement Income

Property

Description	Saving/Invest	Income	Start Age
Schwab Savings	\$500,000.00	\$25,000.00	57
	Growth	COLA	Stop Age
	6.40%	3.50%	80

Source	Description	Savings	Growth	Income	COLA	Start	Stop
Savings / Investment	Schwab Savings	\$500,000.00	6.40%	\$25,000.00	3.50%	57	80

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Retirement Planner - Calculations Printer

Income source: Savings / Investment
 Description: Schwab Savings

Amount in Schwab Savings at the start of the income period: \$500,000.00
 Annual growth of Schwab Savings during the income period: 6.40%

Annual income: \$25,000.00
 Annual increase in income: 3.50%

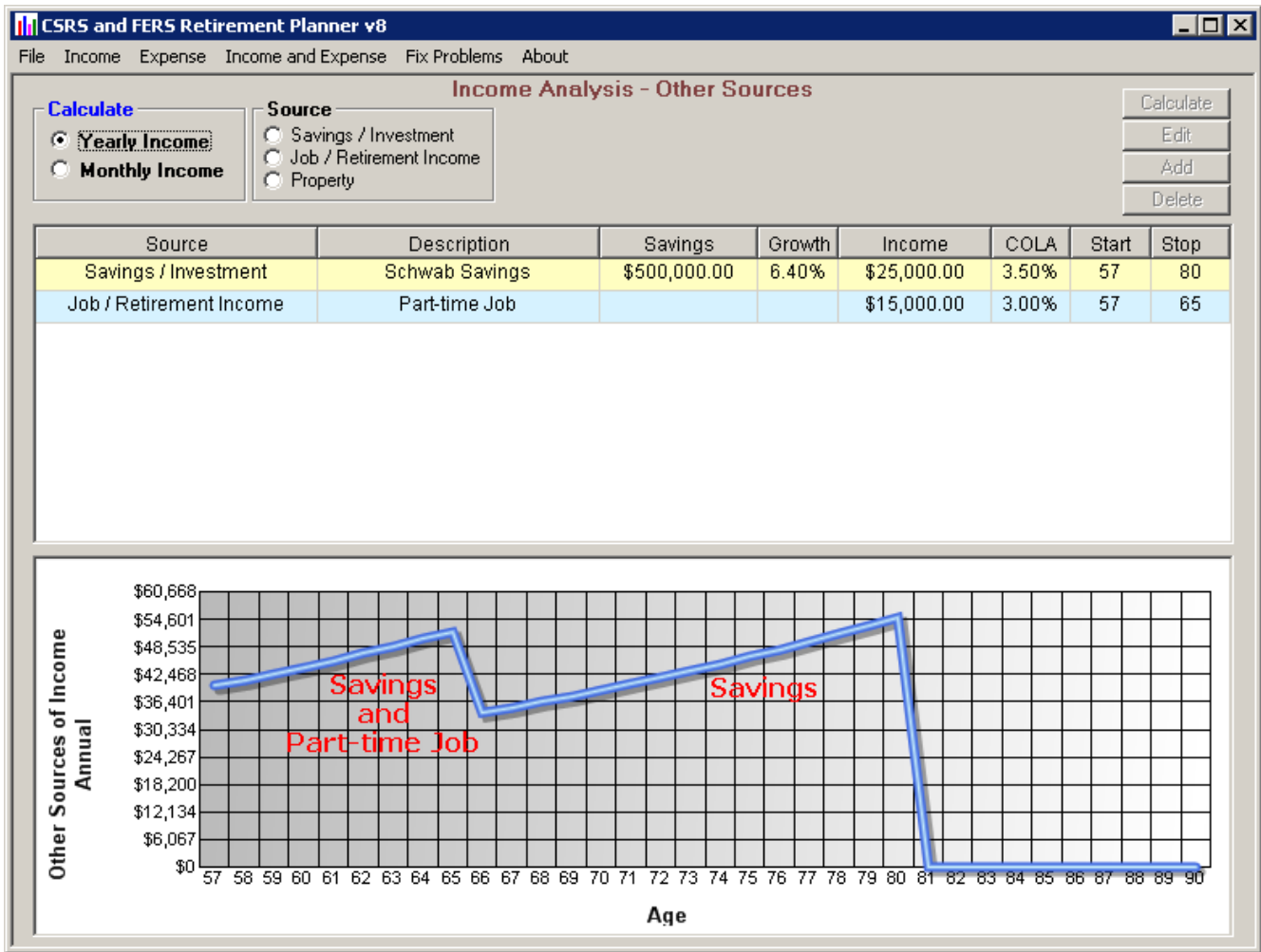
Age	Annual Income	Remaining
57	\$25,000.00	\$507,000.00
58	\$25,875.00	\$513,573.00
59	\$26,780.63	\$519,661.05
60	\$27,717.95	\$525,201.41
61	\$28,688.08	\$530,126.22
62	\$29,692.16	\$534,362.14
63	\$30,731.38	\$537,829.94
64	\$31,806.98	\$540,444.07
65	\$32,920.23	\$542,112.27
66	\$34,072.43	\$542,735.02
67	\$35,264.97	\$542,205.09
68	\$36,499.24	\$540,406.97
69	\$37,776.72	\$537,216.30
70	\$39,098.90	\$532,499.24
71	\$40,467.36	\$526,111.83
72	\$41,883.72	\$517,899.27
73	\$43,349.65	\$507,695.17
74	\$44,866.89	\$495,320.77
75	\$46,437.23	\$480,584.07

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Retirement Planner - Calculations Printer

Income source: Job / Retirement Income
 Description: Part-time Job

Annual income: \$15,000.00
 Annual increase in income: 3.00%

Age	Annual Income
57	\$15,000.00
58	\$15,450.00
59	\$15,913.50
60	\$16,390.91
61	\$16,882.63
62	\$17,389.11
63	\$17,910.78
64	\$18,448.11
65	\$19,001.55

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Income Analysis - Other Sources

Calculate

Yearly Income

Monthly Income

Source

Savings / Investment

Job / Retirement Income

Property

→ Calculate

→ Edit

Add

→ Delete

Source	Description	Savings	Growth	Income	COLA	Start	Stop
Savings / Investment	Schwab Savings	\$500,000.00	6.40%	\$25,000.00	3.50%	57	80

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Retirement Planner - Calculations Printer

Income source: Savings / Investment
 Description: Schwab Savings

Amount in Schwab Savings at the start of the income period: \$500,000.00
 Annual growth of Schwab Savings during the income period: 6.40%

Annual income: \$25,000.00
 Annual increase in income: 3.50%

Age	Annual Income	Remaining
57	\$25,000.00	\$507,000.00
58	\$25,875.00	\$513,573.00
59	\$26,780.63	\$519,661.05
60	\$27,717.95	\$525,201.41
61	\$28,688.08	\$530,126.22
62	\$29,692.16	\$534,362.14
63	\$30,731.38	\$537,829.94
64	\$31,806.98	\$540,444.07
65	\$32,920.23	\$542,112.27
66	\$34,072.43	\$542,735.02
67	\$35,264.97	\$542,205.09
68	\$36,499.24	\$540,406.97
69	\$37,776.72	\$537,216.30
70	\$39,098.90	\$532,499.24
71	\$40,467.36	\$526,111.83
72	\$41,883.72	\$517,899.27
73	\$43,349.65	\$507,695.17
74	\$44,866.89	\$495,320.77
75	\$46,437.23	\$480,584.07

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Income Analysis - Other Sources

Calculate

Yearly Income

Monthly Income

Source

Savings / Investment

Job / Retirement Income

Property

→ Calculate

→ Edit

Add

→ Delete

Source	Description	Saving/Invest	Income	Start Age	Growth	COLA	Stop Age
Savings / Investment	Schwab Savings	\$500,000.00	\$25,000.00	57	6.40%	3.50%	80

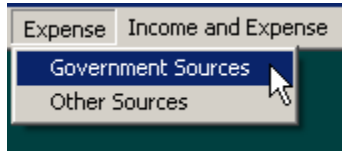
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Source	Description	Savings	Growth	Income	COLA	Start	Stop
Savings / Investment	Schwab Savings	\$500,000.00	6.40%	\$25,000.00	3.50%	57	80

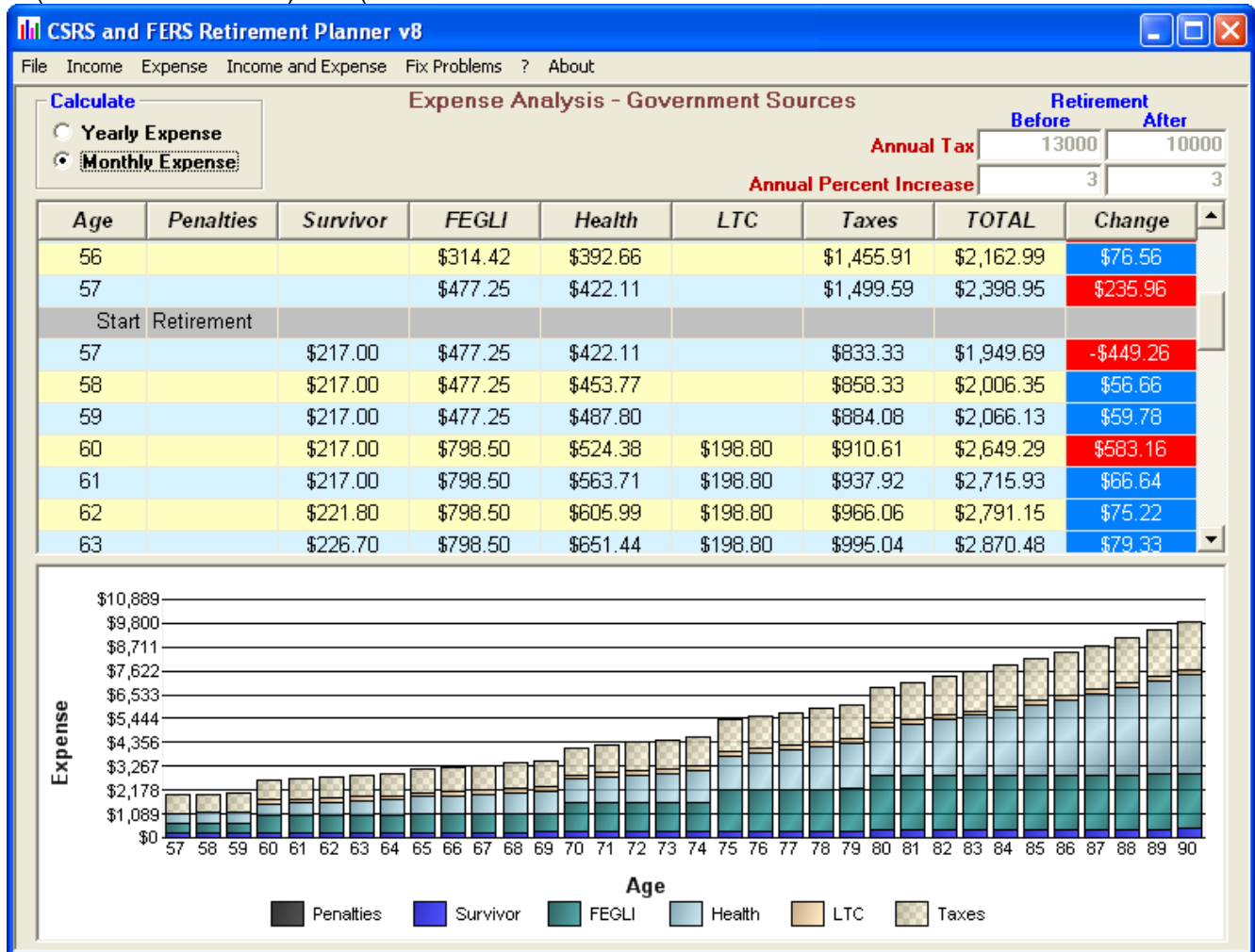
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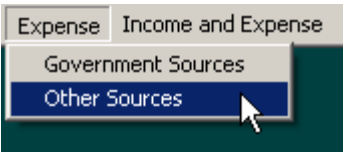
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CSRS and FERS Retirement Planner v8

File Income Expense Income and Expense Fix Problems About

Expense Analysis - Other Sources

Calculate

Yearly Income
 Monthly Income

Description	Expense	Increase	Start	Stop
Travel	\$10,000.00	5.00%	57	80
Automobile	\$4,500.00	3.00%	57	80
Food	\$5,000.00	3.00%	57	90
House Payment	\$15,000.00	.00%	57	66
Utilities	\$3,600.00	3.00%	57	90
Entertainment	\$6,000.00	3.00%	57	90
House Repair	\$2,000.00	3.00%	57	90

Other Sources of Expense Annual

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Retirement Planner - Calculations Printer	
Expense source: Description: Travel	
Annual Expense: \$10,000.00 Annual increase in Expense: 5.00%	
Age	Annual Expense
57	\$10,000.00
58	\$10,500.00
59	\$11,025.00
60	\$11,576.25
61	\$12,155.06
62	\$12,762.82
63	\$13,400.96
64	\$14,071.00
65	\$14,774.55
66	\$15,513.28
67	\$16,288.95
68	\$17,103.39
69	\$17,958.56
70	\$18,856.49
71	\$19,799.32
72	\$20,789.28
73	\$21,828.75
74	\$22,920.18
75	\$24,066.19
76	\$25,269.50
77	\$26,532.98
78	\$27,859.63
79	\$29,252.61
80	\$30,715.24

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Expense Analysis - Other Sources					
<input checked="" type="radio"/> Yearly Income <input type="radio"/> Monthly Income					
<input type="button" value="Calculate"/> <input type="button" value="Edit"/> <input type="button" value="Add"/> <input type="button" value="Delete"/>					
Description	Expense	Increase	Start	Stop	
Automobile	\$4,500.00	3.00%	57	80	
Entertainment	\$6,000.00	3.00%	57	90	
Food	\$5,000.00	3.00%	57	90	

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Retirement Planner - Calculations Printer

Expense source:
Description: Travel

Annual Expense: \$10,000.00
Annual increase in Expense: 5.00%

Age	Annual Expense
57	\$10,000.00
58	\$10,500.00
59	\$11,025.00
60	\$11,576.25
61	\$12,155.06
62	\$12,762.82
63	\$13,400.96
64	\$14,071.00
65	\$14,774.55
66	\$15,513.28
67	\$16,288.95
68	\$17,103.39
69	\$17,958.56
70	\$18,856.49
71	\$19,799.32
72	\$20,789.28
73	\$21,828.75
74	\$22,920.18
75	\$24,066.19
76	\$25,269.50
77	\$26,532.98
78	\$27,859.63
79	\$29,252.61
80	\$30,715.24

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Expense Analysis - Other Sources

Calculate

Yearly Income
 Monthly Income

Description: Entertainment

Expense: \$6,000.00 Start Age: 57

Increase: 3.00% Stop Age: 90

Buttons: Calculate, Edit, Add, Delete

Description	Expense	Increase	Start	Stop
Automobile	\$4,500.00	3.00%	57	80
Entertainment	\$6,000.00	3.00%	57	90
Food	\$5,000.00	3.00%	57	90

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Expense Analysis - Other Sources

Calculate

Yearly Income
 Monthly Income

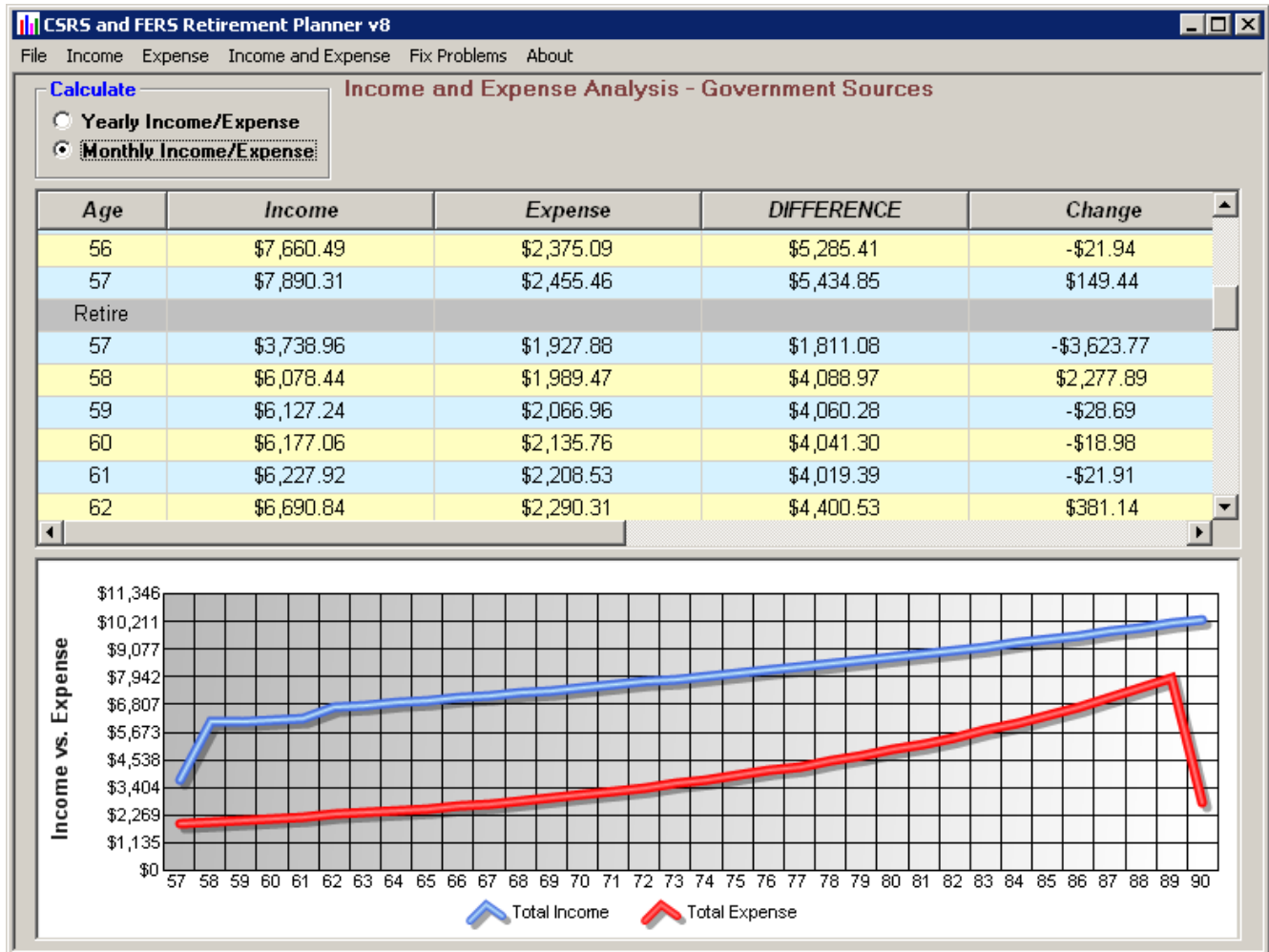
Buttons: Calculate, Edit, Add, Delete

Description	Expense	Increase	Start	Stop
Automobile	\$4,500.00	3.00%	57	80
Entertainment	\$6,000.00	3.00%	57	90

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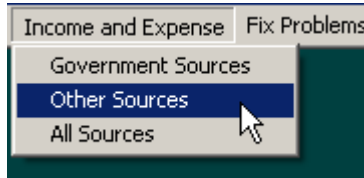
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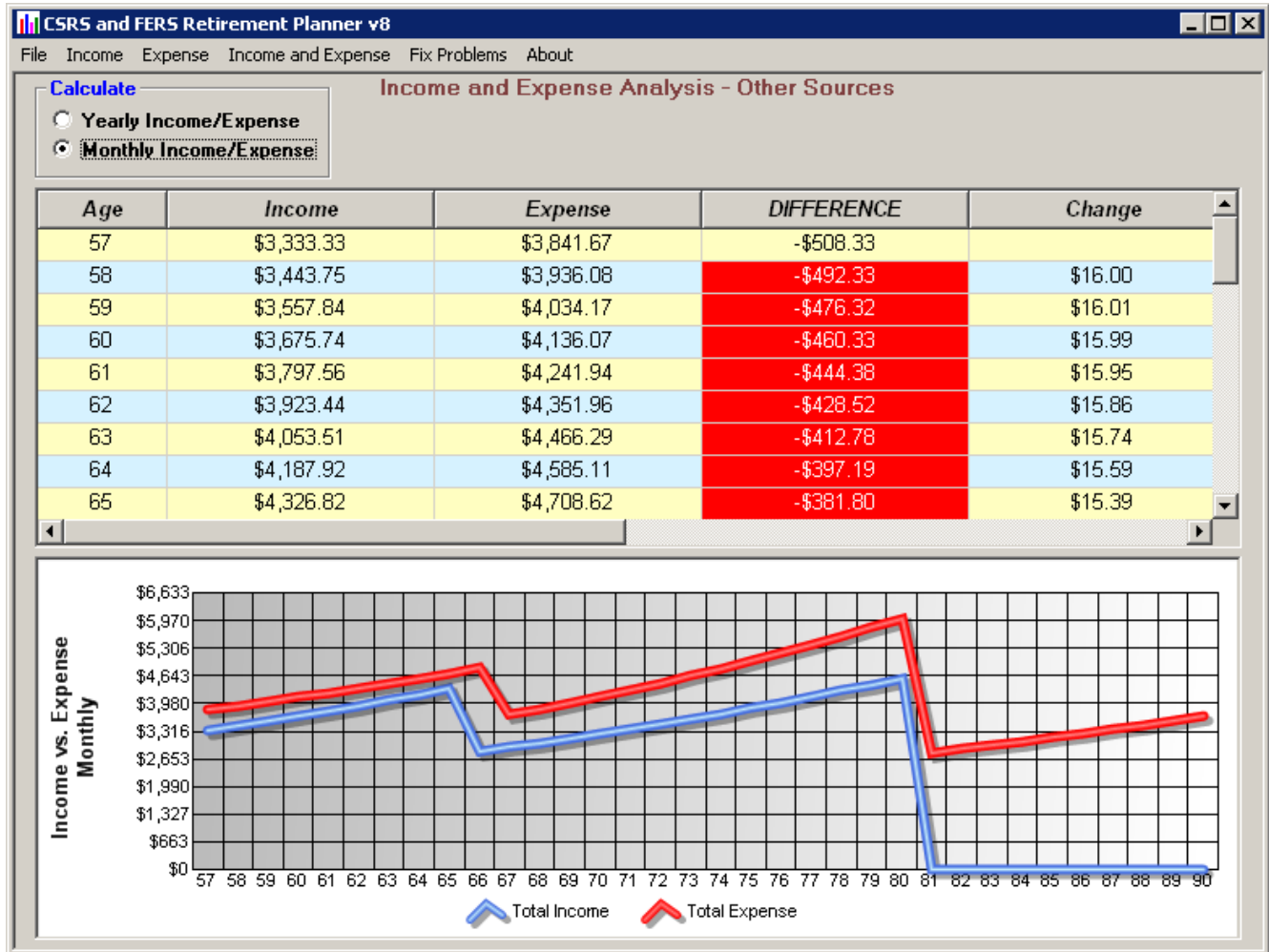
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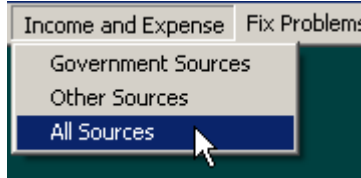
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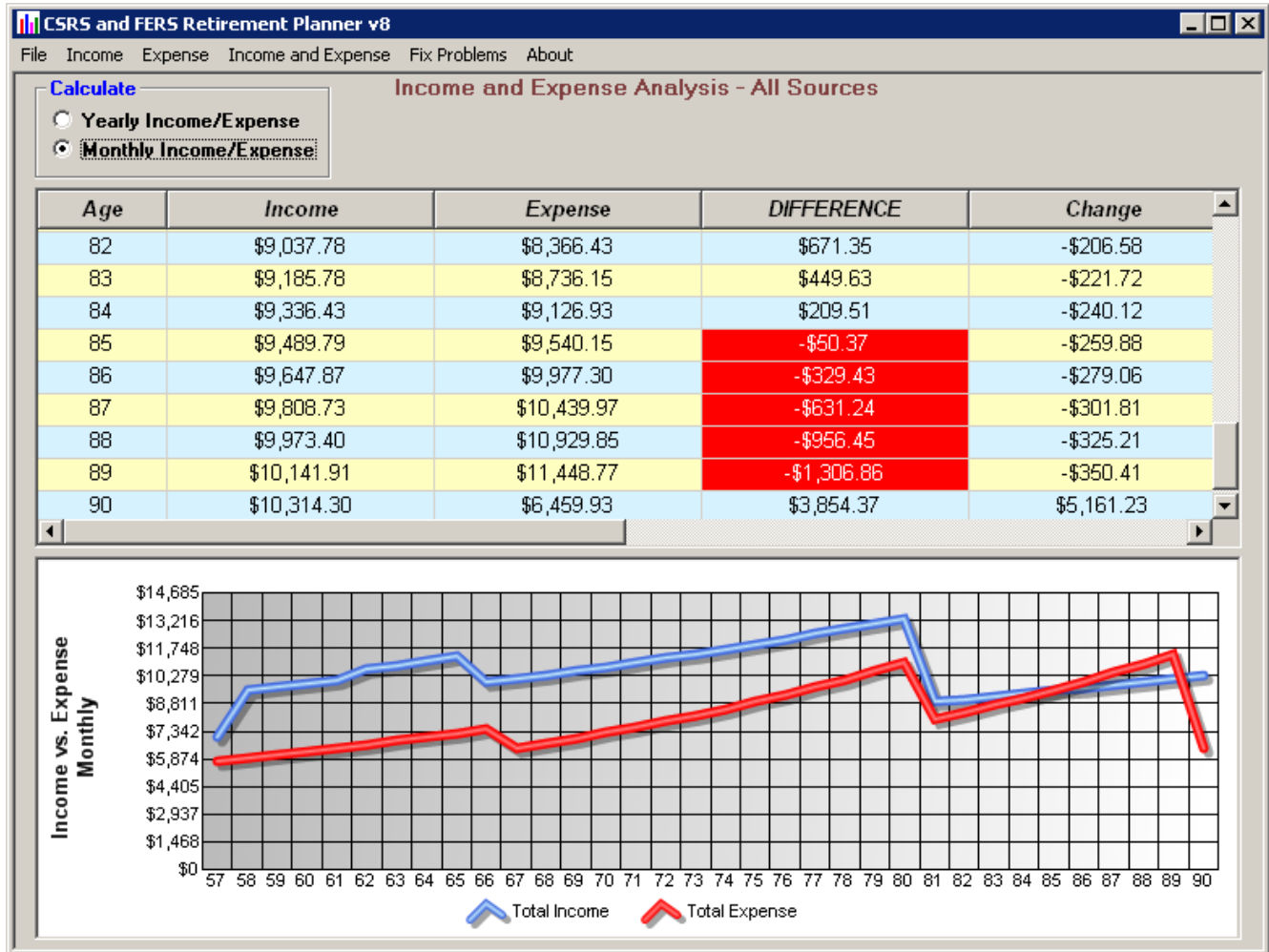
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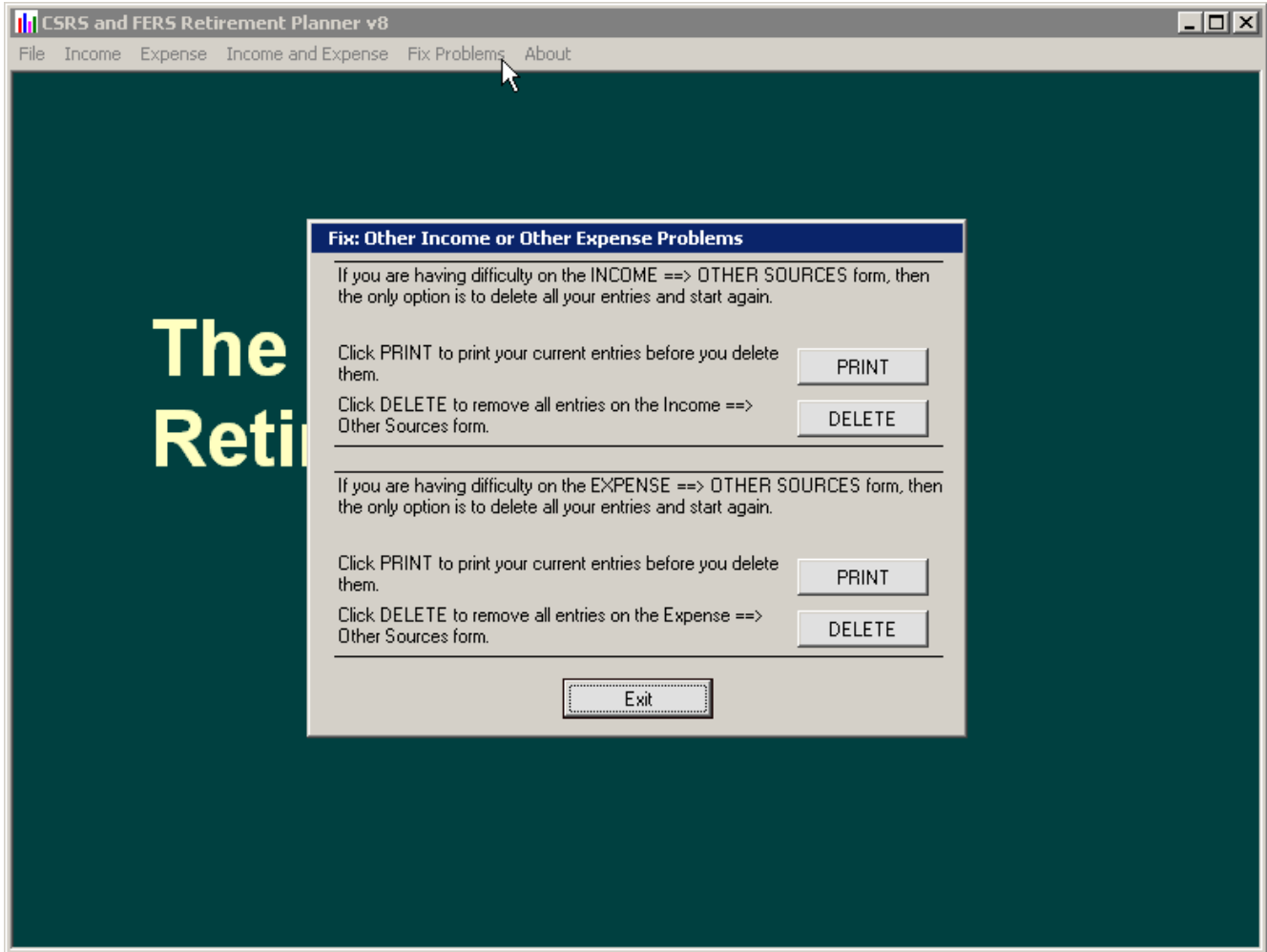
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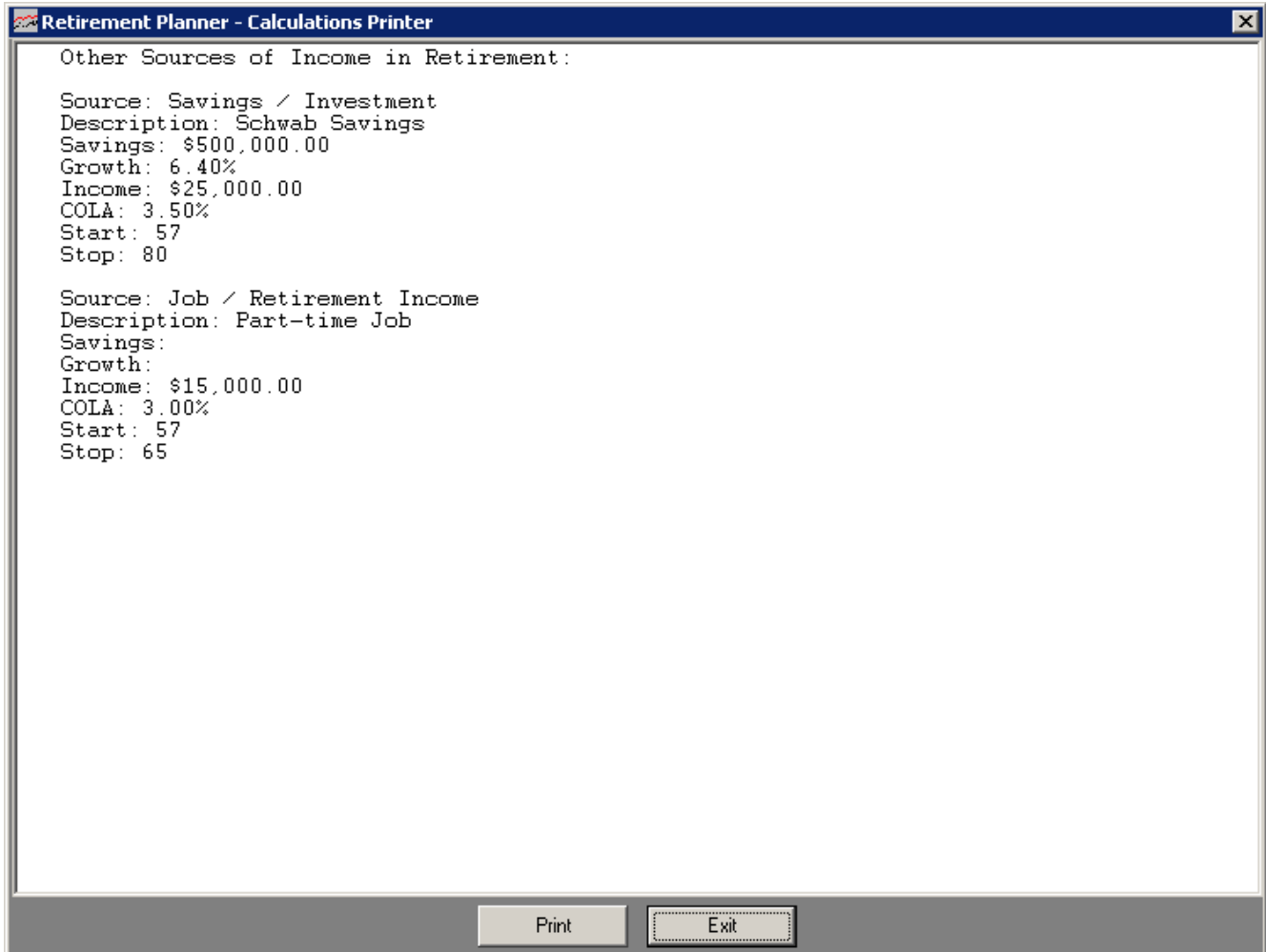
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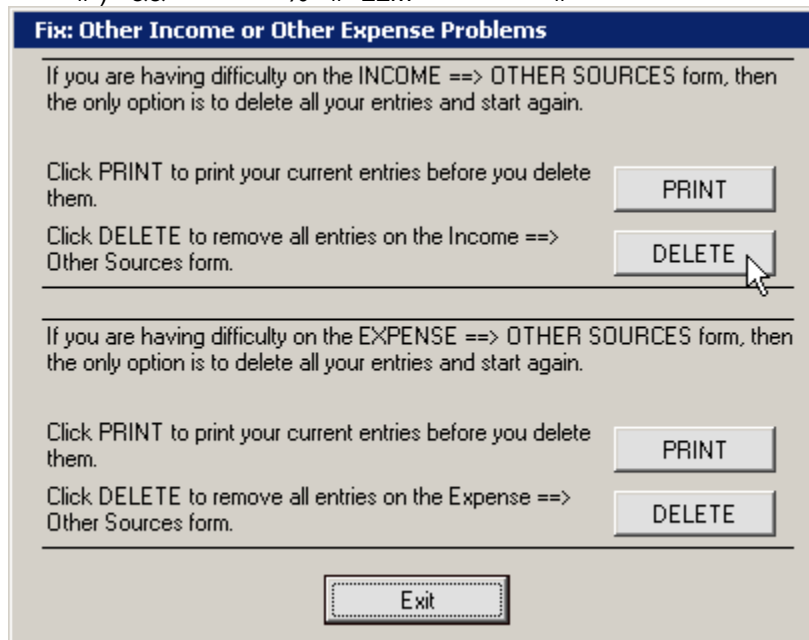


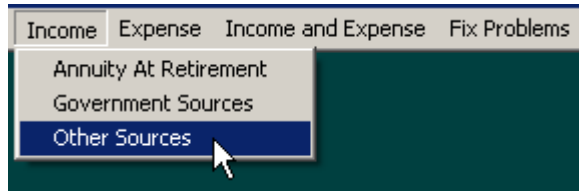
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Professional	Activation	PURCHASE	Legal
Client Files: Retrieve, Store and Delete			
Backup Client Files on CD			
Restore Client Files From CD			
Import Old Client Files - Previous Years			
Enter New Data (Erase Current Data)			
View and Print Sample Data			
Agent Quick Form Selection			
Agent Information			
Print Client Fact Finder			
Custom Report Cover Page			

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Professional	Activation	PURCHASE	Legal
Client Files: Retrieve, Store and Delete			
Backup Client Files on CD			
Restore Client Files From CD			
Import Old Client Files - Previous Years			
Enter New Data (Erase Current Data)			
View and Print Sample Data			
Agent Quick Form Selection			
Agent Information			
Print Client Fact Finder			
Custom Report Cover Page			

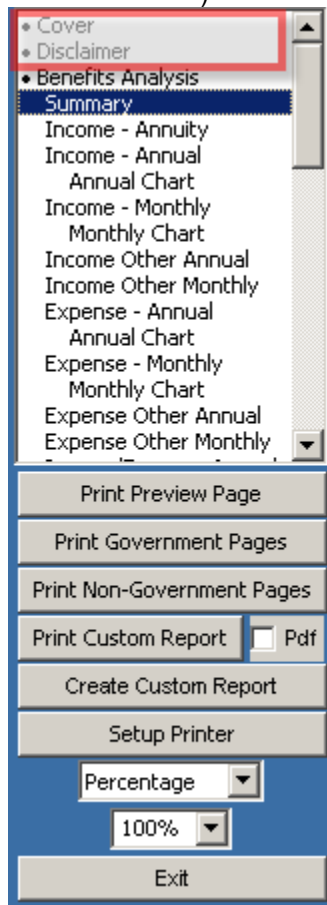
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Custom Statements - Cover and Disclaimer Report Pages

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- Professional
- Activation
- PURCHASE
- Legal
- Client Files: Retrieve, Store and Delete**
 - Backup Client Files on CD
 - Restore Client Files From CD
 - Import Old Client Files - Previous Years
- Enter New Data (Erase Current Data)
- View and Print Sample Data
- Agent Quick Form Selection
- Agent Information
- Print Client Fact Finder
- Custom Report Cover Page

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CSRS and FERS Benefits Calculator

File Annuities TSP Insurance Retirement Planner Professional Activation PURCHASE Help ?

Client File Folders

Client Folder: You are Working on this Client:

Sort Sort

Client Folder	Client	Last Update
0001	Bill Smith	01-22-2008
0002	Sally Jones	01-22-2008
0003	Bob Brown	01-22-2008
0004	Mary Ment	01-22-2008

Save Client Data
Sid Green
in the 0005 Client Folder

Retrieve Client Data
Sally Jones
stored in 0002 Client Folder

Delete Client Data
Sally Jones stored in
0002 Client Folder

Exit

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CSRS and FERS Benefits Calculator

File Annuities TSP Insurance Retirement Planner Professional Activation PURCHASE Help ?

Client File Folders

Client Folder: 0005

You are Working on this Client: Sid Green

Sort

Client Folder	Client	Last Update
0001	Bill Smith	01-22-2008
0002	Sally Jones	01-22-2008
0003	Bob Brown	01-22-2008
0004	Mary Ment	01-22-2008

Save Client Data
Sid Green
in the 0005 Client Folder

Retrieve Client Data
Sally Jones
stored in 0002 Client Folder

Delete Client Data
Sally Jones stored in
0002 Client Folder

Exit

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Client File Folders

Client Folder: **0003**

You are Working on this Client: **Sid Green**

Sort

Client Folder	Client	Last Update
0001	Bill Smith	01-22-2008
0002	Sally Jones	01-22-2008
0003	Bob Brown	01-22-2008
0004	Mary Ment	01-22-2008
0005	Sid Green	01-22-2008

Save Client Data
Sid Green
in the 0003 Client Folder

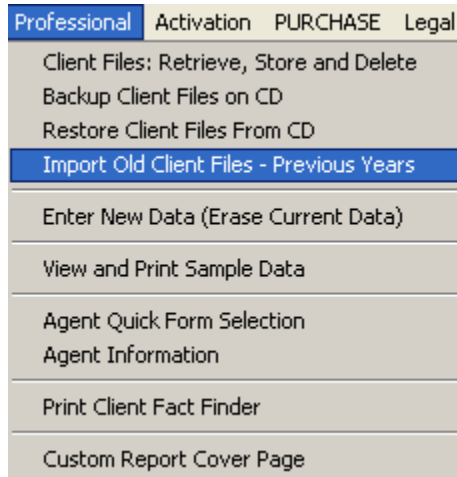
Retrieve Client Data
Bob Brown
stored in 0003 Client Folder

Delete Client Data
Bob Brown stored in
0003 Client Folder

Exit

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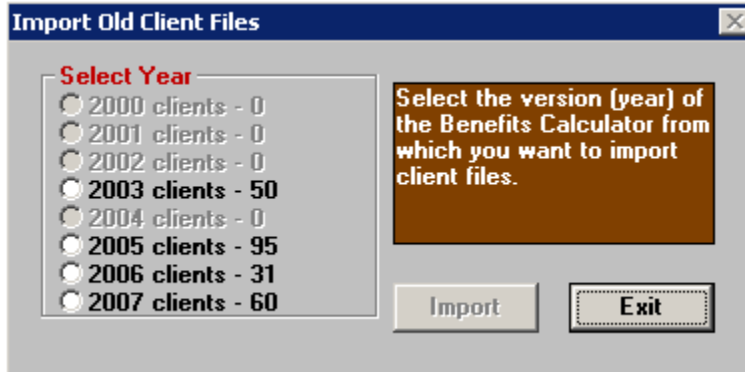
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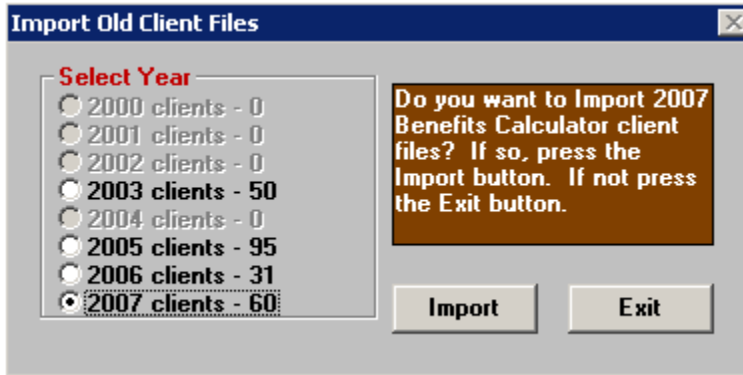
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- Professional
- Activation
- PURCHASE
- Legal
- Client Files: Retrieve, Store and Delete
- Backup Client Files on CD**
- Restore Client Files From CD
- Import Old Client Files - Previous Years
- Enter New Data (Erase Current Data)
- View and Print Sample Data
- Agent Quick Form Selection
- Agent Information
- Print Client Fact Finder
- Custom Report Cover Page

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Backup and Retrieve Client Files

Step 1: Select CD or DVD Drive from this list

CD / DVD Drive

Step 2: Select Backup or Retrieve Client Files to/from the CD/DVD selected above.

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Backup and Retrieve Client Files

Step 1: Select CD or DVD Drive from this list.

CD / DVD Drive

Step 2: Select Backup or Retrieve Client Files to/from the CD/DVD selected above.

Insert Blank CD or DVD in the CD / DVD Drive, and
Click the Backup button.

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- Professional
- Activation
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- Client Files: Retrieve, Store and Delete
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- Custom Report Cover Page

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Backup and Retrieve Client Files

Step 1: Select CD or DVD Drive from this list.

CD / DVD Drive

Step 2: Select Backup or Retrieve Client Files to/from the CD/DVD selected above.

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Backup and Retrieve Client Files

Step 1: Select CD or DVD Drive from this list.

CD / DVD Drive

Step 2: Select Backup or Retrieve Client Files to/from the CD/DVD selected above.

Insert the CD or DVD, that has the latest client files stored on it, and Click the Retrieve button.

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C:\WINDOWS\system32\cmd.exe
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E:\BenFit08\0002.CLI\AVERAGE.DAT -> C:\BENFIT08\0002.CLI\AVERAGE.DAT
E:\BenFit08\0002.CLI\BENEREPT.DAT -> C:\BENFIT08\0002.CLI\BENEREPT.DAT
E:\BenFit08\0002.CLI\CIUDATE.DAT -> C:\BENFIT08\0002.CLI\CIUDATE.DAT
E:\BenFit08\0002.CLI\CIUMLSRU.DAT -> C:\BENFIT08\0002.CLI\CIUMLSRU.DAT
E:\BenFit08\0002.CLI\CIUTEXT.DAT -> C:\BENFIT08\0002.CLI\CIUTEXT.DAT
E:\BenFit08\0002.CLI\CIUTIME.DAT -> C:\BENFIT08\0002.CLI\CIUTIME.DAT
E:\BenFit08\0002.CLI\COLA.DAT -> C:\BENFIT08\0002.CLI\COLA.DAT
E:\BenFit08\0002.CLI\CREDITSU.DAT -> C:\BENFIT08\0002.CLI\CREDITSU.DAT
E:\BenFit08\0002.CLI\CSRSOFF.DAT -> C:\BENFIT08\0002.CLI\CSRSOFF.DAT
E:\BenFit08\0002.CLI\CSRSOFF2.DAT -> C:\BENFIT08\0002.CLI\CSRSOFF2.DAT
E:\BenFit08\0002.CLI\CSRSOFF3.DAT -> C:\BENFIT08\0002.CLI\CSRSOFF3.DAT
E:\BenFit08\0002.CLI\ELIGBLOK.DAT -> C:\BENFIT08\0002.CLI\ELIGBLOK.DAT
E:\BenFit08\0002.CLI\ELIGIBLE.DAT -> C:\BENFIT08\0002.CLI\ELIGIBLE.DAT
E:\BenFit08\0002.CLI\FEGLICON.DAT -> C:\BENFIT08\0002.CLI\FEGLICON.DAT
E:\BenFit08\0002.CLI\FEGLIREP.DAT -> C:\BENFIT08\0002.CLI\FEGLIREP.DAT
E:\BenFit08\0002.CLI\FEGLIRET.DAT -> C:\BENFIT08\0002.CLI\FEGLIRET.DAT
E:\BenFit08\0002.CLI\FERSPCNT.DAT -> C:\BENFIT08\0002.CLI\FERSPCNT.DAT
E:\BenFit08\0002.CLI\HI3CELLS.DAT -> C:\BENFIT08\0002.CLI\HI3CELLS.DAT
E:\BenFit08\0002.CLI\HI3_INFL.DAT -> C:\BENFIT08\0002.CLI\HI3_INFL.DAT
E:\BenFit08\0002.CLI\HIGH3.DAT -> C:\BENFIT08\0002.CLI\HIGH3.DAT
E:\BenFit08\0002.CLI\HIGH3AUG.DAT -> C:\BENFIT08\0002.CLI\HIGH3AUG.DAT
E:\BenFit08\0002.CLI\JANINCRS.DAT -> C:\BENFIT08\0002.CLI\JANINCRS.DAT
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Professional	Activation	PURCHASE	Legal
Client Files: Retrieve, Store and Delete			
Backup Client Files on CD			
Restore Client Files From CD			
Import Old Client Files - Previous Years			
Enter New Data (Erase Current Data)			
View and Print Sample Data			
Agent Quick Form Selection			
Agent Information			
Print Client Fact Finder			
Custom Report Cover Page			

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Quick Form Selection

- Civilian Service Dates (2)**
- Military Service Dates (2)**
- Sick Leave Credit (CSRS Only) (2)**
- High 3 Average (3)**
- Military Service Credit (4)**
- DEPOSIT Retirement Contributions never made (5)**
- REDEPOSIT Refunded Retirement Contributions (6)**
- TSP: Savings, Contributions, Earnings, Withdrawal**
- FEGLI - Current and Projected**

Select All Clear All

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Professional	Activation	PURCHASE	Legal
Client Files: Retrieve, Store and Delete			
Backup Client Files on CD			
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Import Old Client Files - Previous Years			
Enter New Data (Erase Current Data)			
View and Print Sample Data			
Agent Quick Form Selection			
Agent Information			
Print Client Fact Finder			
Custom Report Cover Page			

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Agent Information

Company Name
Your Company Name

Agents Name
Your Name

Agents Address
Your Address - Line 1

Agents Address
Your Address - Line 2

City **State**
Your City ST

Zip Code
Your Zip

Phone **Phone Extension**
Your Phone

Fax
Your Fax #

E-mail
You@YourEmail.net

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Professional	Activation	PURCHASE	Legal
Client Files: Retrieve, Store and Delete			
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Custom Report Cover Page			

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**Federal Employee Benefits Analysis
Questionnaire**

Employee Name: _____ [1]
 Address _____ [1]
 City _____ [1]
 State _____ [1]
 Zip Code _____ [1]
 Home Phone: _____
 Email: _____
 Spouses' Name: _____
 Spouses' Birth Date: _____

Retirement Annuity

Retirement System (circle one): **CSRS / FERS / TRANSFER**
 If Transfer, Transfer Date: _____ [1]
 Employee Type (circle one): **REGULAR / POSTAL (FEGLI) / AIR CONTROL / LAW / FIRE** [1]
 Retirement Type (circle one): **REGULAR / OPTIONAL / MANDATORY** [1]
 Employee's Birth Date: _____ [1]
 Employee's Service Computation Date (SCD) (to include military time): _____ [1]
 Employee's Desired Retirement Date: _____ [1]

CSRS Sick Leave Hours to be Saved Each Pay Period (Hours - biweekly): **0 / 1 / 2 / 3 / 4** [2]
 CSRS Sick Leave Saved To Date (Hours) _____ [2]

Employee's Current Annual Salary \$ _____ [3 / TSP]
Exclude locality pay for GS in the 48 contiguous states, night differential and environmental pay for wage grade A10 and LEAP for Law Enforcement, Physicians and Dentists under Title 38 at the VA, special pay.
 Employee's Expected Annual Salary Increase (%) Each Year _____ % [3 / TSP]

Do you have active military service? From _____ To _____ [4]
 Have you made a deposit for your military service? Yes/No [4]
 Are you eligible for Social Security at age 62? Yes/No [4]

Do you have any non-deduction (temporary time/casual) service? Y/N Dates: From _____ To _____ [5]
 Amount of Deposit Owed: _____ [5]
 Have you made a deposit for this service? Yes/No [5]

Did you ever have a break in service? Dates: From _____ To _____ [6]
 Did you withdraw your annuity contributions? Yes/No [6]
 How much did you withdraw? \$ _____ [6]
 Have you re-deposited these contributions? Yes/No [6]

Do you have any part time work after 4/7/96
 Average hours per week _____ Average Salary per Year _____

Survivor Benefit Desired: (1) CSRS: 0% to 100% _____ %; (2) FERS (mark one): **0%** _____, **25%** _____ or **50%** _____ [7]

Monthly Social Security Benefit at Age 62 (FERS, Transfer, CSRS Offset) \$ _____ [8/9]
 Annual Social Security COLA (FERS, Transfer, CSRS Offset) _____ % [8/9]

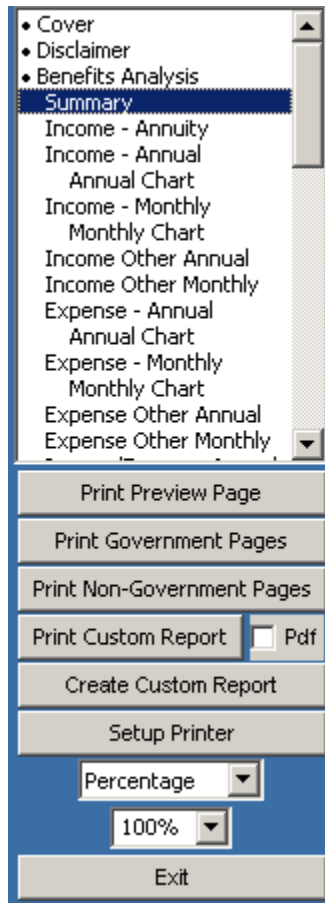
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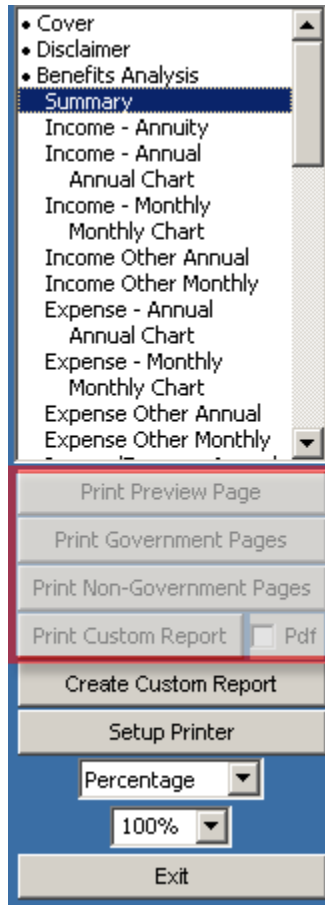
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- Cover
- Disclaimer
- Benefits Analysis
- Summary
- Income - Annuity
- Income - Annual
- Annual Chart
- Income - Monthly
- Monthly Chart
- Income Other Annual
- Income Other Monthly
- Expense - Annual
- Annual Chart
- Expense - Monthly
- Monthly Chart
- Expense Other Annual
- Expense Other Monthly

Print Preview Page

Print Government Pages

Print Non-Government Pages

Print Custom Report Pdf

Create Custom Report

Setup Printer

Percentage ▼

100% ▼

Exit

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A screenshot of a software menu. The menu is a vertical list of items, with 'Summary' highlighted in blue. Below the list are several buttons: 'Print Preview Page', 'Print Government Pages', 'Print Non-Government Pages', 'Print Custom Report' (with a 'Pdf' checkbox), 'Create Custom Report', 'Setup Printer' (highlighted with a red border), a 'Percentage' dropdown menu (set to '100%'), and an 'Exit' button.

- Cover
- Disclaimer
- Benefits Analysis
- Summary
- Income - Annuity
- Income - Annual
- Annual Chart
- Income - Monthly
- Monthly Chart
- Income Other Annual
- Income Other Monthly
- Expense - Annual
- Annual Chart
- Expense - Monthly
- Monthly Chart
- Expense Other Annual
- Expense Other Monthly

Print Preview Page

Print Government Pages

Print Non-Government Pages

Print Custom Report Pdf

Create Custom Report

Setup Printer

Percentage ▾

100% ▾

Exit

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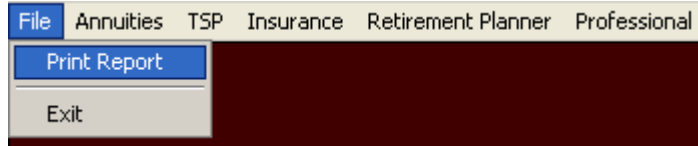
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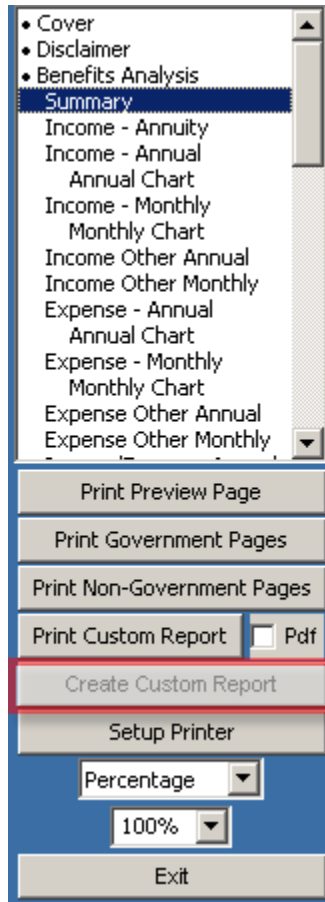
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Create Custom Report

<input checked="" type="checkbox"/> Cover Page	<input checked="" type="checkbox"/> PROJECTED RETIREMENT	<input checked="" type="checkbox"/> INPUT DATA PAGES
<input checked="" type="checkbox"/> Disclaimer	<input checked="" type="checkbox"/> Retirement Data	<input type="checkbox"/> Eligibility
<input checked="" type="checkbox"/> BENEFITS ANALYSIS	<input checked="" type="checkbox"/> RETIREMENT BENEFITS	<input type="checkbox"/> Creditable Service
<input checked="" type="checkbox"/> Summary	<input checked="" type="checkbox"/> Retirement Benefits	<input checked="" type="checkbox"/> High 3 Average
<input checked="" type="checkbox"/> Income - Annuity	<input checked="" type="checkbox"/> Annuities	<input type="checkbox"/> Military Service
<input checked="" type="checkbox"/> Income - Annual (Government)	<input checked="" type="checkbox"/> FERS Supplement	<input type="checkbox"/> Deposit
<input checked="" type="checkbox"/> Income - Annual Chart (Gov.)	<input type="checkbox"/> CSRS Offset	<input type="checkbox"/> Redeposit
<input type="checkbox"/> Income - Monthly (Gov.)	<input checked="" type="checkbox"/> THRIFT SAVINGS PLAN	
<input type="checkbox"/> Income - Monthly Chart (Gov.)	<input checked="" type="checkbox"/> Summary	
<input checked="" type="checkbox"/> Income - Annual Chart (Other Sources)	<input checked="" type="checkbox"/> Details	
<input checked="" type="checkbox"/> Income - Annual Summary (Other Sourc)	<input checked="" type="checkbox"/> Savings	
<input type="checkbox"/> Income - Monthly Chart (Other Sources)	<input checked="" type="checkbox"/> LIFE INSURANCE	
<input checked="" type="checkbox"/> Expense - Annual (Gov.)	<input checked="" type="checkbox"/> Summary	
<input checked="" type="checkbox"/> Expense - Annual Chart (Gov.)	<input checked="" type="checkbox"/> Details	
<input type="checkbox"/> Expense - Monthly (Gov.)	<input checked="" type="checkbox"/> HEALTH INSURANCE	
<input type="checkbox"/> Expense - Monthly Chart (Gov.)	<input checked="" type="checkbox"/> Details	
<input checked="" type="checkbox"/> Expense - Annual Chart (Other Sources)	<input checked="" type="checkbox"/> LTC INSURANCE	
<input checked="" type="checkbox"/> Expense - Annual Summary (Other Sourc)	<input checked="" type="checkbox"/> Government Insurance	
<input type="checkbox"/> Expense - Monthly Chart (Other Sources)	<input type="checkbox"/> Private Insurance	
<input checked="" type="checkbox"/> Income/Expense - Annual (Gov.)	<input checked="" type="checkbox"/> BENEFITS COSTS	
<input checked="" type="checkbox"/> Income/Expense - Annual Chart (Gov.)	<input checked="" type="checkbox"/> Cost Summary	
<input type="checkbox"/> Income/Expense - Monthly (Gov.)		
<input type="checkbox"/> Income/Expense - Monthly Chart (Gov.)		
<input checked="" type="checkbox"/> Income/Expense - Annual Chart (Other Sources)		
<input type="checkbox"/> Income/Expense - Monthly Chart (Other Sources)		
<input checked="" type="checkbox"/> Income/Expense - Annual Chart (All Sources)		
<input type="checkbox"/> Income/Expense - Monthly Chart (All Sources)		

Save Custom Report

Clear All Entries

Exit

1. Click on the boxes to the left of each report page that you want to include in your custom report.

2. Click on the Save Custom Report button below to save your report.

3. Click on the Exit button below.

4. Click on the Print Custom Report button in the report program to print the pages you selected on this form.

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A screenshot of a software menu. The menu is a vertical list of items, with 'Summary' highlighted in blue. Below the list are several buttons: 'Print Preview Page', 'Print Government Pages', 'Print Non-Government Pages', 'Print Custom Report' (with a checkbox and 'Pdf' label), 'Create Custom Report', 'Setup Printer', a 'Percentage' dropdown menu (set to '100%'), and an 'Exit' button. The 'Print Custom Report' button is highlighted with a red border.

- Cover
- Disclaimer
- Benefits Analysis
- Summary
- Income - Annuity
- Income - Annual
- Annual Chart
- Income - Monthly
- Monthly Chart
- Income Other Annual
- Income Other Monthly
- Expense - Annual
- Annual Chart
- Expense - Monthly
- Monthly Chart
- Expense Other Annual
- Expense Other Monthly

Print Preview Page

Print Government Pages

Print Non-Government Pages

Print Custom Report Pdf

Create Custom Report

Setup Printer

Percentage

100%

Exit

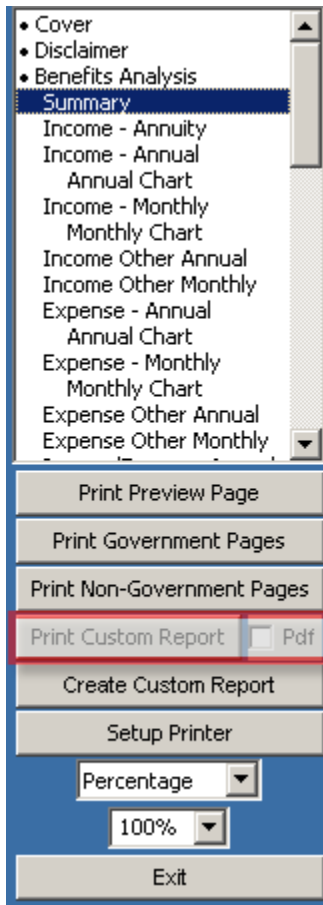
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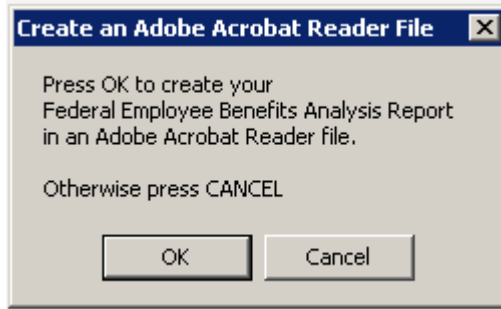
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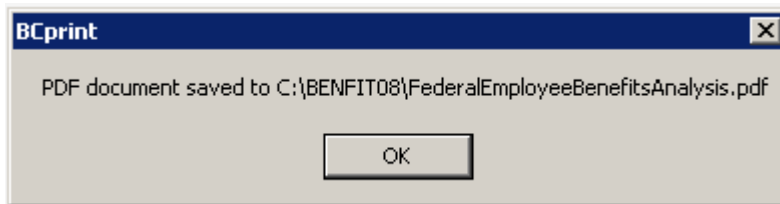


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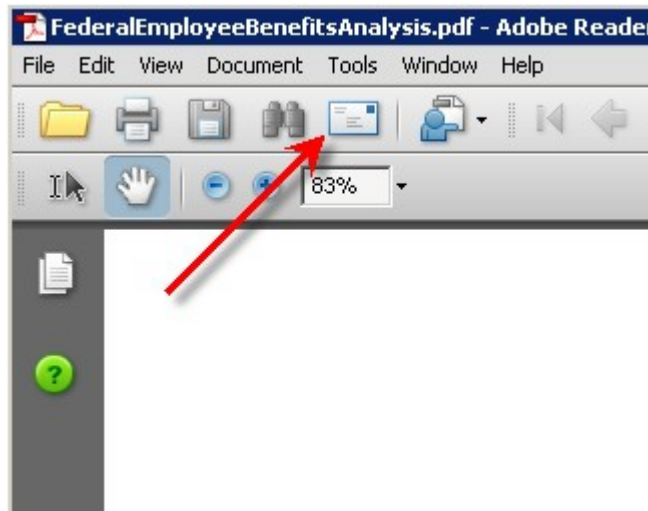
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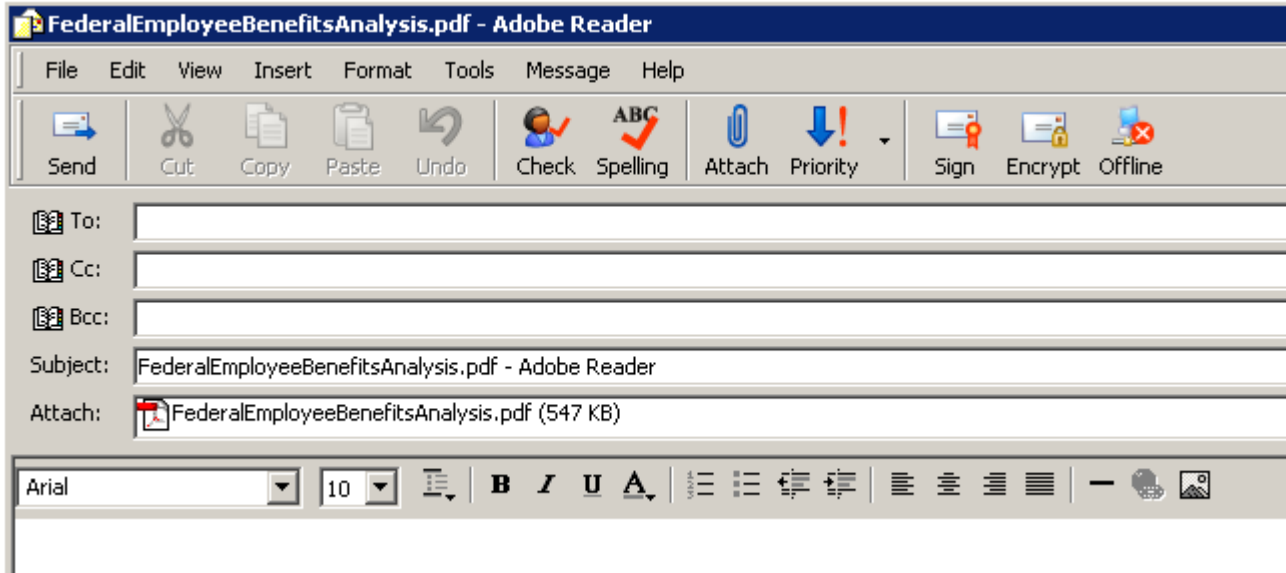
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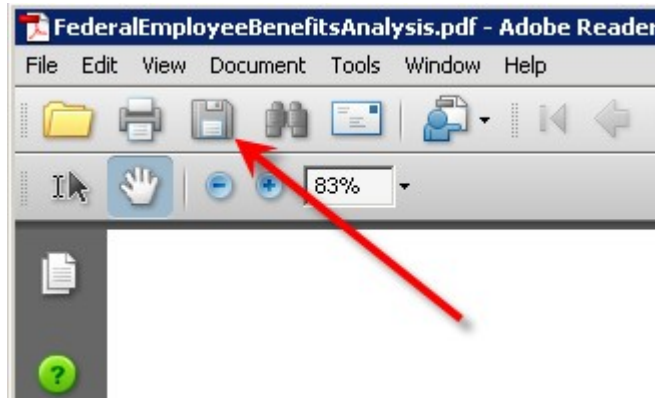
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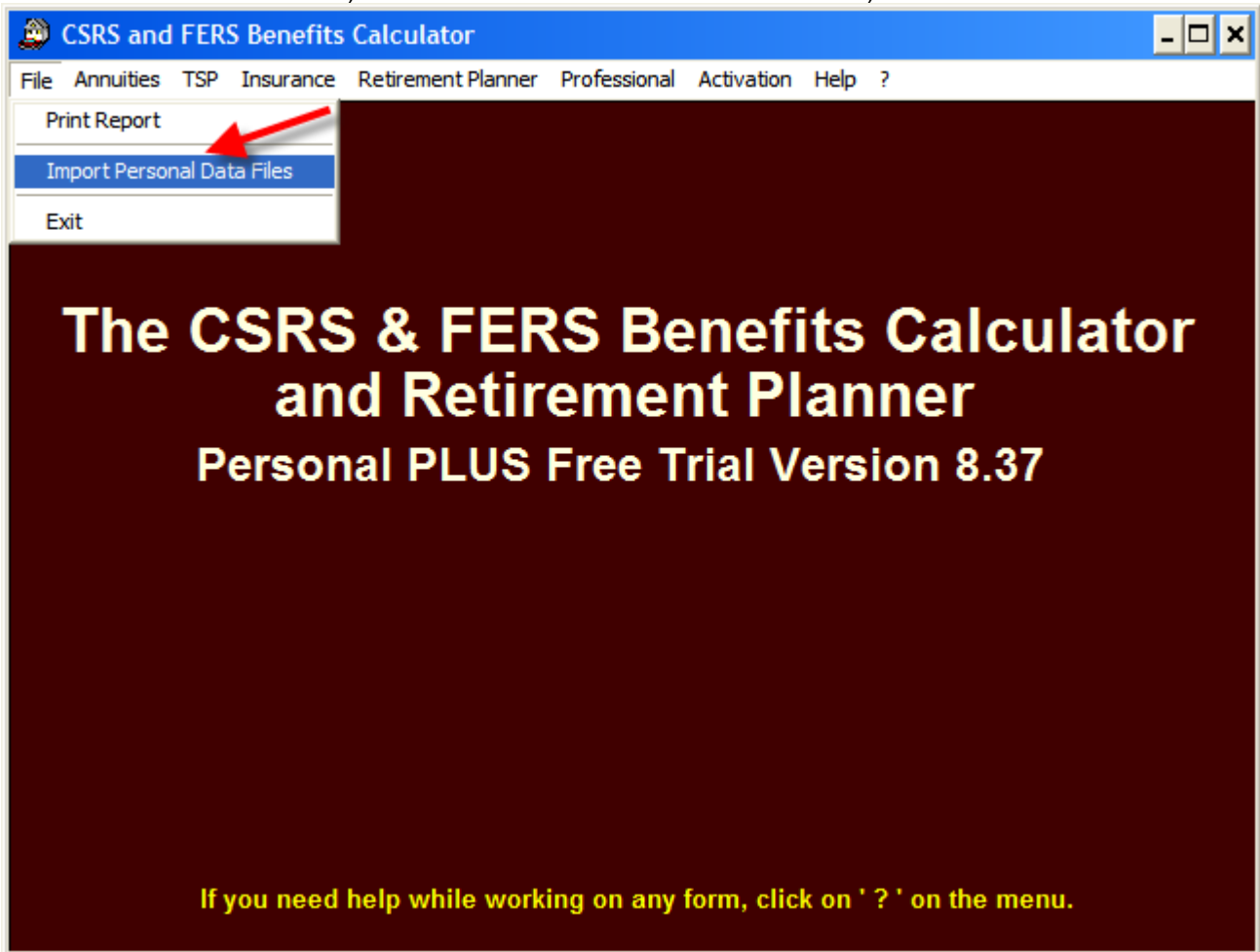


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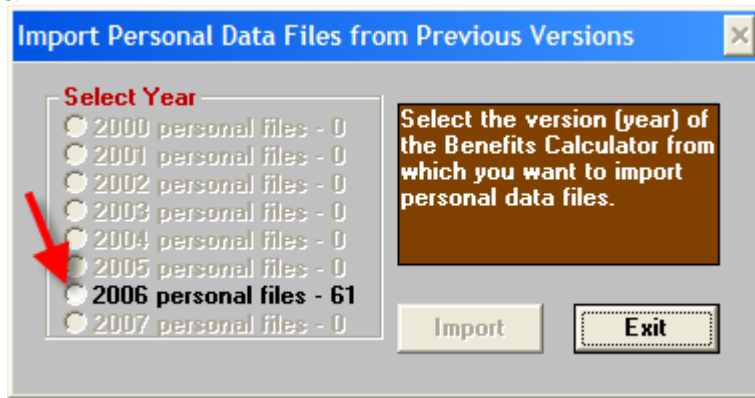
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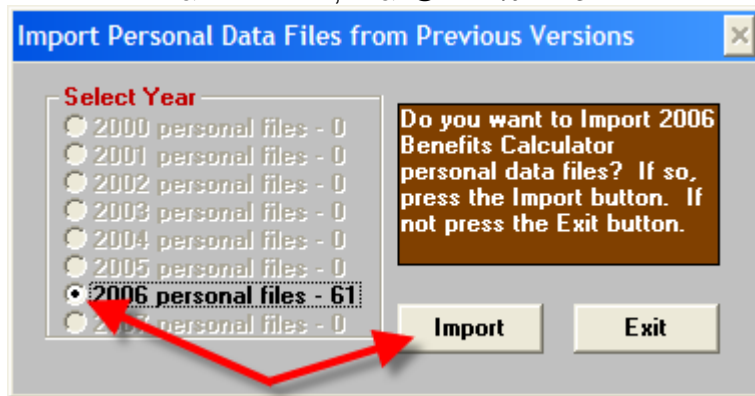
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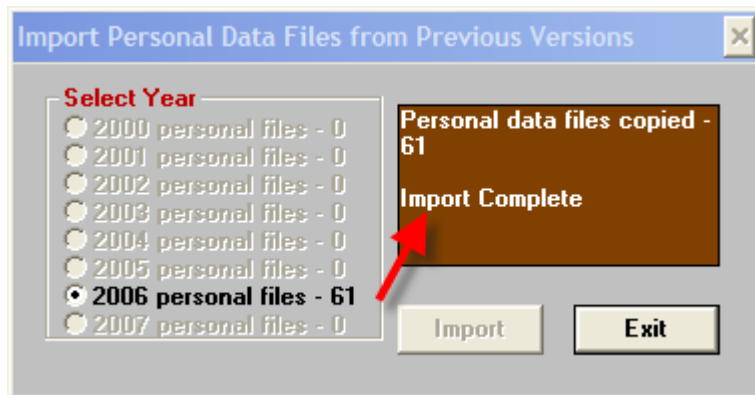
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