



ECHELON

PLANNING GROUP

Federal Employee Benefits Analysis

July 7, 2022

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Disclaimer

This report illustrates estimates of cost and benefits for the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS), Federal Employees Group Life Insurance (FEGLI), Federal Employees Health Benefits Program (FEHB), Long Term Care (LTC) Insurance, Social Security System benefits, and the Thrift Savings Plan (TSP). Some estimates are based on assumptions, which may affect the results, and may differ from actual experience. Since future costs and benefits cannot be estimated with absolute certainty, you should not base your financial decisions solely on the estimates of this report, and it is recommended to consult with your personnel office or the Office of Personnel Management (OPM), Retirement Information Office 1-888-767-6738. Echelon Planning Group cannot provide retirement analysis and decision information to you. The analysis is provided 'AS IS' without warranties of any kind (including the implied warranties of merchantability and fitness for a particular purpose). No oral or written information or advice provided by Echelon Planning Group and its agents or employees shall create a warranty of any kind regarding this analysis, and you may not rely upon such information or advice. Neither Echelon Planning Group nor anyone else who has been involved in the creation, production, or delivery of this analysis shall be liable for any direct, indirect, consequential, or incidental damages (including, but not limited to, damages for loss of business or personal profits, business or personal interruption, and loss of business or personal information) arising from the use of (or inability to use) this analysis.

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Benefits Analysis

Federal Employee Benefits - Summary

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

Personal

Name: S Sample
 Address: 1234 Main St
 Anywhere, US, 000000
 Date Of Birth: 01-01-1965
 Age: 57

Employment

Service Computation Date: 01-01-95
 Annual Salary: \$120,000.00
 Hourly Salary: \$57.50
 Annual Salary Increase: 1.26% (Estimated)
 Creditable Service: 27 Years 6 Months
 Sick Leave: 0 Year 6 Months

Retirement

Retirement System: FERS
 Employee Type: REGULAR
 Retirement Type: REGULAR
 Planned Retirement Date: 01-31-26
 Annual Salary: \$124,593
 Hourly Salary: \$60
 High 3 Average Salary: \$123,135
 Annual COLA: 1.7%
 Creditable Service: 31 Years 1 Month
 Sick Leave: Year 9 Months
 Age: 61
 Retirement Eligibility: Service and Age Requirements Met

Monthly Retirement Annuity - FERS Survivor with a 50% Annuity

Annuity Without Survivor*: \$3,164
 Annuity With Survivor*: \$2,847
 Survivor's Annuity: \$1,582
 Cost of Survivor's Annuity*: \$317

Thrift Savings Plan (TSP)

CURRENT TRADITIONAL STATUS

Your Annual Contribution: \$12,000.00
 Govt. Annual Contribution: \$6,000.00
 G Fund Savings: \$200,254.59
 F Fund Savings: \$0.00
 C Fund Savings: \$243,561.25
 S Fund Savings: \$168,265.32
 I Fund Savings: \$12,458.54
 L Fund Savings: \$0.00
 Total Savings: \$624,539.70
 Hypothetical Balance at Withdrawal: \$1,058,689.00

CURRENT ROTH STATUS

Your Annual Contribution: \$0.00
 Govt. Annual Contribution: \$0.00
 G Fund Savings: \$0.00
 F Fund Savings: \$0.00
 C Fund Savings: \$0.00
 S Fund Savings: \$0.00
 I Fund Savings: \$0.00
 L Fund Savings: \$0.00
 Total Savings: \$0.00
 Hypothetical Balance at Withdrawal: \$0.00

Federal Employees Group Life Insurance (FEGLI)

COVERAGE	AT AGE 57	AT AGE 61	AT AGE 66
Basic	\$122,000.00	\$127,000.00	\$127,000.00
Option A	\$10,000.00	\$10,000.00	\$7,600.00
Option B	\$360,000.00	\$375,000.00	\$375,000.00
Option C	\$50,000.00	\$50,000.00	\$25,000.00
Total	\$542,000.00	\$562,000.00	\$534,600.00

ANNUAL PREMIUM	\$2,412.02	\$8,329.10	\$8,476.78
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Retirement Benefits

Retirement Annuity and Surviving Spouse Benefit

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

Benefits Data

Calculations based on a COLA (In Retirement) of 1.7% 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	61	\$3,164.00	\$2,847.00	\$1,582.00	\$317.00	\$3,804.00	\$3,804.00
2	62	\$3,217.79	\$2,895.40	\$1,608.89	\$322.39	\$3,868.67	\$7,672.67
3	63	\$3,272.49	\$2,944.62	\$1,636.25	\$327.87	\$3,934.44	\$11,607.10
4	64	\$3,328.12	\$2,994.68	\$1,664.06	\$333.44	\$4,001.32	\$15,608.42
5	65	\$3,384.70	\$3,045.59	\$1,692.35	\$339.11	\$4,069.34	\$19,677.77
6	66	\$3,442.24	\$3,097.36	\$1,721.12	\$344.88	\$4,138.52	\$23,816.29
7	67	\$3,500.76	\$3,150.02	\$1,750.38	\$350.74	\$4,208.88	\$28,025.17
8	68	\$3,560.27	\$3,203.57	\$1,780.14	\$356.70	\$4,280.43	\$32,305.59
9	69	\$3,620.80	\$3,258.03	\$1,810.40	\$362.77	\$4,353.20	\$36,658.79
10	70	\$3,682.35	\$3,313.42	\$1,841.17	\$368.93	\$4,427.20	\$41,085.99
11	71	\$3,744.95	\$3,369.74	\$1,872.47	\$375.21	\$4,502.46	\$45,588.45
12	72	\$3,808.61	\$3,427.03	\$1,904.31	\$381.58	\$4,579.00	\$50,167.45
13	73	\$3,873.36	\$3,485.29	\$1,936.68	\$388.07	\$4,656.85	\$54,824.30
14	74	\$3,939.21	\$3,544.54	\$1,969.60	\$394.67	\$4,736.01	\$59,560.31
15	75	\$4,006.17	\$3,604.80	\$2,003.09	\$401.38	\$4,816.53	\$64,376.84
16	76	\$4,074.28	\$3,666.08	\$2,037.14	\$408.20	\$4,898.41	\$69,275.25
17	77	\$4,143.54	\$3,728.40	\$2,071.77	\$415.14	\$4,981.68	\$74,256.92
18	78	\$4,213.98	\$3,791.78	\$2,106.99	\$422.20	\$5,066.37	\$79,323.29
19	79	\$4,285.62	\$3,856.25	\$2,142.81	\$429.37	\$5,152.50	\$84,475.79
20	80	\$4,358.48	\$3,921.80	\$2,179.24	\$436.67	\$5,240.09	\$89,715.88
21	81	\$4,432.57	\$3,988.47	\$2,216.28	\$444.10	\$5,329.17	\$95,045.05
22	82	\$4,507.92	\$4,056.28	\$2,253.96	\$451.65	\$5,419.77	\$100,464.81
23	83	\$4,584.56	\$4,125.23	\$2,292.28	\$459.33	\$5,511.90	\$105,976.71
24	84	\$4,662.50	\$4,195.36	\$2,331.25	\$467.13	\$5,605.60	\$111,582.32
25	85	\$4,741.76	\$4,266.68	\$2,370.88	\$475.07	\$5,700.90	\$117,283.22
26	86	\$4,822.37	\$4,339.22	\$2,411.18	\$483.15	\$5,797.81	\$123,081.03
27	87	\$4,904.35	\$4,412.98	\$2,452.17	\$491.36	\$5,896.38	\$128,977.41
28	88	\$4,987.72	\$4,488.00	\$2,493.86	\$499.72	\$5,996.62	\$134,974.03
29	89	\$5,072.51	\$4,564.30	\$2,536.26	\$508.21	\$6,098.56	\$141,072.58
30	90	\$5,158.75	\$4,641.89	\$2,579.37	\$516.85	\$6,202.23	\$147,274.82

* Monthly Annuity No Survivor Minus Monthly Annuity With Survivor

Annuity And Survivor Benefit

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

Employee Retirement:

- Your Annuity at retirement is based on a current salary of \$120,000 per year with 1.26% annual pay raises. Retiring at age 61 with 31 years of service will yield a Monthly Retirement Income of: \$3,164

Employee Retirement with Survivor Benefit Plan (SBP):

- Your Monthly Retirement Income after SBP Cost starting at age 61 will be: \$2,847

Survivor's Benefit (50%):

- Under SBP, at your death, your widow(er) will receive a Monthly Income of: \$1,582

Costs:

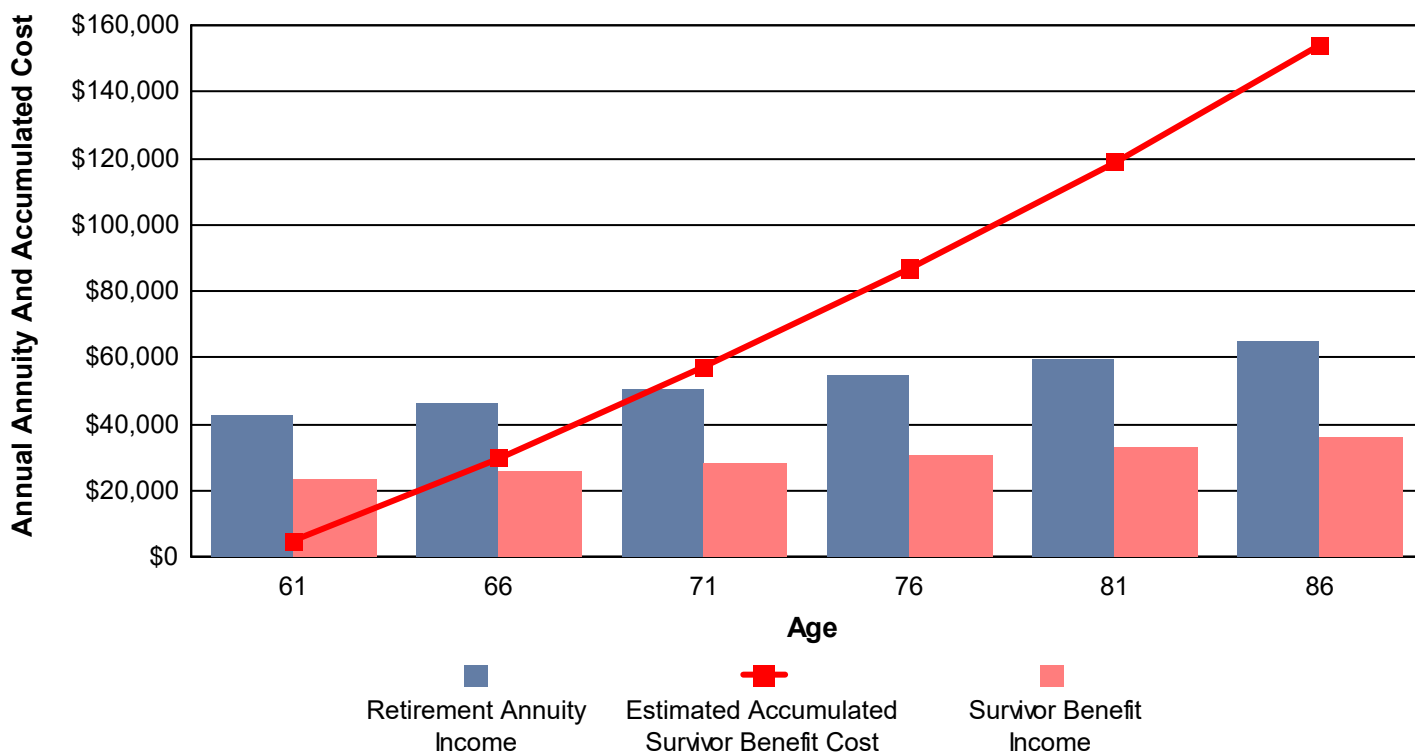
- Your estimated cost for a Survivor Benefit Plan (SBP) at Retirement will be:

Cost Per Month: \$317

Cost Per Year: \$3,804

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 71 will be: \$45,588

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 81 will be: \$95,045



Important: You should consider taking at least the minimum Survivor Benefit Plan to guarantee your spouse the right to continue the Federal Employee Health Insurance Plan upon your death. If you elect not to participate in the Survivor Benefit Plan, your spouse may face a future need to obtain private sector health insurance at a potentially greater cost.

FERS Supplement and Estimated Social Security Benefits

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

Benefits Data

Calculations based on a FERS Annuity COLA of 1.7% and a Social Security COLA of 1.88%.

Age	FERS Annuity	FERS Supplement	Estimated Social Security	TOTAL	Change
61	\$2,847	\$1,500	\$0	\$4,347	\$0
62	\$2,895	\$0	\$0	\$2,895	-\$1,452
63	\$2,945	\$0	\$0	\$2,945	\$50
64	\$2,995	\$0	\$0	\$2,995	\$50
65	\$3,046	\$0	\$0	\$3,046	\$51
66	\$3,097	\$0	\$0	\$3,097	\$51
67	\$3,150	\$0	\$2,500	\$5,650	\$2,553
68	\$3,204	\$0	\$2,547	\$5,751	\$101
69	\$3,258	\$0	\$2,595	\$5,853	\$102
70	\$3,313	\$0	\$2,644	\$5,957	\$104
71	\$3,370	\$0	\$2,693	\$6,063	\$106
72	\$3,427	\$0	\$2,744	\$6,171	\$108
73	\$3,485	\$0	\$2,796	\$6,281	\$110
74	\$3,545	\$0	\$2,848	\$6,393	\$112
75	\$3,605	\$0	\$2,902	\$6,507	\$114
76	\$3,666	\$0	\$2,956	\$6,622	\$115
77	\$3,728	\$0	\$3,012	\$6,740	\$118
78	\$3,792	\$0	\$3,068	\$6,860	\$120
79	\$3,856	\$0	\$3,126	\$6,982	\$122
80	\$3,922	\$0	\$3,185	\$7,107	\$125
81	\$3,988	\$0	\$3,245	\$7,233	\$126
82	\$4,056	\$0	\$3,306	\$7,362	\$129
83	\$4,125	\$0	\$3,368	\$7,493	\$131
84	\$4,195	\$0	\$3,431	\$7,626	\$133
85	\$4,267	\$0	\$3,496	\$7,763	\$137
86	\$4,339	\$0	\$3,561	\$7,900	\$137
87	\$4,413	\$0	\$3,628	\$8,041	\$141
88	\$4,488	\$0	\$3,697	\$8,185	\$144
89	\$4,564	\$0	\$3,766	\$8,330	\$145
90	\$4,642	\$0	\$3,837	\$8,479	\$149

Proposed & Delayed Retirement

Proposed & Delayed Retirement

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

Retirement Characterization

Retirement System	FERS
Employee Type	REGULAR
Retirement Type	REGULAR

Input Data

Estimated High 3 Average At Retirement	\$123,135.00
Estimated High 3 Increase / Year	1%
Length of Service at Retirement	31
Months of Service at Retirement	1
Age at Retirement	61
Age at Retirement in Months	0
Total Hours of Unused Sick Leave	1572
Hours of Sick Leave to be Accrued Until Retirement	104
Annual Inflation Factor	0%
COLA (in Retirement)	1.7%
FERS Survivor	50% Annuity

Proposed and Delayed Retirement Data

Proposed Retirement		Delayed Retirement										
	61	62	63	64	65	66	67	68	69	70	71	72
Age In Years	61											
Age In Months												
Service Years	31	32	33	34	35	36	37	38	39	40	41	42
Service Months	1	1	1	1	1	1	1	1	1	1	1	1
Sick Leave Years						1	1	1	1	1	1	1
Sick Leave Months	9	9	10	10	11			1	1	2	3	3
Estimated High 3 Average(\$)	123,135	124,366	125,610	126,866	128,135	129,416	130,710	132,017	133,338	134,671	136,018	137,378
Change in High 3 Average(\$)		1,231	1,244	1,256	1,269	1,281	1,294	1,307	1,321	1,333	1,347	1,360
Annual ANNUITY (Before Penalties)(\$)	39,198	44,917	46,863	48,727	50,741	52,791	54,757	56,877	58,913	61,107	63,339	65,483
Annual Retire Early Penalty(\$)												
Annual Deposit Penalty	1	1	1	1	1	1	1	1	1	1	1	1
Annual Redeposit Penalty												
Annual Annuity No Survivor(\$)	37,967	43,549	45,481	47,332	49,332	51,367	53,319	55,425	57,446	59,626	61,843	63,972
Monthly Annuity No Survivor *(\$)	3,164	3,629	3,790	3,944	4,111	4,281	4,443	4,619	4,787	4,969	5,154	5,331
Annual Annuity With Survivor(\$)	34,170	39,194	40,933	42,598	44,399	46,231	47,987	49,883	51,702	53,663	55,658	57,575
Monthly Annuity With Survivor *(\$)	2,847	3,266	3,411	3,550	3,700	3,853	3,999	4,157	4,308	4,472	4,638	4,798
Annual Survivor Annuity(\$)	18,983	21,774	22,741	23,666	24,666	25,684	26,659	27,713	28,723	29,813	30,921	31,986
Monthly Survivor Annuity(\$)	1,582	1,815	1,895	1,972	2,055	2,140	2,222	2,309	2,394	2,484	2,577	2,666
Annual Cost of Survivor Annuity *(\$)	3,804	4,356	4,548	4,728	4,932	5,136	5,328	5,544	5,748	5,964	6,192	6,396
Monthly Cost of Survivor Annuity *(\$)	317	363	379	394	411	428	444	462	479	497	516	533

Thrift Savings Plan

TSP Disclaimer

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

This report illustrates hypothetical balances at retirement for the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS) Thrift Savings Plan (TSP). Estimates are based on assumptions, which may affect the results and may differ from actual experience. Since future rates of return and performance cannot be estimated with absolute certainty, you should not base your financial decisions solely on the estimates of this report and it is recommended that you consult with your personnel office, the Office of Personnel Management (OPM) or Retirement Information Office 1888-767-6738. Echelon Planning Group cannot provide retirement analysis and decision information to you. No oral or written information or advice provided by Echelon Planning Group and its agents or employees shall create a warranty of any kind regarding this analysis and you may not rely upon such information or advice. The analysis is provided 'AS IS' without warranties or representations of any kind and disclaim all express, implied and statutory warranties of any kind to the user and any third party, (including, but not limited to, the implied warranties of accuracy, timeliness, completeness, merchantability, noninfringement and fitness for a particular purpose).

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Thrift Savings Plan

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

Existing Traditional Savings

There are six separate funds (G, F, C, S, I, and L) in which to accumulate savings. At this time you have accumulated \$200,255.00 in the G Fund, \$0.00 in the F Fund, \$243,561.00 in the C Fund, \$168,265.00 in the S Fund, and \$12,459.00 in the I Fund, \$0.00 in the L Fund for a total of \$624,540.00.

Hypothetical Annual Return Rates

The following rates were selected by you for calculating future earnings: G Fund 1.92%, F Fund 3.22%, C Fund 16.61%, S Fund 15.87%, and I Fund 8.57%.

Traditional Contributions

You are currently contributing a regular amount of \$12,000.00 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of \$12,000.00. This is divided into the six funds as follows:

\$3,240.00 (27.00%) in the G Fund,
\$0.00 (0.00%) in the F Fund,
\$5,160.00 (43.00%) in the C Fund,
\$2,040.00 (17.00%) in the S Fund, and
\$1,560.00 (13.00%) in the I Fund,
\$0.00 (0.00%) in the L Fund.

In addition, the government's contribution of \$6,000.00 is divided into the six funds as follows:

\$1,620.00 (27.00%) in the G Fund,
\$0.00 (0.00%) in the F Fund,
\$2,580.00 (43.00%) in the C Fund,
\$1,020.00 (17.00%) in the S Fund, and
\$780.00 (13.00%) in the I Fund,
\$0.00 (0.00%) in the L Fund.

The total annual contribution of \$18,000.00 is distributed as follows:

\$4,860.00 (27.00%) in the G Fund,
\$0.00 (0.00%) in the F Fund,
\$7,740.00 (43.00%) in the C Fund,
\$3,060.00 (17.00%) in the S Fund, and
\$2,340.00 (13.00%) in the I Fund,
\$0.00 (0.00%) in the L Fund.

In January of each year, you anticipate a 1.26% increase in salary that will raise your annual TSP contribution.

Hypothetical Balance at Withdrawal

You elected to start withdrawing funds at the age of 61 years and 1 month. The estimated savings in the six funds at that age is \$1,058,689.00.

Withdrawal Option Selected

Thrift Savings Plan - Contributions and Hypothetical Savings

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

Summary of Annual Contributions and Savings in the G, F, C, S and I Funds: 12-2022 to 02-26

End Of Year	Age	Salary	Your Contrib	Gov Contib	Total Contrib	G Fund Savings	F Fund Savings	C Fund Savings	S Fund Savings	I Fund Savings	Total Estimated Savings
12-2022	57	\$120,000	\$12,000	\$6,000	\$18,000	\$204,624	\$0	\$268,508	\$183,648	\$14,193	\$670,973
12-2023	58	\$121,512	\$12,151	\$6,076	\$18,227	\$213,553	\$0	\$325,127	\$218,343	\$17,923	\$774,946
12-2024	59	\$123,043	\$12,304	\$6,152	\$18,456	\$222,717	\$0	\$392,007	\$259,005	\$22,017	\$895,746
12-2025	60	\$124,593	\$12,459	\$6,230	\$18,689	\$232,121	\$0	\$470,990	\$306,654	\$26,507	\$1,036,272
02-2026	61	\$0	\$1,051	\$0	\$1,051	\$232,865	\$0	\$484,118	\$314,819	\$26,887	\$1,058,689

Federal Employees Group Life Insurance

Federal Employees Group Life Insurance

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

Current Coverage and Costs:

Your current coverage (Death Benefit) for FEGLI is:	\$492,000
Your current total FEGLI Monthly Cost is:	\$201
The Annual Cost is:	\$2,412

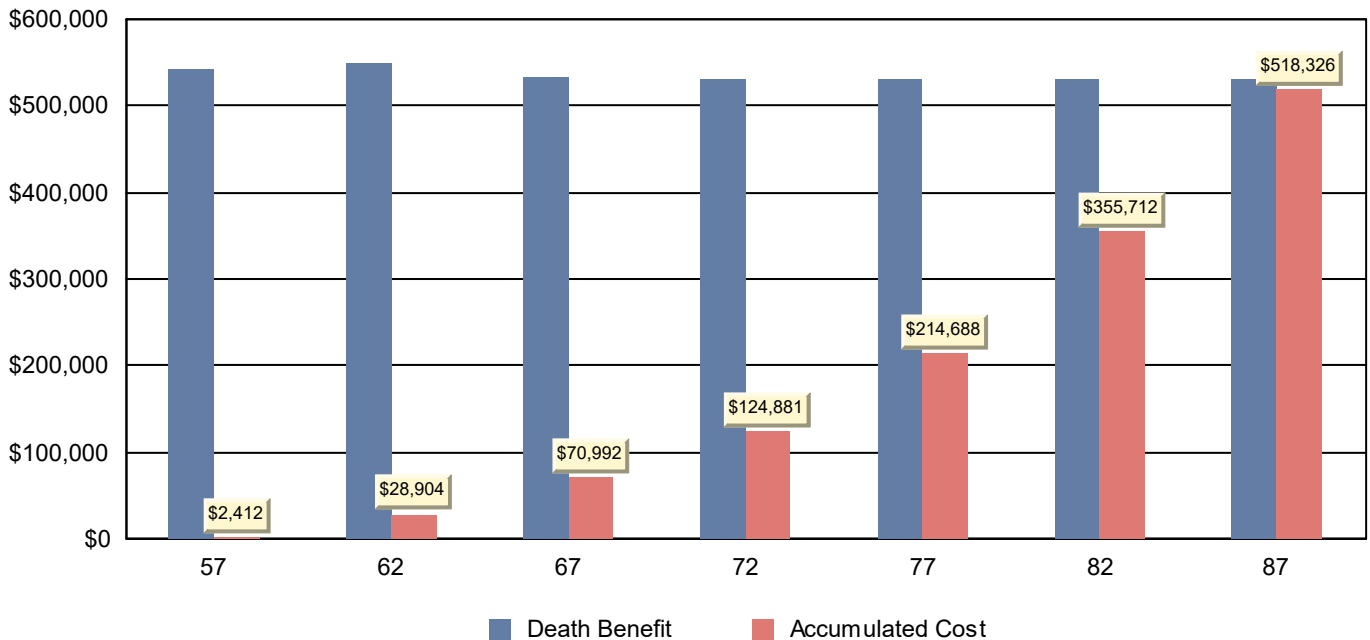
Future Coverage and Costs:

At age 61 your coverage (Death Benefit) for FEGLI will be:	\$512,000
Your total FEGLI Monthly Cost will be:	\$694
The Annual Cost will be:	\$8,329
The total Accumulated Cost for your FEGLI coverage will be:	\$20,575

At age 65 your coverage (Death Benefit) for FEGLI will be:	\$512,000
Your total FEGLI Monthly Cost will be:	\$706
The Annual Cost will be:	\$8,477
The total Accumulated Cost for your FEGLI coverage will be:	\$54,039

At age 70 your coverage (Death Benefit) for FEGLI will be:	\$504,500
Your total FEGLI Monthly Cost will be:	\$1,026
The Annual Cost will be:	\$12,312
The total Accumulated Cost for your FEGLI coverage will be:	\$100,258

Death Benefits Coverage and Accumulated Cost



Coverage : Basic+ Option A+ Option B (X3 Multiplier)+ Option C (X5 Multiplier).

Federal Employees Group Life Insurance

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

Summary as of Jul-07-2022

At your current age of 57, your annual salary is \$120,000.00, and you expect annual salary increases of 1.26%. 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 Option C insures your 2 dependents for \$25,000. You plan to retire on 01-31-2026 at the age of 61. 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
57/58	\$120,000.00	\$92.77	\$201.00	\$2,412.00	\$2,412.00	\$122,000.00	\$10,000.00	\$360,000.00	\$50,000.00	\$542,000.00
58/59	\$121,512.00	\$94.17	\$204.04	\$2,448.00	\$4,860.00	\$124,000.00	\$10,000.00	\$366,000.00	\$50,000.00	\$550,000.00
59/60	\$123,043.00	\$95.57	\$207.07	\$2,485.00	\$7,345.00	\$126,000.00	\$10,000.00	\$372,000.00	\$50,000.00	\$558,000.00
60/61	\$124,593.00	\$188.47	\$408.35	\$4,900.00	\$12,245.00	\$127,000.00	\$10,000.00	\$375,000.00	\$50,000.00	\$562,000.00
61/62	\$0.00	\$320.35	\$694.09	\$8,329.00	\$20,575.00	\$127,000.00	\$10,000.00	\$375,000.00	\$50,000.00	\$562,000.00
62/63	\$0.00	\$320.35	\$694.09	\$8,329.00	\$28,904.00	\$127,000.00	\$10,000.00	\$375,000.00	\$37,500.00	\$549,500.00
63/64	\$0.00	\$320.35	\$694.09	\$8,329.00	\$37,233.00	\$127,000.00	\$10,000.00	\$375,000.00	\$37,500.00	\$549,500.00
64/65	\$0.00	\$320.35	\$694.09	\$8,329.00	\$45,562.00	\$127,000.00	\$10,000.00	\$375,000.00	\$25,000.00	\$537,000.00
65/66	\$0.00	\$326.03	\$706.40	\$8,477.00	\$54,039.00	\$127,000.00	\$10,000.00	\$375,000.00	\$25,000.00	\$537,000.00
66/67	\$0.00	\$326.03	\$706.40	\$8,477.00	\$62,515.00	\$127,000.00	\$7,600.00	\$375,000.00	\$25,000.00	\$534,600.00
67/68	\$0.00	\$326.03	\$706.40	\$8,477.00	\$70,992.00	\$127,000.00	\$5,200.00	\$375,000.00	\$25,000.00	\$532,200.00
68/69	\$0.00	\$326.03	\$706.40	\$8,477.00	\$79,469.00	\$127,000.00	\$2,800.00	\$375,000.00	\$25,000.00	\$529,800.00
69/70	\$0.00	\$326.03	\$706.40	\$8,477.00	\$87,946.00	\$127,000.00	\$2,500.00	\$375,000.00	\$25,000.00	\$529,500.00
70/71	\$0.00	\$473.53	\$1,025.98	\$12,312.00	\$100,258.00	\$127,000.00	\$2,500.00	\$375,000.00	\$25,000.00	\$529,500.00
71/72	\$0.00	\$473.53	\$1,025.98	\$12,312.00	\$112,569.00	\$127,000.00	\$2,500.00	\$375,000.00	\$25,000.00	\$529,500.00
72/73	\$0.00	\$473.53	\$1,025.98	\$12,312.00	\$124,881.00	\$127,000.00	\$2,500.00	\$375,000.00	\$25,000.00	\$529,500.00
73/74	\$0.00	\$473.53	\$1,025.98	\$12,312.00	\$137,193.00	\$127,000.00	\$2,500.00	\$375,000.00	\$25,000.00	\$529,500.00
74/75	\$0.00	\$473.53	\$1,025.98	\$12,312.00	\$149,505.00	\$127,000.00	\$2,500.00	\$375,000.00	\$25,000.00	\$529,500.00
75/76	\$0.00	\$835.68	\$1,810.64	\$21,728.00	\$171,232.00	\$127,000.00	\$2,500.00	\$375,000.00	\$25,000.00	\$529,500.00
76/77	\$0.00	\$835.68	\$1,810.64	\$21,728.00	\$192,960.00	\$127,000.00	\$2,500.00	\$375,000.00	\$25,000.00	\$529,500.00
77/78	\$0.00	\$835.68	\$1,810.64	\$21,728.00	\$214,688.00	\$127,000.00	\$2,500.00	\$375,000.00	\$25,000.00	\$529,500.00
78/79	\$0.00	\$835.68	\$1,810.64	\$21,728.00	\$236,415.00	\$127,000.00	\$2,500.00	\$375,000.00	\$25,000.00	\$529,500.00
79/80	\$0.00	\$835.68	\$1,810.64	\$21,728.00	\$258,143.00	\$127,000.00	\$2,500.00	\$375,000.00	\$25,000.00	\$529,500.00
80/81	\$0.00	\$1,250.88	\$2,710.24	\$32,523.00	\$290,666.00	\$127,000.00	\$2,500.00	\$375,000.00	\$25,000.00	\$529,500.00
81/82	\$0.00	\$1,250.88	\$2,710.24	\$32,523.00	\$323,189.00	\$127,000.00	\$2,500.00	\$375,000.00	\$25,000.00	\$529,500.00
82/83	\$0.00	\$1,250.88	\$2,710.24	\$32,523.00	\$355,712.00	\$127,000.00	\$2,500.00	\$375,000.00	\$25,000.00	\$529,500.00
83/84	\$0.00	\$1,250.88	\$2,710.24	\$32,523.00	\$388,235.00	\$127,000.00	\$2,500.00	\$375,000.00	\$25,000.00	\$529,500.00
84/85	\$0.00	\$1,250.88	\$2,710.24	\$32,523.00	\$420,757.00	\$127,000.00	\$2,500.00	\$375,000.00	\$25,000.00	\$529,500.00
85/86	\$0.00	\$1,250.88	\$2,710.24	\$32,523.00	\$453,280.00	\$127,000.00	\$2,500.00	\$375,000.00	\$25,000.00	\$529,500.00
86/87	\$0.00	\$1,250.88	\$2,710.24	\$32,523.00	\$485,803.00	\$127,000.00	\$2,500.00	\$375,000.00	\$25,000.00	\$529,500.00
87/88	\$0.00	\$1,250.88	\$2,710.24	\$32,523.00	\$518,326.00	\$127,000.00	\$2,500.00	\$375,000.00	\$25,000.00	\$529,500.00
88/89	\$0.00	\$1,250.88	\$2,710.24	\$32,523.00	\$550,849.00	\$127,000.00	\$2,500.00	\$375,000.00	\$25,000.00	\$529,500.00
89/90	\$0.00	\$1,250.88	\$2,710.24	\$32,523.00	\$583,372.00	\$127,000.00	\$2,500.00	\$375,000.00	\$25,000.00	\$529,500.00
90/91	\$0.00	\$1,250.88	\$2,710.24	\$32,523.00	\$615,895.00	\$127,000.00	\$2,500.00	\$375,000.00	\$25,000.00	\$529,500.00

Average Premium from Age 57 to Age 65			Basic	Option A	Option B	Option C	Total Premium
Biweekly			\$86.08	\$4.43	\$118.46	\$10.09	\$219.05
Monthly			\$186.51	\$9.59	\$256.65	\$21.86	\$474.60

Federal Employees Health Benefits Program

Federal Employees Health Benefits Program

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

Calculations based on current Health Insurance premium of:

Biweekly = \$212.29

Monthly = \$459.96

Annual = \$5,519.54

The current premium is estimated to increase annually by 3.71% (compounded)

Age	Biweekly Health Benefit Cost	Monthly Health Benefit Cost	Annual Health Benefit Cost	Accumulated Cost	Change Form Previous Year
57/58	\$212.29	\$459.96	\$5,519.54	\$5,519.54	\$0.00
58/59	\$220.17	\$477.03	\$5,724.31	\$11,243.85	\$204.77
59/60	\$228.33	\$494.72	\$5,936.69	\$17,180.54	\$212.38
60/61	\$236.81	\$513.08	\$6,156.94	\$23,337.48	\$220.25
61/62	\$245.59	\$532.11	\$6,385.36	\$29,722.84	\$228.42
62/63	\$254.70	\$551.86	\$6,622.26	\$36,345.10	\$236.90
63/64	\$264.15	\$572.33	\$6,867.94	\$43,213.04	\$245.68
64/65	\$273.95	\$593.56	\$7,122.74	\$50,335.78	\$254.80
65/66	\$284.12	\$615.58	\$7,387.00	\$57,722.78	\$264.26
66/67	\$294.66	\$638.42	\$7,661.06	\$65,383.84	\$274.06
67/68	\$305.59	\$662.11	\$7,945.28	\$73,329.12	\$284.22
68/69	\$316.93	\$686.67	\$8,240.05	\$81,569.17	\$294.77
69/70	\$328.68	\$712.15	\$8,545.76	\$90,114.92	\$305.71
70/71	\$340.88	\$738.57	\$8,862.80	\$98,977.73	\$317.04
71/72	\$353.52	\$765.97	\$9,191.61	\$108,169.34	\$328.81
72/73	\$366.64	\$794.39	\$9,532.62	\$117,701.96	\$341.01
73/74	\$380.24	\$823.86	\$9,886.28	\$127,588.25	\$353.66
74/75	\$394.35	\$854.42	\$10,253.06	\$137,841.31	\$366.78
75/76	\$408.98	\$886.12	\$10,633.45	\$148,474.76	\$380.39
76/77	\$424.15	\$919.00	\$11,027.95	\$159,502.72	\$394.50
77/78	\$439.89	\$953.09	\$11,437.09	\$170,939.81	\$409.14
78/79	\$456.21	\$988.45	\$11,861.41	\$182,801.22	\$424.32
79/80	\$473.13	\$1,025.12	\$12,301.47	\$195,102.68	\$440.06
80/81	\$490.69	\$1,063.15	\$12,757.85	\$207,860.53	\$456.38
81/82	\$508.89	\$1,102.60	\$13,231.17	\$221,091.70	\$473.32
82/83	\$527.77	\$1,143.50	\$13,722.04	\$234,813.74	\$490.87
83/84	\$547.35	\$1,185.93	\$14,231.13	\$249,044.87	\$509.09
84/85	\$567.66	\$1,229.93	\$14,759.10	\$263,803.97	\$527.97
85/86	\$588.72	\$1,275.56	\$15,306.67	\$279,110.64	\$547.57
86/87	\$610.56	\$1,322.88	\$15,874.54	\$294,985.18	\$567.87
87/88	\$633.21	\$1,371.96	\$16,463.49	\$311,448.67	\$588.95
88/89	\$656.70	\$1,422.86	\$17,074.29	\$328,522.96	\$610.80
89/90	\$681.07	\$1,475.65	\$17,707.74	\$346,230.70	\$633.45

Federal Income Analysis - Monthly

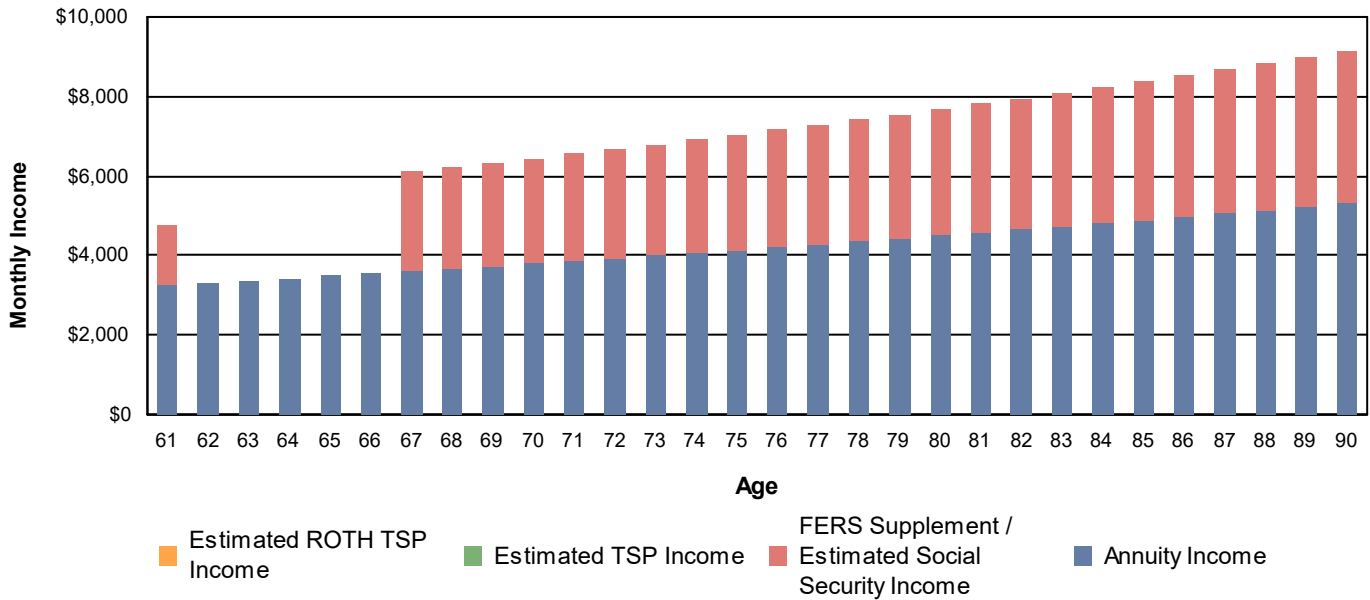
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	Current Income		First Month in Retirement Income	
	Biweekly	Monthly	Monthly	
Gross Salary	\$4,600.00	\$10,000.00	\$3,266.50	Gross Annuity
FERS Retirement	\$36.92	\$79.99	\$317.00	Survivor Benefit
TSP-Traditional	\$461.54	\$1,000.00	\$0.00	Early Retirement-Age Penalty
TSP-Roth	\$0.00	\$0.00		
TSP Catch-Up	\$0.00	\$0.00	\$0.00	Unpaid Redeposit
TSP-Roth Catch-Up	\$0.00	\$0.00		
Social Security/OASDI	\$286.15	\$619.99	\$102.58	Unpaid Deposit
Tax-Federal Withholding	\$546.23	\$1,183.50	\$0.00	Tax-Federal Withholding (Estimated)
Tax-State Withholding	\$154.97	\$335.77	\$0.00	Tax-State Withholding (Estimated)
FEGLI Basic	\$19.52	\$42.29	\$329.77	FEGLI Basic
FEGLI Optional	\$73.25	\$158.71	\$364.33	FEGLI Optional
FEHB-Medical	\$212.29	\$459.96	\$532.11	FEHB-Medical- FEHB (Estimated)
Dental	\$14.21	\$30.79	\$35.36	Dental (Estimated)
Vision	\$5.55	\$12.02	\$13.80	Vision (Estimated)
Long Term Care	\$0.00	\$0.00	\$0.00	Long Term Care
Flexible Spending Account	\$109.61	\$237.49		
Medicare	\$66.92	\$144.99		
Allotments	\$500.00	\$1,083.33		
Other 1	\$0.00	\$0.00	\$0.00	
Other 2	\$0.00	\$0.00	\$0.00	
Other 3	\$0.00	\$0.00	\$0.00	
Total Deduction	\$2,487.16	\$5,388.83	\$1,694.95	Total Deduction (Estimated)
			\$1,571.55	Net Annuity (after deduction) (Estimated)
			\$1,500.00	Social Security/FERS Supplement (Estimated)
			\$0.00	TSP-Traditional Income (if any) (Estimated)
			\$0.00	TSP-Roth Income (if any) (Estimated)
			\$0.00	Taxable Income from Other Sources (Estimated)
			\$0.00	Non-Taxable Income from Other Sources (Estimated)
Net Pay	\$2,112.84	\$4,611.17	\$3,071.55	Net Income (Estimated)

Net Retirement Income Minus Net Pay Today = -\$1,539.62

Monthly Income - Government

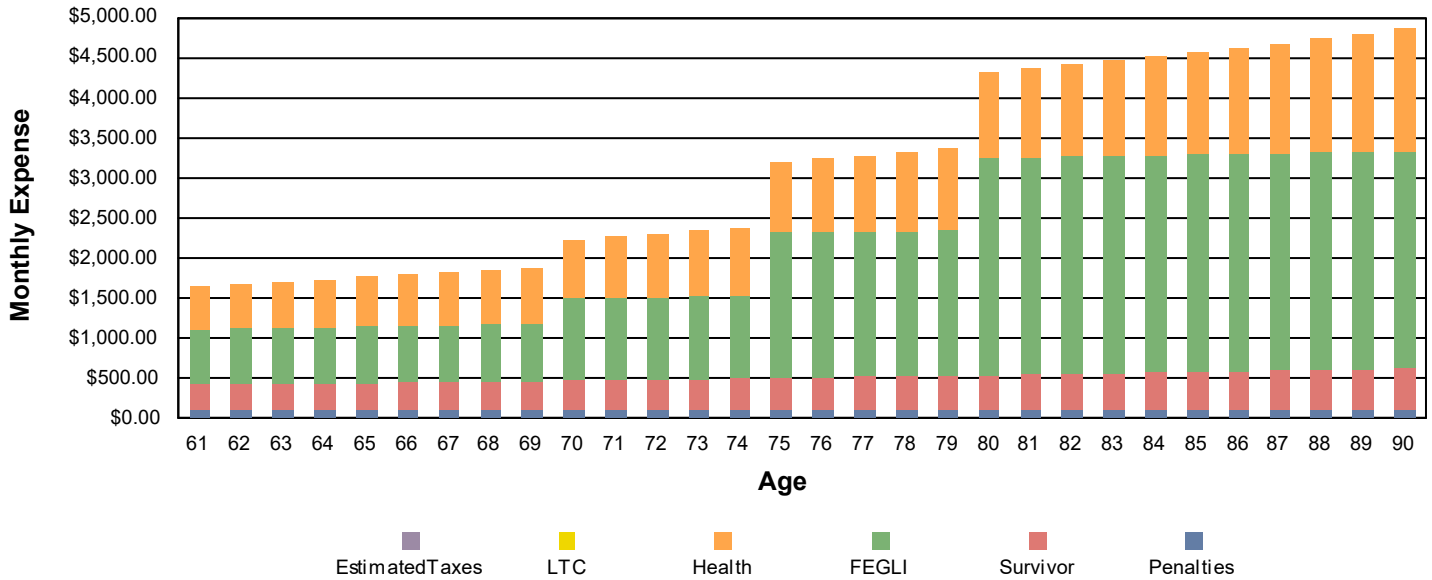
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Age	Annuity	Estimated Social Security	Estimated TSP	Estimated ROTH TSP	Total
61	\$3,266.50	\$1,500.00			\$4,766.50
62	\$3,322.03				\$3,322.03
63	\$3,378.51				\$3,378.51
64	\$3,435.94				\$3,435.94
65	\$3,494.35				\$3,494.35
66	\$3,553.75				\$3,553.75
67	\$3,614.17	\$2,500.00			\$6,114.17
68	\$3,675.61	\$2,547.00			\$6,222.61
69	\$3,738.09	\$2,595.00			\$6,333.09
70	\$3,801.64	\$2,644.00			\$6,445.64
71	\$3,866.27	\$2,693.00			\$6,559.27
72	\$3,932.00	\$2,744.00			\$6,676.00
73	\$3,998.84	\$2,796.00			\$6,794.84
74	\$4,066.82	\$2,848.00			\$6,914.82
75	\$4,135.96	\$2,902.00			\$7,037.96
76	\$4,206.27	\$2,956.00			\$7,162.27
77	\$4,277.78	\$3,012.00			\$7,289.78
78	\$4,350.50	\$3,068.00			\$7,418.50
79	\$4,424.46	\$3,126.00			\$7,550.46
80	\$4,499.67	\$3,185.00			\$7,684.67
81	\$4,576.17	\$3,245.00			\$7,821.17
82	\$4,653.96	\$3,306.00			\$7,959.96
83	\$4,733.08	\$3,368.00			\$8,101.08
84	\$4,813.54	\$3,431.00			\$8,244.54
85	\$4,895.37	\$3,496.00			\$8,391.37
86	\$4,978.59	\$3,561.00			\$8,539.59
87	\$5,063.23	\$3,628.00			\$8,691.23
88	\$5,149.30	\$3,697.00			\$8,846.30
89	\$5,236.84	\$3,766.00			\$9,002.84
90	\$5,325.87	\$3,837.00			\$9,162.87

Monthly Expense - Government

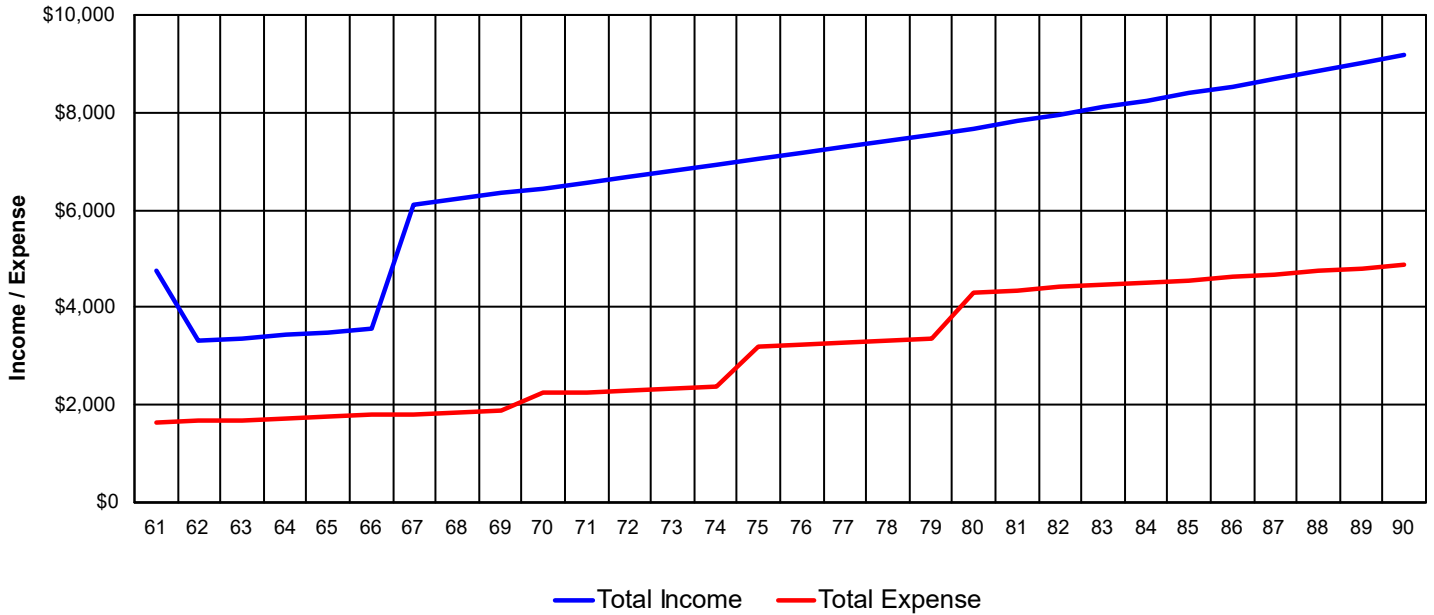
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Age	Penalties	Survivor	FEGLI	Health	LTC	EstimatedTaxes	Total
61	\$102.58	\$317.00	\$694.08	\$532.11			\$1,645.77
62	\$102.58	\$322.39	\$694.08	\$551.86			\$1,670.91
63	\$102.58	\$327.87	\$694.08	\$572.33			\$1,696.86
64	\$102.58	\$333.44	\$694.08	\$593.56			\$1,723.66
65	\$102.58	\$339.11	\$706.42	\$615.58			\$1,763.69
66	\$102.58	\$344.88	\$706.42	\$638.42			\$1,792.30
67	\$102.58	\$350.74	\$706.42	\$662.11			\$1,821.85
68	\$102.58	\$356.70	\$706.42	\$686.67			\$1,852.37
69	\$102.58	\$362.77	\$706.42	\$712.15			\$1,883.92
70	\$102.58	\$368.93	\$1,026.00	\$738.57			\$2,236.08
71	\$102.58	\$375.21	\$1,026.00	\$765.97			\$2,269.76
72	\$102.58	\$381.58	\$1,026.00	\$794.39			\$2,304.55
73	\$102.58	\$388.07	\$1,026.00	\$823.86			\$2,340.51
74	\$102.58	\$394.67	\$1,026.00	\$854.42			\$2,377.67
75	\$102.58	\$401.38	\$1,810.67	\$886.12			\$3,200.75
76	\$102.58	\$408.20	\$1,810.67	\$919.00			\$3,240.45
77	\$102.58	\$415.14	\$1,810.67	\$953.09			\$3,281.48
78	\$102.58	\$422.20	\$1,810.67	\$988.45			\$3,323.90
79	\$102.58	\$429.37	\$1,810.67	\$1,025.12			\$3,367.74
80	\$102.58	\$436.67	\$2,710.25	\$1,063.15			\$4,312.65
81	\$102.58	\$444.10	\$2,710.25	\$1,102.60			\$4,359.53
82	\$102.58	\$451.65	\$2,710.25	\$1,143.50			\$4,407.98
83	\$102.58	\$459.33	\$2,710.25	\$1,185.93			\$4,458.09
84	\$102.58	\$467.13	\$2,710.25	\$1,229.93			\$4,509.89
85	\$102.58	\$475.07	\$2,710.25	\$1,275.56			\$4,563.46
86	\$102.58	\$483.15	\$2,710.25	\$1,322.88			\$4,618.86
87	\$102.58	\$491.36	\$2,710.25	\$1,371.96			\$4,676.15
88	\$102.58	\$499.72	\$2,710.25	\$1,422.86			\$4,735.41
89	\$102.58	\$508.21	\$2,710.25	\$1,475.65			\$4,796.69
90	\$102.58	\$516.85	\$2,710.25	\$1,530.39			\$4,860.07

Monthly Income / Expense - Government Sources

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Age	Estimated Income	Estimated Expense	Difference	Change
61	\$4,766.50	\$1,645.78	\$3,120.72	-\$4,821.40
62	\$3,322.03	\$1,670.91	\$1,651.12	-\$1,469.60
63	\$3,378.51	\$1,696.86	\$1,681.65	\$30.53
64	\$3,435.94	\$1,723.67	\$1,712.27	\$30.62
65	\$3,494.35	\$1,763.69	\$1,730.66	\$18.39
66	\$3,553.75	\$1,792.30	\$1,761.45	\$30.79
67	\$6,114.17	\$1,821.84	\$4,292.33	\$2,530.88
68	\$6,222.61	\$1,852.37	\$4,370.24	\$77.91
69	\$6,333.09	\$1,883.91	\$4,449.18	\$78.94
70	\$6,445.64	\$2,236.08	\$4,209.56	-\$239.62
71	\$6,559.27	\$2,269.75	\$4,289.52	\$79.96
72	\$6,676.00	\$2,304.55	\$4,371.45	\$81.93
73	\$6,794.84	\$2,340.51	\$4,454.33	\$82.88
74	\$6,914.82	\$2,377.67	\$4,537.15	\$82.82
75	\$7,037.96	\$3,200.74	\$3,837.22	-\$699.93
76	\$7,162.27	\$3,240.44	\$3,921.83	\$84.61
77	\$7,289.78	\$3,281.48	\$4,008.30	\$86.47
78	\$7,418.50	\$3,323.89	\$4,094.61	\$86.31
79	\$7,550.46	\$3,367.74	\$4,182.72	\$88.11
80	\$7,684.67	\$4,312.66	\$3,372.01	-\$810.71
81	\$7,821.17	\$4,359.52	\$3,461.65	\$89.64
82	\$7,959.96	\$4,407.98	\$3,551.98	\$90.33
83	\$8,101.08	\$4,458.08	\$3,643.00	\$91.02
84	\$8,244.54	\$4,509.89	\$3,734.65	\$91.65
85	\$8,391.37	\$4,563.46	\$3,827.91	\$93.26
86	\$8,539.59	\$4,618.86	\$3,920.73	\$92.82
87	\$8,691.23	\$4,676.15	\$4,015.08	\$94.35
88	\$8,846.30	\$4,735.41	\$4,110.89	\$95.81
89	\$9,002.84	\$4,796.69	\$4,206.15	\$95.26
90	\$9,162.87	\$4,860.07	\$4,302.80	\$96.65