



SAMPLE

SFG FEDERAL

RETIREMENT BENEFIT ANALYSIS

Prepared For:

John C. Doe
123 Your Street
YourTown, US 12345

FERS REGULAR EMPLOYEE

SFG Federal Employee Retirement Planning

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Hypothetical examples herein are for information purposes only. Consult an Advisor for specific assistance with your situation.

**SCHEDULE YOUR OWN CONFIDENTIAL MEETING
TO RECEIVE YOUR COMPLIMENTARY
FEDERAL BENEFIT ANALYSIS**



SFG Federal - William S. Morris, ChFEBC - 941-927-1050

Federal Employee Benefits - Summary

Personal

Name: John Doe
Address: 123 Main St
Anywhere, US 11111
Date of Birth: 12-13-1965
Age: 47

Employment

Service Computation Date: 05-01-87
Annual Salary: \$120,000.00
Hourly Salary: \$57.50
Annual Salary Increase: 1.50% (Estimated)
Creditable Service: 25 Years 9 Months
Sick Leave: 0 Years 5 Months

Retirement

Retirement System: FERS
Employee Type: REGULAR
Retirement Type: REGULAR
Planned Retirement Date: 12-31-25
Annual Salary: \$143,474.00
Hourly Salary: \$68.75
High 3 Average Salary: \$141,362.00
Annual COLA: 1.50%
Creditable Service: 38 Years 8 Months
Sick Leave: 0 Years 8 Months
Age: 60
Retirement Eligibility: Service and Age Requirements Met

Monthly Retirement Annuity - FERS Survivor with a 50% Annuity

Annuity Without Survivor*: \$4,634
Annuity With Survivor*: \$4,170
Survivor's Annuity: \$2,317
Cost of Survivor's Annuity*: \$464

Thrift Savings Plan (TSP)

CURRENT STATUS	START SAVINGS WITHDRAWAL
Your Annual Contribution: \$12,000.00	Age: 60
Govt. Annual Contribution: \$6,000.00	Total Monthly Payments: See TSP Page
C Fund Savings: \$120,000.00	Monthly Payment:
F Fund Savings: \$60,000.00	Total Payout:
G Fund Savings: \$60,000.00	
I Fund Savings: \$70,000.00	
S Fund Savings: \$70,000.00	
L Fund Savings: \$0.00	
Total Savings: \$380,000.00	Total Savings Before Payout: \$1,118,287.00

Federal Employees Group Life Insurance (FEGLI)

COVERAGE	AT AGE 47	AT AGE 60	AT AGE 65
Basic:	\$122,000.00	\$146,000.00	\$146,000.00
Option A:	\$10,000.00	\$10,000.00	\$10,000.00
Option B:	\$600,000.00	\$720,000.00	\$720,000.00
Option C:	\$25,000.00	\$25,000.00	\$25,000.00
Total:	\$757,000.00	\$901,000.00	\$901,000.00
ANNUAL PREMIUM:	\$1,981.00	\$15,501.00	\$17,074.00

Federal Income Analysis - Monthly

	<u>Current Income</u>		<u>First Year in Retirement Income</u>	
	Biweekly	Monthly	Monthly	
Gross Salary	\$4,600.00	\$10,000.00	\$4,633.50	Gross Annuity
Retirement	\$36.80	\$79.73	\$464.00	Survivor Benefit
TSP	\$460.00	\$1,000.00	\$0.00	Early Retirement - Age Penalty
TSP Catch-up	\$0.00	\$0.00	\$0.00	Unpaid Redeposit
Social Security - OASDI	\$345.00	\$747.50	\$0.00	Unpaid Deposit
Tax - Federal Withholding	\$1,200.00	\$2,600.00	\$3,384.38	Tax - Fed Withholding
Tax - State Withholding	\$600.00	\$1,300.00	\$1,692.19	Tax - State Withholding
FEGLI Basic	\$18.30	\$39.65	\$314.62	FEGLI Basic
FEGLI Optional	\$57.90	\$125.45	\$977.17	FEGLI Optional
Health Benefit - Medical	\$120.00	\$260.00	\$490.27	Health Benefit - Medical (FEHBP)
Health Benefit - Dental	\$50.00	\$108.33	\$75.00	Health Benefit - Dental
Health Benefit - Vision	\$0.00	\$0.00	\$0.00	Health Benefit - Vision
Flexible Spending Account	\$120.00	\$260.00	\$184.04	Long Term Care
Medicare	\$150.00	\$325.00		
Allotments	\$50.00	\$108.33		
Other - 1	\$75.00	\$162.50		
Other - 2	\$78.00	\$169.00		
Total Deductions	\$3,361.00	\$7,285.49	\$7,581.67	Total Reductions/Deductions
			-	Net Annuity
			\$2,948.17	
			\$975.00	Social Security / FERS Supplement
			\$7,408.33	Taxable Income from Other Sources
			\$0.00	Non-Taxable Income from Other Sources
Net Pay	\$1,239.00	\$2,714.51	\$5,435.16	Net Income

Net Retirement Income - Net Pay Today = \$2,720.65

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: 3%

Net Pay per Month Today \$2,714.51

Net Monthly Income at Retirement \$5,435.16 that includes: Net Annuity + Social Security/FERS Supplement + TSP

- In 13 years, the value of your net monthly income at retirement \$5,435.16 will be \$3,701.08.
- In order to maintain a standard of living equal in value to your current income \$2,714.51, you will need a net monthly income at retirement in 13 years of \$3,986.35.
- The difference between \$5,435.16 and \$3,986.35 is a surplus of \$1,448.81 in monthly retirement income in 13 years.

Annual Income - Government

Income Analysis as of February-14-2013

Calculations based on a COLA (In Retirement) of 1.50% and a 50% Survivor Annuity.

In addition, a Social Security COLA of 2.00% was used.

Age	Salary	Annuity	Social Security	TSP	TOTAL	Change
47	\$120,000.00				\$120,000.00	
48	\$121,800.00				\$121,800.00	\$1,800.00
49	\$123,627.00				\$123,627.00	\$1,827.00
50	\$125,481.41				\$125,481.41	\$1,854.41
51	\$127,363.63				\$127,363.63	\$1,882.22
52	\$129,274.08				\$129,274.08	\$1,910.45
53	\$131,213.19				\$131,213.19	\$1,939.11
54	\$133,181.39				\$133,181.39	\$1,968.20
55	\$135,179.11				\$135,179.11	\$1,997.72
56	\$137,206.80				\$137,206.80	\$2,027.69
57	\$139,264.90				\$139,264.90	\$2,058.10
58	\$141,353.87				\$141,353.87	\$2,088.97
59	\$143,474.18				\$143,474.18	\$2,120.31
	Start Retirement					
60		\$55,608.00	\$11,700.00		\$67,308.00	-\$76,166.18
61		\$55,608.00	\$11,700.00		\$67,308.00	\$0.00
62		\$56,442.12	\$12,000.00		\$68,442.12	\$1,134.12
63		\$57,288.72	\$12,240.00		\$69,528.72	\$1,086.60
64		\$58,148.04	\$12,480.00		\$70,628.04	\$1,099.32
65		\$59,020.32	\$12,732.00		\$71,752.32	\$1,124.28
66		\$59,905.56	\$12,984.00		\$72,889.56	\$1,137.24
67		\$60,804.24	\$13,248.00		\$74,052.24	\$1,162.68
68		\$61,716.24	\$13,512.00		\$75,228.24	\$1,176.00
69		\$62,642.04	\$13,788.00		\$76,430.04	\$1,201.80
70		\$63,581.64	\$14,064.00		\$77,645.64	\$1,215.60
71		\$64,535.40	\$14,340.00		\$78,875.40	\$1,229.76
72		\$65,503.44	\$14,628.00		\$80,131.44	\$1,256.04
73		\$66,485.88	\$14,916.00		\$81,401.88	\$1,270.44
74		\$67,483.20	\$15,216.00		\$82,699.20	\$1,297.32
75		\$68,495.52	\$15,528.00		\$84,023.52	\$1,324.32
76		\$69,522.96	\$15,828.00		\$85,350.96	\$1,327.44
77		\$70,565.76	\$16,152.00		\$86,717.76	\$1,366.80
78		\$71,624.28	\$16,476.00		\$88,100.28	\$1,382.52
79		\$72,698.64	\$16,800.00		\$89,498.64	\$1,398.36
80		\$73,789.08	\$17,136.00		\$90,925.08	\$1,426.44
81		\$74,895.96	\$17,484.00		\$92,379.96	\$1,454.88
82		\$76,019.40	\$17,832.00		\$93,851.40	\$1,471.44
83		\$77,159.64	\$18,192.00		\$95,351.64	\$1,500.24
84		\$78,317.04	\$18,552.00		\$96,869.04	\$1,517.40
85		\$79,491.84	\$18,924.00		\$98,415.84	\$1,546.80
86		\$80,684.16	\$19,296.00		\$99,980.16	\$1,564.32
87		\$81,894.48	\$19,692.00		\$101,586.48	\$1,606.32
88		\$83,122.80	\$20,076.00		\$103,198.80	\$1,612.32
89		\$84,369.72	\$20,484.00		\$104,853.72	\$1,654.92
90		\$85,635.24	\$20,892.00		\$106,527.24	\$1,673.52

Annual Income Summary - Other Sources

Expense Analysis as of February-14-2013

Source	Description	Savings	Growth	Income	COLA	Start Age	Stop Age
Savings	TSP	1118287	6.00%	44700:	2.00%	60	90
Job / Retirement Income	Jane's Job			40000:	.00%	60	64
Savings	Jane's 401k	40000	7.00%	2000:	2.00%	65	90
Property Income	Rental Properties			4200:	1.00%	60	75

Annual Expense - Government

Expense Analysis as of February-14-2013

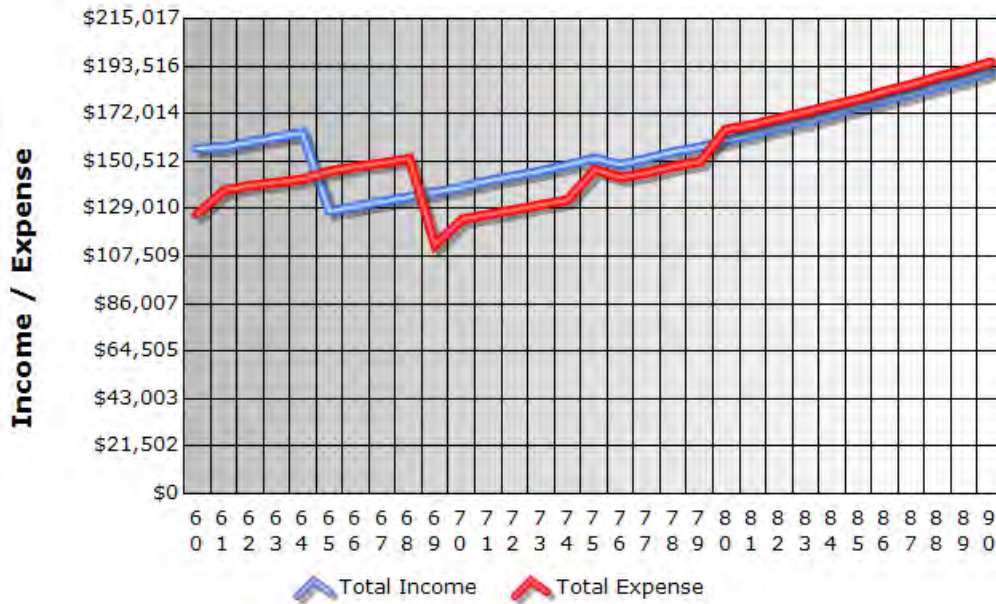
Age	Penalties	Survivor	FEGLI	Health	LTC	Taxes	TOTAL	Change
47			\$1,981.00	\$3,120.00	\$2,208.48	\$46,800.00	\$54,109.48	
48			\$2,012.00	\$3,276.00	\$2,208.48	\$47,736.00	\$55,232.48	\$1,123.00
49			\$2,044.00	\$3,439.80	\$2,208.48	\$48,690.72	\$56,383.00	\$1,150.52
50			\$2,946.00	\$3,611.79	\$2,208.48	\$49,664.53	\$58,430.80	\$2,047.80
51			\$2,990.00	\$3,792.38	\$2,208.48	\$50,657.83	\$59,648.69	\$1,217.89
52			\$3,034.00	\$3,982.00	\$2,208.48	\$51,670.98	\$60,895.46	\$1,246.77
53			\$3,078.00	\$4,181.10	\$2,208.48	\$52,704.40	\$62,171.98	\$1,276.52
54			\$3,123.00	\$4,390.15	\$2,208.48	\$53,758.49	\$63,480.12	\$1,308.14
55			\$5,747.00	\$4,609.66	\$2,208.48	\$54,833.66	\$67,398.80	\$3,918.68
56			\$5,828.00	\$4,840.14	\$2,208.48	\$55,930.33	\$68,806.95	\$1,408.15
57			\$5,909.00	\$5,082.15	\$2,208.48	\$57,048.94	\$70,248.57	\$1,441.62
58			\$5,989.00	\$5,336.26	\$2,208.48	\$58,189.92	\$71,723.66	\$1,475.09
59			\$6,070.00	\$5,603.07	\$2,208.48	\$59,353.72	\$73,235.27	\$1,511.61
Start	Retirement							
60		\$5,568.00	\$6,070.00	\$5,603.07	\$2,208.48	\$60,919.00	\$80,368.55	\$7,133.28
61		\$5,568.00	\$15,501.00	\$6,177.39	\$2,208.48	\$62,137.38	\$91,592.25	\$11,223.70
62		\$5,651.52	\$15,501.00	\$6,486.26	\$2,208.48	\$63,380.13	\$93,227.39	\$1,635.14
63		\$5,736.29	\$15,501.00	\$6,810.57	\$2,208.48	\$64,647.73	\$94,904.07	\$1,676.68
64		\$5,822.34	\$15,501.00	\$7,151.10	\$2,208.48	\$65,940.68	\$96,623.60	\$1,719.53
65		\$5,909.67	\$17,074.00	\$7,508.65	\$2,208.48	\$67,259.50	\$99,960.30	\$3,336.70
66		\$5,998.32	\$17,074.00	\$7,884.08	\$2,208.48	\$68,604.69	\$101,769.57	\$1,809.27
67		\$6,088.29	\$17,074.00	\$8,278.29	\$2,208.48	\$69,976.78	\$103,625.84	\$1,856.27
68		\$6,179.62	\$17,074.00	\$8,692.20	\$2,208.48	\$71,376.32	\$105,530.62	\$1,904.78
69		\$6,272.31	\$17,074.00	\$9,126.81	\$2,208.48	\$72,803.84	\$107,485.44	\$1,954.82
70		\$6,366.40	\$26,112.00	\$9,583.15	\$2,208.48	\$74,259.92	\$118,529.95	\$11,044.51
71		\$6,461.89	\$26,112.00	\$10,062.31	\$2,208.48	\$75,745.12	\$120,589.80	\$2,059.85
72		\$6,558.82	\$26,112.00	\$10,565.43	\$2,208.48	\$77,260.02	\$122,704.75	\$2,114.95
73		\$6,657.20	\$26,112.00	\$11,093.70	\$2,208.48	\$78,805.22	\$124,876.60	\$2,171.85
74		\$6,757.06	\$26,112.00	\$11,648.38	\$2,208.48	\$80,381.33	\$127,107.25	\$2,230.65
75		\$6,858.42	\$37,487.00	\$12,230.80	\$2,208.48	\$81,988.95	\$140,773.65	\$13,666.40
76		\$6,961.29	\$37,487.00	\$12,842.34	\$2,208.48	\$83,628.73	\$143,127.84	\$2,354.19
77		\$7,065.71	\$37,487.00	\$13,484.46	\$2,208.48	\$85,301.31	\$145,546.96	\$2,419.12
78		\$7,171.70	\$37,487.00	\$14,158.68	\$2,208.48	\$87,007.33	\$148,033.19	\$2,486.23
79		\$7,279.27	\$37,487.00	\$14,866.62	\$2,208.48	\$88,747.48	\$150,588.85	\$2,555.66
80		\$7,388.46	\$48,914.00	\$15,609.95	\$2,208.48	\$90,522.43	\$164,643.32	\$14,054.47
81		\$7,499.29	\$48,914.00	\$16,390.45	\$2,208.48	\$92,332.88	\$167,345.10	\$2,701.78
82		\$7,611.78	\$48,914.00	\$17,209.97	\$2,208.48	\$94,179.54	\$170,123.77	\$2,778.67
83		\$7,725.95	\$48,914.00	\$18,070.47	\$2,208.48	\$96,063.13	\$172,982.03	\$2,858.26
84		\$7,841.84	\$48,914.00	\$18,973.99	\$2,208.48	\$97,984.39	\$175,922.70	\$2,940.67
85		\$7,959.47	\$48,914.00	\$19,922.69	\$2,208.48	\$99,944.08	\$178,948.72	\$3,026.02
86		\$8,078.86	\$48,914.00	\$20,918.82	\$2,208.48	\$101,942.96	\$182,063.12	\$3,114.40
87		\$8,200.05	\$48,914.00	\$21,964.76	\$2,208.48	\$103,981.82	\$185,269.11	\$3,205.99
88		\$8,323.05	\$48,914.00	\$23,063.00	\$2,208.48	\$106,061.45	\$188,569.98	\$3,300.87
89		\$8,447.89	\$48,914.00	\$24,216.15	\$2,208.48	\$108,182.68	\$191,969.20	\$3,399.22

Annual Expense Summary - Other Sources

Expense Analysis as of February-14-2013

Description	Expense	Annual Increase	Start Age	Stop Age
Mortgage	\$40,800.00	.00%	60	68
Travel Expense	\$5,000.00	1.00%	60	75

Annual Income / Expense - All Sources



Age	Income	Expense	Difference	Change
60	\$156,208.00	\$126,168.55	\$30,039.45	
61	\$157,144.00	\$137,442.25	\$19,701.75	-\$10,337.70
62	\$159,232.42	\$139,127.89	\$20,104.53	\$402.78
63	\$161,291.98	\$140,855.58	\$20,436.40	\$331.87
64	\$163,383.30	\$142,626.62	\$20,756.68	\$320.28
65	\$127,518.97	\$146,015.35	-\$18,496.38	-\$39,253.06
66	\$129,727.40	\$147,877.17	-\$18,149.77	\$346.61
67	\$131,982.26	\$149,786.52	-\$17,804.26	\$345.51
68	\$134,271.83	\$151,744.90	-\$17,473.07	\$331.19
69	\$136,609.02	\$112,953.87	\$23,655.15	\$41,128.22
70	\$138,982.26	\$124,053.06	\$14,929.20	-\$8,725.95
71	\$141,392.36	\$126,168.14	\$15,224.22	\$295.02
72	\$143,851.89	\$128,338.88	\$15,513.01	\$288.79
73	\$146,349.41	\$130,567.07	\$15,782.34	\$269.33
74	\$148,897.88	\$132,854.62	\$16,043.26	\$260.92
75	\$151,497.89	\$146,578.49	\$4,919.40	-\$11,123.86
76	\$149,201.23	\$143,127.84	\$6,073.39	\$1,153.99
77	\$151,845.03	\$145,546.96	\$6,298.07	\$224.68
78	\$154,530.10	\$148,033.19	\$6,496.91	\$198.84
79	\$157,257.06	\$150,588.85	\$6,668.21	\$171.30
80	\$160,038.67	\$164,643.32	-\$4,604.65	-\$11,272.86
81	\$162,875.82	\$167,345.10	-\$4,469.28	\$135.37
82	\$165,757.17	\$170,123.77	-\$4,366.60	\$102.68
83	\$168,695.53	\$172,982.03	-\$4,286.50	\$80.10
84	\$171,679.81	\$175,922.70	-\$4,242.89	\$43.61
85	\$174,722.82	\$178,948.72	-\$4,225.90	\$16.99
86	\$177,813.28	\$182,063.12	-\$4,249.84	-\$23.94
87	\$180,976.27	\$185,269.11	-\$4,292.84	-\$43.00
88	\$184,176.38	\$188,569.98	-\$4,393.60	-\$100.76
89	\$187,450.85	\$191,969.20	-\$4,518.35	-\$124.75
90	\$190,776.31	\$195,470.39	-\$4,694.08	-\$175.73

Planned and Projected Retirement

Retirement Characterization

Retirement System	FERS
Employee Type	Regular
Retirement Type	Regular

Input Data

High 3 Average At Retirement	141,362
Estimated High 3 Increase / Year	2 %
Years of Service at Retirement	38
Months of Service at Retirement	8
Age at Retirement in Years	60
Age at Retirement in Months	0
Creditable Retirement Sick Leave	1,503
Sick Leave to be Save / Year	104
Annual Inflation Factor	0 %
COLA (In Retirement)	1.50 %
FERS Survivor	50% Annuity

Planned and Projected Retirement Data

Planned Retirement	Delayed Retirement											
	60	61	62	63	64	65	66	67	68	69	70	71
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	38	39	40	41	42	43	44	45	46	47	48	49
Service Months	8	8	8	8	8	8	8	8	8	8	8	8
Sick Leave Years	0	0	0	0	0	0	1	1	1	1	1	1
Sick Leave Months	8	9	9	10	11	11	0	0	1	2	2	3
High 3 Average	141,362	144,189	147,073	150,014	153,015	156,075	159,197	162,380	165,628	168,941	172,319	175,766
Change in High 3 Average		2,827	2,884	2,941	3,001	3,060	3,122	3,183	3,248	3,313	3,378	3,447
Annual ANNUITY (Before Penalties)	55,602	58,276	67,004	70,132	73,358	76,542	79,970	83,355	86,996	90,749	94,460	98,444
Annual Retire Early Penalty												
Annual Deposit Penalty												
Annual Redeposit Penalty												
Annual Annuity No Survivor	55,602	58,276	67,004	70,132	73,358	76,542	79,970	83,355	86,996	90,749	94,460	98,444
Monthly Annuity No Survivor *	4,634	4,856	5,584	5,844	6,113	6,378	6,664	6,946	7,250	7,562	7,872	8,204
Annual Annuity With Survivor	50,042	52,449	60,304	63,119	66,022	68,888	71,973	75,020	78,297	81,674	85,014	88,599
Monthly Annuity With Survivor *	4,170	4,371	5,025	5,260	5,502	5,741	5,998	6,252	6,525	6,806	7,084	7,383
Annual Survivor Annuity	27,801	29,138	33,502	35,066	36,679	38,271	39,985	41,678	43,498	45,375	47,230	49,222
Monthly Survivor Annuity	2,317	2,428	2,792	2,922	3,057	3,189	3,332	3,473	3,625	3,781	3,936	4,102
Annual Cost of Survivor Annuity *	5,568	5,820	6,708	7,008	7,332	7,644	7,992	8,328	8,700	9,072	9,456	9,852
Monthly Cost of Survivor Annuity *	464	485	559	584	611	637	666	694	725	756	788	821

Retirement Benefits

Employee Retirement:

- Your Annuity at retirement is based on a current salary of \$120,000 per year with 1.50% annual pay raises. Retiring at age 60 with 38 years of service will yield a Monthly Retirement Income of: \$4,634

Employee Retirement with Survivor Benefit Plan (SBP):

- Your Monthly Retirement Income after SBP Cost starting at age 60 will be: \$4,170

Survivor's Benefit:

- Under SBP, at your death, your widow(er) will receive a Monthly Income of: \$2,317

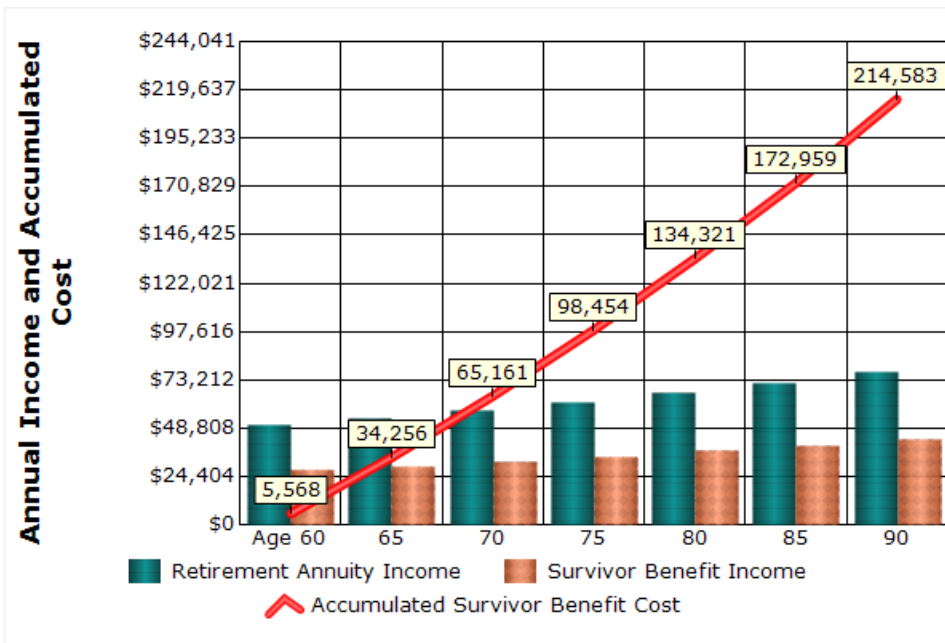
Costs:

- Your projected cost for a Survivor Benefit Plan (SBP) at Retirement will be:
 Cost Per Month: \$464
 Cost Per Year: \$5,568

- Your Projected Accumulated Cost for a Survivor Benefit Plan (SBP) at age 70 will be: \$65,161

- Your Projected Accumulated Cost for a Survivor Benefit Plan (SBP) at age 80 will be: \$134,321

- Your Projected Accumulated Cost for a Survivor Benefit Plan (SBP) at age 90 will be: \$214,583



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.

FERS Supplement and Social Security Benefits

Benefits Data

Calculations based on a FERS Annuity COLA of 1.50% and a Social Security COLA of 2.00%.

Age	FERS Annuity	FERS Supplement	Social Security	TOTAL	Change
60	4,170	975	0	5,145	0
61	4,170	975	0	5,145	0
62	4,233	0	1,000	5,233	88
63	4,296	0	1,020	5,316	83
64	4,360	0	1,040	5,400	84
65	4,426	0	1,061	5,487	87
66	4,492	0	1,082	5,574	87
67	4,560	0	1,104	5,664	90
68	4,628	0	1,126	5,754	90
69	4,697	0	1,149	5,846	92
70	4,768	0	1,172	5,940	94
71	4,839	0	1,195	6,034	94
72	4,912	0	1,219	6,131	97
73	4,986	0	1,243	6,229	98
74	5,061	0	1,268	6,329	100
75	5,136	0	1,294	6,430	101
76	5,213	0	1,319	6,532	102
77	5,292	0	1,346	6,638	106
78	5,371	0	1,373	6,744	106
79	5,452	0	1,400	6,852	108
80	5,533	0	1,428	6,961	109
81	5,616	0	1,457	7,073	112
82	5,701	0	1,486	7,187	114
83	5,786	0	1,516	7,302	115
84	5,873	0	1,546	7,419	117
85	5,961	0	1,577	7,538	119
86	6,050	0	1,608	7,658	120
87	6,141	0	1,641	7,782	124
88	6,233	0	1,673	7,906	124
89	6,327	0	1,707	8,034	128

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 \$120,000.00 in the C Fund, \$60,000.00 in the F Fund, \$60,000.00 in the G Fund, \$70,000.00 in the I Fund, \$70,000.00 in the S Fund, and \$0.00 in the L Fund for a total of \$380,000.00.

Projected Annual Return Rates

The following rates were selected by you for calculating future earnings: C Fund 6.00%, F Fund 4.00%, G Fund 3.50%, I Fund 6.00%, and S Fund 6.00%.

Contributions

You are currently contributing a regular amount of \$12,000.00 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of \$12,000.00. This is divided into the six funds as follows:

- \$3,600.00 (30.00%) in the C Fund,
- \$2,400.00 (20.00%) in the F Fund,
- \$2,400.00 (20.00%) in the G Fund,
- \$1,800.00 (15.00%) in the I Fund,
- \$1,800.00 (15.00%) in the S Fund, and
- \$0.00 (0.00%) in the L Fund.

In addition, the government's contribution of \$6,000.00 is divided into the six funds as follows:

- \$1,800.00 (30.00%) in the C Fund,
- \$1,200.00 (20.00%) in the F Fund,
- \$1,200.00 (20.00%) in the G Fund,
- \$900.00 (15.00%) in the I Fund,
- \$900.00 (15.00%) in the S Fund, and
- \$0.00 (0.00%) in the L Fund.

The total annual contribution of \$18,000.00 is distributed as follows:

- \$5,400.00 (30.00%) in the C Fund,
- \$3,600.00 (20.00%) in the F Fund,
- \$3,600.00 (20.00%) in the G Fund,
- \$2,700.00 (15.00%) in the I Fund,
- \$2,700.00 (15.00%) in the S Fund, and
- \$0.00 (0.00%) in the L Fund.

In January of each year, you anticipate a 1.50% 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 1 month. The projected savings in the six funds at that age is \$1,118,287.00.

Withdrawal Option Selected

You elected a lump sum withdrawal of your funds amounting to \$1,118,287.00.

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 01-2026

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	48	120,000	12,000	6,000	18,000	131,843	65,593	65,302	76,486	76,486	415,710
12-2014	49	121,800	12,180	6,090	18,270	145,609	71,987	71,338	84,020	84,020	456,974
12-2015	50	123,627	12,363	6,181	18,544	160,309	78,697	77,644	92,062	92,062	500,774
12-2016	51	125,481	12,548	6,274	18,822	176,001	85,738	84,231	100,642	100,642	547,254
12-2017	52	127,364	12,736	6,368	19,105	192,748	93,122	91,109	109,795	109,795	596,569
12-2018	53	129,274	12,927	6,464	19,391	210,616	100,866	98,291	119,557	119,557	648,887
12-2019	54	131,213	13,121	6,561	19,682	229,676	108,985	105,787	129,966	129,966	704,380
12-2020	55	133,181	13,318	6,659	19,977	250,003	117,495	113,610	141,063	141,063	763,234
12-2021	56	135,179	13,518	6,759	20,277	271,676	126,412	121,771	152,890	152,890	825,639
12-2022	57	137,207	13,721	6,860	20,581	294,779	135,755	130,285	165,493	165,493	891,805
12-2023	58	139,265	13,926	6,963	20,890	319,402	145,542	139,165	178,921	178,921	961,951
12-2024	59	141,354	14,135	7,068	21,203	345,641	155,790	148,424	193,226	193,226	1,036,307
12-2025	60	143,474	14,347	7,174	21,521	373,059	166,163	157,718	208,193	208,193	1,113,326
01-2026	60	0	0	0	0	374,924	166,717	158,178	209,234	209,234	1,118,287

Summary of Annual Contributions and Savings in the L Funds (C, F, G, I and S): 12-2013 to 01-2026

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

Current Coverage and Costs:

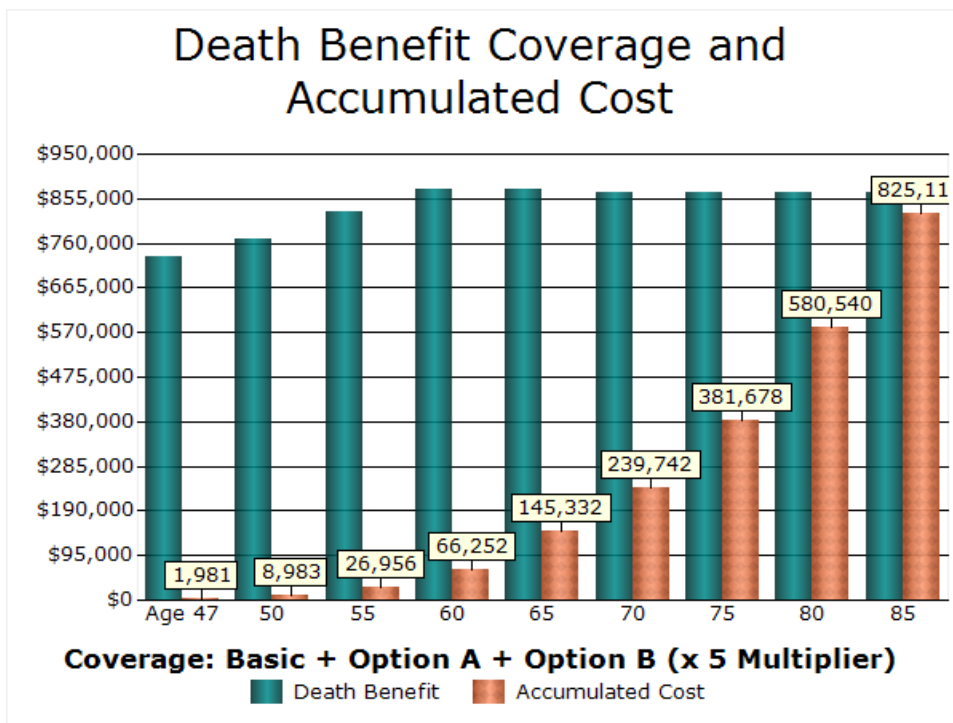
Your current coverage (Death Benefit) for FEGLI is:	\$732,000	
Your current total FEGLI Monthly Cost is:		\$165.10
The Annual Cost is:		\$1,981

Future Coverage and Costs:

At age 60 your coverage (Death Benefit) for FEGLI will be:	\$876,000	
Your total FEGLI Monthly Cost will be:		\$1,291.79
The Annual Cost will be:		\$15,501
The total Accumulated Cost for your FEGLI coverage will be:		\$66,252

At age 65 your coverage (Death Benefit) for FEGLI will be:	\$876,000	
Your total FEGLI Monthly Cost will be:		\$1,422.87
The Annual Cost will be:		\$17,074
The total Accumulated Cost for your FEGLI coverage will be:		\$145,332

At age 70 your coverage (Death Benefit) for FEGLI will be:	\$868,500	
Your total FEGLI Monthly Cost will be:		\$2,176.01
The Annual Cost will be:		\$26,112
The total Accumulated Cost for your FEGLI coverage will be:		\$239,742



Federal Employees Group Life Insurance

Summary as of February-14-2013

At your current age of 47, your annual salary is \$120,000.00, and you expect annual salary increases of 1.50%. 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 12-31-2025 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 elected 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
47/48	120,000	76.20	165.10	1,981	1,981	122,000	10,000	600,000	25,000	757,000
48/49	121,800	77.40	167.70	2,012	3,994	124,000	10,000	610,000	25,000	769,000
49/50	123,627	78.60	170.30	2,044	6,037	126,000	10,000	620,000	25,000	781,000
50/51	125,481	113.30	245.48	2,946	8,983	128,000	10,000	630,000	25,000	793,000
51/52	127,364	115.00	249.17	2,990	11,973	130,000	10,000	640,000	25,000	805,000
52/53	129,274	116.70	252.85	3,034	15,007	132,000	10,000	650,000	25,000	817,000
53/54	131,213	118.40	256.53	3,078	18,086	134,000	10,000	660,000	25,000	829,000
54/55	133,181	120.10	260.22	3,123	21,208	136,000	10,000	670,000	25,000	841,000
55/56	135,179	221.05	478.94	5,747	26,956	138,000	10,000	680,000	25,000	853,000
56/57	137,207	224.15	485.66	5,828	32,783	140,000	10,000	690,000	25,000	865,000
57/58	139,265	227.25	492.38	5,909	38,692	142,000	10,000	700,000	25,000	877,000
58/59	141,354	230.35	499.09	5,989	44,681	144,000	10,000	710,000	25,000	889,000
59/60	143,474	233.45	505.81	6,070	50,751	146,000	10,000	720,000	25,000	901,000
60/61	0	596.21	1,291.79	15,501	66,252	146,000	10,000	720,000	25,000	901,000
61/62	0	596.21	1,291.79	15,501	81,754	146,000	10,000	720,000	25,000	901,000
62/63	0	596.21	1,291.79	15,501	97,255	146,000	10,000	720,000	25,000	901,000
63/64	0	596.21	1,291.79	15,501	112,757	146,000	10,000	720,000	25,000	901,000
64/65	0	596.21	1,291.79	15,501	128,258	146,000	10,000	720,000	25,000	901,000
65/66	0	656.71	1,422.87	17,074	145,332	146,000	10,000	720,000	25,000	901,000
66/67	0	656.71	1,422.87	17,074	162,407	146,000	7,600	720,000	25,000	898,600
67/68	0	656.71	1,422.87	17,074	179,481	146,000	5,200	720,000	25,000	896,200
68/69	0	656.71	1,422.87	17,074	196,556	146,000	2,800	720,000	25,000	893,800
69/70	0	656.71	1,422.87	17,074	213,630	146,000	2,500	720,000	25,000	893,500
70/71	0	1,004.31	2,176.01	26,112	239,742	146,000	2,500	720,000	25,000	893,500
71/72	0	1,004.31	2,176.01	26,112	265,854	146,000	2,500	720,000	25,000	893,500
72/73	0	1,004.31	2,176.01	26,112	291,966	146,000	2,500	720,000	25,000	893,500
73/74	0	1,004.31	2,176.01	26,112	318,079	146,000	2,500	720,000	25,000	893,500
74/75	0	1,004.31	2,176.01	26,112	344,191	146,000	2,500	720,000	25,000	893,500
75/76	0	1,441.81	3,123.92	37,487	381,678	146,000	2,500	720,000	25,000	893,500
76/77	0	1,441.81	3,123.92	37,487	419,165	146,000	2,500	720,000	25,000	893,500
77/78	0	1,441.81	3,123.92	37,487	456,652	146,000	2,500	720,000	25,000	893,500
78/79	0	1,441.81	3,123.92	37,487	494,139	146,000	2,500	720,000	25,000	893,500
79/80	0	1,441.81	3,123.92	37,487	531,626	146,000	2,500	720,000	25,000	893,500
80/81	0	1,881.31	4,076.17	48,914	580,540	146,000	2,500	720,000	25,000	893,500
81/82	0	1,881.31	4,076.17	48,914	629,454	146,000	2,500	720,000	25,000	893,500
82/83	0	1,881.31	4,076.17	48,914	678,368	146,000	2,500	720,000	25,000	893,500
83/84	0	1,881.31	4,076.17	48,914	727,282	146,000	2,500	720,000	25,000	893,500
84/85	0	1,881.31	4,076.17	48,914	776,196	146,000	2,500	720,000	25,000	893,500
85/86	0	1,881.31	4,076.17	48,914	825,110	146,000	2,500	720,000	25,000	893,500
86/87	0	1,881.31	4,076.17	48,914	874,024	146,000	2,500	720,000	25,000	893,500
87/88	0	1,881.31	4,076.17	48,914	922,938	146,000	2,500	720,000	25,000	893,500
88/89	0	1,881.31	4,076.17	48,914	971,852	146,000	2,500	720,000	25,000	893,500
89/90	0	1,881.31	4,076.17	48,914	1,020,767	146,000	2,500	720,000	25,000	893,500
90/91	0	1,881.31	4,076.17	48,914	1,069,681	146,000	2,500	720,000	25,000	893,500
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Average Premium from Age 47 to Age 65	Basic	Option A	Option B	Option C	Total Premium
Biweekly	\$54.85	\$2.96	\$208.87	\$7.38	\$274.06
Monthly	\$118.85	\$6.40	\$452.56	\$15.98	\$593.79

Federal Employees Health Benefits Program

Calculations based on current Health Insurance premium of:

Biweekly = \$120.00

Monthly = \$260.00

Annual = \$3,120.00

The current premium is projected to increase annually by 5.00% (compounded)

Age	Biweekly Health Benefit Cost	Monthly Health Benefit Cost	Annual Health Benefit Cost	Accumulated Cost	Change Form Previous Year
47/48	120.00	260.00	3,120.00	3,120.00	.00
48/49	126.00	273.00	3,276.00	6,396.00	156.00
49/50	132.30	286.65	3,439.80	9,835.80	163.80
50/51	138.92	300.98	3,611.79	13,447.59	171.99
51/52	145.86	316.03	3,792.38	17,239.97	180.59
52/53	153.15	331.83	3,982.00	21,221.97	189.62
53/54	160.81	348.43	4,181.10	25,403.07	199.10
54/55	168.85	365.85	4,390.15	29,793.22	209.05
55/56	177.29	384.14	4,609.66	34,402.88	219.51
56/57	186.16	403.35	4,840.14	39,243.02	230.48
57/58	195.47	423.51	5,082.15	44,325.18	242.01
58/59	205.24	444.69	5,336.26	49,661.43	254.11
59/60	215.50	466.92	5,603.07	55,264.51	266.81
60/61	226.28	490.27	5,883.23	61,147.73	280.16
61/62	237.59	514.78	6,177.39	67,325.12	294.16
62/63	249.47	540.52	6,486.26	73,811.37	308.87
63/64	261.95	567.55	6,810.57	80,621.94	324.31
64/65	275.04	595.93	7,151.10	87,773.04	340.53
65/66	288.79	625.72	7,508.65	95,281.69	357.55
66/67	303.23	657.01	7,884.08	103,165.78	375.43
67/68	318.40	689.86	8,278.29	111,444.07	394.21
68/69	334.32	724.35	8,692.20	120,136.27	413.91
69/70	351.03	760.57	9,126.81	129,263.08	434.61
70/71	368.58	798.60	9,583.15	138,846.24	456.34
71/72	387.01	838.53	10,062.31	148,908.55	479.16
72/73	406.36	880.45	10,565.43	159,473.98	503.12
73/74	426.68	924.48	11,093.70	170,567.67	528.27
74/75	448.01	970.70	11,648.38	182,216.06	554.68
75/76	470.42	1,019.23	12,230.80	194,446.86	582.42
76/77	493.94	1,070.20	12,842.34	207,289.20	611.54
77/78	518.63	1,123.71	13,484.46	220,773.66	642.12
78/79	544.56	1,179.89	14,158.68	234,932.35	674.22
79/80	571.79	1,238.89	14,866.62	249,798.97	707.94
80/81	600.38	1,300.83	15,609.95	265,408.91	743.33
81/82	630.40	1,365.87	16,390.45	281,799.36	780.50
82/83	661.92	1,434.16	17,209.97	299,009.33	819.52
83/84	695.02	1,505.87	18,070.47	317,079.79	860.50
84/85	729.77	1,581.17	18,973.99	336,053.78	903.52
85/86	766.26	1,660.22	19,922.69	355,976.47	948.70
86/87	804.57	1,743.24	20,918.82	376,895.30	996.13
87/88	844.80	1,830.40	21,964.76	398,860.06	1,045.94
88/89	887.04	1,921.92	23,063.00	421,923.06	1,098.24
89/90	931.39	2,018.01	24,216.15	446,139.22	1,153.15

Long Term Care Insurance - Government

Summary as of February-14-2013

The initial estimate data in this report came from the Federal Long Term Care Insurance Program website.
 At the age of 47, your initial Daily LTC Benefit will be \$200/Day.
 You will wait 90 Days before you will receive your first Daily Benefit payment.
 Your Daily Benefit Amount will increase each year by 5%.
 Your Daily Benefit will last 5 Years.
 The Automatic Compound Inflation protection option was selected.
 Your initial LTC insurance premium is \$184.04 per month.

Age	Daily Benefit	Lifetime Benefit	Monthly Premium	Annual Premium	Accumulated Cost
47/48	200.00	365,000	184.04	2,208	4,417
49/50	220.50	402,413	184.04	2,208	8,834
51/52	243.10	443,660	184.04	2,208	13,251
53/54	268.02	489,135	184.04	2,208	17,668
55/56	295.49	539,271	184.04	2,208	22,085
57/58	325.78	594,547	184.04	2,208	26,502
59/60	359.17	655,488	184.04	2,208	30,919
61/62	395.99	722,675	184.04	2,208	35,336
63/64	436.57	796,749	184.04	2,208	39,753
65/66	481.32	878,416	184.04	2,208	44,170
67/68	530.66	968,454	184.04	2,208	48,587
69/70	585.05	1,067,720	184.04	2,208	53,004
71/72	645.02	1,177,161	184.04	2,208	57,420
73/74	711.13	1,297,821	184.04	2,208	61,837
75/76	784.03	1,430,847	184.04	2,208	66,254
77/78	864.39	1,577,509	184.04	2,208	70,671
79/80	952.99	1,739,204	184.04	2,208	75,088
81/82	1,050.67	1,917,472	184.04	2,208	79,505
83/84	1,158.36	2,114,013	184.04	2,208	83,922
85/86	1,277.10	2,330,699	184.04	2,208	88,339
87/88	1,408.00	2,569,596	184.04	2,208	92,756
89/90	1,552.32	2,832,979	184.04	2,208	97,173
91/92	1,711.43	3,123,360	184.04	2,208	101,590

Benefits Cost Analysis

Age	Annual FEGLI Cost	Annual Survivor Benefit Cost	TOTAL Annual Cost	TOTAL ACCUMULATED COST	Cost Increase From Previous Year
47/48	1,981	0	1,981	1,981	
48/49	2,012	0	2,012	3,993	31
49/50	2,044	0	2,044	6,037	32
50/51	2,946	0	2,946	8,983	902
51/52	2,990	0	2,990	11,973	44
52/53	3,034	0	3,034	15,007	44
53/54	3,078	0	3,078	18,085	44
54/55	3,123	0	3,123	21,208	45
55/56	5,747	0	5,747	26,955	2,624
56/57	5,828	0	5,828	32,783	81
57/58	5,909	0	5,909	38,692	81
58/59	5,989	0	5,989	44,681	80
59/60	6,070	0	6,070	50,751	81
60/61	15,501	5,568	21,069	71,820	14,999
61/62	15,501	5,568	21,069	92,889	
62/63	15,501	5,652	21,153	114,042	84
63/64	15,501	5,736	21,237	135,279	85
64/65	15,501	5,822	21,323	156,602	86
65/66	17,074	5,910	22,984	179,586	1,660
66/67	17,074	5,998	23,072	202,658	89
67/68	17,074	6,088	23,162	225,820	90
68/69	17,074	6,180	23,254	249,074	91
69/70	17,074	6,272	23,346	272,420	93
70/71	26,112	6,366	32,478	304,899	9,132
71/72	26,112	6,462	32,574	337,473	95
72/73	26,112	6,559	32,671	370,143	97
73/74	26,112	6,657	32,769	402,913	98
74/75	26,112	6,757	32,869	435,782	100
75/76	37,487	6,858	44,345	480,127	11,476
76/77	37,487	6,961	44,448	524,575	103
77/78	37,487	7,066	44,553	569,128	104
78/79	37,487	7,172	44,659	613,787	106
79/80	37,487	7,279	44,766	658,553	108
80/81	48,914	7,388	56,302	714,856	11,536
81/82	48,914	7,499	56,413	771,269	111
82/83	48,914	7,612	56,526	827,795	112
83/84	48,914	7,726	56,640	884,435	114
84/85	48,914	7,842	56,756	941,190	116
85/86	48,914	7,959	56,873	998,064	118
86/87	48,914	8,079	56,993	1,055,057	119
87/88	48,914	8,200	57,114	1,112,171	121
88/89	48,914	8,323	57,237	1,169,408	123
89/90	48,914	8,448	57,362	1,226,770	125
90/91	48,914	8,575	57,489	1,284,258	127
		0	0	1,284,258	-57,489