

Federal Employee Benefits Analysis

July 2, 2009

Sally Smith - 2009
1234 Main Street
Any Town, US 54321

Your Company Name

Your Name

Address - line 1

Address - line 2

City, ST Zip

Phone: 111-222-3333 Extension: 789

Fax: 111-222-4444

Email: YourEmail@Company.com

Your message can be placed here.

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, Long Term Care (LTC) Insurance, Social Security System benefits, and the Thrift Savings Plan (TSP). Some estimates are based on assumptions, which may affect the results, and may differ from actual experience. Since future costs and benefits cannot be projected with absolute certainty, you should not base your financial decisions solely on the estimates of this report, and it is recommended to consult with your personnel office or the Office of Personnel Management (OPM), Retirement Information Office 1-888-767-6738. All employees or agents of **Your Company Name** expressly disclaim any liability from the use or misuse of this report.

Specific disclaimer statements and/or analysis assumptions can be placed here.

Benefits Analysis

Federal Employee Benefits - Summary

Personal

Name: Sally Smith - 2009
Address: 1234 Main Street
Any Town, US 54321
Date of Birth: 06-21-1961
Age: 48

Employment

Service Computation Date: 07-14-91
Annual Salary: \$65,000.00
Hourly Salary: \$31.15
Annual Salary Increase: 3.00% (Estimated)
Creditable Service: 17 Years 11 Months

Retirement

Retirement System: FERS
Employee Type: REGULAR
Retirement Type: REGULAR
Planned Retirement Date: 06-21-21
Annual Salary: \$92,674.00
Hourly Salary: \$44.41
High 3 Average Salary: \$88,613.00
Annual COLA: 2.34%
Creditable Service: 29 Years 11 Months
Age: 60
Retirement Eligibility: Service and Age Requirements Met

Monthly Retirement Annuity - FERS Survivor with a 50% Annuity

Annuity Without Survivor*: \$2,209
Annuity With Survivor*: \$1,988
Survivor's Annuity: \$1,105
Cost of Survivor's Annuity*: \$221

Thrift Savings Plan (TSP)

CURRENT STATUS	START SAVINGS WITHDRAWAL
Your Annual Contribution: \$6,500.00	Age: 60
Govt. Annual Contribution: \$3,250.00	Total Monthly Payments: 420
C Fund Savings: \$0.00	Monthly Payment: \$1,800.00
F Fund Savings: \$0.00	Total Payout: \$756,000.00
G Fund Savings: \$50,000.00	
I Fund Savings: \$0.00	
S Fund Savings: \$0.00	
L Fund Savings: \$50,000.00	
Total Savings: \$100,000.00	Total Savings Before Payout: \$395,857.00

Federal Employees Group Life Insurance (FEGLI)

COVERAGE	AT AGE 48	AT AGE 60	AT AGE 65
Basic:	\$67,000.00	\$92,000.00	\$92,000.00
Option A:	\$10,000.00	\$10,000.00	\$10,000.00
Option B:	\$195,000.00	\$270,000.00	\$270,000.00
Option C:	\$50,000.00	\$25,000.00	\$25,000.00
Total:	\$322,000.00	\$397,000.00	\$397,000.00
ANNUAL PREMIUM:	\$819.00	\$7,085.00	\$7,465.00

Federal Income Analysis - Monthly

	Current Income		First Year in Retirement Income	
	Biweekly	Monthly	Monthly	
Gross Salary	\$2,500.00	\$5,416.67	\$2,209.17	Gross Annuity
Retirement	\$123.12	\$266.76	\$221.00	Survivor Benefit
TSP	\$250.00	\$541.67	\$0.00	Early Retirement - Age Penalty
TSP Catch-up	\$0.00	\$0.00	\$0.00	Unpaid Redeposit
Social Security - OASDI	\$147.19	\$318.91	\$0.00	Unpaid Deposit
Tax - Federal	\$217.43	\$471.10	\$441.83	Tax - Federal: 20% of Gross Annuity
Tax - State	\$74.93	\$162.35	\$132.55	Tax - State: 6% of Gross Annuity
FEGLI Basic	\$10.05	\$21.78	\$198.25	FEGLI Basic
FEGLI Optional	\$21.45	\$46.48	\$392.17	FEGLI Optional
Health Benefit - Medical	\$97.23	\$210.66	\$530.49	Health Benefit - Medical (FEHBP)
Health Benefit - Dental	\$0.00	\$0.00	\$0.00	Health Benefit - Dental
Health Benefit - Vision	\$0.00	\$0.00	\$0.00	Health Benefit - Vision
Flexible Spending Account	\$0.00	\$0.00	\$162.75	Long Term Care
Medicare	\$112.27	\$243.25		
Allotments	\$0.00	\$0.00		
Other - 1	\$0.00	\$0.00		
Other - 2	\$0.00	\$0.00		
Total Deductions	\$1,053.67	\$2,282.96	\$2,079.04	Total Reductions/Deductions
			\$130.13	Net Annuity
			\$1,123.00	Social Security / FERS Supplement
			\$1,800.00	TSP or IRA Rollover
Net Pay	\$1,446.33	\$3,133.71	\$3,053.13	Net Income

Net Retirement Income - Net Pay Today = -\$80.58

Impact of Inflation on Retirement Income

Inflation negatively impacts your future income. The value of the amount of money you are saving today will not have the same value in the future. You will not be able to buy as much in the future with each dollar saved. In other words, inflation makes it necessary to save more because your dollars will be worth less in the future.

This form estimates how much net income you will need at retirement to keep the same standard of living that you have today (Net Pay per Month Today). This information may help you analyze your financial planning needs. It is based on information and assumptions provided by you regarding your financial situation.

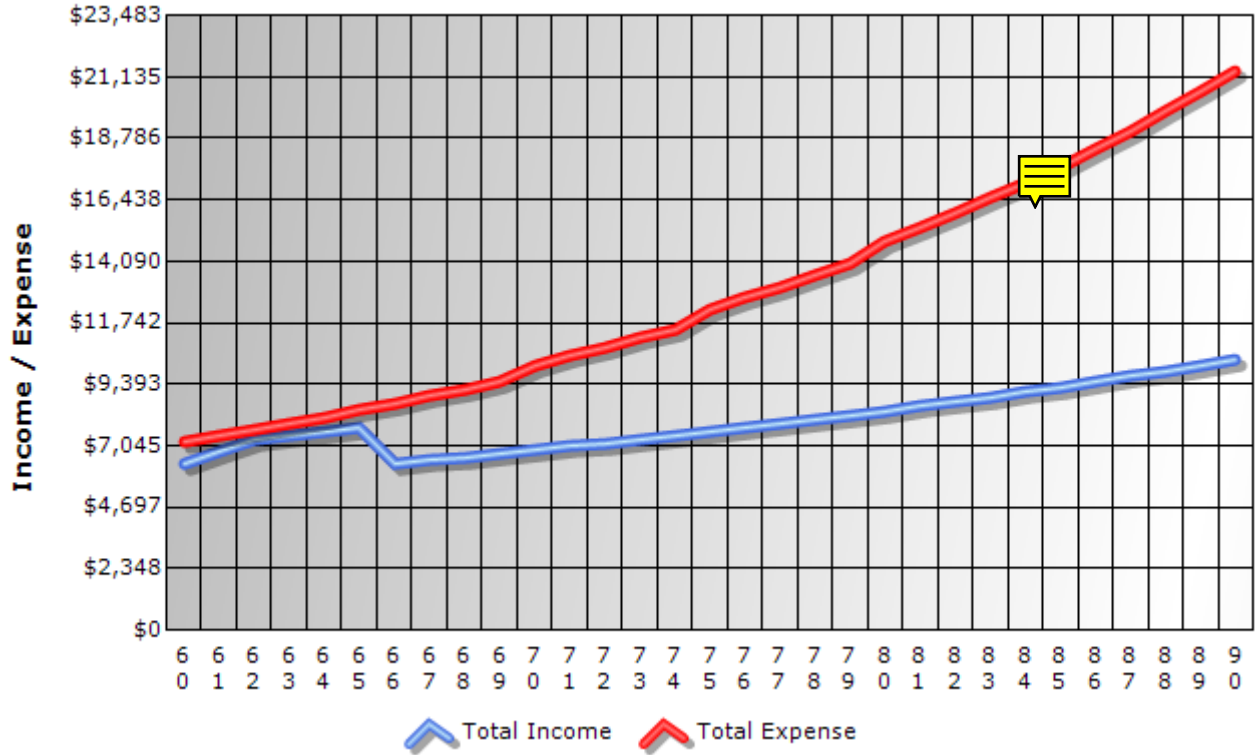
You selected an Average Yearly Inflation rate of: 3%

Net Pay per Month Today \$3,133.71

Net Monthly Income at Retirement \$3,053.13 that includes: Net Annuity + Social Security/FERS Supplement + TSP

- In 12 years, the value of your net monthly income at retirement \$3,053.13 will be \$2,141.40.
- In order to maintain a standard of living equal in value to your current income \$3,133.71, you will need a net monthly income at retirement in 12 years of \$4,467.92.
- The difference between \$3,053.13 and \$4,467.92 is a shortfall of -\$1,414.79 in monthly retirement income in 12 years.

Monthly Income / Expense - All Sources



Age	Income	Expense	Difference	Change
60	\$6,373.84	\$7,180.91	-\$807.07	
61	\$6,771.79	\$7,393.64	-\$621.85	\$185.22
62	\$7,246.32	\$7,620.04	-\$373.72	\$248.13
63	\$7,394.53	\$7,855.50	-\$460.97	-\$87.25
64	\$7,546.48	\$8,100.45	-\$553.97	-\$93.00
65	\$7,702.24	\$8,387.04	-\$684.80	-\$130.83
66	\$6,370.33	\$8,652.49	-\$2,282.16	-\$1,597.36
67	\$6,490.16	\$8,928.98	-\$2,438.82	-\$156.66
68	\$6,612.71	\$9,217.08	-\$2,604.37	-\$165.55
69	\$6,739.99	\$9,517.42	-\$2,777.43	-\$173.06
70	\$6,869.07	\$10,115.77	-\$3,246.70	-\$469.27
71	\$7,002.98	\$10,442.61	-\$3,439.63	-\$192.93
72	\$7,139.76	\$10,783.80	-\$3,644.04	-\$204.41
73	\$7,280.46	\$11,140.12	-\$3,859.66	-\$215.62
74	\$7,424.14	\$11,512.44	-\$4,088.30	-\$228.64
75	\$7,572.85	\$12,264.56	-\$4,691.71	-\$603.41
76	\$7,724.61	\$12,671.64	-\$4,947.03	-\$255.32
77	\$7,880.50	\$13,097.61	-\$5,217.11	-\$270.08
78	\$8,041.56	\$13,543.59	-\$5,502.03	-\$284.92
79	\$8,205.85	\$14,010.75	-\$5,804.90	-\$302.87
80	\$8,375.41	\$14,867.58	-\$6,492.17	-\$687.27
81	\$8,548.32	\$15,380.98	-\$6,832.66	-\$340.49
82	\$8,726.62	\$15,919.61	-\$7,192.99	-\$360.33
83	\$8,910.38	\$16,485.02	-\$7,574.64	-\$381.65
84	\$9,097.65	\$17,078.89	-\$7,981.24	-\$406.60
85	\$9,290.50	\$17,702.96	-\$8,412.46	-\$431.22
86	\$9,488.99	\$18,359.16	-\$8,870.17	-\$457.71
87	\$9,692.18	\$19,049.52	-\$9,357.34	-\$487.17
88	\$9,901.14	\$19,776.22	-\$9,875.08	-\$517.74
89	\$10,115.95	\$20,541.61	-\$10,425.66	-\$550.58
90	\$10,335.68	\$21,348.19	-\$11,012.51	-\$586.85

Planned and Projected Retirement

Planned and Projected Retirement

Retirement Characterization

Retirement System FERS
 Employee Type Regular
 Retirement Type Regular

Input Data

High 3 Average at Retirement 88,613
 Estimated High 3 Increase/Year 3.00 %
 Years of Service at Retirement 29
 Months of Service at Retirement 11
 Age at Retirement in Years 60
 Age at Retirement in Months 0
 Sick Leave Saved at Retirement 0
 Sick Leave to be Saved/Year 0
 Annual Inflation Factor 0.00 %
 COLA (In Retirement) 2.34 %
 FERS Survivor 50% Annuity

Planned and Projected Retirement Data

	Planned Retirement				Delayed Retirement								
	60	61	62	63	64	65	66	67	68	69	70	71	
Age In Years	60	61	62	63	64	65	66	67	68	69	70	71	
Age In Months	0	0	0	0	0	0	0	0	0	0	0	0	
Service Years	29	30	31	32	33	34	35	36	37	38	39	40	
Service Months	11	11	11	11	11	11	11	11	11	11	11	11	
Sick Leave Years	0	0	0	0	0	0	0	0	0	0	0	0	
Sick Leave Months	0	0	0	0	0	0	0	0	0	0	0	0	
High 3 Average	88,613	91,271	94,010	96,830	99,735	102,727	105,809	108,983	112,252	115,620	119,088	122,661	
Change in High 3 Average		2,658	2,739	2,820	2,905	2,992	3,082	3,174	3,269	3,368	3,468	3,573	
Annual ANNUITY (Before Penalties)	26,510	28,218	33,005	35,060	37,209	39,456	41,803	44,256	46,819	49,495	52,290	55,208	
Annual Retire Early Penalty													
Annual Deposit Penalty													
Annual Redeposit Penalty													
Annual Annuity No Survivor	26,510	28,218	33,005	35,060	37,209	39,456	41,803	44,256	46,819	49,495	52,290	55,208	
Monthly Annuity No Survivor *	2,209	2,352	2,750	2,922	3,101	3,288	3,484	3,688	3,902	4,125	4,357	4,601	
Annual Annuity With Survivor	23,859	25,396	29,705	31,554	33,488	35,510	37,623	39,831	42,137	44,545	47,061	49,687	
Monthly Annuity With Survivor *	1,988	2,116	2,475	2,630	2,791	2,959	3,135	3,319	3,511	3,712	3,922	4,141	
Annual Survivor Annuity	13,255	14,109	16,503	17,530	18,605	19,728	20,902	22,128	23,409	24,747	26,145	27,604	
Monthly Survivor Annuity	1,105	1,176	1,375	1,461	1,550	1,644	1,742	1,844	1,951	2,062	2,179	2,300	
Annual Cost of Survivor Annuity *	2,652	2,832	3,300	3,504	3,720	3,948	4,188	4,428	4,692	4,956	5,220	5,520	
Monthly Cost of Survivor Annuity *	221	236	275	292	310	329	349	369	391	413	435	460	

Retirement Benefits

Retirement Benefits

Employee Retirement:

- Your Annuity at retirement is based on a current salary of \$65,000 per year with 3.00% annual pay raises. Retiring at age 60 with 29 years of service will yield a Monthly Retirement Income of: \$2,209

Employee Retirement with Survivor Benefit Plan (SBP):

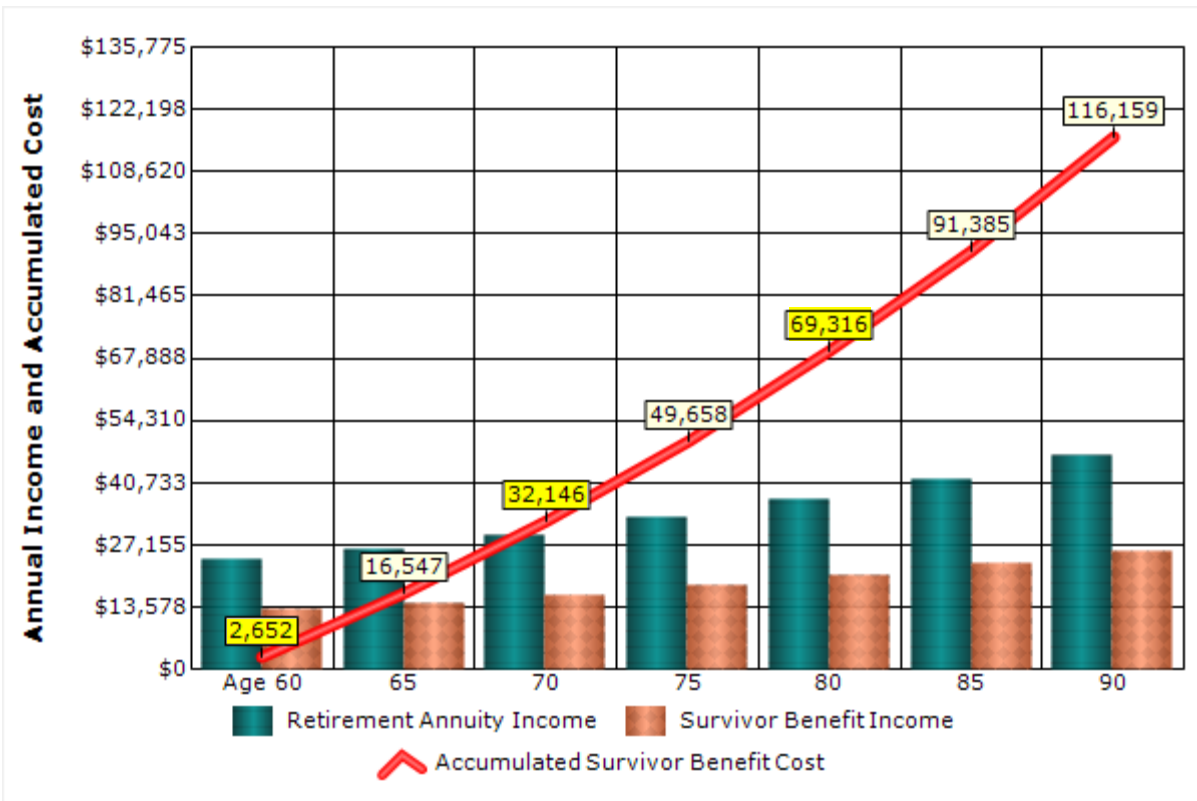
- Your Monthly Retirement Income after SBP Cost starting at age 60 will be: \$1,988

Survivor's Benefit:

- Under SBP, at your death, your widow(er) will receive a Monthly Income of: \$1,105

Costs:

- Your projected cost for a **Survivor Benefit Plan (SBP) at Retirement** will be:
 - Cost Per Month: \$221
 - Cost Per Year: \$2,652
- Your Projected Accumulated Cost for a Survivor Benefit Plan (SBP) at **age 70** will be: \$32,146
- Your Projected Accumulated Cost for a Survivor Benefit Plan (SBP) at **age 80** will be: \$69,316



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 2.34% and a **50% Survivor Annuity**.

Year	Age	Monthly Annuity No Survivor [A]	Monthly Annuity With Survivor [B]	Survivor's Monthly Annuity	Monthly Difference [A] - [B] *	Annual Difference [A] - [B]	Accumulated Annual Difference [A] - [B]
1	60	2,209.00	1,988.00	1,105.00	221.00	2,652.00	2,652.00
2	61	2,209.00	1,988.00	1,105.00	221.00	2,652.00	5,304.00
3	62	2,260.69	2,034.52	1,130.86	226.17	2,714.06	8,018.06
4	63	2,313.59	2,082.13	1,157.32	231.46	2,777.57	10,795.62
5	64	2,367.73	2,130.85	1,184.40	236.88	2,842.56	13,638.18
6	65	2,423.13	2,180.71	1,212.12	242.42	2,909.08	16,547.26
7	66	2,479.83	2,231.74	1,240.48	248.10	2,977.15	19,524.41
8	67	2,537.86	2,283.96	1,269.51	253.90	3,046.81	22,571.22
9	68	2,597.25	2,337.41	1,299.21	259.84	3,118.11	25,689.33
10	69	2,658.02	2,392.10	1,329.61	265.92	3,191.07	28,880.41
11	70	2,720.22	2,448.08	1,360.73	272.15	3,265.74	32,146.15
12	71	2,783.88	2,505.36	1,392.57	278.51	3,342.16	35,488.31
13	72	2,849.02	2,563.99	1,425.15	285.03	3,420.37	38,908.68
14	73	2,915.69	2,623.98	1,458.50	291.70	3,500.41	42,409.09
15	74	2,983.91	2,685.39	1,492.63	298.53	3,582.32	45,991.41
16	75	3,053.74	2,748.22	1,527.56	305.51	3,666.14	49,657.55
17	76	3,125.19	2,812.53	1,563.30	312.66	3,751.93	53,409.48
18	77	3,198.32	2,878.35	1,599.89	319.98	3,839.73	57,249.20
19	78	3,273.16	2,945.70	1,637.32	327.46	3,929.57	61,178.78
20	79	3,349.76	3,014.63	1,675.64	335.13	4,021.53	65,200.30
21	80	3,428.14	3,085.17	1,714.85	342.97	4,115.63	69,315.94
22	81	3,508.36	3,157.36	1,754.97	350.99	4,211.94	73,527.87
23	82	3,590.45	3,231.25	1,796.04	359.21	4,310.50	77,838.37
24	83	3,674.47	3,306.86	1,838.07	367.61	4,411.36	82,249.73
25	84	3,760.45	3,384.24	1,881.08	376.22	4,514.59	86,764.31
26	85	3,848.45	3,463.43	1,925.10	385.02	4,620.23	91,384.54
27	86	3,938.50	3,544.47	1,970.14	394.03	4,728.34	96,112.88
28	87	4,030.66	3,627.41	2,016.24	403.25	4,838.98	100,951.87
29	88	4,124.98	3,712.30	2,063.42	412.68	4,952.22	105,904.09
30	89	4,221.50	3,799.16	2,111.71	422.34	5,068.10	110,972.18
31	90	4,320.29	3,888.06	2,161.12	432.22	5,186.69	116,158.88

* 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 2.34% and a Social Security COLA of 2.98%.

Age	FERS Annuity	FERS Supplement	Social Security	TOTAL	Change
60	1,988	1,123	0	3,111	0
61	1,988	1,123	0	3,111	0
62	2,035	0	1,497	3,532	421
63	2,082	0	1,542	3,624	92
64	2,131	0	1,588	3,719	95
65	2,181	0	1,635	3,816	97
66	2,232	0	1,684	3,916	100
67	2,284	0	1,734	4,018	102
68	2,337	0	1,785	4,122	104
69	2,392	0	1,839	4,231	109
70	2,448	0	1,893	4,341	110
71	2,505	0	1,950	4,455	114
72	2,564	0	2,008	4,572	117
73	2,624	0	2,068	4,692	120
74	2,685	0	2,129	4,814	122
75	2,748	0	2,193	4,941	127
76	2,813	0	2,258	5,071	130
77	2,878	0	2,325	5,203	132
78	2,946	0	2,395	5,341	138
79	3,015	0	2,466	5,481	140
80	3,085	0	2,540	5,625	144
81	3,157	0	2,615	5,772	147
82	3,231	0	2,693	5,924	152
83	3,307	0	2,774	6,081	157
84	3,384	0	2,856	6,240	159
85	3,463	0	2,941	6,404	164
86	3,544	0	3,029	6,573	169
87	3,627	0	3,119	6,746	173
88	3,712	0	3,212	6,924	178
89	3,799	0	3,308	7,107	183
90	3,888	0	3,406	7,294	187

Thrift Savings Plan

Thrift Savings Plan

Current Contributions:

You are currently contributing a regular amount of \$6,500 from your salary and an additional \$0 catch-up contribution for a combined Annual Contribution of:

\$6,500

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 .00% into the C fund earning 5.88%, .00% into the F fund earning 6.01%, 50.00% into the G fund earning 5.12%, .00% into the I fund earning 8.53%, .00% into the S fund earning 7.66%, and 50.00% into the L-2020 Fund. Each quarter, your L-funds allocation will automatically shift to a slightly more conservative mix (less allocated in the C, I, and S funds and more allocated in the F and G funds).

Withdrawal of Funds:

You chose to begin your TSP withdrawal at the age of 60 years and 2 months. Based on your projected account value of \$395,857, your Monthly TSP withdrawal will be:

\$1,800.00

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 \$0.00 in the C Fund, \$0.00 in the F Fund, \$50,000.00 in the G Fund, \$0.00 in the I Fund, \$0.00 in the S Fund, and \$50,000.00 in the L-2020 Fund for a total of \$100,000.00.

Projected Annual Return Rates

The following rates were selected by you for calculating future earnings: C Fund 5.88%, F Fund 6.01%, G Fund 5.12%, I Fund 8.53%, and S Fund 7.66%.

Contributions

You are currently contributing a regular amount of \$6,500.00 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of \$6,500.00. This is divided into the six funds as follows:

- \$0.00 (0.00%) in the C Fund,
- \$0.00 (0.00%) in the F Fund,
- \$3,250.00 (50.00%) in the G Fund,
- \$0.00 (0.00%) in the I Fund,
- \$0.00 (0.00%) in the S Fund, and
- \$3,250.00 (50.00%) in the L-2020 Fund.

In addition, the government's contribution of \$3,250.00 is divided into the six funds as follows:

- \$0.00 (0.00%) in the C Fund,
- \$0.00 (0.00%) in the F Fund,
- \$1,625.00 (50.00%) in the G Fund,
- \$0.00 (0.00%) in the I Fund,
- \$0.00 (0.00%) in the S Fund, and
- \$1,625.00 (50.00%) in the L-2020 Fund.

The total annual contribution of \$9,750.00 is distributed as follows:

- \$0.00 (0.00%) in the C Fund,
- \$0.00 (0.00%) in the F Fund,
- \$4,875.00 (50.00%) in the G Fund,
- \$0.00 (0.00%) in the I Fund,
- \$0.00 (0.00%) in the S Fund, and
- \$4,875.00 (50.00%) in the L-2020 Fund.

In January of each year, you anticipate a 3.00% increase in salary that will raise your annual TSP contribution.

Projected Savings at Withdrawal

You elected to start withdrawing funds at the age of 60 years and 2 months. The projected savings in the six funds at that age is \$395,857.00.

Withdrawal Option Selected

At the start of your withdrawal period, you elected to distribute the \$395,857.00 into the five funds as follows:

- \$47,502.84 (12.00%) in the C Fund,
- \$23,751.42 (6.00%) in the F Fund,
- \$292,934.18 (74.00%) in the G Fund,
- \$19,792.85 (5.00%) in the I Fund, and
- \$11,875.71 (3.00%) in the S Fund.

You elected to receive 420 payments of \$1,800.00 per month. The last payment you elected to receive occurs in August-2056. At that time you will have received \$756,000.00, and you will have \$517,481.62 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**: 12-2009 to 08-2021

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
12-2009	48	65,000	3,250	1,625	4,875	0	0	53,757	0	0	53,757
12-2010	49	66,950	3,348	1,674	5,021	0	0	61,716	0	0	61,716
12-2011	50	68,959	3,448	1,724	5,172	0	0	70,246	0	0	70,246
12-2012	51	71,027	3,551	1,776	5,327	0	0	79,382	0	0	79,382
12-2013	52	73,158	3,658	1,829	5,487	0	0	89,161	0	0	89,161
12-2014	53	75,353	3,768	1,884	5,651	0	0	99,620	0	0	99,620
12-2015	54	77,613	3,881	1,940	5,821	0	0	110,802	0	0	110,802
12-2016	55	79,942	3,997	1,999	5,996	0	0	122,748	0	0	122,748
12-2017	56	82,340	4,117	2,059	6,176	0	0	135,505	0	0	135,505
12-2018	57	84,810	4,241	2,120	6,361	0	0	149,120	0	0	149,120
12-2019	58	87,355	4,368	2,184	6,552	0	0	163,645	0	0	163,645
12-2020	59	89,975	4,499	2,249	6,748	0	0	179,132	0	0	179,132
08-2021	60	0	1,931	965	2,896	0	0	188,296	0	0	188,296

Summary of Annual Contributions and Savings in the **L Funds** (C, F, G, I and S): 12-2009 to 08-2021

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
12-2009	48	65,000	3,250	1,625	4,875	18,251	4,306	14,730	10,329	6,476	54,092
12-2010	49	66,950	3,348	1,674	5,021	20,680	4,923	17,856	11,985	7,364	62,808
12-2011	50	68,959	3,448	1,724	5,172	23,247	5,583	21,321	13,774	8,301	72,226
12-2012	51	71,027	3,551	1,776	5,327	25,958	6,287	25,152	15,707	9,289	82,393
12-2013	52	73,158	3,658	1,829	5,487	28,819	7,037	29,376	17,795	10,329	93,356
12-2014	53	75,353	3,768	1,884	5,651	31,837	7,836	34,023	20,048	11,424	105,168
12-2015	54	77,613	3,881	1,940	5,821	35,020	8,688	39,127	22,478	12,575	117,888
12-2016	55	79,942	3,997	1,999	5,996	38,374	9,595	44,721	25,097	13,783	131,570
12-2017	56	82,340	4,117	2,059	6,176	41,907	10,560	50,842	27,920	15,051	146,280
12-2018	57	84,810	4,241	2,120	6,361	45,626	11,586	57,529	30,961	16,379	162,081
12-2019	58	87,355	4,368	2,184	6,552	49,341	12,678	65,169	34,041	17,739	178,968
12-2020	59	89,975	4,499	2,249	6,748	52,592	13,839	74,613	36,697	19,060	196,801
08-2021	60	0	1,931	965	2,896	54,264	14,528	80,795	38,180	19,794	207,561

Federal Employees Group Life Insurance

Federal Employees Group Life Insurance

Current Coverage and Costs:

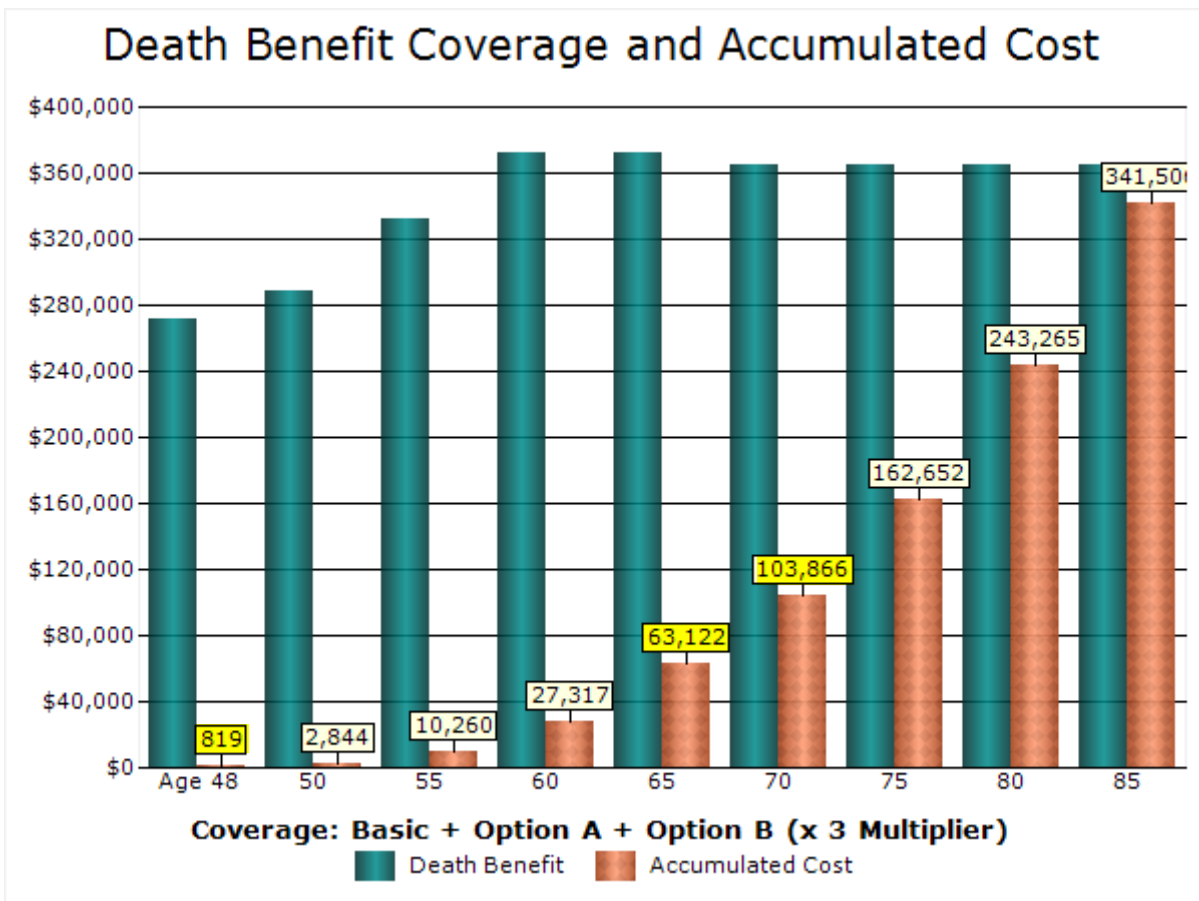
Your current coverage (Death Benefit) for FEGLI is: \$272,000
 Your current total FEGLI Monthly Cost is: \$68.25
 The Annual Cost is: \$819

Future Coverage and Costs:

At age 60 your coverage (Death Benefit) for FEGLI will be: \$372,000
 Your total FEGLI Monthly Cost will be: \$590.42
 The Annual Cost will be: \$7,085
 The total Accumulated Cost for your FEGLI coverage will be: \$27,317

At age 65 your coverage (Death Benefit) for FEGLI will be: \$372,000
 Your total FEGLI Monthly Cost will be: \$622.05
 The Annual Cost will be: \$7,465
 The total Accumulated Cost for your FEGLI coverage will be: \$63,122

At age 70 your coverage (Death Benefit) for FEGLI will be: \$364,500
 Your total FEGLI Monthly Cost will be: \$907.18
 The Annual Cost will be: \$10,886
 The total Accumulated Cost for your FEGLI coverage will be: \$103,866



Federal Employees Group Life Insurance

Summary as of July-02-2009

At your current age of 48, your annual salary is \$65,000.00, and you expect annual salary increases of 3.00%. Your life insurance coverage includes: Basic (equal to your rounded annual salary plus \$2000), Option A (equal to \$10,000), Option B (equal to 3 times your annual salary), Option C insures your spouse for \$25,000 and insures your 2 dependents for \$25,000. You plan to retire on 06-21-2021 at the age of 60. You elected to continue your full Basic coverage at the age of 65. You chose to keep full Option B coverage at the age of 65. 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
48/49	65,000	31.50	68.25	819	819	67,000	10,000	195,000	50,000	322,000
49/50	66,950	32.34	70.07	841	1,660	69,000	10,000	201,000	50,000	330,000
50/51	68,959	45.53	98.65	1,184	2,844	71,000	10,000	207,000	37,500	325,500
51/52	71,027	47.24	102.35	1,228	4,072	74,000	10,000	216,000	37,500	337,500
52/53	73,158	48.38	104.82	1,258	5,330	76,000	10,000	222,000	25,000	333,000
53/54	75,353	49.52	107.29	1,288	6,617	78,000	10,000	228,000	25,000	341,000
54/55	77,613	50.66	109.76	1,317	7,934	80,000	10,000	234,000	25,000	349,000
55/56	79,942	89.45	193.81	2,326	10,260	82,000	10,000	240,000	25,000	357,000
56/57	82,340	92.42	200.24	2,403	12,663	85,000	10,000	249,000	25,000	369,000
57/58	84,810	94.40	204.53	2,454	15,117	87,000	10,000	255,000	25,000	377,000
58/59	87,355	97.37	210.97	2,532	17,649	90,000	10,000	264,000	25,000	389,000
59/60	89,975	99.35	215.26	2,583	20,232	92,000	10,000	270,000	25,000	397,000
60/61	0	272.50	590.42	7,085	27,317	92,000	10,000	270,000	25,000	397,000
61/62	0	272.50	590.42	7,085	34,402	92,000	10,000	270,000	25,000	397,000
62/63	0	272.50	590.42	7,085	41,487	92,000	10,000	270,000	25,000	397,000
63/64	0	272.50	590.42	7,085	48,572	92,000	10,000	270,000	25,000	397,000
64/65	0	272.50	590.42	7,085	55,657	92,000	10,000	270,000	25,000	397,000
65/66	0	287.10	622.05	7,465	63,122	92,000	10,000	270,000	25,000	397,000
66/67	0	287.10	622.05	7,465	70,586	92,000	7,600	270,000	25,000	394,600
67/68	0	287.10	622.05	7,465	78,051	92,000	5,200	270,000	25,000	392,200
68/69	0	287.10	622.05	7,465	85,516	92,000	2,800	270,000	25,000	389,800
69/70	0	287.10	622.05	7,465	92,980	92,000	2,500	270,000	25,000	389,500
70/71	0	418.70	907.18	10,886	103,866	92,000	2,500	270,000	25,000	389,500
71/72	0	418.70	907.18	10,886	114,753	92,000	2,500	270,000	25,000	389,500
72/73	0	418.70	907.18	10,886	125,639	92,000	2,500	270,000	25,000	389,500
73/74	0	418.70	907.18	10,886	136,525	92,000	2,500	270,000	25,000	389,500
74/75	0	418.70	907.18	10,886	147,411	92,000	2,500	270,000	25,000	389,500
75/76	0	586.20	1,270.10	15,241	162,652	92,000	2,500	270,000	25,000	389,500
76/77	0	586.20	1,270.10	15,241	177,894	92,000	2,500	270,000	25,000	389,500
77/78	0	586.20	1,270.10	15,241	193,135	92,000	2,500	270,000	25,000	389,500
78/79	0	586.20	1,270.10	15,241	208,376	92,000	2,500	270,000	25,000	389,500
79/80	0	586.20	1,270.10	15,241	223,617	92,000	2,500	270,000	25,000	389,500
80/81	0	755.70	1,637.35	19,648	243,265	92,000	2,500	270,000	25,000	389,500
81/82	0	755.70	1,637.35	19,648	262,914	92,000	2,500	270,000	25,000	389,500
82/83	0	755.70	1,637.35	19,648	282,562	92,000	2,500	270,000	25,000	389,500
83/84	0	755.70	1,637.35	19,648	302,210	92,000	2,500	270,000	25,000	389,500
84/85	0	755.70	1,637.35	19,648	321,858	92,000	2,500	270,000	25,000	389,500
85/86	0	755.70	1,637.35	19,648	341,506	92,000	2,500	270,000	25,000	389,500
86/87	0	755.70	1,637.35	19,648	361,155	92,000	2,500	270,000	25,000	389,500
87/88	0	755.70	1,637.35	19,648	380,803	92,000	2,500	270,000	25,000	389,500
88/89	0	755.70	1,637.35	19,648	400,451	92,000	2,500	270,000	25,000	389,500
89/90	0	755.70	1,637.35	19,648	420,099	92,000	2,500	270,000	25,000	389,500
90/91	0	755.70	1,637.35	19,648	439,747	92,000	2,500	270,000	25,000	389,500
91/92	0	755.70	1,637.35	19,648	459,396	92,000	2,500	270,000	25,000	389,500

Average Premium from Age 48 to Age 65	Basic	Option A	Option B	Option C	Total Premium
Biweekly	\$35.30	\$3.07	\$79.90	\$7.63	\$125.92
Monthly	\$76.48	\$6.66	\$173.13	\$16.53	\$272.82

Your Company Name

Federal Employees Health Benefits Program

Federal Employees Health Benefits Program

Calculations based on current Health Insurance premium of:

Biweekly = \$97.23

Monthly = \$210.66

Annual = \$2,527.98

The current premium is projected to increase annually by 8.00% (compounded)

Age	Biweekly Health Benefit Cost	Monthly Health Benefit Cost	Annual Health Benefit Cost	Accumulated Cost	Change Form Previous Year
48/49	97.23	210.67	2,527.98	2,527.98	.00
49/50	105.01	227.52	2,730.22	5,258.20	202.24
50/51	113.41	245.72	2,948.64	8,206.83	218.42
51/52	122.48	265.38	3,184.53	11,391.36	235.89
52/53	132.28	286.61	3,439.29	14,830.65	254.76
53/54	142.86	309.54	3,714.43	18,545.08	275.14
54/55	154.29	334.30	4,011.59	22,556.67	297.16
55/56	166.64	361.04	4,332.51	26,889.18	320.92
56/57	179.97	389.93	4,679.11	31,568.30	346.60
57/58	194.36	421.12	5,053.44	36,621.74	374.33
58/59	209.91	454.81	5,457.72	42,079.46	404.28
59/60	226.71	491.20	5,894.34	47,973.80	436.62
60/61	244.84	530.49	6,365.88	54,339.68	471.54
61/62	264.43	572.93	6,875.15	61,214.83	509.27
62/63	285.58	618.76	7,425.17	68,640.00	550.02
63/64	308.43	668.27	8,019.18	76,659.18	594.01
64/65	333.10	721.73	8,660.71	85,319.90	641.53
65/66	359.75	779.46	9,353.57	94,673.47	692.86
66/67	388.53	841.82	10,101.86	104,775.32	748.29
67/68	419.62	909.17	10,910.01	115,685.33	808.15
68/69	453.19	981.90	11,782.81	127,468.14	872.80
69/70	489.44	1,060.45	12,725.43	140,193.57	942.62
70/71	528.60	1,145.29	13,743.47	153,937.03	1,018.04
71/72	570.88	1,236.91	14,842.94	168,779.98	1,099.47
72/73	616.55	1,335.87	16,030.38	184,810.35	1,187.44
73/74	665.88	1,442.73	17,312.81	202,123.16	1,282.43
74/75	719.15	1,558.15	18,697.83	220,821.00	1,385.02
75/76	776.68	1,682.81	20,193.66	241,014.66	1,495.83
76/77	838.81	1,817.43	21,809.15	262,823.81	1,615.49
77/78	905.92	1,962.82	23,553.88	286,377.69	1,744.73
78/79	978.39	2,119.85	25,438.20	311,815.89	1,884.32
79/80	1,056.66	2,289.44	27,473.25	339,289.14	2,035.05
80/81	1,141.20	2,472.59	29,671.11	368,960.25	2,197.86
81/82	1,232.49	2,670.40	32,044.80	401,005.05	2,373.69
82/83	1,331.09	2,884.03	34,608.38	435,613.43	2,563.58
83/84	1,437.58	3,114.75	37,377.05	472,990.49	2,768.67
84/85	1,552.59	3,363.94	40,367.22	513,357.71	2,990.17
85/86	1,676.79	3,633.05	43,596.60	556,954.30	3,229.38
86/87	1,810.94	3,923.69	47,084.32	604,038.63	3,487.72
87/88	1,955.81	4,237.59	50,851.07	654,889.70	3,766.75
88/89	2,112.28	4,576.60	54,919.16	709,808.85	4,068.09
89/90	2,281.26	4,942.72	59,312.69	769,121.54	4,393.53
90/91	2,463.76	5,338.14	64,057.70	833,179.25	4,745.01

Long Term Care Insurance

Long Term Care Insurance - Government

Summary as of July-02-2009

Sally

At the age of 55, your initial Daily LTC Benefit will be \$175.

Your Daily Benefit Amount will increase each year by 5%.

You will wait 90 days before you will receive your first Daily Benefit payment.

Your Daily Benefit will last 5 years.

The Automatic Compound Inflation protection option was selected.

Your initial LTC insurance premium is \$162.75 per month.

Age	Daily Benefit	Lifetime Benefit	Monthly Premium	Annual Premium	Accumulated Cost
55/56	175.00	319,375	162.75	1,953	3,906
57/58	192.94	352,111	162.75	1,953	7,812
59/60	212.71	388,202	162.75	1,953	11,718
61/62	234.52	427,993	162.75	1,953	15,624
63/64	258.55	471,862	162.75	1,953	19,530
65/66	285.06	520,228	162.75	1,953	23,436
67/68	314.27	573,552	162.75	1,953	27,342
69/70	346.49	632,341	162.75	1,953	31,248
71/72	382.00	697,156	162.75	1,953	35,154
73/74	421.16	768,614	162.75	1,953	39,060
75/76	464.33	847,397	162.75	1,953	42,966
77/78	511.92	934,255	162.75	1,953	46,872
79/80	564.39	1,030,016	162.75	1,953	50,778
81/82	622.24	1,135,593	162.75	1,953	54,684
83/84	686.02	1,251,991	162.75	1,953	58,590
85/86	756.34	1,380,320	162.75	1,953	62,496
87/88	833.86	1,521,803	162.75	1,953	66,402
89/90	919.34	1,677,788	162.75	1,953	70,308

Benefits and Costs Analysis

FEGLI and Survivor Benefit Cost Analysis

Age	Annual FEGLI Cost	Annual Survivor Benefit Cost	TOTAL Annual Cost	TOTAL ACCUMULATED COST	Cost Increase From Previous Year
48/49	819	0	819	819	
49/50	841	0	841	1,660	22
50/51	1,184	0	1,184	2,844	343
51/52	1,228	0	1,228	4,072	44
52/53	1,258	0	1,258	5,330	30
53/54	1,288	0	1,288	6,618	30
54/55	1,317	0	1,317	7,935	29
55/56	2,326	0	2,326	10,261	1,009
56/57	2,403	0	2,403	12,664	77
57/58	2,454	0	2,454	15,118	51
58/59	2,532	0	2,532	17,650	78
59/60	2,583	0	2,583	20,233	51
60/61	7,085	2,652	9,737	29,970	7,154
61/62	7,085	2,652	9,737	39,707	
62/63	7,085	2,714	9,799	49,506	62
63/64	7,085	2,778	9,863	59,369	64
64/65	7,085	2,843	9,928	69,296	65
65/66	7,465	2,909	10,374	79,670	447
66/67	7,465	2,977	10,442	90,112	68
67/68	7,465	3,047	10,512	100,624	70
68/69	7,465	3,118	10,583	111,207	71
69/70	7,465	3,191	10,656	121,863	73
70/71	10,886	3,266	14,152	136,015	3,496
71/72	10,886	3,342	14,228	150,243	76
72/73	10,886	3,420	14,306	164,550	78
73/74	10,886	3,500	14,386	178,936	80
74/75	10,886	3,582	14,468	193,404	82
75/76	15,241	3,666	18,907	212,312	4,439
76/77	15,241	3,752	18,993	231,304	86
77/78	15,241	3,840	19,081	250,385	88
78/79	15,241	3,930	19,171	269,556	90
79/80	15,241	4,022	19,263	288,818	92
80/81	19,648	4,116	23,764	312,582	4,501
81/82	19,648	4,212	23,860	336,442	96
82/83	19,648	4,310	23,958	360,400	99
83/84	19,648	4,411	24,059	384,460	101
84/85	19,648	4,515	24,163	408,622	103
85/86	19,648	4,620	24,268	432,891	106
86/87	19,648	4,728	24,376	457,267	108
87/88	19,648	4,839	24,487	481,754	111
88/89	19,648	4,952	24,600	506,354	113
89/90	19,648	5,068	24,716	531,070	116
90/91	19,648	5,187	24,835	555,905	119
91/92	19,648	5,308	24,956	580,861	121

Input Data

Retirement Eligibility

Retirement Characterization

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

Federal Service

Service Computation Date: 07-14-91
Creditable Service (Today): 17 Years 11 Months

Eligibility

Planned Retirement Date: 06-21-21
Service at Retirement: 29 Years 11 Months
Age at Retirement: 60 Years 0 Months
Retirement Status: Service and Age Requirements Met

High 3 Average

Average at Retirement

Average: 88,613
Retirement Date: 06-21-21

Pay Changes - Dates and Amounts

Date Effective	Annual Pay
01-01-21	92,674
01-01-20	89,975
01-01-19	87,355
01-01-18	84,810
01-01-17	82,340

High 3 Average Changes

Date	Average	Change	% Change
06-21-21	88,612.79	222.63	.25%
05-21-21	88,390.16	215.45	.24%
04-21-21	88,174.71	222.63	.25%
03-21-21	87,952.07	201.09	.23%
02-21-21	87,750.99	222.63	.25%
01-21-21	87,528.35	218.08	.25%
12-21-20	87,310.27	209.18	.24%
11-21-20	87,101.10	216.15	.25%
10-21-20	86,884.95	209.18	.24%
09-21-20	86,675.77	216.15	.25%
08-21-20	86,459.62	216.15	.25%
07-21-20	86,243.47	209.18	.24%
06-21-20	86,034.29	216.15	.25%
05-21-20	85,818.14	209.18	.24%
04-21-20	85,608.96	216.15	.25%
03-21-20	85,392.81	202.21	.24%
02-21-20	85,190.60	216.15	.25%
01-21-20	84,974.45		