



Certified Federal Employee Benefit Specialist



Federal Employee Benefits Analysis

January 15, 2013

Jane Doe
For Example Purposes ONLY

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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. My Federal Benefits, Inc. 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 My Federal Benefits, Inc., 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 My Federal Benefits, Inc. 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.

The purpose of this report is to provide you with the necessary information so that you can develop a clear understanding of key Federal Employment benefits:

- A. Your Federal Employees' Group Life Insurance (FEGLI)

- B. Your Federal Employees Retirement System (FERS) benefits
and

- C. Your Thrift Savings Plan (TSP).

The report is based on the information which you have provided. Because of the ultimate high costs associated with your group term life insurance and, if chosen, your survivor's annuity, you will want to carefully consider your options and any alternatives available to you.

On the following pages you will find an explanation and illustrative summary of your present insurance program, future retirement options, and Thrift Savings Plan. You will also find a comparative illustration which shows cost summaries of your present programs and any optional life insurance chosen for your consideration. For more detailed information on the optional plan(s), refer to the complete illustration of life insurance policy benefits and premiums that has been prepared by My Federal Benefits, Inc. and included in this report.

Estimates of benefits and costs for Federal Civil Service Employees within this presentation are based on assumptions which affect the results and may differ from actual experience. Since future benefits and costs cannot be projected with certainty, you should not base your financial decisions solely on estimates produced herein. Any liability from the use or misuse of these analyses is expressly disclaimed by My Federal Benefits, Inc.

It will be a pleasure working with you on the specific recommendations that will help meet your present and future needs and objectives. In addition, annual meetings in the future are suggested so we can review any changes in your situation and to update your program accordingly.

Benefits Analysis

Federal Employee Benefits - Summary

Personal

Name: Jane Doe
Address: For Example Purposes ONLY

Date of Birth: 02-16-1957
Age: 55

Employment

Service Computation Date: 05-16-90
Annual Salary: \$85,000.00
Hourly Salary: \$40.73
Annual Salary Increase: 0.00% (Estimated)
Creditable Service: 22 Years 7 Months
Sick Leave: 0 Years 0 Months

Retirement

Retirement System: FERS
Employee Type: REGULAR
Retirement Type: REGULAR
Planned Retirement Date: 02-16-17
Annual Salary: \$85,000.00
Hourly Salary: \$40.73
High 3 Average Salary: \$85,000.00
Annual COLA: 1.70%
Creditable Service: 26 Years 9 Months
Sick Leave: 0 Years 0 Months
Age: 60
Retirement Eligibility: Service and Age Requirements Met

Monthly Retirement Annuity - FERS Survivor with a 50% Annuity

Annuity Without Survivor*: \$1,895
Annuity With Survivor*: \$1,705
Survivor's Annuity: \$947
Cost of Survivor's Annuity*: \$190

Thrift Savings Plan (TSP)

CURRENT STATUS	START SAVINGS WITHDRAWAL
Your Annual Contribution: \$22,500.00	Age: 60
Govt. Annual Contribution: \$4,250.00	Total Monthly Payments: See TSP Page
C Fund Savings: \$0.00	Monthly Payment:
F Fund Savings: \$0.00	Total Payout:
G Fund Savings: \$150,000.00	
I Fund Savings: \$0.00	
S Fund Savings: \$0.00	
L Fund Savings: \$0.00	
Total Savings: \$150,000.00	Total Savings Before Payout: \$273,373.00

Federal Employees Group Life Insurance (FEGLI)

COVERAGE	AT AGE 55	AT AGE 60	AT AGE 65
Basic:	\$87,000.00	\$87,000.00	\$87,000.00
Option A:	\$10,000.00	\$10,000.00	\$10,000.00
Option B:	\$425,000.00	\$425,000.00	\$425,000.00
Option C:	\$0.00	\$0.00	\$0.00
Total:	\$522,000.00	\$522,000.00	\$522,000.00
ANNUAL PREMIUM:	\$2,951.00	\$8,267.00	\$8,876.00

Federal Income Analysis - Monthly

	<u>Current Income</u>		<u>First Year in Retirement Income</u>	
	Biweekly	Monthly	Monthly	
Gross Salary	\$3,258.40	\$7,083.33	\$1,894.83	Gross Annuity
Retirement	\$0.00	\$0.00	\$190.00	Survivor Benefit
TSP	\$653.85	\$1,416.67	\$0.00	Early Retirement - Age Penalty
TSP Catch-up	\$211.54	\$458.33	\$0.00	Unpaid Redeposit
Social Security - OASDI	\$0.00	\$0.00	\$0.00	Unpaid Deposit
Tax - Federal Withholding	\$0.00	\$0.00	\$0.00	Tax - Fed Withholding
Tax - State Withholding	\$0.00	\$0.00	\$0.00	Tax - State Withholding
FEGLI Basic	\$13.05	\$28.28	\$197.06	FEGLI Basic
FEGLI Optional	\$100.45	\$217.64	\$491.83	FEGLI Optional
Health Benefit - Medical	\$158.00	\$342.33	\$404.62	Health Benefit - Medical (FEHBP)
Health Benefit - Dental	\$0.00	\$0.00	\$0.00	Health Benefit - Dental
Health Benefit - Vision	\$0.00	\$0.00	\$0.00	Health Benefit - Vision
Flexible Spending Account	\$0.00	\$0.00		Long Term Care
Medicare	\$0.00	\$0.00		
Allotments	\$0.00	\$0.00		
Other - 1	\$0.00	\$0.00		
Other - 2	\$0.00	\$0.00		
Total Deductions	\$1,136.89	\$2,463.25	\$1,283.51	Total Reductions/Deductions
			\$611.32	Net Annuity
			\$1,017.00	Social Security / FERS Supplement
				Taxable Income from Other Sources
				Non-Taxable Income from Other Sources
Net Pay	\$2,121.51	\$4,620.08	\$1,628.32	Net Income

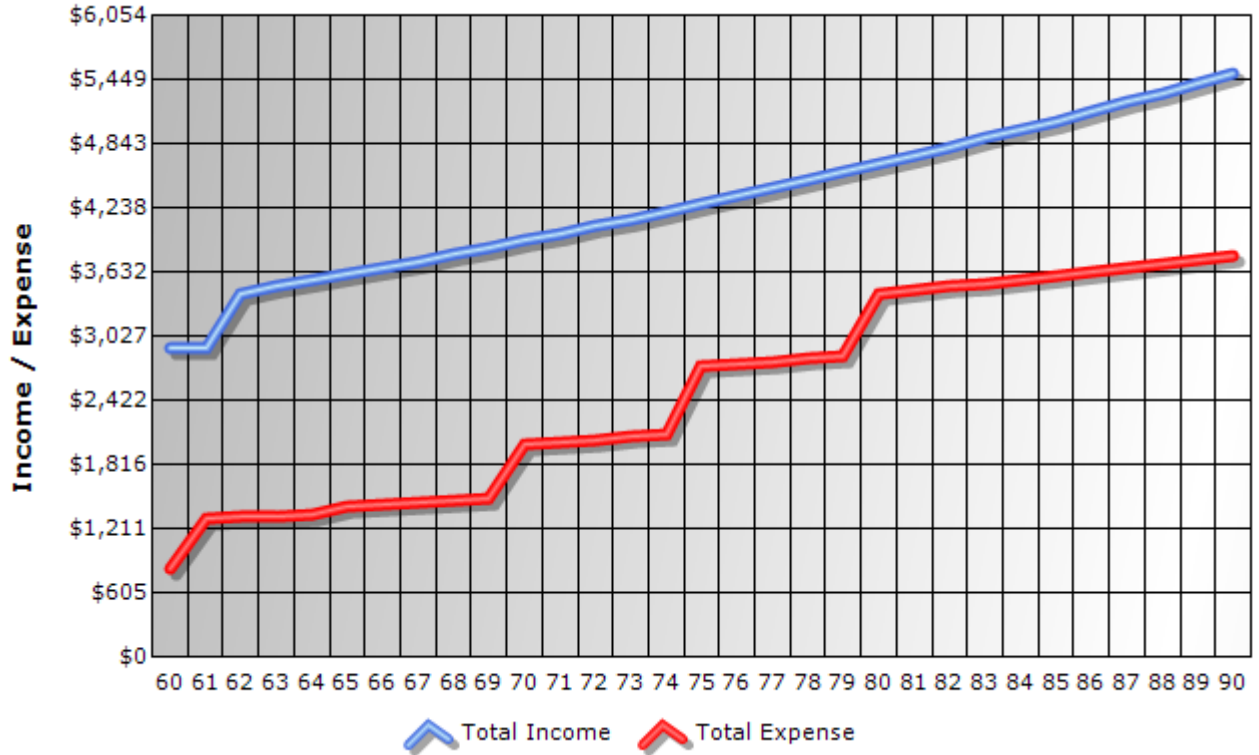
Net Retirement Income - Net Pay Today = -\$2,991.76

Monthly Income / Expense - Government Sources

Income / Expense Analysis as of January-15-2013

Age	Income	Expense	Difference	Change
55	\$7,083.33	\$588.25	\$6,495.08	
56	\$7,083.33	\$599.89	\$6,483.44	-\$11.64
57	\$7,083.33	\$611.92	\$6,471.41	-\$12.03
58	\$7,083.33	\$624.37	\$6,458.97	-\$12.44
59	\$7,083.33	\$637.24	\$6,446.10	-\$12.87
Retire				
60	\$2,912.00	\$827.24	\$2,084.76	-\$4,361.34
61	\$2,912.00	\$1,297.30	\$1,614.70	-\$470.06
62	\$3,433.22	\$1,314.75	\$2,118.47	\$503.77
63	\$3,491.98	\$1,332.75	\$2,159.23	\$40.76
64	\$3,551.30	\$1,351.30	\$2,200.00	\$40.77
65	\$3,611.18	\$1,421.17	\$2,190.01	-\$9.99
66	\$3,672.65	\$1,440.89	\$2,231.77	\$41.76
67	\$3,734.69	\$1,461.21	\$2,273.48	\$41.71
68	\$3,798.34	\$1,482.17	\$2,316.17	\$42.69
69	\$3,863.59	\$1,503.78	\$2,359.81	\$43.64
70	\$3,928.45	\$2,004.90	\$1,923.55	-\$436.26
71	\$3,995.95	\$2,027.88	\$1,968.07	\$44.52
72	\$4,064.08	\$2,051.57	\$2,012.51	\$44.44
73	\$4,132.85	\$2,076.01	\$2,056.84	\$44.33
74	\$4,203.29	\$2,101.21	\$2,102.08	\$45.24
75	\$4,274.40	\$2,734.95	\$1,539.45	-\$562.63
76	\$4,347.19	\$2,761.76	\$1,585.43	\$45.98
77	\$4,420.67	\$2,789.41	\$1,631.27	\$45.84
78	\$4,495.86	\$2,817.92	\$1,677.94	\$46.67
79	\$4,572.77	\$2,847.34	\$1,725.43	\$47.49
80	\$4,650.40	\$3,430.18	\$1,220.22	-\$505.21
81	\$4,729.78	\$3,461.48	\$1,268.30	\$48.08
82	\$4,809.91	\$3,493.77	\$1,316.14	\$47.84
83	\$4,891.81	\$3,527.08	\$1,364.74	\$48.60
84	\$4,974.49	\$3,561.44	\$1,413.05	\$48.31
85	\$5,058.96	\$3,596.89	\$1,462.07	\$49.02
86	\$5,145.24	\$3,633.47	\$1,511.77	\$49.70
87	\$5,232.34	\$3,671.20	\$1,561.14	\$49.37
88	\$5,321.27	\$3,710.14	\$1,611.13	\$49.99
89	\$5,412.06	\$3,750.32	\$1,661.74	\$50.61
90	\$5,503.70	\$3,791.77	\$1,711.93	\$50.19

Monthly Income / Expense - Government Sources



Age	Income	Expense	Difference	Change
60	\$2,912.00	\$827.24	\$2,084.76	-\$4,361.33
61	\$2,912.00	\$1,297.30	\$1,614.70	-\$470.06
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70	\$3,928.45	\$2,004.90	\$1,923.55	-\$436.26
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72	\$4,064.08	\$2,051.57	\$2,012.51	\$44.44
73	\$4,132.85	\$2,076.01	\$2,056.84	\$44.33
74	\$4,203.29	\$2,101.21	\$2,102.08	\$45.24
75	\$4,274.40	\$2,734.95	\$1,539.45	-\$562.63
76	\$4,347.19	\$2,761.76	\$1,585.43	\$45.98
77	\$4,420.67	\$2,789.41	\$1,631.27	\$45.83
78	\$4,495.86	\$2,817.92	\$1,677.94	\$46.67
79	\$4,572.77	\$2,847.34	\$1,725.43	\$47.49
80	\$4,650.40	\$3,430.18	\$1,220.22	-\$505.21
81	\$4,729.78	\$3,461.48	\$1,268.30	\$48.08
82	\$4,809.91	\$3,493.77	\$1,316.14	\$47.84
83	\$4,891.81	\$3,527.08	\$1,364.74	\$48.59
84	\$4,974.49	\$3,561.44	\$1,413.05	\$48.32
85	\$5,058.96	\$3,596.89	\$1,462.07	\$49.02
86	\$5,145.24	\$3,633.47	\$1,511.77	\$49.70
87	\$5,232.34	\$3,671.20	\$1,561.14	\$49.36
88	\$5,321.27	\$3,710.14	\$1,611.13	\$49.99
89	\$5,412.06	\$3,750.32	\$1,661.74	\$50.62
90	\$5,503.70	\$3,791.77	\$1,711.93	\$50.19

Planned and Projected Retirement

Planned and Delayed Retirement

Retirement Characterization

Retirement System	FERS
Employee Type	Regular
Retirement Type	Regular

Input Data

High 3 Average At Retirement	85,000
Estimated High 3 Increase / Year	0.00 %
Years of Service at Retirement	26
Months of Service at Retirement	9
Age at Retirement in Years	60
Age at Retirement in Months	0
Creditable Retirement Sick Leave	100
Sick Leave to be Save / Year	0
Annual Inflation Factor	0 %
COLA (In Retirement)	1.70 %
FERS Survivor	50% Annuity

Planned and Projected Retirement Data

Planned Retirement	Delayed Retirement											
Age In Years	60	61	62	63	64	65	66	67	68	69	70	71
Age In Months	0	0	0	0	0	0	0	0	0	0	0	0
Service Years	26	27	28	29	30	31	32	33	34	35	36	37
Service Months	9	9	9	9	9	9	9	9	9	9	9	9
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	85,000	85,000	85,000	85,000	85,000	85,000	85,000	85,000	85,000	85,000	85,000	85,000
Change in High 3 Average												
Annual ANNUITY (Before Penalties)	22,738	23,588	26,881	27,816	28,751	29,686	30,621	31,556	32,491	33,426	34,361	35,296
Annual Retire Early Penalty												
Annual Deposit Penalty												
Annual Redeposit Penalty												
Annual Annuity No Survivor	22,738	23,588	26,881	27,816	28,751	29,686	30,621	31,556	32,491	33,426	34,361	35,296
Monthly Annuity No Survivor *	1,895	1,966	2,240	2,318	2,396	2,474	2,552	2,630	2,708	2,786	2,863	2,941
Annual Annuity With Survivor	20,464	21,229	24,193	25,035	25,876	26,718	27,559	28,401	29,242	30,084	30,925	31,767
Monthly Annuity With Survivor *	1,705	1,769	2,016	2,086	2,156	2,226	2,297	2,367	2,437	2,507	2,577	2,647
Annual Survivor Annuity	11,369	11,794	13,441	13,908	14,376	14,843	15,311	15,778	16,246	16,713	17,181	17,648
Monthly Survivor Annuity	947	983	1,120	1,159	1,198	1,237	1,276	1,315	1,354	1,393	1,432	1,471
Annual Cost of Survivor Annuity *	2,280	2,364	2,688	2,784	2,880	2,976	3,060	3,156	3,252	3,348	3,432	3,528
Monthly Cost of Survivor Annuity *	190	197	224	232	240	248	255	263	271	279	286	294

Retirement Benefits

Annuity and Survivor Benefit

Employee Retirement:

- Your Annuity at retirement is based on a current salary of \$85,000 per year with 0.00% annual pay raises. Retiring at age 60 with 26 years of service will yield a Monthly Retirement Income of: \$1,895

Employee Retirement with Survivor Benefit Plan (SBP):

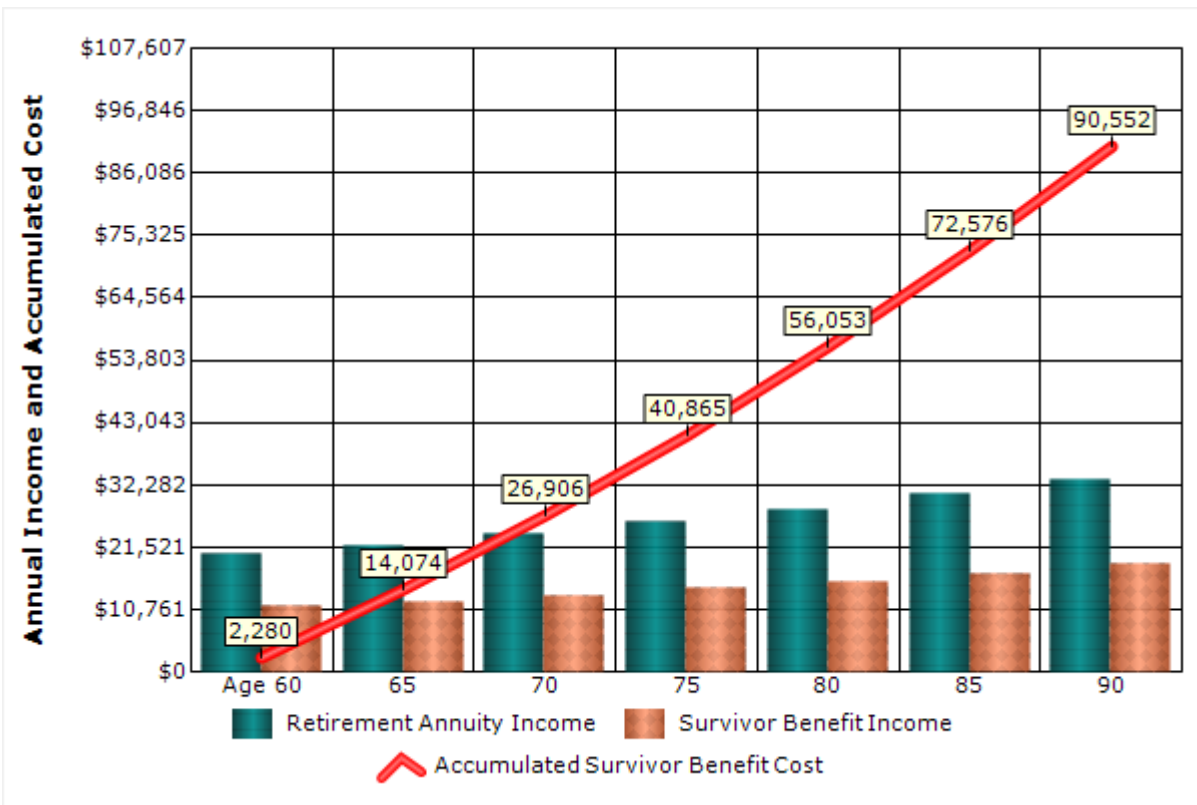
- Your Monthly Retirement Income after SBP Cost starting at age 60 will be: \$1,705

Survivor's Benefit:

- Under SBP, at your death, your widow(er) will receive a Monthly Income of: \$947

Costs:

- Your projected cost for a Survivor Benefit Plan (SBP) at Retirement will be:
 - Cost Per Month: \$190
 - Cost Per Year: \$2,280
- Your Projected Accumulated Cost for a Survivor Benefit Plan (SBP) at age 70 will be: \$26,906
- Your Projected Accumulated Cost for a Survivor Benefit Plan (SBP) at age 80 will be: \$56,053



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 1.70% 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	1,895.00	1,705.00	947.00	190.00	2,280.00	2,280.00
2	61	1,895.00	1,705.00	947.00	190.00	2,280.00	4,560.00
3	62	1,927.22	1,733.99	963.10	193.23	2,318.76	6,878.76
4	63	1,959.98	1,763.46	979.47	196.51	2,358.18	9,236.94
5	64	1,993.30	1,793.44	996.12	199.86	2,398.27	11,635.21
6	65	2,027.18	1,823.93	1,013.06	203.25	2,439.04	14,074.25
7	66	2,061.65	1,854.94	1,030.28	206.71	2,480.50	16,554.75
8	67	2,096.69	1,886.47	1,047.79	210.22	2,522.67	19,077.42
9	68	2,132.34	1,918.54	1,065.61	213.80	2,565.56	21,642.97
10	69	2,168.59	1,951.16	1,083.72	217.43	2,609.17	24,252.14
11	70	2,205.45	1,984.33	1,102.14	221.13	2,653.53	26,905.67
12	71	2,242.95	2,018.06	1,120.88	224.89	2,698.64	29,604.31
13	72	2,281.08	2,052.37	1,139.94	228.71	2,744.51	32,348.82
14	73	2,319.85	2,087.26	1,159.31	232.60	2,791.17	35,139.99
15	74	2,359.29	2,122.74	1,179.02	236.55	2,838.62	37,978.61
16	75	2,399.40	2,158.83	1,199.07	240.57	2,886.88	40,865.49
17	76	2,440.19	2,195.53	1,219.45	244.66	2,935.95	43,801.44
18	77	2,481.67	2,232.85	1,240.18	248.82	2,985.86	46,787.31
19	78	2,523.86	2,270.81	1,261.26	253.05	3,036.62	49,823.93
20	79	2,566.77	2,309.41	1,282.71	257.35	3,088.25	52,912.18
21	80	2,610.40	2,348.67	1,304.51	261.73	3,140.75	56,052.92
22	81	2,654.78	2,388.60	1,326.69	266.18	3,194.14	59,247.06
23	82	2,699.91	2,429.21	1,349.24	270.70	3,248.44	62,495.50
24	83	2,745.81	2,470.50	1,372.18	275.31	3,303.66	65,799.17
25	84	2,792.49	2,512.50	1,395.51	279.99	3,359.83	69,158.99
26	85	2,839.96	2,555.21	1,419.23	284.75	3,416.94	72,575.94
27	86	2,888.24	2,598.65	1,443.36	289.59	3,475.03	76,050.97
28	87	2,937.34	2,642.83	1,467.89	294.51	3,534.11	79,585.07
29	88	2,987.27	2,687.76	1,492.85	299.52	3,594.19	83,179.26
30	89	3,038.06	2,733.45	1,518.23	304.61	3,655.29	86,834.55
31	90	3,089.70	2,779.92	1,544.04	309.79	3,717.43	90,551.97

* Monthly Annuity No Survivor Minus Monthly Annuity With Survivor

FERS Supplement and Social Security Benefits

Benefits Data

Calculations based on a FERS Annuity COLA of 1.70% and a Social Security COLA of 1.7%.

Age	FERS Annuity	FERS Supplement	Social Security	TOTAL	Change
60	1,705	1,017	0	2,722	0
61	1,705	1,017	0	2,722	0
62	1,734	0	1,506	3,240	518
63	1,763	0	1,532	3,295	55
64	1,793	0	1,558	3,351	56
65	1,824	0	1,584	3,408	57
66	1,855	0	1,611	3,466	58
67	1,886	0	1,638	3,524	58
68	1,919	0	1,666	3,585	61
69	1,951	0	1,695	3,646	61
70	1,984	0	1,723	3,707	61
71	2,018	0	1,753	3,771	64
72	2,052	0	1,783	3,835	64
73	2,087	0	1,813	3,900	65
74	2,123	0	1,844	3,967	67
75	2,159	0	1,875	4,034	67
76	2,196	0	1,907	4,103	69
77	2,233	0	1,939	4,172	69
78	2,271	0	1,972	4,243	71
79	2,309	0	2,006	4,315	72
80	2,349	0	2,040	4,389	74
81	2,389	0	2,075	4,464	75
82	2,429	0	2,110	4,539	75
83	2,471	0	2,146	4,617	78
84	2,513	0	2,182	4,695	78
85	2,555	0	2,219	4,774	79
86	2,599	0	2,257	4,856	82
87	2,643	0	2,295	4,938	82
88	2,688	0	2,334	5,022	84
89	2,733	0	2,374	5,107	85

Thrift Savings Plan

Thrift Savings Plan

Current Contributions:

You are currently contributing a regular amount of \$17,000 from your salary and an additional \$5,500 catch-up contribution for a combined Annual Contribution of:

\$22,500

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 5.00%, 100.00% into the G fund earning 1.61%, .00% into the I fund earning 5.00%, .00% into the S fund earning 5.00%, 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 60 years and 0 months you elected a lump sum withdrawal of your funds amounting to:

\$273,373

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, \$150,000.00 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 \$150,000.00.

Projected Annual Return Rates

The following rates were selected by you for calculating future earnings: C Fund 5.00%, F Fund 5.00%, G Fund 1.61%, I Fund 5.00%, and S Fund 5.00%.

Contributions

You are currently contributing a regular amount of \$17,000.00 from your salary and an additional \$5,500.00 catch-up contribution for a combined Annual Contribution of \$22,500.00. 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,
- \$22,500.00 (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 addition, the government's contribution of \$4,250.00 is divided into the six funds as follows:

- \$0.00 (0.00%) in the C Fund,
- \$0.00 (0.00%) in the F Fund,
- \$4,250.00 (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.

The total annual contribution of \$26,750.00 is distributed as follows:

- \$0.00 (0.00%) in the C Fund,
- \$0.00 (0.00%) in the F Fund,
- \$26,750.00 (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 60 years and 0 months. The projected savings in the six funds at that age is \$273,373.00.

Withdrawal Option Selected

You elected a lump sum withdrawal of your funds amounting to \$273,373.00.

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 02-2017

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	56	85,000	17,000	4,250	21,250	0	0	179,381	0	0	179,381
12-2014	57	85,000	22,500	4,250	26,750	0	0	209,239	0	0	209,239
12-2015	58	85,000	22,500	4,250	26,750	0	0	239,581	0	0	239,581
12-2016	59	85,000	22,500	4,250	26,750	0	0	270,415	0	0	270,415
02-2017	60	85,000	1,875	354	2,229	0	0	273,373	0	0	273,373

Summary of Annual Contributions and Savings in the L Funds (C, F, G, I and S): 12-2013 to 02-2017

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:

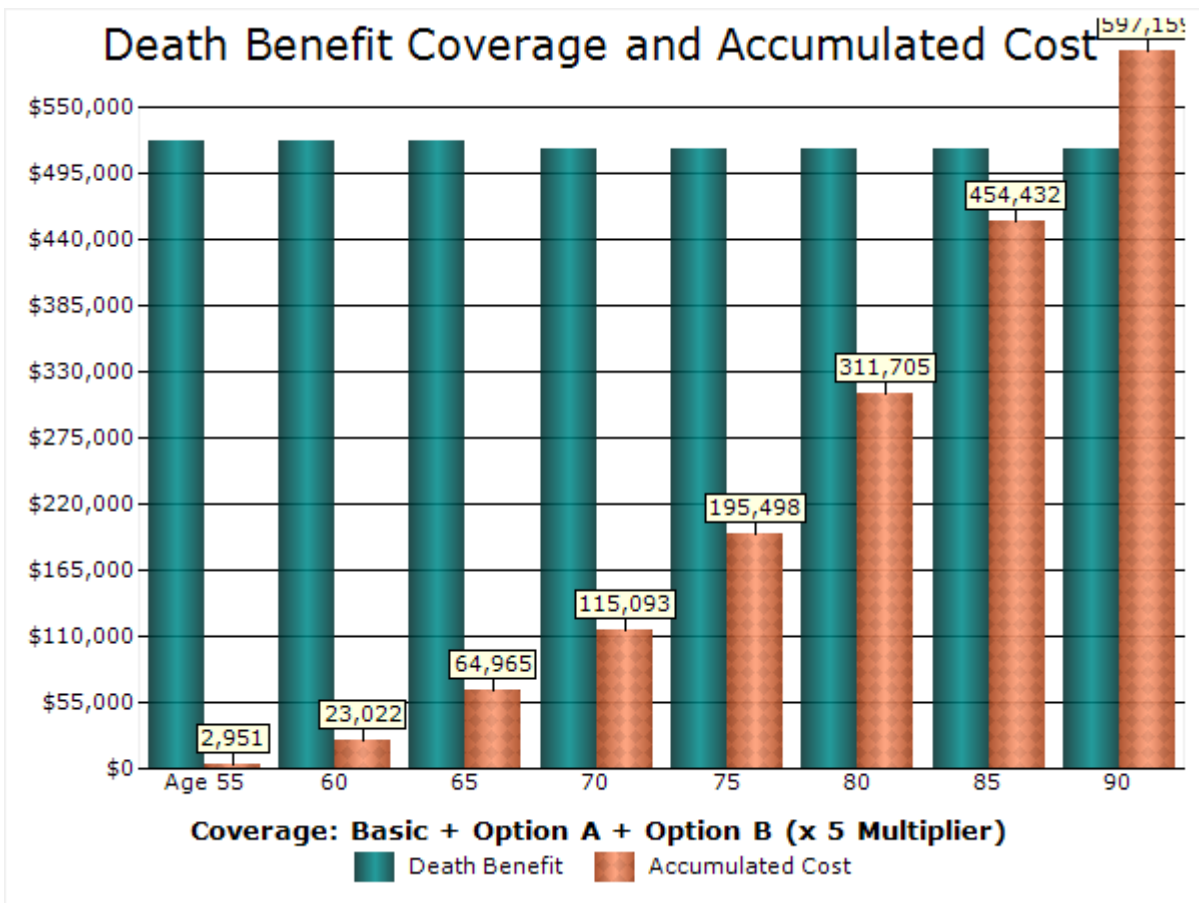
Your current coverage (Death Benefit) for FEGLI is: \$522,000
 Your current total FEGLI Monthly Cost is: \$245.92
 The Annual Cost is: \$2,951

Future Coverage and Costs:

At age 60 your coverage (Death Benefit) for FEGLI will be: \$522,000
 Your total FEGLI Monthly Cost will be: \$688.89
 The Annual Cost will be: \$8,267
 The total Accumulated Cost for your FEGLI coverage will be: \$23,022

At age 65 your coverage (Death Benefit) for FEGLI will be: \$522,000
 Your total FEGLI Monthly Cost will be: \$739.70
 The Annual Cost will be: \$8,876
 The total Accumulated Cost for your FEGLI coverage will be: \$64,965

At age 70 your coverage (Death Benefit) for FEGLI will be: \$514,500
 Your total FEGLI Monthly Cost will be: \$1,218.53
 The Annual Cost will be: \$14,622
 The total Accumulated Cost for your FEGLI coverage will be: \$115,093



Federal Employees Group Life Insurance

Summary as of January-15-2013

At your current age of 55, your annual salary is \$85,000.00, 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). You plan to retire on 02-16-2017 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.

FEGLI Premiums and Coverage

Age	Annual Salary	Biweekly Premium	Monthly Premium	Annual Premium	Accumulated Cost	Basic	Option A	Option B	Option C	Total Coverage
55/56	85,000	113.50	245.92	2,951	2,951	87,000	10,000	425,000	0	522,000
56/57	85,000	113.50	245.92	2,951	5,902	87,000	10,000	425,000	0	522,000
57/58	85,000	113.50	245.92	2,951	8,853	87,000	10,000	425,000	0	522,000
58/59	85,000	113.50	245.92	2,951	11,804	87,000	10,000	425,000	0	522,000
59/60	85,000	113.50	245.92	2,951	14,755	87,000	10,000	425,000	0	522,000
60/61	0	317.95	688.89	8,267	23,022	87,000	10,000	425,000	0	522,000
61/62	0	317.95	688.89	8,267	31,288	87,000	10,000	425,000	0	522,000
62/63	0	317.95	688.89	8,267	39,555	87,000	10,000	425,000	0	522,000
63/64	0	317.95	688.89	8,267	47,822	87,000	10,000	425,000	0	522,000
64/65	0	317.95	688.89	8,267	56,089	87,000	10,000	425,000	0	522,000
65/66	0	341.40	739.70	8,876	64,965	87,000	10,000	425,000	0	522,000
66/67	0	341.40	739.70	8,876	73,841	87,000	7,600	425,000	0	519,600
67/68	0	341.40	739.70	8,876	82,718	87,000	5,200	425,000	0	517,200
68/69	0	341.40	739.70	8,876	91,594	87,000	2,800	425,000	0	514,800
69/70	0	341.40	739.70	8,876	100,471	87,000	2,500	425,000	0	514,500
70/71	0	562.40	1,218.53	14,622	115,093	87,000	2,500	425,000	0	514,500
71/72	0	562.40	1,218.53	14,622	129,715	87,000	2,500	425,000	0	514,500
72/73	0	562.40	1,218.53	14,622	144,338	87,000	2,500	425,000	0	514,500
73/74	0	562.40	1,218.53	14,622	158,960	87,000	2,500	425,000	0	514,500
74/75	0	562.40	1,218.53	14,622	173,583	87,000	2,500	425,000	0	514,500
75/76	0	842.90	1,826.28	21,915	195,498	87,000	2,500	425,000	0	514,500
76/77	0	842.90	1,826.28	21,915	217,413	87,000	2,500	425,000	0	514,500
77/78	0	842.90	1,826.28	21,915	239,329	87,000	2,500	425,000	0	514,500
78/79	0	842.90	1,826.28	21,915	261,244	87,000	2,500	425,000	0	514,500
79/80	0	842.90	1,826.28	21,915	283,160	87,000	2,500	425,000	0	514,500
80/81	0	1,097.90	2,378.78	28,545	311,705	87,000	2,500	425,000	0	514,500
81/82	0	1,097.90	2,378.78	28,545	340,250	87,000	2,500	425,000	0	514,500
82/83	0	1,097.90	2,378.78	28,545	368,796	87,000	2,500	425,000	0	514,500
83/84	0	1,097.90	2,378.78	28,545	397,341	87,000	2,500	425,000	0	514,500
84/85	0	1,097.90	2,378.78	28,545	425,887	87,000	2,500	425,000	0	514,500
85/86	0	1,097.90	2,378.78	28,545	454,432	87,000	2,500	425,000	0	514,500
86/87	0	1,097.90	2,378.78	28,545	482,977	87,000	2,500	425,000	0	514,500
87/88	0	1,097.90	2,378.78	28,545	511,523	87,000	2,500	425,000	0	514,500
88/89	0	1,097.90	2,378.78	28,545	540,068	87,000	2,500	425,000	0	514,500
89/90	0	1,097.90	2,378.78	28,545	568,614	87,000	2,500	425,000	0	514,500
90/91	0	1,097.90	2,378.78	28,545	597,159	87,000	2,500	425,000	0	514,500
		0.00	0.00							

Average Premium from Age 55 to Age 65	Basic	Option A	Option B	Option C	Total Premium
Biweekly	\$52.00	\$4.35	\$159.38	\$0.00	\$215.73
Monthly	\$112.67	\$9.43	\$345.31	\$0.00	\$467.40

Federal Employees Health Benefits Program

Federal Employees Health Benefits Program

Calculations based on current Health Insurance premium of:

Biweekly = \$158.00

Monthly = \$342.33

Annual = \$4,108.00

The current premium is projected to increase annually by 3.40% (compounded)

Age	Biweekly Health Benefit Cost	Monthly Health Benefit Cost	Annual Health Benefit Cost	Accumulated Cost	Change Form Previous Year
55/56	158.00	342.33	4,108.00	4,108.00	.00
56/57	163.37	353.97	4,247.67	8,355.67	139.67
57/58	168.93	366.01	4,392.09	12,747.76	144.42
58/59	174.67	378.45	4,541.42	17,289.19	149.33
59/60	180.61	391.32	4,695.83	21,985.02	154.41
60/61	186.75	404.62	4,855.49	26,840.51	159.66
61/62	193.10	418.38	5,020.58	31,861.09	165.09
62/63	199.66	432.61	5,191.28	37,052.37	170.70
63/64	206.45	447.32	5,367.78	42,420.15	176.50
64/65	213.47	462.52	5,550.28	47,970.43	182.50
65/66	220.73	478.25	5,738.99	53,709.43	188.71
66/67	228.24	494.51	5,934.12	59,643.55	195.13
67/68	236.00	511.32	6,135.88	65,779.43	201.76
68/69	244.02	528.71	6,344.50	72,123.93	208.62
69/70	252.32	546.68	6,560.21	78,684.14	215.71
70/71	260.89	565.27	6,783.26	85,467.40	223.05
71/72	269.77	584.49	7,013.89	92,481.29	230.63
72/73	278.94	604.36	7,252.36	99,733.66	238.47
73/74	288.42	624.91	7,498.94	107,232.60	246.58
74/75	298.23	646.16	7,753.91	114,986.51	254.97
75/76	308.37	668.13	8,017.54	123,004.05	263.63
76/77	318.85	690.85	8,290.14	131,294.19	272.60
77/78	329.69	714.33	8,572.00	139,866.19	281.86
78/79	340.90	738.62	8,863.45	148,729.64	291.45
79/80	352.49	763.73	9,164.81	157,894.45	301.36
80/81	364.48	789.70	9,476.41	167,370.86	311.60
81/82	376.87	816.55	9,798.61	177,169.47	322.20
82/83	389.68	844.31	10,131.76	187,301.23	333.15
83/84	402.93	873.02	10,476.24	197,777.48	344.48
84/85	416.63	902.70	10,832.43	208,609.91	356.19
85/86	430.80	933.40	11,200.74	219,810.65	368.31
86/87	445.44	965.13	11,581.56	231,392.21	380.82
87/88	460.59	997.95	11,975.34	243,367.54	393.78
88/89	476.25	1,031.88	12,382.50	255,750.04	407.16
89/90	492.44	1,066.96	12,803.50	268,553.54	421.00

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
55/56	2,951	0	2,951	2,951	
56/57	2,951	0	2,951	5,902	
57/58	2,951	0	2,951	8,853	
58/59	2,951	0	2,951	11,804	
59/60	2,951	0	2,951	14,755	
60/61	8,267	2,280	10,547	25,302	7,596
61/62	8,267	2,280	10,547	35,849	
62/63	8,267	2,319	10,586	46,435	39
63/64	8,267	2,358	10,625	57,060	39
64/65	8,267	2,398	10,665	67,725	40
65/66	8,876	2,439	11,315	79,040	650
66/67	8,876	2,481	11,357	90,397	41
67/68	8,876	2,523	11,399	101,795	42
68/69	8,876	2,566	11,442	113,237	43
69/70	8,876	2,609	11,485	124,722	44
70/71	14,622	2,654	17,276	141,998	5,790
71/72	14,622	2,699	17,321	159,318	45
72/73	14,622	2,745	17,367	176,685	46
73/74	14,622	2,791	17,413	194,098	47
74/75	14,622	2,839	17,461	211,559	47
75/76	21,915	2,887	24,802	236,360	7,341
76/77	21,915	2,936	24,851	261,211	49
77/78	21,915	2,986	24,901	286,112	50
78/79	21,915	3,037	24,952	311,064	51
79/80	21,915	3,088	25,003	336,067	52
80/81	28,545	3,141	31,686	367,753	6,683
81/82	28,545	3,194	31,739	399,492	53
82/83	28,545	3,248	31,793	431,286	54
83/84	28,545	3,304	31,849	463,134	55
84/85	28,545	3,360	31,905	495,039	56
85/86	28,545	3,417	31,962	527,001	57
86/87	28,545	3,475	32,020	559,021	58
87/88	28,545	3,534	32,079	591,100	59
88/89	28,545	3,594	32,139	623,239	60
89/90	28,545	3,655	32,200	655,440	61
90/91	28,545	3,717	32,262	687,702	62
		0	0	687,702	-32,262

Input Data

Retirement Eligibility

Retirement Characterization

Retirement System: FERS
Employee Type: REGULAR
Retirement Type: REGULAR

Federal Service

Service Computation Date: 05-16-90
Creditable Service (Today): 22 Years 7 Months

Eligibility

Planned Retirement Date: 02-16-17
Service at Retirement: 26 Years 9 Months
Age at Retirement: 60 Years 0 Months
Retirement Status: Service and Age Requirements Met

Creditable Service

Civilian Service - Total Time: 22 Years, 8 Months, 0 Days

Dallas VA 05-16-90 through 01-15-13

Military Service - Total Time: 0 Years, 0 Months, 0 Days

Creditable Sick Leave at Retirement - Total Time: 0 Years, 0 Months, 17 Days

Hours saved to date:	100
Two week pay periods to retirement:	106
Future hours to be saved per pay period:	0
Total future hours to be saved:	0

High 3 Average

Average at Retirement

Average: 85,000
Retirement Date: 02-16-17

Pay Changes - Dates and Amounts

Date	Annual Pay
Effective	
01-01-17	85,000
01-01-16	85,000
01-01-15	85,000
01-01-14	85,000
01-01-13	85,000

High 3 Average Changes

Date	Average	Change	% Change
02-16-17	85,000.00		
01-16-17	85,000.00	.00	.00%
12-16-16	85,000.00	.00	.00%
11-16-16	85,000.00	.00	.00%
10-16-16	85,000.00	.00	.00%
09-16-16	85,000.00	.00	.00%
08-16-16	85,000.00	.00	.00%
07-16-16	85,000.00	.00	.00%
06-16-16	85,000.00	.00	.00%
05-16-16	85,000.00	.00	.00%
04-16-16	85,000.00	.00	.00%
03-16-16	85,000.00	.00	.00%
02-16-16	85,000.00	.00	.00%
01-16-16	85,000.00	.00	.00%