



CSRS-FERS Benefits Calculator and Retirement Analyzer

Federal Employee Benefits Analysis Sample Report

**Sample Client
123 Main Street
Anywhere, USA**

2021

For further assistance contact:

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Full Report Sections are Customizable

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.

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: Sample Client
Address: 123 Main Street
Anywhere, FL 33672
Date of Birth: 01-09-1970
Age: 51

Employment

Service Computation Date: 02-27-93
Annual Salary: \$118,603.00
Hourly Salary: \$56.83
Annual Salary Increase: 1.00% (Estimated)
Creditable Service: 28 Years 5 Months
Sick Leave: 0 Years 1 Month

Retirement

Retirement System: FERS
Employee Type: OTHER
Employee Category: LAW ENFORCEMENT
Retirement Type: REGULAR
Planned Retirement Date: 01-31-30
Annual Salary: \$128,430.00
Hourly Salary: \$61.54
High 3 Average Salary: \$140,840.00
Annual COLA: 1.00%
Creditable Service: 36 Years 11 Months
Sick Leave: Years 6 Months
Age: 60
Retirement Eligibility: Service and Age Requirements Met

Monthly Retirement Annuity - FERS Survivor with a 50% Annuity

Annuity Without Survivor*: \$6,035
Annuity With Survivor*: \$5,431
Survivor's Annuity: \$3,017
Cost of Survivor's Annuity*: \$604

Thrift Savings Plan (TSP)

CURRENT TRADITIONAL STATUS		CURRENT ROTH STATUS	
Your Annual Contribution:	\$19,006.01	Your Annual Contribution:	\$0.00
Govt. Annual Contribution:	\$5,930.15	Govt. Annual Contribution:	\$0.00
G Fund Savings:	\$66,630.00	G Fund Savings:	\$0.00
F Fund Savings:	\$176,595.00	F Fund Savings:	\$0.00
C Fund Savings:	\$216,823.00	C Fund Savings:	\$0.00
S Fund Savings:	\$335,000.00	S Fund Savings:	\$0.00
I Fund Savings:	\$55,234.00	I Fund Savings:	\$0.00
L Fund Savings:	\$0.00	L Fund Savings:	\$0.00
Total Savings:	\$850,282.00	Total Savings:	\$0.00
Hypothetical Balance		Hypothetical Balance	
at Withdrawal:	\$1,526,090.00	at Withdrawal:	\$0.00

Federal Employees Group Life Insurance (FEGLI)

COVERAGE	AT AGE 51	AT AGE 60	AT AGE 65
Basic:	\$121,000.00	\$131,000.00	\$131,000.00
Option A:	\$10,000.00	\$10,000.00	\$10,000.00
Option B:	\$595,000.00	\$645,000.00	\$645,000.00
Option C:	\$62,500.00	\$62,500.00	\$62,500.00
Total:	\$788,500.00	\$848,500.00	\$848,500.00
ANNUAL PREMIUM:	\$2,322.00	\$8,397.00	\$0.00

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	Other
Employee Skill	Law Enforcement
Retirement Type	Regular

Input Data

Estimated High 3 Average At Retirement	\$140,840
Estimated High 3 Increase / Year	1 %
Length of Service at Retirement	36
Months of Service At Retirement	11
Age at Retirement	60
Age at Retirement in Months	0
Total Hours of Unused Sick Leave	1169
Hours of Sick Leave Per Year for Delayed Retirement	104
Annual Inflation Factor	0 %
COLA (In Retirement)	1 %
FERS Survivor	50% Annuity

Proposed & 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	36	37	38	39	40	41	42	43	44	45	46	47
Service Months	11	11	11	11	11	11	11	11	11	11	11	11
Sick Leave Years										1	1	1
Sick Leave Months	6	7	7	8	9	9	10	10	11			1
Estimated High 3 Average(\$)	140,840	142,248	143,671	145,108	146,559	148,024	149,504	151,000	152,510	154,035	155,575	157,131
Change in High 3 Average(\$)		1,408	1,423	1,437	1,451	1,465	1,480	1,496	1,510	1,525	1,540	1,556
Annual ANNUITY (Before Penalties)(\$)	72,415	74,680	76,864	79,205	81,584	83,880	86,339	88,712	91,252	93,833	96,327	98,992
Annual Retire Early Penalty(\$)												
Annual Deposit Penalty												
Annual Redeposit Penalty												
Annual Annuity No Survivor(\$)	72,415	74,680	76,864	79,205	81,584	83,880	86,339	88,712	91,252	93,833	96,327	98,992
Monthly Annuity No Survivor *(\$)	6,035	6,223	6,405	6,600	6,799	6,990	7,195	7,393	7,604	7,819	8,027	8,249
Annual Annuity With Survivor(\$)	65,174	67,212	69,178	71,284	73,426	75,492	77,705	79,841	82,126	84,449	86,694	89,093
Monthly Annuity With Survivor *(\$)	5,431	5,601	5,765	5,940	6,119	6,291	6,475	6,653	6,844	7,037	7,225	7,424
Annual Survivor Annuity(\$)	36,208	37,340	38,432	39,602	40,792	41,940	43,169	44,356	45,626	46,916	48,163	49,496
Monthly Survivor Annuity(\$)	3,017	3,112	3,203	3,300	3,399	3,495	3,597	3,696	3,802	3,910	4,014	4,125
Annual Cost of Survivor Annuity *(\$)	7,248	7,464	7,680	7,920	8,160	8,388	8,640	8,880	9,120	9,384	9,624	9,900
Monthly Cost of Survivor Annuity *(\$)	604	622	640	660	680	699	720	740	760	782	802	825

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	\$4,546.40	\$9,883.58	\$6,034.58	Gross Annuity
FERS Retirement	\$73.88	\$160.07	\$604.00	Survivor Benefit
TSP-Traditional	\$731.00	\$1,583.83	\$0.00	Early Retirement-Age Penalty
TSP-Roth	\$0.00	\$0.00		
TSP Catch-Up	\$0.00	\$0.00	\$0.00	Unpaid Redeposit
TSP-Roth Catch-Up	\$0.00	\$0.00		
Social Security/OASDI	\$345.11	\$747.74	\$0.00	Unpaid Deposit
Tax-Federal Withholding	\$897.68	\$1,944.97	\$1,266.76	Tax-Federal Withholding (Estimated)
Tax-State Withholding	\$0.00	\$0.00	\$0.00	Tax-State Withholding (Estimated)
FEGLI Basic	\$18.15	\$39.33	\$42.58	FEGLI Basic
FEGLI Optional	\$71.15	\$154.16	\$657.15	FEGLI Optional
FEHB-Medical	\$300.00	\$650.00	\$776.81	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	\$80.71	\$174.87		
Allotments	\$0.00	\$0.00		
Other 1	\$500.00	\$1,083.33	\$0.00	
Other 2	\$1,300.00	\$2,816.67	\$0.00	
Other 3	\$0.00	\$0.00	\$0.00	
Total Deduction	\$4,317.68	\$9,354.96	\$3,347.30	Total Deduction (Estimated)
			\$2,687.28	Net Annuity (after deduction) (Estimated)
			\$2,220.00	Social Security/FERS Supplement (Estimated)
			\$0.00	TSP-Traditional Income (if any)
			\$0.00	TSP-Roth Income (if any)
			\$6,916.67	Taxable Income from Other Sources (Estimated)
			\$0.00	Non-Taxable Income from Other Sources (Estimated)
Net Pay	\$228.72	\$528.62	\$11,823.95	Net Income (Estimated)
Net Retirement Income Minus Net Pay Today = \$11,295.33				

Annual Income - Government

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Income Analysis as of Aug-01-2021

Calculations based on a COLA (In Retirement) of 1% and a 50% Survivor Annuity.
In addition, a Social Security COLA of 1% was used.

Age	Salary	Annuity	Estimated Social Security	Estimated Traditional TSP	Estimated ROTH TSP	TOTAL	Change
51	\$118,603.00					\$118,603.00	
52	\$119,789.03					\$119,789.03	\$1,186.03
53	\$120,986.92					\$120,986.92	\$1,197.89
54	\$122,196.79					\$122,196.79	\$1,209.87
55	\$123,418.76					\$123,418.76	\$1,221.97
56	\$124,652.94					\$124,652.94	\$1,234.18
57	\$125,899.47					\$125,899.47	\$1,246.53
58	\$127,158.47					\$127,158.47	\$1,259.00
59	\$128,430.05					\$128,430.05	\$1,271.58
	Start Retirement						
60		\$72,415.00	\$26,640.00			\$99,055.00	-\$29,375.05
61		\$73,139.15	\$26,640.00			\$99,779.15	\$724.15
62		\$73,870.54	\$804.00			\$74,674.54	-\$25,104.61
63		\$74,609.25	\$816.00			\$75,425.25	\$750.71
64		\$75,355.34	\$816.00			\$76,171.34	\$746.09
65		\$76,108.89	\$828.00			\$76,936.89	\$765.55
66		\$76,869.98	\$840.00			\$77,709.98	\$773.09
67		\$77,638.68	\$840.00			\$78,478.68	\$768.70
68		\$78,415.07	\$852.00			\$79,267.07	\$788.39
69		\$79,199.22	\$864.00			\$80,063.22	\$796.15
70		\$79,991.21	\$876.00			\$80,867.21	\$803.99
71		\$80,791.12	\$876.00			\$81,667.12	\$799.91
72		\$81,599.03	\$888.00			\$82,487.03	\$819.91
73		\$82,415.02	\$900.00			\$83,315.02	\$827.99
74		\$83,239.18	\$900.00			\$84,139.18	\$824.16
75		\$84,071.57	\$912.00			\$84,983.57	\$844.39
76		\$84,912.28	\$924.00			\$85,836.28	\$852.71
77		\$85,761.41	\$936.00			\$86,697.41	\$861.13
78		\$86,619.02	\$948.00			\$87,567.02	\$869.61
79		\$87,485.21	\$948.00			\$88,433.21	\$866.19
80		\$88,360.06	\$960.00			\$89,320.06	\$886.85
81		\$89,243.66	\$972.00			\$90,215.66	\$895.60
82		\$90,136.10	\$984.00			\$91,120.10	\$904.44
83		\$91,037.46	\$996.00			\$92,033.46	\$913.36
84		\$91,947.83	\$996.00			\$92,943.83	\$910.37
85		\$92,867.31	\$1,008.00			\$93,875.31	\$931.48
86		\$93,795.99	\$1,020.00			\$94,815.99	\$940.68
87		\$94,733.95	\$1,032.00			\$95,765.95	\$949.96
88		\$95,681.29	\$1,044.00			\$96,725.29	\$959.34
89		\$96,638.10	\$1,056.00			\$97,694.10	\$968.81
90		\$97,604.48	\$1,068.00			\$98,672.48	\$978.38

Annual Income Summary - Other 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.)

Income Analysis as of Aug-01-2021

Source	Description	Estimated Savings	Estimated Growth	Income	COLA	Start Age	Stop Age
Savings	USAA Savings	\$75000	2%	\$3750:Yes	0%	60	90
Savings	SunTrust	\$50000	1%	\$500:Yes	0%	60	90
Savings	Grow Financial	\$75000	5%	\$3750:Yes	0%	60	90
Savings	Traditional TSP Rollover	\$1500000	5%	\$75000:Yes	0%	60	90

Annual Expense - Government

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Expense Analysis as of Aug-01-2021

Age	Penalties	Survivor	FEGLI	Health	LTC	Estimated Taxes	TOTAL	Change
51			\$2,322.00	\$7,800.00		\$23,340.00	\$33,462.00	
52			\$2,340.00	\$7,956.00		\$23,340.00	\$33,636.00	\$174.00
53			\$2,358.00	\$8,115.12		\$23,340.00	\$33,813.12	\$177.12
54			\$2,395.00	\$8,277.42		\$23,340.00	\$34,012.42	\$199.30
55			\$3,960.00	\$8,442.97		\$23,340.00	\$35,742.97	\$1,730.55
56			\$3,990.00	\$8,611.83		\$23,340.00	\$35,941.83	\$198.86
57			\$4,020.00	\$8,784.07		\$23,340.00	\$36,144.07	\$202.24
58			\$4,079.00	\$8,959.75		\$23,340.00	\$36,378.75	\$234.68
59			\$4,109.00	\$9,138.94		\$23,340.00	\$36,587.94	\$209.19
Start	Retirement							
60	\$0.00	\$7,248.00	\$8,397.00	\$9,321.72		\$25,000.00	\$49,966.72	\$13,378.78
61	\$0.00	\$7,320.48	\$8,397.00	\$9,508.16		\$25,000.00	\$50,225.64	\$258.92
62	\$0.00	\$7,393.68	\$8,397.00	\$9,698.32		\$25,000.00	\$50,489.00	\$263.36
63	\$0.00	\$7,467.62	\$8,397.00	\$9,892.29		\$25,000.00	\$50,756.91	\$267.91
64	\$0.00	\$7,542.30	\$8,397.00	\$10,090.13		\$25,000.00	\$51,029.43	\$272.52
65	\$0.00	\$7,617.72		\$10,291.93		\$25,000.00	\$42,909.65	-\$8,119.78
66	\$0.00	\$7,693.90		\$10,497.77		\$25,000.00	\$43,191.67	\$282.02
67	\$0.00	\$7,770.84		\$10,707.73		\$25,000.00	\$43,478.57	\$286.90
68	\$0.00	\$7,848.55		\$10,921.88		\$25,000.00	\$43,770.43	\$291.86
69	\$0.00	\$7,927.03		\$11,140.32		\$25,000.00	\$44,067.35	\$296.92
70	\$0.00	\$8,006.30		\$11,363.13		\$25,000.00	\$44,369.43	\$302.08
71	\$0.00	\$8,086.36		\$11,590.39		\$25,000.00	\$44,676.75	\$307.32
72	\$0.00	\$8,167.23		\$11,822.20		\$25,000.00	\$44,989.43	\$312.68
73	\$0.00	\$8,248.90		\$12,058.64		\$25,000.00	\$45,307.54	\$318.11
74	\$0.00	\$8,331.39		\$12,299.81		\$25,000.00	\$45,631.20	\$323.66
75	\$0.00	\$8,414.70		\$12,545.81		\$25,000.00	\$45,960.51	\$329.31
76	\$0.00	\$8,498.85		\$12,796.73		\$25,000.00	\$46,295.58	\$335.07
77	\$0.00	\$8,583.84		\$13,052.66		\$25,000.00	\$46,636.50	\$340.92
78	\$0.00	\$8,669.68		\$13,313.71		\$25,000.00	\$46,983.39	\$346.89
79	\$0.00	\$8,756.37		\$13,579.99		\$25,000.00	\$47,336.36	\$352.97
80	\$0.00	\$8,843.94		\$13,851.59		\$25,000.00	\$47,695.53	\$359.17
81	\$0.00	\$8,932.38		\$14,128.62		\$25,000.00	\$48,061.00	\$365.47
82	\$0.00	\$9,021.70		\$14,411.19		\$25,000.00	\$48,432.89	\$371.89
83	\$0.00	\$9,111.92		\$14,699.42		\$25,000.00	\$48,811.34	\$378.45
84	\$0.00	\$9,203.04		\$14,993.40		\$25,000.00	\$49,196.44	\$385.10
85	\$0.00	\$9,295.07		\$15,293.27		\$25,000.00	\$49,588.34	\$391.90
86	\$0.00	\$9,388.02		\$15,599.14		\$25,000.00	\$49,987.16	\$398.82
87	\$0.00	\$9,481.90		\$15,911.12		\$25,000.00	\$50,393.02	\$405.86
88	\$0.00	\$9,576.72		\$16,229.34		\$25,000.00	\$50,806.06	\$413.04
89	\$0.00	\$9,672.48		\$16,553.93		\$25,000.00	\$51,226.41	\$420.35
90	\$0.00	\$9,769.21		\$16,885.01		\$25,000.00	\$51,654.22	\$427.81

Annual Expense Summary - Other Sources (Estimated)

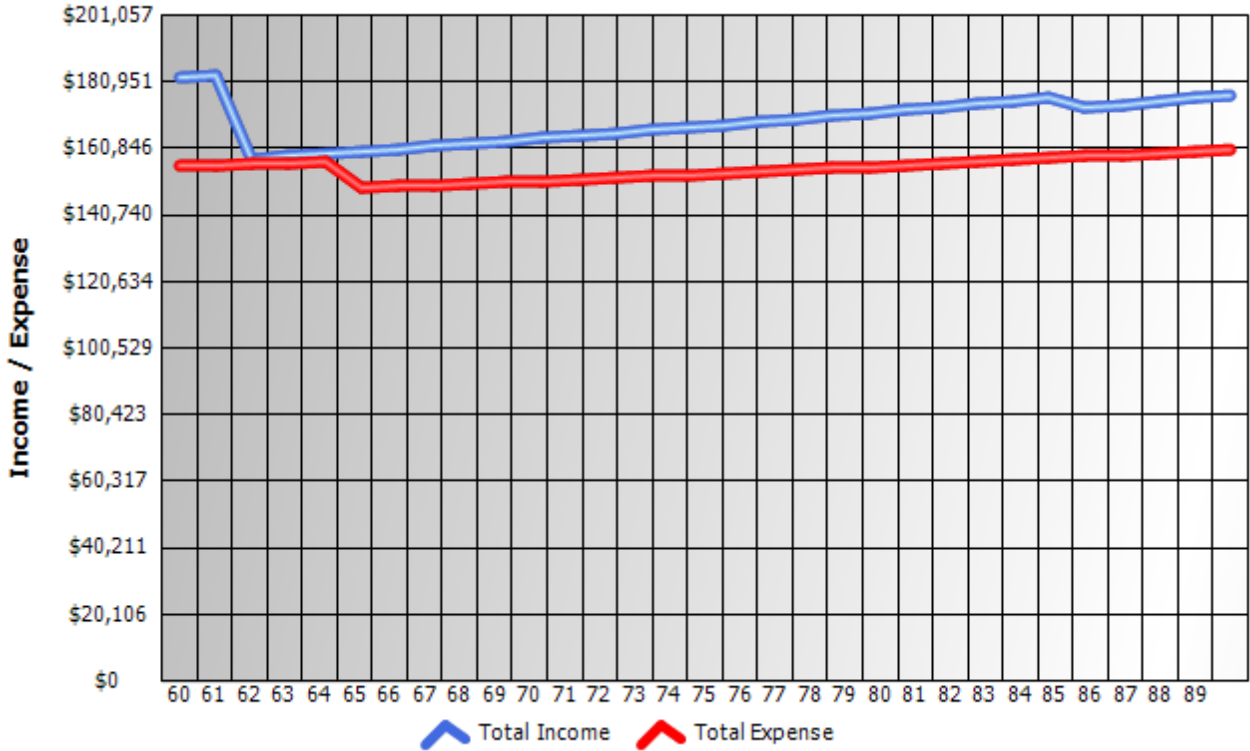
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Expense Analysis as of Aug-01-2021

Description	Estimated Expense	Annual Increase	Start Age	Stop Age
Mortgage	\$24,604.00	0.00%	60	90
Utilities	\$1,500.00	0.00%	60	90
TECO	\$2,778.00	0.00%	60	90
Frontier	\$2,115.00	0.00%	60	90
Bug Spray	\$720.00	0.00%	60	90
Yard Maintenance	\$720.00	0.00%	60	90
Termite Inspection	\$268.00	0.00%	60	90
Ring Doorbell	\$60.00	0.00%	60	90
Netflix	\$192.00	0.00%	60	90
ADT Security	\$755.00	0.00%	60	90
Travel & Entertainment	\$13,000.00	0.00%	60	90
Restuarants	\$7,700.00	0.00%	60	90
Merchandise	\$19,000.00	0.00%	60	90
Auto	\$1,745.00	0.00%	60	90
Services	\$18,250.00	0.00%	60	90
Fun Money	\$12,000.00	1.00%	60	90

Annual Income / Expense - All Sources (Estimated)

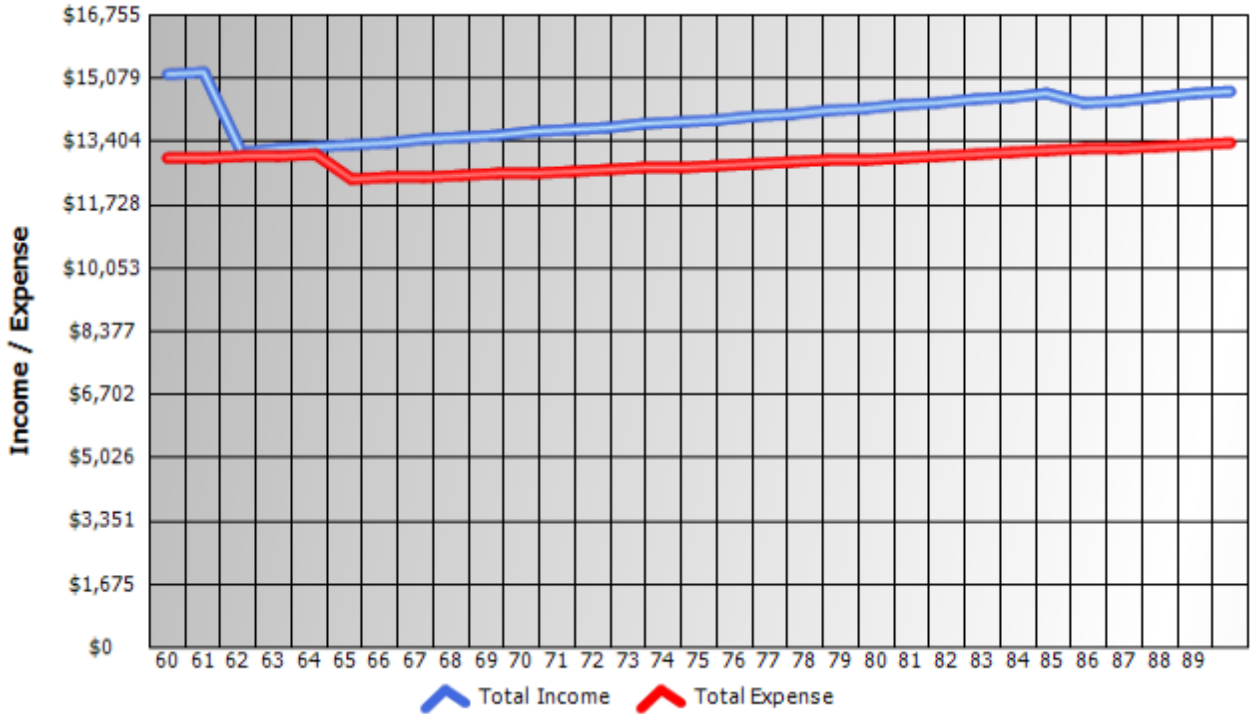
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Age	Estimated Income	Estimated Expense	Difference	Change
60	\$182,055.00	\$155,373.72	\$26,681.28	\$0.00
61	\$182,779.15	\$155,752.64	\$27,026.51	\$345.23
62	\$157,674.54	\$156,137.20	\$1,537.34	-\$25,489.17
63	\$158,425.25	\$156,527.52	\$1,897.73	\$360.39
64	\$159,171.34	\$156,923.68	\$2,247.66	\$349.93
65	\$159,936.89	\$148,928.77	\$11,008.12	\$8,760.46
66	\$160,709.98	\$149,336.91	\$11,373.07	\$364.95
67	\$161,478.68	\$149,751.19	\$11,727.49	\$354.42
68	\$162,267.07	\$150,171.71	\$12,095.36	\$367.87
69	\$163,063.22	\$150,598.57	\$12,464.65	\$369.29
70	\$163,867.21	\$151,031.90	\$12,835.31	\$370.66
71	\$164,667.12	\$151,471.77	\$13,195.35	\$360.04
72	\$165,487.03	\$151,918.33	\$13,568.70	\$373.35
73	\$166,315.02	\$152,371.66	\$13,943.36	\$374.66
74	\$167,139.18	\$152,831.89	\$14,307.29	\$363.93
75	\$167,983.57	\$153,299.14	\$14,684.43	\$377.14
76	\$168,836.28	\$153,773.52	\$15,062.76	\$378.33
77	\$169,697.41	\$154,255.15	\$15,442.26	\$379.50
78	\$170,567.02	\$154,744.16	\$15,822.86	\$380.60
79	\$171,433.21	\$155,240.67	\$16,192.54	\$369.68
80	\$172,320.06	\$155,744.81	\$16,575.25	\$382.71
81	\$173,215.66	\$156,256.70	\$16,958.96	\$383.71
82	\$174,120.10	\$156,776.48	\$17,343.62	\$384.66
83	\$175,033.46	\$157,304.30	\$17,729.16	\$385.54
84	\$175,943.83	\$157,840.26	\$18,103.57	\$374.41
85	\$173,125.31	\$158,384.52	\$14,740.79	-\$3,362.78
86	\$174,065.99	\$158,937.24	\$15,128.75	\$387.96
87	\$175,015.95	\$159,498.53	\$15,517.42	\$388.67
88	\$175,975.29	\$160,068.55	\$15,906.74	\$389.32
89	\$176,944.10	\$160,647.46	\$16,296.64	\$389.90
90	\$177,922.48	\$161,235.41	\$16,687.07	\$390.43

Monthly Income / Expense - All Sources (Estimated)

(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
60	\$15,171.25	\$12,947.81	\$2,223.44	\$0.00
61	\$15,231.60	\$12,979.39	\$2,252.21	\$28.77
62	\$13,139.55	\$13,011.44	\$128.11	-\$2,124.10
63	\$13,202.11	\$13,043.96	\$158.15	\$30.04
64	\$13,264.28	\$13,076.97	\$187.31	\$29.16
65	\$13,328.08	\$12,410.73	\$917.35	\$730.04
66	\$13,392.50	\$12,444.75	\$947.75	\$30.40
67	\$13,456.56	\$12,479.26	\$977.30	\$29.55
68	\$13,522.26	\$12,514.31	\$1,007.95	\$30.65
69	\$13,588.61	\$12,549.88	\$1,038.73	\$30.78
70	\$13,655.60	\$12,585.99	\$1,069.61	\$30.88
71	\$13,722.26	\$12,622.65	\$1,099.61	\$30.00
72	\$13,790.59	\$12,659.86	\$1,130.73	\$31.12
73	\$13,859.59	\$12,697.64	\$1,161.95	\$31.22
74	\$13,928.27	\$12,735.99	\$1,192.28	\$30.33
75	\$13,998.63	\$12,774.93	\$1,223.70	\$31.42
76	\$14,069.69	\$12,814.47	\$1,255.22	\$31.52
77	\$14,141.45	\$12,854.59	\$1,286.86	\$31.64
78	\$14,213.92	\$12,895.34	\$1,318.58	\$31.72
79	\$14,286.10	\$12,936.73	\$1,349.37	\$30.79
80	\$14,360.01	\$12,978.74	\$1,381.27	\$31.90
81	\$14,434.64	\$13,021.39	\$1,413.25	\$31.98
82	\$14,510.01	\$13,064.70	\$1,445.31	\$32.06
83	\$14,586.13	\$13,108.69	\$1,477.44	\$32.13
84	\$14,661.99	\$13,153.35	\$1,508.64	\$31.20
85	\$14,427.11	\$13,198.71	\$1,228.40	-\$280.24
86	\$14,505.50	\$13,244.77	\$1,260.73	\$32.33
87	\$14,584.67	\$13,291.55	\$1,293.12	\$32.39
88	\$14,664.61	\$13,339.05	\$1,325.56	\$32.44
89	\$14,745.35	\$13,387.29	\$1,358.06	\$32.50
90	\$14,826.88	\$13,436.29	\$1,390.59	\$32.53

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 \$118,603 per year with 1.00% annual pay raises. Retiring at age 60 with 36 years of service will yield a Monthly Retirement Income of: \$6,035

Employee Retirement with Survivor Benefit Plan (SBP):

- Your Monthly Retirement Income after SBP Cost starting at age 60 will be: \$5,431

Survivor's Benefit (50%):

- Under SBP, at your death, your widow(er) will receive a Monthly Income of: \$3,017

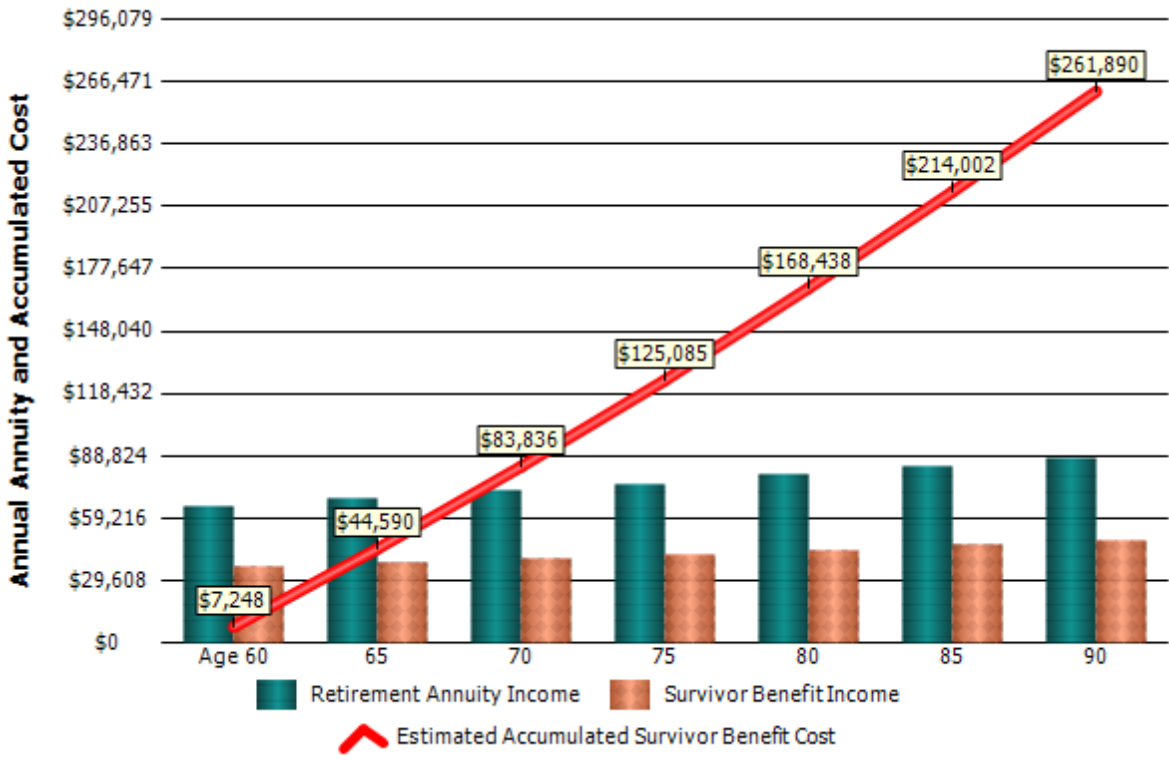
Costs:

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

Cost Per Month:	\$604
Cost Per Year:	\$7,248

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 70 will be: \$83,836

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 80 will be: \$168,438



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% 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	60	\$6,035.00	\$5,431.00	\$3,017.00	\$604.00	\$7,248.00	\$7,248.00
2	61	\$6,095.35	\$5,485.31	\$3,047.17	\$610.04	\$7,320.48	\$14,568.48
3	62	\$6,156.30	\$5,540.16	\$3,077.64	\$616.14	\$7,393.68	\$21,962.16
4	63	\$6,217.87	\$5,595.56	\$3,108.42	\$622.30	\$7,467.62	\$29,429.79
5	64	\$6,280.05	\$5,651.52	\$3,139.50	\$628.52	\$7,542.30	\$36,972.08
6	65	\$6,342.85	\$5,708.04	\$3,170.90	\$634.81	\$7,617.72	\$44,589.81
7	66	\$6,406.27	\$5,765.12	\$3,202.61	\$641.16	\$7,693.90	\$52,283.70
8	67	\$6,470.34	\$5,822.77	\$3,234.63	\$647.57	\$7,770.84	\$60,054.54
9	68	\$6,535.04	\$5,880.99	\$3,266.98	\$654.05	\$7,848.55	\$67,903.09
10	69	\$6,600.39	\$5,939.80	\$3,299.65	\$660.59	\$7,927.03	\$75,830.12
11	70	\$6,666.39	\$5,999.20	\$3,332.64	\$667.19	\$8,006.30	\$83,836.42
12	71	\$6,733.06	\$6,059.19	\$3,365.97	\$673.86	\$8,086.36	\$91,922.78
13	72	\$6,800.39	\$6,119.79	\$3,399.63	\$680.60	\$8,167.23	\$100,090.01
14	73	\$6,868.39	\$6,180.98	\$3,433.63	\$687.41	\$8,248.90	\$108,338.91
15	74	\$6,937.08	\$6,242.79	\$3,467.96	\$694.28	\$8,331.39	\$116,670.30
16	75	\$7,006.45	\$6,305.22	\$3,502.64	\$701.23	\$8,414.70	\$125,085.00
17	76	\$7,076.51	\$6,368.27	\$3,537.67	\$708.24	\$8,498.85	\$133,583.85
18	77	\$7,147.28	\$6,431.96	\$3,573.05	\$715.32	\$8,583.84	\$142,167.69
19	78	\$7,218.75	\$6,496.28	\$3,608.78	\$722.47	\$8,669.68	\$150,837.37
20	79	\$7,290.94	\$6,561.24	\$3,644.86	\$729.70	\$8,756.37	\$159,593.74
21	80	\$7,363.85	\$6,626.85	\$3,681.31	\$736.99	\$8,843.94	\$168,437.68
22	81	\$7,437.49	\$6,693.12	\$3,718.13	\$744.36	\$8,932.38	\$177,370.06
23	82	\$7,511.86	\$6,760.05	\$3,755.31	\$751.81	\$9,021.70	\$186,391.76
24	83	\$7,586.98	\$6,827.65	\$3,792.86	\$759.33	\$9,111.92	\$195,503.67
25	84	\$7,662.85	\$6,895.93	\$3,830.79	\$766.92	\$9,203.04	\$204,706.71
26	85	\$7,739.48	\$6,964.89	\$3,869.10	\$774.59	\$9,295.07	\$214,001.78
27	86	\$7,816.87	\$7,034.54	\$3,907.79	\$782.33	\$9,388.02	\$223,389.79
28	87	\$7,895.04	\$7,104.88	\$3,946.87	\$790.16	\$9,481.90	\$232,871.69
29	88	\$7,973.99	\$7,175.93	\$3,986.33	\$798.06	\$9,576.72	\$242,448.41
30	89	\$8,053.73	\$7,247.69	\$4,026.20	\$806.04	\$9,672.48	\$252,120.89
31	90	\$8,134.27	\$7,320.17	\$4,066.46	\$814.10	\$9,769.21	\$261,890.10

* 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% and a Social Security COLA of 1%.

Age	FERS Annuity	FERS Supplement	Estimated Social Security	TOTAL	Change
60	\$5,431	\$2,220	\$0	\$7,651	\$0
61	\$5,485	\$2,220	\$0	\$7,705	\$54
62	\$5,540	\$0	\$67	\$5,607	-\$2,098
63	\$5,596	\$0	\$68	\$5,664	\$57
64	\$5,652	\$0	\$68	\$5,720	\$56
65	\$5,708	\$0	\$69	\$5,777	\$57
66	\$5,765	\$0	\$70	\$5,835	\$58
67	\$5,823	\$0	\$70	\$5,893	\$58
68	\$5,881	\$0	\$71	\$5,952	\$59
69	\$5,940	\$0	\$72	\$6,012	\$60
70	\$5,999	\$0	\$73	\$6,072	\$60
71	\$6,059	\$0	\$73	\$6,132	\$60
72	\$6,120	\$0	\$74	\$6,194	\$62
73	\$6,181	\$0	\$75	\$6,256	\$62
74	\$6,243	\$0	\$75	\$6,318	\$62
75	\$6,305	\$0	\$76	\$6,381	\$63
76	\$6,368	\$0	\$77	\$6,445	\$64
77	\$6,432	\$0	\$78	\$6,510	\$65
78	\$6,496	\$0	\$79	\$6,575	\$65
79	\$6,561	\$0	\$79	\$6,640	\$65
80	\$6,627	\$0	\$80	\$6,707	\$67
81	\$6,693	\$0	\$81	\$6,774	\$67
82	\$6,760	\$0	\$82	\$6,842	\$68
83	\$6,828	\$0	\$83	\$6,911	\$69
84	\$6,896	\$0	\$83	\$6,979	\$68
85	\$6,965	\$0	\$84	\$7,049	\$70
86	\$7,035	\$0	\$85	\$7,120	\$71
87	\$7,105	\$0	\$86	\$7,191	\$71
88	\$7,176	\$0	\$87	\$7,263	\$72
89	\$7,248	\$0	\$88	\$7,336	\$73
90	\$7,320	\$0	\$89	\$7,409	\$73

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 1-888-767-6738. SFG Federal cannot provide retirement analysis and decision information to you. No oral or written information or advice provided by SFG Federal 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, non-infringement and fitness for a particular purpose).

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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 \$19,006 from your salary and an additional \$0 catch-up contribution for a combined Annual Contribution of:

\$19,006

Continuing Traditional 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 11.52% into the G fund earning 2.30%, 30.52% into the F fund earning 3.00%, 37.48% into the C fund earning 5.00%, 10.94% into the S fund earning 6.00%, 9.55% into the I fund earning 2.23%.

Withdrawal of Funds:

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

\$1,526,090

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 \$66,630.00 in the G Fund, \$176,595.00 in the F Fund, \$216,823.00 in the C Fund, \$335,000.00 in the S Fund, \$55,234.00 in the I Fund, and \$0.00 in the L Fund for a total of \$850,282.00.

Hypothetical Annual Return Rates

The following rates were selected by you for calculating future earnings: G Fund 2.30%, F Fund 3.00%, C Fund 5.00%, S Fund 6.00%, and I Fund 2.23%.

Traditional Contributions

You are currently contributing a regular amount of \$19,006.01 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of \$19,006.01. This is divided into the six funds as follows:

- \$2,188.81 (11.52%) in the G Fund,
- \$5,801.20 (30.52%) in the F Fund,
- \$7,122.71 (37.48%) in the C Fund,
- \$2,078.84 (10.94%) in the S Fund,
- \$1,814.45 (9.55%) in the I Fund, and
- \$0.00 (0.00%) in the L Fund.

In addition, the government's contribution of \$5,930.15 is divided into the six funds as follows:

- \$682.94 (11.52%) in the G Fund,
- \$1,810.06 (30.52%) in the F Fund,
- \$2,222.39 (37.48%) in the C Fund,
- \$648.63 (10.94%) in the S Fund,
- \$566.13 (9.55%) in the I Fund, and
- \$0.00 (0.00%) in the L Fund.

The total annual contribution of \$24,936.16 is distributed as follows:

- \$2,871.75 (11.52%) in the G Fund,
- \$7,611.26 (30.52%) in the F Fund,
- \$9,345.10 (37.48%) in the C Fund,
- \$2,727.47 (10.94%) in the S Fund,
- \$2,380.58 (9.55%) in the I Fund, and
- \$0.00 (0.00%) in the L Fund.

In January of each year, you anticipate a 1.00% increase in salary that will raise your annual TSP contribution.

Hypothetical Balance at Withdrawal

You elected to start withdrawing funds at the age of 60 years and 1 month. The estimated savings in the six funds at that age is \$1,526,090.00.

Withdrawal Option Selected

You elected a lump sum withdrawal of your funds amounting to \$1,526,090.00.

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 02-2030

End of Year	Age	Salary	Your Contrib	Gov Contrib	TOTAL Contrib	G Fund Savings	F Fund Savings	C Fund Savings	S Fund Savings	I Fund Savings	TOTAL Estimated Savings
12-2021	51	\$118,603	\$19,006	\$5,930	\$24,936	\$68,472	\$182,001	\$225,304	\$344,607	\$56,745	\$877,129
12-2022	52	\$119,789	\$19,196	\$5,989	\$25,186	\$72,995	\$195,330	\$246,489	\$368,693	\$60,452	\$943,959
12-2023	53	\$120,987	\$19,388	\$6,049	\$25,437	\$77,652	\$209,144	\$268,855	\$394,294	\$64,268	\$1,014,213
12-2024	54	\$122,197	\$19,500	\$6,110	\$25,610	\$82,438	\$223,430	\$292,430	\$421,492	\$68,186	\$1,087,976
12-2025	55	\$123,419	\$19,500	\$6,171	\$25,671	\$87,342	\$238,170	\$317,236	\$450,375	\$72,198	\$1,165,321
12-2026	56	\$124,653	\$19,500	\$6,233	\$25,733	\$92,367	\$253,378	\$343,334	\$481,047	\$76,306	\$1,246,432
12-2027	57	\$125,899	\$19,500	\$6,295	\$25,795	\$97,516	\$269,067	\$370,791	\$513,617	\$80,513	\$1,331,504
12-2028	58	\$127,158	\$19,500	\$6,358	\$25,858	\$102,792	\$285,253	\$399,677	\$548,203	\$84,821	\$1,420,746
12-2029	59	\$128,430	\$19,500	\$6,422	\$25,922	\$108,198	\$301,951	\$430,065	\$584,930	\$89,232	\$1,514,376
02-2030	60	\$0	\$1,625	\$540	\$2,165	\$108,613	\$303,462	\$433,657	\$590,794	\$89,564	\$1,526,090

Summary of Annual Contributions and Savings in the L Funds (G, F, C, S and I): 12-2021 to 02-2030

End of Year	Age	Salary	Your Contrib	Gov Contrib	TOTAL Contrib	G Fund Savings	F Fund Savings	C Fund Savings	S Fund Savings	I Fund Savings	TOTAL Estimated Savings
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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:	\$726,000	
Your current total FEGLI Monthly Cost is:		\$193.48
The Annual Cost is:		\$2,322

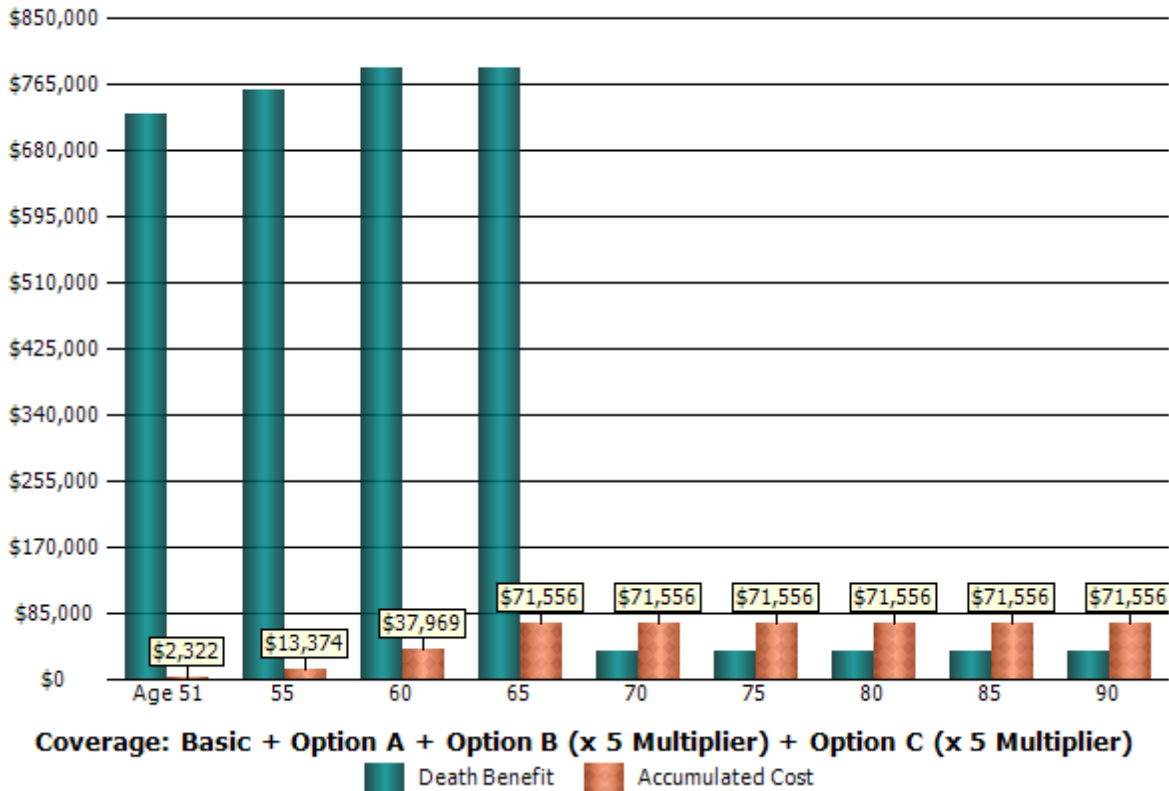
Future Coverage and Costs:

At age 60 your coverage (Death Benefit) for FEGLI will be:	\$786,000	
Your total FEGLI Monthly Cost will be:		\$699.73
The Annual Cost will be:		\$8,397
The total Accumulated Cost for your FEGLI coverage will be:		\$37,969

At age 65 your coverage (Death Benefit) for FEGLI will be:	\$786,000	
Your total FEGLI Monthly Cost will be:		\$0.00
The Annual Cost will be:		\$0
The total Accumulated Cost for your FEGLI coverage will be:		\$71,556

At age 70 your coverage (Death Benefit) for FEGLI will be:	\$35,250	
Your total FEGLI Monthly Cost will be:		\$0.00
The Annual Cost will be:		\$0
The total Accumulated Cost for your FEGLI coverage will be:		\$71,556

Death Benefit Coverage and Accumulated Cost



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 Aug-01-2021

At your current age of 51, your annual salary is \$118,603.00, and you expect annual salary increases of 1.00%. 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 and Option C insures your 3 dependents for \$37,500. You plan to retire on 01-31-2030 at the age of 60. You elected to reduce your Basic coverage by 2% monthly to 25% of full Basic coverage beginning 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 (Figures in dollar (\$))

Age	Annual Salary	Biweekly Premium	Monthly Premium	Annual Premium	Accumulated Cost	Basic	Option A	Option B	Option C	Total Coverage
51/52	118,603	89.30	193.48	2,322.00	2,322	121,000	10,000	595,000	62,500	788,500
52/53	119,789	90.00	195.00	2,340.00	4,662	122,000	10,000	600,000	62,500	794,500
53/54	120,987	90.70	196.52	2,358.00	7,020	123,000	10,000	605,000	62,500	800,500
54/55	122,197	92.10	199.55	2,395.00	9,415	125,000	10,000	615,000	62,500	812,500
55/56	123,419	152.30	329.98	3,960.00	13,374	126,000	10,000	620,000	62,500	818,500
56/57	124,653	153.45	332.48	3,990.00	17,364	127,000	10,000	625,000	62,500	824,500
57/58	125,899	154.60	334.97	4,020.00	21,384	128,000	10,000	630,000	62,500	830,500
58/59	127,158	156.90	339.95	4,079.00	25,463	130,000	10,000	640,000	62,500	842,500
59/60	128,430	158.05	342.44	4,109.00	29,572	131,000	10,000	645,000	62,500	848,500
60/61		322.95	699.73	8,397.00	37,969	131,000	10,000	645,000	62,500	848,500
61/62		322.95	699.73	8,397.00	46,366	131,000	10,000	645,000	62,500	848,500
62/63		322.95	699.73	8,397.00	54,763	131,000	10,000	645,000	62,500	848,500
63/64		322.95	699.73	8,397.00	63,159	131,000	10,000	645,000	62,500	848,500
64/65		322.95	699.73	8,397.00	71,556	131,000	10,000	645,000	62,500	848,500
65/66		0.00	0.00		71,556	131,000	10,000	645,000	62,500	848,500
66/67		0.00	0.00		71,556	99,560	7,600	490,200	19,000	616,360
67/68		0.00	0.00		71,556	68,120	5,200	335,400	13,000	421,720
68/69		0.00	0.00		71,556	36,680	2,800	180,600	7,000	227,080
69/70		0.00	0.00		71,556	32,750	2,500			35,250
70/71		0.00	0.00		71,556	32,750	2,500			35,250
71/72		0.00	0.00		71,556	32,750	2,500			35,250
72/73		0.00	0.00		71,556	32,750	2,500			35,250
73/74		0.00	0.00		71,556	32,750	2,500			35,250
74/75		0.00	0.00		71,556	32,750	2,500			35,250
75/76		0.00	0.00		71,556	32,750	2,500			35,250
76/77		0.00	0.00		71,556	32,750	2,500			35,250
77/78		0.00	0.00		71,556	32,750	2,500			35,250
78/79		0.00	0.00		71,556	32,750	2,500			35,250
79/80		0.00	0.00		71,556	32,750	2,500			35,250
80/81		0.00	0.00		71,556	32,750	2,500			35,250
81/82		0.00	0.00		71,556	32,750	2,500			35,250
82/83		0.00	0.00		71,556	32,750	2,500			35,250
83/84		0.00	0.00		71,556	32,750	2,500			35,250
84/85		0.00	0.00		71,556	32,750	2,500			35,250
85/86		0.00	0.00		71,556	32,750	2,500			35,250
86/87		0.00	0.00		71,556	32,750	2,500			35,250
87/88		0.00	0.00		71,556	32,750	2,500			35,250
88/89		0.00	0.00		71,556	32,750	2,500			35,250
89/90		0.00	0.00		71,556	32,750	2,500			35,250
90/91		0.00	0.00		71,556	32,750	2,500			35,250
91/92		0.00	0.00		71,556	32,750	2,500			35,250
92/93		0.00	0.00		71,556	32,750	2,500			35,250

Average Premium from Age 51 to Age 65	Basic	Option A	Option B	Option C	Total Premium
Biweekly	\$19.16	\$3.17	\$165.48	\$8.78	\$196.58
Monthly	\$41.51	\$6.87	\$358.53	\$19.02	\$425.93

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	\$2,322	\$0	\$2,322	\$2,322	\$0
52/53	\$2,340	\$0	\$2,340	\$4,662	\$18
53/54	\$2,358	\$0	\$2,358	\$7,020	\$18
54/55	\$2,395	\$0	\$2,395	\$9,415	\$37
55/56	\$3,960	\$0	\$3,960	\$13,375	\$1,565
56/57	\$3,990	\$0	\$3,990	\$17,365	\$30
57/58	\$4,020	\$0	\$4,020	\$21,385	\$30
58/59	\$4,079	\$0	\$4,079	\$25,464	\$59
59/60	\$4,109	\$0	\$4,109	\$29,573	\$30
60/61	\$8,397	\$7,248	\$15,645	\$45,218	\$11,536
61/62	\$8,397	\$7,320	\$15,717	\$60,935	\$72
62/63	\$8,397	\$7,394	\$15,791	\$76,726	\$73
63/64	\$8,397	\$7,468	\$15,865	\$92,591	\$74
64/65	\$8,397	\$7,542	\$15,939	\$108,530	\$75
65/66	\$0	\$7,618	\$7,618	\$116,148	-\$8,322
66/67	\$0	\$7,694	\$7,694	\$123,842	\$76
67/68	\$0	\$7,771	\$7,771	\$131,613	\$77
68/69	\$0	\$7,849	\$7,849	\$139,461	\$78
69/70	\$0	\$7,927	\$7,927	\$147,388	\$78
70/71	\$0	\$8,006	\$8,006	\$155,394	\$79
71/72	\$0	\$8,086	\$8,086	\$163,481	\$80
72/73	\$0	\$8,167	\$8,167	\$171,648	\$81
73/74	\$0	\$8,249	\$8,249	\$179,897	\$82
74/75	\$0	\$8,331	\$8,331	\$188,228	\$82
75/76	\$0	\$8,415	\$8,415	\$196,643	\$83
76/77	\$0	\$8,499	\$8,499	\$205,142	\$84
77/78	\$0	\$8,584	\$8,584	\$213,726	\$85
78/79	\$0	\$8,670	\$8,670	\$222,395	\$86
79/80	\$0	\$8,756	\$8,756	\$231,152	\$87
80/81	\$0	\$8,844	\$8,844	\$239,996	\$88
81/82	\$0	\$8,932	\$8,932	\$248,928	\$88
82/83	\$0	\$9,022	\$9,022	\$257,950	\$89
83/84	\$0	\$9,112	\$9,112	\$267,062	\$90
84/85	\$0	\$9,203	\$9,203	\$276,265	\$91
85/86	\$0	\$9,295	\$9,295	\$285,560	\$92
86/87	\$0	\$9,388	\$9,388	\$294,948	\$93
87/88	\$0	\$9,482	\$9,482	\$304,430	\$94
88/89	\$0	\$9,577	\$9,577	\$314,006	\$95
89/90	\$0	\$9,672	\$9,672	\$323,679	\$96
90/91	\$0	\$9,769	\$9,769	\$333,448	\$97
91/92	\$0	\$9,867	\$9,867	\$343,315	\$98
92/93	\$0	\$9,966	\$9,966	\$353,281	\$99

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 = \$300.00

Monthly = \$650.00

Annual = \$7,800.00

The current premium is estimated to increase annually by 2% (compounded)

Age	Biweekly Health Benefit Cost	Monthly Health Benefit Cost	Annual Health Benefit Cost	Accumulated Cost	Change From Previous Year
51/52	\$300.00	\$650.00	\$7,800.00	\$7,800.00	\$0.00
52/53	\$306.00	\$663.00	\$7,956.00	\$15,756.00	\$156.00
53/54	\$312.12	\$676.26	\$8,115.12	\$23,871.12	\$159.12
54/55	\$318.36	\$689.79	\$8,277.42	\$32,148.54	\$162.30
55/56	\$324.73	\$703.58	\$8,442.97	\$40,591.51	\$165.55
56/57	\$331.22	\$717.65	\$8,611.83	\$49,203.34	\$168.86
57/58	\$337.85	\$732.01	\$8,784.07	\$57,987.41	\$172.24
58/59	\$344.61	\$746.65	\$8,959.75	\$66,947.16	\$175.68
59/60	\$351.50	\$761.58	\$9,138.94	\$76,086.10	\$179.19
60/61	\$358.53	\$776.81	\$9,321.72	\$85,407.82	\$182.78
61/62	\$365.70	\$792.35	\$9,508.16	\$94,915.98	\$186.44
62/63	\$373.01	\$808.19	\$9,698.32	\$104,614.30	\$190.16
63/64	\$380.47	\$824.36	\$9,892.29	\$114,506.59	\$193.97
64/65	\$388.08	\$840.84	\$10,090.13	\$124,596.72	\$197.84
65/66	\$395.84	\$857.66	\$10,291.93	\$134,888.65	\$201.80
66/67	\$403.76	\$874.81	\$10,497.77	\$145,386.42	\$205.84
67/68	\$411.84	\$892.31	\$10,707.73	\$156,094.15	\$209.96
68/69	\$420.07	\$910.16	\$10,921.88	\$167,016.04	\$214.15
69/70	\$428.47	\$928.36	\$11,140.32	\$178,156.36	\$218.44
70/71	\$437.04	\$946.93	\$11,363.13	\$189,519.48	\$222.81
71/72	\$445.78	\$965.87	\$11,590.39	\$201,109.87	\$227.26
72/73	\$454.70	\$985.18	\$11,822.20	\$212,932.07	\$231.81
73/74	\$463.79	\$1,004.89	\$12,058.64	\$224,990.71	\$236.44
74/75	\$473.07	\$1,024.98	\$12,299.81	\$237,290.53	\$241.17
75/76	\$482.53	\$1,045.48	\$12,545.81	\$249,836.34	\$246.00
76/77	\$492.18	\$1,066.39	\$12,796.73	\$262,633.06	\$250.92
77/78	\$502.03	\$1,087.72	\$13,052.66	\$275,685.73	\$255.93
78/79	\$512.07	\$1,109.48	\$13,313.71	\$288,999.44	\$261.05
79/80	\$522.31	\$1,131.67	\$13,579.99	\$302,579.43	\$266.28
80/81	\$532.75	\$1,154.30	\$13,851.59	\$316,431.02	\$271.60
81/82	\$543.41	\$1,177.39	\$14,128.62	\$330,559.64	\$277.03
82/83	\$554.28	\$1,200.93	\$14,411.19	\$344,970.83	\$282.57
83/84	\$565.36	\$1,224.95	\$14,699.42	\$359,670.25	\$288.23
84/85	\$576.67	\$1,249.45	\$14,993.40	\$374,663.65	\$293.98
85/86	\$588.20	\$1,274.44	\$15,293.27	\$389,956.93	\$299.87
86/87	\$599.97	\$1,299.93	\$15,599.14	\$405,556.06	\$305.87
87/88	\$611.97	\$1,325.93	\$15,911.12	\$421,467.19	\$311.98
88/89	\$624.21	\$1,352.45	\$16,229.34	\$437,696.53	\$318.22
89/90	\$636.69	\$1,379.49	\$16,553.93	\$454,250.46	\$324.59

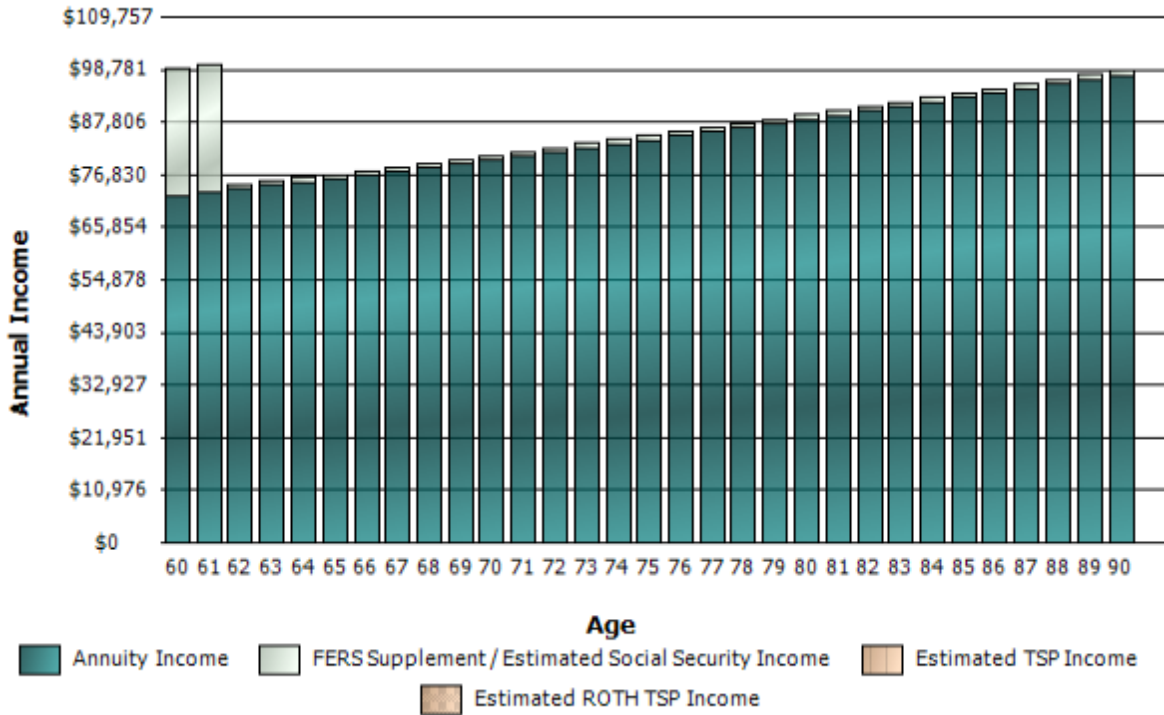
Long Term Care Insurance - Government

(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.)

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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	\$72,415.00	\$26,640.00			\$99,055.00
61	\$73,139.15	\$26,640.00			\$99,779.15
62	\$73,870.54	\$804.00			\$74,674.54
63	\$74,609.25	\$816.00			\$75,425.25
64	\$75,355.34	\$816.00			\$76,171.34
65	\$76,108.89	\$828.00			\$76,936.89
66	\$76,869.98	\$840.00			\$77,709.98
67	\$77,638.68	\$840.00			\$78,478.68
68	\$78,415.07	\$852.00			\$79,267.07
69	\$79,199.22	\$864.00			\$80,063.22
70	\$79,991.21	\$876.00			\$80,867.21
71	\$80,791.12	\$876.00			\$81,667.12
72	\$81,599.03	\$888.00			\$82,487.03
73	\$82,415.02	\$900.00			\$83,315.02
74	\$83,239.18	\$900.00			\$84,139.18
75	\$84,071.57	\$912.00			\$84,983.57
76	\$84,912.28	\$924.00			\$85,836.28
77	\$85,761.41	\$936.00			\$86,697.41
78	\$86,619.02	\$948.00			\$87,567.02
79	\$87,485.21	\$948.00			\$88,433.21
80	\$88,360.06	\$960.00			\$89,320.06
81	\$89,243.66	\$972.00			\$90,215.66
82	\$90,136.10	\$984.00			\$91,120.10
83	\$91,037.46	\$996.00			\$92,033.46
84	\$91,947.83	\$996.00			\$92,943.83
85	\$92,867.31	\$1,008.00			\$93,875.31
86	\$93,795.99	\$1,020.00			\$94,815.99
87	\$94,733.95	\$1,032.00			\$95,765.95
88	\$95,681.29	\$1,044.00			\$96,725.29
89	\$96,638.10	\$1,056.00			\$97,694.10
90	\$97,604.48	\$1,068.00			\$98,672.48

Monthly Income - Government

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Income Analysis as of Aug-01-2021

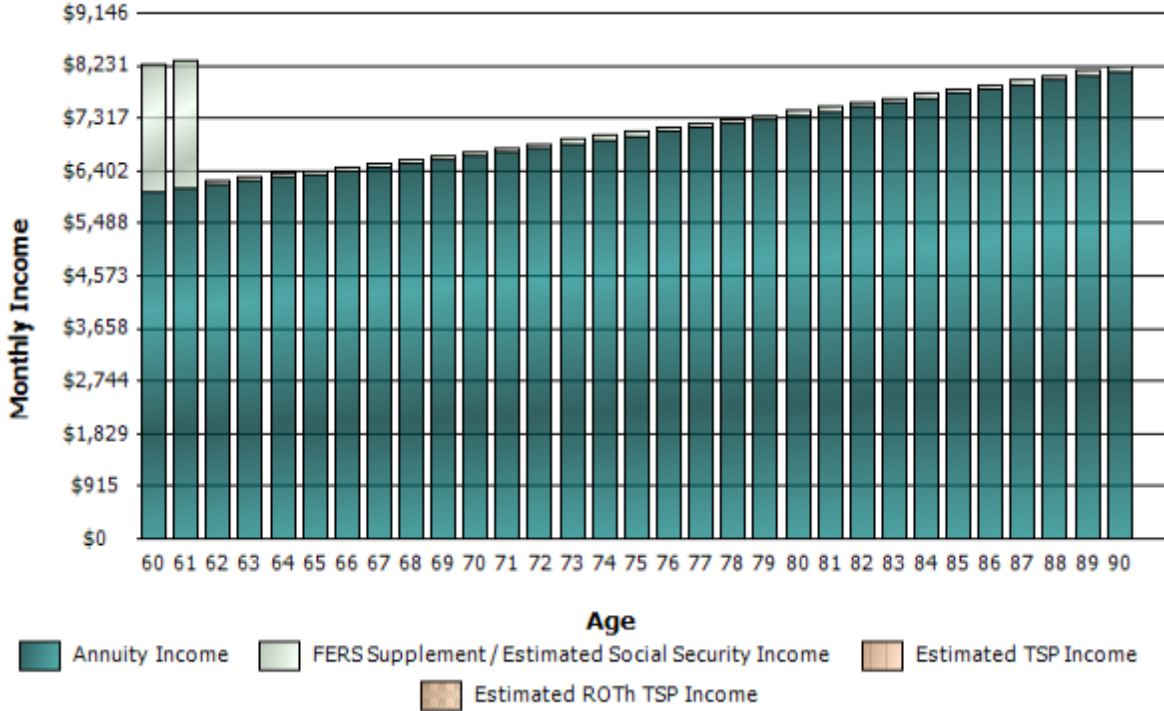
Calculations based on a COLA (In Retirement) of 1% and a 50% Survivor Annuity.

In addition, a Social Security COLA of 1% was used.

Age	Salary	Annuity	Estimated Social Security	Estimated TSP	Estimated ROTH TSP	TOTAL	Change
51	\$9,883.58					\$9,883.58	
52	\$9,982.42					\$9,982.42	\$98.84
53	\$10,082.24					\$10,082.24	\$99.82
54	\$10,183.07					\$10,183.07	\$100.83
55	\$10,284.90					\$10,284.90	\$101.83
56	\$10,387.75					\$10,387.75	\$102.85
57	\$10,491.62					\$10,491.62	\$103.87
58	\$10,596.54					\$10,596.54	\$104.92
59	\$10,702.50					\$10,702.50	\$105.96
	Start Retirement						
60		\$6,034.58	\$2,220.00			\$8,254.58	-\$2,447.92
61		\$6,094.93	\$2,220.00			\$8,314.93	\$60.35
62		\$6,155.88	\$67.00			\$6,222.88	-\$2,092.05
63		\$6,217.44	\$68.00			\$6,285.44	\$62.56
64		\$6,279.61	\$68.00			\$6,347.61	\$62.17
65		\$6,342.41	\$69.00			\$6,411.41	\$63.80
66		\$6,405.83	\$70.00			\$6,475.83	\$64.42
67		\$6,469.89	\$70.00			\$6,539.89	\$64.06
68		\$6,534.59	\$71.00			\$6,605.59	\$65.70
69		\$6,599.94	\$72.00			\$6,671.94	\$66.35
70		\$6,665.93	\$73.00			\$6,738.93	\$66.99
71		\$6,732.59	\$73.00			\$6,805.59	\$66.66
72		\$6,799.92	\$74.00			\$6,873.92	\$68.33
73		\$6,867.92	\$75.00			\$6,942.92	\$69.00
74		\$6,936.60	\$75.00			\$7,011.60	\$68.68
75		\$7,005.96	\$76.00			\$7,081.96	\$70.36
76		\$7,076.02	\$77.00			\$7,153.02	\$71.06
77		\$7,146.78	\$78.00			\$7,224.78	\$71.76
78		\$7,218.25	\$79.00			\$7,297.25	\$72.47
79		\$7,290.43	\$79.00			\$7,369.43	\$72.18
80		\$7,363.34	\$80.00			\$7,443.34	\$73.91
81		\$7,436.97	\$81.00			\$7,517.97	\$74.63
82		\$7,511.34	\$82.00			\$7,593.34	\$75.37
83		\$7,586.46	\$83.00			\$7,669.46	\$76.12
84		\$7,662.32	\$83.00			\$7,745.32	\$75.86
85		\$7,738.94	\$84.00			\$7,822.94	\$77.62
86		\$7,816.33	\$85.00			\$7,901.33	\$78.39
87		\$7,894.50	\$86.00			\$7,980.50	\$79.17
88		\$7,973.44	\$87.00			\$8,060.44	\$79.94
89		\$8,053.18	\$88.00			\$8,141.18	\$80.74
90		\$8,133.71	\$89.00			\$8,222.71	\$81.53

Monthly Income - Government

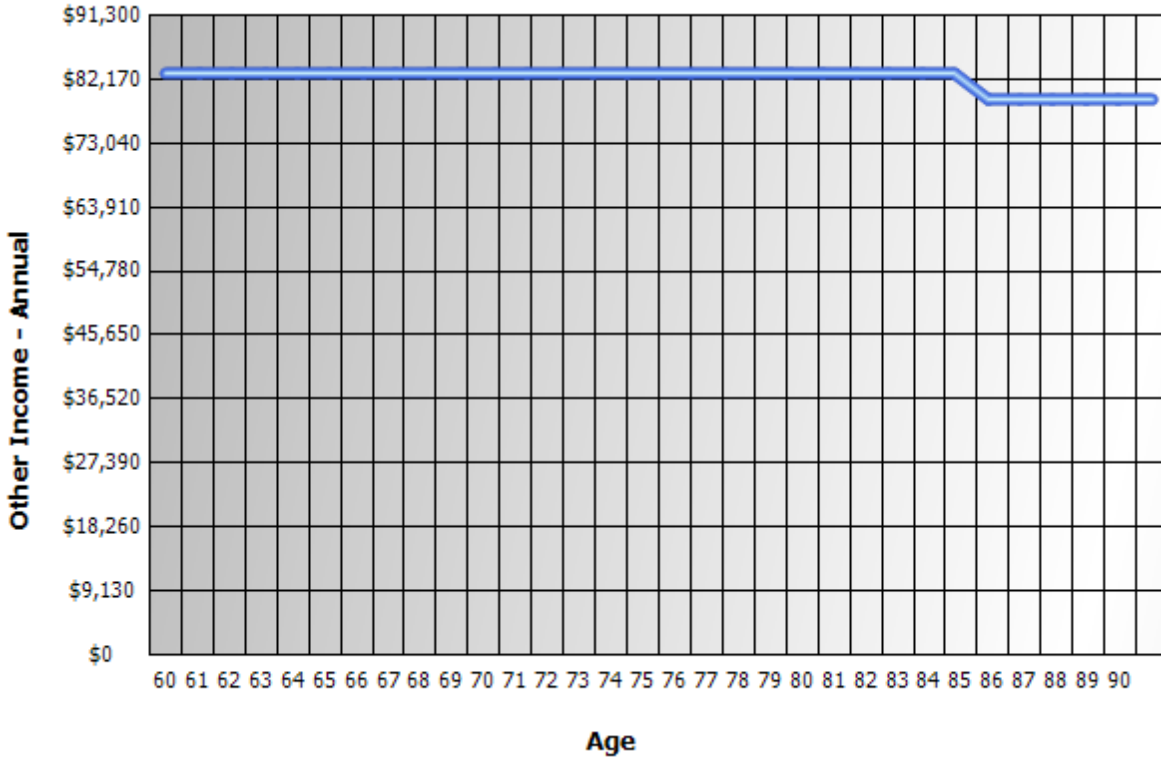
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)



Age	Annuity	Estimated Social Security	Estimated TSP	Estimated ROTH TSP	TOTAL
60	\$6,034.58	\$2,220.00			\$8,254.58
61	\$6,094.93	\$2,220.00			\$8,314.93
62	\$6,155.88	\$67.00			\$6,222.88
63	\$6,217.44	\$68.00			\$6,285.44
64	\$6,279.61	\$68.00			\$6,347.61
65	\$6,342.41	\$69.00			\$6,411.41
66	\$6,405.83	\$70.00			\$6,475.83
67	\$6,469.89	\$70.00			\$6,539.89
68	\$6,534.59	\$71.00			\$6,605.59
69	\$6,599.94	\$72.00			\$6,671.94
70	\$6,665.93	\$73.00			\$6,738.93
71	\$6,732.59	\$73.00			\$6,805.59
72	\$6,799.92	\$74.00			\$6,873.92
73	\$6,867.92	\$75.00			\$6,942.92
74	\$6,936.60	\$75.00			\$7,011.60
75	\$7,005.96	\$76.00			\$7,081.96
76	\$7,076.02	\$77.00			\$7,153.02
77	\$7,146.78	\$78.00			\$7,224.78
78	\$7,218.25	\$79.00			\$7,297.25
79	\$7,290.43	\$79.00			\$7,369.43
80	\$7,363.34	\$80.00			\$7,443.34
81	\$7,436.97	\$81.00			\$7,517.97
82	\$7,511.34	\$82.00			\$7,593.34
83	\$7,586.46	\$83.00			\$7,669.46
84	\$7,662.32	\$83.00			\$7,745.32
85	\$7,738.94	\$84.00			\$7,822.94
86	\$7,816.33	\$85.00			\$7,901.33
87	\$7,894.50	\$86.00			\$7,980.50
88	\$7,973.44	\$87.00			\$8,060.44
89	\$8,053.18	\$88.00			\$8,141.18
90	\$8,133.71	\$89.00			\$8,222.71

Annual Income - Other Sources

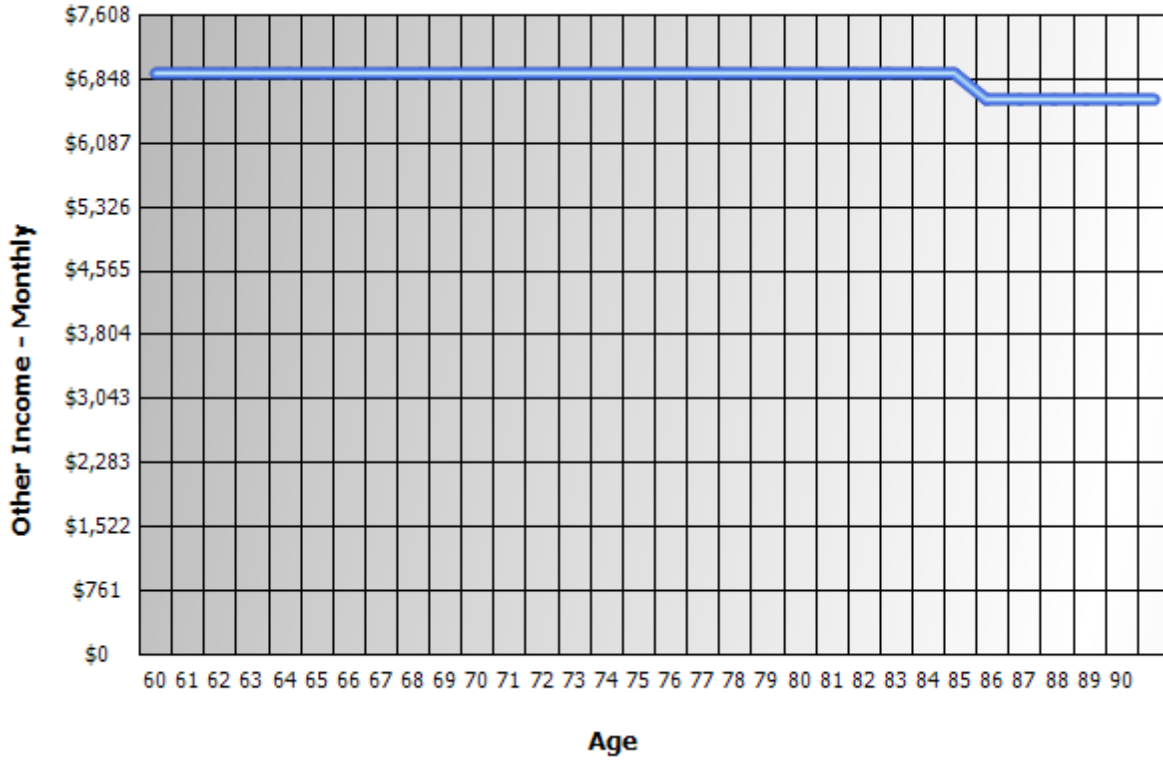
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)



Age	Other Income	Age	Other Income
60	\$83,000.00	76	\$83,000.00
61	\$83,000.00	77	\$83,000.00
62	\$83,000.00	78	\$83,000.00
63	\$83,000.00	79	\$83,000.00
64	\$83,000.00	80	\$83,000.00
65	\$83,000.00	81	\$83,000.00
66	\$83,000.00	82	\$83,000.00
67	\$83,000.00	83	\$83,000.00
68	\$83,000.00	84	\$83,000.00
69	\$83,000.00	85	\$79,250.00
70	\$83,000.00	86	\$79,250.00
71	\$83,000.00	87	\$79,250.00
72	\$83,000.00	88	\$79,250.00
73	\$83,000.00	89	\$79,250.00
74	\$83,000.00	90	\$79,250.00
75	\$83,000.00		

Monthly Income - Other Sources

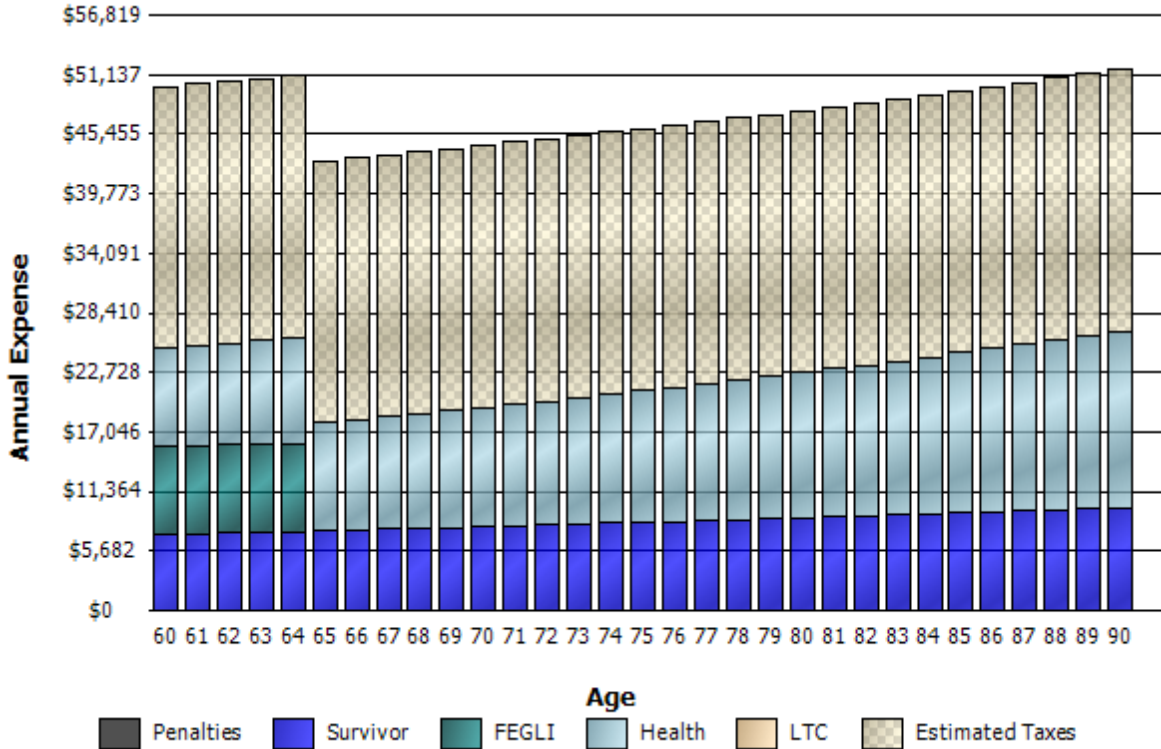
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)



Age	Other Income	Age	Other Income
60	\$6,916.67	76	\$6,916.67
61	\$6,916.67	77	\$6,916.67
62	\$6,916.67	78	\$6,916.67
63	\$6,916.67	79	\$6,916.67
64	\$6,916.67	80	\$6,916.67
65	\$6,916.67	81	\$6,916.67
66	\$6,916.67	82	\$6,916.67
67	\$6,916.67	83	\$6,916.67
68	\$6,916.67	84	\$6,916.67
69	\$6,916.67	85	\$6,604.17
70	\$6,916.67	86	\$6,604.17
71	\$6,916.67	87	\$6,604.17
72	\$6,916.67	88	\$6,604.17
73	\$6,916.67	89	\$6,604.17
74	\$6,916.67	90	\$6,604.17
75	\$6,916.67		

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.)



Age	Penalties	Survivor	FEGLI	Health	LTC	Estimated Taxes	TOTAL
60	\$0.00	\$7,248.00	\$8,397.00	\$9,321.72		\$25,000.00	\$49,966.72
61	\$0.00	\$7,320.48	\$8,397.00	\$9,508.16		\$25,000.00	\$50,225.64
62	\$0.00	\$7,393.68	\$8,397.00	\$9,698.32		\$25,000.00	\$50,489.00
63	\$0.00	\$7,467.62	\$8,397.00	\$9,892.29		\$25,000.00	\$50,756.91
64	\$0.00	\$7,542.30	\$8,397.00	\$10,090.13		\$25,000.00	\$51,029.43
65	\$0.00	\$7,617.72		\$10,291.93		\$25,000.00	\$42,909.65
66	\$0.00	\$7,693.90		\$10,497.77		\$25,000.00	\$43,191.67
67	\$0.00	\$7,770.84		\$10,707.73		\$25,000.00	\$43,478.57
68	\$0.00	\$7,848.55		\$10,921.88		\$25,000.00	\$43,770.43
69	\$0.00	\$7,927.03		\$11,140.32		\$25,000.00	\$44,067.35
70	\$0.00	\$8,006.30		\$11,363.13		\$25,000.00	\$44,369.43
71	\$0.00	\$8,086.36		\$11,590.39		\$25,000.00	\$44,676.75
72	\$0.00	\$8,167.23		\$11,822.20		\$25,000.00	\$44,989.43
73	\$0.00	\$8,248.90		\$12,058.64		\$25,000.00	\$45,307.54
74	\$0.00	\$8,331.39		\$12,299.81		\$25,000.00	\$45,631.20
75	\$0.00	\$8,414.70		\$12,545.81		\$25,000.00	\$45,960.51
76	\$0.00	\$8,498.85		\$12,796.73		\$25,000.00	\$46,295.58
77	\$0.00	\$8,583.84		\$13,052.66		\$25,000.00	\$46,636.50
78	\$0.00	\$8,669.68		\$13,313.71		\$25,000.00	\$46,983.39
79	\$0.00	\$8,756.37		\$13,579.99		\$25,000.00	\$47,336.36
80	\$0.00	\$8,843.94		\$13,851.59		\$25,000.00	\$47,695.53
81	\$0.00	\$8,932.38		\$14,128.62		\$25,000.00	\$48,061.00
82	\$0.00	\$9,021.70		\$14,411.19		\$25,000.00	\$48,432.89
83	\$0.00	\$9,111.92		\$14,699.42		\$25,000.00	\$48,811.34
84	\$0.00	\$9,203.04		\$14,993.40		\$25,000.00	\$49,196.44
85	\$0.00	\$9,295.07		\$15,293.27		\$25,000.00	\$49,588.34
86	\$0.00	\$9,388.02		\$15,599.14		\$25,000.00	\$49,987.16
87	\$0.00	\$9,481.90		\$15,911.12		\$25,000.00	\$50,393.02
88	\$0.00	\$9,576.72		\$16,229.34		\$25,000.00	\$50,806.06
89	\$0.00	\$9,672.48		\$16,553.93		\$25,000.00	\$51,226.41
90	\$0.00	\$9,769.21		\$16,885.01		\$25,000.00	\$51,654.22

Monthly Expense - Government

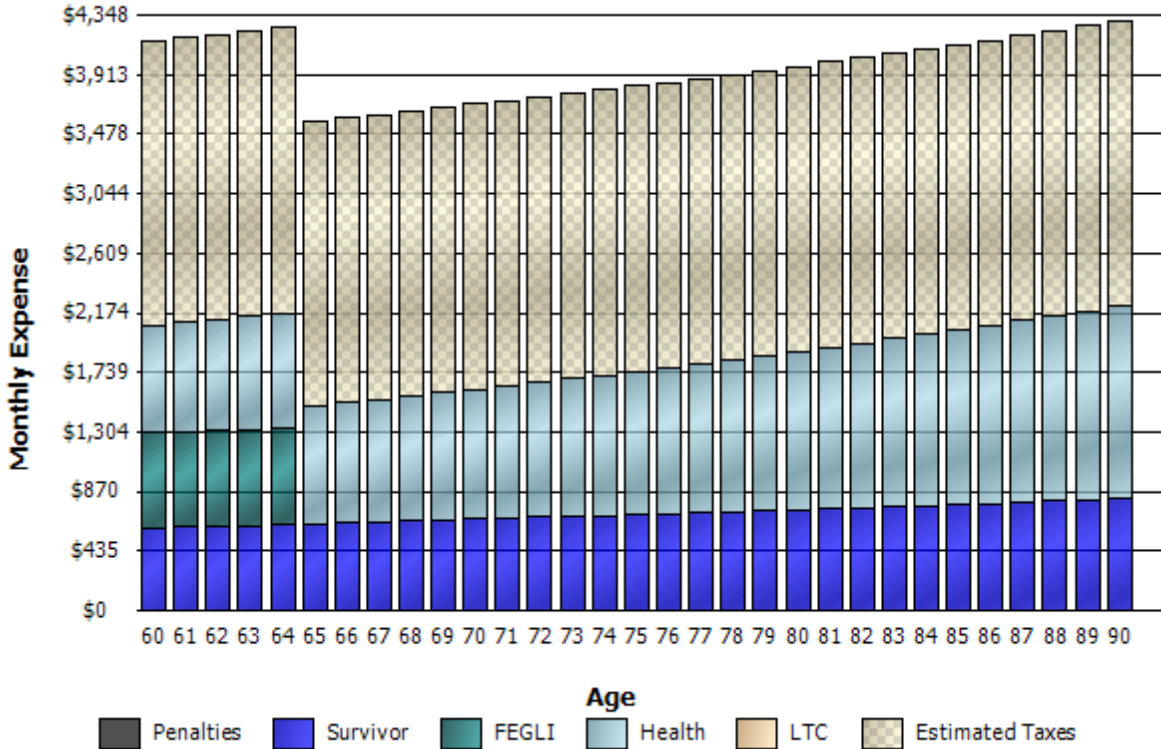
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Expense Analysis as of Aug-01-2021

Age	Penalties	Survivor	FEGLI	Health	LTC	Estimated Taxes	TOTAL	Change
51			\$193.50	\$650.00		\$1,945.00	\$2,788.50	
52			\$195.00	\$663.00		\$1,945.00	\$2,803.00	\$14.50
53			\$196.50	\$676.26		\$1,945.00	\$2,817.76	\$14.76
54			\$199.58	\$689.79		\$1,945.00	\$2,834.37	\$16.61
55			\$330.00	\$703.58		\$1,945.00	\$2,978.58	\$144.21
56			\$332.50	\$717.65		\$1,945.00	\$2,995.15	\$16.57
57			\$335.00	\$732.01		\$1,945.00	\$3,012.01	\$16.86
58			\$339.92	\$746.65		\$1,945.00	\$3,031.56	\$19.55
59			\$342.42	\$761.58		\$1,945.00	\$3,049.00	\$17.44
Start	Retirement							
60	\$0.00	\$604.00	\$699.75	\$776.81		\$2,083.33	\$4,163.89	\$1,114.90
61	\$0.00	\$610.04	\$699.75	\$792.35		\$2,083.33	\$4,185.47	\$21.58
62	\$0.00	\$616.14	\$699.75	\$808.19		\$2,083.33	\$4,207.42	\$21.95
63	\$0.00	\$622.30	\$699.75	\$824.36		\$2,083.33	\$4,229.74	\$22.32
64	\$0.00	\$628.52	\$699.75	\$840.84		\$2,083.33	\$4,252.45	\$22.71
65	\$0.00	\$634.81		\$857.66		\$2,083.33	\$3,575.80	-\$676.65
66	\$0.00	\$641.16		\$874.81		\$2,083.33	\$3,599.31	\$23.51
67	\$0.00	\$647.57		\$892.31		\$2,083.33	\$3,623.21	\$23.90
68	\$0.00	\$654.05		\$910.16		\$2,083.33	\$3,647.54	\$24.33
69	\$0.00	\$660.59		\$928.36		\$2,083.33	\$3,672.28	\$24.74
70	\$0.00	\$667.19		\$946.93		\$2,083.33	\$3,697.45	\$25.17
71	\$0.00	\$673.86		\$965.87		\$2,083.33	\$3,723.06	\$25.61
72	\$0.00	\$680.60		\$985.18		\$2,083.33	\$3,749.12	\$26.06
73	\$0.00	\$687.41		\$1,004.89		\$2,083.33	\$3,775.63	\$26.51
74	\$0.00	\$694.28		\$1,024.98		\$2,083.33	\$3,802.60	\$26.97
75	\$0.00	\$701.23		\$1,045.48		\$2,083.33	\$3,830.04	\$27.44
76	\$0.00	\$708.24		\$1,066.39		\$2,083.33	\$3,857.97	\$27.93
77	\$0.00	\$715.32		\$1,087.72		\$2,083.33	\$3,886.37	\$28.40
78	\$0.00	\$722.47		\$1,109.48		\$2,083.33	\$3,915.28	\$28.91
79	\$0.00	\$729.70		\$1,131.67		\$2,083.33	\$3,944.70	\$29.42
80	\$0.00	\$736.99		\$1,154.30		\$2,083.33	\$3,974.63	\$29.93
81	\$0.00	\$744.36		\$1,177.39		\$2,083.33	\$4,005.08	\$30.45
82	\$0.00	\$751.81		\$1,200.93		\$2,083.33	\$4,036.07	\$30.99
83	\$0.00	\$759.33		\$1,224.95		\$2,083.33	\$4,067.61	\$31.54
84	\$0.00	\$766.92		\$1,249.45		\$2,083.33	\$4,099.70	\$32.09
85	\$0.00	\$774.59		\$1,274.44		\$2,083.33	\$4,132.36	\$32.66
86	\$0.00	\$782.33		\$1,299.93		\$2,083.33	\$4,165.60	\$33.24
87	\$0.00	\$790.16		\$1,325.93		\$2,083.33	\$4,199.42	\$33.82
88	\$0.00	\$798.06		\$1,352.45		\$2,083.33	\$4,233.84	\$34.42
89	\$0.00	\$806.04		\$1,379.49		\$2,083.33	\$4,268.87	\$35.03
90	\$0.00	\$814.10		\$1,407.08		\$2,083.33	\$4,304.52	\$35.65

Monthly Expense - Government

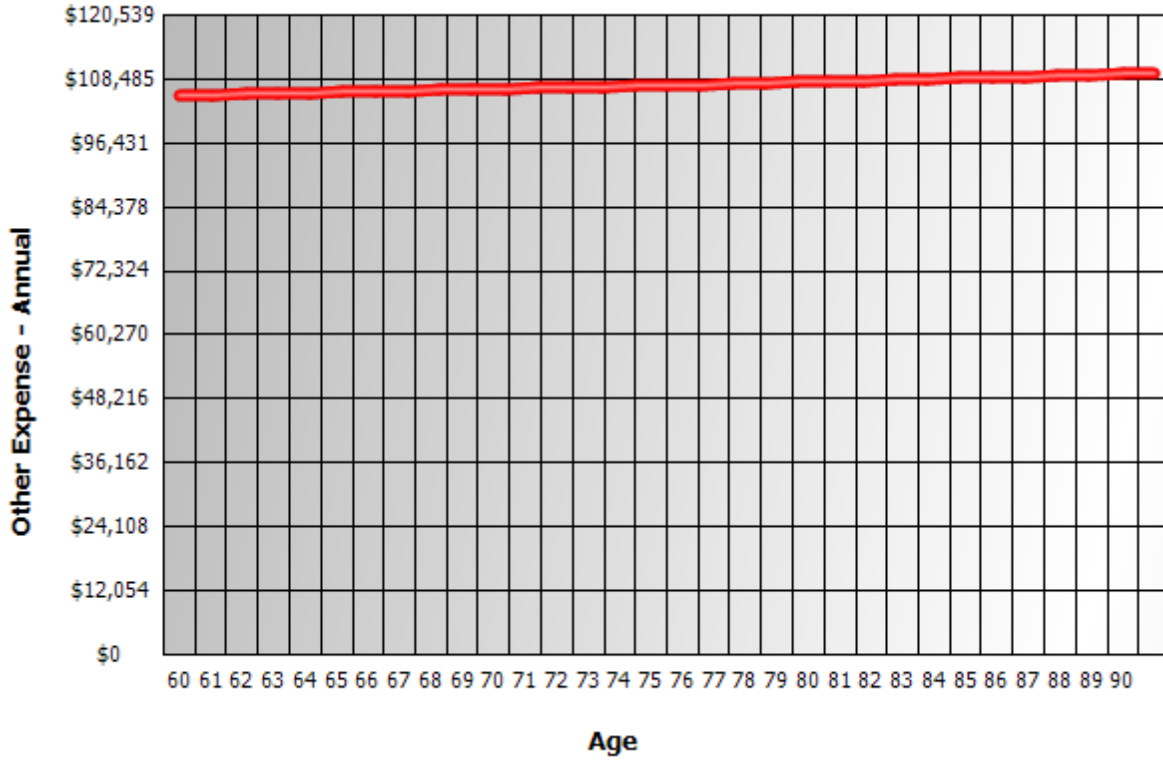
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)



Age	Penalties	Survivor	FEGLI	Health	LTC	Estimated Taxes	TOTAL
60	\$0.00	\$604.00	\$699.75	\$776.81		\$2,083.33	\$4,163.89
61	\$0.00	\$610.04	\$699.75	\$792.35		\$2,083.33	\$4,185.47
62	\$0.00	\$616.14	\$699.75	\$808.19		\$2,083.33	\$4,207.42
63	\$0.00	\$622.30	\$699.75	\$824.36		\$2,083.33	\$4,229.74
64	\$0.00	\$628.52	\$699.75	\$840.84		\$2,083.33	\$4,252.45
65	\$0.00	\$634.81		\$857.66		\$2,083.33	\$3,575.80
66	\$0.00	\$641.16		\$874.81		\$2,083.33	\$3,599.31
67	\$0.00	\$647.57		\$892.31		\$2,083.33	\$3,623.21
68	\$0.00	\$654.05		\$910.16		\$2,083.33	\$3,647.54
69	\$0.00	\$660.59		\$928.36		\$2,083.33	\$3,672.28
70	\$0.00	\$667.19		\$946.93		\$2,083.33	\$3,697.45
71	\$0.00	\$673.86		\$965.87		\$2,083.33	\$3,723.06
72	\$0.00	\$680.60		\$985.18		\$2,083.33	\$3,749.12
73	\$0.00	\$687.41		\$1,004.89		\$2,083.33	\$3,775.63
74	\$0.00	\$694.28		\$1,024.98		\$2,083.33	\$3,802.60
75	\$0.00	\$701.23		\$1,045.48		\$2,083.33	\$3,830.04
76	\$0.00	\$708.24		\$1,066.39		\$2,083.33	\$3,857.97
77	\$0.00	\$715.32		\$1,087.72		\$2,083.33	\$3,886.37
78	\$0.00	\$722.47		\$1,109.48		\$2,083.33	\$3,915.28
79	\$0.00	\$729.70		\$1,131.67		\$2,083.33	\$3,944.70
80	\$0.00	\$736.99		\$1,154.30		\$2,083.33	\$3,974.63
81	\$0.00	\$744.36		\$1,177.39		\$2,083.33	\$4,005.08
82	\$0.00	\$751.81		\$1,200.93		\$2,083.33	\$4,036.07
83	\$0.00	\$759.33		\$1,224.95		\$2,083.33	\$4,067.61
84	\$0.00	\$766.92		\$1,249.45		\$2,083.33	\$4,099.70
85	\$0.00	\$774.59		\$1,274.44		\$2,083.33	\$4,132.36
86	\$0.00	\$782.33		\$1,299.93		\$2,083.33	\$4,165.60
87	\$0.00	\$790.16		\$1,325.93		\$2,083.33	\$4,199.42
88	\$0.00	\$798.06		\$1,352.45		\$2,083.33	\$4,233.84
89	\$0.00	\$806.04		\$1,379.49		\$2,083.33	\$4,268.87
90	\$0.00	\$814.10		\$1,407.08		\$2,083.33	\$4,304.52

Annual Expense - Other Sources (Estimated)

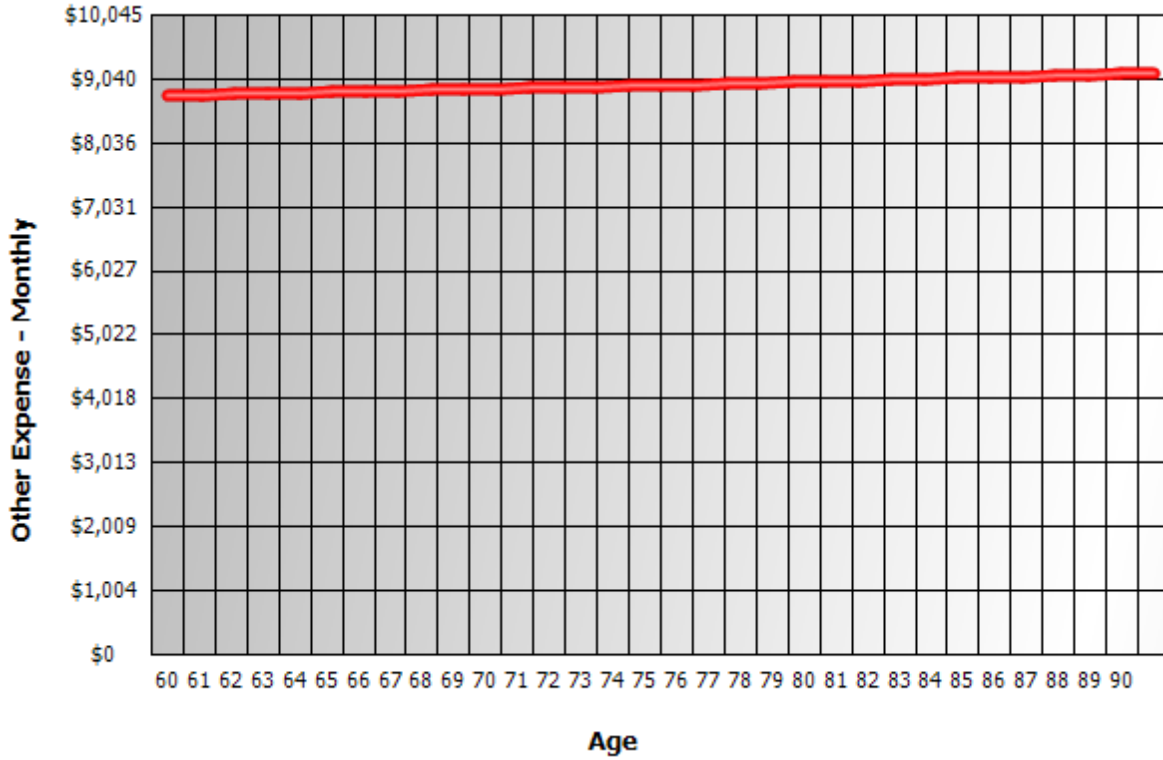
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Age	Other Estimated Expense	Age	Other Estimated Expense
60	\$105,407.00	76	\$107,477.94
61	\$105,527.00	77	\$107,618.65
62	\$105,648.20	78	\$107,760.77
63	\$105,770.61	79	\$107,904.31
64	\$105,894.25	80	\$108,049.28
65	\$106,019.12	81	\$108,195.70
66	\$106,145.24	82	\$108,343.59
67	\$106,272.62	83	\$108,492.96
68	\$106,401.28	84	\$108,643.82
69	\$106,531.22	85	\$108,796.18
70	\$106,662.47	86	\$108,950.08
71	\$106,795.02	87	\$109,105.51
72	\$106,928.90	88	\$109,262.49
73	\$107,064.12	89	\$109,421.05
74	\$107,200.69	90	\$109,581.19
75	\$107,338.63		

Monthly Expense - Other Sources (Estimated)

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Age	Other Estimated Expense	Age	Other Estimated Expense
60	\$8,783.92	76	\$8,956.50
61	\$8,793.92	77	\$8,968.22
62	\$8,804.02	78	\$8,980.06
63	\$8,814.22	79	\$8,992.03
64	\$8,824.52	80	\$9,004.11
65	\$8,834.93	81	\$9,016.31
66	\$8,845.44	82	\$9,028.63
67	\$8,856.05	83	\$9,041.08
68	\$8,866.77	84	\$9,053.65
69	\$8,877.60	85	\$9,066.35
70	\$8,888.54	86	\$9,079.17
71	\$8,899.59	87	\$9,092.13
72	\$8,910.74	88	\$9,105.21
73	\$8,922.01	89	\$9,118.42
74	\$8,933.39	90	\$9,131.77
75	\$8,944.89		

Annual Income / Expense - Government Sources

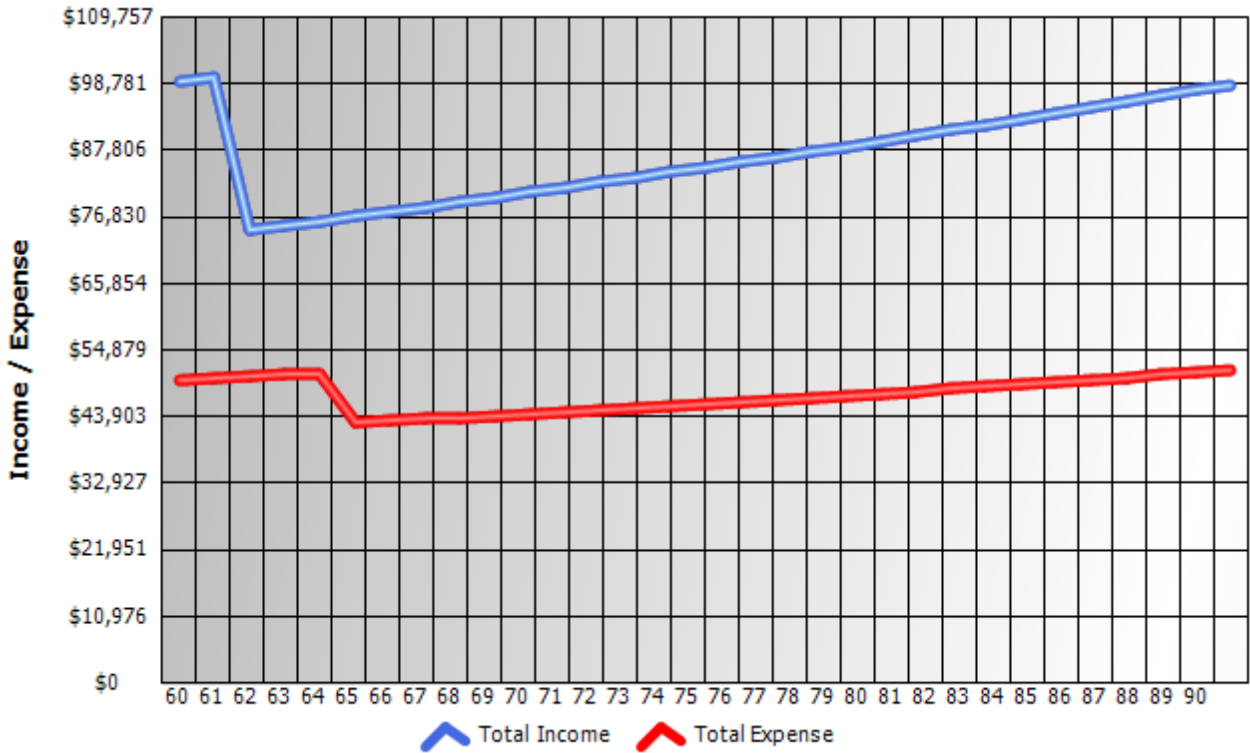
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Income / Expense Analysis as of Aug-01-2021

Age	Estimated Income	Estimated Expense	Difference	Change
51	\$118,603.00	\$33,462.00	\$85,141.00	\$0.00
52	\$119,789.03	\$33,636.00	\$86,153.03	\$1,012.03
53	\$120,986.92	\$33,813.12	\$87,173.80	\$1,020.77
54	\$122,196.79	\$34,012.42	\$88,184.37	\$1,010.57
55	\$123,418.76	\$35,742.97	\$87,675.79	-\$508.58
56	\$124,652.94	\$35,941.83	\$88,711.11	\$1,035.32
57	\$125,899.47	\$36,144.07	\$89,755.40	\$1,044.29
58	\$127,158.47	\$36,378.75	\$90,779.72	\$1,024.32
59	\$128,430.05	\$36,587.94	\$91,842.11	\$1,062.39
Retire				
60	\$99,055.00	\$49,966.72	\$49,088.28	-\$42,753.83
61	\$99,779.15	\$50,225.64	\$49,553.51	\$465.23
62	\$74,674.54	\$50,489.00	\$24,185.54	-\$25,367.97
63	\$75,425.25	\$50,756.91	\$24,668.34	\$482.80
64	\$76,171.34	\$51,029.43	\$25,141.91	\$473.57
65	\$76,936.89	\$42,909.65	\$34,027.24	\$8,885.33
66	\$77,709.98	\$43,191.67	\$34,518.31	\$491.07
67	\$78,478.68	\$43,478.57	\$35,000.11	\$481.80
68	\$79,267.07	\$43,770.43	\$35,496.64	\$496.53
69	\$80,063.22	\$44,067.35	\$35,995.87	\$499.23
70	\$80,867.21	\$44,369.43	\$36,497.78	\$501.91
71	\$81,667.12	\$44,676.75	\$36,990.37	\$492.59
72	\$82,487.03	\$44,989.43	\$37,497.60	\$507.23
73	\$83,315.02	\$45,307.54	\$38,007.48	\$509.88
74	\$84,139.18	\$45,631.20	\$38,507.98	\$500.50
75	\$84,983.57	\$45,960.51	\$39,023.06	\$515.08
76	\$85,836.28	\$46,295.58	\$39,540.70	\$517.64
77	\$86,697.41	\$46,636.50	\$40,060.91	\$520.21
78	\$87,567.02	\$46,983.39	\$40,583.63	\$522.72
79	\$88,433.21	\$47,336.36	\$41,096.85	\$513.22
80	\$89,320.06	\$47,695.53	\$41,624.53	\$527.68
81	\$90,215.66	\$48,061.00	\$42,154.66	\$530.13
82	\$91,120.10	\$48,432.89	\$42,687.21	\$532.55
83	\$92,033.46	\$48,811.34	\$43,222.12	\$534.91
84	\$92,943.83	\$49,196.44	\$43,747.39	\$525.27
85	\$93,875.31	\$49,588.34	\$44,286.97	\$539.58
86	\$94,815.99	\$49,987.16	\$44,828.83	\$541.86
87	\$95,765.95	\$50,393.02	\$45,372.93	\$544.10
88	\$96,725.29	\$50,806.06	\$45,919.23	\$546.30
89	\$97,694.10	\$51,226.41	\$46,467.69	\$548.46
90	\$98,672.48	\$51,654.22	\$47,018.26	\$550.57

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
60	\$99,055.00	\$49,966.72	\$49,088.28	-\$42,753.83
61	\$99,779.15	\$50,225.64	\$49,553.51	\$465.23
62	\$74,674.54	\$50,489.00	\$24,185.54	-\$25,367.97
63	\$75,425.25	\$50,756.91	\$24,668.34	\$482.80
64	\$76,171.34	\$51,029.43	\$25,141.91	\$473.57
65	\$76,936.89	\$42,909.65	\$34,027.24	\$8,885.33
66	\$77,709.98	\$43,191.67	\$34,518.31	\$491.07
67	\$78,478.68	\$43,478.57	\$35,000.11	\$481.80
68	\$79,267.07	\$43,770.43	\$35,496.64	\$496.53
69	\$80,063.22	\$44,067.35	\$35,995.87	\$499.23
70	\$80,867.21	\$44,369.43	\$36,497.78	\$501.91
71	\$81,667.12	\$44,676.75	\$36,990.37	\$492.59
72	\$82,487.03	\$44,989.43	\$37,497.60	\$507.23
73	\$83,315.02	\$45,307.54	\$38,007.48	\$509.88
74	\$84,139.18	\$45,631.20	\$38,507.98	\$500.50
75	\$84,983.57	\$45,960.51	\$39,023.06	\$515.08
76	\$85,836.28	\$46,295.58	\$39,540.70	\$517.64
77	\$86,697.41	\$46,636.50	\$40,060.91	\$520.21
78	\$87,567.02	\$46,983.39	\$40,583.63	\$522.72
79	\$88,433.21	\$47,336.36	\$41,096.85	\$513.22
80	\$89,320.06	\$47,695.53	\$41,624.53	\$527.68
81	\$90,215.66	\$48,061.00	\$42,154.66	\$530.13
82	\$91,120.10	\$48,432.89	\$42,687.21	\$532.55
83	\$92,033.46	\$48,811.34	\$43,222.12	\$534.91
84	\$92,943.83	\$49,196.44	\$43,747.39	\$525.27
85	\$93,875.31	\$49,588.34	\$44,286.97	\$539.58
86	\$94,815.99	\$49,987.16	\$44,828.83	\$541.86
87	\$95,765.95	\$50,393.02	\$45,372.93	\$544.10
88	\$96,725.29	\$50,806.06	\$45,919.23	\$546.30
89	\$97,694.10	\$51,226.41	\$46,467.69	\$548.46
90	\$98,672.48	\$51,654.22	\$47,018.26	\$550.57

Monthly Income / Expense - Government Sources

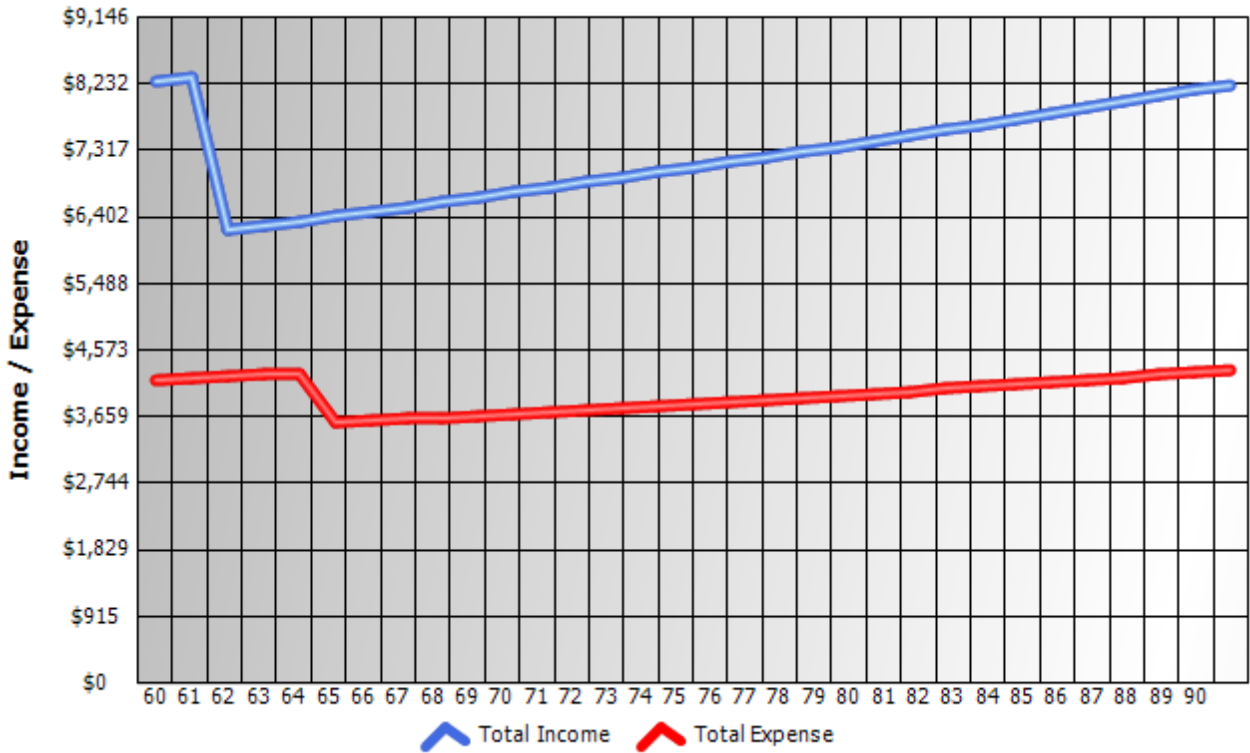
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Income / Expense Analysis as of Aug-01-2021

Age	Estimated Income	Estimated Expense	Difference	Change
51	\$9,883.58	\$2,788.50	\$7,095.08	\$0.00
52	\$9,982.42	\$2,803.00	\$7,179.42	\$84.34
53	\$10,082.24	\$2,817.76	\$7,264.48	\$85.06
54	\$10,183.07	\$2,834.37	\$7,348.70	\$84.22
55	\$10,284.90	\$2,978.58	\$7,306.32	-\$42.38
56	\$10,387.75	\$2,995.15	\$7,392.60	\$86.28
57	\$10,491.62	\$3,012.01	\$7,479.61	\$87.01
58	\$10,596.54	\$3,031.56	\$7,564.98	\$85.37
59	\$10,702.50	\$3,049.00	\$7,653.50	\$88.52
Retire				
60	\$8,254.58	\$4,163.89	\$4,090.69	-\$3,562.81
61	\$8,314.93	\$4,185.47	\$4,129.46	\$38.77
62	\$6,222.88	\$4,207.42	\$2,015.46	-\$2,114.00
63	\$6,285.44	\$4,229.74	\$2,055.70	\$40.24
64	\$6,347.61	\$4,252.45	\$2,095.16	\$39.46
65	\$6,411.41	\$3,575.80	\$2,835.61	\$740.45
66	\$6,475.83	\$3,599.31	\$2,876.52	\$40.91
67	\$6,539.89	\$3,623.21	\$2,916.68	\$40.16
68	\$6,605.59	\$3,647.54	\$2,958.05	\$41.37
69	\$6,671.94	\$3,672.28	\$2,999.66	\$41.61
70	\$6,738.93	\$3,697.45	\$3,041.48	\$41.82
71	\$6,805.59	\$3,723.06	\$3,082.53	\$41.05
72	\$6,873.92	\$3,749.12	\$3,124.80	\$42.27
73	\$6,942.92	\$3,775.63	\$3,167.29	\$42.49
74	\$7,011.60	\$3,802.60	\$3,209.00	\$41.71
75	\$7,081.96	\$3,830.04	\$3,251.92	\$42.92
76	\$7,153.02	\$3,857.97	\$3,295.05	\$43.13
77	\$7,224.78	\$3,886.37	\$3,338.41	\$43.36
78	\$7,297.25	\$3,915.28	\$3,381.97	\$43.56
79	\$7,369.43	\$3,944.70	\$3,424.73	\$42.76
80	\$7,443.34	\$3,974.63	\$3,468.71	\$43.98
81	\$7,517.97	\$4,005.08	\$3,512.89	\$44.18
82	\$7,593.34	\$4,036.07	\$3,557.27	\$44.38
83	\$7,669.46	\$4,067.61	\$3,601.85	\$44.58
84	\$7,745.32	\$4,099.70	\$3,645.62	\$43.77
85	\$7,822.94	\$4,132.36	\$3,690.58	\$44.96
86	\$7,901.33	\$4,165.60	\$3,735.73	\$45.15
87	\$7,980.50	\$4,199.42	\$3,781.08	\$45.35
88	\$8,060.44	\$4,233.84	\$3,826.60	\$45.52
89	\$8,141.18	\$4,268.87	\$3,872.31	\$45.71
90	\$8,222.71	\$4,304.52	\$3,918.19	\$45.88

Monthly Income / Expense - Government Sources

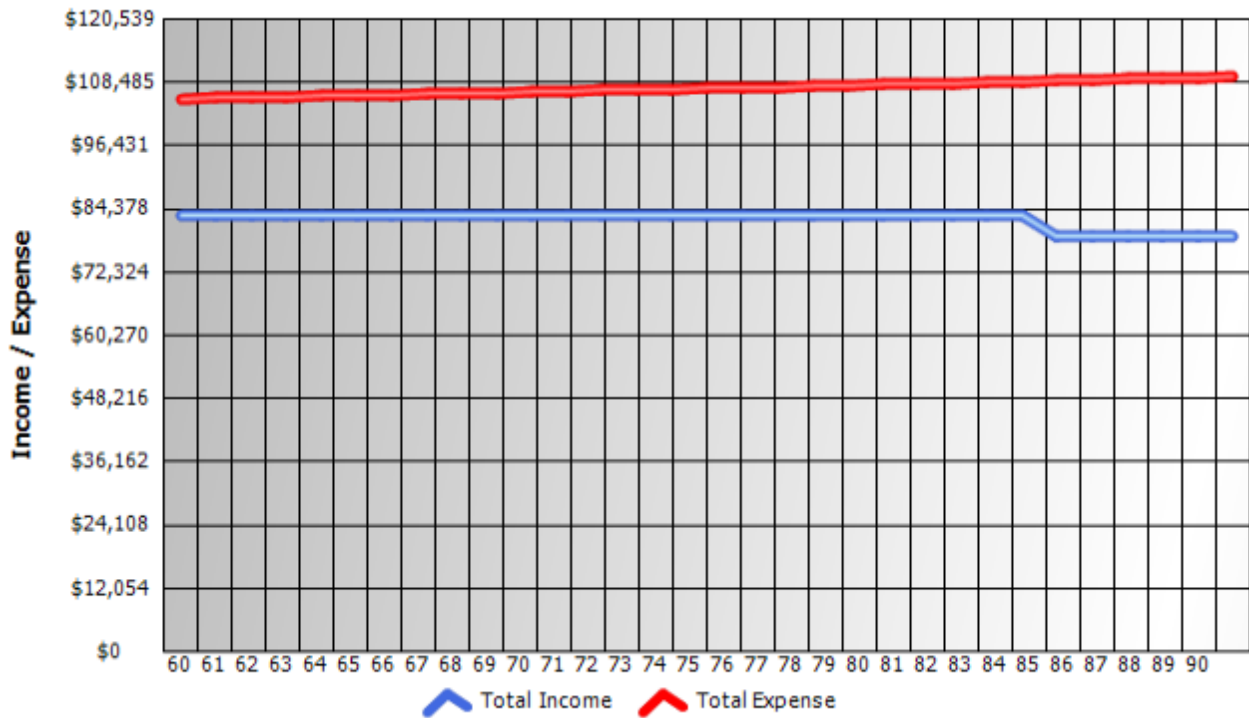
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Age	Estimated Income	Estimated Expense	Difference	Change
60	\$8,254.58	\$4,163.89	\$4,090.69	-\$3,562.81
61	\$8,314.93	\$4,185.47	\$4,129.46	\$38.77
62	\$6,222.88	\$4,207.42	\$2,015.46	-\$2,114.00
63	\$6,285.44	\$4,229.74	\$2,055.70	\$40.24
64	\$6,347.61	\$4,252.45	\$2,095.16	\$39.46
65	\$6,411.41	\$3,575.80	\$2,835.61	\$740.45
66	\$6,475.83	\$3,599.31	\$2,876.52	\$40.91
67	\$6,539.89	\$3,623.21	\$2,916.68	\$40.16
68	\$6,605.59	\$3,647.54	\$2,958.05	\$41.37
69	\$6,671.94	\$3,672.28	\$2,999.66	\$41.61
70	\$6,738.93	\$3,697.45	\$3,041.48	\$41.82
71	\$6,805.59	\$3,723.06	\$3,082.53	\$41.05
72	\$6,873.92	\$3,749.12	\$3,124.80	\$42.27
73	\$6,942.92	\$3,775.63	\$3,167.29	\$42.49
74	\$7,011.60	\$3,802.60	\$3,209.00	\$41.71
75	\$7,081.96	\$3,830.04	\$3,251.92	\$42.92
76	\$7,153.02	\$3,857.97	\$3,295.05	\$43.13
77	\$7,224.78	\$3,886.37	\$3,338.41	\$43.36
78	\$7,297.25	\$3,915.28	\$3,381.97	\$43.56
79	\$7,369.43	\$3,944.70	\$3,424.73	\$42.76
80	\$7,443.34	\$3,974.63	\$3,468.71	\$43.98
81	\$7,517.97	\$4,005.08	\$3,512.89	\$44.18
82	\$7,593.34	\$4,036.07	\$3,557.27	\$44.38
83	\$7,669.46	\$4,067.61	\$3,601.85	\$44.58
84	\$7,745.32	\$4,099.70	\$3,645.62	\$43.77
85	\$7,822.94	\$4,132.36	\$3,690.58	\$44.96
86	\$7,901.33	\$4,165.60	\$3,735.73	\$45.15
87	\$7,980.50	\$4,199.42	\$3,781.08	\$45.35
88	\$8,060.44	\$4,233.84	\$3,826.60	\$45.52
89	\$8,141.18	\$4,268.87	\$3,872.31	\$45.71
90	\$8,222.71	\$4,304.52	\$3,918.19	\$45.88

Annual Income / Expense - Other Sources (Estimated)

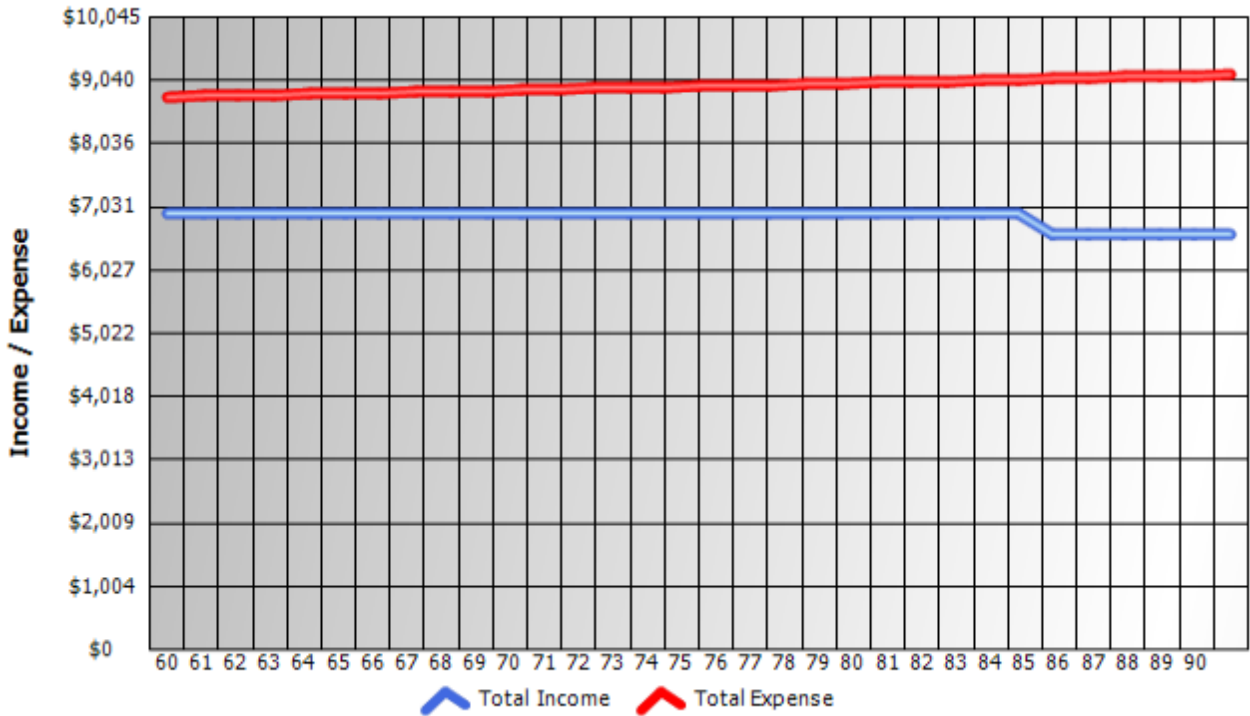
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)



Age	Estimated Income	Estimated Expense	Difference	Change
60	\$83,000.00	\$105,407.00	-\$22,407.00	\$0.00
61	\$83,000.00	\$105,527.00	-\$22,527.00	-\$120.00
62	\$83,000.00	\$105,648.20	-\$22,648.20	-\$121.20
63	\$83,000.00	\$105,770.61	-\$22,770.61	-\$122.41
64	\$83,000.00	\$105,894.25	-\$22,894.25	-\$123.64
65	\$83,000.00	\$106,019.12	-\$23,019.12	-\$124.87
66	\$83,000.00	\$106,145.24	-\$23,145.24	-\$126.12
67	\$83,000.00	\$106,272.62	-\$23,272.62	-\$127.38
68	\$83,000.00	\$106,401.28	-\$23,401.28	-\$128.66
69	\$83,000.00	\$106,531.22	-\$23,531.22	-\$129.94
70	\$83,000.00	\$106,662.47	-\$23,662.47	-\$131.25
71	\$83,000.00	\$106,795.02	-\$23,795.02	-\$132.55
72	\$83,000.00	\$106,928.90	-\$23,928.90	-\$133.88
73	\$83,000.00	\$107,064.12	-\$24,064.12	-\$135.22
74	\$83,000.00	\$107,200.69	-\$24,200.69	-\$136.57
75	\$83,000.00	\$107,338.63	-\$24,338.63	-\$137.94
76	\$83,000.00	\$107,477.94	-\$24,477.94	-\$139.31
77	\$83,000.00	\$107,618.65	-\$24,618.65	-\$140.71
78	\$83,000.00	\$107,760.77	-\$24,760.77	-\$142.12
79	\$83,000.00	\$107,904.31	-\$24,904.31	-\$143.54
80	\$83,000.00	\$108,049.28	-\$25,049.28	-\$144.97
81	\$83,000.00	\$108,195.70	-\$25,195.70	-\$146.42
82	\$83,000.00	\$108,343.59	-\$25,343.59	-\$147.89
83	\$83,000.00	\$108,492.96	-\$25,492.96	-\$149.37
84	\$83,000.00	\$108,643.82	-\$25,643.82	-\$150.86
85	\$79,250.00	\$108,796.18	-\$29,546.18	-\$3,902.36
86	\$79,250.00	\$108,950.08	-\$29,700.08	-\$153.90
87	\$79,250.00	\$109,105.51	-\$29,855.51	-\$155.43
88	\$79,250.00	\$109,262.49	-\$30,012.49	-\$156.98
89	\$79,250.00	\$109,421.05	-\$30,171.05	-\$158.56
90	\$79,250.00	\$109,581.19	-\$30,331.19	-\$160.14

Monthly Income / Expense - Other Sources (Estimated)

(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
60	\$6,916.67	\$8,783.92	-\$1,867.25	\$0.00
61	\$6,916.67	\$8,793.92	-\$1,877.25	-\$10.00
62	\$6,916.67	\$8,804.02	-\$1,887.35	-\$10.10
63	\$6,916.67	\$8,814.22	-\$1,897.55	-\$10.20
64	\$6,916.67	\$8,824.52	-\$1,907.85	-\$10.30
65	\$6,916.67	\$8,834.93	-\$1,918.26	-\$10.41
66	\$6,916.67	\$8,845.44	-\$1,928.77	-\$10.51
67	\$6,916.67	\$8,856.05	-\$1,939.39	-\$10.61
68	\$6,916.67	\$8,866.77	-\$1,950.11	-\$10.72
69	\$6,916.67	\$8,877.60	-\$1,960.94	-\$10.83
70	\$6,916.67	\$8,888.54	-\$1,971.87	-\$10.94
71	\$6,916.67	\$8,899.59	-\$1,982.92	-\$11.05
72	\$6,916.67	\$8,910.74	-\$1,994.08	-\$11.16
73	\$6,916.67	\$8,922.01	-\$2,005.34	-\$11.27
74	\$6,916.67	\$8,933.39	-\$2,016.72	-\$11.38
75	\$6,916.67	\$8,944.89	-\$2,028.22	-\$11.50
76	\$6,916.67	\$8,956.50	-\$2,039.83	-\$11.61
77	\$6,916.67	\$8,968.22	-\$2,051.55	-\$11.73
78	\$6,916.67	\$8,980.06	-\$2,063.40	-\$11.84
79	\$6,916.67	\$8,992.03	-\$2,075.36	-\$11.96
80	\$6,916.67	\$9,004.11	-\$2,087.44	-\$12.08
81	\$6,916.67	\$9,016.31	-\$2,099.64	-\$12.20
82	\$6,916.67	\$9,028.63	-\$2,111.97	-\$12.32
83	\$6,916.67	\$9,041.08	-\$2,124.41	-\$12.45
84	\$6,916.67	\$9,053.65	-\$2,136.99	-\$12.57
85	\$6,604.17	\$9,066.35	-\$2,462.18	-\$325.20
86	\$6,604.17	\$9,079.17	-\$2,475.01	-\$12.83
87	\$6,604.17	\$9,092.13	-\$2,487.96	-\$12.95
88	\$6,604.17	\$9,105.21	-\$2,501.04	-\$13.08
89	\$6,604.17	\$9,118.42	-\$2,514.25	-\$13.21
90	\$6,604.17	\$9,131.77	-\$2,527.60	-\$13.34

Proposed & Delayed Retirement

CSRS Offset 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.)

The retirement system is FERS. FERS employees are not eligible for the CSRS Offset.

Thrift Savings Plan

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

\$0

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 11.52% into the G fund earning 2.30%, 30.52% into the F fund earning 3.00%, 37.48% into the C fund earning 5.00%, 10.94% into the S fund earning 6.00%, 9.55% into the I fund earning 2.23%, and .00% into the L-FUND NOT SELECTED. Each quarter, your L-funds allocation will automatically shift to a slightly more conservative mix (less allocated in the C, I, and S funds and more allocated in the F and G funds).

Withdrawal of Funds:

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

Hypothetical Annual Return Rates

The following rates were selected by you for calculating future earnings: G Fund 2.30%, F Fund 3.00%, C Fund 5.00%, S Fund 6.00%, and I Fund 2.23%.

ROTH Contributions

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

- \$0.00 (11.52%) in the G Fund,
- \$0.00 (30.52%) in the F Fund,
- \$0.00 (37.48%) in the C Fund,
- \$0.00 (10.94%) in the S Fund,
- \$0.00 (9.55%) in the I Fund, and
- \$0.00 (0.00%) in the L Fund. In January of each year, you anticipate a 1.00% increase in salary that will raise your annual TSP contribution.

Hypothetical Balance at Withdrawal

You elected to start withdrawing funds at the age of 0 years and 0 months. The estimated savings in the six funds at that age is \$0.00.

Withdrawal Option Selected

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.)

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Federal Employees Group Life Insurance

Federal Employees Health Benefits Program

Long Term Care Insurance

Life Ins. Cost Analysis

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: OTHER
Employee Category: LAW ENFORCEMENT
Retirement Type: REGULAR

Federal Service

Service Computation Date: 02-27-93
Creditable Service (Today): 28 Years 5 Months

Eligibility

Planned Retirement Date: 01-31-30
Service at Retirement: 36 Years 11 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, 6 Months, 21 Days

Hours saved to date:	285
Two week pay periods to retirement:	221
Future hours to be saved per pay period:	4
Total future hours to be saved:	884

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: \$140,840
Retirement Date: 01-31-30

Pay Changes - Dates and Amounts

Date Annual Pay
Effective

High 3 Average Changes

Date Average Change % Change

Military Service

No Data entered for military service.

Deposit

For Service Period(s) During Which No Retirement Contributions Were Made

(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.)

Cannot print the Deposit analysis - Missing data from one or both of the Forms: Eligibility or Deposit. Please check for missing data on one or both of these Forms, then run this page.

Redeposit

Of Refunded Retirement Contributions

(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.)

Cannot print the Redeposit analysis - Missing data from one or both of the Forms: Eligibility or Redeposit. Please check for missing data on one or both of these Forms, then run this page.