Federal Employee Benefits Analysis

July 4, 2014

Joe/Jane ATC
123 Main Street
Anytown, US 12345

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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 projected with absolute certainty, you should not base your financial decisions solely on the estimates of this report, and it is recommended to consult with your personnel office or the Office of Personnel Management (OPM), Retirement Information Office 1-888-767-6738. Decision Support Software, LLC (http://FedRetireSoftware.com) 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 Decision Support Software, LLC (http://FedRetireSoftware.com) 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 Decision Support Software, LLC (http://FedRetireSoftware.com) 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.

Federal Employee Benefits - Summary

Personal

Name:	Joe/Jane ATC
Address:	123 Main Street
	Anytown, US 12345
Date of Birth:	12-01-1969
Age:	44

Employment

Service Computation Date:	12-01-91
Annual Salary:	$132,140.00
Hourly Salary:	$63.32
Annual Salary Increase:	2.00% (Estimated)
Creditable Service:	22 Years 7 Months
Sick Leave:	0 Years 2 Months

Retirement

Retirement System:	FERS
Employee Type:	OTHER
Employee Category:	AIR TRAFFIC CONTROLLER
Retirement Type:	MANDATORY
Planned Retirement Date:	12-31-25
Annual Salary:	$164,299.00
Hourly Salary:	$78.72
High 3 Average Salary:	$161,096.00
Annual COLA:	2.00%
Creditable Service:	34 Years 1 Month
Sick Leave:	0 Years 3 Months
Age:	56
Retirement Eligibility:	Service and Age Requirements Met

Monthly Retirement Annuity - FERS Survivor with a 50% Annuity

Annuity Without Survivor*:	$6,489
Annuity With Survivor*:	$5,840
Survivor's Annuity:	$3,244
Cost of Survivor's Annuity*:	$649

Thrift Savings Plan (TSP)

CURRENT STATUS

Your Annual Contribution:	$13,214.00
Govt. Annual Contribution:	$6,607.00
C Fund Savings:	$100,000.00
F Fund Savings:	$0.00
G Fund Savings:	$75,000.00
I Fund Savings:	$0.00
S Fund Savings:	$0.00
L Fund Savings:	$100,000.00
Total Savings:	$275,000.00

START SAVINGS WITHDRAWAL

Age:	56
Total Monthly Payments:	332
Monthly Payment:	$461.00
Total Payout:	$153,052.00
Total Savings Before Payout:	$692,719.00

Federal Employees Group Life Insurance (FEGLI)

COVERAGE	AT AGE 44	AT AGE 56	AT AGE 61
Basic:	$148,500.00	$167,000.00	$167,000.00
Option A:	$10,000.00	$10,000.00	$10,000.00
Option B:	$665,000.00	$825,000.00	$825,000.00
Option C:	$25,000.00	$25,000.00	$25,000.00
Total:	$848,500.00	$1,027,000.00	$1,027,000.00
ANNUAL PREMIUM:	$1,461.00	$9,740.00	$16,200.00

Federal Income Analysis - Monthly

	Current Income		First Year in Retirement Income	
	Biweekly	**Monthly**	**Monthly**	
Gross Salary	$5,065.60	$11,011.67	$6,488.58	Gross Annuity
Retirement	$65.95	$142.89	$649.00	Survivor Benefit
TSP	$508.23	$1,101.17	$0.00	Early Retirement - Age Penalty
TSP Catch-up	$0.00	$0.00	$0.00	Unpaid Redeposit
Social Security - OASDI	$370.05	$801.78	$0.00	Unpaid Deposit
Tax - Federal Withholding	$1,157.56	$2,508.05	$1,768.26	Tax - Fed Withholding
Tax - State Withholding	$298.79	$647.38	$456.42	Tax - State Withholding
FEGLI Basic	$20.25	$43.88	$378.26	FEGLI Basic
FEGLI Optional	$35.95	$77.89	$433.44	FEGLI Optional
Health Benefit - Medical	$156.56	$339.21	$609.18	Health Benefit - Medical (FEHBP)
Health Benefit - Dental	$31.87	$69.05		Health Benefit - Dental
Health Benefit - Vision				Health Benefit - Vision
Flexible Spending Account	$0.00	$0.00		Long Term Care
Medicare	$86.76	$187.98		
Allotments	$0.00	$0.00		
Other - 1	$74.79	$162.05		
Other - 2				
Total Deductions	$2,806.76	$6,081.33	$4,294.56	Total Reductions/Deductions
			$2,194.02	Net Annuity
			$1,275.00	Social Security / FERS Supplement
				Taxable Income from Other Sources
				Non-Taxable Income from Other Sources
Net Pay	$2,258.84	$4,930.34	$3,469.02	Net Income

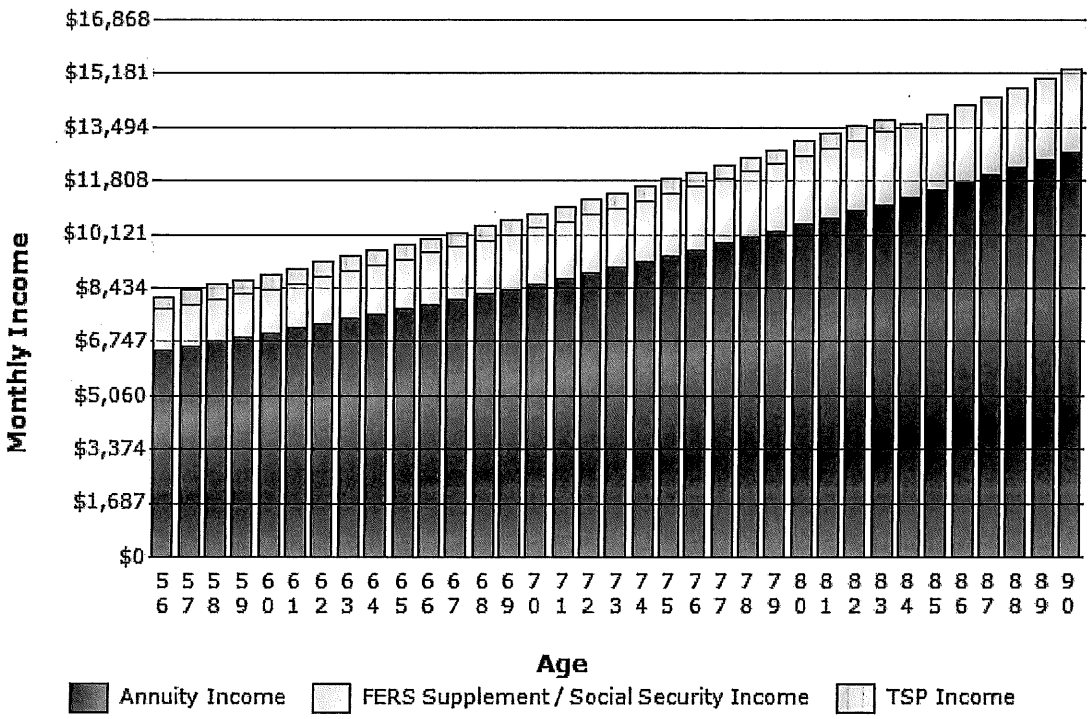
Net Retirement Income - Net Pay Today = -$1,461.32

Monthly Income - Government

Income Analysis as of July-04-2014
Calculations based on a COLA (In Retirement) of 2.00% and a 50% Survivor Annuity.
In addition, a Social Security COLA of 2.0% was used.

Age	Salary	Annuity	Social Security	TSP	TOTAL	Change
44	$11,011.67				$11,011.67	
45	$11,231.90				$11,231.90	$220.23
46	$11,456.54				$11,456.54	$224.64
47	$11,685.67				$11,685.67	$229.13
48	$11,919.38				$11,919.38	$233.71
49	$12,157.77				$12,157.77	$238.39
50	$12,400.93				$12,400.93	$243.16
51	$12,648.94				$12,648.94	$248.02
52	$12,901.92				$12,901.92	$252.98
53	$13,159.96				$13,159.96	$258.04
54	$13,423.16				$13,423.16	$263.20
55	$13,691.62				$13,691.62	$268.46
	Start Retirement					
56		$6,489.00	$1,275.00	$384.17	$8,148.17	-$5,543.46
57		$6,618.78	$1,301.00	$461.00	$8,380.78	$232.61
58		$6,751.16	$1,327.00	$461.00	$8,539.16	$158.38
59		$6,886.18	$1,353.00	$461.00	$8,700.18	$161.02
60		$7,023.90	$1,380.00	$461.00	$8,864.90	$164.72
61		$7,164.38	$1,408.00	$461.00	$9,033.38	$168.48
62		$7,307.67	$1,500.00	$461.00	$9,268.67	$235.29
63		$7,453.82	$1,530.00	$461.00	$9,444.82	$176.15
64		$7,602.90	$1,561.00	$461.00	$9,624.90	$180.08
65		$7,754.96	$1,592.00	$461.00	$9,807.96	$183.06
66		$7,910.05	$1,624.00	$461.00	$9,995.05	$187.09
67		$8,068.26	$1,656.00	$461.00	$10,185.26	$190.21
68		$8,229.62	$1,689.00	$461.00	$10,379.62	$194.36
69		$8,394.21	$1,723.00	$461.00	$10,578.21	$198.59
70		$8,562.10	$1,757.00	$461.00	$10,780.10	$201.89
71		$8,733.34	$1,793.00	$461.00	$10,987.34	$207.24
72		$8,908.01	$1,828.00	$461.00	$11,197.01	$209.67
73		$9,086.17	$1,865.00	$461.00	$11,412.17	$215.16
74		$9,267.89	$1,902.00	$461.00	$11,630.89	$218.72
75		$9,453.25	$1,940.00	$461.00	$11,854.25	$223.36
76		$9,642.31	$1,979.00	$461.00	$12,082.31	$228.06
77		$9,835.16	$2,019.00	$461.00	$12,315.16	$232.85
78		$10,031.86	$2,059.00	$461.00	$12,551.86	$236.70
79		$10,232.50	$2,100.00	$461.00	$12,793.50	$241.64
80		$10,437.15	$2,142.00	$461.00	$13,040.15	$246.65
81		$10,645.89	$2,185.00	$461.00	$13,291.89	$251.74
82		$10,858.81	$2,229.00	$461.00	$13,548.81	$256.92
83		$11,075.99	$2,273.00	$384.17	$13,733.16	$184.35
84		$11,297.51	$2,319.00		$13,616.51	-$116.65
85		$11,523.46	$2,365.00		$13,888.46	$271.95
86		$11,753.93	$2,413.00		$14,166.93	$278.47
87		$11,989.00	$2,461.00		$14,450.00	$283.07
88		$12,228.78	$2,510.00		$14,738.78	$288.78
89		$12,473.36	$2,560.00		$15,033.36	$294.58
90		$12,722.83	$2,612.00		$15,334.83	$301.47

Monthly Income - Government



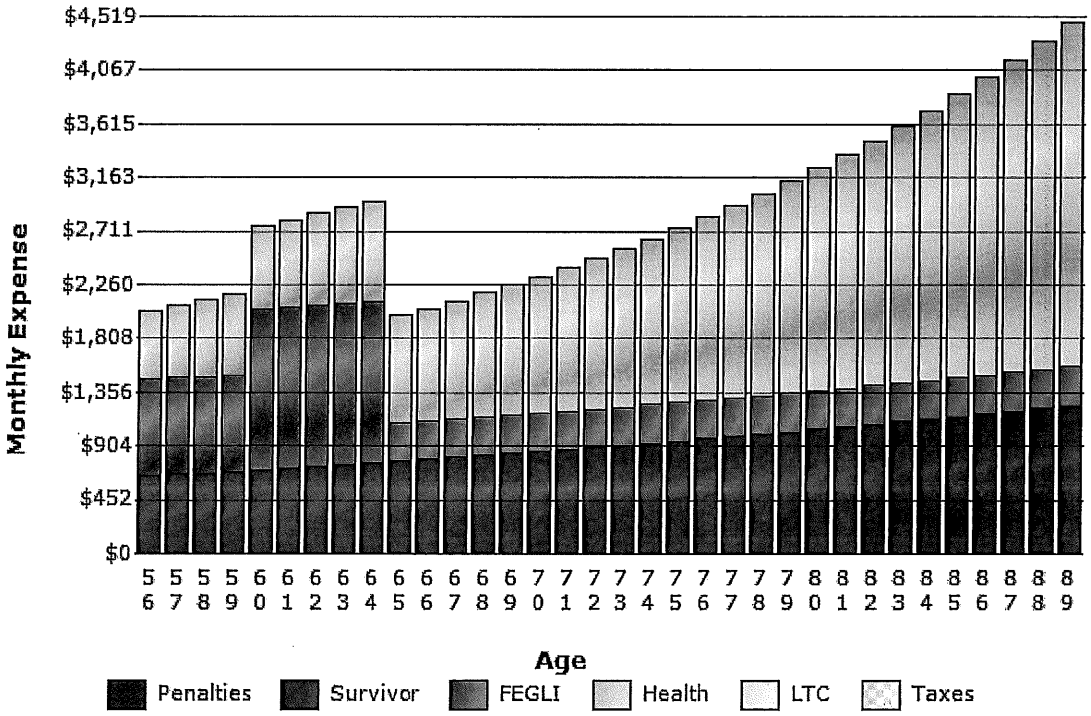
Age	Annuity	Social Security	TSP	TOTAL
56	$6,489.00	$1,275.00	$384.17	$8,148.17
57	$6,618.78	$1,301.00	$461.00	$8,380.78
58	$6,751.16	$1,327.00	$461.00	$8,539.16
59	$6,886.18	$1,353.00	$461.00	$8,700.18
60	$7,023.90	$1,380.00	$461.00	$8,864.90
61	$7,164.38	$1,408.00	$461.00	$9,033.38
62	$7,307.67	$1,500.00	$461.00	$9,268.67
63	$7,453.82	$1,530.00	$461.00	$9,444.82
64	$7,602.90	$1,561.00	$461.00	$9,624.90
65	$7,754.96	$1,592.00	$461.00	$9,807.96
66	$7,910.05	$1,624.00	$461.00	$9,995.05
67	$8,068.26	$1,656.00	$461.00	$10,185.26
68	$8,229.62	$1,689.00	$461.00	$10,379.62
69	$8,394.21	$1,723.00	$461.00	$10,578.21
70	$8,562.10	$1,757.00	$461.00	$10,780.10
71	$8,733.34	$1,793.00	$461.00	$10,987.34
72	$8,908.01	$1,828.00	$461.00	$11,197.01
73	$9,086.17	$1,865.00	$461.00	$11,412.17
74	$9,267.89	$1,902.00	$461.00	$11,630.89
75	$9,453.25	$1,940.00	$461.00	$11,854.25
76	$9,642.31	$1,979.00	$461.00	$12,082.31
77	$9,835.16	$2,019.00	$461.00	$12,315.16
78	$10,031.86	$2,059.00	$461.00	$12,551.86
79	$10,232.50	$2,100.00	$461.00	$12,793.50
80	$10,437.15	$2,142.00	$461.00	$13,040.15
81	$10,645.89	$2,185.00	$461.00	$13,291.89
82	$10,858.81	$2,229.00	$461.00	$13,548.81
83	$11,075.99	$2,273.00	$384.17	$13,733.16
84	$11,297.51	$2,319.00		$13,616.51
85	$11,523.46	$2,365.00		$13,888.46
86	$11,753.93	$2,413.00		$14,166.93
87	$11,989.00	$2,461.00		$14,450.00
88	$12,228.78	$2,510.00		$14,738.78
89	$12,473.36	$2,560.00		$15,033.36
90	$12,722.83	$2,612.00		$15,334.83

Monthly Expense - Government

Expense Analysis as of July-04-2014

Age	Penalties	Survivor	FEGLI	Health	LTC	Taxes	TOTAL	Change
44			$121.75	$339.21		$0.00	$460.96	
45			$170.33	$356.17		$0.00	$526.50	$65.54
46			$173.92	$373.98		$0.00	$547.90	$21.40
47			$177.42	$392.68		$0.00	$570.10	$22.20
48			$181.00	$412.32		$0.00	$593.32	$23.22
49			$183.42	$432.93		$0.00	$616.35	$23.03
50			$272.17	$454.58		$0.00	$726.75	$110.40
51			$277.33	$477.31		$0.00	$754.64	$27.89
52			$282.50	$501.17		$0.00	$783.67	$29.03
53			$287.75	$526.23		$0.00	$813.98	$30.31
54			$294.67	$552.54		$0.00	$847.21	$33.23
55			$487.75	$580.17		$0.00	$1,067.92	$220.71
Start	Retirement							
56		$649.00	$811.67	$580.17		$0.00	$2,040.84	$972.92
57		$661.98	$811.67	$609.18		$0.00	$2,082.83	$41.99
58		$675.22	$811.67	$639.64		$0.00	$2,126.53	$43.70
59		$688.72	$811.67	$671.62		$0.00	$2,172.01	$45.48
60		$702.50	$1,350.00	$705.20		$0.00	$2,757.70	$585.69
61		$716.55	$1,350.00	$740.46		$0.00	$2,807.01	$49.31
62		$730.88	$1,350.00	$777.48		$0.00	$2,858.36	$51.35
63		$745.50	$1,350.00	$816.36		$0.00	$2,911.86	$53.50
64		$760.41	$1,350.00	$857.18		$0.00	$2,967.59	$55.73
65		$775.62	$324.00	$900.03		$0.00	$1,999.65	-$967.94
66		$791.13	$324.00	$945.04		$0.00	$2,060.17	$60.52
67		$806.95	$324.00	$992.29		$0.00	$2,123.24	$63.07
68		$823.09	$324.00	$1,041.90		$0.00	$2,188.99	$65.75
69		$839.55	$324.00	$1,094.00		$0.00	$2,257.55	$68.56
70		$856.34	$324.00	$1,148.70		$0.00	$2,329.04	$71.49
71		$873.47	$324.00	$1,206.13		$0.00	$2,403.60	$74.56
72		$890.94	$324.00	$1,266.44		$0.00	$2,481.38	$77.78
73		$908.76	$324.00	$1,329.76		$0.00	$2,562.52	$81.14
74		$926.93	$324.00	$1,396.25		$0.00	$2,647.18	$84.66
75		$945.47	$324.00	$1,466.06		$0.00	$2,735.53	$88.35
76		$964.38	$324.00	$1,539.36		$0.00	$2,827.74	$92.21
77		$983.67	$324.00	$1,616.33		$0.00	$2,924.00	$96.26
78		$1,003.34	$324.00	$1,697.15		$0.00	$3,024.49	$100.49
79		$1,023.41	$324.00	$1,782.01		$0.00	$3,129.42	$104.93
80		$1,043.88	$324.00	$1,871.11		$0.00	$3,238.99	$109.57
81		$1,064.75	$324.00	$1,964.66		$0.00	$3,353.41	$114.42
82		$1,086.05	$324.00	$2,062.89		$0.00	$3,472.94	$119.53
83		$1,107.77	$324.00	$2,166.04		$0.00	$3,597.81	$124.87
84		$1,129.92	$324.00	$2,274.34		$0.00	$3,728.26	$130.45
85		$1,152.52	$324.00	$2,388.06		$0.00	$3,864.58	$136.32
86		$1,175.57	$324.00	$2,507.46		$0.00	$4,007.03	$142.45
87		$1,199.09	$324.00	$2,632.83		$0.00	$4,155.92	$148.89
88		$1,223.07	$324.00	$2,764.48		$0.00	$4,311.55	$155.63
89		$1,247.53	$324.00	$2,902.70		$0.00	$4,474.23	$162.68

Monthly Expense - Government



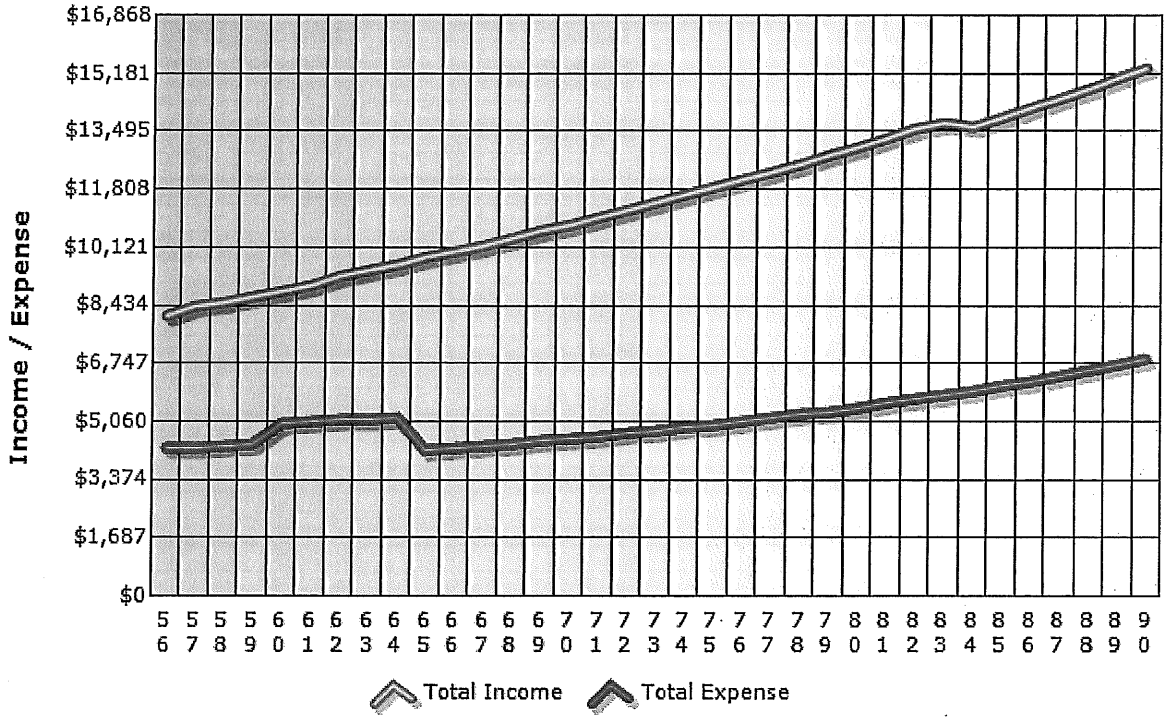
Age	Penalties	Survivor	FEGLI	Health	LTC	Taxes	TOTAL
56		$649.00	$811.67	$580.17		$0.00	$2,040.84
57		$661.98	$811.67	$609.18		$0.00	$2,082.83
58		$675.22	$811.67	$639.64		$0.00	$2,126.53
59		$688.72	$811.67	$671.62		$0.00	$2,172.01
60		$702.50	$1,350.00	$705.20		$0.00	$2,757.70
61		$716.55	$1,350.00	$740.46		$0.00	$2,807.01
62		$730.88	$1,350.00	$777.48		$0.00	$2,858.36
63		$745.50	$1,350.00	$816.36		$0.00	$2,911.86
64		$760.41	$1,350.00	$857.18		$0.00	$2,967.59
65		$775.62	$324.00	$900.03		$0.00	$1,999.65
66		$791.13	$324.00	$945.04		$0.00	$2,060.17
67		$806.95	$324.00	$992.29		$0.00	$2,123.24
68		$823.09	$324.00	$1,041.90		$0.00	$2,188.99
69		$839.55	$324.00	$1,094.00		$0.00	$2,257.55
70		$856.34	$324.00	$1,148.70		$0.00	$2,329.04
71		$873.47	$324.00	$1,206.13		$0.00	$2,403.60
72		$890.94	$324.00	$1,266.44		$0.00	$2,481.38
73		$908.76	$324.00	$1,329.76		$0.00	$2,562.52
74		$926.93	$324.00	$1,396.25		$0.00	$2,647.18
75		$945.47	$324.00	$1,466.06		$0.00	$2,735.53
76		$964.38	$324.00	$1,539.36		$0.00	$2,827.74
77		$983.67	$324.00	$1,616.33		$0.00	$2,924.00
78		$1,003.34	$324.00	$1,697.15		$0.00	$3,024.49
79		$1,023.41	$324.00	$1,782.01		$0.00	$3,129.42
80		$1,043.88	$324.00	$1,871.11		$0.00	$3,238.99
81		$1,064.75	$324.00	$1,964.66		$0.00	$3,353.41
82		$1,086.05	$324.00	$2,062.89		$0.00	$3,472.94
83		$1,107.77	$324.00	$2,166.04		$0.00	$3,597.81
84		$1,129.92	$324.00	$2,274.34		$0.00	$3,728.26
85		$1,152.52	$324.00	$2,388.06		$0.00	$3,864.58
86		$1,175.57	$324.00	$2,507.46		$0.00	$4,007.03
87		$1,199.09	$324.00	$2,632.83		$0.00	$4,155.92
88		$1,223.07	$324.00	$2,764.48		$0.00	$4,311.55
89		$1,247.53	$324.00	$2,902.70		$0.00	$4,474.23

Monthly Income / Expense - Government Sources

Income / Expense Analysis as of July-04-2014

Age	Income	Expense	Difference	Change
44	$11,011.67	$3,616.38	$7,395.29	
45	$11,231.90	$3,681.92	$7,549.98	$154.69
46	$11,456.54	$3,703.32	$7,753.22	$203.24
47	$11,685.67	$3,725.52	$7,960.15	$206.93
48	$11,919.38	$3,748.73	$8,170.65	$210.50
49	$12,157.77	$3,771.77	$8,386.01	$215.36
50	$12,400.93	$3,882.16	$8,518.76	$132.75
51	$12,648.94	$3,910.06	$8,738.89	$220.13
52	$12,901.92	$3,939.09	$8,962.83	$223.94
53	$13,159.96	$3,969.40	$9,190.56	$227.73
54	$13,423.16	$4,002.63	$9,420.53	$229.97
55	$13,691.62	$4,223.34	$9,468.29	$47.76
Retire				
56	$8,148.17	$4,265.50	$3,882.66	-$5,585.63
57	$8,380.78	$4,307.49	$4,073.29	$190.63
58	$8,539.16	$4,351.19	$4,187.97	$114.68
59	$8,700.18	$4,396.68	$4,303.50	$115.53
60	$8,864.90	$4,982.37	$3,882.54	-$420.96
61	$9,033.38	$5,031.68	$4,001.71	$119.17
62	$9,268.67	$5,083.03	$4,185.64	$183.93
63	$9,444.82	$5,136.52	$4,308.30	$122.66
64	$9,624.90	$5,192.25	$4,432.65	$124.35
65	$9,807.96	$4,224.32	$5,583.64	$1,150.99
66	$9,995.05	$4,284.83	$5,710.22	$126.58
67	$10,185.26	$4,347.90	$5,837.36	$127.14
68	$10,379.62	$4,413.66	$5,965.96	$128.60
69	$10,578.21	$4,482.21	$6,096.00	$130.04
70	$10,780.10	$4,553.71	$6,226.40	$130.40
71	$10,987.34	$4,628.27	$6,359.07	$132.67
72	$11,197.01	$4,706.04	$6,490.97	$131.90
73	$11,412.17	$4,787.18	$6,624.99	$134.02
74	$11,630.89	$4,871.85	$6,759.04	$134.05
75	$11,854.25	$4,960.20	$6,894.05	$135.01
76	$12,082.31	$5,052.41	$7,029.90	$135.85
77	$12,315.16	$5,148.67	$7,166.49	$136.59
78	$12,551.86	$5,249.16	$7,302.70	$136.21
79	$12,793.50	$5,354.08	$7,439.42	$136.72
80	$13,040.15	$5,463.65	$7,576.50	$137.08
81	$13,291.89	$5,578.08	$7,713.81	$137.31
82	$13,548.81	$5,697.61	$7,851.20	$137.39
83	$13,733.16	$5,822.48	$7,910.68	$59.48
84	$13,616.51	$5,952.93	$7,663.58	-$247.10
85	$13,888.46	$6,089.25	$7,799.21	$135.63
86	$14,166.93	$6,231.70	$7,935.23	$136.02
87	$14,450.00	$6,380.59	$8,069.41	$134.18
88	$14,738.78	$6,536.21	$8,202.57	$133.16
89	$15,033.36	$6,698.89	$8,334.47	$131.90
90	$15,334.83	$6,868.98	$8,465.85	$131.38

Monthly Income / Expense - Government Sources



Age	Income	Expense	Difference	Change
56	$8,148.17	$4,265.50	$3,882.66	-$5,585.62
57	$8,380.78	$4,307.49	$4,073.29	$190.63
58	$8,539.16	$4,351.19	$4,187.97	$114.68
59	$8,700.18	$4,396.68	$4,303.50	$115.53
60	$8,864.90	$4,982.37	$3,882.54	-$420.97
61	$9,033.38	$5,031.68	$4,001.71	$119.17
62	$9,268.67	$5,083.03	$4,185.64	$183.94
63	$9,444.82	$5,136.52	$4,308.30	$122.66
64	$9,624.90	$5,192.25	$4,432.65	$124.35
65	$9,807.96	$4,224.32	$5,583.64	$1,150.99
66	$9,995.05	$4,284.83	$5,710.22	$126.58
67	$10,185.26	$4,347.90	$5,837.36	$127.14
68	$10,379.62	$4,413.66	$5,965.96	$128.61
69	$10,578.21	$4,482.21	$6,096.00	$130.03
70	$10,780.10	$4,553.71	$6,226.40	$130.40
71	$10,987.34	$4,628.27	$6,359.07	$132.68
72	$11,197.01	$4,706.04	$6,490.97	$131.89
73	$11,412.17	$4,787.18	$6,624.99	$134.02
74	$11,630.89	$4,871.85	$6,759.04	$134.06
75	$11,854.25	$4,960.20	$6,894.05	$135.01
76	$12,082.31	$5,052.41	$7,029.90	$135.85
77	$12,315.16	$5,148.67	$7,166.49	$136.59
78	$12,551.86	$5,249.16	$7,302.70	$136.21
79	$12,793.50	$5,354.08	$7,439.42	$136.72
80	$13,040.15	$5,463.65	$7,576.50	$137.08
81	$13,291.89	$5,578.08	$7,713.81	$137.31
82	$13,548.81	$5,697.61	$7,851.20	$137.39
83	$13,733.16	$5,822.48	$7,910.68	$59.48
84	$13,616.51	$5,952.93	$7,663.58	-$247.10
85	$13,888.46	$6,089.25	$7,799.21	$135.63
86	$14,166.93	$6,231.70	$7,935.23	$136.02
87	$14,450.00	$6,380.59	$8,069.41	$134.19
88	$14,738.78	$6,536.21	$8,202.57	$133.16

Planned and Delayed Retirement

Retirement Characterization

Retirement System	FERS
Employee Type	Other
Employee Skill	Air Traffic Controller
Retirement Type	Mandatory

Input Data

High 3 Average At Retirement	161,096	
Estimated High 3 Increase / Year	2.00	%
Years of Service at Retirement	34	
Months of Service at Retirement	1	
Age at Retirement in Years	56	
Age at Retirement in Months	0	
Creditable Retirement Sick Leave	649	
Sick Leave to be Save / Year	26	
Annual Inflation Factor	0	%
COLA (In Retirement)	2.00	%
FERS Survivor	50% Annuity	

Planned and Projected Retirement Data

Planned Retirement		Delayed Retirement										
Age In Years	56	57	58	59	60	61	62	63	64	65	66	67
Age In Months	0	0	0	0	0	0	0	0	0	0	0	0
Service Years	34	35	36	37	38	39	40	41	42	43	44	45
Service Months	1	1	1	1	1	1	1	1	1	1	1	1
Sick Leave Years	0	0	0	0	0	0	0	0	0	0	0	0
Sick Leave Months	3	3	4	4	4	4	4	4	4	5	5	5
High 3 Average	161,096	164,318	167,604	170,956	174,375	177,863	181,420	185,049	188,750	192,525	196,375	200,303
Change in High 3 Average		3,222	3,286	3,352	3,419	3,488	3,557	3,629	3,701	3,775	3,850	3,928
Annual ANNUITY (Before Penalties)	77,863	81,064	84,500	87,900	91,402	95,008	98,723	102,548	106,486	110,702	114,880	119,180
Annual Retire Early Penalty												
Annual Deposit Penalty												
Annual Redeposit Penalty												
Annual Annuity No Survivor	77,863	81,064	84,500	87,900	91,402	95,008	98,723	102,548	106,486	110,702	114,880	119,180
Monthly Annuity No Survivor *	6,489	6,755	7,042	7,325	7,617	7,917	8,227	8,546	8,874	9,225	9,573	9,932
Annual Annuity With Survivor	70,077	72,957	76,050	79,110	82,262	85,508	88,851	92,293	95,838	99,632	103,392	107,262
Monthly Annuity With Survivor *	5,840	6,080	6,338	6,593	6,855	7,126	7,404	7,691	7,986	8,303	8,616	8,939
Annual Survivor Annuity	38,932	40,532	42,250	43,950	45,701	47,504	49,361	51,274	53,243	55,351	57,440	59,590
Monthly Survivor Annuity	3,244	3,378	3,521	3,663	3,808	3,959	4,113	4,273	4,437	4,613	4,787	4,966
Annual Cost of Survivor Annuity *	7,788	8,100	8,448	8,784	9,144	9,492	9,876	10,260	10,656	11,064	11,484	11,916
Monthly Cost of Survivor Annuity *	649	675	704	732	762	791	823	855	888	922	957	993

Annuity and Survivor Benefit

Employee Retirement:

- Your Annuity at retirement is based on a current salary of $132,140 per year with 2.00% annual pay raises. Retiring at age 56 with 34 years of service will yield a Monthly Retirement Income of: $6,489

Employee Retirement with Survivor Benefit Plan (SBP):

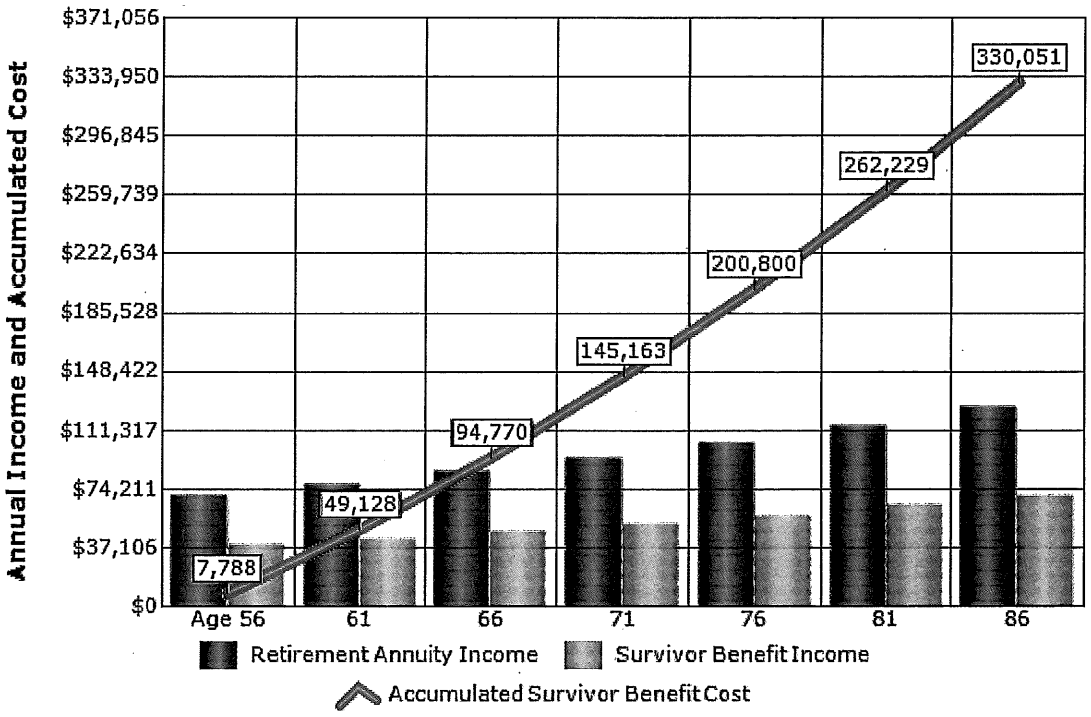
- Your Monthly Retirement Income after SBP Cost starting at age 56 will be: $5,840

Survivor's Benefit:

- Under SBP, at your death, your widow(er) will receive a Monthly Income of: $3,244

Costs:

- Your projected cost for a Survivor Benefit Plan (SBP) at Retirement will be:
  - Cost Per Month: $649
  - Cost Per Year: $7,788
- Your Projected Accumulated Cost for a Survivor Benefit Plan (SBP) at age 66 will be: $94,770
- Your Projected Accumulated Cost for a Survivor Benefit Plan (SBP) at age 76 will be: $200,800



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

Benefits Data

Calculations based on a COLA (In Retirement) of 2.00% 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	56	6,489.00	5,840.00	3,244.00	649.00	7,788.00	7,788.00
2	57	6,618.78	5,956.80	3,308.88	661.98	7,943.76	15,731.76
3	58	6,751.16	6,075.94	3,375.06	675.22	8,102.64	23,834.40
4	59	6,886.18	6,197.45	3,442.56	688.72	8,264.69	32,099.08
5	60	7,023.90	6,321.40	3,511.41	702.50	8,429.98	40,529.06
6	61	7,164.38	6,447.83	3,581.64	716.55	8,598.58	49,127.65
7	62	7,307.67	6,576.79	3,653.27	730.88	8,770.55	57,898.20
8	63	7,453.82	6,708.32	3,726.34	745.50	8,945.96	66,844.16
9	64	7,602.90	6,842.49	3,800.86	760.41	9,124.88	75,969.05
10	65	7,754.96	6,979.34	3,876.88	775.62	9,307.38	85,276.43
11	66	7,910.05	7,118.93	3,954.42	791.13	9,493.53	94,769.96
12	67	8,068.26	7,261.31	4,033.51	806.95	9,683.40	104,453.35
13	68	8,229.62	7,406.53	4,114.18	823.09	9,877.07	114,330.42
14	69	8,394.21	7,554.66	4,196.46	839.55	10,074.61	124,405.03
15	70	8,562.10	7,705.76	4,280.39	856.34	10,276.10	134,681.13
16	71	8,733.34	7,859.87	4,366.00	873.47	10,481.62	145,162.75
17	72	8,908.01	8,017.07	4,453.32	890.94	10,691.26	155,854.01
18	73	9,086.17	8,177.41	4,542.38	908.76	10,905.08	166,759.09
19	74	9,267.89	8,340.96	4,633.23	926.93	11,123.18	177,882.27
20	75	9,453.25	8,507.78	4,725.90	945.47	11,345.65	189,227.92
21	76	9,642.31	8,677.93	4,820.41	964.38	11,572.56	200,800.47
22	77	9,835.16	8,851.49	4,916.82	983.67	11,804.01	212,604.48
23	78	10,031.86	9,028.52	5,015.16	1,003.34	12,040.09	224,644.57
24	79	10,232.50	9,209.09	5,115.46	1,023.41	12,280.89	236,925.46
25	80	10,437.15	9,393.27	5,217.77	1,043.88	12,526.51	249,451.97
26	81	10,645.89	9,581.14	5,322.13	1,064.75	12,777.04	262,229.01
27	82	10,858.81	9,772.76	5,428.57	1,086.05	13,032.58	275,261.59
28	83	11,075.99	9,968.22	5,537.14	1,107.77	13,293.23	288,554.83
29	84	11,297.51	10,167.58	5,647.88	1,129.92	13,559.10	302,113.92
30	85	11,523.46	10,370.93	5,760.84	1,152.52	13,830.28	315,944.20
31	86	11,753.93	10,578.35	5,876.06	1,175.57	14,106.88	330,051.08
32	87	11,989.00	10,789.92	5,993.58	1,199.09	14,389.02	344,440.11
33	88	12,228.78	11,005.72	6,113.45	1,223.07	14,676.80	359,116.91
34	89	12,473.36	11,225.83	6,235.72	1,247.53	14,970.34	374,087.25
35	90	12,722.83	11,450.35	6,360.43	1,272.48	15,269.74	389,356.99

* Monthly Annuity No Survivor Minus Monthly Annuity With Survivor

FERS Supplement and Social Security Benefits

Benefits Data

Calculations based on a FERS Annuity COLA of 2.00% and a Social Security COLA of 2.0%.

Age	FERS Annuity	FERS Supplement	Social Security	TOTAL	Change
56	5,840	1,275	0	7,115	0
57	5,957	1,301	0	7,258	143
58	6,076	1,327	0	7,403	145
59	6,197	1,353	0	7,550	147
60	6,321	1,380	0	7,701	151
61	6,448	1,408	0	7,856	155
62	6,577	0	1,500	8,077	221
63	6,708	0	1,530	8,238	161
64	6,842	0	1,561	8,403	165
65	6,979	0	1,592	8,571	168
66	7,119	0	1,624	8,743	172
67	7,261	0	1,656	8,917	174
68	7,407	0	1,689	9,096	179
69	7,555	0	1,723	9,278	182
70	7,706	0	1,757	9,463	185
71	7,860	0	1,793	9,653	190
72	8,017	0	1,828	9,845	192
73	8,177	0	1,865	10,042	197
74	8,341	0	1,902	10,243	201
75	8,508	0	1,940	10,448	205
76	8,678	0	1,979	10,657	209
77	8,851	0	2,019	10,870	213
78	9,029	0	2,059	11,088	218
79	9,209	0	2,100	11,309	221
80	9,393	0	2,142	11,535	226
81	9,581	0	2,185	11,766	231
82	9,773	0	2,229	12,002	236
83	9,968	0	2,273	12,241	239
84	10,168	0	2,319	12,487	246
85	10,371	0	2,365	12,736	249
86	10,578	0	2,413	12,991	255
87	10,790	0	2,461	13,251	260
88	11,006	0	2,510	13,516	265
89	11,226	0	2,560	13,786	270

Thrift Savings Plan

Current Contributions:

You are currently contributing a regular amount of $13,214 from your salary and an additional $0 catch-up contributon for a combined Annual Contribution of: $13,214

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 35.00% into the C fund earning 3.00%, .00% into the F fund earning 3.00%, 30.00% into the G fund earning 3.00%, .00% into the I fund earning 3.00%, .00% into the S fund earning 3.00%, and 35.00% into the L-2030 Fund. Each quarter, your L-funds allocation will automatically shift to a slightly more conservative mix (less allocated in the C, I, and S funds and more allocated in the F and G funds).

Withdrawal of Funds:

You chose to begin your TSP withdrawal at the age of 56 years and 2 months. Based on your projected account value of $692,719, your Monthly TSP withdrawal will be: $461.00

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

Thrift Savings Plan

Existing Savings

There are six separate funds (C, F, G, I, S, and L) in which to accumulate savings. At this time you have accumulated $100,000.00 in the C Fund, $0.00 in the F Fund, $75,000.00 in the G Fund, $0.00 in the I Fund, $0.00 in the S Fund, and $100,000.00 in the L-2030 Fund for a total of $275,000.00.

Projected Annual Return Rates

The following rates were selected by you for calculating future earnings: C Fund 3.00%, F Fund 3.00%, G Fund 3.00%, I Fund 3.00%, and S Fund 3.00%.

Contributions

You are currently contributing a regular amount of $13,214.00 from your salary and an additional $0.00 catch-up contributon for a combined Annual Contribution of $13,214.00. This is divided into the six funds as follows:

$4,624.90 (35.00%) in the C Fund,
$0.00 (0.00%) in the F Fund,
$3,964.20 (30.00%) in the G Fund,
$0.00 (0.00%) in the I Fund,
$0.00 (0.00%) in the S Fund, and
$4,624.90 (35.00%) in the L-2030 Fund.

In addition, the government's contribution of $6,607.00 is divided into the six funds as follows:

$2,312.45 (35.00%) in the C Fund,
$0.00 (0.00%) in the F Fund,
$1,982.10 (30.00%) in the G Fund,
$0.00 (0.00%) in the I Fund,
$0.00 (0.00%) in the S Fund, and
$2,312.45 (35.00%) in the L-2030 Fund.

The total annual contribution of $19,821.00 is distributed as follows:

$6,937.35 (35.00%) in the C Fund,
$0.00 (0.00%) in the F Fund,
$5,946.30 (30.00%) in the G Fund,
$0.00 (0.00%) in the I Fund,
$0.00 (0.00%) in the S Fund, and
$6,937.35 (35.00%) in the L-2030 Fund.

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

Projected Savings at Withdrawal

You elected to start withdrawing funds at the age of 56 years and 2 months. The projected savings in the six funds at that age is $692,719.00.

Withdrawal Option Selected

At the start of your withdrawal period, you elected to distribute the $692,719.00 into the five funds as follows:

$20,781.57 (3.00%) in the C Fund,
$20,781.57 (3.00%) in the F Fund,
$20,781.57 (3.00%) in the G Fund,
$20,781.57 (3.00%) in the I Fund, and
$20,781.57 (3.00%) in the S Fund.

In addition, you elected to use the IRS Life Expectancy Tables to determine the number of payments you will receive. According to your age at the start of the withdrawal period, you will receive 332 payments of $461.00 per month. The last payment will be in October-2053. At that time you will have received $153,052.00, and you will have -$3.05 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: 12-2014 to 02-2026

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
12-2014	45	132,140	8,589	4,295	12,884	105,000	0	79,124	0	0	184,124
12-2015	46	134,783	8,761	4,380	13,141	115,368	0	87,680	0	0	203,048
12-2016	47	137,478	8,936	4,468	13,404	126,194	0	96,619	0	0	222,813
12-2017	48	140,228	9,115	4,557	13,672	137,497	0	105,955	0	0	243,452
12-2018	49	143,033	9,297	4,649	13,946	149,292	0	115,704	0	0	264,996
12-2019	50	145,893	9,483	4,742	14,225	161,599	0	125,879	0	0	287,478
12-2020	51	148,811	9,673	4,836	14,509	174,435	0	136,498	0	0	310,933
12-2021	52	151,787	9,866	4,933	14,799	187,820	0	147,574	0	0	335,394
12-2022	53	154,823	10,064	5,032	15,095	201,773	0	159,127	0	0	360,900
12-2023	54	157,920	10,265	5,132	15,397	216,316	0	171,171	0	0	387,487
12-2024	55	161,078	10,470	5,235	15,705	231,469	0	183,727	0	0	415,196
12-2025	56	164,299	10,679	5,340	16,019	246,536	0	196,195	0	0	442,731
02-2026	56	0	0	0	0	247,771	0	197,177	0	0	444,948

Summary of Annual Contributions and Savings in the L Funds (C, F, G, I and S): 12-2014 to 02-2026

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
12-2014	45	132,140	4,625	2,312	6,937	35,516	8,374	28,770	19,845	12,495	105,000
12-2015	46	134,783	4,717	2,359	7,076	38,241	9,089	33,399	21,357	13,282	115,368
12-2016	47	137,478	4,812	2,406	7,218	41,022	9,826	38,379	22,900	14,067	126,194
12-2017	48	140,228	4,908	2,454	7,362	43,860	10,587	43,726	24,474	14,849	137,496
12-2018	49	143,033	5,006	2,503	7,509	46,756	11,371	49,461	26,078	15,627	149,293
12-2019	50	145,893	5,106	2,553	7,659	49,707	12,180	55,601	27,712	16,400	161,600
12-2020	51	148,811	5,208	2,604	7,813	52,715	13,013	62,166	29,375	17,165	174,434
12-2021	52	151,787	5,313	2,656	7,969	55,779	13,871	69,179	31,069	17,921	187,819
12-2022	53	154,823	5,419	2,709	8,128	58,899	14,756	76,660	32,792	18,667	201,774
12-2023	54	157,920	5,527	2,764	8,291	62,073	15,666	84,632	34,543	19,401	216,315
12-2024	55	161,078	5,638	2,819	8,457	65,011	16,604	93,665	36,105	20,084	231,469
12-2025	56	164,299	5,271	2,636	7,907	66,888	17,519	104,651	36,896	20,582	246,536
02-2026	56	0	0	0	0	66,691	17,572	106,275	36,726	20,507	247,771

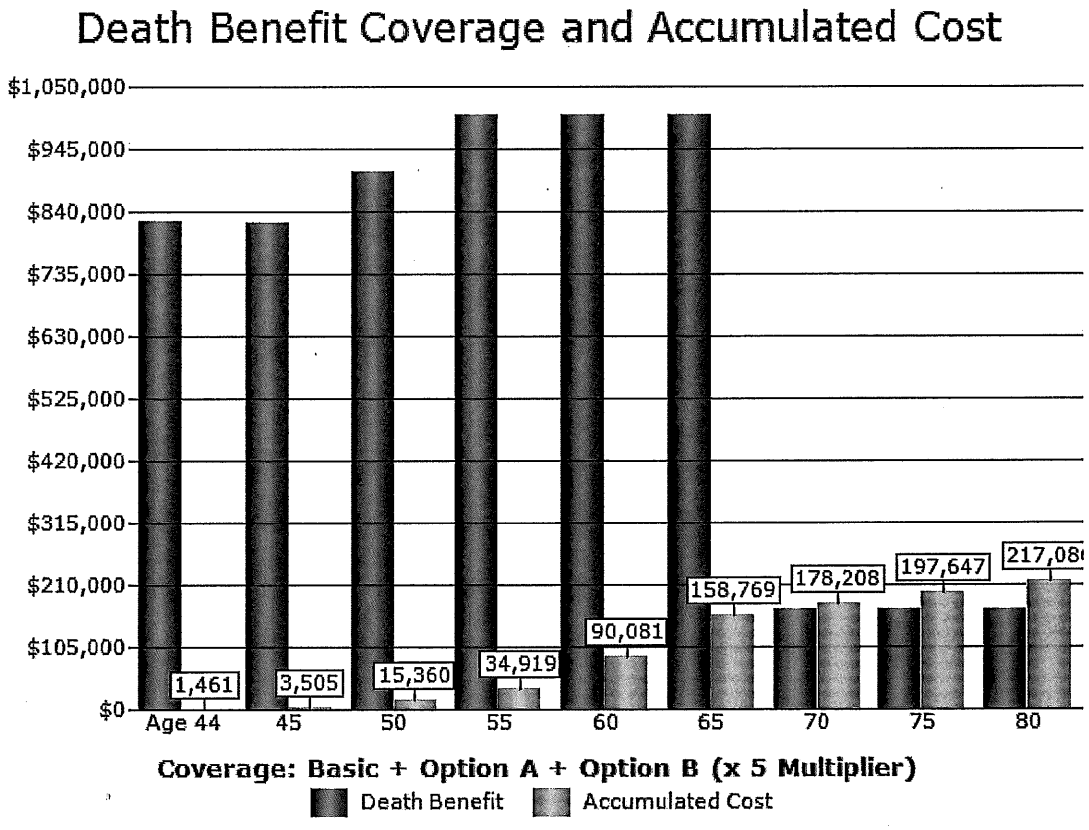
Federal Employees Group Life Insurance

Current Coverage and Costs:

Your current coverage (Death Benefit) for FEGLI is:	$823,500	
Your current total FEGLI Monthly Cost is:		$121.77
The Annual Cost is:		$1,461

Future Coverage and Costs:

At age 56 your coverage (Death Benefit) for FEGLI will be:	$1,002,000	
Your total FEGLI Monthly Cost will be:		$811.70
The Annual Cost will be:		$9,740
The total Accumulated Cost for your FEGLI coverage will be:		$44,660
At age 65 your coverage (Death Benefit) for FEGLI will be:	$1,002,000	
Your total FEGLI Monthly Cost will be:		$323.98
The Annual Cost will be:		$3,888
The total Accumulated Cost for your FEGLI coverage will be:		$158,769
At age 70 your coverage (Death Benefit) for FEGLI will be:	$169,500	
Your total FEGLI Monthly Cost will be:		$323.98
The Annual Cost will be:		$3,888
The total Accumulated Cost for your FEGLI coverage will be:		$178,208



Federal Employees Group Life Insurance

Summary as of July-04-2014

At your current age of 44, your annual salary is $132,140.00, 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 5 times your annual salary), Option C insures your spouse for $25,000. You plan to retire on 12-31-2025 at the age of 56. 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
44/45	132,140	56.20	121.77	1,461	1,461	148,500	10,000	665,000	25,000	848,500
45/46	134,783	78.60	170.30	2,044	3,505	137,000	10,000	675,000	25,000	847,000
46/47	137,478	80.25	173.88	2,087	5,591	140,000	10,000	690,000	25,000	865,000
47/48	140,228	81.90	177.45	2,129	7,721	143,000	10,000	705,000	25,000	883,000
48/49	143,033	83.55	181.03	2,172	9,893	146,000	10,000	720,000	25,000	901,000
49/50	145,893	84.65	183.41	2,201	12,094	148,000	10,000	730,000	25,000	913,000
50/51	148,811	125.60	272.13	3,266	15,360	151,000	10,000	745,000	25,000	931,000
51/52	151,787	128.00	277.33	3,328	18,688	154,000	10,000	760,000	25,000	949,000
52/53	154,823	130.40	282.53	3,390	22,078	157,000	10,000	775,000	25,000	967,000
53/54	157,920	132.80	287.73	3,453	25,531	160,000	10,000	790,000	25,000	985,000
54/55	161,078	136.00	294.67	3,536	29,067	164,000	10,000	810,000	25,000	1,009,000
55/56	164,299	225.10	487.72	5,853	34,919	167,000	10,000	825,000	25,000	1,027,000
56/57	0	374.63	811.70	9,740	44,660	167,000	10,000	825,000	25,000	1,027,000
57/58	0	374.63	811.70	9,740	54,400	167,000	10,000	825,000	25,000	1,027,000
58/59	0	374.63	811.70	9,740	64,140	167,000	10,000	825,000	25,000	1,027,000
59/60	0	374.63	811.70	9,740	73,881	167,000	10,000	825,000	25,000	1,027,000
60/61	0	623.08	1,350.01	16,200	90,081	167,000	10,000	825,000	25,000	1,027,000
61/62	0	623.08	1,350.01	16,200	106,281	167,000	10,000	825,000	25,000	1,027,000
62/63	0	623.08	1,350.01	16,200	122,481	167,000	10,000	825,000	25,000	1,027,000
63/64	0	623.08	1,350.01	16,200	138,681	167,000	10,000	825,000	25,000	1,027,000
64/65	0	623.08	1,350.01	16,200	154,881	167,000	10,000	825,000	25,000	1,027,000
65/66	0	149.53	323.98	3,888	158,769	167,000	10,000	825,000	25,000	1,027,000
66/67	0	149.53	323.98	3,888	162,657	167,000	7,600	627,000	19,000	820,600
67/68	0	149.53	323.98	3,888	166,545	167,000	5,200	429,000	13,000	614,200
68/69	0	149.53	323.98	3,888	170,432	167,000	2,800	231,000	7,000	407,800
69/70	0	149.53	323.98	3,888	174,320	167,000	2,500	0	0	169,500
70/71	0	149.53	323.98	3,888	178,208	167,000	2,500	0	0	169,500
71/72	0	149.53	323.98	3,888	182,096	167,000	2,500	0	0	169,500
72/73	0	149.53	323.98	3,888	185,983	167,000	2,500	0	0	169,500
73/74	0	149.53	323.98	3,888	189,871	167,000	2,500	0	0	169,500
74/75	0	149.53	323.98	3,888	193,759	167,000	2,500	0	0	169,500
75/76	0	149.53	323.98	3,888	197,647	167,000	2,500	0	0	169,500
76/77	0	149.53	323.98	3,888	201,535	167,000	2,500	0	0	169,500
77/78	0	149.53	323.98	3,888	205,422	167,000	2,500	0	0	169,500
78/79	0	149.53	323.98	3,888	209,310	167,000	2,500	0	0	169,500
79/80	0	149.53	323.98	3,888	213,198	167,000	2,500	0	0	169,500
80/81	0	149.53	323.98	3,888	217,086	167,000	2,500	0	0	169,500
81/82	0	149.53	323.98	3,888	220,973	167,000	2,500	0	0	169,500
82/83	0	149.53	323.98	3,888	224,861	167,000	2,500	0	0	169,500
83/84	0	149.53	323.98	3,888	228,749	167,000	2,500	0	0	169,500
84/85	0	149.53	323.98	3,888	232,637	167,000	2,500	0	0	169,500
85/86	0	149.53	323.98	3,888	236,525	167,000	2,500	0	0	169,500
86/87	0	149.53	323.98	3,888	240,412	167,000	2,500	0	0	169,500
87/88	0	149.53	323.98	3,888	244,300	167,000	2,500	0	0	169,500
88/89	0	149.53	323.98	3,888	248,188	167,000	2,500	0	0	169,500
89/90	0	149.53	323.98	3,888	252,076	167,000	2,500	0	0	169,500
90/91	0	149.53	323.98	3,888	255,964	167,000	2,500	0	0	169,500

Average Premium from Age 44 to Age 65	Basic	Option A	Option B	Option C	Total Premium
Biweekly	$87.69	$2.65	$186.33	$6.99	$283.67
Monthly	$190.00	$5.74	$403.72	$15.15	$614.61

Federal Employees Health Benefits Program

Calculations based on current Health Insurance premium of:
Biweekly = $156.56
Monthly = $339.21
Annual = $4,070.56
The current premium is projected to increase annually by 5.00% (compounded)

Age	Biweekly Health Benefit Cost	Monthly Health Benefit Cost	Annual Health Benefit Cost	Accumlated Cost	Change Form Previous Year
44/45	156.56	339.21	4,070.56	4,070.56	.00
45/46	164.39	356.17	4,274.09	8,344.65	203.53
46/47	172.61	373.98	4,487.79	12,832.44	213.70
47/48	181.24	392.68	4,712.18	17,544.62	224.39
48/49	190.30	412.32	4,947.79	22,492.41	235.61
49/50	199.81	432.93	5,195.18	27,687.59	247.39
50/51	209.81	454.58	5,454.94	33,142.53	259.76
51/52	220.30	477.31	5,727.69	38,870.22	272.75
52/53	231.31	501.17	6,014.07	44,884.29	286.38
53/54	242.88	526.23	6,314.77	51,199.07	300.70
54/55	255.02	552.54	6,630.51	57,829.58	315.74
55/56	267.77	580.17	6,962.04	64,791.62	331.53
56/57	281.16	609.18	7,310.14	72,101.76	348.10
57/58	295.22	639.64	7,675.65	79,777.41	365.51
58/59	309.98	671.62	8,059.43	87,836.84	383.78
59/60	325.48	705.20	8,462.40	96,299.24	402.97
60/61	341.75	740.46	8,885.52	105,184.76	423.12
61/62	358.84	777.48	9,329.80	114,514.56	444.28
62/63	376.78	816.36	9,796.29	124,310.85	466.49
63/64	395.62	857.18	10,286.10	134,596.95	489.81
64/65	415.40	900.03	10,800.41	145,397.36	514.31
65/66	436.17	945.04	11,340.43	156,737.79	540.02
66/67	457.98	992.29	11,907.45	168,645.23	567.02
67/68	480.88	1,041.90	12,502.82	181,148.06	595.37
68/69	504.92	1,094.00	13,127.96	194,276.02	625.14
69/70	530.17	1,148.70	13,784.36	208,060.38	656.40
70/71	556.68	1,206.13	14,473.58	222,533.96	689.22
71/72	584.51	1,266.44	15,197.26	237,731.22	723.68
72/73	613.74	1,329.76	15,957.12	253,688.34	759.86
73/74	644.42	1,396.25	16,754.98	270,443.32	797.86
74/75	676.64	1,466.06	17,592.73	288,036.04	837.75
75/76	710.48	1,539.36	18,472.36	306,508.40	879.63
76/77	746.00	1,616.33	19,395.98	325,904.38	923.62
77/78	783.30	1,697.15	20,365.78	346,270.16	969.80
78/79	822.46	1,782.01	21,384.07	367,654.23	1,018.29
79/80	863.59	1,871.11	22,453.27	390,107.50	1,069.20
80/81	906.77	1,964.66	23,575.94	413,683.44	1,122.67
81/82	952.11	2,062.89	24,754.73	438,438.17	1,178.79
82/83	999.71	2,166.04	25,992.47	464,430.64	1,237.74
83/84	1,049.70	2,274.34	27,292.09	491,722.73	1,299.62
84/85	1,102.18	2,388.06	28,656.70	520,379.43	1,364.61
85/86	1,157.29	2,507.46	30,089.53	550,468.96	1,432.83
86/87	1,215.15	2,632.83	31,594.01	582,062.96	1,504.48
87/88	1,275.91	2,764.48	33,173.71	615,236.67	1,579.70
88/89	1,339.71	2,902.70	34,832.39	650,069.07	1,658.68
89/90	1,406.69	3,047.83	36,574.01	686,643.08	1,741.62

FEGLI and Survivor Benefit Cost Analysis

Age	Annual FEGLI Cost	Annual Survivor Benefit Cost	TOTAL Annual Cost	TOTAL ACCUMULATED COST	Cost Increase From Previous Year
44/45	1,461	0	1,461	1,461	
45/46	2,044	0	2,044	3,505	583
46/47	2,087	0	2,087	5,592	43
47/48	2,129	0	2,129	7,721	42
48/49	2,172	0	2,172	9,893	43
49/50	2,201	0	2,201	12,094	29
50/51	3,266	0	3,266	15,360	1,065
51/52	3,328	0	3,328	18,688	62
52/53	3,390	0	3,390	22,078	62
53/54	3,453	0	3,453	25,531	63
54/55	3,536	0	3,536	29,067	83
55/56	5,853	0	5,853	34,920	2,317
56/57	9,740	7,788	17,528	52,448	11,675
57/58	9,740	7,944	17,684	70,132	156
58/59	9,740	8,103	17,843	87,974	159
59/60	9,740	8,265	18,005	105,979	162
60/61	16,200	8,430	24,630	130,609	6,625
61/62	16,200	8,599	24,799	155,408	169
62/63	16,200	8,771	24,971	180,378	172
63/64	16,200	8,946	25,146	205,524	175
64/65	16,200	9,125	25,325	230,849	179
65/66	3,888	9,307	13,195	244,044	-12,130
66/67	3,888	9,494	13,382	257,426	186
67/68	3,888	9,683	13,571	270,997	190
68/69	3,888	9,877	13,765	284,762	194
69/70	3,888	10,075	13,963	298,725	198
70/71	3,888	10,276	14,164	312,889	201
71/72	3,888	10,482	14,370	327,259	206
72/73	3,888	10,691	14,579	341,838	210
73/74	3,888	10,905	14,793	356,631	214
74/75	3,888	11,123	15,011	371,642	218
75/76	3,888	11,346	15,234	386,876	222
76/77	3,888	11,573	15,461	402,336	227
77/78	3,888	11,804	15,692	418,028	231
78/79	3,888	12,040	15,928	433,957	236
79/80	3,888	12,281	16,169	450,125	241
80/81	3,888	12,527	16,415	466,540	246
81/82	3,888	12,777	16,665	483,205	251
82/83	3,888	13,033	16,921	500,126	256
83/84	3,888	13,293	17,181	517,307	261
84/85	3,888	13,559	17,447	534,754	266
85/86	3,888	13,830	17,718	552,472	271
86/87	3,888	14,107	17,995	570,467	277
87/88	3,888	14,389	18,277	588,744	282
88/89	3,888	14,677	18,565	607,309	288
89/90	3,888	14,970	18,858	626,167	294
90/91	3,888	15,270	19,158	645,325	299

High 3 Average

Average at Retirement

Average: 161,096
Retirement Date: 12-31-25

Pay Changes - Dates and Amounts

Date Effective	Annual Pay
01-01-25	164,299
01-01-24	161,078
01-01-23	157,920
01-01-22	154,823
01-01-21	151,787

High 3 Average Changes

Date	Average	Change	% Change
12-31-25	161,096.00		
11-30-25	160,828.00	268.27	.17%
10-31-25	160,568.00	259.62	.16%
09-30-25	160,300.00	268.27	.17%
08-31-25	160,040.00	259.62	.16%
07-31-25	159,772.00	268.27	.17%
06-30-25	159,504.00	268.27	.17%
05-31-25	159,244.00	259.62	.16%
04-30-25	158,976.00	268.27	.17%
03-31-25	158,716.00	259.62	.16%
02-28-25	158,448.00	268.27	.17%
01-31-25	158,206.00	242.31	.15%
12-31-24	157,940.00	265.33	.17%
11-30-24	157,677.00	263.03	.17%
10-31-24	157,423.00	254.55	.16%
09-30-24	157,160.00	263.03	.17%
08-31-24	156,905.00	254.55	.16%
07-31-24	156,642.00	263.03	.17%
06-30-24	156,379.00	263.03	.17%
05-31-24	156,125.00	254.55	.16%
04-30-24	155,862.00	263.03	.17%
03-31-24	155,607.00	254.55	.16%
02-29-24	155,344.00	263.03	.17%
01-31-24	155,098.00	246.06	.16%