



Federal Employee Benefits Analysis

January 21, 2016

John Doe
1234 Any Street
Any Town, US 12345

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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. Pinnacle Benefit Consultants, LLC 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 Pinnacle Benefit Consultants, LLC 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 Pinnacle Benefit Consultants, LLC 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.

Federal Employee Benefits - Summary

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

Personal

Name: John Doe
Address: 1234 Any Street
Any Town, US 12345
Date of Birth: 03-02-1974
Age: 41

Employment

Service Computation Date: 09-05-04
Annual Salary: \$81,894.00
Hourly Salary: \$39.24
Annual Salary Increase: 2.00% (Estimated)
Creditable Service: 11 Years 4 Months
Sick Leave: 0 Years 1 Month

Retirement

Retirement System: FERS
Employee Type: REGULAR
Retirement Type: REGULAR
Planned Retirement Date: 03-31-34
Annual Salary: \$119,304.00
Hourly Salary: \$57.17
High 3 Average Salary: \$115,248.00
Annual COLA: 2.20%
Creditable Service: 29 Years 6 Months
Sick Leave: 0 Years 7 Months
Age: 60
Retirement Eligibility: Service and Age Requirements Met

Monthly Retirement Annuity - FERS Survivor with a 50% Annuity

Annuity Without Survivor*: \$2,889
Annuity With Survivor*: \$2,600
Survivor's Annuity: \$1,445
Cost of Survivor's Annuity*: \$289

Thrift Savings Plan (TSP)

CURRENT STATUS	START SAVINGS WITHDRAWAL
Your Annual Contribution: \$13,997.88	Age: 60
Govt. Annual Contribution: \$4,094.70	Total Monthly Payments: See TSP Page
C Fund Savings: \$0.00	Monthly Payment:
F Fund Savings: \$0.00	Total Payout:
G Fund Savings: \$87,370.56	
I Fund Savings: \$0.00	
S Fund Savings: \$0.00	
L Fund Savings: \$887.10	
Total Savings: \$88,257.66	Hypothetical Balance
	at Retirement: \$836,751.00

Federal Employees Group Life Insurance (FEGLI)

COVERAGE	AT AGE 41	AT AGE 60	AT AGE 65
Basic:	\$117,600.00	\$119,000.00	\$119,000.00
Option A:	\$10,000.00	\$10,000.00	\$10,000.00
Option B:	\$410,000.00	\$585,000.00	\$585,000.00
Option C:	\$0.00	\$0.00	\$0.00
Total:	\$537,600.00	\$714,000.00	\$714,000.00
ANNUAL PREMIUM:	\$876.00	\$8,529.00	\$0.00

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	\$3,139.20	\$6,824.50	\$2,889.17	Gross Annuity
Retirement	\$25.11	\$54.41	\$289.00	Survivor Benefit
TSP	\$538.38	\$1,166.49	\$0.00	Early Retirement - Age Penalty
TSP Catch-up	\$0.00	\$0.00	\$0.00	Unpaid Redeposit
Social Security - OASDI	\$188.55	\$408.53	\$0.00	Unpaid Deposit
Tax - Federal Withholding	\$386.00	\$836.33	\$842.17	Tax - Fed Withholding (Estimated)
Tax - State Withholding	\$135.00	\$292.50	\$398.13	Tax - State Withholding (Estimated)
FEGLI Basic	\$12.60	\$27.30	\$38.68	FEGLI Basic
FEGLI Optional	\$21.10	\$45.72	\$672.10	FEGLI Optional
Health Benefit - Medical	\$148.46	\$321.66	\$973.22	Medical - FEHB (Estimated)
Health Benefit - Dental	\$0.00	\$0.00		Dental (Estimated)
Health Benefit - Vision				Vision (Estimated)
Flexible Spending Account	\$98.07	\$212.49		Long Term Care
Medicare Allotments	\$44.10	\$95.55		
Other - 1	\$0.00	\$0.00		
Other - 2				
Total Deductions	\$1,597.37	\$3,460.98	\$3,213.30	Total Reductions/Deductions (Estimated)
			-\$324.13	Net Annuity (Estimated)
			\$1,596.00	Social Security / FERS Supplement (Estimated)
			\$2,789.17	Taxable Income from Other Sources (Estimated)
			\$0.00	Non-Taxable Income from Other Sources (Estimated)
Net Pay	\$1,541.83	\$3,363.52	\$4,061.04	Net Income (Estimated)

Net Retirement Income Minus Net Pay Today = \$697.52

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 \$3,363.52

Net Monthly Income at Retirement \$4,061.04 that includes: Net Annuity + Social Security/FERS Supplement + Estimated TSP

- In 19 years, the value of your net monthly income at retirement \$4,061.04 will be \$2,315.95.

- In order to maintain a standard of living equal in value to your current income \$3,363.52, you will need a net monthly income at retirement in 19 years of \$5,897.95.

- The difference between \$4,061.04 and \$5,897.95 is a shortfall of -\$1,836.91 in monthly retirement income in 19 years.

Annual Income Summary - Other Sources

(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.)

Income Analysis as of Jan-21-2016

Source	Description	Estimated Savings	Estimated Growth	Income	COLA	Start Age	Stop Age
Savings	TSP Savings	836751	4.00%	33470:	.25%	60	90

Monthly Income - Government

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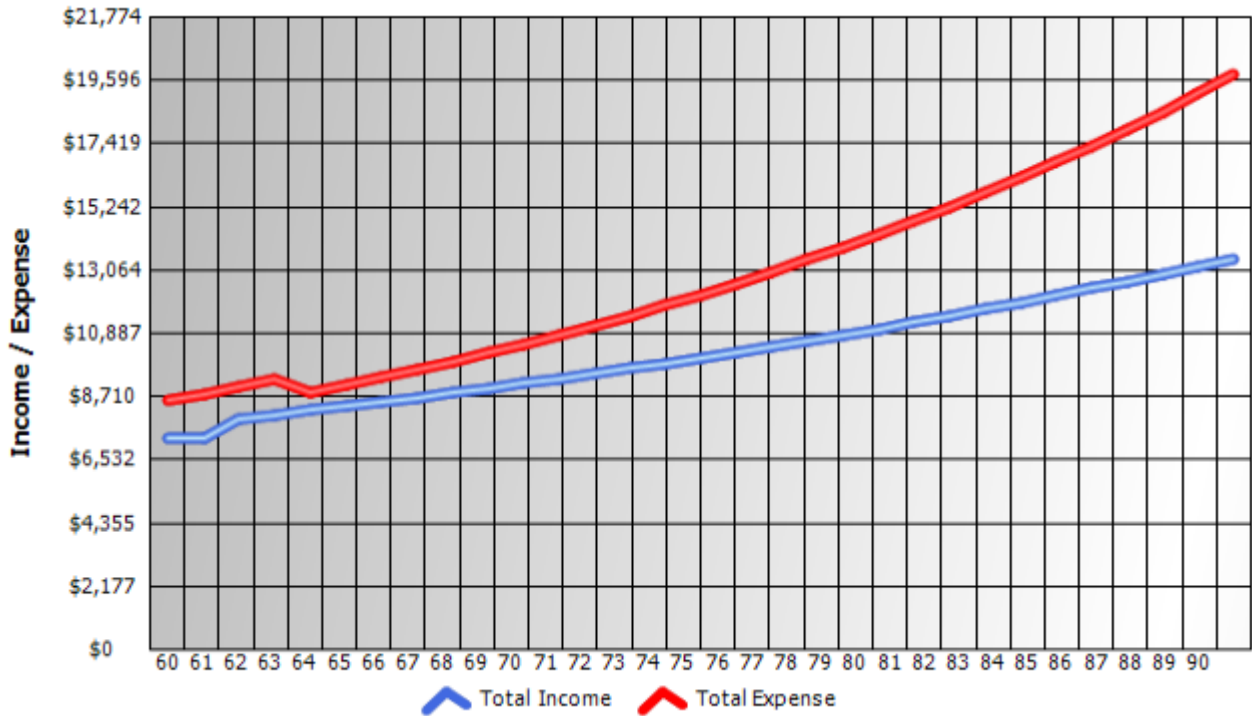
Income Analysis as of Jan-21-2016

Calculations based on a COLA (In Retirement) of 2.20% and a 50% Survivor Annuity.
In addition, a Social Security COLA of 3.% was used.

Age	Salary	Annuity	Estimated Social Security	Estimated TSP	TOTAL	Change
41	\$6,824.50				\$6,824.50	
42	\$6,960.99				\$6,960.99	\$136.49
43	\$7,100.21				\$7,100.21	\$139.22
44	\$7,242.21				\$7,242.21	\$142.00
45	\$7,387.06				\$7,387.06	\$144.84
46	\$7,534.80				\$7,534.80	\$147.74
47	\$7,685.50				\$7,685.50	\$150.70
48	\$7,839.21				\$7,839.21	\$153.71
49	\$7,995.99				\$7,995.99	\$156.78
50	\$8,155.91				\$8,155.91	\$159.92
51	\$8,319.03				\$8,319.03	\$163.12
52	\$8,485.41				\$8,485.41	\$166.38
53	\$8,655.12				\$8,655.12	\$169.71
54	\$8,828.22				\$8,828.22	\$173.10
55	\$9,004.78				\$9,004.78	\$176.56
56	\$9,184.88				\$9,184.88	\$180.10
57	\$9,368.58				\$9,368.58	\$183.70
58	\$9,555.95				\$9,555.95	\$187.37
59	\$9,747.07				\$9,747.07	\$191.12
60	\$9,942.01				\$9,942.01	\$194.94
	Start Retirement					
60		\$2,889.00	\$1,596.00		\$4,485.00	-\$5,457.01
61		\$2,889.00	\$1,596.00		\$4,485.00	\$0.00
62		\$2,952.56	\$2,202.00		\$5,154.56	\$669.56
63		\$3,017.51	\$2,268.00		\$5,285.51	\$130.95
64		\$3,083.90	\$2,336.00		\$5,419.90	\$134.39
65		\$3,151.75	\$2,406.00		\$5,557.75	\$137.85
66		\$3,221.08	\$2,478.00		\$5,699.08	\$141.33
67		\$3,291.95	\$2,553.00		\$5,844.95	\$145.87
68		\$3,364.37	\$2,629.00		\$5,993.37	\$148.42
69		\$3,438.39	\$2,708.00		\$6,146.39	\$153.02
70		\$3,514.03	\$2,789.00		\$6,303.03	\$156.64
71		\$3,591.34	\$2,873.00		\$6,464.34	\$161.31
72		\$3,670.35	\$2,959.00		\$6,629.35	\$165.01
73		\$3,751.10	\$3,048.00		\$6,799.10	\$169.75
74		\$3,833.62	\$3,140.00		\$6,973.62	\$174.52
75		\$3,917.96	\$3,234.00		\$7,151.96	\$178.34
76		\$4,004.16	\$3,331.00		\$7,335.16	\$183.20
77		\$4,092.25	\$3,431.00		\$7,523.25	\$188.09
78		\$4,182.28	\$3,534.00		\$7,716.28	\$193.03
79		\$4,274.29	\$3,640.00		\$7,914.29	\$198.01
80		\$4,368.32	\$3,749.00		\$8,117.32	\$203.03
81		\$4,464.42	\$3,861.00		\$8,325.42	\$208.10
82		\$4,562.64	\$3,977.00		\$8,539.64	\$214.22
83		\$4,663.02	\$4,096.00		\$8,759.02	\$219.38
84		\$4,765.61	\$4,219.00		\$8,984.61	\$225.59
85		\$4,870.45	\$4,346.00		\$9,216.45	\$231.84
86		\$4,977.60	\$4,476.00		\$9,453.60	\$237.15
87		\$5,087.11	\$4,610.00		\$9,697.11	\$243.51
88		\$5,199.02	\$4,749.00		\$9,948.02	\$250.91
89		\$5,313.40	\$4,891.00		\$10,204.40	\$256.38
90		\$5,430.30	\$5,038.00		\$10,468.30	\$263.90

Monthly Income / Expense - All Sources (Estimated)

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



Age	Estimated Income	Estimated Expense	Difference	Change
60	\$7,274.17	\$8,590.38	-\$1,316.21	
61	\$7,281.14	\$8,810.50	-\$1,529.36	-\$213.15
62	\$7,957.69	\$9,044.44	-\$1,086.75	\$442.61
63	\$8,095.65	\$9,286.28	-\$1,190.63	-\$103.88
64	\$8,237.06	\$8,825.60	-\$588.54	\$602.09
65	\$8,381.96	\$9,084.26	-\$702.30	-\$113.76
66	\$8,530.35	\$9,351.86	-\$821.51	-\$119.21
67	\$8,683.30	\$9,628.76	-\$945.46	-\$123.95
68	\$8,838.81	\$9,915.37	-\$1,076.56	-\$131.10
69	\$8,998.94	\$10,212.12	-\$1,213.18	-\$136.62
70	\$9,162.72	\$10,519.41	-\$1,356.69	-\$143.51
71	\$9,331.18	\$10,837.72	-\$1,506.54	-\$149.85
72	\$9,503.35	\$11,167.52	-\$1,664.17	-\$157.63
73	\$9,680.29	\$11,509.32	-\$1,829.03	-\$164.86
74	\$9,862.01	\$11,863.64	-\$2,001.63	-\$172.60
75	\$10,047.57	\$12,231.04	-\$2,183.47	-\$181.84
76	\$10,238.01	\$12,612.11	-\$2,374.10	-\$190.63
77	\$10,433.36	\$13,007.49	-\$2,574.13	-\$200.03
78	\$10,633.66	\$13,417.78	-\$2,784.12	-\$209.99
79	\$10,838.97	\$13,843.70	-\$3,004.73	-\$220.61
80	\$11,049.31	\$14,285.93	-\$3,236.62	-\$231.89
81	\$11,264.74	\$14,745.27	-\$3,480.53	-\$243.91
82	\$11,486.31	\$15,222.47	-\$3,736.16	-\$255.63
83	\$11,713.05	\$15,718.41	-\$4,005.36	-\$269.20
84	\$11,946.03	\$16,233.95	-\$4,287.92	-\$282.56
85	\$12,185.27	\$16,770.00	-\$4,584.73	-\$296.81
86	\$12,429.84	\$17,327.58	-\$4,897.74	-\$313.01
87	\$12,680.79	\$17,907.69	-\$5,226.90	-\$329.16
88	\$12,939.16	\$18,511.42	-\$5,572.26	-\$345.36
89	\$13,203.02	\$19,139.92	-\$5,936.90	-\$364.64
90	\$13,474.42	\$19,794.41	-\$6,319.99	-\$383.09

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	115,248
Estimated High 3 Increase / Year	2.00 %
Years of Service at Retirement	29
Months of Service at Retirement	6
Age at Retirement in Years	60
Age at Retirement in Months	0
Creditable Retirement Sick Leave	1,280
Sick Leave to be Save / Year	52
Annual Inflation Factor	0 %
COLA (In Retirement)	2.20 %
FERS Survivor	50% Annuity

Proposed & Delayed Retirement Data

	Proposed 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	29	30	31	32	33	34	35	36	37	38	39	40
Service Months	6	6	6	6	6	6	6	6	6	6	6	6
Sick Leave Years	0	0	0	0	0	0	0	0	0	0	0	0
Sick Leave Months	7	7	7	8	8	8	9	9	9	10	10	10
Estimated High 3 Average	115,248	117,553	119,904	122,302	124,748	127,243	129,788	132,384	135,031	137,732	140,487	143,296
Change in High 3 Average		2,305	2,351	2,398	2,446	2,495	2,545	2,596	2,647	2,701	2,755	2,809
Annual ANNUITY (Before Penalties)	34,670	36,539	42,316	44,620	46,885	49,222	51,753	54,244	56,814	59,592	62,329	65,152
Annual Retire Early Penalty												
Annual Deposit Penalty												
Annual Redeposit Penalty												
Annual Annuity No Survivor	34,670	36,539	42,316	44,620	46,885	49,222	51,753	54,244	56,814	59,592	62,329	65,152
Monthly Annuity No Survivor *	2,889	3,045	3,526	3,718	3,907	4,102	4,313	4,520	4,735	4,966	5,194	5,429
Annual Annuity With Survivor	31,203	32,885	38,085	40,158	42,196	44,300	46,578	48,820	51,133	53,633	56,096	58,637
Monthly Annuity With Survivor *	2,600	2,740	3,174	3,346	3,516	3,692	3,881	4,068	4,261	4,469	4,675	4,886
Annual Survivor Annuity	17,335	18,270	21,158	22,310	23,442	24,611	25,876	27,122	28,407	29,796	31,165	32,576
Monthly Survivor Annuity	1,445	1,522	1,763	1,859	1,954	2,051	2,156	2,260	2,367	2,483	2,597	2,715
Annual Cost of Survivor Annuity *	3,468	3,660	4,224	4,464	4,692	4,920	5,184	5,424	5,688	5,964	6,228	6,516
Monthly Cost of Survivor Annuity *	289	305	352	372	391	410	432	452	474	497	519	543

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 \$81,894 per year with 2.00% annual pay raises. Retiring at age 60 with 29 years of service will yield a Monthly Retirement Income of: \$2,889

Employee Retirement with Survivor Benefit Plan (SBP):

- Your Monthly Retirement Income after SBP Cost starting at age 60 will be: \$2,600

Survivor's Benefit:

- Under SBP, at your death, your widow(er) will receive a Monthly Income of: \$1,445

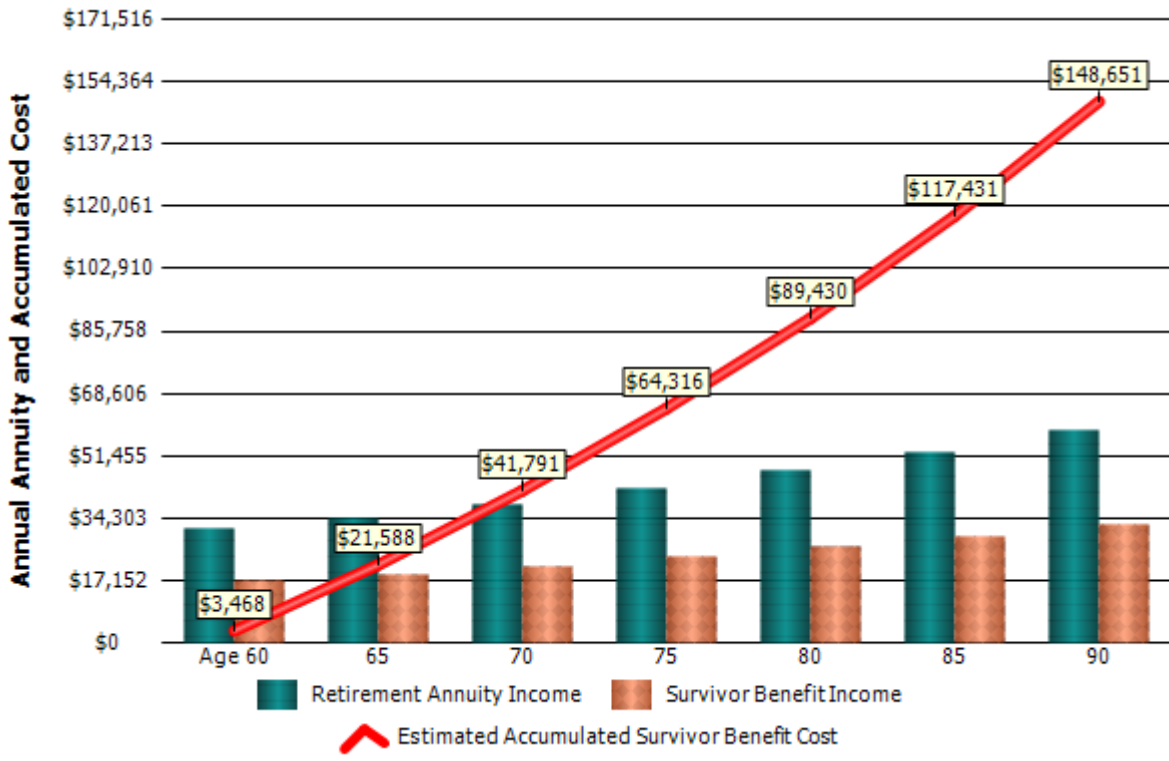
Costs:

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

Cost Per Month:	\$289
Cost Per Year:	\$3,468

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 70 will be: \$41,791

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 80 will be: \$89,430



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 2.20% 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	2,889.00	2,600.00	1,445.00	289.00	3,468.00	3,468.00
2	61	2,889.00	2,600.00	1,445.00	289.00	3,468.00	6,936.00
3	62	2,952.56	2,657.20	1,476.79	295.36	3,544.30	10,480.30
4	63	3,017.51	2,715.66	1,509.28	301.86	3,622.27	14,102.57
5	64	3,083.90	2,775.40	1,542.48	308.50	3,701.96	17,804.53
6	65	3,151.75	2,836.46	1,576.42	315.28	3,783.40	21,587.93
7	66	3,221.08	2,898.86	1,611.10	322.22	3,866.64	25,454.57
8	67	3,291.95	2,962.64	1,646.54	329.31	3,951.70	29,406.27
9	68	3,364.37	3,027.82	1,682.77	336.55	4,038.64	33,444.92
10	69	3,438.39	3,094.43	1,719.79	343.96	4,127.49	37,572.41
11	70	3,514.03	3,162.51	1,757.62	351.52	4,218.30	41,790.70
12	71	3,591.34	3,232.08	1,796.29	359.26	4,311.10	46,101.80
13	72	3,670.35	3,303.19	1,835.81	367.16	4,405.94	50,507.75
14	73	3,751.10	3,375.86	1,876.20	375.24	4,502.87	55,010.62
15	74	3,833.62	3,450.13	1,917.47	383.49	4,601.94	59,612.56
16	75	3,917.96	3,526.03	1,959.66	391.93	4,703.18	64,315.74
17	76	4,004.16	3,603.60	2,002.77	400.55	4,806.65	69,122.39
18	77	4,092.25	3,682.88	2,046.83	409.37	4,912.40	74,034.79
19	78	4,182.28	3,763.90	2,091.86	418.37	5,020.47	79,055.26
20	79	4,274.29	3,846.71	2,137.88	427.58	5,130.92	84,186.18
21	80	4,368.32	3,931.34	2,184.92	436.98	5,243.80	89,429.98
22	81	4,464.42	4,017.83	2,232.98	446.60	5,359.16	94,789.14
23	82	4,562.64	4,106.22	2,282.11	456.42	5,477.07	100,266.20
24	83	4,663.02	4,196.56	2,332.32	466.46	5,597.56	105,863.77
25	84	4,765.61	4,288.88	2,383.63	476.73	5,720.71	111,584.47
26	85	4,870.45	4,383.24	2,436.07	487.21	5,846.56	117,431.03
27	86	4,977.60	4,479.67	2,489.66	497.93	5,975.19	123,406.22
28	87	5,087.11	4,578.22	2,544.43	508.89	6,106.64	129,512.86
29	88	5,199.02	4,678.94	2,600.41	520.08	6,240.99	135,753.85
30	89	5,313.40	4,781.88	2,657.62	531.52	6,378.29	142,132.14
31	90	5,430.30	4,887.08	2,716.09	543.22	6,518.61	148,650.75

* Monthly Annuity No Survivor Minus Monthly Annuity With Survivor

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. Pinnacle Benefit Consultants, LLC cannot provide retirement analysis and decision information to you. No oral or written information or advice provided by Pinnacle Benefit Consultants, LLC 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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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.

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 Contributions:

You are currently contributing a regular amount of \$13,998 from your salary and an additional \$0 catch-up contribution for a combined Annual Contribution of:

\$13,998

Continuing Contributions:

Your future Thrift Savings Plan estimates are based on your annual salary increases, annual TSP contributions, catch-up contributions and, rates of return of each fund. You have chosen to distribute %.

Withdrawal of Funds:

At the age of 60 years and 1 month you elected a lump sum withdrawal of your funds amounting to:

\$836,751

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 - 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 C, F, G, I and S Funds: 12-2016 to 04-2034

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 Estimated Savings
12-2015	41	81,894	0	0	0	0	0	89,356	0	0	89,356
12-2016	42	83,532	0	0	0	0	0	92,074	0	0	92,074
12-2017	43	85,203	0	0	0	0	0	94,875	0	0	94,875
12-2018	44	86,907	0	0	0	0	0	97,760	0	0	97,760
12-2019	45	88,645	0	0	0	0	0	100,734	0	0	100,734
12-2020	46	90,418	0	0	0	0	0	103,798	0	0	103,798
12-2021	47	92,226	0	0	0	0	0	106,955	0	0	106,955
12-2022	48	94,070	0	0	0	0	0	110,208	0	0	110,208
12-2023	49	95,952	0	0	0	0	0	113,560	0	0	113,560
12-2024	50	97,871	0	0	0	0	0	117,014	0	0	117,014
12-2025	51	99,828	0	0	0	0	0	120,573	0	0	120,573
12-2026	52	101,825	0	0	0	0	0	124,240	0	0	124,240
12-2027	53	103,861	0	0	0	0	0	128,019	0	0	128,019
12-2028	54	105,939	0	0	0	0	0	131,913	0	0	131,913
12-2029	55	108,057	0	0	0	0	0	135,925	0	0	135,925
12-2030	56	110,219	0	0	0	0	0	140,060	0	0	140,060
12-2031	57	112,423	0	0	0	0	0	144,320	0	0	144,320
12-2032	58	114,671	0	0	0	0	0	148,709	0	0	148,709
12-2033	59	116,965	0	0	0	0	0	153,233	0	0	153,233
04-2034	60	0	0	0	0	0	0	154,771	0	0	154,771

Summary of Annual Contributions and Savings in the L Funds (C, F, G, I and S): 12-2016 to 04-2034

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 Estimated Savings
12-2015	41	81,894	13,998	4,095	18,093	6,175	1,457	811	3,645	2,647	14,735
12-2016	42	83,532	14,278	4,177	18,454	14,405	3,355	2,090	8,410	6,176	34,436
12-2017	43	85,203	14,563	4,260	18,824	23,223	5,338	3,643	13,413	9,962	55,579
12-2018	44	86,907	14,855	4,345	19,200	32,664	7,410	5,488	18,664	14,019	78,245
12-2019	45	88,645	15,152	4,432	19,584	42,767	9,573	7,642	24,172	18,364	102,518
12-2020	46	90,418	15,455	4,521	19,976	53,572	11,830	10,124	29,950	23,017	128,493
12-2021	47	92,226	15,764	4,611	20,375	65,124	14,186	12,953	36,007	27,997	156,267
12-2022	48	94,070	16,079	4,704	20,783	77,467	16,643	16,152	42,355	33,324	185,941
12-2023	49	95,952	16,401	4,798	21,198	90,650	19,205	19,740	49,007	39,021	217,623
12-2024	50	97,871	16,729	4,894	21,622	104,725	21,875	23,740	55,975	45,110	251,425
12-2025	51	99,828	17,063	4,991	22,055	119,748	24,658	28,176	63,297	51,593	287,472
12-2026	52	101,825	17,405	5,091	22,496	135,775	27,557	33,073	71,010	58,469	325,884
12-2027	53	103,861	17,753	5,193	22,946	152,869	30,576	38,455	79,132	65,764	366,796
12-2028	54	105,939	18,000	5,297	23,297	171,055	33,709	44,328	87,660	73,486	410,238
12-2029	55	108,057	18,000	5,403	23,403	190,305	36,940	50,662	96,561	81,624	456,092
12-2030	56	110,219	18,000	5,511	23,511	210,686	40,271	57,475	105,852	90,204	504,488
12-2031	57	112,423	18,000	5,621	23,621	232,267	43,706	64,783	115,551	99,254	555,561
12-2032	58	114,671	18,000	5,734	23,734	255,121	47,249	72,606	125,678	108,802	609,456
12-2033	59	116,965	18,000	5,848	23,848	279,328	50,903	80,960	136,253	118,882	666,326
04-2034	60	0	3,000	994	3,994	286,346	51,825	82,812	139,119	121,878	681,980

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 Jan-21-2016

At your current age of 41, your annual salary is \$81,894.00, and you expect annual salary increases of 2.00%. 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 03-31-2034 at the age of 60. You elected to reduce your Basic coverage by 2% monthly to 25% of full Basic coverage beginning at the age of 65. You chose to not keep full Option B coverage at the age of 65.

FEGLI Premiums and Coverage

Age	Annual Salary	Biweekly Premium	Monthly Premium	Annual Premium	Accumulated Cost	Basic	Option A	Option B	Option C	Total Coverage
41/42	81,894	33.70	73.02	876	876	117,600	10,000	410,000	0	537,600
42/43	83,532	34.50	74.75	897	1,773	111,800	10,000	420,000	0	541,800
43/44	85,203	35.30	76.48	918	2,691	105,600	10,000	430,000	0	545,600
44/45	86,907	35.70	77.35	928	3,619	97,900	10,000	435,000	0	542,900
45/46	88,645	50.15	108.66	1,304	4,923	91,000	10,000	445,000	0	546,000
46/47	90,418	51.25	111.04	1,333	6,256	93,000	10,000	455,000	0	558,000
47/48	92,226	52.35	113.43	1,361	7,617	95,000	10,000	465,000	0	570,000
48/49	94,070	53.45	115.81	1,390	9,006	97,000	10,000	475,000	0	582,000
49/50	95,952	54.00	117.00	1,404	10,410	98,000	10,000	480,000	0	588,000
50/51	97,871	80.10	173.55	2,083	12,493	100,000	10,000	490,000	0	600,000
51/52	99,828	81.70	177.02	2,124	14,617	102,000	10,000	500,000	0	612,000
52/53	101,825	83.30	180.48	2,166	16,783	104,000	10,000	510,000	0	624,000
53/54	103,861	84.90	183.95	2,207	18,990	106,000	10,000	520,000	0	636,000
54/55	105,939	86.50	187.42	2,249	21,239	108,000	10,000	530,000	0	648,000
55/56	108,057	144.70	313.52	3,762	25,002	111,000	10,000	545,000	0	666,000
56/57	110,219	147.30	319.15	3,830	28,831	113,000	10,000	555,000	0	678,000
57/58	112,423	149.90	324.78	3,897	32,729	115,000	10,000	565,000	0	690,000
58/59	114,671	152.50	330.42	3,965	36,694	117,000	10,000	575,000	0	702,000
59/60	116,965	155.10	336.05	4,033	40,726	119,000	10,000	585,000	0	714,000
60/61	0	328.05	710.78	8,529	49,256	119,000	10,000	585,000	0	714,000
61/62	0	328.05	710.78	8,529	57,785	119,000	10,000	585,000	0	714,000
62/63	0	328.05	710.78	8,529	66,314	119,000	10,000	585,000	0	714,000
63/64	0	328.05	710.78	8,529	74,844	119,000	10,000	585,000	0	714,000
64/65	0	328.05	710.78	8,529	83,373	119,000	10,000	585,000	0	714,000
65/66	0	0.00	0.00	0	83,373	119,000	10,000	585,000	0	714,000
66/67	0	0.00	0.00	0	83,373	90,440	7,600	444,600	0	542,640
67/68	0	0.00	0.00	0	83,373	61,880	5,200	304,200	0	371,280
68/69	0	0.00	0.00	0	83,373	33,320	2,800	163,800	0	199,920
69/70	0	0.00	0.00	0	83,373	29,750	2,500	0	0	32,250
70/71	0	0.00	0.00	0	83,373	29,750	2,500	0	0	32,250
71/72	0	0.00	0.00	0	83,373	29,750	2,500	0	0	32,250
72/73	0	0.00	0.00	0	83,373	29,750	2,500	0	0	32,250
73/74	0	0.00	0.00	0	83,373	29,750	2,500	0	0	32,250
74/75	0	0.00	0.00	0	83,373	29,750	2,500	0	0	32,250
75/76	0	0.00	0.00	0	83,373	29,750	2,500	0	0	32,250
76/77	0	0.00	0.00	0	83,373	29,750	2,500	0	0	32,250
77/78	0	0.00	0.00	0	83,373	29,750	2,500	0	0	32,250
78/79	0	0.00	0.00	0	83,373	29,750	2,500	0	0	32,250
79/80	0	0.00	0.00	0	83,373	29,750	2,500	0	0	32,250
80/81	0	0.00	0.00	0	83,373	29,750	2,500	0	0	32,250
81/82	0	0.00	0.00	0	83,373	29,750	2,500	0	0	32,250
82/83	0	0.00	0.00	0	83,373	29,750	2,500	0	0	32,250
83/84	0	0.00	0.00	0	83,373	29,750	2,500	0	0	32,250
84/85	0	0.00	0.00	0	83,373	29,750	2,500	0	0	32,250
85/86	0	0.00	0.00	0	83,373	29,750	2,500	0	0	32,250
86/87	0	0.00	0.00	0	83,373	29,750	2,500	0	0	32,250
87/88	0	0.00	0.00	0	83,373	29,750	2,500	0	0	32,250
88/89	0	0.00	0.00	0	83,373	29,750	2,500	0	0	32,250
89/90	0	0.00	0.00	0	83,373	29,750	2,500	0	0	32,250
90/91	0	0.00	0.00	0	83,373	29,750	2,500	0	0	32,250

Average Premium from Age 41 to Age 65	Basic	Option A	Option B	Option C	Total Premium
Biweekly	\$15.69	\$2.39	\$115.53	\$0.00	\$133.61
Monthly	\$34.00	\$5.18	\$250.30	\$0.00	\$289.49

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 = \$148.46

Monthly = \$321.66

Annual = \$3,859.96

The current premium is estimated to increase annually by 6.00% (compounded)

Age	Biweekly Health Benefit Cost	Monthly Health Benefit Cost	Annual Health Benefit Cost	Accumulated Cost	Change Form Previous Year
41/42	148.46	321.66	3,859.96	3,859.96	.00
42/43	157.37	340.96	4,091.56	7,951.52	231.60
43/44	166.81	361.42	4,337.05	12,288.57	245.49
44/45	176.82	383.11	4,597.27	16,885.84	260.22
45/46	187.43	406.09	4,873.11	21,758.95	275.84
46/47	198.67	430.46	5,165.50	26,924.45	292.39
47/48	210.59	456.29	5,475.43	32,399.88	309.93
48/49	223.23	483.66	5,803.95	38,203.83	328.52
49/50	236.62	512.68	6,152.19	44,356.02	348.24
50/51	250.82	543.44	6,521.32	50,877.34	369.13
51/52	265.87	576.05	6,912.60	57,789.94	391.28
52/53	281.82	610.61	7,327.36	65,117.30	414.76
53/54	298.73	647.25	7,767.00	72,884.30	439.64
54/55	316.65	686.09	8,233.02	81,117.31	466.02
55/56	335.65	727.25	8,727.00	89,844.31	493.98
56/57	355.79	770.89	9,250.62	99,094.93	523.62
57/58	377.14	817.14	9,805.66	108,900.59	555.04
58/59	399.77	866.17	10,394.00	119,294.58	588.34
59/60	423.76	918.14	11,017.63	130,312.22	623.63
60/61	449.18	973.22	11,678.69	141,990.91	661.06
61/62	476.13	1,031.62	12,379.41	154,370.33	700.72
62/63	504.70	1,093.52	13,122.18	167,492.50	742.77
63/64	534.98	1,159.13	13,909.51	181,402.02	787.33
64/65	567.08	1,228.67	14,744.08	196,146.10	834.57
65/66	601.11	1,302.39	15,628.73	211,774.82	884.65
66/67	637.17	1,380.54	16,566.45	228,341.27	937.72
67/68	675.40	1,463.37	17,560.44	245,901.71	993.99
68/69	715.93	1,551.17	18,614.06	264,515.77	1,053.62
69/70	758.88	1,644.24	19,730.91	284,246.68	1,116.85
70/71	804.41	1,742.90	20,914.76	305,161.44	1,183.85
71/72	852.68	1,847.47	22,169.65	327,331.08	1,254.89
72/73	903.84	1,958.32	23,499.82	350,830.91	1,330.17
73/74	958.07	2,075.82	24,909.81	375,740.72	1,409.99
74/75	1,015.55	2,200.37	26,404.40	402,145.13	1,494.59
75/76	1,076.49	2,332.39	27,988.67	430,133.79	1,584.27
76/77	1,141.08	2,472.33	29,667.99	459,801.78	1,679.32
77/78	1,209.54	2,620.67	31,448.07	491,249.85	1,780.08
78/79	1,282.11	2,777.91	33,334.95	524,584.80	1,886.88
79/80	1,359.04	2,944.59	35,335.05	559,919.85	2,000.10
80/81	1,440.58	3,121.26	37,455.15	597,375.00	2,120.10
81/82	1,527.02	3,308.54	39,702.46	637,077.46	2,247.31
82/83	1,618.64	3,507.05	42,084.61	679,162.06	2,382.15
83/84	1,715.76	3,717.47	44,609.68	723,771.75	2,525.07
84/85	1,818.70	3,940.52	47,286.26	771,058.01	2,676.58
85/86	1,927.82	4,176.95	50,123.44	821,181.45	2,837.18
86/87	2,043.49	4,427.57	53,130.85	874,312.30	3,007.41
87/88	2,166.10	4,693.23	56,318.70	930,631.00	3,187.85
88/89	2,296.07	4,974.82	59,697.82	990,328.82	3,379.12
89/90	2,433.83	5,273.31	63,279.69	1,053,608.51	3,581.87