



The CSRS and FERS Benefits Calculator and Retirement Analyzer

Federal Employee Benefits Analysis

September 5, 2021

THIS IS A TYPICAL BENEFIT ANALYSIS DEVELOPED AND PRESENTED DURING A MEETING WITH A FEDERAL EMPLOYEE WHO IS CONSIDERING RETIREMENT IN THE NEXT FEW YEARS.

TO DEMONSTRATE OUR PROCESS, OUR ANALYST IS ADDING HER NOTES IN RED REGARDING SOME OF THE EDUCATIONAL DISCUSSIONS SHE IS WILLING TO HAVE WITH SANDRA. IF SANDRA CHOOSES, OUR ANALYST WOULD EXPLAIN HOW SANDRA COULD TAKE BEST ADVANTAGE OF THE FEDERAL BENEFITS SHE IS ENTITLED TO AND HOW BY DOING SO, why SANDRA MAY END UP WITH BETTER CASH FLOW THROUGHOUT HER LIVE AND ENHANCE HER FAMILY NET WORTH.

OUR ANALYSTS FIRST MEET AND GATHER CRITICAL DATA REGARDING YOUR FEDERAL SERVICE AND THEN RUN THIS REPORT BASED ON YOUR PRESENT RETIREMENT PLANS. OUR BENEFIT ANALYSTS AND ADVISORS ARE FIDUCIARIES WHO RESPECT YOUR CONFIDENTIALITY AND ALSO COLLECT DATA ON YOUR FULL FINANCIAL SITUATION SO THEY CAN DISCUSS IN DETAIL HOW TO BEST USE YOUR FEDERAL BENEFITS AND THE HOW YOUR FEDERAL PENSION BASE IS ABLE TO BE USED IN CONJUNCTION WITH YOUR OTHER ASSETS TO YOUR BENEFIT.

TYPICALLY, ONCE OUR FIRST MEETING IS FINALIZED, THE BENEFIT ANALYSIS IS RUN AGAIN AT YOUR REQUEST TO SHOW YOU HOW SUBTLE CHANGES MAY MAKE A DIFFERENCE TO ALLOW YOUR FEDERAL RETIREMENT BENEFITS WORK HARDER FOR YOU.

Sandra Sample; retiring 09-30-23 at age 61

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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. Federal Employee Benefits Center (FedEBC) 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 Federal Employee Benefits Center (FedEBC) 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 Federal Employee Benefits Center (FedEBC) 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.

NOTE: THIS IS A SAMPLE OF A REGULAR FERS ANALYSIS allowing you to view a basic benefit analysis report developed by our benefit analysts. Our goal is to walk you through some of the important benefits – giving you a glimpse of how your federal retirement system works. Many federal employees need this type of base analysis to understand options they have and how they work.

Depending on your specific federal career and when you started working for the government, there are variables not shown in this sample which may apply to you. We have run thousands of reports for federal employees and know people have unique needs. Please read through our sample and know we are pleased to also add additional sections to this report – helping you understand how these or other variables can impact your federal retirement (positively or negatively).

We specialize in helping people with both a basic analysis but also address the following situations including....

- CSRS retirement analysis
- Major tax advantages using the Voluntary Contribution Programs for CSRS and CSRS Offset employees
- FERS (including FERS RAE and FERS FRAE) *
- xFERS
- Impact of previous marriages or divorce on federal employee retirement calculation
- Employee types – part time, previous federal service, and what you may be missing
- Optional retirement, Mandatory retirement rules and impact of Reduction in Force
- Breaks in Civilian Service – SCD Recalculations
- Deposits and Redeposits and impact of your future cash flow longevity
- Military Services (Calculations regarding buy back or planned buy back
- Analysis for Special Services, LEO, Firefighters, and others
- Various TSP options during and after employment
- Fegli and FEHB options and retirement impact
- Turning 65 and impact of Medicare
- Long Term Care federal benefits and options regarding your relatives qualifying for benefitsand others

*FERS Revised Annuity Employees (FERS RAE) and FERS Further Revised Annuity Employees (FERS FRAE)

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: Sandra Sample; retiring 09-30-23 at age 61
 Address: 123 Main Street
 Anytown, CO, 80528
 Date Of Birth: 12-20-1961
 Age: 59

Employment

Service Computation Date: 04-30-02
 Annual Salary: \$101,954.00
 Hourly Salary: \$48.85
 Annual Salary Increase: 2.00% (Estimated)
 Creditable Service: 19 Years 4 Months
 Sick Leave: 0 Year 2 Months

Sandra needs to understand the impact of her decision to retire at 61 and the time of year she is deciding to retire. When is the best date to retire? Is there an advantage of waiting a certain number of days or months? What impact will all this have for her future?

Retirement

Retirement System: FERS
 Employee Type: REGULAR
 Retirement Type: REGULAR
 Planned Retirement Date: 09-30-23
 Annual Salary: \$106,073
 Hourly Salary: \$50.83
 High 3 Average Salary: \$103,487
 Annual COLA: 1.76%
 Creditable Service: 21 Years 5 Months
 Sick Leave: Year 4 Months
 Age: 61
 Retirement Eligibility: Service and Age Requirements Met

Might Sandra have another month of sick leave based on a calculation of when she retires

Monthly Retirement Annuity - FERS Survivor with a 50% Annuity

Annuity Without Survivor*: \$1,876
 Annuity With Survivor*: \$1,688
 Survivor's Annuity: \$938
 Cost of Survivor's Annuity*: \$188

Sandra has a husband who also has a pension. He is much older than her. Is there an advantage of using a slightly different strategy – keeping a survivor benefit but seeing if there is a way to use some of the money more efficiently?

Thrift Savings Plan (TSP)

CURRENT TRADITIONAL STATUS

Your Annual Contribution: \$5,097.69
 Govt. Annual Contribution: \$5,097.70
 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: \$137,500.00
 Total Savings: \$137,500.00
 -hypothetical Balance at Withdrawal: \$175,116.00

CURRENT ROTH STATUS

Your Annual Contribution: \$2,600.00
 Govt. Annual Contribution: \$0.00
 G Fund Savings: \$7,450.00
 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: \$7,450.00
 Hypothetical Balance at Withdrawal: \$13,489.00

Is Sandra using the right tax strategy regarding her contributions. Is she being efficient in how she is investing and does she understand her risk and the returns she is getting?

Federal Employees Group Life Insurance (FEGLI)

COVERAGE	AT AGE 59	AT AGE 61	AT AGE 66
Basic	\$104,000.00	\$106,000.00	\$106,000.00
Option B	\$204,000.00	\$208,000.00	\$208,000.00
Option C	\$0.00	\$0.00	\$0.00
Total	\$318,000.00	\$324,000.00	\$321,600.00
ANNUAL PREMIUM	\$1,518.40	\$5,658.38	\$5,629.78

Insurance coverage need is based on many factors. Is she over insured and will the cost require her to drop this insurance in the future when it gets too costly? What choices does she have and what is the government gift of insurance?

Input Data

Retirement Eligibility

(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

Federal Service

Service Computation Date: 04-30-02

Creditable Service (Today): 19 Years 4 Months

Eligibility

Planned Retirement Date: 09-30-23

Service at Retirement: 21 Years 5 Months

Age at Retirement: 61 Years 9 Months

Retirement Status: Service and Age Requirements Met

Creditable Service

(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.)

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

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

Creditable Sick Leave at Retirement - Total Time: 0 Years, 4 Months, 0 Days

Hours saved to date:	499
Two week pay periods to retirement:	54
Future hours to be saved per pay periods:	4
Total future hours to be saved:	216

High 3 Average

(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.)

Average at Retirement

Average: 103,487.00
 Retirement Date: 09-30-23

Pay Changes - Dates and Amounts

Date Effective	Annual Pay
01-01-23	\$106,073
01-01-22	\$103,993
01-01-21	\$101,954
01-01-20	\$99,955
01-01-19	\$97,995

Is there a need to see if the data is incorrect? When were Sandra's step ups?

Is everything counted correctly? When is it time to find out if anything is missing or wrong?

Sandra took time off and is not sure all of this is correct. Accuracy is important – how does she check?

High 3 Average Changes

Date	Average	Change	% Change
09-30-23	\$103,487	\$0	0%
08-30-23	\$103,314	\$173.20	0.17%
07-30-23	\$103,141	\$173.20	0.17%
06-30-23	\$102,973	\$167.62	0.16%
05-30-23	\$102,800	\$173.20	0.17%
04-30-23	\$102,632	\$167.62	0.16%
03-30-23	\$102,459	\$173.20	0.17%
02-28-23	\$102,291	\$167.62	0.16%
01-30-23	\$102,129	\$162.03	0.16%
12-30-22	\$101,958	\$171.19	0.17%
11-30-22	\$101,794	\$164.33	0.16%
10-30-22	\$101,624	\$169.81	0.17%
09-30-22	\$101,460	\$164.33	0.16%
08-30-22	\$101,290	\$169.81	0.17%
07-30-22	\$101,120	\$169.81	0.17%
06-30-22	\$100,956	\$164.33	0.16%
05-30-22	\$100,786	\$169.81	0.17%
04-30-22	\$100,622	\$164.33	0.16%
03-30-22	\$100,452	\$169.81	0.17%
02-28-22	\$100,287	\$164.33	0.16%
01-30-22	\$100,129	\$158.85	0.16%

Military Service

(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.)

No Data entered for military service.

Sandra spent some time in a Peace Corp type of program and while not military service, her analyst will work with her to check if it counts – allowing her to add hours, days, or months which may add to her retirement payout.

Also, there are different types of military service. While Sandra does not have any other service considered Military her coworker is now curious regarding previous military service and how it might count toward retirement time.

Federal Income Analysis - Monthly

(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.)

	<u>Current Income</u>		<u>First Month in Retirement Income</u>	
	<u>Biweekly</u>	<u>Monthly</u>	<u>Monthly</u>	
Gross Salary	\$3,908.00	\$8,496.17	\$1,875.67	Gross Annuity
FERS Retirement	\$31.26	\$67.73	\$188.00	Survivor Benefit
TSP-Traditional	\$196.07	\$424.81	\$0.00	Early Retirement-Age Penalty
TSP-Roth	\$100.00	\$216.67		
TSP Catch-Up	\$0.00	\$0.00	\$0.00	Unpaid Redeposit
TSP-Roth Catch-Up	\$0.00	\$0.00		
Social Security/OASDI	\$303.08	\$656.67	\$0.00	Unpaid Deposit
Tax-Federal Withholding	\$554.14	\$1,200.64	\$291.57	Tax-Federal Withholding (Estimated)
Tax-State Withholding	\$163.00	\$353.17	\$85.77	Tax-State Withholding (Estimated)
FEGLI Basic	\$15.60	\$33.80	\$260.24	FEGLI Basic
FEGLI Optional	\$42.80	\$92.73	\$211.29	FEGLI Optional
FEHB-Medical	\$78.60	\$170.30	\$178.82	FEHB-Medical- FEHB (Estimated)
Dental	\$0.00	\$0.00	\$0.00	Dental (Estimated)
Vision	\$0.00	\$0.00	\$0.00	Vision (Estimated)
Long Term Care	\$0.00	\$0.00	\$0.00	Long Term Care
Flexible Spending Account	\$0.00	\$0.00		
Medicare	\$54.30	\$117.65		
Allotments	\$0.00	\$0.00		
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	\$1,538.85	\$3,334.17	\$1,215.69	Total Deduction (Estimated)
			\$659.98	Net Annuity (after deduction) (Estimated)
			\$1,130.00	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 (Estimate)
			\$1,789.98	Net Income (Estimated)
Net Pay	\$2,369.15	\$5,162.00		

How does this all work and what does it mean? Our analysts help you understand the difference and how your decisions impact your federal retirement check. Also, you need to know how to prepare for "THE GAP"

Net Retirement Income Minus Net Pay Today = -\$3,372.02

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: 1%

Net Pay per Month Today \$5,162.00

Net Monthly Income at Retirement \$1,789.98 that includes: Net Annuity + Social Security/FERS Supplement + Estimated TSP

- In 2 years, the value of your net monthly income at retirement \$1,789.98 will be \$1,754.71.
- In order to maintain a standard of living equal in value to your current income \$5,162.00, you will need a net monthly income at retirement in 2 years of \$5,265.76.
- The difference between \$1,789.98 and \$5,265.76 is a shortfall of -\$3,475.78 in monthly retirement income in 2 years.

Retirement Benefits

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 \$ 101,954 per year with 2.00% annual pay raises. Retiring at age 61 with 21 years of service will yield a Monthly Retirement Income of: \$1,876

Employee Retirement with Survivor Benefit Plan (SBP):

- Your Monthly Retirement Income after SBP Cost starting at age 61 will be: \$1,688

Survivor's Benefit (50%):

- Under SBP, at your death, your widow(er) will receive a Monthly Income of: \$938

The decision regarding survivor annuity has many implications for both protection and the impact on monthly cash flow. Know strategies available and discuss with your spouse so you make a good choice. Also, if you are not married but decide to marry before or after you retire, what are your options?

Costs:

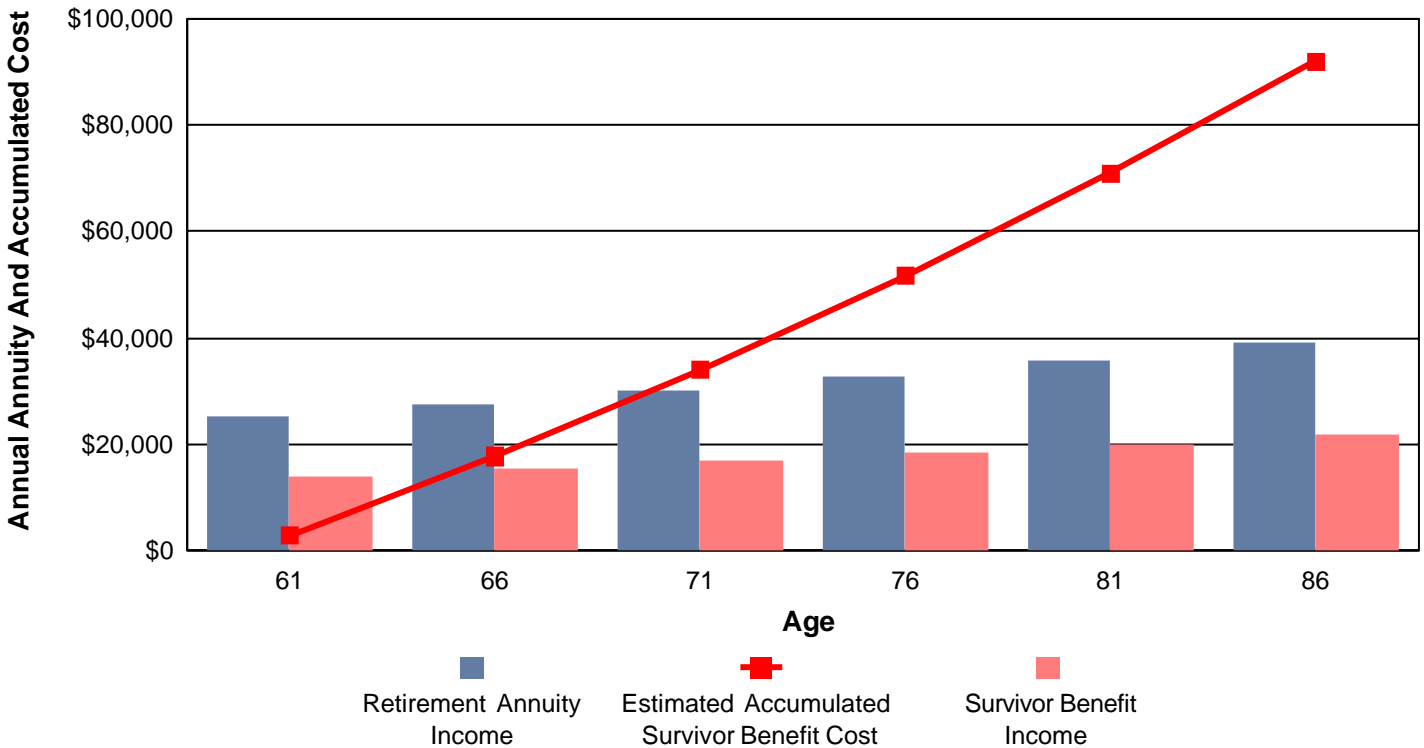
- Your estimated cost for a Survivor Benefit Plan (SBP) at Retirement will be:

Cost Per Month: \$188

Cost Per Year: \$2,256

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 71 will be: \$27,119

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 81 will be: \$56,722



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 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 1.76% 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	\$1,876.00	\$1,688.00	\$938.00	\$188.00	\$2,256.00	\$2,256.00
2	62	\$1,909.02	\$1,717.71	\$954.51	\$191.31	\$2,295.71	\$4,551.71
3	63	\$1,942.62	\$1,747.94	\$971.31	\$194.68	\$2,336.11	\$6,887.82
4	64	\$1,976.81	\$1,778.70	\$988.40	\$198.10	\$2,377.23	\$9,265.04
5	65	\$2,011.60	\$1,810.01	\$1,005.80	\$201.59	\$2,419.06	\$11,684.11
6	66	\$2,047.00	\$1,841.87	\$1,023.50	\$205.14	\$2,461.64	\$14,145.75
7	67	\$2,083.03	\$1,874.28	\$1,041.51	\$208.75	\$2,504.97	\$16,650.71
8	68	\$2,119.69	\$1,907.27	\$1,059.85	\$212.42	\$2,549.05	\$19,199.76
9	69	\$2,157.00	\$1,940.84	\$1,078.50	\$216.16	\$2,593.92	\$21,793.68
10	70	\$2,194.96	\$1,975.00	\$1,097.48	\$219.96	\$2,639.57	\$24,433.25
11	71	\$2,233.59	\$2,009.76	\$1,116.80	\$223.84	\$2,686.03	\$27,119.27
12	72	\$2,272.90	\$2,045.13	\$1,136.45	\$227.77	\$2,733.30	\$29,852.57
13	73	\$2,312.91	\$2,081.12	\$1,156.45	\$231.78	\$2,781.41	\$32,633.98
14	74	\$2,353.61	\$2,117.75	\$1,176.81	\$235.86	\$2,830.36	\$35,464.34
15	75	\$2,395.04	\$2,155.02	\$1,197.52	\$240.01	\$2,880.17	\$38,344.51
16	76	\$2,437.19	\$2,192.95	\$1,218.59	\$244.24	\$2,930.86	\$41,275.37
17	77	\$2,480.08	\$2,231.55	\$1,240.04	\$248.54	\$2,982.45	\$44,257.82
18	78	\$2,523.73	\$2,270.82	\$1,261.87	\$252.91	\$3,034.94	\$47,292.76
19	79	\$2,568.15	\$2,310.79	\$1,284.08	\$257.36	\$3,088.35	\$50,381.11
20	80	\$2,613.35	\$2,351.46	\$1,306.68	\$261.89	\$3,142.71	\$53,523.82
21	81	\$2,659.35	\$2,392.84	\$1,329.67	\$266.50	\$3,198.02	\$56,721.84
22	82	\$2,706.15	\$2,434.96	\$1,353.08	\$271.19	\$3,254.30	\$59,976.14
23	83	\$2,753.78	\$2,477.81	\$1,376.89	\$275.97	\$3,311.58	\$63,287.72
24	84	\$2,802.24	\$2,521.42	\$1,401.12	\$280.82	\$3,369.86	\$66,657.58
25	85	\$2,851.56	\$2,565.80	\$1,425.78	\$285.76	\$3,429.17	\$70,086.76
26	86	\$2,901.75	\$2,610.96	\$1,450.88	\$290.79	\$3,489.53	\$73,576.28
27	87	\$2,952.82	\$2,656.91	\$1,476.41	\$295.91	\$3,550.94	\$77,127.23
28	88	\$3,004.79	\$2,703.67	\$1,502.40	\$301.12	\$3,613.44	\$80,740.67
29	89	\$3,057.68	\$2,751.26	\$1,528.84	\$306.42	\$3,677.04	\$84,417.70
30	90	\$3,111.49	\$2,799.68	\$1,555.75	\$311.81	\$3,741.75	\$88,159.45

* Monthly Annuity No Survivor Minus Monthly Annuity With Survivor

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 1.76% and a Social Security COLA of 2.2%.

Age	FERS Annuity	FERS Supplement	Estimated Social Security	TOTAL	Change
61	\$1,688	\$1,130	\$0	\$2,818	\$0
62	\$1,718	\$0	\$0	\$1,718	-\$1,100
63	\$1,748	\$0	\$0	\$1,748	\$30
64	\$1,779	\$0	\$0	\$1,779	\$31
65	\$1,810	\$0	\$0	\$1,810	\$31
66	\$1,842	\$0	\$0	\$1,842	\$32
67	\$1,874	\$0	\$2,691	\$4,565	\$2,723
68	\$1,907	\$0	\$2,750	\$4,657	\$92
69	\$1,941	\$0	\$2,811	\$4,752	\$95
70	\$1,975	\$0	\$2,873	\$4,848	\$96
71	\$2,010	\$0	\$2,936	\$4,946	\$98
72	\$2,045	\$0	\$3,000	\$5,045	\$99
73	\$2,081	\$0	\$3,066	\$5,147	\$102
74	\$2,118	\$0	\$3,134	\$5,252	\$105
75	\$2,155	\$0	\$3,203	\$5,358	\$106
76	\$2,193	\$0	\$3,273	\$5,466	\$108
77	\$2,232	\$0	\$3,345	\$5,577	\$111
78	\$2,271	\$0	\$3,419	\$5,690	\$113
79	\$2,311	\$0	\$3,494	\$5,805	\$115
80	\$2,351	\$0	\$3,571	\$5,922	\$117
81	\$2,393	\$0	\$3,649	\$6,042	\$120
82	\$2,435	\$0	\$3,730	\$6,165	\$123
83	\$2,478	\$0	\$3,812	\$6,290	\$125
84	\$2,521	\$0	\$3,896	\$6,417	\$127
85	\$2,566	\$0	\$3,981	\$6,547	\$130
86	\$2,611	\$0	\$4,069	\$6,680	\$133
87	\$2,657	\$0	\$4,158	\$6,815	\$135
88	\$2,704	\$0	\$4,250	\$6,954	\$139
89	\$2,751	\$0	\$4,343	\$7,094	\$140
90	\$2,800	\$0	\$4,439	\$7,239	\$145

It is critical to do an analysis of the benefits or negative consequences a person may experience when deciding when social security benefits will kick in. It is not something to rush into. Looking at the social security benefit numbers in your benefit analysis is important BUT it is better to take advantage of a thorough analysis when it comes to social security decisions.

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
Employee Type
Retirement Type

Many factors figure into picking the right time to retire.

FERS
REGULAR
REGULAR

Input Data

Estimated High 3 Average At Retirement
Estimated High 3 Increase / Year
Length of Service at Retirement
Months of Service at Retirement
Age at Retirement
Age at Retirement in Months
Total Hours of Unused Sick Leave
Hours of Sick Leave to be Accrued Until Retirement
Annual Inflation Factor
COLA (in Retirement)
FERS Survivor

It is good to know your numbers up front and know how months or years will impact your retirement

We explain the difference, but it is ALWAYS a decision you decide given YOUR specific feeling about retirement.

\$103,487.00
2%
21
5
61
9
715
104
0%
1.76%
50% Annuity

<u>Proposed and Delayed Retirement Data</u>	Delayed Retirement											
	Proposed Retirement											
Age In Years	61	62	63	64	65	66	67	68	69	70	71	72
Age In Months	9	9	9	9	9	9	9	9	9	9	9	9
Service Years	21	22	23	24	25	26	27	28	29	30	31	32
Service Months	5	5	5	5	5	5	5	5	5	5	5	5
Sick Leave Years												
Sick Leave Months	4	4	5	5	6	7	7	8	8	9	10	10
Estimated High 3 Average(\$)	103,487	105,557	107,668	109,821	112,018	114,258	116,543	118,874	121,252	123,677	126,150	128,673
Change in High 3 Average(\$)		2,070	2,111	2,153	2,197	2,240	2,285	2,331	2,378	2,425	2,473	2,523
Annual ANNUITY (Before Penalties)(\$)	22,508	26,416	28,227	29,999	31,934	33,935	35,895	38,030	40,124	42,400	44,752	47,062
Annual Retire Early Penalty(\$)												
Annual Deposit Penalty												
Annual Redeposit Penalty												
Annual Annuity No Survivor(\$)	22,508	26,416	28,227	29,999	31,934	33,935	35,895	38,030	40,124	42,400	44,752	47,062
Monthly Annuity No Survivor *(\$)	1,876	2,201	2,352	2,500	2,661	2,828	2,991	3,169	3,344	3,533	3,729	3,922
Annual Annuity With Survivor(\$)	20,258	23,774	25,404	27,000	28,741	30,541	32,306	34,227	36,112	38,160	40,277	42,356
Monthly Annuity With Survivor *(\$)	1,688	1,981	2,117	2,250	2,395	2,545	2,692	2,852	3,009	3,180	3,356	3,530
Annual Survivor Annuity(\$)	11,254	13,208	14,113	15,000	15,967	16,967	17,948	19,015	20,062	21,200	22,376	23,531
Monthly Survivor Annuity(\$)	938	1,101	1,176	1,250	1,331	1,414	1,496	1,585	1,672	1,767	1,865	1,961
Annual Cost of Survivor Annuity *(\$)	2,256	2,640	2,820	3,000	3,192	3,396	3,588	3,804	4,020	4,236	4,476	4,704
Monthly Cost of Survivor Annuity *(\$)	188	220	235	250	266	283	299	317	335	353	373	392

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:	\$318,000
Your current total FEGLI Monthly Cost is:	\$127
The Annual Cost is:	\$1,518

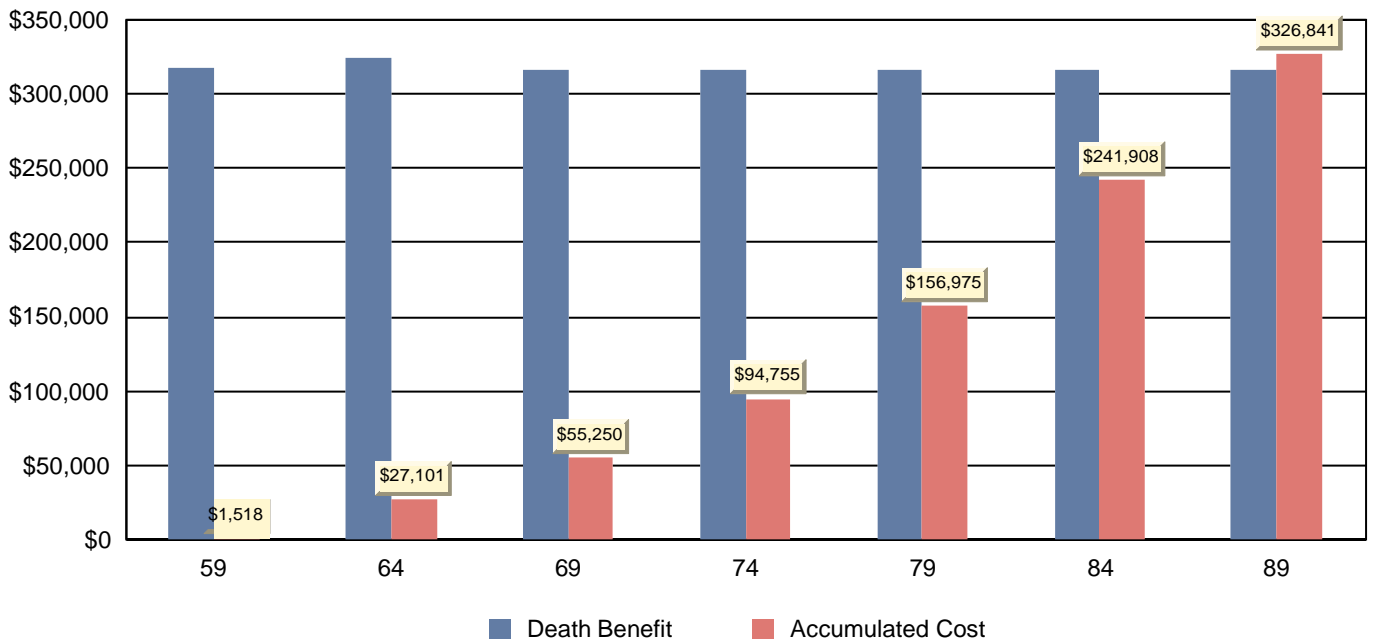
Future Coverage and Costs:

At age 61 your coverage (Death Benefit) for FEGLI will be:	\$324,000
Your total FEGLI Monthly Cost will be:	\$472
The Annual Cost will be:	\$5,658
The total Accumulated Cost for your FEGLI coverage will be:	\$10,126

At age 65 your coverage (Death Benefit) for FEGLI will be:	\$324,000
Your total FEGLI Monthly Cost will be:	\$469
The Annual Cost will be:	\$5,630
The total Accumulated Cost for your FEGLI coverage will be:	\$32,731

At age 70 your coverage (Death Benefit) for FEGLI will be:	\$316,500
Your total FEGLI Monthly Cost will be:	\$658
The Annual Cost will be:	\$7,901
The total Accumulated Cost for your FEGLI coverage will be:	\$63,151

Death Benefits Coverage and Accumulated Cost



Coverage : Basic+ Option A+ Option B (X2 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 Sep-05-2021

At your current age of 59, your annual salary is \$101,954.00, and you expect annual salary increases of 2.00%. Your life insurance coverage includes: Basic (equal to your rounded annual salary plus \$2000), Option A (equal to \$10,000), Option B (equal to 2 times your annual salary). You plan to retire on 09-30-2023 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.

FEGLI Premiums and Coverage

Age	Annual Salary	Biweekly Premium	Monthly Premium	Annual Premium	Accumulated Cost	Basic	Option A	Option B	Option C	Total Coverage
59/60	\$101,954.00	\$58.40	\$126.53	\$1,518.00	\$1,518.00	\$104,000.00	\$10,000.00	\$204,000.00	\$0.00	\$318,000.00
60/61	\$103,993.00	\$113.42	\$245.74	\$2,949.00	\$4,467.00	\$106,000.00	\$10,000.00	\$208,000.00	\$0.00	\$324,000.00
61/62	\$0.00	\$217.63	\$471.53	\$5,658.00	\$10,126.00	\$106,000.00	\$10,000.00	\$208,000.00	\$0.00	\$324,000.00
62/63	\$0.00	\$217.63	\$471.53	\$5,658.00	\$15,784.00	\$106,000.00	\$10,000.00	\$208,000.00	\$0.00	\$324,000.00
63/64	\$0.00	\$217.63	\$471.53	\$5,658.00	\$21,442.00	\$106,000.00	\$10,000.00	\$208,000.00	\$0.00	\$324,000.00
64/65	\$0.00	\$217.63	\$471.53	\$5,658.00	\$27,101.00	\$106,000.00	\$10,000.00	\$208,000.00	\$0.00	\$324,000.00
65/66	\$0.00	\$216.53	\$469.15	\$5,630.00	\$32,731.00	\$106,000.00	\$10,000.00	\$208,000.00	\$0.00	\$324,000.00
66/67	\$0.00	\$216.53	\$469.15	\$5,630.00	\$38,360.00	\$106,000.00	\$7,600.00	\$208,000.00	\$0.00	\$321,600.00
67/68	\$0.00	\$216.53	\$469.15	\$5,630.00	\$43,990.00	\$106,000.00	\$5,200.00	\$208,000.00	\$0.00	\$319,200.00
68/69	\$0.00	\$216.53	\$469.15	\$5,630.00	\$49,620.00	\$106,000.00	\$2,800.00	\$208,000.00	\$0.00	\$316,800.00
69/70	\$0.00	\$216.53	\$469.15	\$5,630.00	\$55,250.00	\$106,000.00	\$2,500.00	\$208,000.00	\$0.00	\$316,500.00
70/71	\$0.00	\$303.89	\$658.43	\$7,901.00	\$63,151.00	\$106,000.00	\$2,500.00	\$208,000.00	\$0.00	\$316,500.00
71/72	\$0.00	\$303.89	\$658.43	\$7,901.00	\$71,052.00	\$106,000.00	\$2,500.00	\$208,000.00	\$0.00	\$316,500.00
72/73	\$0.00	\$303.89	\$658.43	\$7,901.00	\$78,953.00	\$106,000.00	\$2,500.00	\$208,000.00	\$0.00	\$316,500.00
73/74	\$0.00	\$303.89	\$658.43	\$7,901.00	\$86,854.00	\$106,000.00	\$2,500.00	\$208,000.00	\$0.00	\$316,500.00
74/75	\$0.00	\$303.89	\$658.43	\$7,901.00	\$94,755.00	\$106,000.00	\$2,500.00	\$208,000.00	\$0.00	\$316,500.00
75/76	\$0.00	\$478.61	\$1,036.99	\$12,444.00	\$107,199.00	\$106,000.00	\$2,500.00	\$208,000.00	\$0.00	\$316,500.00
76/77	\$0.00	\$478.61	\$1,036.99	\$12,444.00	\$119,643.00	\$106,000.00	\$2,500.00	\$208,000.00	\$0.00	\$316,500.00
77/78	\$0.00	\$478.61	\$1,036.99	\$12,444.00	\$132,087.00	\$106,000.00	\$2,500.00	\$208,000.00	\$0.00	\$316,500.00
78/79	\$0.00	\$478.61	\$1,036.99	\$12,444.00	\$144,531.00	\$106,000.00	\$2,500.00	\$208,000.00	\$0.00	\$316,500.00
79/80	\$0.00	\$478.61	\$1,036.99	\$12,444.00	\$156,975.00	\$106,000.00	\$2,500.00	\$208,000.00	\$0.00	\$316,500.00
80/81	\$0.00	\$653.33	\$1,415.55	\$16,987.00	\$173,961.00	\$106,000.00	\$2,500.00	\$208,000.00	\$0.00	\$316,500.00
81/82	\$0.00	\$653.33	\$1,415.55	\$16,987.00	\$190,948.00	\$106,000.00	\$2,500.00	\$208,000.00	\$0.00	\$316,500.00
82/83	\$0.00	\$653.33	\$1,415.55	\$16,987.00	\$207,934.00	\$106,000.00	\$2,500.00	\$208,000.00	\$0.00	\$316,500.00
83/84	\$0.00	\$653.33	\$1,415.55	\$16,987.00	\$224,921.00	\$106,000.00	\$2,500.00	\$208,000.00	\$0.00	\$316,500.00
84/85	\$0.00	\$653.33	\$1,415.55	\$16,987.00	\$241,908.00	\$106,000.00	\$2,500.00	\$208,000.00	\$0.00	\$316,500.00
85/86	\$0.00	\$653.33	\$1,415.55	\$16,987.00	\$258,894.00	\$106,000.00	\$2,500.00	\$208,000.00	\$0.00	\$316,500.00
86/87	\$0.00	\$653.33	\$1,415.55	\$16,987.00	\$275,881.00	\$106,000.00	\$2,500.00	\$208,000.00	\$0.00	\$316,500.00
87/88	\$0.00	\$653.33	\$1,415.55	\$16,987.00	\$292,867.00	\$106,000.00	\$2,500.00	\$208,000.00	\$0.00	\$316,500.00
88/89	\$0.00	\$653.33	\$1,415.55	\$16,987.00	\$309,854.00	\$106,000.00	\$2,500.00	\$208,000.00	\$0.00	\$316,500.00
89/90	\$0.00	\$653.33	\$1,415.55	\$16,987.00	\$326,841.00	\$106,000.00	\$2,500.00	\$208,000.00	\$0.00	\$316,500.00
90/91	\$0.00	\$653.33	\$1,415.55	\$16,987.00	\$343,827.00	\$106,000.00	\$2,500.00	\$208,000.00	\$0.00	\$316,500.00

Average Premium from Age 59 to Age 65	Basic	Option A	Option B	Option C	Total Premium
Biweekly	\$85.32	\$5.33	\$83.07	\$0.00	\$173.72
Monthly	\$184.87	\$11.56	\$179.98	\$0.00	\$376.40

Insurance coverage need is based on many factors. Analysis should be run to see if you are over insured, and will the cost require you to drop this insurance in the future when it gets too costly? This insurance is based on group rates which can become extremely expensive in the future. What choices does a person have? We run up to 5 different scenarios showing you the true cost and what it means for your future retirement.

Thrift Savings Plan

THERE ARE GREAT BENEFITS TO PARTICIPATING IN YOUR THRIFT SAVINGS PLAN AND WE ARE ADVOCATES OF STAYING IN YOUR TSP AS LONG AS POSSIBLE.

LEARN WHAT ADVANTAGES THERE ARE TO THE PLAN. You may want to take a class on how your plan works and learn why we are such fans. Ask for details on those classes on our website.

We also advocate that you find the best way to manage your plan and know how people make it work for them. Changes keep happening in how you can take money, move money and your retirement choice options.

Decisions about how much you should contribute, if you should put your contribution into the TSP Roth or traditional TSP options ARE JUST SOME REASONS YOU NEED TO HAVE A DISCUSSION WITH OUR BENEFIT ANALYST ADVISOR. Those decisions revolve around taxes and future Required Minimum Distributions you will be forced to take in the future.

Your TSP is something you need to understand and take control of because it is a big part of what we call the three-legged retirement stool.

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. Federal Employee Benefit Center (FedEBC) cannot provide retirement analysis and decision information to you. No oral or written information or advice provided by Federal Employee Benefit Center (FedEBC) 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).

Neither Federal Employee Benefit Center (FedEBC) 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 lost profits or lost opportunity, loss of business or personal profits, business or personal interruption, loss of business or personal information, special, or punitive damages whatsoever) arising from the use of (or inability to use) this analysis.

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.

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.)

Current Traditional Contributions:

You are currently contributing a regular amount of \$5,097.69 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of: \$5,097.69

Continuing Contributions:

Your future Thrift Savings Plan estimates 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 %, and 100.00% into the L-Income 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:

At the age of 62 years and 0 months you elected a lump sum withdrawal of your funds amounting to: \$175,116

Note: Earnings Rates are hypothetical - not guaranteed. The monthly income illustrated is based on a gross distribution without consideration for income tax.



We don't recommend taking your money out at 59 ½ or at retirement. Learn the pros and cons of moving to another IRA account – in our opinion unless there is a reason that necessitates the move you may be better off inside the government plan. Find out the facts before moving.

A transfer to self-directed IRA is just one of the many options you have after you retire and you need to know all the rules and tax consequences before doing anything. This is especially true for people retiring before 59 ½ or if you have a Roth.

Talk with us – as fiduciaries we are dedicated to giving you straight information and not encouraging you to move your funds out of your TSP. We do recommend that you learn the most you can regarding how to make the TSP work to effectively help you work best for your retirement.

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 \$0.00 in the G Fund, \$0.00 in the F Fund, \$0.00 in the C Fund, \$0.00 in the S Fund, and \$0.00 in the I Fund, \$137,500.00 in the L-Income Fund for a total of \$137,500.00.

Hypothetical Annual Return Rates

The following rates were selected by you for calculating future earnings: G Fund 2.23%, F Fund 4.04%, C Fund 14.18%, S Fund 14.08%, and I Fund 6.77%.

Traditional Contributions

You are currently contributing a regular amount of \$5,097.69 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of \$5,097.69. This is divided into the six funds as follows:

- \$0.00 (0.00%) in the G Fund,
- \$0.00 (0.00%) in the F Fund,
- \$0.00 (0.00%) in the C Fund,
- \$0.00 (0.00%) in the S Fund, and
- \$0.00 (0.00%) in the I Fund,
- \$5,097.69 (100.00%) in the L-Income Fund.

In addition, the government's contribution of \$5,098.00 is divided into the six funds as follows:

- \$0.00 (0.00%) in the G Fund,
- \$0.00 (0.00%) in the F Fund,
- \$0.00 (0.00%) in the C Fund,
- \$0.00 (0.00%) in the S Fund, and
- \$0.00 (0.00%) in the I Fund,
- \$5,097.70 (100.00%) in the L-Income Fund.

The total annual contribution of \$10,196.00 is distributed as follows:

- \$0.00 (0.00%) in the G Fund,
- \$0.00 (0.00%) in the F Fund,
- \$0.00 (0.00%) in the C Fund,
- \$0.00 (0.00%) in the S Fund, and
- \$0.00 (0.00%) in the I Fund,
- \$10,195.39 (100.00%) in the L-Income Fund.

In January of each year, you anticipate a 2.00% increase in salary that will raise your annual TSP contribution.

Hypothetical Balance at Withdrawal

You elected to start withdrawing funds at the age of 62 years and 0 months. The estimated savings in the six funds at that age is \$175,116.00.

Withdrawal Option Selected

You elected a lump sum withdrawal of your funds amounting to \$175,116.00.

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: 12-2021 to 12-23

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
12-2021	60	\$101,954	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
12-2022	61	\$103,993	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
12-2023	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Summary of Annual Contributions and Savings in the L Funds (G, F, C, S and I): 12-2021 to 12-23

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
12-2021	60	\$101,954	\$5,098	\$5,098	\$10,196	\$102,568	\$8,367	\$16,794	\$4,186	\$11,031	\$142,946
12-2022	61	\$103,993	\$5,200	\$5,200	\$10,400	\$112,471	\$9,332	\$20,600	\$5,130	\$12,623	\$160,156
12-2023	62	\$0	\$3,536	\$3,536	\$7,072	\$120,187	\$10,141	\$24,598	\$6,120	\$14,070	\$175,116

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.)

Current ROTH Contributions:

You are currently contributing a regular amount of \$2,600.00 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of: \$2,600.00

Continuing ROTH Contributions:

Your future Thrift Savings Plan estimates 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 %, and 100.00% into the L-Income 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:

At the age of 62 years and 0 months you selected a lump sum withdrawal of your funds amounting to: \$13,489.00

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

(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 Roth Savings

There are six separate funds (G, F, C, S, I, and L) in which to accumulate savings. At this time you have accumulated \$7,450.00 in the G Fund, \$0.00 in the F Fund, \$0.00 in the C Fund, \$0.00 in the S Fund, and \$0.00 in the I Fund, \$0.00 in the L-Income Fund for a total of \$7,450.00.

Hypothetical Annual Return Rates

The following rates were selected by you for calculating future earnings: G Fund 2.23%, F Fund 4.04%, C Fund 14.18%, S Fund 14.08%, and I Fund 6.77%.

Roth Contributions

You are currently contributing a regular amount of \$2,600.00 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of \$2,600.00. This is divided into the six funds as follows:

\$0.00 (0.00%) in the G Fund,
\$0.00 (0.00%) in the F Fund,
\$0.00 (0.00%) in the C Fund,
\$0.00 (0.00%) in the S Fund, and
\$0.00 (0.00%) in the I Fund,
\$2,600.00 (100.00%) in the L-Income Fund.

In addition, the government's contribution of \$0.00 is divided into the six funds as follows:

\$0.00 (0.00%) in the G Fund,
\$0.00 (0.00%) in the F Fund,
\$0.00 (0.00%) in the C Fund,
\$0.00 (0.00%) in the S Fund, and
\$0.00 (0.00%) in the I Fund,
\$0.00 (100.00%) in the L-Income Fund.

The total annual contribution of \$2,600.00 is distributed as follows:

\$0.00 (0.00%) in the G Fund,
\$0.00 (0.00%) in the F Fund,
\$0.00 (0.00%) in the C Fund,
\$0.00 (0.00%) in the S Fund, and
\$0.00 (0.00%) in the I Fund,
\$2,600.00 (100.00%) in the L-Income Fund.

In January of each year, you anticipate a 2.00% increase in salary that will raise your annual TSP contribution.

Hypothetical Balance at Withdrawal

You elected to start withdrawing funds at the age of 62 years and 0 months. The estimated savings in the six funds at that age is \$13,489.00.

Withdrawal Option Selected

You selected a lump sum withdrawal of your funds amounting to \$13,489.00.

Thrift Savings Plan - ROTH 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: 12-2021 to 12-23

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
12-2021	60	\$101,954	\$0	\$0	\$0	\$7,506	\$0	\$0	\$0	\$0	\$7,506
12-2022	61	\$103,993	\$0	\$0	\$0	\$7,675	\$0	\$0	\$0	\$0	\$7,675
12-2023	62	\$0	\$0	\$0	\$0	\$7,848	\$0	\$0	\$0	\$0	\$7,848

Summary of Annual Contributions and Savings in the L Funds (G, F, C, S and I): : 12-2021 to 12-23

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
12-2021	60	\$101,954	\$2,600	\$0	\$2,600	\$628	\$51	\$100	\$25	\$67	\$871
12-2022	61	\$103,993	\$2,652	\$0	\$2,652	\$2,578	\$211	\$438	\$109	\$281	\$3,617
12-2023	62	\$0	\$1,803	\$0	\$1,803	\$3,958	\$329	\$728	\$181	\$445	\$5,641

Federal Employees Health Benefits Program

How does your FEHB program work and what happens when you retire? This is something you need to know. We believe your federal health benefits are terrific and you have ways to make it work for you in many ways – even some great choices in retirement after you are 65 when certain rules change.

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 = \$.00

Monthly = \$.00

Annual = \$.00

The current premium is estimated to increase annually by 5.00% (compounded)

Age	Biweekly Health Benefit Cost	Monthly Health Benefit Cost	Annual Health Benefit Cost	Accumulated Cost	Change Form Previous Year
59/60	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
60/61	\$78.60	\$170.30	\$2,043.60	\$2,043.60	\$2,043.60
61/62	\$82.53	\$178.82	\$2,145.78	\$4,189.38	\$102.18
62/63	\$86.66	\$187.76	\$2,253.07	\$6,442.45	\$107.29
63/64	\$90.99	\$197.14	\$2,365.72	\$8,808.17	\$112.65
64/65	\$95.54	\$207.00	\$2,484.01	\$11,292.18	\$118.29
65/66	\$100.32	\$217.35	\$2,608.21	\$13,900.39	\$124.20
66/67	\$105.33	\$228.22	\$2,738.62	\$16,639.01	\$130.41
67/68	\$110.60	\$239.63	\$2,875.55	\$19,514.56	\$136.93
68/69	\$116.13	\$251.61	\$3,019.33	\$22,533.89	\$143.78
69/70	\$121.93	\$264.19	\$3,170.29	\$25,704.18	\$150.96
70/71	\$128.03	\$277.40	\$3,328.81	\$29,032.99	\$158.52
71/72	\$134.43	\$291.27	\$3,495.25	\$32,528.24	\$166.44
72/73	\$141.15	\$305.83	\$3,670.01	\$36,198.25	\$174.76
73/74	\$148.21	\$321.13	\$3,853.51	\$40,051.76	\$183.50
74/75	\$155.62	\$337.18	\$4,046.19	\$44,097.95	\$192.68
75/76	\$163.40	\$354.04	\$4,248.50	\$48,346.45	\$202.31
76/77	\$171.57	\$371.74	\$4,460.92	\$52,807.37	\$212.42
77/78	\$180.15	\$390.33	\$4,683.97	\$57,491.34	\$223.05
78/79	\$189.16	\$409.85	\$4,918.17	\$62,409.51	\$234.20
79/80	\$198.62	\$430.34	\$5,164.08	\$67,573.58	\$245.91
80/81	\$208.55	\$451.86	\$5,422.28	\$72,995.86	\$258.20
81/82	\$218.98	\$474.45	\$5,693.39	\$78,689.26	\$271.11
82/83	\$229.93	\$498.17	\$5,978.06	\$84,667.32	\$284.67
83/84	\$241.42	\$523.08	\$6,276.97	\$90,944.28	\$298.91
84/85	\$253.49	\$549.23	\$6,590.81	\$97,535.10	\$313.84
85/86	\$266.17	\$576.70	\$6,920.35	\$104,455.45	\$329.54
86/87	\$279.48	\$605.53	\$7,266.37	\$111,721.83	\$346.02
87/88	\$293.45	\$635.81	\$7,629.69	\$119,351.52	\$363.32
88/89	\$308.12	\$667.60	\$8,011.18	\$127,362.69	\$381.49
89/90	\$323.53	\$700.98	\$8,411.73	\$135,774.43	\$400.55

Long Term Care Insurance

As fiduciaries, we must touch on this subject. You have some great benefits with the government and can even help your relatives qualify through you. But before you do anything, look at all your options and always compare everything with the federal plan.

SUMMARY

Income, Expenses and Comparisons

We help you study the next 10 pages in this analysis to ensure you understand the relationship between your federal income, the expenses associated with that income, and what portion of your federal benefits are projected to be available in retirement.

The last page of this analysis shows that summary comparison.

A picture is worth a thousand words.

By viewing the graph on the last page of this benefit analysis, you will see the TOP BLUE LINE representing the total benefits you are expected to receive. In that same graph, the projected expenses taken from that total benefit number are represented by THE RED LINE.

With that THE DIFFERENCE BETWEEN THE BLUE LINE AND THE RED LINE IS WHAT YOU ARE PROJECTED TO TAKE HOME.

We help you determine if it is wise to try to reduce some of the redline expenses and we help you look at options you have and the impact they may have on your overall cash flow longevity and future financial portfolio.

FINALLY, FYI

We pride ourselves on helping people use each dollar they earn as efficiently as possible – and that starts with using your federal benefits to benefit your family in every way possible.

If you are like most federal employees, the most critical piece in your retirement plan is the federal retirement benefits you are entitled to receive. This federal benefits analysis is the best place to start. It is our hope that by using this benefit analysis report, you understand the advantages associated with working for the Federal Government.

With that, our goal is to help in any way we can. Please use this Federal Benefits Analysis review as a good step in learning how to build on your federal benefits and find out how programs you use outside your pension can work equally well to enhance your overall financial picture.

Now that this information is available (and we provide updates and run projections for you as needed) feel free to contact us to see what else we can help you with. Please take the time to find out about us by contacting our office through this website.

We are dedicated to serving federal employees -- serving those who have dedicated their lives to serving our country. Thank you for your service.

Annual Income - Government

(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.)

Income Analysis as of sep-05-2021

Calculations based on a COLA (In Retirement) of 1.76% and 50 % Annuity.

In addition, a Social Security COLA of 2.2% was used.

Age	Salary	Annuity	Estimated Social Security	Estimated Traditional TSP	Estimated ROTH TSP	TOTAL	Change
59	\$101,954.00					\$101,954.00	
60	\$103,993.08					\$103,993.08	\$2,039.08
61	\$81,145.80					\$81,145.80	-\$22,847.28
	Start Retirement						
61		\$5,627.00	\$3,390.00			\$9,017.00	-\$72,128.80
62		\$22,904.14	\$0.00			\$22,904.14	\$13,887.14
63		\$23,307.25	\$0.00			\$23,307.25	\$403.11
64		\$23,717.46	\$0.00			\$23,717.46	\$410.21
65		\$24,134.89	\$0.00			\$24,134.89	\$417.43
66		\$24,559.66	\$0.00			\$24,559.66	\$424.77
67		\$24,991.91	\$32,292.00			\$57,283.91	\$32,724.25
68		\$25,431.77	\$33,000.00			\$58,431.77	\$1,147.86
69		\$25,879.37	\$33,732.00			\$59,611.37	\$1,179.60
70		\$26,334.85	\$34,476.00			\$60,810.85	\$1,199.48
71		\$26,798.34	\$35,232.00			\$62,030.34	\$1,219.49
72		\$27,269.99	\$36,000.00			\$63,269.99	\$1,239.65
73		\$27,749.94	\$36,792.00			\$64,541.94	\$1,271.95
74		\$28,238.34	\$37,608.00			\$65,846.34	\$1,304.40
75		\$28,735.34	\$38,436.00			\$67,171.34	\$1,325.00
76		\$29,241.08	\$39,276.00			\$68,517.08	\$1,345.74
77		\$29,755.72	\$40,140.00			\$69,895.72	\$1,378.64
78		\$30,279.42	\$41,028.00			\$71,307.42	\$1,411.70
79		\$30,812.34	\$41,928.00			\$72,740.34	\$1,432.92
80		\$31,354.64	\$42,852.00			\$74,206.64	\$1,466.30
81		\$31,906.48	\$43,788.00			\$75,694.48	\$1,487.84
82		\$32,468.03	\$44,760.00			\$77,228.03	\$1,533.55
83		\$33,039.47	\$45,744.00			\$78,783.47	\$1,555.44
84		\$33,620.96	\$46,752.00			\$80,372.96	\$1,589.49
85		\$34,212.69	\$47,772.00			\$81,984.69	\$1,611.73
86		\$34,814.84	\$48,828.00			\$83,642.84	\$1,658.15
87		\$35,427.58	\$49,896.00			\$85,323.58	\$1,680.74
88		\$36,051.10	\$51,000.00			\$87,051.10	\$1,727.52
89		\$36,685.60	\$52,116.00			\$88,801.60	\$1,750.50
90		\$37,331.27	\$53,268.00			\$90,599.27	\$1,797.67

Monthly Income - Government

(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.)

Income Analysis as of sep-05-2021

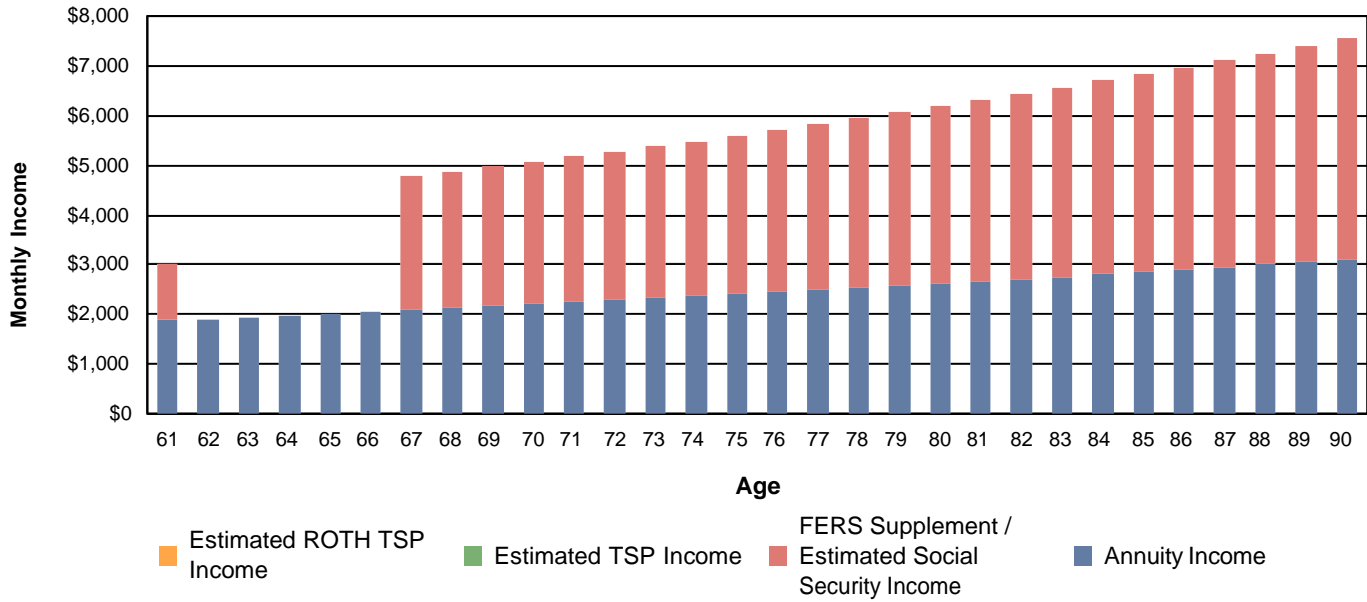
Calculations based on a COLA (In Retirement) of 1.76% and 50 % Annuity.

In addition, a Social Security COLA of 2.2% was used.

Age	Salary	Annuity	Estimated Social Security	Estimated TSP	Estimated ROTH TSP	TOTAL	Change
59	\$8,496.17					\$8,496.17	
60	\$8,666.09					\$8,666.09	\$169.92
61	\$9,016.20					\$9,016.20	\$350.11
	Start Retirement						
61		\$1,875.67	\$1,130.00			\$3,005.67	-\$6,010.53
62		\$1,908.68	\$0.00			\$1,908.68	-\$1,096.99
63		\$1,942.27	\$0.00			\$1,942.27	\$33.59
64		\$1,976.46	\$0.00			\$1,976.46	\$34.19
65		\$2,011.24	\$0.00			\$2,011.24	\$34.79
66		\$2,046.64	\$0.00			\$2,046.64	\$35.40
67		\$2,082.66	\$2,691.00			\$4,773.66	\$2,727.02
68		\$2,119.31	\$2,750.00			\$4,869.31	\$95.65
69		\$2,156.61	\$2,811.00			\$4,967.61	\$98.30
70		\$2,194.57	\$2,873.00			\$5,067.57	\$99.96
71		\$2,233.20	\$2,936.00			\$5,169.20	\$101.63
72		\$2,272.50	\$3,000.00			\$5,272.50	\$103.31
73		\$2,312.50	\$3,066.00			\$5,378.50	\$106.00
74		\$2,353.20	\$3,134.00			\$5,487.20	\$108.71
75		\$2,394.61	\$3,203.00			\$5,597.61	\$110.42
76		\$2,436.76	\$3,273.00			\$5,709.76	\$112.15
77		\$2,479.64	\$3,345.00			\$5,824.64	\$114.88
78		\$2,523.29	\$3,419.00			\$5,942.29	\$117.65
79		\$2,567.70	\$3,494.00			\$6,061.70	\$119.42
80		\$2,612.89	\$3,571.00			\$6,183.89	\$122.20
81		\$2,658.87	\$3,649.00			\$6,307.87	\$123.98
82		\$2,705.67	\$3,730.00			\$6,435.67	\$127.80
83		\$2,753.29	\$3,812.00			\$6,565.29	\$129.62
84		\$2,801.75	\$3,896.00			\$6,697.75	\$132.46
85		\$2,851.06	\$3,981.00			\$6,832.06	\$134.31
86		\$2,901.24	\$4,069.00			\$6,970.24	\$138.18
87		\$2,952.30	\$4,158.00			\$7,110.30	\$140.06
88		\$3,004.26	\$4,250.00			\$7,254.26	\$143.96
89		\$3,057.13	\$4,343.00			\$7,400.13	\$145.87
90		\$3,110.94	\$4,439.00			\$7,549.94	\$149.81

Monthly Income - Government

(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.)



Age	Annuity	Estimated Social Security	Estimated TSP	Estimated ROTH TSP	Total
61	\$1,875.67	\$1,130.00			\$3,005.67
62	\$1,908.68				\$1,908.68
63	\$1,942.27				\$1,942.27
64	\$1,976.46				\$1,976.46
65	\$2,011.24				\$2,011.24
66	\$2,046.64				\$2,046.64
67	\$2,082.66	\$2,691.00			\$4,773.66
68	\$2,119.31	\$2,750.00			\$4,869.31
69	\$2,156.61	\$2,811.00			\$4,967.61
70	\$2,194.57	\$2,873.00			\$5,067.57
71	\$2,233.20	\$2,936.00			\$5,169.20
72	\$2,272.50	\$3,000.00			\$5,272.50
73	\$2,312.50	\$3,066.00			\$5,378.50
74	\$2,353.20	\$3,134.00			\$5,487.20
75	\$2,394.61	\$3,203.00			\$5,597.61
76	\$2,436.76	\$3,273.00			\$5,709.76
77	\$2,479.64	\$3,345.00			\$5,824.64
78	\$2,523.29	\$3,419.00			\$5,942.29
79	\$2,567.70	\$3,494.00			\$6,061.70
80	\$2,612.89	\$3,571.00			\$6,183.89
81	\$2,658.87	\$3,649.00			\$6,307.87
82	\$2,705.67	\$3,730.00			\$6,435.67
83	\$2,753.29	\$3,812.00			\$6,565.29
84	\$2,801.75	\$3,896.00			\$6,697.75
85	\$2,851.06	\$3,981.00			\$6,832.06
86	\$2,901.24	\$4,069.00			\$6,970.24
87	\$2,952.30	\$4,158.00			\$7,110.30
88	\$3,004.26	\$4,250.00			\$7,254.26
89	\$3,057.13	\$4,343.00			\$7,400.13
90	\$3,110.94	\$4,439.00			\$7,549.94

Annual Expense - Government

(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.)

Expense Analysis as of sep-05-2021

Age	Penalties	Survivor	FEGLI	Health	LTC	EstimatedTaxes	Total	Change
59			\$1,518.00	\$0.00		\$18,646.00	\$20,164.00	
60			\$2,949.00	\$2,043.60		\$18,832.46	\$23,825.06	\$3,661.06
61			\$4,243.79	\$1,609.34		\$14,265.59	\$20,118.71	-\$3,706.35
Start	Retirement							
61	\$0.00	\$564.00	\$1,414.60	\$536.45		\$1,132.00	\$3,647.04	-\$16,471.67
62	\$0.00	\$2,295.71	\$5,658.00	\$2,253.07		\$4,573.28	\$14,780.06	\$11,133.02
63	\$0.00	\$2,336.11	\$5,658.00	\$2,365.72		\$4,619.01	\$14,978.84	\$198.78
64	\$0.00	\$2,377.23	\$5,658.00	\$2,484.01		\$4,665.20	\$15,184.44	\$205.60
65	\$0.00	\$2,419.06	\$5,630.00	\$2,608.21		\$4,711.85	\$15,369.13	\$184.69
66	\$0.00	\$2,461.64	\$5,630.00	\$2,738.62		\$4,758.97	\$15,589.23	\$220.10
67	\$0.00	\$2,504.97	\$5,630.00	\$2,875.55		\$4,806.56	\$15,817.08	\$227.85
68	\$0.00	\$2,549.05	\$5,630.00	\$3,019.33		\$4,854.63	\$16,053.01	\$235.93
69	\$0.00	\$2,593.92	\$5,630.00	\$3,170.29		\$4,903.18	\$16,297.38	\$244.37
70	\$0.00	\$2,639.57	\$7,901.00	\$3,328.81		\$4,952.21	\$18,821.59	\$2,524.21
71	\$0.00	\$2,686.03	\$7,901.00	\$3,495.25		\$5,001.73	\$19,084.00	\$262.41
72	\$0.00	\$2,733.30	\$7,901.00	\$3,670.01		\$5,051.75	\$19,356.06	\$272.06
73	\$0.00	\$2,781.41	\$7,901.00	\$3,853.51		\$5,102.26	\$19,638.18	\$282.12
74	\$0.00	\$2,830.36	\$7,901.00	\$4,046.19		\$5,153.29	\$19,930.83	\$292.65
75	\$0.00	\$2,880.17	\$12,444.00	\$4,248.50		\$5,204.82	\$24,777.49	\$4,846.66
76	\$0.00	\$2,930.86	\$12,444.00	\$4,460.92		\$5,256.87	\$25,092.65	\$315.16
77	\$0.00	\$2,982.45	\$12,444.00	\$4,683.97		\$5,309.44	\$25,419.85	\$327.20
78	\$0.00	\$3,034.94	\$12,444.00	\$4,918.17		\$5,362.53	\$25,759.64	\$339.79
79	\$0.00	\$3,088.35	\$12,444.00	\$5,164.08		\$5,416.16	\$26,112.59	\$352.95
80	\$0.00	\$3,142.71	\$16,987.00	\$5,422.28		\$5,470.32	\$31,022.30	\$4,909.71
81	\$0.00	\$3,198.02	\$16,987.00	\$5,693.39		\$5,525.02	\$31,403.43	\$381.13
82	\$0.00	\$3,254.30	\$16,987.00	\$5,978.06		\$5,580.27	\$31,799.64	\$396.21
83	\$0.00	\$3,311.58	\$16,987.00	\$6,276.97		\$5,636.07	\$32,211.62	\$411.98
84	\$0.00	\$3,369.86	\$16,987.00	\$6,590.81		\$5,692.43	\$32,640.11	\$428.49
85	\$0.00	\$3,429.17	\$16,987.00	\$6,920.35		\$5,749.36	\$33,085.88	\$445.77
86	\$0.00	\$3,489.53	\$16,987.00	\$7,266.37		\$5,806.85	\$33,549.75	\$463.87
87	\$0.00	\$3,550.94	\$16,987.00	\$7,629.69		\$5,864.92	\$34,032.55	\$482.80
88	\$0.00	\$3,613.44	\$16,987.00	\$8,011.18		\$5,923.57	\$34,535.19	\$502.64
89	\$0.00	\$3,677.04	\$16,987.00	\$8,411.73		\$5,982.81	\$35,058.57	\$523.38
90	\$0.00	\$3,741.75	\$16,987.00	\$8,832.32		\$6,042.63	\$35,603.71	\$545.14

Monthly Expense - Government

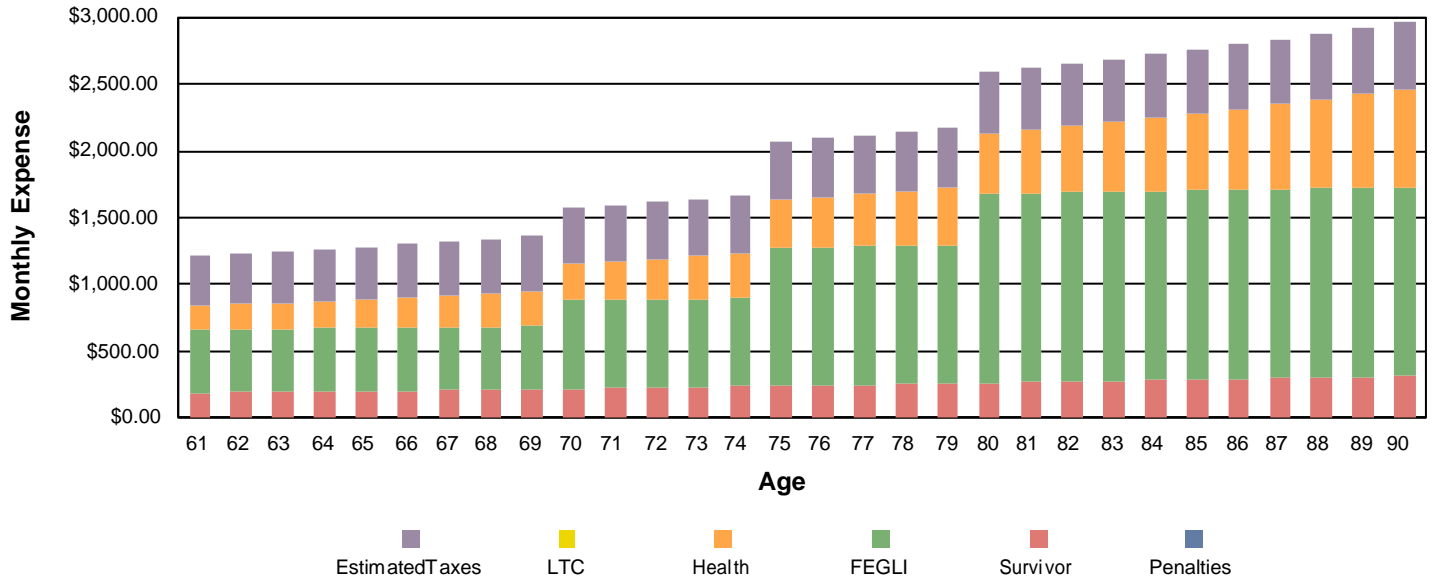
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Expense Analysis as of sep-05-2021

Age	Penalties	Survivor	FEGLI	Health	LTC	EstimatedTaxes	Total	Change
59			\$126.50	\$0.00		\$1,553.83	\$1,680.33	
60			\$245.75	\$170.30		\$1,569.37	\$1,985.42	\$305.09
61			\$471.53	\$178.82		\$1,585.07	\$2,235.41	\$249.99
Start	Retirement							
61	\$0.00	\$188.00	\$471.53	\$178.82		\$377.33	\$1,215.68	-\$1,019.73
62	\$0.00	\$191.31	\$471.50	\$187.76		\$381.11	\$1,231.67	\$15.99
63	\$0.00	\$194.68	\$471.50	\$197.14		\$384.92	\$1,248.24	\$16.57
64	\$0.00	\$198.10	\$471.50	\$207.00		\$388.77	\$1,265.37	\$17.13
65	\$0.00	\$201.59	\$469.17	\$217.35		\$392.65	\$1,280.76	\$15.39
66	\$0.00	\$205.14	\$469.17	\$228.22		\$396.58	\$1,299.10	\$18.34
67	\$0.00	\$208.75	\$469.17	\$239.63		\$400.55	\$1,318.09	\$18.99
68	\$0.00	\$212.42	\$469.17	\$251.61		\$404.55	\$1,337.75	\$19.66
69	\$0.00	\$216.16	\$469.17	\$264.19		\$408.60	\$1,358.12	\$20.37
70	\$0.00	\$219.96	\$658.42	\$277.40		\$412.68	\$1,568.47	\$210.35
71	\$0.00	\$223.84	\$658.42	\$291.27		\$416.81	\$1,590.33	\$21.86
72	\$0.00	\$227.77	\$658.42	\$305.83		\$420.98	\$1,613.00	\$22.67
73	\$0.00	\$231.78	\$658.42	\$321.13		\$425.19	\$1,636.51	\$23.51
74	\$0.00	\$235.86	\$658.42	\$337.18		\$429.44	\$1,660.90	\$24.39
75	\$0.00	\$240.01	\$1,037.00	\$354.04		\$433.73	\$2,064.79	\$403.89
76	\$0.00	\$244.24	\$1,037.00	\$371.74		\$438.07	\$2,091.05	\$26.26
77	\$0.00	\$248.54	\$1,037.00	\$390.33		\$442.45	\$2,118.32	\$27.27
78	\$0.00	\$252.91	\$1,037.00	\$409.85		\$446.88	\$2,146.64	\$28.32
79	\$0.00	\$257.36	\$1,037.00	\$430.34		\$451.35	\$2,176.05	\$29.41
80	\$0.00	\$261.89	\$1,415.58	\$451.86		\$455.86	\$2,585.19	\$409.14
81	\$0.00	\$266.50	\$1,415.58	\$474.45		\$460.42	\$2,616.95	\$31.76
82	\$0.00	\$271.19	\$1,415.58	\$498.17		\$465.02	\$2,649.97	\$33.02
83	\$0.00	\$275.97	\$1,415.58	\$523.08		\$469.67	\$2,684.30	\$34.33
84	\$0.00	\$280.82	\$1,415.58	\$549.23		\$474.37	\$2,720.01	\$35.71
85	\$0.00	\$285.76	\$1,415.58	\$576.70		\$479.11	\$2,757.16	\$37.15
86	\$0.00	\$290.79	\$1,415.58	\$605.53		\$483.90	\$2,795.81	\$38.65
87	\$0.00	\$295.91	\$1,415.58	\$635.81		\$488.74	\$2,836.05	\$40.24
88	\$0.00	\$301.12	\$1,415.58	\$667.60		\$493.63	\$2,877.93	\$41.88
89	\$0.00	\$306.42	\$1,415.58	\$700.98		\$498.57	\$2,921.55	\$43.62
90	\$0.00	\$311.81	\$1,415.58	\$736.03		\$503.55	\$2,966.98	\$45.43

Monthly Expense - Government

(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.)



Age	Penalties	Survivor	FEGLI	Health	LTC	EstimatedTaxes	Total
61	\$0.00	\$188.00	\$471.53	\$178.82		\$377.33	\$1,215.68
62	\$0.00	\$191.31	\$471.50	\$187.76		\$381.11	\$1,231.68
63	\$0.00	\$194.68	\$471.50	\$197.14		\$384.92	\$1,248.24
64	\$0.00	\$198.10	\$471.50	\$207.00		\$388.77	\$1,265.37
65	\$0.00	\$201.59	\$469.17	\$217.35		\$392.65	\$1,280.76
66	\$0.00	\$205.14	\$469.17	\$228.22		\$396.58	\$1,299.11
67	\$0.00	\$208.75	\$469.17	\$239.63		\$400.55	\$1,318.10
68	\$0.00	\$212.42	\$469.17	\$251.61		\$404.55	\$1,337.75
69	\$0.00	\$216.16	\$469.17	\$264.19		\$408.60	\$1,358.12
70	\$0.00	\$219.96	\$658.42	\$277.40		\$412.68	\$1,568.46
71	\$0.00	\$223.84	\$658.42	\$291.27		\$416.81	\$1,590.34
72	\$0.00	\$227.77	\$658.42	\$305.83		\$420.98	\$1,613.00
73	\$0.00	\$231.78	\$658.42	\$321.13		\$425.19	\$1,636.52
74	\$0.00	\$235.86	\$658.42	\$337.18		\$429.44	\$1,660.90
75	\$0.00	\$240.01	\$1,037.00	\$354.04		\$433.73	\$2,064.78
76	\$0.00	\$244.24	\$1,037.00	\$371.74		\$438.07	\$2,091.05
77	\$0.00	\$248.54	\$1,037.00	\$390.33		\$442.45	\$2,118.32
78	\$0.00	\$252.91	\$1,037.00	\$409.85		\$446.88	\$2,146.64
79	\$0.00	\$257.36	\$1,037.00	\$430.34		\$451.35	\$2,176.05
80	\$0.00	\$261.89	\$1,415.58	\$451.86		\$455.86	\$2,585.19
81	\$0.00	\$266.50	\$1,415.58	\$474.45		\$460.42	\$2,616.95
82	\$0.00	\$271.19	\$1,415.58	\$498.17		\$465.02	\$2,649.96
83	\$0.00	\$275.97	\$1,415.58	\$523.08		\$469.67	\$2,684.30
84	\$0.00	\$280.82	\$1,415.58	\$549.23		\$474.37	\$2,720.00
85	\$0.00	\$285.76	\$1,415.58	\$576.70		\$479.11	\$2,757.15
86	\$0.00	\$290.79	\$1,415.58	\$605.53		\$483.90	\$2,795.80
87	\$0.00	\$295.91	\$1,415.58	\$635.81		\$488.74	\$2,836.04
88	\$0.00	\$301.12	\$1,415.58	\$667.60		\$493.63	\$2,877.93
89	\$0.00	\$306.42	\$1,415.58	\$700.98		\$498.57	\$2,921.55
90	\$0.00	\$311.81	\$1,415.58	\$736.03		\$503.55	\$2,966.97

Annual Income / Expense - Government Sources

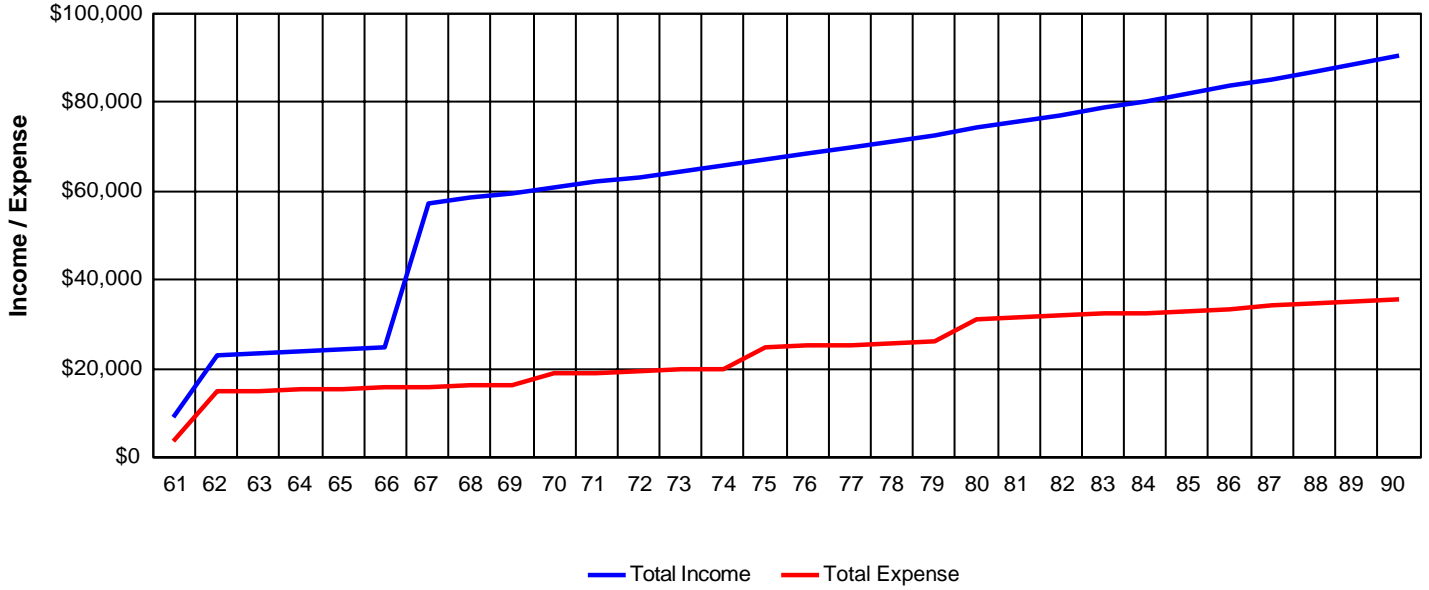
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Income / Expense Analysis as of sep-05-2021

Age	Estimated Income	Estimated Expense	Difference	Change
59	\$101,954.00	\$20,164.00	\$81,790.00	
60	\$103,993.08	\$23,825.06	\$80,168.02	-\$1,621.98
61	\$81,145.80	\$20,118.71	\$61,027.09	-\$19,140.93
Retire				
61	\$9,017.00	\$3,647.04	\$5,369.96	-\$55,657.13
62	\$22,904.14	\$14,780.06	\$8,124.08	\$2,754.12
63	\$23,307.25	\$14,978.84	\$8,328.41	\$204.33
64	\$23,717.46	\$15,184.44	\$8,533.02	\$204.61
65	\$24,134.89	\$15,369.13	\$8,765.76	\$232.74
66	\$24,559.66	\$15,589.23	\$8,970.43	\$204.67
67	\$57,283.91	\$15,817.08	\$41,466.83	\$32,496.40
68	\$58,431.77	\$16,053.01	\$42,378.76	\$911.93
69	\$59,611.37	\$16,297.38	\$43,313.99	\$935.23
70	\$60,810.85	\$18,821.59	\$41,989.26	-\$1,324.73
71	\$62,030.34	\$19,084.00	\$42,946.34	\$957.08
72	\$63,269.99	\$19,356.06	\$43,913.93	\$967.59
73	\$64,541.94	\$19,638.18	\$44,903.76	\$989.83
74	\$65,846.34	\$19,930.83	\$45,915.51	\$1,011.75
75	\$67,171.34	\$24,777.49	\$42,393.85	-\$3,521.66
76	\$68,517.08	\$25,092.65	\$43,424.43	\$1,030.58
77	\$69,895.72	\$25,419.85	\$44,475.87	\$1,051.44
78	\$71,307.42	\$25,759.64	\$45,547.78	\$1,071.91
79	\$72,740.34	\$26,112.59	\$46,627.75	\$1,079.97
80	\$74,206.64	\$31,022.30	\$43,184.34	-\$3,443.41
81	\$75,694.48	\$31,403.43	\$44,291.05	\$1,106.71
82	\$77,228.03	\$31,799.64	\$45,428.39	\$1,137.34
83	\$78,783.47	\$32,211.62	\$46,571.85	\$1,143.46
84	\$80,372.96	\$32,640.11	\$47,732.85	\$1,161.00
85	\$81,984.69	\$33,085.88	\$48,898.81	\$1,165.96
86	\$83,642.84	\$33,549.75	\$50,093.09	\$1,194.28
87	\$85,323.58	\$34,032.55	\$51,291.03	\$1,197.94
88	\$87,051.10	\$34,535.19	\$52,515.91	\$1,224.88
89	\$88,801.60	\$35,058.57	\$53,743.03	\$1,227.12
90	\$90,599.27	\$35,603.71	\$54,995.56	\$1,252.53

Annual Income / Expense - Government Sources

(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.)



Age	Estimated Income	Estimated Expense	Difference	Change
61	\$9,017.00	\$3,647.04	\$5,369.96	-\$55,657.13
62	\$22,904.14	\$14,780.06	\$8,124.08	\$2,754.12
63	\$23,307.25	\$14,978.84	\$8,328.41	\$204.33
64	\$23,717.46	\$15,184.44	\$8,533.02	\$204.61
65	\$24,134.89	\$15,369.13	\$8,765.76	\$232.74
66	\$24,559.66	\$15,589.23	\$8,970.43	\$204.67
67	\$57,283.91	\$15,817.08	\$41,466.83	\$32,496.40
68	\$58,431.77	\$16,053.01	\$42,378.76	\$911.93
69	\$59,611.37	\$16,297.38	\$43,313.99	\$935.23
70	\$60,810.85	\$18,821.59	\$41,989.26	-\$1,324.73
71	\$62,030.34	\$19,084.00	\$42,946.34	\$957.08
72	\$63,269.99	\$19,356.06	\$43,913.93	\$967.59
73	\$64,541.94	\$19,638.18	\$44,903.76	\$989.83
74	\$65,846.34	\$19,930.83	\$45,915.51	\$1,011.75
75	\$67,171.34	\$24,777.49	\$42,393.85	-\$3,521.66
76	\$68,517.08	\$25,092.65	\$43,424.43	\$1,030.58
77	\$69,895.72	\$25,419.85	\$44,475.87	\$1,051.44
78	\$71,307.42	\$25,759.64	\$45,547.78	\$1,071.91
79	\$72,740.34	\$26,112.59	\$46,627.75	\$1,079.97
80	\$74,206.64	\$31,022.30	\$43,184.34	-\$3,443.41
81	\$75,694.48	\$31,403.43	\$44,291.05	\$1,106.71
82	\$77,228.03	\$31,799.64	\$45,428.39	\$1,137.34
83	\$78,783.47	\$32,211.62	\$46,571.85	\$1,143.46
84	\$80,372.96	\$32,640.11	\$47,732.85	\$1,161.00
85	\$81,984.69	\$33,085.88	\$48,898.81	\$1,165.96
86	\$83,642.84	\$33,549.75	\$50,093.09	\$1,194.28
87	\$85,323.58	\$34,032.55	\$51,291.03	\$1,197.94
88	\$87,051.10	\$34,535.19	\$52,515.91	\$1,224.88
89	\$88,801.60	\$35,058.57	\$53,743.03	\$1,227.12
90	\$90,599.27	\$35,603.71	\$54,995.56	\$1,252.53

Monthly Income / Expense - Government Sources

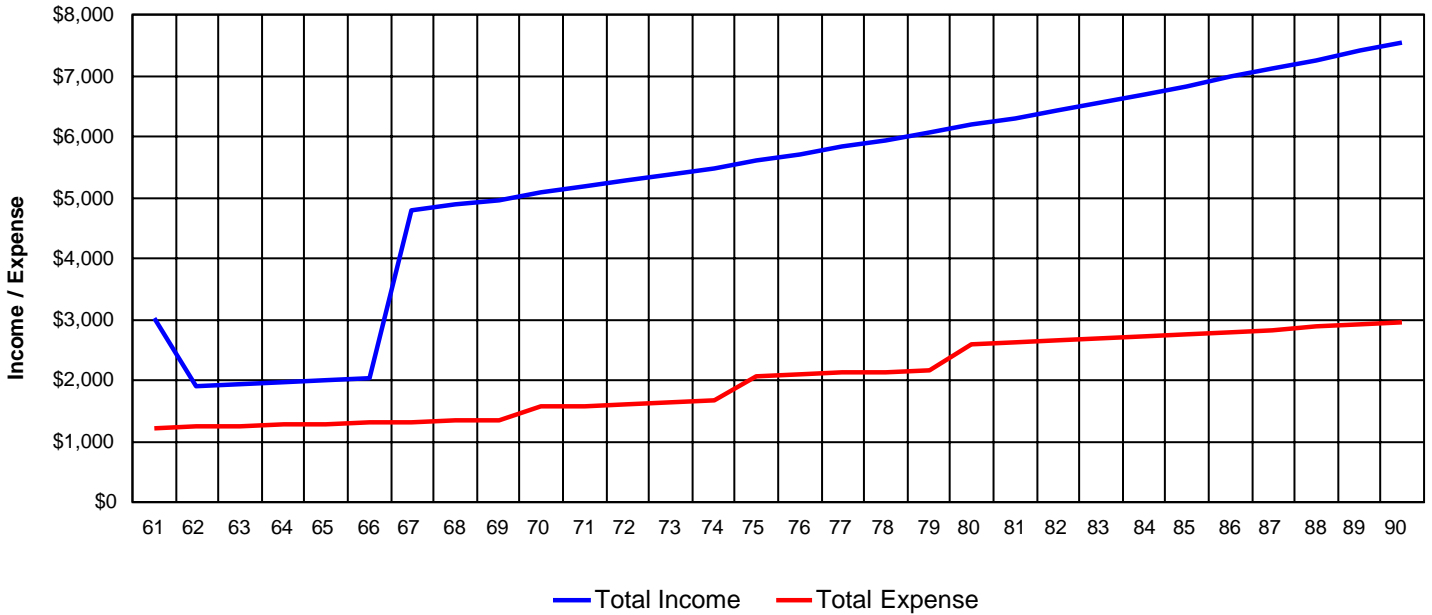
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Income / Expense Analysis as of sep-05-2021

Age	Estimated Income	Estimated Expense	Difference	Change
59	\$8,496.17	\$1,680.33	\$6,815.84	
60	\$8,666.09	\$1,985.42	\$6,680.67	-\$135.17
61	\$9,016.20	\$2,235.41	\$6,780.79	\$100.12
Retire				
61	\$3,005.67	\$1,215.68	\$1,789.99	-\$4,990.80
62	\$1,908.68	\$1,231.67	\$677.01	-\$1,112.98
63	\$1,942.27	\$1,248.24	\$694.03	\$17.02
64	\$1,976.46	\$1,265.37	\$711.09	\$17.06
65	\$2,011.24	\$1,280.76	\$730.48	\$19.39
66	\$2,046.64	\$1,299.10	\$747.54	\$17.06
67	\$4,773.66	\$1,318.09	\$3,455.57	\$2,708.03
68	\$4,869.31	\$1,337.75	\$3,531.56	\$75.99
69	\$4,967.61	\$1,358.12	\$3,609.49	\$77.93
70	\$5,067.57	\$1,568.47	\$3,499.10	-\$110.39
71	\$5,169.20	\$1,590.33	\$3,578.87	\$79.77
72	\$5,272.50	\$1,613.00	\$3,659.50	\$80.63
73	\$5,378.50	\$1,636.51	\$3,741.99	\$82.49
74	\$5,487.20	\$1,660.90	\$3,826.30	\$84.31
75	\$5,597.61	\$2,064.79	\$3,532.82	-\$293.48
76	\$5,709.76	\$2,091.05	\$3,618.71	\$85.89
77	\$5,824.64	\$2,118.32	\$3,706.32	\$87.61
78	\$5,942.29	\$2,146.64	\$3,795.65	\$89.33
79	\$6,061.70	\$2,176.05	\$3,885.65	\$90.00
80	\$6,183.89	\$2,585.19	\$3,598.70	-\$286.95
81	\$6,307.87	\$2,616.95	\$3,690.92	\$92.22
82	\$6,435.67	\$2,649.97	\$3,785.70	\$94.78
83	\$6,565.29	\$2,684.30	\$3,880.99	\$95.29
84	\$6,697.75	\$2,720.01	\$3,977.74	\$96.75
85	\$6,832.06	\$2,757.16	\$4,074.90	\$97.16
86	\$6,970.24	\$2,795.81	\$4,174.43	\$99.53
87	\$7,110.30	\$2,836.05	\$4,274.25	\$99.82
88	\$7,254.26	\$2,877.93	\$4,376.33	\$102.08
89	\$7,400.13	\$2,921.55	\$4,478.58	\$102.25
90	\$7,549.94	\$2,966.98	\$4,582.96	\$104.38

Monthly Income / Expense - Government Sources

(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.)



Age	Estimated Income	Estimated Expense	Difference	Change
61	\$3,005.67	\$1,215.68	\$1,789.99	-\$4,990.80
62	\$1,908.68	\$1,231.67	\$677.01	-\$1,112.98
63	\$1,942.27	\$1,248.24	\$694.03	\$17.02
64	\$1,976.46	\$1,265.37	\$711.09	\$17.06
65	\$2,011.24	\$1,280.76	\$730.48	\$19.39
66	\$2,046.64	\$1,299.10	\$747.54	\$17.06
67	\$4,773.66	\$1,318.09	\$3,455.57	\$2,708.03
68	\$4,869.31	\$1,337.75	\$3,531.56	\$75.99
69	\$4,967.61	\$1,358.12	\$3,609.49	\$77.93
70	\$5,067.57	\$1,568.47	\$3,499.10	-\$110.39
71	\$5,169.20	\$1,590.33	\$3,578.87	\$79.77
72	\$5,272.50	\$1,613.00	\$3,659.50	\$80.63
73	\$5,378.50	\$1,636.51	\$3,741.99	\$82.49
74	\$5,487.20	\$1,660.90	\$3,826.30	\$84.31
75	\$5,597.61	\$2,064.79	\$3,532.82	-\$293.48
76	\$5,709.76	\$2,091.05	\$3,618.71	\$85.89
77	\$5,824.64	\$2,118.32	\$3,706.32	\$87.61
78	\$5,942.29	\$2,146.64	\$3,795.65	\$89.33
79	\$6,061.70	\$2,176.05	\$3,885.65	\$90.00
80	\$6,183.89	\$2,585.19	\$3,598.70	-\$286.95
81	\$6,307.87	\$2,616.95	\$3,690.92	\$92.22
82	\$6,435.67	\$2,649.97	\$3,785.70	\$94.78
83	\$6,565.29	\$2,684.30	\$3,880.99	\$95.29
84	\$6,697.75	\$2,720.01	\$3,977.74	\$96.75
85	\$6,832.06	\$2,757.16	\$4,074.90	\$97.16
86	\$6,970.24	\$2,795.81	\$4,174.43	\$99.53
87	\$7,110.30	\$2,836.05	\$4,274.25	\$99.82
88	\$7,254.26	\$2,877.93	\$4,376.33	\$102.08
89	\$7,400.13	\$2,921.55	\$4,478.58	\$102.25
90	\$7,549.94	\$2,966.98	\$4,582.96	\$104.38