

Federal Employee Benefits Analysis



Sample Client

SSB 55% + Opt B X 5
Keller, TX 76248

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Disclaimer

This report illustrates estimates of cost and benefits for the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS), Federal Employees Group Life Insurance (FEGLI), Federal Employees Health Benefits Program, Long Term Care (LTC) Insurance, Social Security System benefits, and the Thrift Savings Plan (TSP). Some estimates are based on assumptions, which may affect the results, and may differ from actual experience. Since future costs and benefits cannot be projected with absolute certainty, you should not base your financial decisions solely on the estimates of this report, and it is recommended to consult with your personnel office or the Office of Personnel Management (OPM), Retirement Information Office 1-888-767-6738. Sarasota Financial cannot provide retirement analysis and decision information to you. The analysis is without warranties of any kind (including the implied warranties of merchantability and fitness for a particular purpose). No oral or written information or advice provided by Sarasota Financial, and its agents or employees shall create a warranty of any kind regarding this analysis, and you may not rely upon such information or advice. Neither Sarasota Financial nor anyone else who has been involved in the creation, production, or delivery of this analysis shall be liable for any direct, indirect, consequential, or incidental damages (including, but not limited to, damages for loss of business or personal profits, business or personal interruption, and loss of business or personal information) arising from the use of (or inability to use) this analysis.

Benefits Analysis

Federal Employee Benefits - Summary

Personal

Name: Gus Client
Address: SSB 55% + Opt B X 5
Keller, TX 76248
Date of Birth: 11-10-1960
Age: 53

Employment

Service Computation Date: 10-15-82
Annual Salary: \$179,700.00
Hourly Salary: \$86.10
Annual Salary Increase: 0.00% (Estimated)
Creditable Service: 31 Years 0 Months
Sick Leave: 0 Years 0 Months

Retirement

Retirement System: CSRS
Employee Type: REGULAR
Retirement Type: REGULAR
Planned Retirement Date: 12-01-15
Annual Salary: \$179,700.00
Hourly Salary: \$86.10
High 3 Average Salary: \$179,700.00
Annual COLA: 1.00%
Creditable Service: 33 Years 1 Month
Sick Leave: 0 Years 0 Months
Age: 55
Retirement Eligibility: Service and Age Requirements Met

Monthly Retirement Annuity - CSRS Survivor with a 100% Survivor Benefit

Annuity Without Survivor*: \$9,347
Annuity With Survivor*: \$8,435
Survivor's Annuity: \$5,141
Cost of Survivor's Annuity*: \$912

Thrift Savings Plan (TSP)

CURRENT STATUS	START SAVINGS WITHDRAWAL
Your Annual Contribution: \$17,000.00	Age: 55
Govt. Annual Contribution: \$0.00	Total Monthly Payments: See TSP Page
C Fund Savings: \$0.00	Monthly Payment:
F Fund Savings: \$0.00	Total Payout:
G Fund Savings: \$430,000.00	
I Fund Savings: \$0.00	
S Fund Savings: \$0.00	
L Fund Savings: \$0.00	
Total Savings: \$430,000.00	Total Savings Before Payout: \$0.00

Federal Employees Group Life Insurance (FEGLI)

COVERAGE	AT AGE 53	AT AGE 55	AT AGE 60
Basic:	\$182,000.00	\$182,000.00	\$182,000.00
Option A:	\$10,000.00	\$10,000.00	\$10,000.00
Option B:	\$900,000.00	\$900,000.00	\$900,000.00
Option C:	\$50,000.00	\$50,000.00	\$50,000.00
Total:	\$1,142,000.00	\$1,142,000.00	\$1,142,000.00
ANNUAL PREMIUM:	\$3,910.00	\$6,360.00	\$13,385.00

Federal Income Analysis - Monthly

	<u>Current Income</u>		<u>First Year in Retirement Income</u>	
	Biweekly	Monthly	Monthly	
Gross Salary	\$6,888.00	\$14,975.00	\$9,346.92	Gross Annuity
Retirement	\$483.80	\$1,048.23	\$912.00	Survivor Benefit
TSP	\$653.85	\$1,416.67	\$0.00	Early Retirement - Age Penalty
TSP Catch-up	\$0.00	\$0.00	\$0.00	Unpaid Redeposit
Social Security - OASDI	\$0.00	\$0.00	\$0.00	Unpaid Deposit
Tax - Federal Withholding	\$942.14	\$2,041.30	\$1,288.31	Tax - Fed Withholding
Tax - State Withholding	\$0.00	\$.00	\$.00	Tax - State Withholding
FEGLI Basic	\$27.30	\$59.15	\$59.15	FEGLI Basic
FEGLI Optional	\$123.10	\$266.72	\$470.82	FEGLI Optional
Health Benefit - Medical	\$216.00	\$468.00	\$515.97	Health Benefit - Medical (FEHBP)
Health Benefit - Dental	\$57.13	\$123.78		Health Benefit - Dental
Health Benefit - Vision	\$0.00	\$0.00		Health Benefit - Vision
Flexible Spending Account	\$0.00	\$0.00	\$217.00	Long Term Care
Medicare	\$95.91	\$207.81		
Allotments	\$250.00	\$541.67		
Other - 1	\$199.00	\$431.17		
Other - 2	\$30.00	\$65.00		
Total Deductions	\$3,078.23	\$6,669.50	\$3,463.25	Total Reductions/Deductions
			\$5,883.67	Net Annuity
				Social Security / FERS Supplement
			\$104.17	Taxable Income from Other Sources
			\$0.00	Non-Taxable Income from Other Sources
Net Pay	\$3,809.77	\$8,305.50	\$5,987.84	Net Income

Net Retirement Income - Net Pay Today = -\$2,317.66

Annual Income - Government

Income Analysis as of November-14-2013

Calculations based on a COLA (In Retirement) of 1.00% and a CSRS Survivor with a 100% Survivor Benefit (55.00% of Monthly Annuity No Survivor).

Age	Salary	Annuity	Social Security	TSP	TOTAL	Change
53	\$179,700.00				\$179,700.00	
54	\$179,700.00				\$179,700.00	\$0.00
55	\$179,700.00				\$179,700.00	\$0.00
	Start Retirement					
55		\$112,164.00			\$112,164.00	-\$67,536.00
56		\$113,285.64			\$113,285.64	\$1,121.64
57		\$114,418.44			\$114,418.44	\$1,132.80
58		\$115,562.64			\$115,562.64	\$1,144.20
59		\$116,718.36			\$116,718.36	\$1,155.72
60		\$117,885.48			\$117,885.48	\$1,167.12
61		\$119,064.36			\$119,064.36	\$1,178.88
62		\$120,255.00			\$120,255.00	\$1,190.64
63		\$121,457.52			\$121,457.52	\$1,202.52
64		\$122,672.16			\$122,672.16	\$1,214.64
65		\$123,898.80			\$123,898.80	\$1,226.64
66		\$125,137.80			\$125,137.80	\$1,239.00
67		\$126,389.16			\$126,389.16	\$1,251.36
68		\$127,653.12			\$127,653.12	\$1,263.96
69		\$128,929.68			\$128,929.68	\$1,276.56
70		\$130,218.96			\$130,218.96	\$1,289.28
71		\$131,521.08			\$131,521.08	\$1,302.12
72		\$132,836.28			\$132,836.28	\$1,315.20
73		\$134,164.68			\$134,164.68	\$1,328.40
74		\$135,506.28			\$135,506.28	\$1,341.60
75		\$136,861.44			\$136,861.44	\$1,355.16
76		\$138,230.04			\$138,230.04	\$1,368.60
77		\$139,612.32			\$139,612.32	\$1,382.28
78		\$141,008.40			\$141,008.40	\$1,396.08
79		\$142,418.52			\$142,418.52	\$1,410.12
80		\$143,842.68			\$143,842.68	\$1,424.16
81		\$145,281.12			\$145,281.12	\$1,438.44
82		\$146,733.96			\$146,733.96	\$1,452.84
83		\$148,201.32			\$148,201.32	\$1,467.36
84		\$149,683.32			\$149,683.32	\$1,482.00
85		\$151,180.08			\$151,180.08	\$1,496.76
86		\$152,691.96			\$152,691.96	\$1,511.88
87		\$154,218.84			\$154,218.84	\$1,526.88
88		\$155,761.08			\$155,761.08	\$1,542.24
89		\$157,318.68			\$157,318.68	\$1,557.60
90		\$158,891.88			\$158,891.88	\$1,573.20

Annual Income Summary - Other Sources

Income Analysis as of November-14-2013

Source	Description	Savings	Growth	Income	COLA	Start Age	Stop Age
Savings	GusTSP Rollover IRA	625000	5.00%	31260:	.00%	60	90
Savings	Gus VCP Rollover Roth IRA	65000	5.00%	3250	.00%	60	90
Savings	Schwab Acct	25000	5.00%	1250:	.00%	55	90
Savings	Gus Trad IRA	17000	5.00%	850:	.00%	60	90

Annual Expense - Government

Expense Analysis as of November-14-2013

Age	Penalties	Survivor	FEGLI	Health	LTC	Taxes	TOTAL	Change
53			\$3,910.00	\$5,616.00	\$2,604.00	\$24,496.00	\$36,626.00	
54			\$3,910.00	\$5,896.80	\$2,604.00	\$24,496.00	\$36,906.80	\$280.80
55			\$6,360.00	\$6,191.64	\$2,604.00	\$24,496.00	\$39,651.64	\$2,744.84
Start	Retirement							
55		\$10,944.00	\$6,360.00	\$6,191.64	\$2,604.00	\$15,460.00	\$41,559.64	\$1,908.00
56		\$11,053.44	\$6,360.00	\$6,826.28	\$2,604.00	\$15,460.00	\$42,303.72	\$744.08
57		\$11,163.97	\$6,360.00	\$7,167.60	\$2,604.00	\$15,460.00	\$42,755.57	\$451.85
58		\$11,275.61	\$6,360.00	\$7,525.98	\$2,604.00	\$15,460.00	\$43,225.59	\$470.02
59		\$11,388.37	\$13,385.00	\$7,902.28	\$2,604.00	\$15,460.00	\$50,739.65	\$7,514.06
60		\$11,502.25	\$13,385.00	\$8,297.39	\$2,604.00	\$15,460.00	\$51,248.64	\$508.99
61		\$11,617.28	\$13,385.00	\$8,712.26	\$2,604.00	\$15,460.00	\$51,778.54	\$529.90
62		\$11,733.45	\$13,385.00	\$9,147.87	\$2,604.00	\$15,460.00	\$52,330.32	\$551.78
63		\$11,850.78	\$13,385.00	\$9,605.27	\$2,604.00	\$15,460.00	\$52,905.05	\$574.73
64		\$11,969.29	\$0.00	\$10,085.53	\$2,604.00	\$15,460.00	\$40,118.82	-\$12,786.23
65		\$12,088.98	\$0.00	\$10,589.81	\$2,604.00	\$15,460.00	\$40,742.79	\$623.97
66		\$12,209.87	\$0.00	\$11,119.30	\$2,604.00	\$15,460.00	\$41,393.17	\$650.38
67		\$12,331.97	\$0.00	\$11,675.26	\$2,604.00	\$15,460.00	\$42,071.23	\$678.06
68		\$12,455.29	\$0.00	\$12,259.02	\$2,604.00	\$15,460.00	\$42,778.31	\$707.08
69		\$12,579.85	\$0.00	\$12,871.97	\$2,604.00	\$15,460.00	\$43,515.82	\$737.51
70		\$12,705.64	\$0.00	\$13,515.57	\$2,604.00	\$15,460.00	\$44,285.21	\$769.39
71		\$12,832.70	\$0.00	\$14,191.35	\$2,604.00	\$15,460.00	\$45,088.05	\$802.84
72		\$12,961.03	\$0.00	\$14,900.92	\$2,604.00	\$15,460.00	\$45,925.95	\$837.90
73		\$13,090.64	\$0.00	\$15,645.97	\$2,604.00	\$15,460.00	\$46,800.61	\$874.66
74		\$13,221.54	\$0.00	\$16,428.26	\$2,604.00	\$15,460.00	\$47,713.80	\$913.19
75		\$13,353.76	\$0.00	\$17,249.68	\$2,604.00	\$15,460.00	\$48,667.44	\$953.64
76		\$13,487.30	\$0.00	\$18,112.16	\$2,604.00	\$15,460.00	\$49,663.46	\$996.02
77		\$13,622.17	\$0.00	\$19,017.77	\$2,604.00	\$15,460.00	\$50,703.94	\$1,040.48
78		\$13,758.39	\$0.00	\$19,968.66	\$2,604.00	\$15,460.00	\$51,791.05	\$1,087.11
79		\$13,895.98	\$0.00	\$20,967.09	\$2,604.00	\$15,460.00	\$52,927.07	\$1,136.02
80		\$14,034.94	\$0.00	\$22,015.45	\$2,604.00	\$15,460.00	\$54,114.39	\$1,187.32
81		\$14,175.29	\$0.00	\$23,116.22	\$2,604.00	\$15,460.00	\$55,355.51	\$1,241.12
82		\$14,317.04	\$0.00	\$24,272.03	\$2,604.00	\$15,460.00	\$56,653.07	\$1,297.56
83		\$14,460.21	\$0.00	\$25,485.63	\$2,604.00	\$15,460.00	\$58,009.84	\$1,356.77
84		\$14,604.81	\$0.00	\$26,759.91	\$2,604.00	\$15,460.00	\$59,428.72	\$1,418.88
85		\$14,750.86	\$0.00	\$28,097.91	\$2,604.00	\$15,460.00	\$60,912.77	\$1,484.05
86		\$14,898.37	\$0.00	\$29,502.80	\$2,604.00	\$15,460.00	\$62,465.17	\$1,552.40
87		\$15,047.35	\$0.00	\$30,977.94	\$2,604.00	\$15,460.00	\$64,089.29	\$1,624.12
88		\$15,197.82	\$0.00	\$32,526.84	\$2,604.00	\$15,460.00	\$65,788.66	\$1,699.37
89		\$15,349.80	\$0.00	\$34,153.18	\$2,604.00	\$15,460.00	\$67,566.98	\$1,778.32

Annual Expense Summary - Other Sources

Expense Analysis as of November-14-2013

Description	Expense	Annual Increase	Start Age	Stop Age
Home Mtg	\$30,000.00	.00%	55	80
Household Expenses Kids	\$70,000.00	3.00%	55	63
Household Expenses	\$70,000.00	2.00%	64	90

Annual Income / Expense - Government Sources

Income / Expense Analysis as of November-14-2013

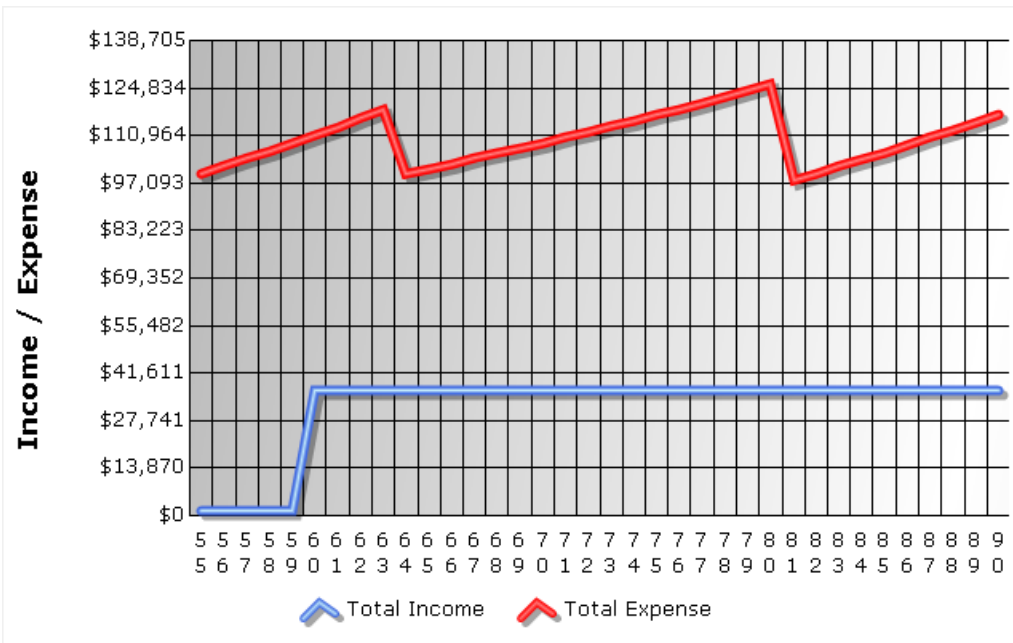
Age	Income	Expense	Difference	Change
53	\$179,700.00	\$36,626.00	\$143,074.00	
54	\$179,700.00	\$36,906.80	\$142,793.20	-\$280.80
55	\$179,700.00	\$39,651.64	\$140,048.36	-\$2,744.84
Retire				
55	\$112,164.00	\$41,559.64	\$70,604.36	-\$69,444.00
56	\$113,285.64	\$42,303.72	\$70,981.92	\$377.56
57	\$114,418.44	\$42,755.57	\$71,662.87	\$680.95
58	\$115,562.64	\$43,225.59	\$72,337.05	\$674.18
59	\$116,718.36	\$50,739.65	\$65,978.71	-\$6,358.34
60	\$117,885.48	\$51,248.64	\$66,636.84	\$658.13
61	\$119,064.36	\$51,778.54	\$67,285.82	\$648.98
62	\$120,255.00	\$52,330.32	\$67,924.68	\$638.86
63	\$121,457.52	\$52,905.05	\$68,552.47	\$627.79
64	\$122,672.16	\$40,118.82	\$82,553.34	\$14,000.87
65	\$123,898.80	\$40,742.79	\$83,156.01	\$602.67
66	\$125,137.80	\$41,393.17	\$83,744.63	\$588.62
67	\$126,389.16	\$42,071.23	\$84,317.93	\$573.30
68	\$127,653.12	\$42,778.31	\$84,874.81	\$556.88
69	\$128,929.68	\$43,515.82	\$85,413.86	\$539.05
70	\$130,218.96	\$44,285.21	\$85,933.75	\$519.89
71	\$131,521.08	\$45,088.05	\$86,433.03	\$499.28
72	\$132,836.28	\$45,925.95	\$86,910.33	\$477.30
73	\$134,164.68	\$46,800.61	\$87,364.07	\$453.74
74	\$135,506.28	\$47,713.80	\$87,792.48	\$428.41
75	\$136,861.44	\$48,667.44	\$88,194.00	\$401.52
76	\$138,230.04	\$49,663.46	\$88,566.58	\$372.58
77	\$139,612.32	\$50,703.94	\$88,908.38	\$341.80
78	\$141,008.40	\$51,791.05	\$89,217.35	\$308.97
79	\$142,418.52	\$52,927.07	\$89,491.45	\$274.10
80	\$143,842.68	\$54,114.39	\$89,728.29	\$236.84
81	\$145,281.12	\$55,355.51	\$89,925.61	\$197.32
82	\$146,733.96	\$56,653.07	\$90,080.89	\$155.28
83	\$148,201.32	\$58,009.84	\$90,191.48	\$110.59
84	\$149,683.32	\$59,428.72	\$90,254.60	\$63.12
85	\$151,180.08	\$60,912.77	\$90,267.31	\$12.71
86	\$152,691.96	\$62,465.17	\$90,226.79	-\$40.52
87	\$154,218.84	\$64,089.29	\$90,129.55	-\$97.24
88	\$155,761.08	\$65,788.66	\$89,972.42	-\$157.13
89	\$157,318.68	\$67,566.98	\$89,751.70	-\$220.72
90	\$158,891.88	\$33,567.30	\$125,324.58	\$35,572.88

Monthly Income / Expense - Government Sources

Income / Expense Analysis as of November-14-2013

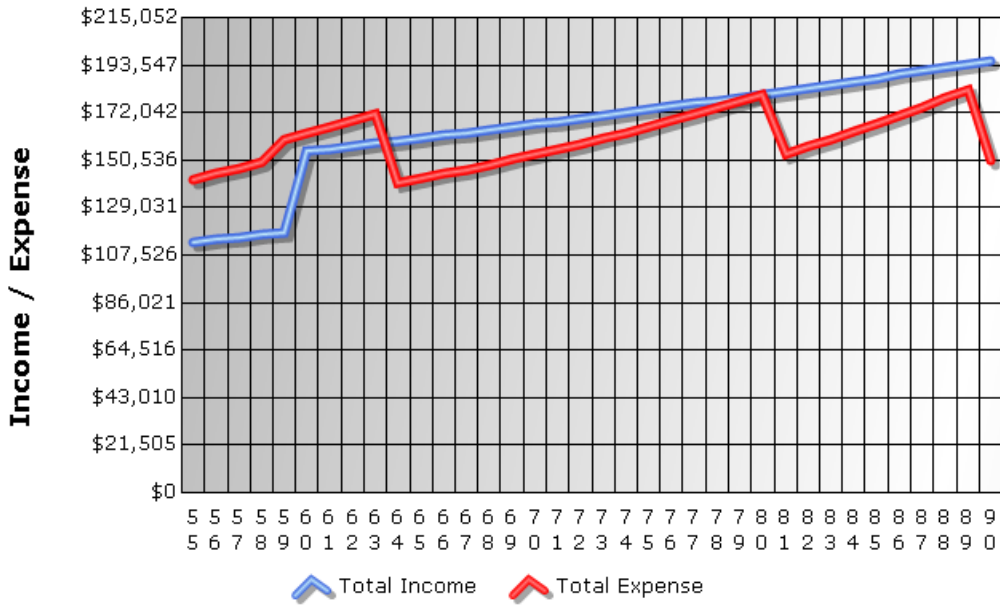
Age	Income	Expense	Difference	Change
53	\$14,975.00	\$3,052.17	\$11,922.83	
54	\$14,975.00	\$3,075.57	\$11,899.43	-\$23.40
55	\$14,975.00	\$3,304.30	\$11,670.70	-\$228.73
Retire				
55	\$9,347.00	\$3,463.30	\$5,883.70	-\$5,787.00
56	\$9,440.47	\$3,525.31	\$5,915.16	\$31.46
57	\$9,534.87	\$3,562.96	\$5,971.91	\$56.75
58	\$9,630.22	\$3,602.13	\$6,028.09	\$56.18
59	\$9,726.53	\$4,228.30	\$5,498.23	-\$529.86
60	\$9,823.79	\$4,270.72	\$5,553.07	\$54.84
61	\$9,922.03	\$4,314.88	\$5,607.15	\$54.08
62	\$10,021.25	\$4,360.86	\$5,660.39	\$53.24
63	\$10,121.46	\$4,408.75	\$5,712.71	\$52.32
64	\$10,222.68	\$3,343.24	\$6,879.45	\$1,166.74
65	\$10,324.90	\$3,395.23	\$6,929.67	\$50.22
66	\$10,428.15	\$3,449.43	\$6,978.72	\$49.05
67	\$10,532.43	\$3,505.94	\$7,026.49	\$47.77
68	\$10,637.76	\$3,564.86	\$7,072.90	\$46.41
69	\$10,744.14	\$3,626.32	\$7,117.82	\$44.92
70	\$10,851.58	\$3,690.43	\$7,161.15	\$43.33
71	\$10,960.09	\$3,757.34	\$7,202.75	\$41.60
72	\$11,069.69	\$3,827.16	\$7,242.53	\$39.78
73	\$11,180.39	\$3,900.05	\$7,280.34	\$37.81
74	\$11,292.19	\$3,976.15	\$7,316.04	\$35.70
75	\$11,405.12	\$4,055.62	\$7,349.50	\$33.46
76	\$11,519.17	\$4,138.62	\$7,380.55	\$31.05
77	\$11,634.36	\$4,225.33	\$7,409.03	\$28.48
78	\$11,750.70	\$4,315.92	\$7,434.78	\$25.75
79	\$11,868.21	\$4,410.59	\$7,457.62	\$22.84
80	\$11,986.89	\$4,509.53	\$7,477.36	\$19.74
81	\$12,106.76	\$4,612.96	\$7,493.80	\$16.44
82	\$12,227.83	\$4,721.09	\$7,506.74	\$12.94
83	\$12,350.11	\$4,834.15	\$7,515.96	\$9.22
84	\$12,473.61	\$4,952.39	\$7,521.22	\$5.26
85	\$12,598.34	\$5,076.06	\$7,522.28	\$1.06
86	\$12,724.33	\$5,205.43	\$7,518.90	-\$3.38
87	\$12,851.57	\$5,340.77	\$7,510.80	-\$8.10
88	\$12,980.09	\$5,482.39	\$7,497.70	-\$13.10
89	\$13,109.89	\$5,630.58	\$7,479.31	-\$18.39
90	\$13,240.99	\$2,797.28	\$10,443.72	\$2,964.41

Annual Income / Expense - Other Sources



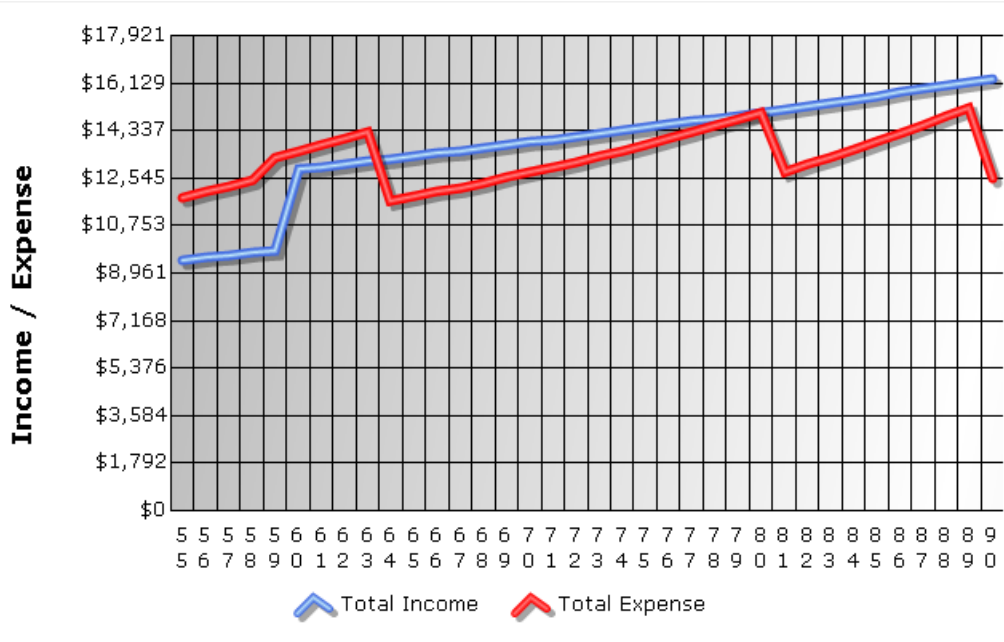
Age	Income	Expense	Difference	Change
55	\$1,250.00	\$100,000.00	-\$98,750.00	
56	\$1,250.00	\$102,100.00	-\$100,850.00	-\$2,100.00
57	\$1,250.00	\$104,263.00	-\$103,013.00	-\$2,163.00
58	\$1,250.00	\$106,490.89	-\$105,240.89	-\$2,227.89
59	\$1,250.00	\$108,785.62	-\$107,535.62	-\$2,294.73
60	\$36,610.00	\$111,149.19	-\$74,539.19	\$32,996.43
61	\$36,610.00	\$113,583.66	-\$76,973.66	-\$2,434.47
62	\$36,610.00	\$116,091.17	-\$79,481.17	-\$2,507.51
63	\$36,610.00	\$118,673.91	-\$82,063.91	-\$2,582.74
64	\$36,610.00	\$100,000.00	-\$63,390.00	\$18,673.91
65	\$36,610.00	\$101,400.00	-\$64,790.00	-\$1,400.00
66	\$36,610.00	\$102,828.00	-\$66,218.00	-\$1,428.00
67	\$36,610.00	\$104,284.56	-\$67,674.56	-\$1,456.56
68	\$36,610.00	\$105,770.25	-\$69,160.25	-\$1,485.69
69	\$36,610.00	\$107,285.66	-\$70,675.66	-\$1,515.41
70	\$36,610.00	\$108,831.37	-\$72,221.37	-\$1,545.71
71	\$36,610.00	\$110,408.00	-\$73,798.00	-\$1,576.63
72	\$36,610.00	\$112,016.16	-\$75,406.16	-\$1,608.16
73	\$36,610.00	\$113,656.48	-\$77,046.48	-\$1,640.32
74	\$36,610.00	\$115,329.61	-\$78,719.61	-\$1,673.13
75	\$36,610.00	\$117,036.20	-\$80,426.20	-\$1,706.59
76	\$36,610.00	\$118,776.93	-\$82,166.93	-\$1,740.73
77	\$36,610.00	\$120,552.46	-\$83,942.46	-\$1,775.53
78	\$36,610.00	\$122,363.51	-\$85,753.51	-\$1,811.05
79	\$36,610.00	\$124,210.78	-\$87,600.78	-\$1,847.27
80	\$36,610.00	\$126,095.00	-\$89,485.00	-\$1,884.22
81	\$36,610.00	\$98,016.90	-\$61,406.90	\$28,078.10
82	\$36,610.00	\$99,977.24	-\$63,367.24	-\$1,960.34
83	\$36,610.00	\$101,976.78	-\$65,366.78	-\$1,999.54
84	\$36,610.00	\$104,016.32	-\$67,406.32	-\$2,039.54
85	\$36,610.00	\$106,096.64	-\$69,486.64	-\$2,080.32
86	\$36,610.00	\$108,218.58	-\$71,608.58	-\$2,121.94
87	\$36,610.00	\$110,382.95	-\$73,772.95	-\$2,164.37
88	\$36,610.00	\$112,590.61	-\$75,980.61	-\$2,207.66
89	\$36,610.00	\$114,842.42	-\$78,232.42	-\$2,251.81

Annual Income / Expense - All Sources



Age	Income	Expense	Difference	Change
55	\$113,414.00	\$141,559.64	-\$28,145.64	
56	\$114,535.64	\$144,403.72	-\$29,868.08	-\$1,722.44
57	\$115,668.44	\$147,018.57	-\$31,350.13	-\$1,482.05
58	\$116,812.64	\$149,716.48	-\$32,903.84	-\$1,553.71
59	\$117,968.36	\$159,525.27	-\$41,556.91	-\$8,653.07
60	\$154,495.48	\$162,397.83	-\$7,902.35	\$33,654.56
61	\$155,674.36	\$165,362.20	-\$9,687.84	-\$1,785.49
62	\$156,865.00	\$168,421.49	-\$11,556.49	-\$1,868.65
63	\$158,067.52	\$171,578.96	-\$13,511.44	-\$1,954.95
64	\$159,282.16	\$140,118.82	\$19,163.34	\$32,674.78
65	\$160,508.80	\$142,142.79	\$18,366.01	-\$797.33
66	\$161,747.80	\$144,221.17	\$17,526.63	-\$839.38
67	\$162,999.16	\$146,355.79	\$16,643.37	-\$883.26
68	\$164,263.12	\$148,548.56	\$15,714.56	-\$928.81
69	\$165,539.68	\$150,801.48	\$14,738.20	-\$976.36
70	\$166,828.96	\$153,116.58	\$13,712.38	-\$1,025.82
71	\$168,131.08	\$155,496.05	\$12,635.03	-\$1,077.35
72	\$169,446.28	\$157,942.11	\$11,504.17	-\$1,130.86
73	\$170,774.68	\$160,457.09	\$10,317.59	-\$1,186.58
74	\$172,116.28	\$163,043.41	\$9,072.87	-\$1,244.72
75	\$173,471.44	\$165,703.64	\$7,767.80	-\$1,305.07
76	\$174,840.04	\$168,440.39	\$6,399.65	-\$1,368.15
77	\$176,222.32	\$171,256.40	\$4,965.92	-\$1,433.73
78	\$177,618.40	\$174,154.56	\$3,463.84	-\$1,502.08
79	\$179,028.52	\$177,137.85	\$1,890.67	-\$1,573.17
80	\$180,452.68	\$180,209.39	\$243.29	-\$1,647.38
81	\$181,891.12	\$153,372.41	\$28,518.71	\$28,275.42
82	\$183,343.96	\$156,630.31	\$26,713.65	-\$1,805.06
83	\$184,811.32	\$159,986.62	\$24,824.70	-\$1,888.95
84	\$186,293.32	\$163,445.04	\$22,848.28	-\$1,976.42
85	\$187,790.08	\$167,009.41	\$20,780.67	-\$2,067.61
86	\$189,301.96	\$170,683.75	\$18,618.21	-\$2,162.46
87	\$190,828.84	\$174,472.24	\$16,356.60	-\$2,261.61
88	\$192,371.08	\$178,379.27	\$13,991.81	-\$2,364.79
89	\$193,928.68	\$182,409.40	\$11,519.28	-\$2,472.53

Monthly Income / Expense - All Sources



Age	Income	Expense	Difference	Change
55	\$9,451.17	\$11,796.63	-\$2,345.46	
56	\$9,544.64	\$12,033.64	-\$2,489.00	-\$143.54
57	\$9,639.04	\$12,251.54	-\$2,612.50	-\$123.50
58	\$9,734.39	\$12,476.37	-\$2,741.98	-\$129.48
59	\$9,830.70	\$13,293.77	-\$3,463.07	-\$721.09
60	\$12,874.62	\$13,533.15	-\$658.53	\$2,804.54
61	\$12,972.86	\$13,780.19	-\$807.33	-\$148.80
62	\$13,072.08	\$14,035.12	-\$963.04	-\$155.71
63	\$13,172.29	\$14,298.25	-\$1,125.96	-\$162.92
64	\$13,273.51	\$11,676.56	\$1,596.95	\$2,722.91
65	\$13,375.73	\$11,845.23	\$1,530.50	-\$66.45
66	\$13,478.98	\$12,018.43	\$1,460.55	-\$69.95
67	\$13,583.26	\$12,196.31	\$1,386.95	-\$73.60
68	\$13,688.59	\$12,379.05	\$1,309.54	-\$77.41
69	\$13,794.97	\$12,566.78	\$1,228.19	-\$81.35
70	\$13,902.41	\$12,759.71	\$1,142.70	-\$85.49
71	\$14,010.92	\$12,958.00	\$1,052.92	-\$89.78
72	\$14,120.52	\$13,161.84	\$958.68	-\$94.24
73	\$14,231.22	\$13,371.42	\$859.80	-\$98.88
74	\$14,343.02	\$13,586.95	\$756.07	-\$103.73
75	\$14,455.95	\$13,808.63	\$647.32	-\$108.75
76	\$14,570.00	\$14,036.70	\$533.30	-\$114.02
77	\$14,685.19	\$14,271.36	\$413.83	-\$119.47
78	\$14,801.53	\$14,512.88	\$288.65	-\$125.18
79	\$14,919.04	\$14,761.49	\$157.55	-\$131.10
80	\$15,037.72	\$15,017.45	\$20.27	-\$137.28
81	\$15,157.59	\$12,781.03	\$2,376.56	\$2,356.29
82	\$15,278.66	\$13,052.53	\$2,226.13	-\$150.43
83	\$15,400.94	\$13,332.22	\$2,068.72	-\$157.41
84	\$15,524.44	\$13,620.42	\$1,904.02	-\$164.70
85	\$15,649.17	\$13,917.45	\$1,731.72	-\$172.30
86	\$15,775.16	\$14,223.65	\$1,551.51	-\$180.21
87	\$15,902.40	\$14,539.36	\$1,363.04	-\$188.47
88	\$16,030.92	\$14,864.94	\$1,165.98	-\$197.06
89	\$16,160.72	\$15,200.78	\$959.94	-\$206.04

Planned and Projected Retirement

Planned and Delayed Retirement

Retirement Characterization

Retirement System	CSRS
Employee Type	Regular
Retirement Type	Regular

Input Data

High 3 Average At Retirement	179,700
Estimated High 3 Increase / Year	0.00 %
Years of Service at Retirement	33
Months of Service at Retirement	1
Age at Retirement in Years	55
Age at Retirement in Months	0
Creditable Retirement Sick Leave	0
Sick Leave to be Save / Year	0
Annual Inflation Factor	0 %
COLA (In Retirement)	1.00 %
CSRS Survivor	100% Survivor Benefit Selected = (55.00% x No Survivor Annuity).

Planned and Projected Retirement Data

Planned Retirement	Delayed Retirement											
Age In Years	55	56	57	58	59	60	61	62	63	64	65	66
Age In Months	0	0	0	0	0	0	0	0	0	0	0	0
Service Years	33	34	35	36	37	38	39	40	41	42	43	44
Service Months	1	1	1	1	1	1	1	1	1	1	1	1
Sick Leave Years	0	0	0	0	0	0	0	0	0	0	0	0
Sick Leave Months	0	0	0	0	0	0	0	0	0	0	0	0
High 3 Average	179,700	179,700	179,700	179,700	179,700	179,700	179,700	179,700	179,700	179,700	179,700	179,700
Change in High 3 Average												
Annual ANNUITY (Before Penalties)	112,163	115,757	119,351	122,945	126,539	130,133	133,727	137,321	140,915	143,760	143,760	143,760
Annual Retire Early Penalty												
Annual Deposit Penalty												
Annual Redeposit Penalty												
Annual Annuity No Survivor	112,163	115,757	119,351	122,945	126,539	130,133	133,727	137,321	140,915	143,760	143,760	143,760
Monthly Annuity No Survivor *	9,347	9,646	9,946	10,245	10,545	10,844	11,144	11,443	11,743	11,980	11,980	11,980
Annual Annuity With Survivor	101,217	104,451	107,686	110,920	114,155	117,390	120,624	123,859	127,093	129,654	129,654	129,654
Monthly Annuity With Survivor *	8,435	8,704	8,974	9,243	9,513	9,782	10,052	10,322	10,591	10,805	10,805	10,805
Annual Survivor Annuity	61,690	63,666	65,643	67,620	69,596	71,573	73,550	75,526	77,503	79,068	79,068	79,068
Monthly Survivor Annuity	5,141	5,306	5,470	5,635	5,800	5,964	6,129	6,294	6,459	6,589	6,589	6,589
Annual Cost of Survivor Annuity *	10,944	11,304	11,664	12,024	12,384	12,744	13,104	13,452	13,824	14,100	14,100	14,100
Monthly Cost of Survivor Annuity *	912	942	972	1,002	1,032	1,062	1,092	1,121	1,152	1,175	1,175	1,175

Retirement Benefits

Annuity and Survivor Benefit

Employee Retirement:

- Your Annuity at retirement is based on a current salary of \$179,700 per year with 0.00% annual pay raises. Retiring at age 55 with 33 years of service will yield a Monthly Retirement Income of: \$9,347

Employee Retirement with Survivor Benefit Plan (SBP):

- Your Monthly Retirement Income after SBP Cost starting at age 55 will be: \$8,435

Survivor's Benefit:

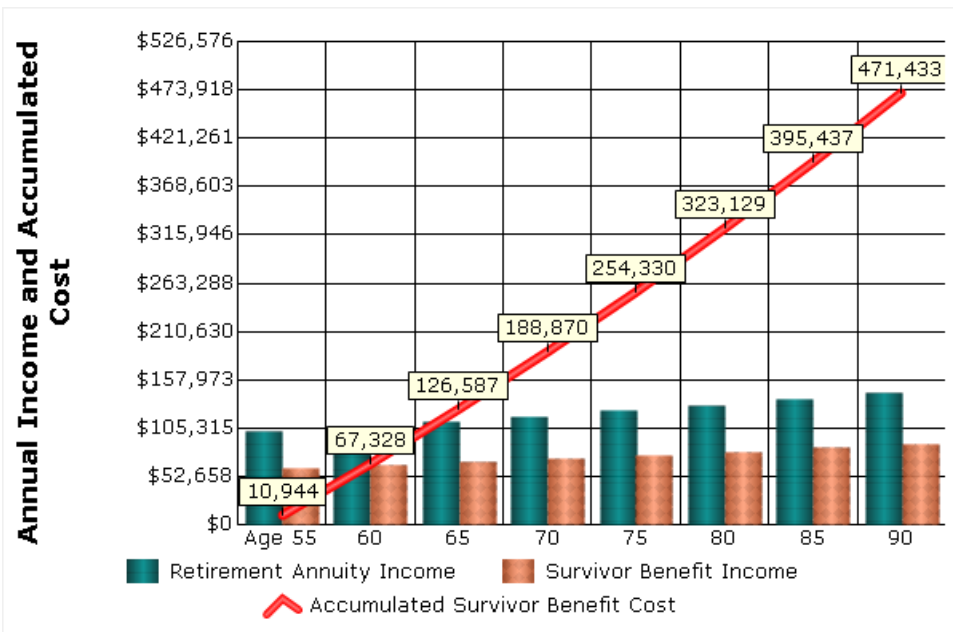
- Under SBP, at your death, your widow(er) will receive a Monthly Income of: \$5,141

Costs:

- Your projected cost for a Survivor Benefit Plan (SBP) at Retirement will be:
 Cost Per Month: \$912
 Cost Per Year: \$10,944

- Your Projected Accumulated Cost for a Survivor Benefit Plan (SBP) at age 65 will be: \$126,587

- Your Projected Accumulated Cost for a Survivor Benefit Plan (SBP) at age 75 will be: \$254,330



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

Retirement Annuity and Surviving Spouse Benefit

Benefits Data

Calculations based on a COLA (In Retirement) of 1.00% and a CSRS Survivor with a 100% Survivor Benefit (55.00% of Monthly Annuity No Survivor).

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	55	9,347.00	8,435.00	5,141.00	912.00	10,944.00	10,944.00
2	56	9,440.47	8,519.35	5,192.41	921.12	11,053.44	21,997.44
3	57	9,534.87	8,604.54	5,244.33	930.33	11,163.97	33,161.41
4	58	9,630.22	8,690.59	5,296.78	939.63	11,275.61	44,437.03
5	59	9,726.53	8,777.49	5,349.75	949.03	11,388.37	55,825.40
6	60	9,823.79	8,865.27	5,403.24	958.52	11,502.25	67,327.65
7	61	9,922.03	8,953.92	5,457.28	968.11	11,617.28	78,944.93
8	62	10,021.25	9,043.46	5,511.85	977.79	11,733.45	90,678.38
9	63	10,121.46	9,133.90	5,566.97	987.57	11,850.78	102,529.16
10	64	10,222.68	9,225.24	5,622.64	997.44	11,969.29	114,498.45
11	65	10,324.90	9,317.49	5,678.86	1,007.42	12,088.98	126,587.44
12	66	10,428.15	9,410.66	5,735.65	1,017.49	12,209.87	138,797.31
13	67	10,532.43	9,504.77	5,793.01	1,027.66	12,331.97	151,129.29
14	68	10,637.76	9,599.82	5,850.94	1,037.94	12,455.29	163,584.58
15	69	10,744.14	9,695.81	5,909.45	1,048.32	12,579.85	176,164.42
16	70	10,851.58	9,792.77	5,968.54	1,058.80	12,705.64	188,870.07
17	71	10,960.09	9,890.70	6,028.23	1,069.39	12,832.70	201,702.77
18	72	11,069.69	9,989.61	6,088.51	1,080.09	12,961.03	214,663.80
19	73	11,180.39	10,089.50	6,149.39	1,090.89	13,090.64	227,754.44
20	74	11,292.19	10,190.40	6,210.89	1,101.80	13,221.54	240,975.98
21	75	11,405.12	10,292.30	6,273.00	1,112.81	13,353.76	254,329.74
22	76	11,519.17	10,395.23	6,335.73	1,123.94	13,487.30	267,817.04
23	77	11,634.36	10,499.18	6,399.08	1,135.18	13,622.17	281,439.21
24	78	11,750.70	10,604.17	6,463.08	1,146.53	13,758.39	295,197.60
25	79	11,868.21	10,710.21	6,527.71	1,158.00	13,895.98	309,093.58
26	80	11,986.89	10,817.31	6,592.98	1,169.58	14,034.94	323,128.51
27	81	12,106.76	10,925.49	6,658.91	1,181.27	14,175.29	337,303.80
28	82	12,227.83	11,034.74	6,725.50	1,193.09	14,317.04	351,620.83
29	83	12,350.11	11,145.09	6,792.76	1,205.02	14,460.21	366,081.04
30	84	12,473.61	11,256.54	6,860.68	1,217.07	14,604.81	380,685.85
31	85	12,598.34	11,369.11	6,929.29	1,229.24	14,750.86	395,436.71
32	86	12,724.33	11,482.80	6,998.58	1,241.53	14,898.37	410,335.08
33	87	12,851.57	11,597.62	7,068.57	1,253.95	15,047.35	425,382.43
34	88	12,980.09	11,713.60	7,139.26	1,266.49	15,197.82	440,580.25
35	89	13,109.89	11,830.74	7,210.65	1,279.15	15,349.80	455,930.06
36	90	13,240.99	11,949.04	7,282.75	1,291.94	15,503.30	471,433.36

* Monthly Annuity No Survivor Minus Monthly Annuity With Survivor

Thrift Savings Plan

Thrift Savings Plan

Current Contributions:

You are currently contributing a regular amount of \$17,000 from your salary and an additional \$0 catch-up contribution for a combined Annual Contribution of:

\$17,000

Continuing Contributions:

Your future Thrift Savings Plan projections are based on your annual salary increases, annual TSP contributions, catch-up contributions and, rates of return of each fund. You have chosen to distribute .00% into the C fund earning 5.00%, .00% into the F fund earning 6.25%, 100.00% into the G fund earning 2.25%, .00% into the I fund earning 6.00%, .00% into the S fund earning 6.00%, and .00% into the L- FUND NOT SELECTED. Each quarter, your L-funds allocation will automatically shift to a slightly more conservative mix (less allocated in the C, I, and S funds and more allocated in the F and G funds).

Withdrawal of Funds:

At the age of 55 years and 1 month you elected a lump sum withdrawal of your funds amounting to:

\$0

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

Thrift Savings Plan

Existing Savings

There are six separate funds (C, F, G, I, S, and L) in which to accumulate savings. At this time you have accumulated \$0.00 in the C Fund, \$0.00 in the F Fund, \$430,000.00 in the G Fund, \$0.00 in the I Fund, \$0.00 in the S Fund, and \$0.00 in the L Fund for a total of \$430,000.00.

Projected Annual Return Rates

The following rates were selected by you for calculating future earnings: C Fund 5.00%, F Fund 6.25%, G Fund 2.25%, I Fund 6.00%, and S Fund 6.00%.

Contributions

You are currently contributing a regular amount of \$17,000.00 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of \$17,000.00. This is divided into the six funds as follows:

\$0.00 (0.00%) in the C Fund,

\$0.00 (0.00%) in the F Fund,

\$17,000.00 (100.00%) in the G Fund,

\$0.00 (0.00%) in the I Fund,

\$0.00 (0.00%) in the S Fund, and

\$0.00 (0.00%) in the L Fund. In January of each year, you anticipate a 0.00% increase in salary that will raise your annual TSP contribution.

Projected Savings at Withdrawal

You elected to start withdrawing funds at the age of 55 years and 1 month. The projected savings in the six funds at that age is \$0.00.

Withdrawal Option Selected

You elected a lump sum withdrawal of your funds amounting to \$0.00.

Thrift Savings Plan - Contributions and Projected Savings

Summary of Annual Contributions and Savings in the C, F, G, I and S Funds: 12-2013 to 12-2015

End of Year	Age	Salary	Your Contrib	Gov Contrib	TOTAL Contrib	C Fund Savings	F Fund Savings	G Fund Savings	I Fund Savings	S Fund Savings	TOTAL Savings
12-2013	53	179,700	17,000	0	17,000	0	0	434,450	0	0	434,450
12-2014	54	179,700	17,000	0	17,000	0	0	461,503	0	0	461,503
12-2015	55	179,700	15,583	0	15,583	0	0	487,754	0	0	487,754

Summary of Annual Contributions and Savings in the L Funds (C, F, G, I and S): 12-2013 to 12-2015

End of Year	Age	Salary	Your Contrib	Gov Contrib	TOTAL Contrib	C Fund Savings	F Fund Savings	G Fund Savings	I Fund Savings	S Fund Savings	TOTAL Savings
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Federal Employees Group Life Insurance

Federal Employees Group Life Insurance

Current Coverage and Costs:

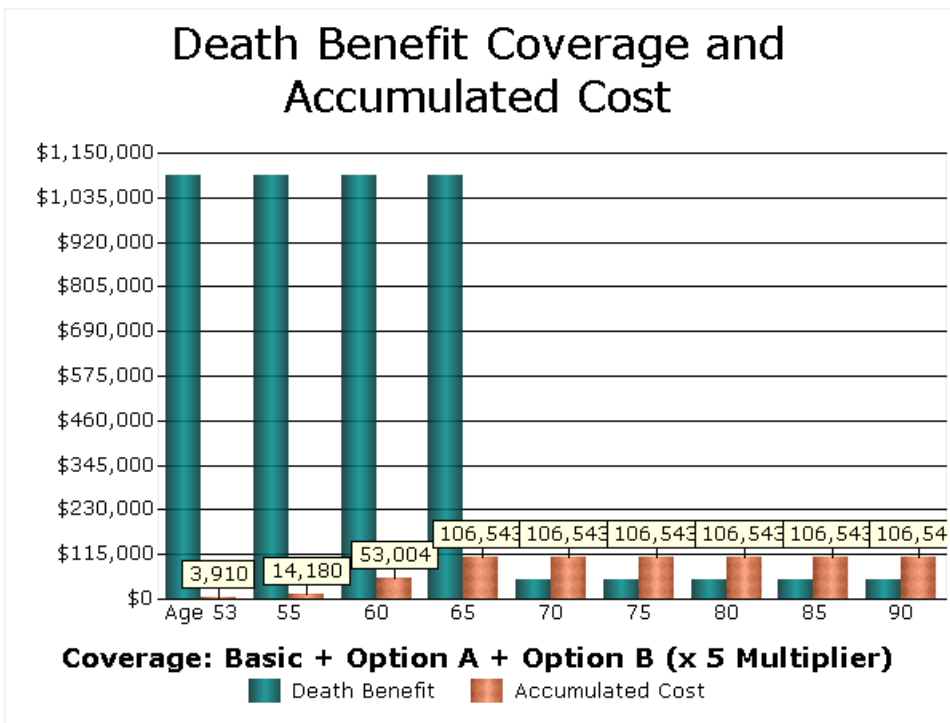
Your current coverage (Death Benefit) for FEGLI is:	\$1,092,000	
Your current total FEGLI Monthly Cost is:		\$325.87
The Annual Cost is:		\$3,910

Future Coverage and Costs:

At age 55 your coverage (Death Benefit) for FEGLI will be:	\$1,092,000	
Your total FEGLI Monthly Cost will be:		\$529.97
The Annual Cost will be:		\$6,360
The total Accumulated Cost for your FEGLI coverage will be:		\$14,180

At age 65 your coverage (Death Benefit) for FEGLI will be:	\$1,092,000	
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:		\$106,543

At age 70 your coverage (Death Benefit) for FEGLI will be:	\$48,000	
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:		\$106,543



Federal Employees Group Life Insurance

Summary as of November-14-2013

At your current age of 53, your annual salary is \$179,700.00, and you expect annual salary increases of 0.00%. 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 2 dependents for \$25,000. You plan to retire on 12-01-2015 at the age of 55. 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

Age	Annual Salary	Biweekly Premium	Monthly Premium	Annual Premium	Accumulated Cost	Basic	Option A	Option B	Option C	Total Coverage
53/54	179,700	150.40	325.87	3,910	3,910	182,000	10,000	900,000	50,000	1,142,000
54/55	179,700	150.40	325.87	3,910	7,821	182,000	10,000	900,000	50,000	1,142,000
55/56	0	244.60	529.97	6,360	14,180	182,000	10,000	900,000	50,000	1,142,000
56/57	0	244.60	529.97	6,360	20,540	182,000	10,000	900,000	50,000	1,142,000
57/58	0	244.60	529.97	6,360	26,900	182,000	10,000	900,000	50,000	1,142,000
58/59	0	244.60	529.97	6,360	33,259	182,000	10,000	900,000	50,000	1,142,000
59/60	0	244.60	529.97	6,360	39,619	182,000	10,000	900,000	50,000	1,142,000
60/61	0	514.80	1,115.40	13,385	53,004	182,000	10,000	900,000	50,000	1,142,000
61/62	0	514.80	1,115.40	13,385	66,388	182,000	10,000	900,000	50,000	1,142,000
62/63	0	514.80	1,115.40	13,385	79,773	182,000	10,000	900,000	50,000	1,142,000
63/64	0	514.80	1,115.40	13,385	93,158	182,000	10,000	900,000	50,000	1,142,000
64/65	0	514.80	1,115.40	13,385	106,543	182,000	10,000	900,000	50,000	1,142,000
65/66	0	0.00	0.00	0	106,543	182,000	10,000	900,000	50,000	1,142,000
66/67	0	0.00	0.00	0	106,543	138,320	7,600	684,000	19,000	848,920
67/68	0	0.00	0.00	0	106,543	94,640	5,200	468,000	13,000	580,840
68/69	0	0.00	0.00	0	106,543	50,960	2,800	252,000	7,000	312,760
69/70	0	0.00	0.00	0	106,543	45,500	2,500	0	0	48,000
70/71	0	0.00	0.00	0	106,543	45,500	2,500	0	0	48,000
71/72	0	0.00	0.00	0	106,543	45,500	2,500	0	0	48,000
72/73	0	0.00	0.00	0	106,543	45,500	2,500	0	0	48,000
73/74	0	0.00	0.00	0	106,543	45,500	2,500	0	0	48,000
74/75	0	0.00	0.00	0	106,543	45,500	2,500	0	0	48,000
75/76	0	0.00	0.00	0	106,543	45,500	2,500	0	0	48,000
76/77	0	0.00	0.00	0	106,543	45,500	2,500	0	0	48,000
77/78	0	0.00	0.00	0	106,543	45,500	2,500	0	0	48,000
78/79	0	0.00	0.00	0	106,543	45,500	2,500	0	0	48,000
79/80	0	0.00	0.00	0	106,543	45,500	2,500	0	0	48,000
80/81	0	0.00	0.00	0	106,543	45,500	2,500	0	0	48,000
81/82	0	0.00	0.00	0	106,543	45,500	2,500	0	0	48,000
82/83	0	0.00	0.00	0	106,543	45,500	2,500	0	0	48,000
83/84	0	0.00	0.00	0	106,543	45,500	2,500	0	0	48,000
84/85	0	0.00	0.00	0	106,543	45,500	2,500	0	0	48,000
85/86	0	0.00	0.00	0	106,543	45,500	2,500	0	0	48,000
86/87	0	0.00	0.00	0	106,543	45,500	2,500	0	0	48,000
87/88	0	0.00	0.00	0	106,543	45,500	2,500	0	0	48,000
88/89	0	0.00	0.00	0	106,543	45,500	2,500	0	0	48,000
89/90	0	0.00	0.00	0	106,543	45,500	2,500	0	0	48,000
90/91	0	0.00	0.00	0	106,543	45,500	2,500	0	0	48,000
		0.00	0.00							

Average Premium from Age 53 to Age 65		Basic	Option A	Option B	Option C	Total Premium
Biweekly		\$27.30	\$3.86	\$300.75	\$9.58	\$341.48
Monthly		\$59.15	\$8.36	\$651.63	\$20.75	\$739.88

Benefits and Costs Analysis

FEGLI and Survivor Benefit Cost Analysis

Age	Annual FEGLI Cost	Annual Survivor Benefit Cost	TOTAL Annual Cost	TOTAL ACCUMULATED COST	Cost Increase From Previous Year
53/54	3,910	0	3,910	3,910	
54/55	3,910	0	3,910	7,820	
55/56	6,360	10,944	17,304	25,124	13,394
56/57	6,360	11,053	17,413	42,537	109
57/58	6,360	11,164	17,524	60,061	111
58/59	6,360	11,276	17,636	77,697	112
59/60	6,360	11,388	17,748	95,445	113
60/61	13,385	11,502	24,887	120,333	7,139
61/62	13,385	11,617	25,002	145,335	115
62/63	13,385	11,733	25,118	170,453	116
63/64	13,385	11,851	25,236	195,689	117
64/65	13,385	11,969	25,354	221,043	119
65/66	0	12,089	12,089	233,132	-13,265
66/67	0	12,210	12,210	245,342	121
67/68	0	12,332	12,332	257,674	122
68/69	0	12,455	12,455	270,130	123
69/70	0	12,580	12,580	282,709	125
70/71	0	12,706	12,706	295,415	126
71/72	0	12,833	12,833	308,248	127
72/73	0	12,961	12,961	321,209	128
73/74	0	13,091	13,091	334,299	130
74/75	0	13,222	13,222	347,521	131
75/76	0	13,354	13,354	360,875	132
76/77	0	13,487	13,487	374,362	134
77/78	0	13,622	13,622	387,984	135
78/79	0	13,758	13,758	401,743	136
79/80	0	13,896	13,896	415,639	138
80/81	0	14,035	14,035	429,674	139
81/82	0	14,175	14,175	443,849	140
82/83	0	14,317	14,317	458,166	142
83/84	0	14,460	14,460	472,626	143
84/85	0	14,605	14,605	487,231	145
85/86	0	14,751	14,751	501,982	146
86/87	0	14,898	14,898	516,880	148
87/88	0	15,047	15,047	531,927	149
88/89	0	15,198	15,198	547,125	150
89/90	0	15,350	15,350	562,475	152
90/91	0	15,503	15,503	577,978	153
		0	0	577,978	-15,503