

FERS Consultants

Federal Employee Benefits Analysis

April 30, 2022

John Doe

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Disclaimer

This report illustrates estimates of cost and benefits for the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS), Federal Employees Group Life Insurance (FEGLI), Federal Employees Health Benefits Program (FEHB), Long Term Care (LTC) Insurance, Social Security System benefits, and the Thrift Savings Plan (TSP). Some estimates are based on assumptions, which may affect the results, and may differ from actual experience. Since future costs and benefits cannot be estimated with absolute certainty, you should not base your financial decisions solely on the estimates of this report, and it is recommended to consult with your personnel office or the Office of Personnel Management (OPM), Retirement Information Office 1-888-767-6738. FERS Consultants cannot provide retirement analysis and decision information to you. The analysis is provided 'AS IS' without warranties of any kind (including the implied warranties of merchantability and fitness for a particular purpose). No oral or written information or advice provided by FERS Consultants 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 FERS Consultants 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

(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: John Doe
Address:

Date Of Birth: 09-01-1976
Age: 45

Employment

Service Computation Date: 01-01-12
Annual Salary: \$75,125.00
Hourly Salary: \$36.00
Annual Salary Increase: 1.00% (Estimated)
Creditable Service: 10 Years 3 Months
Sick Leave: 0 Year 0 Month

Retirement

Retirement System: FERS
Employee Type: REGULAR
Retirement Type: REGULAR
Planned Retirement Date: 09-01-36
Annual Salary: \$86,354
Hourly Salary: \$41
High 3 Average Salary: \$85,221
Annual COLA: 1.74%
Creditable Service: 24 Years 8 Months
Sick Leave: Year 9 Months
Age: 60
Retirement Eligibility: Service and Age Requirements Met

Monthly Retirement Annuity - FERS Survivor with a 50% Annuity

Annuity Without Survivor*: \$1,805
Annuity With Survivor*: \$1,625
Survivor's Annuity: \$903
Cost of Survivor's Annuity*: \$180

Thrift Savings Plan (TSP)

CURRENT TRADITIONAL STATUS

Your Annual Contribution: \$3,756.25
Govt. Annual Contribution: \$3,756.25
G Fund Savings: \$0.00
F Fund Savings: \$0.00
C Fund Savings: \$18,750.00
S Fund Savings: \$18,750.00
I Fund Savings: \$0.00
L Fund Savings: \$37,500.00
Total Savings: \$75,000.00
Hypothetical Balance at Withdrawal: \$476,620.00

CURRENT ROTH STATUS

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

Federal Employees Group Life Insurance (FEGLI)

COVERAGE	AT AGE 45	AT AGE 60	AT AGE 65
Basic	\$78,000.00	\$89,000.00	\$89,000.00
Option A	\$10,000.00	\$10,000.00	\$10,000.00
Option B	\$380,000.00	\$435,000.00	\$435,000.00
Option C	\$25,000.00	\$25,000.00	\$25,000.00
Total	\$493,000.00	\$559,000.00	\$559,000.00
ANNUAL PREMIUM	\$1,001.78	\$7,769.06	\$8,199.62

Proposed & Delayed Retirement

Proposed & Delayed Retirement

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

Retirement Characterization

Retirement System	FERS
Employee Type	REGULAR
Retirement Type	REGULAR

Input Data

Estimated High 3 Average At Retirement	\$85,221.00
Estimated High 3 Increase / Year	1%
Length of Service at Retirement	24
Months of Service at Retirement	8
Age at Retirement	60
Age at Retirement in Months	0
Total Hours of Unused Sick Leave	1616
Hours of Sick Leave to be Accrued Until Retirement	104
Annual Inflation Factor	0%
COLA (in Retirement)	1.74%
FERS Survivor	50% Annuity

Proposed and Delayed Retirement Data

Proposed Retirement		Delayed Retirement										
	60	61	62	63	64	65	66	67	68	69	70	71
Age In Years	60											
Age In Months												
Service Years	24	25	26	27	28	29	30	31	32	33	34	35
Service Months	8	8	8	8	8	8	8	8	8	8	8	8
Sick Leave Years						1	1	1	1	1	1	1
Sick Leave Months	9	9	10	11	11			1	2	2	3	3
Estimated High 3 Average(\$)	85,221	86,073	86,934	87,803	88,681	89,568	90,464	91,368	92,282	93,205	94,137	95,078
Change in High 3 Average(\$)		852	861	869	878	887	896	904	914	923	932	941
Annual ANNUITY (Before Penalties)(\$)	21,660	22,738	26,298	27,607	28,858	30,214	31,512	32,915	34,344	35,713	37,192	38,610
Annual Retire Early Penalty(\$)												
Annual Deposit Penalty												
Annual Redeposit Penalty												
Annual Annuity No Survivor(\$)	21,660	22,738	26,298	27,607	28,858	30,214	31,512	32,915	34,344	35,713	37,192	38,610
Monthly Annuity No Survivor *(\$)	1,805	1,895	2,191	2,301	2,405	2,518	2,626	2,743	2,862	2,976	3,099	3,217
Annual Annuity With Survivor(\$)	19,494	20,464	23,668	24,846	25,973	27,193	28,360	29,624	30,910	32,142	33,473	34,749
Monthly Annuity With Survivor *(\$)	1,625	1,705	1,972	2,071	2,164	2,266	2,363	2,469	2,576	2,678	2,789	2,896
Annual Survivor Annuity(\$)	10,830	11,369	13,149	13,803	14,429	15,107	15,756	16,458	17,172	17,857	18,596	19,305
Monthly Survivor Annuity(\$)	903	947	1,096	1,150	1,202	1,259	1,313	1,371	1,431	1,488	1,550	1,609
Annual Cost of Survivor Annuity *(\$)	2,160	2,280	2,628	2,760	2,892	3,024	3,156	3,288	3,432	3,576	3,720	3,852
Monthly Cost of Survivor Annuity *(\$)	180	190	219	230	241	252	263	274	286	298	310	321

Retirement Benefits

Annuity And Survivor Benefit

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

Employee Retirement:

- Your Annuity at retirement is based on a current salary of \$75,125 per year with 1.00% annual pay raises. Retiring at age 60 with 24 years of service will yield a Monthly Retirement Income of: \$1,805

Employee Retirement with Survivor Benefit Plan (SBP):

- Your Monthly Retirement Income after SBP Cost starting at age 60 will be: \$1,625

Survivor's Benefit (50%):

- Under SBP, at your death, your widow(er) will receive a Monthly Income of: \$903

Costs:

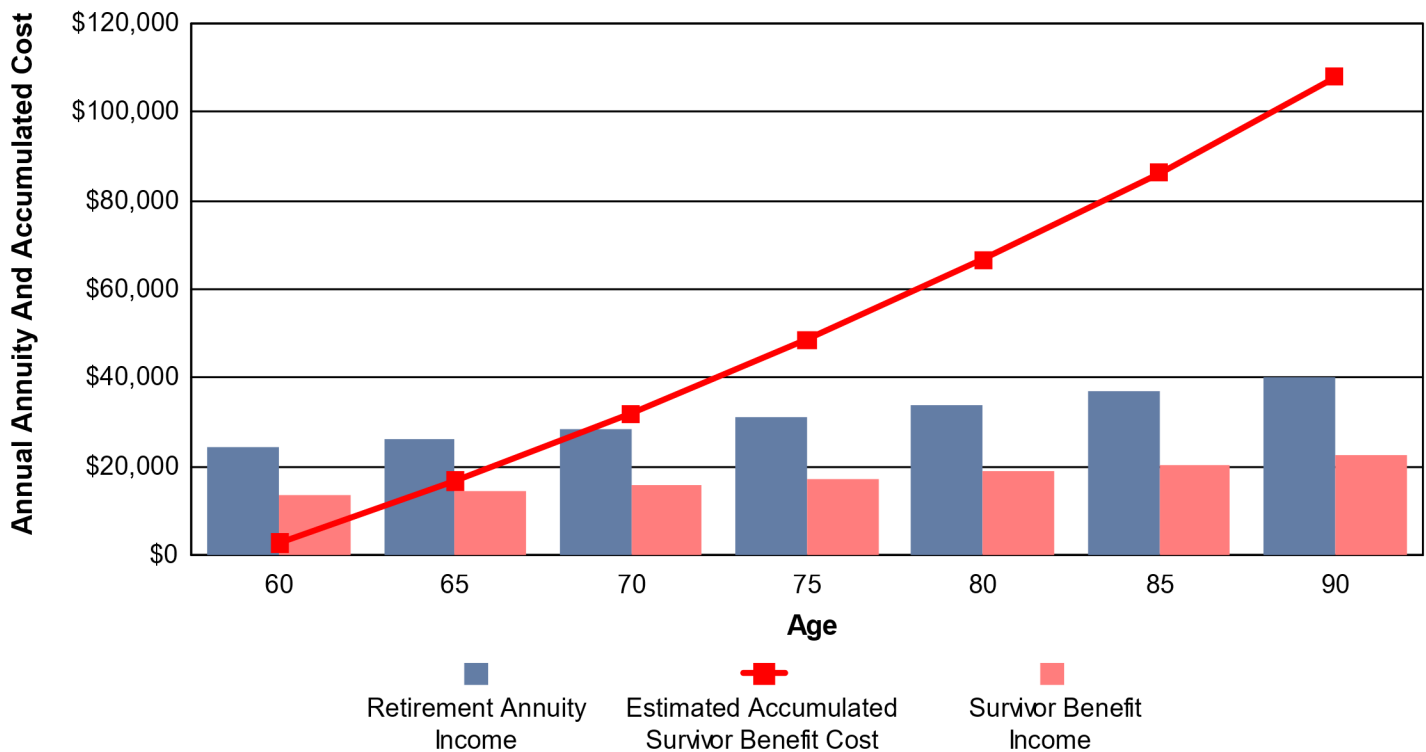
- Your estimated cost for a Survivor Benefit Plan (SBP) at Retirement will be:

Cost Per Month: \$180

Cost Per Year: \$2,160

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 70 will be: \$25,532

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 80 will be: \$53,305



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 1.74% 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	\$1,805.00	\$1,625.00	\$903.00	\$180.00	\$2,160.00	\$2,160.00
2	61	\$1,805.00	\$1,625.00	\$903.00	\$180.00	\$2,160.00	\$4,320.00
3	62	\$1,836.41	\$1,653.28	\$918.71	\$183.13	\$2,197.58	\$6,517.58
4	63	\$1,868.36	\$1,682.04	\$934.70	\$186.32	\$2,235.82	\$8,753.41
5	64	\$1,900.87	\$1,711.31	\$950.96	\$189.56	\$2,274.73	\$11,028.13
6	65	\$1,933.95	\$1,741.09	\$967.51	\$192.86	\$2,314.31	\$13,342.44
7	66	\$1,967.60	\$1,771.38	\$984.34	\$196.21	\$2,354.57	\$15,697.01
8	67	\$2,001.83	\$1,802.20	\$1,001.47	\$199.63	\$2,395.54	\$18,092.56
9	68	\$2,036.66	\$1,833.56	\$1,018.90	\$203.10	\$2,437.23	\$20,529.78
10	69	\$2,072.10	\$1,865.47	\$1,036.62	\$206.64	\$2,479.63	\$23,009.42
11	70	\$2,108.16	\$1,897.92	\$1,054.66	\$210.23	\$2,522.78	\$25,532.20
12	71	\$2,144.84	\$1,930.95	\$1,073.01	\$213.89	\$2,566.68	\$28,098.87
13	72	\$2,182.16	\$1,964.55	\$1,091.68	\$217.61	\$2,611.34	\$30,710.21
14	73	\$2,220.13	\$1,998.73	\$1,110.68	\$221.40	\$2,656.77	\$33,366.98
15	74	\$2,258.76	\$2,033.51	\$1,130.00	\$225.25	\$2,703.00	\$36,069.98
16	75	\$2,298.06	\$2,068.89	\$1,149.67	\$229.17	\$2,750.03	\$38,820.02
17	76	\$2,338.05	\$2,104.89	\$1,169.67	\$233.16	\$2,797.88	\$41,617.90
18	77	\$2,378.73	\$2,141.51	\$1,190.02	\$237.21	\$2,846.57	\$44,464.47
19	78	\$2,420.12	\$2,178.78	\$1,210.73	\$241.34	\$2,896.10	\$47,360.57
20	79	\$2,462.23	\$2,216.69	\$1,231.80	\$245.54	\$2,946.49	\$50,307.06
21	80	\$2,505.07	\$2,255.26	\$1,253.23	\$249.81	\$2,997.76	\$53,304.82
22	81	\$2,548.66	\$2,294.50	\$1,275.04	\$254.16	\$3,049.92	\$56,354.73
23	82	\$2,593.01	\$2,334.42	\$1,297.22	\$258.58	\$3,102.99	\$59,457.72
24	83	\$2,638.12	\$2,375.04	\$1,319.79	\$263.08	\$3,156.98	\$62,614.70
25	84	\$2,684.03	\$2,416.37	\$1,342.76	\$267.66	\$3,211.91	\$65,826.62
26	85	\$2,730.73	\$2,458.41	\$1,366.12	\$272.32	\$3,267.80	\$69,094.41
27	86	\$2,778.24	\$2,501.19	\$1,389.89	\$277.05	\$3,324.66	\$72,419.07
28	87	\$2,826.59	\$2,544.71	\$1,414.08	\$281.88	\$3,382.51	\$75,801.58
29	88	\$2,875.77	\$2,588.99	\$1,438.68	\$286.78	\$3,441.36	\$79,242.94
30	89	\$2,925.81	\$2,634.04	\$1,463.71	\$291.77	\$3,501.24	\$82,744.19
31	90	\$2,976.72	\$2,679.87	\$1,489.18	\$296.85	\$3,562.16	\$86,306.35

* 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 1.74% and a Social Security COLA of 1%.

Age	FERS Annuity	FERS Supplement	Estimated Social Security	TOTAL	Change
60	\$1,625	\$1,022	\$0	\$2,647	\$0
61	\$1,625	\$1,022	\$0	\$2,647	\$0
62	\$1,653	\$0	\$1,635	\$3,288	\$641
63	\$1,682	\$0	\$1,651	\$3,333	\$45
64	\$1,711	\$0	\$1,668	\$3,379	\$46
65	\$1,741	\$0	\$1,685	\$3,426	\$47
66	\$1,771	\$0	\$1,701	\$3,472	\$46
67	\$1,802	\$0	\$1,718	\$3,520	\$48
68	\$1,834	\$0	\$1,736	\$3,570	\$50
69	\$1,865	\$0	\$1,753	\$3,618	\$48
70	\$1,898	\$0	\$1,770	\$3,668	\$50
71	\$1,931	\$0	\$1,788	\$3,719	\$51
72	\$1,965	\$0	\$1,806	\$3,771	\$52
73	\$1,999	\$0	\$1,824	\$3,823	\$52
74	\$2,034	\$0	\$1,842	\$3,876	\$53
75	\$2,069	\$0	\$1,861	\$3,930	\$54
76	\$2,105	\$0	\$1,879	\$3,984	\$54
77	\$2,142	\$0	\$1,898	\$4,040	\$56
78	\$2,179	\$0	\$1,917	\$4,096	\$56
79	\$2,217	\$0	\$1,936	\$4,153	\$57
80	\$2,255	\$0	\$1,956	\$4,211	\$58
81	\$2,294	\$0	\$1,975	\$4,269	\$58
82	\$2,334	\$0	\$1,995	\$4,329	\$60
83	\$2,375	\$0	\$2,015	\$4,390	\$61
84	\$2,416	\$0	\$2,035	\$4,451	\$61
85	\$2,458	\$0	\$2,055	\$4,513	\$62
86	\$2,501	\$0	\$2,076	\$4,577	\$64
87	\$2,545	\$0	\$2,097	\$4,642	\$65
88	\$2,589	\$0	\$2,118	\$4,707	\$65
89	\$2,634	\$0	\$2,139	\$4,773	\$66
90	\$2,680	\$0	\$2,160	\$4,840	\$67

Thrift Savings Plan

TSP Disclaimer

This calculator is provided for informational purposes only. It is not intended to provide retirement income advice, be used as an investment advisory tool, as a guarantee of monthly payment amounts, as a guarantee of a final account balance or as a guarantee of the duration of the elected monthly payment amount. The monthly income illustrated is based on a gross distribution without consideration for income tax.

This report illustrates hypothetical balances at retirement for the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS) Thrift Savings Plan (TSP). Estimates are based on assumptions, which may affect the results and may differ from actual experience. Since future rates of return and performance cannot be estimated with absolute certainty, you should not base your financial decisions solely on the estimates of this report and it is recommended that you consult with your personnel office, the Office of Personnel Management (OPM) or Retirement Information Office 1888-767-6738. FERS Consultants cannot provide retirement analysis and decision information to you. No oral or written information or advice provided by FERS Consultants and its agents or employees shall create a warranty of any kind regarding this analysis and you may not rely upon such information or advice. The analysis is provided 'AS IS' without warranties or representations of any kind and disclaim all express, implied and statutory warranties of any kind to the user and any third party, (including, but not limited to, the implied warranties of accuracy, timeliness, completeness, merchantability, noninfringement and fitness for a particular purpose).

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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 \$3,756.25 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of: \$3,756.25

Continuing Contributions:

Your future Thrift Savings Plan estimates are based on your annual salary increases, annual TSP contributions, catch-up contributions and, rates of return of each fund. You have chosen to distribute .00% into the G fund earning 1.92%, .00% into the F fund earning 2.33%, 25.00% into the C fund earning 10.40%, 25.00% into the S fund earning 9.40%, .00% into the I fund earning 4.00%, and 50.00% into the L-2040 Fund. Each quarter, your L-funds allocation will automatically shift to a slightly more conservative mix (less allocated in the C, I, and S funds and more allocated in the F and G funds).

Withdrawal of Funds:

You chose to begin your TSP withdrawal at the age of 60 years and 0 months Based on your projected account value of \$476,620, your Monthly TSP withdrawal will be: \$1,969.82

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 \$0.00 in the G Fund, \$0.00 in the F Fund, \$18,750.00 in the C Fund, \$18,750.00 in the S Fund, and \$0.00 in the I Fund, \$37,500.00 in the L-2040 Fund for a total of \$75,000.00.

Hypothetical Annual Return Rates

The following rates were selected by you for calculating future earnings: G Fund 1.92%, F Fund 2.33%, C Fund 10.40%, S Fund 9.40%, and I Fund 4.00%.

Traditional Contributions

You are currently contributing a regular amount of \$3,756.24 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of \$3,756.24. This is divided into the six funds as follows:

\$0.00 (0.00%) in the G Fund,
\$0.00 (0.00%) in the F Fund,
\$939.06 (25.00%) in the C Fund,
\$939.06 (25.00%) in the S Fund, and
\$0.00 (0.00%) in the I Fund,
\$1,878.13 (50.00%) in the L-2040 Fund.

In addition, the government's contribution of \$3,756.00 is divided into the six funds as follows:

\$0.00 (0.00%) in the G Fund,
\$0.00 (0.00%) in the F Fund,
\$939.06 (25.00%) in the C Fund,
\$939.06 (25.00%) in the S Fund, and
\$0.00 (0.00%) in the I Fund,
\$1,878.13 (50.00%) in the L-2040 Fund.

The total annual contribution of \$7,512.00 is distributed as follows:

\$0.00 (0.00%) in the G Fund,
\$0.00 (0.00%) in the F Fund,
\$1,878.12 (25.00%) in the C Fund,
\$1,878.12 (25.00%) in the S Fund, and
\$0.00 (0.00%) in the I Fund,
\$3,756.26 (50.00%) in the L-2040 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 0 months. The estimated savings in the six funds at that age is \$476,620.00.

Withdrawal Option Selected

At the start of your withdrawal period, you selected to distribute the \$476,620.00 into the five funds as follows:

\$334,325.10 (70.00%) in the G Fund,
\$24,641.25 (5.17%) in the F Fund,
\$59,613.25 (12.51%) in the C Fund,
\$14,346.26 (3.01%) in the S Fund,
\$39,833.52 (8.36%) in the I Fund,

You elected to receive 240 payments of \$1,969.82 per month. The last payment you selected to receive occurs in Sep-2056. At that time you will have received \$472,756.80, and you will have \$444,581.48 remaining in your TSP account.

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: 12-2022 to 09-36

End Of Year	Age	Salary	Your Contrib	Gov Contib	Total Contrib	G Fund Savings	F Fund Savings	C Fund Savings	S Fund Savings	I Fund Savings	Total Estimated Savings
12-2022	46	\$75,125	\$1,878	\$1,878	\$3,756	\$0	\$0	\$21,723	\$21,568	\$0	\$43,291
12-2023	47	\$75,876	\$1,897	\$1,897	\$3,794	\$0	\$0	\$26,083	\$25,665	\$0	\$51,748
12-2024	48	\$76,635	\$1,916	\$1,916	\$3,832	\$0	\$0	\$30,938	\$30,185	\$0	\$61,123
12-2025	49	\$77,401	\$1,935	\$1,935	\$3,870	\$0	\$0	\$36,344	\$35,169	\$0	\$71,513
12-2026	50	\$78,175	\$1,954	\$1,954	\$3,908	\$0	\$0	\$42,359	\$40,662	\$0	\$83,021
12-2027	51	\$78,957	\$1,974	\$1,974	\$3,948	\$0	\$0	\$49,052	\$46,714	\$0	\$95,766
12-2028	52	\$79,747	\$1,994	\$1,994	\$3,988	\$0	\$0	\$56,495	\$53,381	\$0	\$109,876
12-2029	53	\$80,544	\$2,014	\$2,014	\$4,028	\$0	\$0	\$64,771	\$60,724	\$0	\$125,495
12-2030	54	\$81,350	\$2,034	\$2,034	\$4,068	\$0	\$0	\$73,971	\$68,808	\$0	\$142,779
12-2031	55	\$82,163	\$2,054	\$2,054	\$4,108	\$0	\$0	\$84,197	\$77,707	\$0	\$161,904
12-2032	56	\$82,985	\$2,075	\$2,075	\$4,150	\$0	\$0	\$95,559	\$87,501	\$0	\$183,060
12-2033	57	\$83,815	\$2,095	\$2,095	\$4,190	\$0	\$0	\$108,183	\$98,278	\$0	\$206,461
12-2034	58	\$84,653	\$2,116	\$2,116	\$4,232	\$0	\$0	\$122,206	\$110,134	\$0	\$232,340
12-2035	59	\$85,499	\$2,137	\$2,137	\$4,274	\$0	\$0	\$137,782	\$123,177	\$0	\$260,959
09-2036	60	\$86,354	\$1,439	\$1,439	\$2,878	\$0	\$0	\$150,406	\$133,629	\$0	\$284,035

Summary of Annual Contributions and Savings in the L Funds (G, F, C, S and I): 12-2022 to 09-36

End Of Year	Age	Salary	Your Contrib	Gov Contib	Total Contrib	G Fund Savings	F Fund Savings	C Fund Savings	S Fund Savings	I Fund Savings	Total Estimated Savings
12-2022	46	\$75,125	\$1,878	\$1,878	\$3,756	\$8,508	\$3,048	\$15,955	\$4,278	\$10,419	\$42,208
12-2023	47	\$75,876	\$1,897	\$1,897	\$3,794	\$9,547	\$3,328	\$19,249	\$4,999	\$11,814	\$48,937
12-2024	48	\$76,635	\$1,916	\$1,916	\$3,832	\$10,622	\$3,608	\$22,934	\$5,781	\$13,276	\$56,221
12-2025	49	\$77,401	\$1,935	\$1,935	\$3,870	\$11,733	\$3,889	\$27,048	\$6,633	\$14,806	\$64,109
12-2026	50	\$78,175	\$1,954	\$1,954	\$3,908	\$12,884	\$4,171	\$31,549	\$7,645	\$16,409	\$72,658
12-2027	51	\$78,957	\$1,974	\$1,974	\$3,948	\$14,074	\$4,453	\$36,537	\$8,780	\$18,087	\$81,931
12-2028	52	\$79,747	\$1,994	\$1,994	\$3,988	\$15,334	\$4,740	\$42,054	\$10,023	\$19,829	\$91,980
12-2029	53	\$80,544	\$2,014	\$2,014	\$4,028	\$17,153	\$5,096	\$47,623	\$11,260	\$21,419	\$102,551
12-2030	54	\$81,350	\$2,034	\$2,034	\$4,068	\$19,276	\$5,460	\$53,524	\$12,557	\$22,974	\$113,791
12-2031	55	\$82,163	\$2,054	\$2,054	\$4,108	\$21,557	\$5,815	\$59,962	\$13,958	\$24,559	\$125,851
12-2032	56	\$82,985	\$2,075	\$2,075	\$4,150	\$24,004	\$6,155	\$66,972	\$15,470	\$26,186	\$138,787
12-2033	57	\$83,815	\$2,095	\$2,095	\$4,190	\$26,626	\$6,476	\$74,615	\$17,096	\$27,849	\$152,662
12-2034	58	\$84,653	\$2,116	\$2,116	\$4,232	\$29,430	\$6,777	\$82,950	\$18,858	\$29,543	\$167,558
12-2035	59	\$85,499	\$2,137	\$2,137	\$4,274	\$32,547	\$7,069	\$91,805	\$20,710	\$31,217	\$183,348
09-2036	60	\$86,354	\$1,439	\$1,439	\$2,878	\$36,664	\$7,435	\$95,531	\$21,445	\$31,510	\$192,585

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.)

Cannot print the TSP Savings page - Missing data from the TSP Form. Please fill in missing data on the TSP Form, then run this page.

Federal Employees Group Life Insurance

Federal Employees Group Life Insurance

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

Current Coverage and Costs:

Your current coverage (Death Benefit) for FEGLI is:	\$468,000
Your current total FEGLI Monthly Cost is:	\$83
The Annual Cost is:	\$1,002

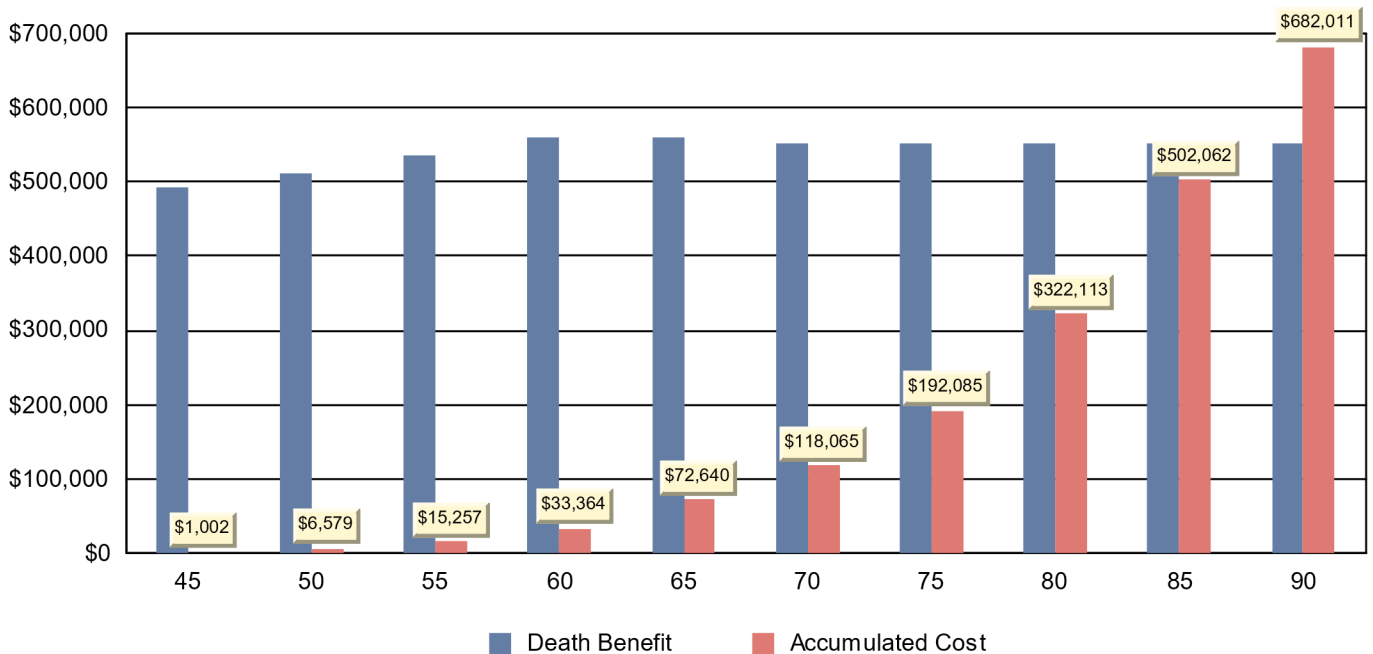
Future Coverage and Costs:

At age 60 your coverage (Death Benefit) for FEGLI will be:	\$534,000
Your total FEGLI Monthly Cost will be:	\$647
The Annual Cost will be:	\$7,769
The total Accumulated Cost for your FEGLI coverage will be:	\$33,364

At age 65 your coverage (Death Benefit) for FEGLI will be:	\$534,000
Your total FEGLI Monthly Cost will be:	\$683
The Annual Cost will be:	\$8,200
The total Accumulated Cost for your FEGLI coverage will be:	\$72,640

At age 70 your coverage (Death Benefit) for FEGLI will be:	\$526,500
Your total FEGLI Monthly Cost will be:	\$1,052
The Annual Cost will be:	\$12,627
The total Accumulated Cost for your FEGLI coverage will be:	\$118,065

Death Benefits Coverage and Accumulated Cost



Coverage : Basic+ Option A+ Option B (X5 Multiplier)+ Option C (X5 Multiplier).

Life Ins. Cost Analysis

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
45/46	\$1,002	\$0	\$1,002	\$1,002	\$0
46/47	\$1,002	\$0	\$1,002	\$2,004	\$0
47/48	\$1,014	\$0	\$1,014	\$3,018	\$12
48/49	\$1,026	\$0	\$1,026	\$4,044	\$12
49/50	\$1,038	\$0	\$1,038	\$5,082	\$12
50/51	\$1,498	\$0	\$1,498	\$6,580	\$460
51/52	\$1,515	\$0	\$1,515	\$8,095	\$17
52/53	\$1,532	\$0	\$1,532	\$9,627	\$17
53/54	\$1,549	\$0	\$1,549	\$11,176	\$17
54/55	\$1,567	\$0	\$1,567	\$12,743	\$18
55/56	\$2,516	\$0	\$2,516	\$15,259	\$949
56/57	\$2,543	\$0	\$2,543	\$17,802	\$27
57/58	\$2,571	\$0	\$2,571	\$20,373	\$28
58/59	\$2,598	\$0	\$2,598	\$22,971	\$27
59/60	\$2,626	\$0	\$2,626	\$25,597	\$28
60/61	\$7,769	\$2,160	\$9,929	\$35,526	\$7,303
61/62	\$7,769	\$2,160	\$9,929	\$45,455	\$0
62/63	\$7,769	\$2,198	\$9,967	\$55,422	\$38
63/64	\$7,769	\$2,236	\$10,005	\$65,426	\$38
64/65	\$7,769	\$2,275	\$10,044	\$75,470	\$39
65/66	\$8,200	\$2,314	\$10,514	\$85,984	\$471
66/67	\$8,200	\$2,355	\$10,555	\$96,539	\$40
67/68	\$8,200	\$2,396	\$10,596	\$107,135	\$41
68/69	\$8,200	\$2,437	\$10,637	\$117,772	\$42
69/70	\$8,200	\$2,480	\$10,680	\$128,451	\$42
70/71	\$12,627	\$2,523	\$15,150	\$143,601	\$4,470
71/72	\$12,627	\$2,567	\$15,194	\$158,795	\$44
72/73	\$12,627	\$2,611	\$15,238	\$174,033	\$45
73/74	\$12,627	\$2,657	\$15,284	\$189,317	\$45
74/75	\$12,627	\$2,703	\$15,330	\$204,647	\$46
75/76	\$23,510	\$2,750	\$26,260	\$230,907	\$10,930
76/77	\$23,510	\$2,798	\$26,308	\$257,215	\$48
77/78	\$23,510	\$2,847	\$26,357	\$283,571	\$49
78/79	\$23,510	\$2,896	\$26,406	\$309,978	\$50
79/80	\$23,510	\$2,946	\$26,456	\$336,434	\$50
80/81	\$35,990	\$2,998	\$38,988	\$375,422	\$12,531
81/82	\$35,990	\$3,050	\$39,040	\$414,462	\$52
82/83	\$35,990	\$3,103	\$39,093	\$453,555	\$53
83/84	\$35,990	\$3,157	\$39,147	\$492,702	\$54
84/85	\$35,990	\$3,212	\$39,202	\$531,904	\$55
85/86	\$35,990	\$3,268	\$39,258	\$571,161	\$56
86/87	\$35,990	\$3,325	\$39,315	\$610,476	\$57
87/88	\$35,990	\$3,383	\$39,373	\$649,849	\$58
88/89	\$35,990	\$3,441	\$39,431	\$689,280	\$59
89/90	\$35,990	\$3,501	\$39,491	\$728,771	\$60
90/91	\$35,990	\$3,562	\$39,552	\$768,323	\$61

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 Apr-30-2022

At your current age of 45, your annual salary is \$75,125.00, 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. You plan to retire on 09-01-2036 at the age of 60. You elected to continue your full Basic coverage at the age of 65. You chose to keep full Option B coverage at the age of 65. You elect to 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
45/46	\$75,125.00	\$38.53	\$83.48	\$1,002.00	\$1,002.00	\$78,000.00	\$10,000.00	\$380,000.00	\$25,000.00	\$493,000.00
46/47	\$75,876.00	\$38.53	\$83.48	\$1,002.00	\$2,004.00	\$78,000.00	\$10,000.00	\$380,000.00	\$25,000.00	\$493,000.00
47/48	\$76,635.00	\$38.99	\$84.48	\$1,014.00	\$3,017.00	\$79,000.00	\$10,000.00	\$385,000.00	\$25,000.00	\$499,000.00
48/49	\$77,401.00	\$39.45	\$85.48	\$1,026.00	\$4,043.00	\$80,000.00	\$10,000.00	\$390,000.00	\$25,000.00	\$505,000.00
49/50	\$78,175.00	\$39.91	\$86.47	\$1,038.00	\$5,081.00	\$81,000.00	\$10,000.00	\$395,000.00	\$25,000.00	\$511,000.00
50/51	\$78,957.00	\$57.61	\$124.82	\$1,498.00	\$6,579.00	\$81,000.00	\$10,000.00	\$395,000.00	\$25,000.00	\$511,000.00
51/52	\$79,747.00	\$58.27	\$126.25	\$1,515.00	\$8,094.00	\$82,000.00	\$10,000.00	\$400,000.00	\$25,000.00	\$517,000.00
52/53	\$80,544.00	\$58.93	\$127.68	\$1,532.00	\$9,626.00	\$83,000.00	\$10,000.00	\$405,000.00	\$25,000.00	\$523,000.00
53/54	\$81,350.00	\$59.59	\$129.11	\$1,549.00	\$11,175.00	\$84,000.00	\$10,000.00	\$410,000.00	\$25,000.00	\$529,000.00
54/55	\$82,163.00	\$60.25	\$130.54	\$1,567.00	\$12,742.00	\$85,000.00	\$10,000.00	\$415,000.00	\$25,000.00	\$535,000.00
55/56	\$82,985.00	\$96.75	\$209.63	\$2,516.00	\$15,257.00	\$85,000.00	\$10,000.00	\$415,000.00	\$25,000.00	\$535,000.00
56/57	\$83,815.00	\$97.81	\$211.92	\$2,543.00	\$17,800.00	\$86,000.00	\$10,000.00	\$420,000.00	\$25,000.00	\$541,000.00
57/58	\$84,653.00	\$98.87	\$214.22	\$2,571.00	\$20,371.00	\$87,000.00	\$10,000.00	\$425,000.00	\$25,000.00	\$547,000.00
58/59	\$85,499.00	\$99.93	\$216.52	\$2,598.00	\$22,969.00	\$88,000.00	\$10,000.00	\$430,000.00	\$25,000.00	\$553,000.00
59/60	\$86,354.00	\$100.99	\$218.81	\$2,626.00	\$25,595.00	\$89,000.00	\$10,000.00	\$435,000.00	\$25,000.00	\$559,000.00
60/61	\$0.00	\$298.81	\$647.42	\$7,769.00	\$33,364.00	\$89,000.00	\$10,000.00	\$435,000.00	\$25,000.00	\$559,000.00
61/62	\$0.00	\$298.81	\$647.42	\$7,769.00	\$41,133.00	\$89,000.00	\$10,000.00	\$435,000.00	\$25,000.00	\$559,000.00
62/63	\$0.00	\$298.81	\$647.42	\$7,769.00	\$48,902.00	\$89,000.00	\$10,000.00	\$435,000.00	\$25,000.00	\$559,000.00
63/64	\$0.00	\$298.81	\$647.42	\$7,769.00	\$56,671.00	\$89,000.00	\$10,000.00	\$435,000.00	\$25,000.00	\$559,000.00
64/65	\$0.00	\$298.81	\$647.42	\$7,769.00	\$64,440.00	\$89,000.00	\$10,000.00	\$435,000.00	\$25,000.00	\$559,000.00
65/66	\$0.00	\$315.37	\$683.30	\$8,200.00	\$72,640.00	\$89,000.00	\$10,000.00	\$435,000.00	\$25,000.00	\$559,000.00
66/67	\$0.00	\$315.37	\$683.30	\$8,200.00	\$80,839.00	\$89,000.00	\$7,600.00	\$435,000.00	\$25,000.00	\$556,600.00
67/68	\$0.00	\$315.37	\$683.30	\$8,200.00	\$89,039.00	\$89,000.00	\$5,200.00	\$435,000.00	\$25,000.00	\$554,200.00
68/69	\$0.00	\$315.37	\$683.30	\$8,200.00	\$97,238.00	\$89,000.00	\$2,800.00	\$435,000.00	\$25,000.00	\$551,800.00
69/70	\$0.00	\$315.37	\$683.30	\$8,200.00	\$105,438.00	\$89,000.00	\$2,500.00	\$435,000.00	\$25,000.00	\$551,500.00
70/71	\$0.00	\$485.67	\$1,052.29	\$12,627.00	\$118,065.00	\$89,000.00	\$2,500.00	\$435,000.00	\$25,000.00	\$551,500.00
71/72	\$0.00	\$485.67	\$1,052.29	\$12,627.00	\$130,693.00	\$89,000.00	\$2,500.00	\$435,000.00	\$25,000.00	\$551,500.00
72/73	\$0.00	\$485.67	\$1,052.29	\$12,627.00	\$143,320.00	\$89,000.00	\$2,500.00	\$435,000.00	\$25,000.00	\$551,500.00
73/74	\$0.00	\$485.67	\$1,052.29	\$12,627.00	\$155,948.00	\$89,000.00	\$2,500.00	\$435,000.00	\$25,000.00	\$551,500.00
74/75	\$0.00	\$485.67	\$1,052.29	\$12,627.00	\$168,575.00	\$89,000.00	\$2,500.00	\$435,000.00	\$25,000.00	\$551,500.00
75/76	\$0.00	\$904.22	\$1,959.14	\$23,510.00	\$192,085.00	\$89,000.00	\$2,500.00	\$435,000.00	\$25,000.00	\$551,500.00
76/77	\$0.00	\$904.22	\$1,959.14	\$23,510.00	\$215,595.00	\$89,000.00	\$2,500.00	\$435,000.00	\$25,000.00	\$551,500.00
77/78	\$0.00	\$904.22	\$1,959.14	\$23,510.00	\$239,104.00	\$89,000.00	\$2,500.00	\$435,000.00	\$25,000.00	\$551,500.00
78/79	\$0.00	\$904.22	\$1,959.14	\$23,510.00	\$262,614.00	\$89,000.00	\$2,500.00	\$435,000.00	\$25,000.00	\$551,500.00
79/80	\$0.00	\$904.22	\$1,959.14	\$23,510.00	\$286,124.00	\$89,000.00	\$2,500.00	\$435,000.00	\$25,000.00	\$551,500.00
80/81	\$0.00	\$1,384.22	\$2,999.14	\$35,990.00	\$322,113.00	\$89,000.00	\$2,500.00	\$435,000.00	\$25,000.00	\$551,500.00
81/82	\$0.00	\$1,384.22	\$2,999.14	\$35,990.00	\$358,103.00	\$89,000.00	\$2,500.00	\$435,000.00	\$25,000.00	\$551,500.00
82/83	\$0.00	\$1,384.22	\$2,999.14	\$35,990.00	\$394,093.00	\$89,000.00	\$2,500.00	\$435,000.00	\$25,000.00	\$551,500.00
83/84	\$0.00	\$1,384.22	\$2,999.14	\$35,990.00	\$430,083.00	\$89,000.00	\$2,500.00	\$435,000.00	\$25,000.00	\$551,500.00
84/85	\$0.00	\$1,384.22	\$2,999.14	\$35,990.00	\$466,072.00	\$89,000.00	\$2,500.00	\$435,000.00	\$25,000.00	\$551,500.00
85/86	\$0.00	\$1,384.22	\$2,999.14	\$35,990.00	\$502,062.00	\$89,000.00	\$2,500.00	\$435,000.00	\$25,000.00	\$551,500.00
86/87	\$0.00	\$1,384.22	\$2,999.14	\$35,990.00	\$538,052.00	\$89,000.00	\$2,500.00	\$435,000.00	\$25,000.00	\$551,500.00
87/88	\$0.00	\$1,384.22	\$2,999.14	\$35,990.00	\$574,042.00	\$89,000.00	\$2,500.00	\$435,000.00	\$25,000.00	\$551,500.00
88/89	\$0.00	\$1,384.22	\$2,999.14	\$35,990.00	\$610,031.00	\$89,000.00	\$2,500.00	\$435,000.00	\$25,000.00	\$551,500.00
89/90	\$0.00	\$1,384.22	\$2,999.14	\$35,990.00	\$646,021.00	\$89,000.00	\$2,500.00	\$435,000.00	\$25,000.00	\$551,500.00

90/91	\$0.00	\$1,384.22	\$2,999.14	\$35,990.00	\$682,011.00	\$89,000.00	\$2,500.00	\$435,000.00	\$25,000.00	\$551,500.00
Average Premium from Age 45 to Age 65				Basic	Option A	Option B	Option C	Total Premium		
Biweekly				\$36.63	\$2.35	\$78.54	\$6.40	\$123.92		
Monthly				\$79.37	\$5.09	\$170.17	\$13.87	\$268.50		

Federal Employees Health Benefits Program

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 = \$115.28

Monthly = \$249.77

Annual = \$2,997.28

The current premium is estimated to increase annually by 2.70% (compounded)

Age	Biweekly Health Benefit Cost	Monthly Health Benefit Cost	Annual Health Benefit Cost	Accumulated Cost	Change Form Previous Year
45/46	\$115.28	\$249.77	\$2,997.28	\$2,997.28	\$0.00
46/47	\$118.39	\$256.52	\$3,078.21	\$6,075.49	\$80.93
47/48	\$121.59	\$263.44	\$3,161.32	\$9,236.80	\$83.11
48/49	\$124.87	\$270.56	\$3,246.67	\$12,483.48	\$85.35
49/50	\$128.24	\$277.86	\$3,334.33	\$15,817.81	\$87.66
50/51	\$131.71	\$285.36	\$3,424.36	\$19,242.17	\$90.03
51/52	\$135.26	\$293.07	\$3,516.82	\$22,758.99	\$92.46
52/53	\$138.91	\$300.98	\$3,611.77	\$26,370.76	\$94.95
53/54	\$142.67	\$309.11	\$3,709.29	\$30,080.06	\$97.52
54/55	\$146.52	\$317.45	\$3,809.44	\$33,889.50	\$100.15
55/56	\$150.47	\$326.03	\$3,912.30	\$37,801.79	\$102.86
56/57	\$154.54	\$334.83	\$4,017.93	\$41,819.72	\$105.63
57/58	\$158.71	\$343.87	\$4,126.41	\$45,946.13	\$108.48
58/59	\$162.99	\$353.15	\$4,237.83	\$50,183.96	\$111.42
59/60	\$167.39	\$362.69	\$4,352.25	\$54,536.21	\$114.42
60/61	\$171.91	\$372.48	\$4,469.76	\$59,005.96	\$117.51
61/62	\$176.56	\$382.54	\$4,590.44	\$63,596.41	\$120.68
62/63	\$181.32	\$392.87	\$4,714.38	\$68,310.79	\$123.94
63/64	\$186.22	\$403.47	\$4,841.67	\$73,152.46	\$127.29
64/65	\$191.25	\$414.37	\$4,972.40	\$78,124.86	\$130.73
65/66	\$196.41	\$425.55	\$5,106.65	\$83,231.51	\$134.25
66/67	\$201.71	\$437.04	\$5,244.53	\$88,476.04	\$137.88
67/68	\$207.16	\$448.84	\$5,386.13	\$93,862.17	\$141.60
68/69	\$212.75	\$460.96	\$5,531.56	\$99,393.73	\$145.43
69/70	\$218.50	\$473.41	\$5,680.91	\$105,074.64	\$149.35
70/71	\$224.40	\$486.19	\$5,834.30	\$110,908.94	\$153.39
71/72	\$230.45	\$499.32	\$5,991.82	\$116,900.76	\$157.52
72/73	\$236.68	\$512.80	\$6,153.60	\$123,054.36	\$161.78
73/74	\$243.07	\$526.65	\$6,319.75	\$129,374.10	\$166.15
74/75	\$249.63	\$540.87	\$6,490.38	\$135,864.49	\$170.63
75/76	\$256.37	\$555.47	\$6,665.62	\$142,530.11	\$175.24
76/77	\$263.29	\$570.47	\$6,845.59	\$149,375.70	\$179.97
77/78	\$270.40	\$585.87	\$7,030.42	\$156,406.12	\$184.83
78/79	\$277.70	\$601.69	\$7,220.25	\$163,626.37	\$189.83
79/80	\$285.20	\$617.93	\$7,415.19	\$171,041.56	\$194.94
80/81	\$292.90	\$634.62	\$7,615.40	\$178,656.96	\$200.21
81/82	\$300.81	\$651.75	\$7,821.02	\$186,477.98	\$205.62
82/83	\$308.93	\$669.35	\$8,032.19	\$194,510.17	\$211.17
83/84	\$317.27	\$687.42	\$8,249.05	\$202,759.22	\$216.86
84/85	\$325.84	\$705.98	\$8,471.78	\$211,231.00	\$222.73
85/86	\$334.64	\$725.04	\$8,700.52	\$219,931.52	\$228.74
86/87	\$343.67	\$744.62	\$8,935.43	\$228,866.95	\$234.91
87/88	\$352.95	\$764.72	\$9,176.69	\$238,043.64	\$241.26
88/89	\$362.48	\$785.37	\$9,424.46	\$247,468.09	\$247.77
89/90	\$372.27	\$806.58	\$9,678.92	\$257,147.01	\$254.46

Federal Income Analysis - Monthly

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

	<u>Current Income</u>		<u>First Month in Retirement Income</u>	
	Biweekly	Monthly	Monthly	
Gross Salary	\$2,880.00	\$6,260.42	\$1,805.00	Gross Annuity
FERS Retirement	\$144.47	\$313.02	\$180.00	Survivor Benefit
TSP-Traditional	\$144.47	\$313.02	\$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	\$161.28	\$349.44	\$0.00	Unpaid Deposit
Tax-Federal Withholding	\$576.00	\$1,248.00	\$0.00	Tax-Federal Withholding (Estimated)
Tax-State Withholding	\$144.00	\$312.00	\$0.00	Tax-State Withholding (Estimated)
FEGLI Basic	\$12.48	\$27.04	\$231.10	FEGLI Basic
FEGLI Optional	\$26.05	\$56.44	\$416.33	FEGLI Optional
FEHB-Medical	\$115.28	\$249.77	\$372.48	FEHB-Medical- FEHB (Estimated)
Dental	\$21.50	\$46.58	\$0.00	Dental (Estimated)
Vision	\$6.66	\$14.43	\$0.00	Vision (Estimated)
Long Term Care	\$0.00	\$0.00	\$0.00	Long Term Care
Flexible Spending Account	\$0.00	\$0.00		
Medicare	\$41.76	\$90.48		
Allotments	\$0.00	\$0.00		
Other 1	\$0.00	\$0.00	\$0.00	
Other 2	\$0.00	\$0.00	\$0.00	
Other 3	\$0.00	\$0.00	\$0.00	
Total Deduction	\$1,393.95	\$3,020.22	\$1,199.91	Total Deduction (Estimated)
			\$605.09	Net Annuity (after deduction) (Estimated)
			\$1,022.00	Social Security/FERS Supplement (Estimated)
			\$1,969.82	TSP-Traditional Income (if any) (Estimated)
			\$0.00	TSP-Roth Income (if any) (Estimated)
			\$0.00	Taxable Income from Other Sources (Estimated)
			\$0.00	Non-Taxable Income from Other Sources (Estimated)
Net Pay	\$1,486.05	\$3,240.20	\$3,596.91	Net Income (Estimated)

Net Retirement Income Minus Net Pay Today = \$356.71

Impact of Inflation On Retirement Income

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

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

You selected an Average Yearly Inflation rate of: 5%

Net Pay per Month Today \$3,240.20

Net Monthly Income at Retirement \$3,596.91 that includes: Net Annuity + Social Security/FERS Supplement + Estimated TSP

- In 15 years, the value of your net monthly income at retirement \$3,596.91 will be \$1,730.18.
- In order to maintain a standard of living equal in value to your current income \$3,240.20, you will need a net monthly income at retirement in 15 years of \$6,736.14.
- The difference between \$3,596.91 and \$6,736.14 is a shortfall of -\$3,139.23 in monthly retirement income in 15 years.