



MY FEDERAL BENEFITS

Federal Employee Benefits Analysis

December 20, 2018

Jane Doe

My Federal Benefits
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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. My Federal Benefits 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 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 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: Jane Doe
Address:
Date of Birth: 06-15-1958
Age: 60

Employment

Service Computation Date: 02-15-00
Annual Salary: \$100,000.00
Hourly Salary: \$47.92
Annual Salary Increase: 1.00% (Estimated)
Creditable Service: 18 Years 10 Months
Sick Leave: 0 Years 2 Months

Retirement

Retirement System: FERS
Employee Type: REGULAR
Retirement Type: REGULAR
Planned Retirement Date: 06-15-20
Annual Salary: \$102,010.00
Hourly Salary: \$48.88
High 3 Average Salary: \$100,458.00
Annual COLA: 2.00%
Creditable Service: 20 Years 4 Months
Sick Leave: Years 2 Months
Age: 62
Retirement Eligibility: Service and Age Requirements Met

Monthly Retirement Annuity - FERS Survivor with a 50% Annuity

Annuity Without Survivor*: \$1,888
Annuity With Survivor*: \$1,699
Survivor's Annuity: \$944
Cost of Survivor's Annuity*: \$189

Thrift Savings Plan (TSP)

CURRENT TRADITIONAL STATUS
Your Annual Contribution: \$5,000.00
Govt. Annual Contribution: \$5,000.00
G Fund Savings: \$100,000.00
F Fund Savings: \$30,000.00
C Fund Savings: \$30,000.00
S Fund Savings: \$0.00
I Fund Savings: \$0.00
L Fund Savings: \$40,000.00
Total Savings: \$200,000.00
Hypothetical Balance
at Withdrawal: \$223,862.00

CURRENT ROTH STATUS
Your Annual Contribution: \$3,000.00
Govt. Annual Contribution: \$0.00
G Fund Savings: \$25,000.00
F Fund Savings: \$7,500.00
C Fund Savings: \$7,500.00
S Fund Savings: \$0.00
I Fund Savings: \$0.00
L Fund Savings: \$10,000.00
Total Savings: \$50,000.00
Hypothetical Balance
at Withdrawal: \$56,740.00

Federal Employees Group Life Insurance (FGLI)

COVERAGE	AT AGE 60	AT AGE 62	AT AGE 67
Basic:	\$102,000.00	\$103,000.00	\$103,000.00
Option A:	\$0.00	\$0.00	\$0.00
Option B:	\$0.00	\$0.00	\$0.00
Option C:	\$0.00	\$0.00	\$0.00
Total:	\$102,000.00	\$103,000.00	\$103,000.00
ANNUAL PREMIUM:	\$398.00	\$3,034.00	\$2,633.00

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	\$3,833.60	\$8,333.33	\$1,887.75	Gross Annuity
FERS Retirement	\$30.77	\$66.67	\$189.00	Survivor Benefit
TSP-Traditional	\$192.31	\$416.67	\$0.00	Early Retirement-Age Penalty
TSP-Roth	\$115.38	\$250.00		
TSP Catch-Up	\$0.00	\$0.00	\$0.00	Unpaid Redeposit
TSP-Roth Catch-Up	\$0.00	\$0.00		
Social Security/OASDI	\$238.46	\$516.66	\$0.00	Unpaid Deposit
Tax-Federal Withholding	\$0.00	\$0.00	\$0.00	Tax-Federal Withholding (Estimated)
Tax-State Withholding	\$0.00	\$0.00	\$0.00	Tax-State Withholding (Estimated)
FEGLI Basic	\$15.30	\$33.15	\$252.87	FEGLI Basic
FEGLI Optional	\$0.00	\$0.00	\$0.00	FEGLI Optional
FEHB-Medical	\$170.57	\$369.57	\$379.24	FEHB-Medical - FEHB (Estimated)
Dental	\$25.00	\$54.17	\$70.69	Dental (Estimated)
Vision	\$10.00	\$21.67	\$28.28	Vision (Estimated)
Long Term Care	\$0.00	\$0.00	\$0.00	Long Term Care
Flexible Spending Account	\$0.00	\$0.00		
Medicare	\$53.85	\$116.68		
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	\$851.64	\$1,845.24	\$920.08	Total Deduction (Estimated)
			\$967.67	Net Annuity (after deduction) (Estimated)
			\$1,714.00	Social Security/FERS Supplement (Estimated)
			\$0.00	TSP-Traditional Income (if any)
			\$0.00	TSP-Roth Income (if any)
			\$0.00	Taxable Income from Other Sources (Estimated)
			\$0.00	Non-Taxable Income from Other Sources (Estimated)
Net Pay	\$2,981.96	\$6,488.09	\$2,681.67	Net Income (Estimated)
Net Retirement Income Minus Net Pay Today = -\$3,806.42				

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	\$100,458
Estimated High 3 Increase / Year	1 %
Length of Service at Retirement	20
Months of Service At Retirement	4
Age at Retirement	62
Age at Retirement in Months	0
Total Hours of Unused Sick Leave	500
Hours of Sick Leave Per Year for Delayed Retirement	0
Annual Inflation Factor	0 %
COLA (In Retirement)	2 %
FERS Survivor	50% Annuity

Proposed & Delayed Retirement Data

Proposed Retirement	Delayed Retirement											
Age In Years	62	63	64	65	66	67	68	69	70	71	72	73
Age In Months												
Service Years	20	21	22	23	24	25	26	27	28	29	30	31
Service Months	4	4	4	4	4	4	4	4	4	4	4	4
Sick Leave Years												
Sick Leave Months	2	2	2	2	2	2	2	2	2	2	2	2
Estimated High 3 Average(\$)	100,458	101,463	102,477	103,502	104,537	105,582	106,638	107,705	108,782	109,869	110,968	112,078
Change in High 3 Average(\$)		1,005	1,014	1,025	1,035	1,045	1,056	1,067	1,077	1,087	1,099	1,110
Annual ANNUITY (Before Penalties)(\$)	22,653	23,996	25,363	26,755	28,173	29,616	31,085	32,581	34,103	35,653	37,230	38,835
Annual Retire Early Penalty(\$)												
Annual Deposit Penalty												
Annual Redeposit Penalty												
Annual Annuity No Survivor(\$)	22,653	23,996	25,363	26,755	28,173	29,616	31,085	32,581	34,103	35,653	37,230	38,835
Monthly Annuity No Survivor *(\$)	1,888	2,000	2,114	2,230	2,348	2,468	2,590	2,715	2,842	2,971	3,102	3,236
Annual Annuity With Survivor(\$)	20,388	21,596	22,827	24,080	25,355	26,654	27,977	29,323	30,693	32,087	33,507	34,951
Monthly Annuity With Survivor *(\$)	1,699	1,800	1,902	2,007	2,113	2,221	2,331	2,444	2,558	2,674	2,792	2,913
Annual Survivor Annuity(\$)	11,327	11,998	12,682	13,378	14,086	14,808	15,543	16,290	17,052	17,826	18,615	19,417
Monthly Survivor Annuity(\$)	944	1,000	1,057	1,115	1,174	1,234	1,295	1,358	1,421	1,486	1,551	1,618
Annual Cost of Survivor Annuity *(\$)	2,268	2,400	2,544	2,676	2,820	2,964	3,108	3,252	3,408	3,564	3,720	3,876
Monthly Cost of Survivor Annuity *(\$)	189	200	212	223	235	247	259	271	284	297	310	323

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 \$100,000 per year with 1.00% annual pay raises. Retiring at age 62 with 20 years of service will yield a Monthly Retirement Income of: \$1,888

Employee Retirement with Survivor Benefit Plan (SBP):

- Your Monthly Retirement Income after SBP Cost starting at age 62 will be: \$1,699

Survivor's Benefit (50%):

- Under SBP, at your death, your widow(er) will receive a Monthly Income of: \$944

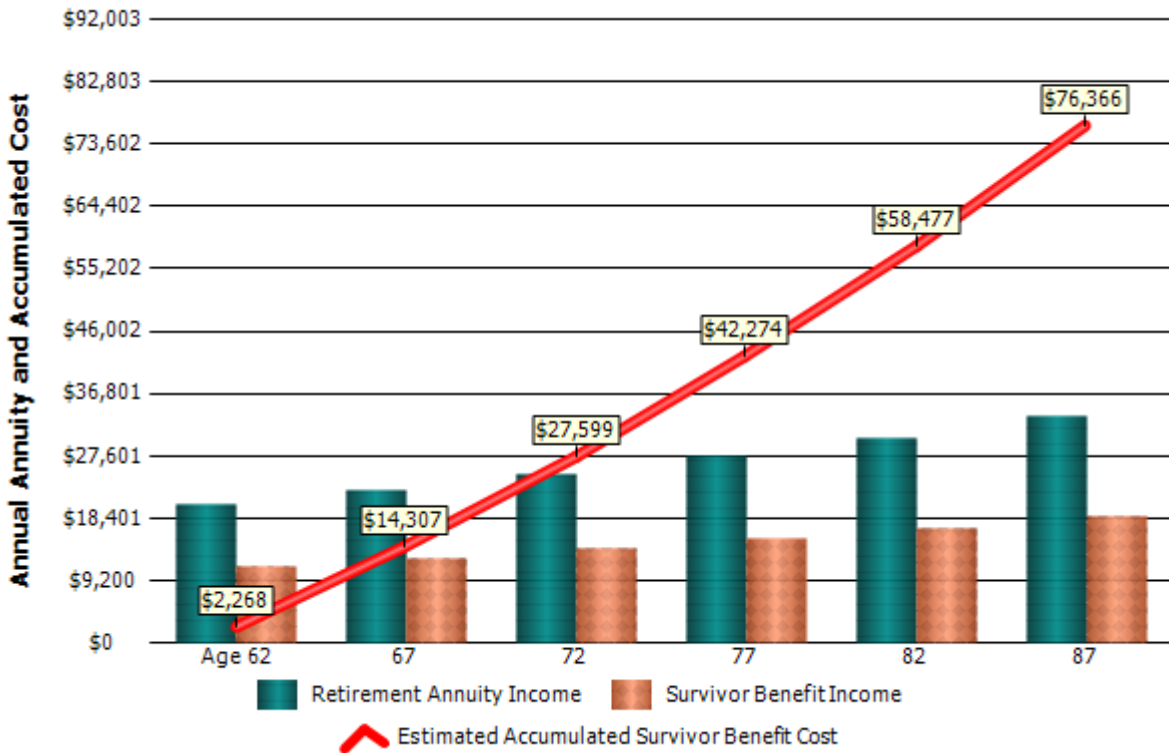
Costs:

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

Cost Per Month:	\$189
Cost Per Year:	\$2,268

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 72 will be: \$27,599

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 82 will be: \$58,477



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 2% 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	62	\$1,888.00	\$1,699.00	\$944.00	\$189.00	\$2,268.00	\$2,268.00
2	63	\$1,925.76	\$1,732.98	\$962.88	\$192.78	\$2,313.36	\$4,581.36
3	64	\$1,964.28	\$1,767.64	\$982.14	\$196.64	\$2,359.63	\$6,940.99
4	65	\$2,003.56	\$1,802.99	\$1,001.78	\$200.57	\$2,406.82	\$9,347.81
5	66	\$2,043.63	\$1,839.05	\$1,021.82	\$204.58	\$2,454.96	\$11,802.76
6	67	\$2,084.50	\$1,875.83	\$1,042.25	\$208.67	\$2,504.06	\$14,306.82
7	68	\$2,126.19	\$1,913.35	\$1,063.10	\$212.84	\$2,554.14	\$16,860.95
8	69	\$2,168.72	\$1,951.62	\$1,084.36	\$217.10	\$2,605.22	\$19,466.17
9	70	\$2,212.09	\$1,990.65	\$1,106.05	\$221.44	\$2,657.32	\$22,123.50
10	71	\$2,256.33	\$2,030.46	\$1,128.17	\$225.87	\$2,710.47	\$24,833.97
11	72	\$2,301.46	\$2,071.07	\$1,150.73	\$230.39	\$2,764.68	\$27,598.65
12	73	\$2,347.49	\$2,112.49	\$1,173.75	\$235.00	\$2,819.97	\$30,418.62
13	74	\$2,394.44	\$2,154.74	\$1,197.22	\$239.70	\$2,876.37	\$33,294.99
14	75	\$2,442.33	\$2,197.84	\$1,221.16	\$244.49	\$2,933.90	\$36,228.89
15	76	\$2,491.18	\$2,241.79	\$1,245.59	\$249.38	\$2,992.58	\$39,221.47
16	77	\$2,541.00	\$2,286.63	\$1,270.50	\$254.37	\$3,052.43	\$42,273.90
17	78	\$2,591.82	\$2,332.36	\$1,295.91	\$259.46	\$3,113.48	\$45,387.38
18	79	\$2,643.66	\$2,379.01	\$1,321.83	\$264.65	\$3,175.75	\$48,563.12
19	80	\$2,696.53	\$2,426.59	\$1,348.26	\$269.94	\$3,239.26	\$51,802.39
20	81	\$2,750.46	\$2,475.12	\$1,375.23	\$275.34	\$3,304.05	\$55,106.43
21	82	\$2,805.47	\$2,524.62	\$1,402.73	\$280.84	\$3,370.13	\$58,476.56
22	83	\$2,861.58	\$2,575.12	\$1,430.79	\$286.46	\$3,437.53	\$61,914.09
23	84	\$2,918.81	\$2,626.62	\$1,459.40	\$292.19	\$3,506.28	\$65,420.38
24	85	\$2,977.19	\$2,679.15	\$1,488.59	\$298.03	\$3,576.41	\$68,996.78
25	86	\$3,036.73	\$2,732.73	\$1,518.36	\$303.99	\$3,647.94	\$72,644.72
26	87	\$3,097.46	\$2,787.39	\$1,548.73	\$310.07	\$3,720.89	\$76,365.61
27	88	\$3,159.41	\$2,843.14	\$1,579.71	\$316.28	\$3,795.31	\$80,160.93
28	89	\$3,222.60	\$2,900.00	\$1,611.30	\$322.60	\$3,871.22	\$84,032.14
29	90	\$3,287.05	\$2,958.00	\$1,643.53	\$329.05	\$3,948.64	\$87,980.79

* 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 2% and a Social Security COLA of 2%.

Age	FERS Annuity	FERS Supplement	Estimated Social Security	TOTAL	Change
62	\$1,699	\$0	\$1,714	\$3,413	\$0
63	\$1,733	\$0	\$1,748	\$3,481	\$68
64	\$1,768	\$0	\$1,783	\$3,551	\$70
65	\$1,803	\$0	\$1,819	\$3,622	\$71
66	\$1,839	\$0	\$1,855	\$3,694	\$72
67	\$1,876	\$0	\$1,892	\$3,768	\$74
68	\$1,913	\$0	\$1,930	\$3,843	\$75
69	\$1,952	\$0	\$1,969	\$3,921	\$78
70	\$1,991	\$0	\$2,008	\$3,999	\$78
71	\$2,030	\$0	\$2,048	\$4,078	\$79
72	\$2,071	\$0	\$2,089	\$4,160	\$82
73	\$2,112	\$0	\$2,131	\$4,243	\$83
74	\$2,155	\$0	\$2,174	\$4,329	\$86
75	\$2,198	\$0	\$2,217	\$4,415	\$86
76	\$2,242	\$0	\$2,262	\$4,504	\$89
77	\$2,287	\$0	\$2,307	\$4,594	\$90
78	\$2,332	\$0	\$2,353	\$4,685	\$91
79	\$2,379	\$0	\$2,400	\$4,779	\$94
80	\$2,427	\$0	\$2,448	\$4,875	\$96
81	\$2,475	\$0	\$2,497	\$4,972	\$97
82	\$2,525	\$0	\$2,547	\$5,072	\$100
83	\$2,575	\$0	\$2,598	\$5,173	\$101
84	\$2,627	\$0	\$2,650	\$5,277	\$104
85	\$2,679	\$0	\$2,703	\$5,382	\$105
86	\$2,733	\$0	\$2,757	\$5,490	\$108
87	\$2,787	\$0	\$2,812	\$5,599	\$109
88	\$2,843	\$0	\$2,868	\$5,711	\$112
89	\$2,900	\$0	\$2,926	\$5,826	\$115
90	\$2,958	\$0	\$2,984	\$5,942	\$116

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 1-888-767-6738. My Federal Benefits cannot provide retirement analysis and decision information to you. No oral or written information or advice provided by My Federal Benefits and its agents or employees shall create a warranty of any kind regarding this analysis and you may not rely upon such information or advice. The analysis is provided 'AS IS' without warranties or representations of any kind and disclaim all express, implied and statutory warranties of any kind to the user and any third party, (including, but not limited to, the implied warranties of accuracy, timeliness, completeness, merchantability, non-infringement and fitness for a particular purpose).

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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 \$5,000 from your salary and an additional \$0 catch-up contribution for a combined Annual Contribution of:

\$5,000

Continuing Traditional Contributions:

Your future Thrift Savings Plan estimates are based on your annual salary increases, annual TSP contributions, catch-up contributions and, rates of return of each fund. You have chosen to distribute 50.00% into the G fund earning 2.33%, 15.00% into the F fund earning 1.00%, 15.00% into the C fund earning 5.00%, .00% into the S fund earning 5.00%, .00% into the I fund earning 1.02%, and 20.00% into the L-2020 Fund. Each quarter, your L-funds allocation will automatically shift to a slightly more conservative mix (less allocated in the C, I, and S funds and more allocated in the F and G funds).

Withdrawal of Funds:

At the age of 62 years and 0 months you elected a lump sum withdrawal of your funds amounting to:

\$223,862

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

Thrift Savings Plan

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

Existing Traditional Savings

There are six separate funds (G, F, C, S, I, and L) in which to accumulate savings. At this time you have accumulated \$100,000.00 in the G Fund, \$30,000.00 in the F Fund, \$30,000.00 in the C Fund, \$0.00 in the S Fund, \$0.00 in the I Fund, and \$40,000.00 in the L-2020 Fund for a total of \$200,000.00.

Hypothetical Annual Return Rates

The following rates were selected by you for calculating future earnings: G Fund 2.33%, F Fund 1.00%, C Fund 5.00%, S Fund 5.00%, and I Fund 1.02%.

Traditional Contributions

You are currently contributing a regular amount of \$5,000.00 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of \$5,000.00. This is divided into the six funds as follows:

- \$2,500.00 (50.00%) in the G Fund,
- \$750.00 (15.00%) in the F Fund,
- \$750.00 (15.00%) in the C Fund,
- \$0.00 (0.00%) in the S Fund,
- \$0.00 (0.00%) in the I Fund, and
- \$1,000.00 (20.00%) in the L-2020 Fund.

In addition, the government's contribution of \$5,000.00 is divided into the six funds as follows:

- \$2,500.00 (50.00%) in the G Fund,
- \$750.00 (15.00%) in the F Fund,
- \$750.00 (15.00%) in the C Fund,
- \$0.00 (0.00%) in the S Fund,
- \$0.00 (0.00%) in the I Fund, and
- \$1,000.00 (20.00%) in the L-2020 Fund.

The total annual contribution of \$10,000.00 is distributed as follows:

- \$5,000.00 (50.00%) in the G Fund,
- \$1,500.00 (15.00%) in the F Fund,
- \$1,500.00 (15.00%) in the C Fund,
- \$0.00 (0.00%) in the S Fund,
- \$0.00 (0.00%) in the I Fund, and
- \$2,000.00 (20.00%) in the L-2020 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 62 years and 0 months. The estimated savings in the six funds at that age is \$223,862.00.

Withdrawal Option Selected

You elected a lump sum withdrawal of your funds amounting to \$223,862.00.

Thrift Savings Plan - Contributions and Hypothetical Savings

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

Summary of Annual Contributions and Savings in the G, F, C, S and I Funds: 12-2018 to 06-2020

End of Year	Age	Salary	Your Contrib	Gov Contrib	TOTAL Contrib	G Fund Savings	F Fund Savings	C Fund Savings	S Fund Savings	I Fund Savings	TOTAL Estimated Savings
12-2018	60	\$100,000	\$4,000	\$4,000	\$8,000	\$100,611	\$30,150	\$30,250	\$0	\$0	\$161,011
12-2019	61	\$101,000	\$4,040	\$4,040	\$8,080	\$108,085	\$31,975	\$33,348	\$0	\$0	\$173,408
06-2020	62	\$102,010	\$1,700	\$1,700	\$3,400	\$111,487	\$32,774	\$34,836	\$0	\$0	\$179,097

Summary of Annual Contributions and Savings in the L Funds (G, F, C, S and I): 12-2018 to 06-2020

End of Year	Age	Salary	Your Contrib	Gov Contrib	TOTAL Contrib	G Fund Savings	F Fund Savings	C Fund Savings	S Fund Savings	I Fund Savings	TOTAL Estimated Savings
12-2018	60	\$100,000	\$1,000	\$1,000	\$2,000	\$24,479	\$2,583	\$7,329	\$1,918	\$3,950	\$40,259
12-2019	61	\$101,000	\$1,010	\$1,010	\$2,020	\$28,967	\$2,654	\$6,626	\$1,707	\$3,425	\$43,379
06-2020	62	\$102,010	\$425	\$425	\$850	\$32,177	\$2,648	\$5,655	\$1,428	\$2,857	\$44,765

Thrift Savings Plan

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

Current ROTH Contributions:

You are currently contributing a regular amount of \$3,000.00 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of:

\$3,000

Continuing ROTH Contributions:

Your future Thrift Savings Plan estimates are based on your annual salary increases, annual TSP contributions, catch-up contributions and, rates of return of each fund. You have chosen to distribute 50.00% into the G fund earning 2.33%, 15.00% into the F fund earning 1.00%, 15.00% into the C fund earning 5.00%, .00% into the S fund earning 5.00%, .00% into the I fund earning 1.02%, and 20.00% into the L-2020 Fund. Each quarter, your L-funds allocation will automatically shift to a slightly more conservative mix (less allocated in the C, I, and S funds and more allocated in the F and G funds).

Withdrawal of Funds:

At the age of 62 years and 0 months you elected a lump sum withdrawal of your funds amounting to:

\$56,740

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

Thrift Savings Plan

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

Existing ROTH Savings

There are six separate funds (G, F, C, S, I, and L) in which to accumulate savings. At this time you have accumulated \$25,000.00 in the G Fund, \$7,500.00 in the F Fund, \$7,500.00 in the C Fund, \$0.00 in the S Fund, \$0.00 in the I Fund, and \$10,000.00 in the L-2020 Fund for a total of \$50,000.00.

Hypothetical Annual Return Rates

The following rates were selected by you for calculating future earnings: G Fund 2.33%, F Fund 1.00%, C Fund 5.00%, S Fund 5.00%, and I Fund 1.02%.

ROTH Contributions

You are currently contributing a regular amount of \$3,000.00 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of \$3,000.00. This is divided into the six funds as follows:

\$1,500.00 (50.00%) in the G Fund,
\$450.00 (15.00%) in the F Fund,
\$450.00 (15.00%) in the C Fund,
\$0.00 (0.00%) in the S Fund,
\$0.00 (0.00%) in the I Fund, and
\$600.00 (20.00%) in the L-2020 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 62 years and 0 months. The estimated savings in the six funds at that age is \$56,740.00.

Withdrawal Option Selected

You elected a lump sum withdrawal of your funds amounting to \$56,740.00.

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.)

Summary of Annual ROTH Contributions and Savings in the C, F, G, I and S Funds: 12-2018 to 06-2020

End of Year	Age	Salary	Your Contrib	Gov Contrib	TOTAL Contrib	G Fund Savings	F Fund Savings	C Fund Savings	S Fund Savings	I Fund Savings	TOTAL Estimated Savings
12-2018	60	\$100,000	\$2,400	\$0	\$2,400	\$25,174	\$7,544	\$7,569	\$0	\$0	\$40,287
12-2019	61	\$101,000	\$2,424	\$0	\$2,424	\$27,298	\$8,076	\$8,421	\$0	\$0	\$43,795
06-2020	62	\$102,010	\$1,020	\$0	\$1,020	\$28,259	\$8,308	\$8,827	\$0	\$0	\$45,394

Summary of Annual ROTH Contributions and Savings in the L Funds (C, F, G, I and S): 12-2018 to 06-2020

End of Year	Age	Salary	Your Contrib	Gov Contrib	TOTAL Contrib	G Fund Savings	F Fund Savings	C Fund Savings	S Fund Savings	I Fund Savings	TOTAL Estimated Savings
12-2018	60	\$100,000	\$600	\$0	\$600	\$6,125	\$646	\$1,834	\$480	\$988	\$10,073
12-2019	61	\$101,000	\$606	\$0	\$606	\$7,315	\$670	\$1,674	\$431	\$865	\$10,955
06-2020	62	\$102,010	\$255	\$0	\$255	\$8,150	\$671	\$1,436	\$363	\$726	\$11,346

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:	\$102,000	
Your current total FEGLI Monthly Cost is:		\$33.15
The Annual Cost is:		\$398

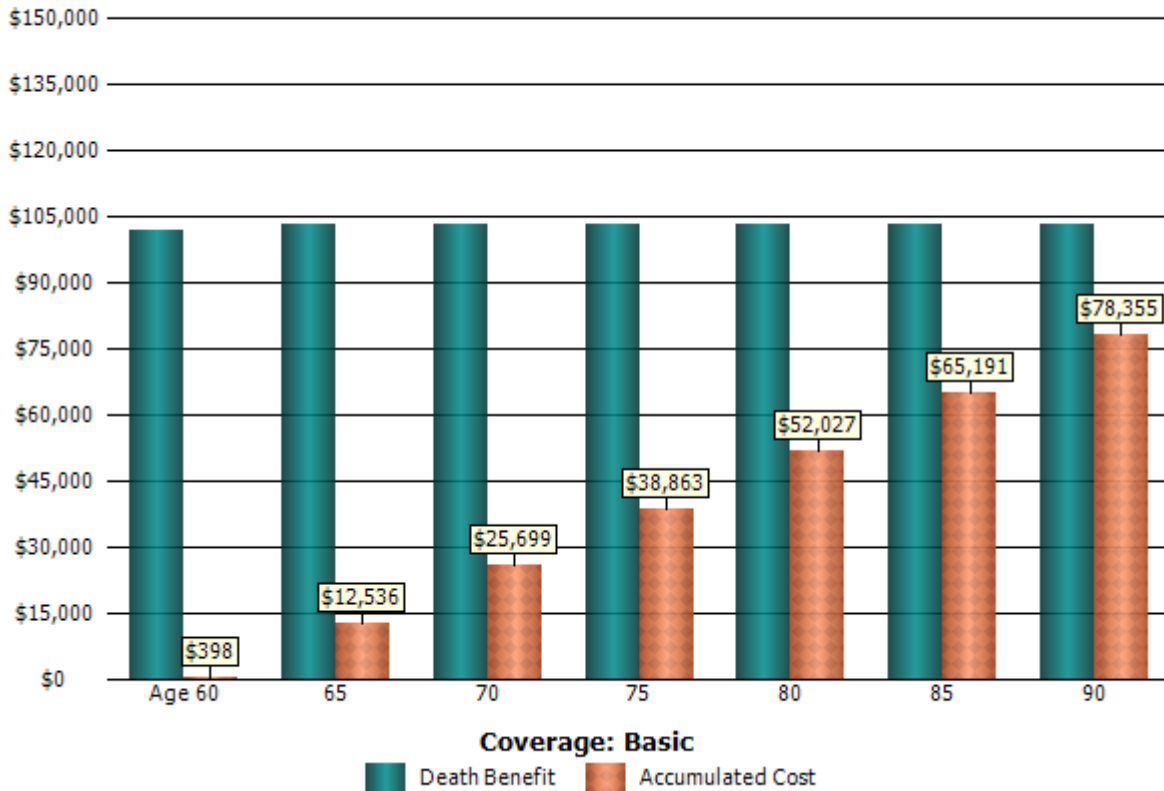
Future Coverage and Costs:

At age 62 your coverage (Death Benefit) for FEGLI will be:	\$103,000	
Your total FEGLI Monthly Cost will be:		\$252.87
The Annual Cost will be:		\$3,034
The total Accumulated Cost for your FEGLI coverage will be:		\$3,834

At age 65 your coverage (Death Benefit) for FEGLI will be:	\$103,000	
Your total FEGLI Monthly Cost will be:		\$219.40
The Annual Cost will be:		\$2,633
The total Accumulated Cost for your FEGLI coverage will be:		\$12,536

At age 70 your coverage (Death Benefit) for FEGLI will be:	\$103,000	
Your total FEGLI Monthly Cost will be:		\$219.40
The Annual Cost will be:		\$2,633
The total Accumulated Cost for your FEGLI coverage will be:		\$25,699

Death Benefit Coverage and Accumulated Cost



Federal Employees Group Life Insurance

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

Summary as of Dec-20-2018

At your current age of 60, your annual salary is \$100,000.00, and you expect annual salary increases of 1.00%. Your life insurance coverage includes: Basic (equal to your rounded annual salary plus \$2000). You plan to retire on 06-15-2020 at the age of 62. You elected to continue your full Basic coverage at the age of 65.

FEGLI Premiums and Coverage (Figures in dollar (\$))

Age	Annual Salary	Biweekly Premium	Monthly Premium	Annual Premium	Accumulated Cost	Basic	Option A	Option B	Option C	Total Coverage
60/61	100,000	15.30	33.15	398.00	398	102,000				102,000
61/62	101,000	15.45	33.48	402.00	800	103,000				103,000
62/63		116.71	252.87	3,034.00	3,834	103,000				103,000
63/64		116.71	252.87	3,034.00	6,868	103,000				103,000
64/65		116.71	252.87	3,034.00	9,903	103,000				103,000
65/66		101.26	219.40	2,633.00	12,536	103,000				103,000
66/67		101.26	219.40	2,633.00	15,168	103,000				103,000
67/68		101.26	219.40	2,633.00	17,801	103,000				103,000
68/69		101.26	219.40	2,633.00	20,434	103,000				103,000
69/70		101.26	219.40	2,633.00	23,067	103,000				103,000
70/71		101.26	219.40	2,633.00	25,699	103,000				103,000
71/72		101.26	219.40	2,633.00	28,332	103,000				103,000
72/73		101.26	219.40	2,633.00	30,965	103,000				103,000
73/74		101.26	219.40	2,633.00	33,598	103,000				103,000
74/75		101.26	219.40	2,633.00	36,230	103,000				103,000
75/76		101.26	219.40	2,633.00	38,863	103,000				103,000
76/77		101.26	219.40	2,633.00	41,496	103,000				103,000
77/78		101.26	219.40	2,633.00	44,129	103,000				103,000
78/79		101.26	219.40	2,633.00	46,762	103,000				103,000
79/80		101.26	219.40	2,633.00	49,394	103,000				103,000
80/81		101.26	219.40	2,633.00	52,027	103,000				103,000
81/82		101.26	219.40	2,633.00	54,660	103,000				103,000
82/83		101.26	219.40	2,633.00	57,293	103,000				103,000
83/84		101.26	219.40	2,633.00	59,925	103,000				103,000
84/85		101.26	219.40	2,633.00	62,558	103,000				103,000
85/86		101.26	219.40	2,633.00	65,191	103,000				103,000
86/87		101.26	219.40	2,633.00	67,824	103,000				103,000
87/88		101.26	219.40	2,633.00	70,456	103,000				103,000
88/89		101.26	219.40	2,633.00	73,089	103,000				103,000
89/90		101.26	219.40	2,633.00	75,722	103,000				103,000
90/91		101.26	219.40	2,633.00	78,355	103,000				103,000

Average Premium from Age 60 to Age 65	Basic	Option A	Option B	Option C	Total Premium
Biweekly	\$76.18	\$0.00	\$0.00	\$0.00	\$76.18
Monthly	\$165.05	\$0.00	\$0.00	\$0.00	\$165.05

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 = \$170.57

Monthly = \$369.57

Annual = \$4,434.82

The current premium is estimated to increase annually by 1.3% (compounded)

Age	Biweekly Health Benefit Cost	Monthly Health Benefit Cost	Annual Health Benefit Cost	Accumulated Cost	Change From Previous Year
60/61	\$170.57	\$369.57	\$4,434.82	\$4,434.82	\$0.00
61/62	\$172.79	\$374.37	\$4,492.47	\$8,927.29	\$57.65
62/63	\$175.03	\$379.24	\$4,550.87	\$13,478.17	\$58.40
63/64	\$177.31	\$384.17	\$4,610.04	\$18,088.20	\$59.17
64/65	\$179.61	\$389.16	\$4,669.97	\$22,758.17	\$59.93
65/66	\$181.95	\$394.22	\$4,730.68	\$27,488.85	\$60.71
66/67	\$184.31	\$399.35	\$4,792.18	\$32,281.02	\$61.50
67/68	\$186.71	\$404.54	\$4,854.47	\$37,135.49	\$62.29
68/69	\$189.14	\$409.80	\$4,917.58	\$42,053.08	\$63.11
69/70	\$191.60	\$415.13	\$4,981.51	\$47,034.59	\$63.93
70/71	\$194.09	\$420.52	\$5,046.27	\$52,080.86	\$64.76
71/72	\$196.61	\$425.99	\$5,111.87	\$57,192.73	\$65.60
72/73	\$199.17	\$431.53	\$5,178.33	\$62,371.05	\$66.46
73/74	\$201.76	\$437.14	\$5,245.64	\$67,616.70	\$67.31
74/75	\$204.38	\$442.82	\$5,313.84	\$72,930.53	\$68.20
75/76	\$207.04	\$448.58	\$5,382.92	\$78,313.45	\$69.08
76/77	\$209.73	\$454.41	\$5,452.89	\$83,766.34	\$69.97
77/78	\$212.45	\$460.32	\$5,523.78	\$89,290.13	\$70.89
78/79	\$215.22	\$466.30	\$5,595.59	\$94,885.72	\$71.81
79/80	\$218.01	\$472.36	\$5,668.33	\$100,554.05	\$72.74
80/81	\$220.85	\$478.50	\$5,742.02	\$106,296.08	\$73.69
81/82	\$223.72	\$484.72	\$5,816.67	\$112,112.75	\$74.65
82/83	\$226.63	\$491.02	\$5,892.29	\$118,005.03	\$75.62
83/84	\$229.57	\$497.41	\$5,968.89	\$123,973.92	\$76.60
84/85	\$232.56	\$503.87	\$6,046.48	\$130,020.40	\$77.59
85/86	\$235.58	\$510.42	\$6,125.09	\$136,145.48	\$78.61
86/87	\$238.64	\$517.06	\$6,204.71	\$142,350.19	\$79.62
87/88	\$241.75	\$523.78	\$6,285.37	\$148,635.57	\$80.66
88/89	\$244.89	\$530.59	\$6,367.08	\$155,002.65	\$81.71
89/90	\$248.07	\$537.49	\$6,449.85	\$161,452.50	\$82.77