



Federal Employee Benefits Analysis

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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: Sue Smith
Address:

Date Of Birth: 04-10-1968
Age: 52

Employment

Service Computation Date: 08-23-03
Annual Salary: \$65,000.00
Hourly Salary: \$31.15
Annual Salary Increase: 1.25% (Estimated)
Creditable Service: 17 Years 5 Months
Sick Leave: 0 Year 4 Months

Retirement

Retirement System: FERS
Employee Type: REGULAR
Retirement Type: REGULAR
Planned Retirement Date: 04-10-28
Annual Salary: \$72,689
Hourly Salary: \$34.83
High 3 Average Salary: \$71,152
Annual COLA: 1.83%
Creditable Service: 24 Years 7 Months
Sick Leave: Year 9 Months
Age: 60
Retirement Eligibility: Service and Age Requirements Met

Monthly Retirement Annuity - FERS Survivor with a 50% Annuity

Annuity Without Survivor*: \$1,502
Annuity With Survivor*: \$1,352
Survivor's Annuity: \$751
Cost of Survivor's Annuity*: \$150

Thrift Savings Plan (TSP)

CURRENT TRADITIONAL STATUS

Your Annual Contribution: \$2,599.99
Govt. Annual Contribution: \$3,250.00
G Fund Savings: \$100,000.00
F Fund Savings: \$15,000.00
C Fund Savings: \$5,000.00
S Fund Savings: \$1,000.00
I Fund Savings: \$5,000.00
L Fund Savings: \$20,000.00
Total Savings: \$146,000.00
Hypothetical Balance at Withdrawal: \$269,869.00

CURRENT ROTH STATUS

Your Annual Contribution: \$15,400.00
Govt. Annual Contribution: \$0.00
G Fund Savings: \$0.00
F Fund Savings: \$0.00
C Fund Savings: \$0.00
S Fund Savings: \$0.00
I Fund Savings: \$0.00
L Fund Savings: \$0.00
Total Savings: \$0.00
Hypothetical Balance at Withdrawal: \$163,932.00

Federal Employees Group Life Insurance (FEGLI)

COVERAGE	AT AGE 52	AT AGE 60	AT AGE 65
Basic	\$67,000.00	\$74,000.00	\$74,000.00
Option A	\$10,000.00	\$10,000.00	\$10,000.00
Option B	\$260,000.00	\$288,000.00	\$288,000.00
Option C	\$0.00	\$0.00	\$0.00
Total	\$337,000.00	\$372,000.00	\$372,000.00
ANNUAL PREMIUM	\$1,033.50	\$5,630.82	\$5,935.02

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>	
	Biweekly	Monthly	Monthly	
Gross Salary	\$2,492.00	\$5,416.67	\$1,502.08	Gross Annuity
FERS Retirement	\$45.00	\$97.50	\$150.00	Survivor Benefit
TSP-Traditional	\$100.00	\$216.67	\$0.00	Early Retirement-Age Penalty
TSP-Roth	\$592.31	\$1,283.33		
TSP Catch-Up	\$0.00	\$0.00	\$0.00	Unpaid Redeposit
TSP-Roth Catch-Up	\$0.00	\$0.00		
Social Security/OASDI	\$130.00	\$281.67	\$0.00	Unpaid Deposit
Tax-Federal Withholding	\$290.00	\$628.33	\$447.88	Tax-Federal Withholding (Estimated)
Tax-State Withholding	\$125.00	\$270.83	\$193.05	Tax-State Withholding (Estimated)
FEGLI Basic	\$10.05	\$21.78	\$181.68	FEGLI Basic
FEGLI Optional	\$29.70	\$64.35	\$287.56	FEGLI Optional
FEHB-Medical	\$180.00	\$390.00	\$555.09	FEHB-Medical- FEHB (Estimated)
Dental	\$50.00	\$108.33	\$130.00	Dental (Estimated)
Vision	\$30.00	\$65.00	\$80.00	Vision (Estimated)
Long Term Care	\$106.15	\$230.00	\$230.00	Long Term Care
Flexible Spending Account	\$50.00	\$108.33		
Medicare	\$32.00	\$69.33		
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	\$1,770.21	\$3,835.45	\$2,255.26	Total Deduction (Estimated)
			-\$753.18	Net Annuity (after deduction) (Estimated)
			\$1,125.00	Social Security/FERS Supplement (Estimated)
			\$0.00	TSP-Traditional Income (if any) (Estimated)
			\$0.00	TSP-Roth Income (if any) (Estimated)
			\$1,166.67	Taxable Income from Other Sources (Estimated)
			\$1,250.00	Non-Taxable Income from Other Sources (Estimate)
Net Pay	\$721.79	\$1,581.22	\$2,788.49	Net Income (Estimated)

Net Retirement Income Minus Net Pay Today = \$428.88

Impact of Inflation On Retirement Income

Inflation causes the steady decrease in the value of money.

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

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

You selected an Average Yearly Inflation rate of: 3%

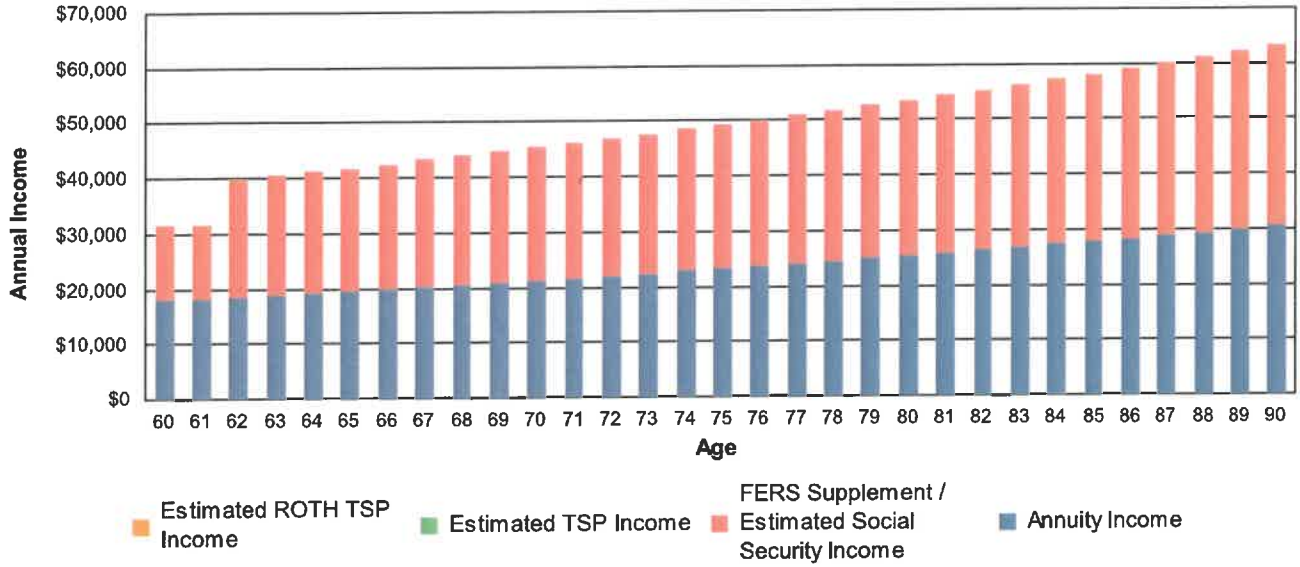
Net Pay per Month Today \$0.00

Net Monthly Income at Retirement \$0.00 that includes: Net Annuity + Social Security/FERS Supplement + TSP

- In 9 years, the value of your net monthly income at retirement \$2,788.49 will be \$2,137.15.
- In order to maintain a standard of living equal in value to your current income \$1,581.22, you will need a net monthly income at retirement in 9 years of \$2,063.13.
- The difference between \$2,788.49 and \$2,063.13 is a surplus of \$725.36 in monthly retirement income in 9 years.

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.)



Age	Annuity	Estimated Social Security	Estimated TSP	Estimated ROTH TSP	Total
60	\$18,025.00	\$13,500.00			\$31,525.00
61	\$18,025.00	\$13,500.00			\$31,525.00
62	\$18,354.86	\$21,600.00			\$39,954.86
63	\$18,690.75	\$21,924.00			\$40,614.75
64	\$19,032.79	\$22,248.00			\$41,280.79
65	\$19,381.09	\$22,584.00			\$41,965.09
66	\$19,735.77	\$22,920.00			\$42,655.77
67	\$20,096.93	\$23,268.00			\$43,364.93
68	\$20,464.70	\$23,616.00			\$44,080.70
69	\$20,839.21	\$23,976.00			\$44,815.21
70	\$21,220.57	\$24,336.00			\$45,556.57
71	\$21,608.90	\$24,696.00			\$46,304.90
72	\$22,004.35	\$25,068.00			\$47,072.35
73	\$22,407.02	\$25,440.00			\$47,847.02
74	\$22,817.07	\$25,824.00			\$48,641.07
75	\$23,234.63	\$26,208.00			\$49,442.63
76	\$23,659.82	\$26,604.00			\$50,263.82
77	\$24,092.79	\$27,000.00			\$51,092.79
78	\$24,533.69	\$27,408.00			\$51,941.69
79	\$24,982.66	\$27,816.00			\$52,798.66
80	\$25,439.84	\$28,236.00			\$53,675.84
81	\$25,905.39	\$28,668.00			\$54,573.39
82	\$26,379.46	\$29,088.00			\$55,467.46
83	\$26,862.20	\$29,532.00			\$56,394.20
84	\$27,353.78	\$29,976.00			\$57,329.78
85	\$27,854.36	\$30,420.00			\$58,274.36
86	\$28,364.09	\$30,876.00			\$59,240.09
87	\$28,883.15	\$31,344.00			\$60,227.15
88	\$29,411.72	\$31,812.00			\$61,223.72
89	\$29,949.95	\$32,292.00			\$62,241.95
90	\$30,498.03	\$32,772.00			\$63,270.03

Proposed & Delayed Retirement

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

Retirement Characterization

Retirement System	FERS
Employee Type	REGULAR
Retirement Type	REGULAR

Input Data

Estimated High 3 Average At Retirement	\$71,152.00
Estimated High 3 Increase / Year	1.25%
Length of Service at Retirement	24
Months of Service at Retirement	7
Age at Retirement	60
Age at Retirement in Months	0
Total Hours of Unused Sick Leave	1680
Hours of Sick Leave to be Accrued Until Retirement	104
Annual Inflation Factor	0%
COLA (in Retirement)	1.83%
FERS Survivor	50% Annuity

Proposed and Delayed Retirement Data

Proposed Retirement	Delayed Retirement											
Age In Years	60	61	62	63	64	65	66	67	68	69	70	71
Age In Months												
Service Years	24	25	26	27	28	29	30	31	32	33	34	35
Service Months	7	7	7	7	7	7	7	7	7	7	7	7
Sick Leave Years					1	1	1	1	1	1	1	1
Sick Leave Months	9	10	10	11			1	1	2	3	3	4
Estimated High 3 Average(\$)	71,152	72,041	72,942	73,854	74,777	75,712	76,658	77,616	78,586	79,569	80,563	81,570
Change in High 3 Average(\$)		889	901	912	923	935	946	958	970	983	994	1,007
Annual ANNUITY (Before Penalties)(\$)	18,025	19,031	21,998	23,153	24,334	25,471	26,703	27,890	29,175	30,488	31,755	33,124
Annual Retire Early Penalty(\$)												
Annual Deposit Penalty												
Annual Redeposit Penalty												
Annual Annuity No Survivor(\$)	18,025	19,031	21,998	23,153	24,334	25,471	26,703	27,890	29,175	30,488	31,755	33,124
Monthly Annuity No Survivor *(\$)	1,502	1,586	1,833	1,929	2,028	2,123	2,225	2,324	2,431	2,541	2,646	2,760
Annual Annuity With Survivor(\$)	16,223	17,128	19,798	20,838	21,900	22,924	24,032	25,101	26,258	27,439	28,580	29,812
Monthly Annuity With Survivor *(\$)	1,352	1,427	1,650	1,736	1,825	1,910	2,003	2,092	2,188	2,287	2,382	2,484
Annual Survivor Annuity(\$)	9,013	9,515	10,999	11,577	12,167	12,735	13,351	13,945	14,588	15,244	15,878	16,562
Monthly Survivor Annuity(\$)	751	793	917	965	1,014	1,061	1,113	1,162	1,216	1,270	1,323	1,380
Annual Cost of Survivor Annuity *(\$)	1,800	1,908	2,196	2,316	2,436	2,556	2,664	2,784	2,916	3,048	3,168	3,312
Monthly Cost of Survivor Annuity *(\$)	150	159	183	193	203	213	222	232	243	254	264	276

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 \$65,000 per year with 1.25% annual pay raises. Retiring at age 60 with 24 years of service will yield a Monthly Retirement Income of: \$1,502

Employee Retirement with Survivor Benefit Plan (SBP):

- Your Monthly Retirement Income after SBP Cost starting at age 60 will be: \$1,352

Survivor's Benefit (50%):

- Under SBP, at your death, your widow(er) will receive a Monthly Income of: \$751

Costs:

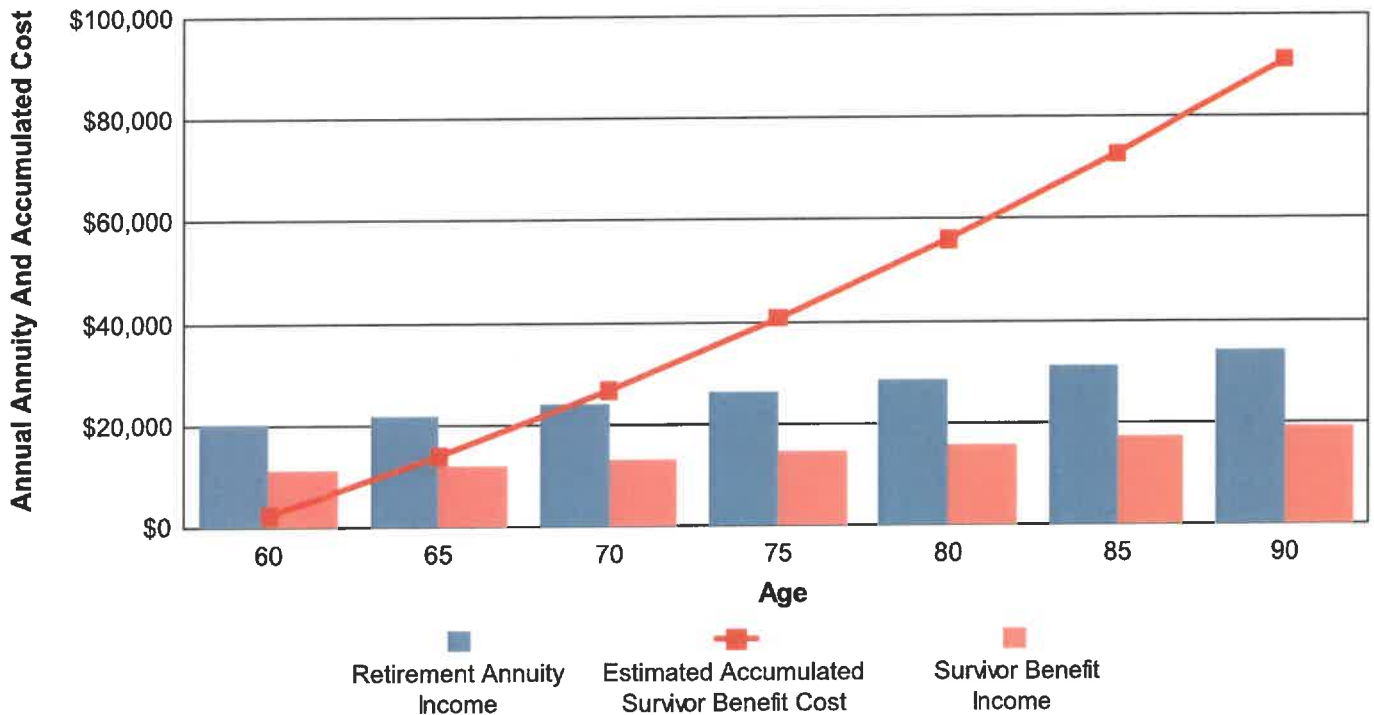
- Your estimated cost for a Survivor Benefit Plan (SBP) at Retirement will be:

Cost Per Month: \$150

Cost Per Year: \$1,800

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 70 will be: \$21,357

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 80 will be: \$44,803



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

FERS Supplement and Estimated Social Security Benefits

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

Benefits Data

Calculations based on a FERS Annuity COLA of 1.83% and a Social Security COLA of 1.5%.

Age	FERS Annuity	FERS Supplement	Estimated Social Security	TOTAL	Change
60	\$1,352	\$1,125	\$0	\$2,477	\$0
61	\$1,352	\$1,125	\$0	\$2,477	\$0
62	\$1,377	\$0	\$1,800	\$3,177	\$700
63	\$1,402	\$0	\$1,827	\$3,229	\$52
64	\$1,428	\$0	\$1,854	\$3,282	\$53
65	\$1,454	\$0	\$1,882	\$3,336	\$54
66	\$1,480	\$0	\$1,910	\$3,390	\$54
67	\$1,507	\$0	\$1,939	\$3,446	\$56
68	\$1,535	\$0	\$1,968	\$3,503	\$57
69	\$1,563	\$0	\$1,998	\$3,561	\$58
70	\$1,592	\$0	\$2,028	\$3,620	\$59
71	\$1,621	\$0	\$2,058	\$3,679	\$59
72	\$1,650	\$0	\$2,089	\$3,739	\$60
73	\$1,681	\$0	\$2,120	\$3,801	\$62
74	\$1,711	\$0	\$2,152	\$3,863	\$62
75	\$1,743	\$0	\$2,184	\$3,927	\$64
76	\$1,775	\$0	\$2,217	\$3,992	\$65
77	\$1,807	\$0	\$2,250	\$4,057	\$65
78	\$1,840	\$0	\$2,284	\$4,124	\$67
79	\$1,874	\$0	\$2,318	\$4,192	\$68
80	\$1,908	\$0	\$2,353	\$4,261	\$69
81	\$1,943	\$0	\$2,389	\$4,332	\$71
82	\$1,979	\$0	\$2,424	\$4,403	\$71
83	\$2,015	\$0	\$2,461	\$4,476	\$73
84	\$2,052	\$0	\$2,498	\$4,550	\$74
85	\$2,089	\$0	\$2,535	\$4,624	\$74
86	\$2,128	\$0	\$2,573	\$4,701	\$77
87	\$2,166	\$0	\$2,612	\$4,778	\$77
88	\$2,206	\$0	\$2,651	\$4,857	\$79
89	\$2,246	\$0	\$2,691	\$4,937	\$80
90	\$2,288	\$0	\$2,731	\$5,019	\$82

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 \$2,600.00 \$2,600.00
from your salary and an additional \$0.00 catch-up contribution
for a combined Annual Contribution of:

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 68.49% into the G fund earning 2.30%, 10.27% into the F fund earning 3.73%, 3.42% into the C fund earning 13.17%, .68% into the S fund earning 13.67%, 3.42% into the I fund earning 6.48%, and 13.70% 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:

At the age of 60 years and 1 month you elected a lump sum withdrawal of your funds amounting to: \$269,869

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 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 \$100,000.00 in the G Fund, \$15,000.00 in the F Fund, \$5,000.00 in the C Fund, \$1,000.00 in the S Fund, and \$5,000.00 in the I Fund, \$20,000.00 in the L-2030 Fund for a total of \$146,000.00.

Hypothetical Annual Return Rates

The following rates were selected by you for calculating future earnings: G Fund 2.30%, F Fund 3.73%, C Fund 13.17%, S Fund 13.67%, and I Fund 6.48%.

Traditional Contributions

You are currently contributing a regular amount of \$2,599.99 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of \$2,599.99. This is divided into the six funds as follows:

\$1,780.82 (68.49%) in the G Fund,
\$267.12 (10.27%) in the F Fund,
\$89.04 (3.42%) in the C Fund,
\$17.81 (0.68%) in the S Fund, and
\$89.04 (3.42%) in the I Fund,
\$356.16 (13.70%) in the L-2030 Fund.

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

\$2,226.03 (68.49%) in the G Fund,
\$333.91 (10.27%) in the F Fund,
\$111.30 (3.42%) in the C Fund,
\$22.26 (0.68%) in the S Fund, and
\$111.30 (3.42%) in the I Fund,
\$445.20 (13.70%) in the L-2030 Fund.

The total annual contribution of \$5,850.00 is distributed as follows:

\$4,006.85 (68.49%) in the G Fund,
\$601.03 (10.27%) in the F Fund,
\$200.34 (3.42%) in the C Fund,
\$40.07 (0.68%) in the S Fund, and
\$200.34 (3.42%) in the I Fund,
\$801.36 (13.70%) in the L-2030 Fund.

In January of each year, you anticipate a 1.25% increase in salary that will raise your annual TSP contribution.

Hypothetical Balance at Withdrawal

You elected to start withdrawing funds at the age of 60 years and 1 month. The estimated savings in the six funds at that age is \$269,869.00.

Withdrawal Option Selected

You elected a lump sum withdrawal of your funds amounting to \$269,869.00.

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:	\$337,000	
Your current total FEGLI Monthly Cost is:		\$86
The Annual Cost is:		\$1,034

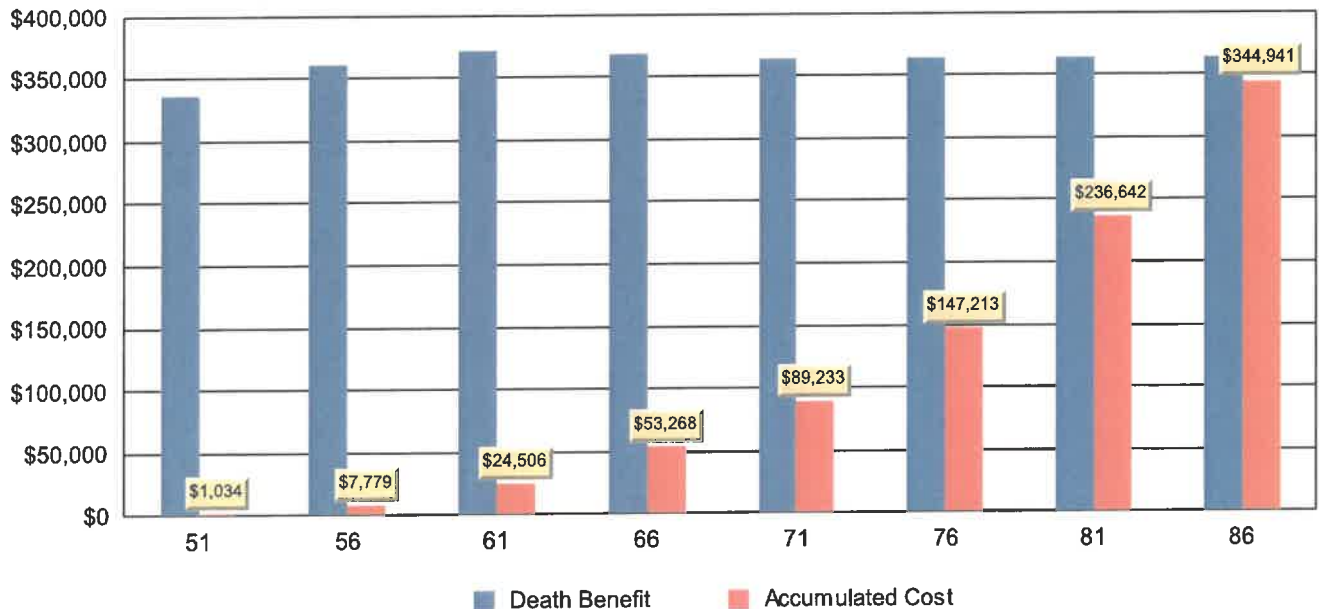
Future Coverage and Costs:

At age 60 your coverage (Death Benefit) for FEGLI will be:	\$372,000	
Your total FEGLI Monthly Cost will be:		\$469
The Annual Cost will be:		\$5,631
The total Accumulated Cost for your FEGLI coverage will be:		\$18,875

At age 65 your coverage (Death Benefit) for FEGLI will be:	\$372,000	
Your total FEGLI Monthly Cost will be:		\$495
The Annual Cost will be:		\$5,935
The total Accumulated Cost for your FEGLI coverage will be:		\$47,333

At age 70 your coverage (Death Benefit) for FEGLI will be:	\$364,500	
Your total FEGLI Monthly Cost will be:		\$757
The Annual Cost will be:		\$9,080
The total Accumulated Cost for your FEGLI coverage will be:		\$80,153

Death Benefits Coverage and Accumulated Cost



Coverage : Basic+ Option A+ Option B (X4 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 Feb-16-2021

Summary as of October-29-2019. At your current age of 51, your annual salary is \$65,000.00, and you expect annual salary increases of 1.25%. Your life insurance coverage includes: Basic (equal to your rounded annual salary plus \$2000), Option A (equal to \$10,000), Option B (equal to 4 times your annual salary). You plan to retire on 04-10-2028 at the age of 60. 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
51/52	\$65,000.00	\$39.75	\$86.13	\$1,034.00	\$1,034.00	\$67,000.00	\$10,000.00	\$260,000.00		\$337,000.00
52/53	\$65,813.00	\$40.34	\$87.40	\$1,049.00	\$2,082.00	\$68,000.00	\$10,000.00	\$264,000.00		\$342,000.00
53/54	\$66,635.00	\$40.93	\$88.68	\$1,064.00	\$3,147.00	\$69,000.00	\$10,000.00	\$268,000.00		\$347,000.00
54/55	\$67,468.00	\$41.52	\$89.96	\$1,080.00	\$4,226.00	\$70,000.00	\$10,000.00	\$272,000.00		\$352,000.00
55/56	\$68,311.00	\$67.85	\$147.01	\$1,764.00	\$5,990.00	\$71,000.00	\$10,000.00	\$276,000.00		\$357,000.00
56/57	\$69,165.00	\$68.80	\$149.07	\$1,789.00	\$7,779.00	\$72,000.00	\$10,000.00	\$280,000.00		\$362,000.00
57/58	\$70,030.00	\$69.75	\$151.13	\$1,814.00	\$9,592.00	\$73,000.00	\$10,000.00	\$284,000.00		\$367,000.00
58/59	\$70,905.00	\$69.75	\$151.13	\$1,814.00	\$11,406.00	\$73,000.00	\$10,000.00	\$284,000.00		\$367,000.00
59/60	\$71,792.00	\$70.70	\$153.18	\$1,838.00	\$13,244.00	\$74,000.00	\$10,000.00	\$288,000.00		\$372,000.00
60/61		\$216.57	\$469.23	\$5,631.00	\$18,875.00	\$74,000.00	\$10,000.00	\$288,000.00		\$372,000.00
61/62		\$216.57	\$469.23	\$5,631.00	\$24,506.00	\$74,000.00	\$10,000.00	\$288,000.00		\$372,000.00
62/63		\$216.57	\$469.23	\$5,631.00	\$30,137.00	\$74,000.00	\$10,000.00	\$288,000.00		\$372,000.00
63/64		\$216.57	\$469.23	\$5,631.00	\$35,767.00	\$74,000.00	\$10,000.00	\$288,000.00		\$372,000.00
64/65		\$216.57	\$469.23	\$5,631.00	\$41,398.00	\$74,000.00	\$10,000.00	\$288,000.00		\$372,000.00
65/66		\$228.27	\$494.59	\$5,935.00	\$47,333.00	\$74,000.00	\$10,000.00	\$288,000.00		\$372,000.00
66/67		\$228.27	\$494.59	\$5,935.00	\$53,268.00	\$74,000.00	\$7,600.00	\$288,000.00		\$369,600.00
67/68		\$228.27	\$494.59	\$5,935.00	\$59,203.00	\$74,000.00	\$5,200.00	\$288,000.00		\$367,200.00
68/69		\$228.27	\$494.59	\$5,935.00	\$65,138.00	\$74,000.00	\$2,800.00	\$288,000.00		\$364,800.00
69/70		\$228.27	\$494.59	\$5,935.00	\$71,073.00	\$74,000.00	\$2,500.00	\$288,000.00		\$364,500.00
70/71		\$349.23	\$756.67	\$9,080.00	\$80,153.00	\$74,000.00	\$2,500.00	\$288,000.00		\$364,500.00
71/72		\$349.23	\$756.67	\$9,080.00	\$89,233.00	\$74,000.00	\$2,500.00	\$288,000.00		\$364,500.00
72/73		\$349.23	\$756.67	\$9,080.00	\$98,313.00	\$74,000.00	\$2,500.00	\$288,000.00		\$364,500.00
73/74		\$349.23	\$756.67	\$9,080.00	\$107,393.00	\$74,000.00	\$2,500.00	\$288,000.00		\$364,500.00
74/75		\$349.23	\$756.67	\$9,080.00	\$116,473.00	\$74,000.00	\$2,500.00	\$288,000.00		\$364,500.00
75/76		\$591.15	\$1,280.83	\$15,370.00	\$131,843.00	\$74,000.00	\$2,500.00	\$288,000.00		\$364,500.00
76/77		\$591.15	\$1,280.83	\$15,370.00	\$147,213.00	\$74,000.00	\$2,500.00	\$288,000.00		\$364,500.00
77/78		\$591.15	\$1,280.83	\$15,370.00	\$162,583.00	\$74,000.00	\$2,500.00	\$288,000.00		\$364,500.00
78/79		\$591.15	\$1,280.83	\$15,370.00	\$177,953.00	\$74,000.00	\$2,500.00	\$288,000.00		\$364,500.00
79/80		\$591.15	\$1,280.83	\$15,370.00	\$193,323.00	\$74,000.00	\$2,500.00	\$288,000.00		\$364,500.00
80/81		\$833.07	\$1,804.99	\$21,660.00	\$214,983.00	\$74,000.00	\$2,500.00	\$288,000.00		\$364,500.00
81/82		\$833.07	\$1,804.99	\$21,660.00	\$236,642.00	\$74,000.00	\$2,500.00	\$288,000.00		\$364,500.00
82/83		\$833.07	\$1,804.99	\$21,660.00	\$258,302.00	\$74,000.00	\$2,500.00	\$288,000.00		\$364,500.00
83/84		\$833.07	\$1,804.99	\$21,660.00	\$279,962.00	\$74,000.00	\$2,500.00	\$288,000.00		\$364,500.00
84/85		\$833.07	\$1,804.99	\$21,660.00	\$301,622.00	\$74,000.00	\$2,500.00	\$288,000.00		\$364,500.00
85/86		\$833.07	\$1,804.99	\$21,660.00	\$323,282.00	\$74,000.00	\$2,500.00	\$288,000.00		\$364,500.00
86/87		\$833.07	\$1,804.99	\$21,660.00	\$344,941.00	\$74,000.00	\$2,500.00	\$288,000.00		\$364,500.00
87/88		\$833.07	\$1,804.99	\$21,660.00	\$366,601.00	\$74,000.00	\$2,500.00	\$288,000.00		\$364,500.00
88/89		\$833.07	\$1,804.99	\$21,660.00	\$388,261.00	\$74,000.00	\$2,500.00	\$288,000.00		\$364,500.00
89/90		\$833.07	\$1,804.99	\$21,660.00	\$409,921.00	\$74,000.00	\$2,500.00	\$288,000.00		\$364,500.00
90/91		\$833.07	\$1,804.99	\$21,660.00	\$431,581.00	\$74,000.00	\$2,500.00	\$288,000.00		\$364,500.00

Average Premium from Age 51 to Age 65		Basic	Option A	Option B	Option C	Total Premium
Biweekly		\$36.77	\$3.17	\$73.79	\$0.00	\$113.73
Monthly		\$79.67	\$6.87	\$159.88	\$0.00	\$246.42

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 = \$180.00

Monthly = \$390.00

Annual = \$4,680.00

The current premium is estimated to increase annually by 4.00% (compounded)

Age	Biweekly Health Benefit Cost	Monthly Health Benefit Cost	Annual Health Benefit Cost	Accumulated Cost	Change Form Previous Year
51/52	\$180.00	\$390.00	\$4,680.00	\$4,680.00	\$0.00
52/53	\$187.20	\$405.60	\$4,867.20	\$9,547.20	\$187.20
53/54	\$194.69	\$421.82	\$5,061.89	\$14,609.09	\$194.69
54/55	\$202.48	\$438.70	\$5,264.36	\$19,873.45	\$202.47
55/56	\$210.57	\$456.25	\$5,474.94	\$25,348.39	\$210.58
56/57	\$219.00	\$474.50	\$5,693.94	\$31,042.33	\$219.00
57/58	\$227.76	\$493.47	\$5,921.69	\$36,964.02	\$227.75
58/59	\$236.87	\$513.21	\$6,158.56	\$43,122.58	\$236.87
59/60	\$246.34	\$533.74	\$6,404.90	\$49,527.48	\$246.34
60/61	\$256.20	\$555.09	\$6,661.10	\$56,188.58	\$256.20
61/62	\$266.44	\$577.30	\$6,927.54	\$63,116.12	\$266.44
62/63	\$277.10	\$600.39	\$7,204.64	\$70,320.77	\$277.10
63/64	\$288.19	\$624.40	\$7,492.83	\$77,813.60	\$288.19
64/65	\$299.71	\$649.38	\$7,792.54	\$85,606.14	\$299.71
65/66	\$311.70	\$675.35	\$8,104.25	\$93,710.39	\$311.71
66/67	\$324.17	\$702.37	\$8,428.42	\$102,138.81	\$324.17
67/68	\$337.14	\$730.46	\$8,765.55	\$110,904.36	\$337.13
68/69	\$350.62	\$759.68	\$9,116.17	\$120,020.53	\$350.62
69/70	\$364.65	\$790.07	\$9,480.82	\$129,501.35	\$364.65
70/71	\$379.23	\$821.67	\$9,860.05	\$139,361.41	\$379.23
71/72	\$394.40	\$854.54	\$10,254.46	\$149,615.86	\$394.41
72/73	\$410.18	\$888.72	\$10,664.63	\$160,280.50	\$410.17
73/74	\$426.59	\$924.27	\$11,091.22	\$171,371.72	\$426.59
74/75	\$443.65	\$961.24	\$11,534.87	\$182,906.59	\$443.65
75/76	\$461.39	\$999.69	\$11,996.26	\$194,902.85	\$461.39
76/77	\$479.85	\$1,039.68	\$12,476.11	\$207,378.96	\$479.85
77/78	\$499.04	\$1,081.26	\$12,975.16	\$220,354.12	\$499.05
78/79	\$519.01	\$1,124.51	\$13,494.16	\$233,848.29	\$519.00
79/80	\$539.77	\$1,169.49	\$14,033.93	\$247,882.22	\$539.77
80/81	\$561.36	\$1,216.27	\$14,595.29	\$262,477.51	\$561.36
81/82	\$583.81	\$1,264.93	\$15,179.10	\$277,656.61	\$583.81
82/83	\$607.16	\$1,315.52	\$15,786.26	\$293,442.87	\$607.16
83/84	\$631.45	\$1,368.14	\$16,417.71	\$309,860.59	\$631.45
84/85	\$656.71	\$1,422.87	\$17,074.42	\$326,935.01	\$656.71
85/86	\$682.98	\$1,479.78	\$17,757.40	\$344,692.41	\$682.98
86/87	\$710.30	\$1,538.98	\$18,467.70	\$363,160.11	\$710.30
87/88	\$738.71	\$1,600.53	\$19,206.40	\$382,366.51	\$738.70
88/89	\$768.26	\$1,664.56	\$19,974.66	\$402,341.17	\$768.26
89/90	\$798.99	\$1,731.14	\$20,773.65	\$423,114.82	\$798.99

FEGLI And Survivor Benefit Accumulated Cost

(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	Annual FEGLI COST	Annual Survivor Life Ins. Cost	Total Annual Cost	TOTAL ACCUMULATED COST	Cost Increase From Previous Year
51/52	\$1,034	\$0	\$1,034	\$1,034	\$0
52/53	\$1,049	\$0	\$1,049	\$2,083	\$15
53/54	\$1,064	\$0	\$1,064	\$3,147	\$15
54/55	\$1,080	\$0	\$1,080	\$4,227	\$16
55/56	\$1,764	\$0	\$1,764	\$5,991	\$684
56/57	\$1,789	\$0	\$1,789	\$7,780	\$25
57/58	\$1,814	\$0	\$1,814	\$9,594	\$25
58/59	\$1,814	\$0	\$1,814	\$11,408	\$0
59/60	\$1,838	\$0	\$1,838	\$13,246	\$24
60/61	\$5,631	\$1,800	\$7,431	\$20,677	\$5,593
61/62	\$5,631	\$1,800	\$7,431	\$28,108	\$0
62/63	\$5,631	\$1,833	\$7,464	\$35,572	\$33
63/64	\$5,631	\$1,866	\$7,497	\$43,069	\$34
64/65	\$5,631	\$1,901	\$7,532	\$50,601	\$34
65/66	\$5,935	\$1,935	\$7,870	\$58,471	\$339
66/67	\$5,935	\$1,971	\$7,906	\$66,377	\$35
67/68	\$5,935	\$2,007	\$7,942	\$74,319	\$36
68/69	\$5,935	\$2,044	\$7,979	\$82,298	\$37
69/70	\$5,935	\$2,081	\$8,016	\$90,314	\$37
70/71	\$9,080	\$2,119	\$11,199	\$101,513	\$3,183
71/72	\$9,080	\$2,158	\$11,238	\$112,751	\$39
72/73	\$9,080	\$2,197	\$11,277	\$124,028	\$39
73/74	\$9,080	\$2,238	\$11,318	\$135,346	\$40
74/75	\$9,080	\$2,279	\$11,359	\$146,704	\$41
75/76	\$15,370	\$2,320	\$17,690	\$164,395	\$6,332
76/77	\$15,370	\$2,363	\$17,733	\$182,127	\$42
77/78	\$15,370	\$2,406	\$17,776	\$199,903	\$43
78/79	\$15,370	\$2,450	\$17,820	\$217,723	\$44
79/80	\$15,370	\$2,495	\$17,865	\$235,588	\$45
80/81	\$21,660	\$2,540	\$24,200	\$259,789	\$6,336
81/82	\$21,660	\$2,587	\$24,247	\$284,035	\$46
82/83	\$21,660	\$2,634	\$24,294	\$308,330	\$47
83/84	\$21,660	\$2,682	\$24,342	\$332,672	\$48
84/85	\$21,660	\$2,732	\$24,392	\$357,064	\$49
85/86	\$21,660	\$2,782	\$24,442	\$381,505	\$50
86/87	\$21,660	\$2,832	\$24,492	\$405,998	\$51
87/88	\$21,660	\$2,884	\$24,544	\$430,542	\$52
88/89	\$21,660	\$2,937	\$24,597	\$455,139	\$53
89/90	\$21,660	\$2,991	\$24,651	\$479,790	\$54
90/91	\$21,660	\$3,046	\$24,706	\$504,496	\$55

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: 08-23-03

Creditable Service (Today): 17 Years 5 Months

Eligibility

Planned Retirement Date: 04-10-28

Service at Retirement: 24 Years 7 Months

Age at Retirement: 60 Years 0 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, 9 Months, 19 Days

Hours saved to date:	800
Two week pay periods to retirement:	220
Future hours to be saved per pay periods:	4
Total future hours to be saved:	880

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: 71,152.00
Retirement Date: 04-10-28

Pay Changes - Dates and Amounts

Date Effective	Annual Pay
01-01-28	\$72,689
01-01-27	\$71,792
01-01-26	\$70,905
01-01-25	\$70,030
01-01-24	\$69,165

High 3 Average Changes

Date	Average	Change	% Change
04-10-28	\$71,152	\$0	0%
03-10-28	\$71,077	\$75.28	0.11%
02-10-28	\$71,006	\$70.42	0.10%
01-10-28	\$70,931	\$75.28	0.11%
12-10-27	\$70,856	\$74.63	0.11%
11-10-27	\$70,784	\$71.97	0.10%
10-10-27	\$70,710	\$74.37	0.11%
09-10-27	\$70,638	\$71.97	0.10%
08-10-27	\$70,564	\$74.37	0.11%
07-10-27	\$70,489	\$74.37	0.11%
06-10-27	\$70,417	\$71.97	0.10%
05-10-27	\$70,343	\$74.37	0.11%
04-10-27	\$70,271	\$71.97	0.10%
03-10-27	\$70,196	\$74.37	0.11%
02-10-27	\$70,129	\$67.17	0.10%
01-10-27	\$70,055	\$74.37	0.11%