

Federal Employee Benefits - Summary

Personal

Name: Frank Fers
Address: 111 Main Street
Anytown, ID 83709
Date of Birth: 03-01-1970
Age: 40

Employment

Service Computation Date: 03-14-91
Annual Salary: \$80,000.00
Hourly Salary: \$38.33
Annual Salary Increase: 3.00% (Estimated)
Creditable Service: 19 Years 1 Month
Sick Leave: 0 Years 0 Months

Retirement

Retirement System: FERS
Employee Type: REGULAR
Retirement Type: REGULAR
Planned Retirement Date: 08-01-32
Annual Salary: \$153,288.00
Hourly Salary: \$73.45
High 3 Average Salary: \$147,061.00
Annual COLA: 3.00%
Creditable Service: 41 Years 4 Months
Sick Leave: 0 Years 0 Months
Age: 62
Retirement Eligibility: Service and Age Requirements Met

Monthly Retirement Annuity - FERS Survivor with a 25% Annuity

Annuity Without Survivor*: \$5,572
Annuity With Survivor*: \$5,293
Survivor's Annuity: \$1,393
Cost of Survivor's Annuity*: \$279

Thrift Savings Plan (TSP)

CURRENT STATUS
Your Annual Contribution: \$16,500.00
Govt. Annual Contribution: \$4,000.00
C Fund Savings: \$30,000.00
F Fund Savings: \$12,000.00
G Fund Savings: \$6,000.00
I Fund Savings: \$20,000.00
S Fund Savings: \$5,000.00
L Fund Savings: \$0.00
Total Savings: \$73,000.00

START SAVINGS WITHDRAWAL
Age: 62
Total Monthly Payments: 456
Monthly Payment: \$5,093.27
Total Payout: \$2,322,531.12

Total Savings Before Payout: \$1,077,544.00

Federal Employees Group Life Insurance (FGLI)

COVERAGE	AT AGE 40	AT AGE 62	AT AGE 67
Basic:	\$123,000.00	\$151,000.00	\$151,000.00
Option A:	\$10,000.00	\$10,000.00	\$5,200.00
Option B:	\$400,000.00	\$745,000.00	\$387,400.00
Option C:	\$25,000.00	\$25,000.00	\$13,000.00
Total:	\$558,000.00	\$931,000.00	\$556,600.00
ANNUAL PREMIUM:	\$1,019.00	\$16,021.00	\$3,316.00

Federal Income Analysis - Monthly

	<u>Current Income</u>		<u>First Year in Retirement Income</u>	
	Biweekly	Monthly	Monthly	
Gross Salary	\$3,066.40	\$6,666.67	\$5,572.00	Gross Annuity
Retirement	\$634.61	\$1,374.99	\$279.00	Survivor Benefit
TSP	\$634.62	\$1,375.00	\$0.00	Early Retirement - Age Penalty
TSP Catch-up	\$0.00	\$0.00	\$0.00	Unpaid Redeposit
Social Security - OASDI	\$0.00	\$0.00	\$0.00	Unpaid Deposit
Tax - Federal	\$0.00	\$0.00	\$0.00	Tax - Federal
Tax - State	\$0.00	\$0.00	\$0.00	Tax - State
FEGLI Basic	\$12.30	\$26.65	\$325.41	FEGLI Basic
FEGLI Optional	\$26.90	\$58.28	\$1,009.67	FEGLI Optional
Health Benefit - Medical	\$40.00	\$86.66	\$383.97	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		Long Term Care
Medicare	\$0.00	\$0.00		
Allotments	\$0.00	\$0.00		
Other - 1	\$0.00	\$0.00		
Other - 2	\$0.00	\$0.00		
Total Deductions	\$1,348.43	\$2,921.58	\$1,998.05	Total Reductions/Deductions
			\$3,573.95	Net Annuity
			\$1,200.00	Social Security / FERS Supplement
			\$0.00	Taxable Income from Other Sources
				Non-Taxable Income from Other Sources
Net Pay	\$1,717.97	\$3,745.09	\$4,773.95	Net Income

Net Retirement Income - Net Pay Today = \$1,028.86

Monthly Income - Government

Income Analysis as of April-19-2010

Calculations based on a COLA (In Retirement) of 3.00% and a 25% Survivor Annuity.

In addition, a Social Security COLA of 3.00% was used.

Age	Salary	Annuity	Social Security	TSP	TOTAL	Change
40	\$6,666.67				\$6,666.67	
41	\$6,866.67				\$6,866.67	\$200.00
42	\$7,072.67				\$7,072.67	\$206.00
43	\$7,284.85				\$7,284.85	\$212.18
44	\$7,503.39				\$7,503.39	\$218.55
45	\$7,728.49				\$7,728.49	\$225.10
46	\$7,960.35				\$7,960.35	\$231.85
47	\$8,199.16				\$8,199.16	\$238.81
48	\$8,445.13				\$8,445.13	\$245.98
49	\$8,698.49				\$8,698.49	\$253.35
50	\$8,959.44				\$8,959.44	\$260.96
51	\$9,228.23				\$9,228.23	\$268.78
52	\$9,505.07				\$9,505.07	\$276.85
53	\$9,790.23				\$9,790.23	\$285.15
54	\$10,083.93				\$10,083.93	\$293.71
55	\$10,386.45				\$10,386.45	\$302.52
56	\$10,698.04				\$10,698.04	\$311.59
57	\$11,018.98				\$11,018.98	\$320.94
58	\$11,349.55				\$11,349.55	\$330.57
59	\$11,690.04				\$11,690.04	\$340.49
60	\$12,040.74				\$12,040.74	\$350.70
61	\$12,401.96				\$12,401.96	\$361.22
62	\$12,774.02				\$12,774.02	\$372.06
	Start Retirement					
62		\$5,572.00	\$1,200.00	\$2,971.07	\$9,743.07	-\$3,030.95
63		\$5,739.16	\$1,200.00	\$5,093.27	\$12,032.43	\$2,289.36
64		\$5,911.33	\$1,200.00	\$5,093.27	\$12,204.60	\$172.17
65		\$6,088.67	\$1,200.00	\$5,093.27	\$12,381.94	\$177.34
66		\$6,271.34	\$1,200.00	\$5,093.27	\$12,564.61	\$182.67
67		\$6,459.48	\$1,200.00	\$5,093.27	\$12,752.75	\$188.14
68		\$6,653.26	\$1,200.00	\$5,093.27	\$12,946.53	\$193.78
69		\$6,852.86	\$1,200.00	\$5,093.27	\$13,146.13	\$199.60
70		\$7,058.44	\$1,200.00	\$5,093.27	\$13,351.71	\$205.58
71		\$7,270.20	\$1,200.00	\$5,093.27	\$13,563.47	\$211.76
72		\$7,488.30	\$1,200.00	\$5,093.27	\$13,781.57	\$218.10
73		\$7,712.95	\$1,200.00	\$5,093.27	\$14,006.22	\$224.65
74		\$7,944.34	\$1,200.00	\$5,093.27	\$14,237.61	\$231.39
75		\$8,182.67	\$1,200.00	\$5,093.27	\$14,475.94	\$238.33
76		\$8,428.15	\$1,200.00	\$5,093.27	\$14,721.42	\$245.48
77		\$8,680.99	\$1,200.00	\$5,093.27	\$14,974.26	\$252.84
78		\$8,941.42	\$1,200.00	\$5,093.27	\$15,234.69	\$260.43
79		\$9,209.67	\$1,200.00	\$5,093.27	\$15,502.94	\$268.25
80		\$9,485.96	\$1,200.00	\$5,093.27	\$15,779.23	\$276.29
81		\$9,770.54	\$1,200.00	\$5,093.27	\$16,063.81	\$284.58
82		\$10,063.65	\$1,200.00	\$5,093.27	\$16,356.92	\$293.11
83		\$10,365.56	\$1,200.00	\$5,093.27	\$16,658.83	\$301.91
84		\$10,676.53	\$1,200.00	\$5,093.27	\$16,969.80	\$310.97
85		\$10,996.82	\$1,200.00	\$5,093.27	\$17,290.09	\$320.29
86		\$11,326.73	\$1,200.00	\$5,093.27	\$17,620.00	\$329.91
87		\$11,666.53	\$1,200.00	\$5,093.27	\$17,959.80	\$339.80
88		\$12,016.53	\$1,200.00	\$5,093.27	\$18,309.80	\$350.00
89		\$12,377.02	\$1,200.00	\$5,093.27	\$18,670.29	\$360.49
90		\$12,748.33	\$1,200.00	\$5,093.27	\$19,041.60	\$371.31

Monthly Expense - Government

Expense Analysis as of April-19-2010

Age	Penalties	Survivor	FEGLI	Health	LTC	Taxes	TOTAL	Change
40			\$84.92	\$86.67		\$0.00	\$171.59	
41			\$87.83	\$92.73		\$0.00	\$180.56	\$8.97
42			\$89.83	\$99.23		\$0.00	\$189.06	\$8.50
43			\$92.75	\$106.17		\$0.00	\$198.92	\$9.86
44			\$95.67	\$113.60		\$0.00	\$209.27	\$10.35
45			\$130.00	\$121.55		\$0.00	\$251.55	\$42.28
46			\$133.92	\$130.06		\$0.00	\$263.98	\$12.43
47			\$137.83	\$139.17		\$0.00	\$277.00	\$13.02
48			\$141.67	\$148.91		\$0.00	\$290.58	\$13.58
49			\$145.58	\$159.33		\$0.00	\$304.91	\$14.33
50			\$212.33	\$170.49		\$0.00	\$382.82	\$77.91
51			\$217.83	\$182.42		\$0.00	\$400.25	\$17.43
52			\$225.25	\$195.19		\$0.00	\$420.44	\$20.19
53			\$230.75	\$208.85		\$0.00	\$439.60	\$19.16
54			\$238.08	\$223.47		\$0.00	\$461.55	\$21.95
55			\$442.00	\$239.12		\$0.00	\$681.12	\$219.57
56			\$455.42	\$255.85		\$0.00	\$711.27	\$30.15
57			\$468.83	\$273.76		\$0.00	\$742.59	\$31.32
58			\$482.33	\$292.93		\$0.00	\$775.26	\$32.67
59			\$495.75	\$313.43		\$0.00	\$809.18	\$33.92
60			\$1,031.42	\$335.37		\$0.00	\$1,366.79	\$557.61
61			\$1,058.75	\$358.85		\$0.00	\$1,417.60	\$50.81
62			\$1,335.08	\$383.97		\$0.00	\$1,719.05	\$301.45
Start	Retirement							
62		\$279.00	\$1,335.08	\$383.97		\$0.00	\$1,998.05	\$279.00
63		\$287.37	\$1,335.08	\$410.85		\$0.00	\$2,033.30	\$35.25
64		\$295.99	\$1,335.08	\$439.61		\$0.00	\$2,070.68	\$37.38
65		\$304.87	\$276.33	\$470.38		\$0.00	\$1,051.58	-\$1,019.10
66		\$314.02	\$276.33	\$503.30		\$0.00	\$1,093.65	\$42.07
67		\$323.44	\$276.33	\$538.54		\$0.00	\$1,138.31	\$44.66
68		\$333.14	\$276.33	\$576.23		\$0.00	\$1,185.70	\$47.39
69		\$343.13	\$276.33	\$616.57		\$0.00	\$1,236.03	\$50.33
70		\$353.43	\$276.33	\$659.73		\$0.00	\$1,289.49	\$53.46
71		\$364.03	\$276.33	\$705.91		\$0.00	\$1,346.27	\$56.78
72		\$374.95	\$276.33	\$755.32		\$0.00	\$1,406.60	\$60.33
73		\$386.20	\$276.33	\$808.20		\$0.00	\$1,470.73	\$64.13
74		\$397.79	\$276.33	\$864.77		\$0.00	\$1,538.89	\$68.16
75		\$409.72	\$276.33	\$925.30		\$0.00	\$1,611.35	\$72.46
76		\$422.01	\$276.33	\$990.08		\$0.00	\$1,688.42	\$77.07
77		\$434.67	\$276.33	\$1,059.38		\$0.00	\$1,770.38	\$81.96
78		\$447.71	\$276.33	\$1,133.54		\$0.00	\$1,857.58	\$87.20
79		\$461.14	\$276.33	\$1,212.88		\$0.00	\$1,950.35	\$92.77
80		\$474.98	\$276.33	\$1,297.79		\$0.00	\$2,049.10	\$98.75
81		\$489.23	\$276.33	\$1,388.63		\$0.00	\$2,154.19	\$105.09
82		\$503.91	\$276.33	\$1,485.84		\$0.00	\$2,266.08	\$111.89
83		\$519.02	\$276.33	\$1,589.84		\$0.00	\$2,385.19	\$119.11
84		\$534.59	\$276.33	\$1,701.13		\$0.00	\$2,512.05	\$126.86
85		\$550.63	\$276.33	\$1,820.21		\$0.00	\$2,647.17	\$135.12
86		\$567.15	\$276.33	\$1,947.63		\$0.00	\$2,791.11	\$143.94
87		\$584.16	\$276.33	\$2,083.96		\$0.00	\$2,944.45	\$153.34
88		\$601.69	\$276.33	\$2,229.84		\$0.00	\$3,107.86	\$163.41
89		\$619.74	\$276.33	\$2,385.93		\$0.00	\$3,282.00	\$174.14

Monthly Income / Expense - Government Sources

Income / Expense Analysis as of April-19-2010

Age	Income	Expense	Difference	Change
40	\$6,666.67	\$171.58	\$6,495.08	
41	\$6,866.67	\$180.57	\$6,686.10	\$191.02
42	\$7,072.67	\$189.06	\$6,883.61	\$197.51
43	\$7,284.85	\$198.92	\$7,085.93	\$202.32
44	\$7,503.39	\$209.27	\$7,294.12	\$208.19
45	\$7,728.49	\$251.55	\$7,476.94	\$182.82
46	\$7,960.35	\$263.98	\$7,696.37	\$219.43
47	\$8,199.16	\$277.00	\$7,922.16	\$225.79
48	\$8,445.13	\$290.58	\$8,154.56	\$232.40
49	\$8,698.49	\$304.92	\$8,393.57	\$239.01
50	\$8,959.44	\$382.82	\$8,576.62	\$183.05
51	\$9,228.23	\$400.25	\$8,827.97	\$251.35
52	\$9,505.07	\$420.44	\$9,084.63	\$256.66
53	\$9,790.23	\$439.60	\$9,350.62	\$265.99
54	\$10,083.93	\$461.56	\$9,622.38	\$271.76
55	\$10,386.45	\$681.12	\$9,705.33	\$82.95
56	\$10,698.04	\$711.27	\$9,986.77	\$281.44
57	\$11,018.98	\$742.60	\$10,276.39	\$289.62
58	\$11,349.55	\$775.26	\$10,574.29	\$297.90
59	\$11,690.04	\$809.18	\$10,880.86	\$306.57
60	\$12,040.74	\$1,366.79	\$10,673.95	-\$206.91
61	\$12,401.96	\$1,417.60	\$10,984.37	\$310.42
62	\$12,774.02	\$1,719.05	\$11,054.97	\$70.60
Retire				
62	\$9,743.07	\$1,998.05	\$7,745.02	-\$3,309.95
63	\$12,032.43	\$2,033.30	\$9,999.13	\$2,254.11
64	\$12,204.60	\$2,070.68	\$10,133.92	\$134.79
65	\$12,381.94	\$1,051.58	\$11,330.36	\$1,196.44
66	\$12,564.61	\$1,093.65	\$11,470.96	\$140.60
67	\$12,752.75	\$1,138.31	\$11,614.44	\$143.48
68	\$12,946.53	\$1,185.71	\$11,760.82	\$146.38
69	\$13,146.13	\$1,236.04	\$11,910.09	\$149.27
70	\$13,351.71	\$1,289.49	\$12,062.22	\$152.13
71	\$13,563.47	\$1,346.28	\$12,217.20	\$154.98
72	\$13,781.57	\$1,406.61	\$12,374.96	\$157.76
73	\$14,006.22	\$1,470.73	\$12,535.49	\$160.53
74	\$14,237.61	\$1,538.89	\$12,698.72	\$163.23
75	\$14,475.94	\$1,611.36	\$12,864.58	\$165.86
76	\$14,721.42	\$1,688.42	\$13,033.00	\$168.42
77	\$14,974.26	\$1,770.39	\$13,203.87	\$170.87
78	\$15,234.69	\$1,857.58	\$13,377.11	\$173.24
79	\$15,502.94	\$1,950.36	\$13,552.58	\$175.47
80	\$15,779.23	\$2,049.10	\$13,730.13	\$177.55
81	\$16,063.81	\$2,154.19	\$13,909.62	\$179.49
82	\$16,356.92	\$2,266.07	\$14,090.85	\$181.23
83	\$16,658.83	\$2,385.20	\$14,273.63	\$182.78
84	\$16,969.80	\$2,512.06	\$14,457.74	\$184.11
85	\$17,290.09	\$2,647.18	\$14,642.91	\$185.17
86	\$17,620.00	\$2,791.11	\$14,828.89	\$185.98
87	\$17,959.80	\$2,944.46	\$15,015.34	\$186.45
88	\$18,309.80	\$3,107.86	\$15,201.94	\$186.60
89	\$18,670.29	\$3,282.00	\$15,388.29	\$186.35
90	\$19,041.60	\$3,467.61	\$15,573.99	\$185.70

Planned and Projected Retirement

Retirement Characterization

Retirement System
Employee Type
Retirement Type

FERS
Regular
Regular

Input Data

High 3 Average at Retirement	147,061
Estimated High 3 Increase/Year	3.00 %
Years of Service at Retirement	41
Months of Service at Retirement	4
Age at Retirement in Years	62
Age at Retirement in Months	5
Creditable Retirement Sick Leave	0
Sick Leave to be Saved/Year	104
Annual Inflation Factor	0.00 %
COLA (In Retirement)	3.00 %
FERS Survivor	25% Annuity

Planned and Projected Retirement Data

Planned Retirement		Delayed Retirement										
Age In Years	62	63	64	65	66	67	68	69	70	71	72	73
Age In Months	5	5	5	5	5	5	5	5	5	5	5	5
Service Years	41	42	43	44	45	46	47	48	49	50	51	52
Service Months	4	4	4	4	4	4	4	4	4	4	4	4
Sick Leave Years	0	0	0	0	0	0	0	0	0	0	0	0
Sick Leave Months	0	0	1	1	2	2	3	4	4	5	5	6
High 3 Average	147,061	151,473	156,017	160,698	165,518	170,484	175,599	180,866	186,292	191,881	197,638	203,567
Change in High 3 Average		4,412	4,544	4,681	4,820	4,966	5,115	5,267	5,426	5,589	5,757	5,929
Annual ANNUITY (Before Penalties)	66,864	70,536	74,511	78,514	82,842	87,203	91,911	96,824	101,778	107,118	112,505	118,306
Annual Retire Early Penalty												
Annual Deposit Penalty												
Annual Redeposit Penalty												
Annual Annuity No Survivor	66,864	70,536	74,511	78,514	82,842	87,203	91,911	96,824	101,778	107,118	112,505	118,306
Monthly Annuity No Survivor *	5,572	5,878	6,209	6,543	6,903	7,267	7,659	8,069	8,481	8,926	9,375	9,859
Annual Annuity With Survivor	63,521	67,009	70,786	74,588	78,700	82,842	87,316	91,983	96,689	101,762	106,880	112,391
Monthly Annuity With Survivor *	5,293	5,584	5,899	6,216	6,558	6,904	7,276	7,665	8,057	8,480	8,907	9,366
Annual Survivor Annuity	16,716	17,634	18,628	19,629	20,710	21,801	22,978	24,206	25,444	26,779	28,126	29,577
Monthly Survivor Annuity	1,393	1,469	1,552	1,636	1,726	1,817	1,915	2,017	2,120	2,232	2,344	2,465
Annual Cost of Survivor Annuity *	3,348	3,528	3,720	3,924	4,140	4,356	4,596	4,848	5,088	5,352	5,616	5,916
Monthly Cost of Survivor Annuity *	279	294	310	327	345	363	383	404	424	446	468	493

Retirement Benefits

Employee Retirement:

- Your Annuity at retirement is based on a current salary of \$80,000 per year with 3.00% annual pay raises. Retiring at age 62 with 41 years of service will yield a Monthly Retirement Income of: \$5,572

Employee Retirement with Survivor Benefit Plan (SBP):

- Your Monthly Retirement Income after SBP Cost starting at age 62 will be: \$5,293

Survivor's Benefit:

- Under SBP, at your death, your widow(er) will receive a Monthly Income of: \$1,393

Costs:

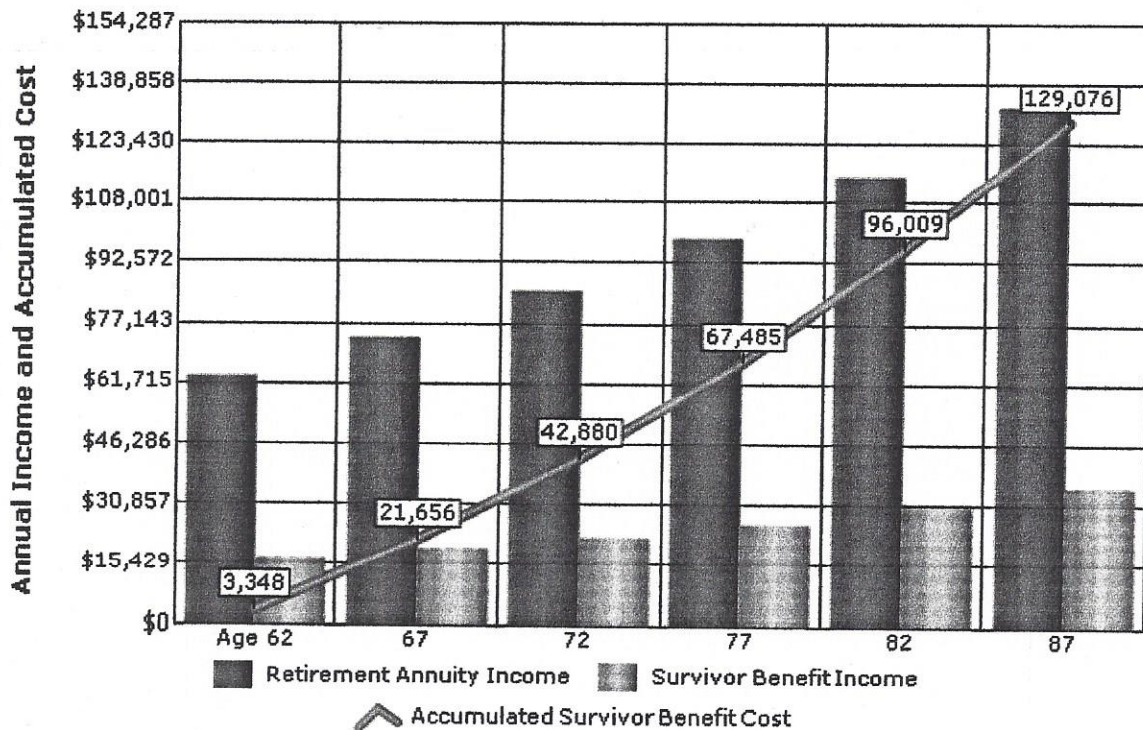
- Your projected cost for a Survivor Benefit Plan (SBP) at Retirement will be:

Cost Per Month: \$279

Cost Per Year: \$3,348

- Your Projected Accumulated Cost for a Survivor Benefit Plan (SBP) at age 72 will be: \$42,880

- Your Projected Accumulated Cost for a Survivor Benefit Plan (SBP) at age 82 will be: \$96,009



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 3.00% and a 25% 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	62	5,572.00	5,293.00	1,393.00	279.00	3,348.00	3,348.00
2	63	5,739.16	5,451.79	1,434.79	287.37	3,448.44	6,796.44
3	64	5,911.33	5,615.34	1,477.83	295.99	3,551.89	10,348.33
4	65	6,088.67	5,783.80	1,522.17	304.87	3,658.45	14,006.78
5	66	6,271.34	5,957.32	1,567.83	314.02	3,768.20	17,774.99
6	67	6,459.48	6,136.04	1,614.87	323.44	3,881.25	21,656.24
7	68	6,653.26	6,320.12	1,663.31	333.14	3,997.69	25,653.92
8	69	6,852.86	6,509.72	1,713.21	343.13	4,117.62	29,771.54
9	70	7,058.44	6,705.01	1,764.61	353.43	4,241.15	34,012.69
10	71	7,270.20	6,906.16	1,817.55	364.03	4,368.38	38,381.07
11	72	7,488.30	7,113.35	1,872.08	374.95	4,499.43	42,880.50
12	73	7,712.95	7,326.75	1,928.24	386.20	4,634.41	47,514.91
13	74	7,944.34	7,546.55	1,986.08	397.79	4,773.45	52,288.36
14	75	8,182.67	7,772.95	2,045.67	409.72	4,916.65	57,205.01
15	76	8,428.15	8,006.14	2,107.04	422.01	5,064.15	62,269.16
16	77	8,680.99	8,246.32	2,170.25	434.67	5,216.07	67,485.24
17	78	8,941.42	8,493.71	2,235.36	447.71	5,372.56	72,857.80
18	79	9,209.67	8,748.52	2,302.42	461.14	5,533.73	78,391.53
19	80	9,485.96	9,010.98	2,371.49	474.98	5,699.75	84,091.28
20	81	9,770.54	9,281.31	2,442.63	489.23	5,870.74	89,962.01
21	82	10,063.65	9,559.75	2,515.91	503.91	6,046.86	96,008.87
22	83	10,365.56	9,846.54	2,591.39	519.02	6,228.27	102,237.14
23	84	10,676.53	10,141.94	2,669.13	534.59	6,415.11	108,652.25
24	85	10,996.82	10,446.19	2,749.21	550.63	6,607.57	115,259.82
25	86	11,326.73	10,759.58	2,831.68	567.15	6,805.79	122,065.62
26	87	11,666.53	11,082.37	2,916.63	584.16	7,009.97	129,075.59
27	88	12,016.53	11,414.84	3,004.13	601.69	7,220.27	136,295.85
28	89	12,377.02	11,757.28	3,094.26	619.74	7,436.88	143,732.73
29	90	12,748.33	12,110.00	3,187.08	638.33	7,659.98	151,392.71

* 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 3.00% and a Social Security COLA of 3.00%.

Age	FERS Annuity	FERS Supplement	Social Security	TOTAL	Change
62	5,293	0	1,200	6,493	0
63	5,452	0	1,200	6,652	159
64	5,615	0	1,200	6,815	163
65	5,784	0	1,200	6,984	169
66	5,957	0	1,200	7,157	173
67	6,136	0	1,200	7,336	179
68	6,320	0	1,200	7,520	184
69	6,510	0	1,200	7,710	190
70	6,705	0	1,200	7,905	195
71	6,906	0	1,200	8,106	201
72	7,113	0	1,200	8,313	207
73	7,327	0	1,200	8,527	214
74	7,547	0	1,200	8,747	220
75	7,773	0	1,200	8,973	226
76	8,006	0	1,200	9,206	233
77	8,246	0	1,200	9,446	240
78	8,494	0	1,200	9,694	248
79	8,749	0	1,200	9,949	255
80	9,011	0	1,200	10,211	262
81	9,281	0	1,200	10,481	270
82	9,560	0	1,200	10,760	279
83	9,847	0	1,200	11,047	287
84	10,142	0	1,200	11,342	295
85	10,446	0	1,200	11,646	304
86	10,760	0	1,200	11,960	314
87	11,082	0	1,200	12,282	322
88	11,415	0	1,200	12,615	333
89	11,757	0	1,200	12,957	342
90	12,110	0	1,200	13,310	353

Thrift Savings Plan

Current Contributions:

You are currently contributing a regular amount of \$16,500 from your salary and an additional \$0 catch-up contribution for a combined Annual Contribution of:

\$16,500

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 41.00% into the C fund earning 5.00%, 16.00% into the F fund earning 4.00%, 8.00% into the G fund earning 3.50%, 27.00% into the I fund earning 5.00%, 8.00% into the S fund earning 5.00%, and .00% into the L- FUND NOT SELECTED. Each quarter, your L-funds allocation will automatically shift to a slightly more conservative mix (less allocated in the C, I, and S funds and more allocated in the F and G funds).

Withdrawal of Funds:

You chose to begin your TSP withdrawal at the age of 62 years and 5 months. Based on your projected account value of \$1,077,544, your Monthly TSP withdrawal will be:

\$5,093.27

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 \$30,000.00 in the C Fund, \$12,000.00 in the F Fund, \$6,000.00 in the G Fund, \$20,000.00 in the I Fund, \$5,000.00 in the S Fund, and \$0.00 in the L Fund for a total of \$73,000.00.

Projected Annual Return Rates

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

Contributions

You are currently contributing a regular amount of \$16,500.00 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of \$16,500.00. This is divided into the six funds as follows:

- \$6,765.00 (41.00%) in the C Fund,
- \$2,640.00 (16.00%) in the F Fund,
- \$1,320.00 (8.00%) in the G Fund,
- \$4,455.00 (27.00%) in the I Fund,
- \$1,320.00 (8.00%) in the S Fund, and
- \$0.00 (0.00%) in the L Fund.

In addition, the government's contribution of \$4,000.00 is divided into the six funds as follows:

- \$1,640.00 (41.00%) in the C Fund,
- \$640.00 (16.00%) in the F Fund,
- \$320.00 (8.00%) in the G Fund,
- \$1,080.00 (27.00%) in the I Fund,
- \$320.00 (8.00%) in the S Fund, and
- \$0.00 (0.00%) in the L Fund.

The total annual contribution of \$20,500.00 is distributed as follows:

- \$8,405.00 (41.00%) in the C Fund,
- \$3,280.00 (16.00%) in the F Fund,
- \$1,640.00 (8.00%) in the G Fund,
- \$5,535.00 (27.00%) in the I Fund,
- \$1,640.00 (8.00%) in the S Fund, and
- \$0.00 (0.00%) in the L 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 62 years and 5 months. The projected savings in the six funds at that age is \$1,077,544.00.

Withdrawal Option Selected

At the start of your withdrawal period, you elected to distribute the \$1,077,544.00 into the five funds as follows:

- \$441,793.04 (41.00%) in the C Fund,
- \$172,407.04 (16.00%) in the F Fund,
- \$86,203.52 (8.00%) in the G Fund,
- \$290,936.88 (27.00%) in the I Fund, and
- \$86,203.52 (8.00%) in the S Fund.

You elected to receive 456 payments of \$5,093.27 per month. The last payment will be in August-2070. At that time you will have received \$2,322,531.12, and you will have \$34.27 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: 12-2010 to 08-2032

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
12-2010	40	80,000	16,500	4,000	20,500	37,554	14,858	7,404	24,984	6,441	91,241
12-2011	41	82,400	16,500	4,120	20,620	48,126	18,824	9,343	31,959	8,459	116,711
12-2012	42	84,872	16,500	4,244	20,744	59,290	22,971	11,362	39,325	10,590	143,538
12-2013	43	87,418	16,500	4,371	20,871	71,080	27,308	13,463	47,103	12,840	171,794
12-2014	44	90,041	16,500	4,502	21,002	83,527	31,843	15,649	55,315	15,216	201,550
12-2015	45	92,742	16,500	4,637	21,137	96,668	36,585	17,924	63,985	17,725	232,887
12-2016	46	95,524	16,500	4,776	21,276	110,540	41,543	20,291	73,136	20,373	265,883
12-2017	47	98,390	16,500	4,919	21,419	125,182	46,726	22,754	82,796	23,169	300,627
12-2018	48	101,342	16,500	5,067	21,567	140,634	52,145	25,317	92,990	26,120	337,206
12-2019	49	104,382	16,500	5,219	21,719	156,941	57,809	27,983	103,748	29,234	375,715
12-2020	50	107,513	16,500	5,376	21,876	174,148	63,729	30,757	115,100	32,520	416,254
12-2021	51	110,739	16,500	5,537	22,037	192,303	69,917	33,642	127,077	35,988	458,927
12-2022	52	114,061	16,500	5,703	22,203	211,456	76,383	36,644	139,712	39,647	503,842
12-2023	53	117,483	16,500	5,874	22,374	231,661	83,142	39,766	153,042	43,507	551,118
12-2024	54	121,007	16,500	6,050	22,550	252,974	90,204	43,014	167,102	47,579	600,873
12-2025	55	124,637	16,500	6,232	22,732	275,453	97,583	46,391	181,931	51,874	653,232
12-2026	56	128,377	16,500	6,419	22,919	299,161	105,294	49,905	197,571	56,404	708,335
12-2027	57	132,228	16,500	6,611	23,111	324,162	113,350	53,558	214,064	61,181	766,315
12-2028	58	136,195	16,500	6,810	23,310	350,526	121,767	57,358	231,456	66,220	827,327
12-2029	59	140,280	16,500	7,014	23,514	378,324	130,560	61,310	249,794	71,532	891,520
12-2030	60	144,489	16,500	7,224	23,724	407,633	139,746	65,419	269,128	77,134	959,060
12-2031	61	148,824	16,500	7,441	23,941	438,533	149,341	69,692	289,512	83,040	1,030,118
08-2032	62	153,288	9,625	4,471	14,096	459,242	155,656	72,476	303,174	86,996	1,077,544

Summary of Annual Contributions and Savings in the L Funds (C, F, G, I and S): 12-2010 to 08-2032

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
-------------	-----	--------	--------------	-------------	---------------	----------------	----------------	----------------	----------------	----------------	---------------

Federal Employees Group Life Insurance

Current Coverage and Costs:

Your current coverage (Death Benefit) for FEGLI is: \$533,000
 Your current total FEGLI Monthly Cost is: \$84.93
 The Annual Cost is: \$1,019

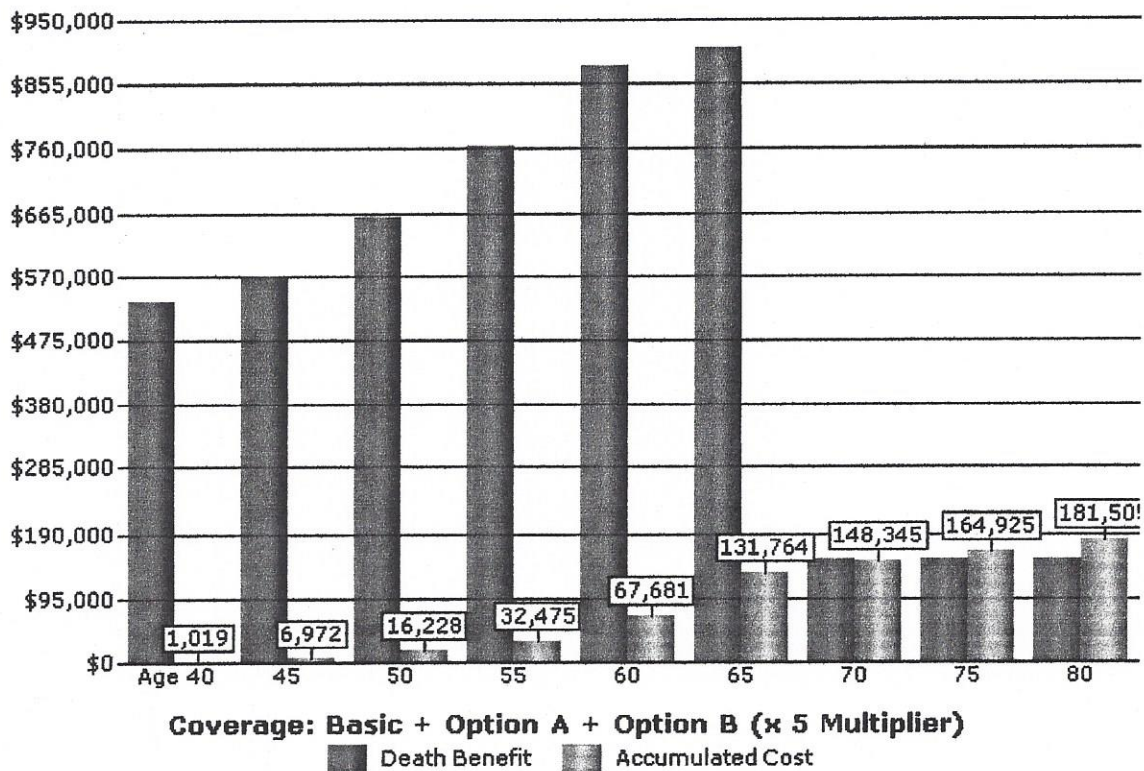
Future Coverage and Costs:

At age 62 your coverage (Death Benefit) for FEGLI will be: \$906,000
 Your total FEGLI Monthly Cost will be: \$1,335.08
 The Annual Cost will be: \$16,021
 The total Accumulated Cost for your FEGLI coverage will be: \$96,406

At age 65 your coverage (Death Benefit) for FEGLI will be: \$906,000
 Your total FEGLI Monthly Cost will be: \$276.34
 The Annual Cost will be: \$3,316
 The total Accumulated Cost for your FEGLI coverage will be: \$131,764

At age 70 your coverage (Death Benefit) for FEGLI will be: \$153,500
 Your total FEGLI Monthly Cost will be: \$276.34
 The Annual Cost will be: \$3,316
 The total Accumulated Cost for your FEGLI coverage will be: \$148,345

Death Benefit Coverage and Accumulated Cost



Federal Employees Group Life Insurance

Summary as of April-19-2010

At your current age of 40, your annual salary is \$80,000.00, 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 5 times your annual salary), Option C insures your spouse for \$25,000. You plan to retire on 08-01-2032 at the age of 62. You elected to continue your full Basic coverage at the age of 65. You chose to not keep full Option B coverage at the age of 65. You elected to not 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
40/41	80,000	39.20	84.93	1,019	1,019	123,000	10,000	400,000	25,000	558,000
41/42	82,400	40.55	87.86	1,054	2,074	119,000	10,000	415,000	25,000	569,000
42/43	84,872	41.45	89.81	1,078	3,151	113,100	10,000	425,000	25,000	573,100
43/44	87,418	42.80	92.73	1,113	4,264	108,000	10,000	440,000	25,000	583,000
44/45	90,041	44.15	95.66	1,148	5,412	102,300	10,000	455,000	25,000	592,300
45/46	92,742	60.00	130.00	1,560	6,972	95,000	10,000	465,000	25,000	595,000
46/47	95,524	61.80	133.90	1,607	8,579	98,000	10,000	480,000	25,000	613,000
47/48	98,390	63.60	137.80	1,654	10,232	101,000	10,000	495,000	25,000	631,000
48/49	101,342	65.40	141.70	1,700	11,933	104,000	10,000	510,000	25,000	649,000
49/50	104,382	67.20	145.60	1,747	13,680	107,000	10,000	525,000	25,000	667,000
50/51	107,513	98.00	212.33	2,548	16,228	110,000	10,000	540,000	25,000	685,000
51/52	110,739	100.55	217.86	2,614	18,842	113,000	10,000	555,000	25,000	703,000
52/53	114,061	103.95	225.23	2,703	21,545	117,000	10,000	575,000	25,000	727,000
53/54	117,483	106.50	230.75	2,769	24,314	120,000	10,000	590,000	25,000	745,000
54/55	121,007	109.90	238.12	2,857	27,171	124,000	10,000	610,000	25,000	769,000
55/56	124,637	204.00	442.00	5,304	32,475	127,000	10,000	625,000	25,000	787,000
56/57	128,377	210.20	455.43	5,465	37,941	131,000	10,000	645,000	25,000	811,000
57/58	132,228	216.40	468.87	5,626	43,567	135,000	10,000	665,000	25,000	835,000
58/59	136,195	222.60	482.30	5,788	49,355	139,000	10,000	685,000	25,000	859,000
59/60	140,280	228.80	495.73	5,949	55,303	143,000	10,000	705,000	25,000	883,000
60/61	144,489	476.05	1,031.44	12,377	67,681	147,000	10,000	725,000	25,000	907,000
61/62	148,824	488.65	1,058.74	12,705	80,386	151,000	10,000	745,000	25,000	931,000
62/63	0	616.19	1,335.08	16,021	96,406	151,000	10,000	745,000	25,000	931,000
63/64	0	616.19	1,335.08	16,021	112,427	151,000	10,000	745,000	25,000	931,000
64/65	0	616.19	1,335.08	16,021	128,448	151,000	10,000	745,000	25,000	931,000
65/66	0	127.54	276.34	3,316	131,764	151,000	10,000	745,000	25,000	931,000
66/67	0	127.54	276.34	3,316	135,080	151,000	7,600	566,200	19,000	743,800
67/68	0	127.54	276.34	3,316	138,396	151,000	5,200	387,400	13,000	556,600
68/69	0	127.54	276.34	3,316	141,712	151,000	2,800	208,600	7,000	369,400
69/70	0	127.54	276.34	3,316	145,029	151,000	2,500	0	0	153,500
70/71	0	127.54	276.34	3,316	148,345	151,000	2,500	0	0	153,500
71/72	0	127.54	276.34	3,316	151,661	151,000	2,500	0	0	153,500
72/73	0	127.54	276.34	3,316	154,977	151,000	2,500	0	0	153,500
73/74	0	127.54	276.34	3,316	158,293	151,000	2,500	0	0	153,500
74/75	0	127.54	276.34	3,316	161,609	151,000	2,500	0	0	153,500
75/76	0	127.54	276.34	3,316	164,925	151,000	2,500	0	0	153,500
76/77	0	127.54	276.34	3,316	168,241	151,000	2,500	0	0	153,500
77/78	0	127.54	276.34	3,316	171,557	151,000	2,500	0	0	153,500
78/79	0	127.54	276.34	3,316	174,873	151,000	2,500	0	0	153,500
79/80	0	127.54	276.34	3,316	178,189	151,000	2,500	0	0	153,500
80/81	0	127.54	276.34	3,316	181,505	151,000	2,500	0	0	153,500
81/82	0	127.54	276.34	3,316	184,821	151,000	2,500	0	0	153,500
82/83	0	127.54	276.34	3,316	188,137	151,000	2,500	0	0	153,500
83/84	0	127.54	276.34	3,316	191,453	151,000	2,500	0	0	153,500
84/85	0	127.54	276.34	3,316	194,769	151,000	2,500	0	0	153,500
85/86	0	127.54	276.34	3,316	198,085	151,000	2,500	0	0	153,500
86/87	0	127.54	276.34	3,316	201,401	151,000	2,500	0	0	153,500
87/88	0	127.54	276.34	3,316	204,717	151,000	2,500	0	0	153,500
88/89	0	127.54	276.34	3,316	208,033	151,000	2,500	0	0	153,500
89/90	0	127.54	276.34	3,316	211,349	151,000	2,500	0	0	153,500
90/91	0	127.54	276.34	3,316	214,665	151,000	2,500	0	0	153,500

Average Premium from Age 40 to Age 65		Basic	Option A	Option B	Option C	Total Premium
Biweekly		\$33.01	\$2.32	\$156.26	\$6.01	\$197.61
Monthly		\$71.53	\$5.02	\$338.57	\$13.02	\$428.16

Federal Employees Health Benefits Program

Calculations based on current Health Insurance premium of:

Biweekly = \$40.00

Monthly = \$86.66

Annual = \$1,040.00

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

Age	Biweekly Health Benefit Cost	Monthly Health Benefit Cost	Annual Health Benefit Cost	Accumulated Cost	Change Form Previous Year
40/41	40.00	86.67	1,040.00	1,040.00	.00
41/42	42.80	92.73	1,112.80	2,152.80	72.80
42/43	45.80	99.23	1,190.70	3,343.50	77.90
43/44	49.00	106.17	1,274.04	4,617.54	83.34
44/45	52.43	113.60	1,363.23	5,980.77	89.19
45/46	56.10	121.55	1,458.65	7,439.42	95.42
46/47	60.03	130.06	1,560.76	9,000.18	102.11
47/48	64.23	139.17	1,670.01	10,670.19	109.25
48/49	68.73	148.91	1,786.91	12,457.11	116.90
49/50	73.54	159.33	1,912.00	14,369.11	125.09
50/51	78.69	170.49	2,045.84	16,414.94	133.84
51/52	84.19	182.42	2,189.05	18,603.99	143.21
52/53	90.09	195.19	2,342.28	20,946.27	153.23
53/54	96.39	208.85	2,506.24	23,452.51	163.96
54/55	103.14	223.47	2,681.68	26,134.18	175.44
55/56	110.36	239.12	2,869.39	29,003.58	187.71
56/57	118.09	255.85	3,070.25	32,073.83	200.86
57/58	126.35	273.76	3,285.17	35,358.99	214.92
58/59	135.20	292.93	3,515.13	38,874.12	229.96
59/60	144.66	313.43	3,761.19	42,635.31	246.06
60/61	154.79	335.37	4,024.47	46,659.78	263.28
61/62	165.62	358.85	4,306.18	50,965.97	281.71
62/63	177.22	383.97	4,607.62	55,573.59	301.44
63/64	189.62	410.85	4,930.15	60,503.74	322.53
64/65	202.89	439.61	5,275.26	65,779.00	345.11
65/66	217.10	470.38	5,644.53	71,423.53	369.27
66/67	232.29	503.30	6,039.65	77,463.18	395.12
67/68	248.55	538.54	6,462.42	83,925.60	422.77
68/69	265.95	576.23	6,914.79	90,840.39	452.37
69/70	284.57	616.57	7,398.83	98,239.22	484.04
70/71	304.49	659.73	7,916.75	106,155.96	517.92
71/72	325.80	705.91	8,470.92	114,626.88	554.17
72/73	348.61	755.32	9,063.88	123,690.76	592.96
73/74	373.01	808.20	9,698.35	133,389.12	634.47
74/75	399.12	864.77	10,377.24	143,766.35	678.89
75/76	427.06	925.30	11,103.64	154,870.00	726.40
76/77	456.96	990.07	11,880.90	166,750.90	777.26
77/78	488.94	1,059.38	12,712.56	179,463.46	831.66
78/79	523.17	1,133.54	13,602.44	193,065.90	889.88
79/80	559.79	1,212.88	14,554.61	207,620.52	952.17
80/81	598.98	1,297.79	15,573.44	223,193.95	1,018.83
81/82	640.91	1,388.63	16,663.58	239,857.53	1,090.14
82/83	685.77	1,485.84	17,830.03	257,687.56	1,166.45
83/84	733.77	1,589.84	19,078.13	276,765.69	1,248.10
84/85	785.14	1,701.13	20,413.60	297,179.28	1,335.47
85/86	840.10	1,820.21	21,842.55	319,021.83	1,428.95
86/87	898.91	1,947.63	23,371.53	342,393.36	1,528.98
87/88	961.83	2,083.96	25,007.54	367,400.90	1,636.01
88/89	1,029.16	2,229.84	26,758.06	394,158.96	1,750.52
89/90	1,101.20	2,385.93	28,631.13	422,790.09	1,873.07
90/91	1,178.28	2,552.94	30,635.31	453,425.39	2,004.18

Benefits Cost Analysis

Age	Annual FEGLI Cost	Annual Survivor Benefit Cost	TOTAL Annual Cost	TOTAL ACCUMULATED COST	Cost Increase From Previous Year
40/41	1,019	0	1,019	1,019	
41/42	1,054	0	1,054	2,073	35
42/43	1,078	0	1,078	3,151	24
43/44	1,113	0	1,113	4,264	35
44/45	1,148	0	1,148	5,412	35
45/46	1,560	0	1,560	6,972	412
46/47	1,607	0	1,607	8,579	47
47/48	1,654	0	1,654	10,233	47
48/49	1,700	0	1,700	11,933	46
49/50	1,747	0	1,747	13,680	47
50/51	2,548	0	2,548	16,228	801
51/52	2,614	0	2,614	18,842	66
52/53	2,703	0	2,703	21,545	89
53/54	2,769	0	2,769	24,314	66
54/55	2,857	0	2,857	27,171	88
55/56	5,304	0	5,304	32,475	2,447
56/57	5,465	0	5,465	37,940	161
57/58	5,626	0	5,626	43,566	161
58/59	5,788	0	5,788	49,354	162
59/60	5,949	0	5,949	55,303	161
60/61	12,377	0	12,377	67,680	6,428
61/62	12,705	0	12,705	80,385	328
62/63	16,021	3,348	19,369	99,754	6,664
63/64	16,021	3,448	19,469	119,223	100
64/65	16,021	3,552	19,573	138,796	103
65/66	3,316	3,658	6,974	145,771	-12,598
66/67	3,316	3,768	7,084	152,855	110
67/68	3,316	3,881	7,197	160,052	113
68/69	3,316	3,998	7,314	167,366	116
69/70	3,316	4,118	7,434	174,800	120
70/71	3,316	4,241	7,557	182,357	124
71/72	3,316	4,368	7,684	190,041	127
72/73	3,316	4,499	7,815	197,856	131
73/74	3,316	4,634	7,950	205,807	135
74/75	3,316	4,773	8,089	213,896	139
75/76	3,316	4,917	8,233	222,129	143
76/77	3,316	5,064	8,380	230,509	147
77/78	3,316	5,216	8,532	239,041	152
78/79	3,316	5,373	8,689	247,730	156
79/80	3,316	5,534	8,850	256,580	161
80/81	3,316	5,700	9,016	265,595	166
81/82	3,316	5,871	9,187	274,782	171
82/83	3,316	6,047	9,363	284,145	176
83/84	3,316	6,228	9,544	293,689	181
84/85	3,316	6,415	9,731	303,420	187
85/86	3,316	6,608	9,924	313,344	192
86/87	3,316	6,806	10,122	323,466	198
87/88	3,316	7,010	10,326	333,792	204
88/89	3,316	7,220	10,536	344,328	210
89/90	3,316	7,437	10,753	355,081	217
90/91	3,316	7,660	10,976	366,057	223

Retirement Eligibility

Retirement Characterization

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

Federal Service

Service Computation Date: 03-14-91
Creditable Service (Today): 19 Years 1 Month

Eligibility

Planned Retirement Date: 08-01-32
Service at Retirement: 41 Years 4 Months
Age at Retirement: 62 Years 5 Months
Retirement Status: Service and Age Requirements Met

Creditable Service

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

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

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

Hours saved to date:	0
Two week pay periods to retirement:	581
Future hours to be saved per pay period:	4
Total future hours to be saved:	0

Total Creditable Service - 0 Years, 0 Months

High 3 Average

Average at Retirement

Average: 147,061
Retirement Date: 08-01-32

Pay Changes - Dates and Amounts

Date Effective	Annual Pay
01-01-32	153,288
01-01-31	148,824
01-01-30	144,489
01-01-29	140,280
01-01-28	136,195

High 3 Average Changes

Date	Average	Change	% Change
08-01-32	147,061.32	368.26	.25%
07-01-32	146,693.06	356.38	.24%
06-01-32	146,336.68	368.26	.25%
05-01-32	145,968.41	356.38	.24%
04-01-32	145,612.03	368.26	.25%
03-01-32	145,243.77	344.50	.24%
02-01-32	144,899.26	368.26	.25%
01-01-32	144,531.00	357.53	.25%
12-01-31	144,173.47	346.00	.24%
11-01-31	143,827.47	357.53	.25%
10-01-31	143,469.93	346.00	.24%
09-01-31	143,123.93	357.53	.25%
08-01-31	142,766.40	357.53	.25%
07-01-31	142,408.87	346.00	.24%
06-01-31	142,062.87	357.53	.25%
05-01-31	141,705.33	346.00	.24%
04-01-31	141,359.33	357.53	.25%
03-01-31	141,001.80	322.93	.23%
02-01-31	140,678.87	357.53	.25%
01-01-31	140,321.33		

Disclaimer

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

Federal Benefits Educators, and its related entities are not affiliated with or endorsed by the U.S. Government, the U.S. Armed Forces, or any of the federal benefits programs discussed herein.