

# Federal Employee Benefits Analysis

November 17, 2010

Sam Jones  
123 Main Street  
Any Town, US 54321

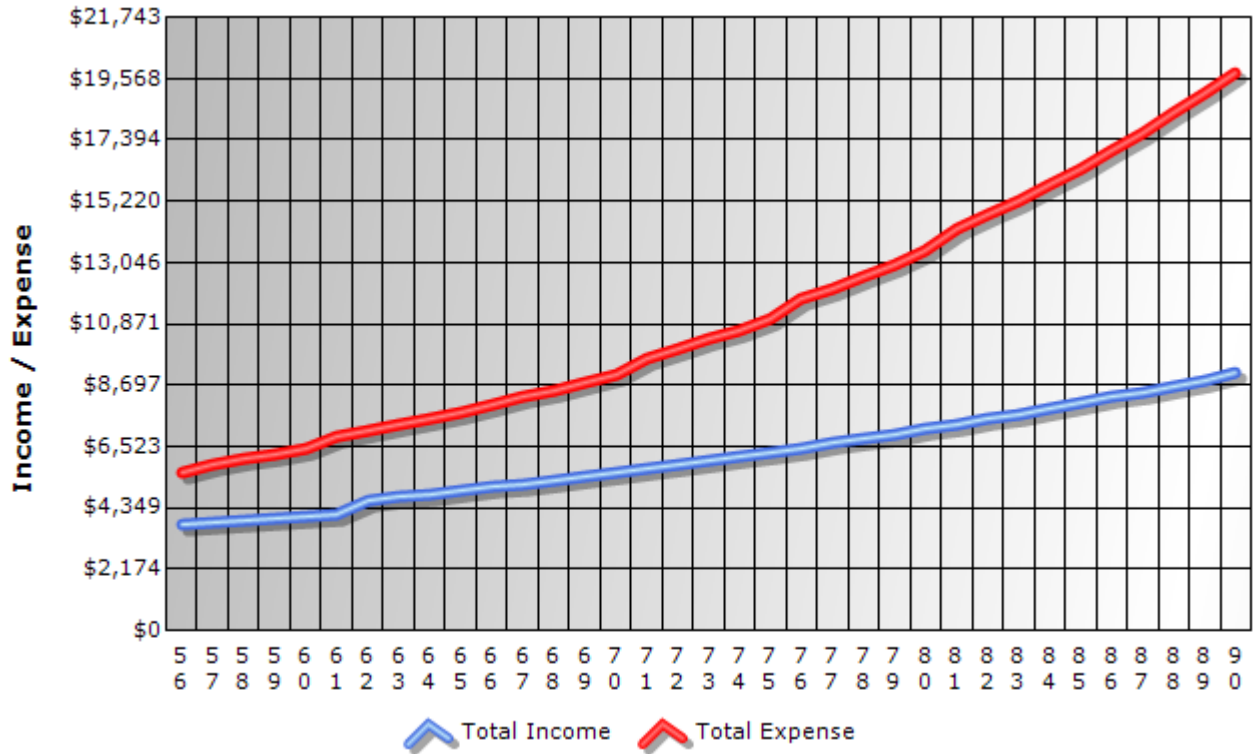
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Company Name  
Your Name  
Company Address - line 1  
Company Address - line 2  
Company City, ST Company Zip  
Phone: Company Phone # Extension: 1234  
Fax: Company Fax #  
Email: Your.Name@CompanyEmail.com

## **Benefits Analysis**

# Monthly Income / Expense - All Sources

Not Enough Income In Each Year Of Retirement



Age	Income	Expense	Difference	Change
56	\$3,763.04	\$5,582.84	-\$1,819.80	
57	\$3,827.86	\$5,905.82	-\$2,077.96	-\$258.16
58	\$3,894.14	\$6,081.56	-\$2,187.42	-\$109.46
59	\$3,961.91	\$6,264.15	-\$2,302.24	-\$114.82
60	\$4,031.23	\$6,453.89	-\$2,422.66	-\$120.42
61	\$4,102.09	\$6,841.31	-\$2,739.22	-\$316.56
62	\$4,597.57	\$7,051.33	-\$2,453.76	\$285.46
63	\$4,710.68	\$7,269.75	-\$2,559.07	-\$105.31
64	\$4,826.46	\$7,496.98	-\$2,670.52	-\$111.45
65	\$4,944.96	\$7,733.47	-\$2,788.51	-\$117.99
66	\$5,066.20	\$8,007.68	-\$2,941.48	-\$152.97
67	\$5,191.23	\$8,264.14	-\$3,072.91	-\$131.43
68	\$5,319.10	\$8,531.37	-\$3,212.27	-\$139.36
69	\$5,449.84	\$8,809.95	-\$3,360.11	-\$147.84
70	\$5,584.49	\$9,100.49	-\$3,516.00	-\$155.89
71	\$5,722.09	\$9,663.80	-\$3,941.71	-\$425.71
72	\$5,862.70	\$9,980.24	-\$4,117.54	-\$175.83
73	\$6,007.36	\$10,310.71	-\$4,303.35	-\$185.81
74	\$6,156.12	\$10,656.00	-\$4,499.88	-\$196.53
75	\$6,308.01	\$11,016.94	-\$4,708.93	-\$209.05
76	\$6,464.10	\$11,726.21	-\$5,262.11	-\$553.18
77	\$6,623.42	\$12,121.22	-\$5,497.80	-\$235.69
78	\$6,787.04	\$12,534.77	-\$5,747.73	-\$249.93
79	\$6,955.00	\$12,967.96	-\$6,012.96	-\$265.23
80	\$7,127.36	\$13,421.95	-\$6,294.59	-\$281.63
81	\$7,304.16	\$14,233.98	-\$6,929.82	-\$635.23
82	\$7,485.48	\$14,733.40	-\$7,247.92	-\$318.10
83	\$7,670.36	\$15,257.64	-\$7,587.28	-\$339.36
84	\$7,860.85	\$15,808.24	-\$7,947.39	-\$360.11
85	\$8,056.03	\$16,386.85	-\$8,330.82	-\$383.43
86	\$8,255.96	\$16,995.20	-\$8,739.24	-\$408.42
87	\$8,461.67	\$17,635.22	-\$9,173.55	-\$434.31
88	\$8,672.27	\$18,308.92	-\$9,636.65	-\$463.10
89	\$8,887.80	\$19,018.46	-\$10,130.66	-\$494.01
90	\$9,108.32	\$19,766.16	-\$10,657.84	-\$527.18

## **Thrift Savings Plan**

# Thrift Savings Plan - Contributions and Projected Savings

## Summary of Annual Contributions and Savings in the **C, F, G, I and S Funds**: 12-2010 to 08-2017

End of Year	Age	Salary	Your Contrib	Gov Contrib	TOTAL Contrib	C Fund Savings	F Fund Savings	G Fund Savings	I Fund Savings	S Fund Savings	TOTAL Savings
12-2010	49	66,237	3,312	1,656	4,968	28,821	0	28,413	0	0	57,234
12-2011	50	68,224	3,411	1,706	5,117	32,913	0	32,024	0	0	64,937
12-2012	51	70,271	3,514	1,757	5,270	37,293	0	35,841	0	0	73,134
12-2013	52	72,379	3,619	1,809	5,428	41,979	0	39,873	0	0	81,852
12-2014	53	74,550	3,728	1,864	5,591	46,987	0	44,133	0	0	91,120
12-2015	54	76,787	3,839	1,920	5,759	52,337	0	48,628	0	0	100,965
12-2016	55	79,090	3,955	1,977	5,932	58,050	0	53,372	0	0	111,422
08-2017	56	0	1,697	849	2,546	61,313	0	55,922	0	0	117,235

## Summary of Annual Contributions and Savings in the **L Funds** (C, F, G, I and S): 12-2010 to 08-2017

End of Year	Age	Salary	Your Contrib	Gov Contrib	TOTAL Contrib	C Fund Savings	F Fund Savings	G Fund Savings	I Fund Savings	S Fund Savings	TOTAL Savings
12-2010	49	66,237	3,312	1,656	4,968	19,295	4,525	16,025	10,779	6,744	57,368
12-2011	50	68,224	3,411	1,706	5,117	21,612	5,063	19,002	12,068	7,460	65,205
12-2012	51	70,271	3,514	1,757	5,270	24,041	5,628	22,248	13,418	8,197	73,532
12-2013	52	72,379	3,619	1,809	5,428	26,586	6,220	25,780	14,832	8,955	82,373
12-2014	53	74,550	3,728	1,864	5,591	29,252	6,841	29,616	16,313	9,735	91,757
12-2015	54	76,787	3,839	1,920	5,759	32,043	7,491	33,774	17,862	10,534	101,704
12-2016	55	79,090	3,955	1,977	5,932	34,963	8,173	38,276	19,481	11,354	112,247
08-2017	56	0	1,697	849	2,546	36,513	8,531	40,960	20,339	11,755	118,098

Total Savings at Retirement: C, F, G, I and S Funds + L Funds = \$117,235 + \$118,098 = \$235,333

## **Retirement Benefits**

# Retirement Annuity and Surviving Spouse Benefits

## Benefits Data

Calculations based on a COLA (In Retirement) of 2.34% 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	56	2,093.00	1,884.00	1,047.00	209.00	2,508.00	2,508.00
2	57	2,093.00	1,884.00	1,047.00	209.00	2,508.00	5,016.00
3	58	2,093.00	1,884.00	1,047.00	209.00	2,508.00	7,524.00
4	59	2,093.00	1,884.00	1,047.00	209.00	2,508.00	10,032.00
5	60	2,093.00	1,884.00	1,047.00	209.00	2,508.00	12,540.00
6	61	2,093.00	1,884.00	1,047.00	209.00	2,508.00	15,048.00
7	62	2,141.98	1,928.09	1,071.50	213.89	2,566.69	17,614.69
8	63	2,192.10	1,973.20	1,096.57	218.90	2,626.75	20,241.43
9	64	2,243.39	2,019.38	1,122.23	224.02	2,688.21	22,929.65
10	65	2,295.89	2,066.63	1,148.49	229.26	2,751.12	25,680.77
11	66	2,349.61	2,114.99	1,175.37	234.62	2,815.49	28,496.26
12	67	2,404.59	2,164.48	1,202.87	240.11	2,881.38	31,377.64
13	68	2,460.86	2,215.13	1,231.02	245.73	2,948.80	34,326.44
14	69	2,518.45	2,266.96	1,259.82	251.48	3,017.80	37,344.24
15	70	2,577.38	2,320.01	1,289.30	257.37	3,088.42	40,432.66
16	71	2,637.69	2,374.30	1,319.47	263.39	3,160.69	43,593.35
17	72	2,699.41	2,429.86	1,350.35	269.55	3,234.65	46,828.00
18	73	2,762.58	2,486.71	1,381.95	275.86	3,310.34	50,138.33
19	74	2,827.22	2,544.90	1,414.29	282.32	3,387.80	53,526.14
20	75	2,893.38	2,604.45	1,447.38	288.92	3,467.08	56,993.21
21	76	2,961.08	2,665.40	1,481.25	295.68	3,548.21	60,541.42
22	77	3,030.37	2,727.77	1,515.91	302.60	3,631.23	64,172.65
23	78	3,101.28	2,791.60	1,551.38	309.68	3,716.20	67,888.85
24	79	3,173.85	2,856.92	1,587.68	316.93	3,803.16	71,692.02
25	80	3,248.12	2,923.77	1,624.84	324.35	3,892.16	75,584.17
26	81	3,324.13	2,992.19	1,662.86	331.94	3,983.23	79,567.41
27	82	3,401.91	3,062.21	1,701.77	339.70	4,076.44	83,643.85
28	83	3,481.52	3,133.86	1,741.59	347.65	4,171.83	87,815.68
29	84	3,562.98	3,207.20	1,782.34	355.79	4,269.45	92,085.13
30	85	3,646.36	3,282.24	1,824.05	364.11	4,369.36	96,454.49
31	86	3,731.68	3,359.05	1,866.73	372.63	4,471.60	100,926.09
32	87	3,819.00	3,437.65	1,910.41	381.35	4,576.23	105,502.32
33	88	3,908.37	3,518.09	1,955.12	390.28	4,683.32	110,185.64
34	89	3,999.82	3,600.41	2,000.87	399.41	4,792.91	114,978.55
35	90	4,093.42	3,684.66	2,047.69	408.76	4,905.06	119,883.61

\* Monthly Annuity No Survivor Minus Monthly Annuity With Survivor

Accumulated  
Cost of  
Survivor  
Benefit

**Federal Employees Group Life Insurance**



# Federal Employees Group Life Insurance

Summary as of November-17-2010

At your current age of 49, your annual salary is \$66,237.00, and you expect annual salary increases of 3.00%. Your life insurance coverage includes: Basic (equal to your rounded annual salary plus \$2000), Option A (equal to \$10,000), Option B (equal to 3 times your annual salary), Option C insures your spouse for \$25,000. You plan to retire on 06-21-2017 at the age of 56. 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
49/50	66,237	32.34	70.07	841	841	69,000	10,000	201,000	25,000	305,000
50/51	68,224	45.53	98.65	1,184	2,025	71,000	10,000	207,000	25,000	313,000
51/52	70,271	46.67	101.12	1,213	3,238	73,000	10,000	213,000	25,000	321,000
52/53	72,379	47.81	103.59	1,243	4,481	75,000	10,000	219,000	25,000	329,000
53/54	74,550	48.95	106.06	1,273	5,754	77,000	10,000	225,000	25,000	337,000
54/55	76,787	50.09	108.53	1,302	7,056	79,000	10,000	231,000	25,000	345,000
55/56	79,090	89.45	193.81	2,326	9,382	82,000	10,000	240,000	25,000	357,000
56/57	0	158.71	343.87	4,126	13,508	82,000	10,000	240,000	25,000	357,000
57/58	0	158.71	343.87	4,126	17,635	82,000	10,000	240,000	25,000	357,000
58/59	0	158.71	343.87	4,126	21,761	82,000	10,000	240,000	25,000	357,000
59/60	0	158.71	343.87	4,126	25,888	82,000	10,000	240,000	25,000	357,000
60/61	0	244.56	529.88	6,359	32,246	82,000	10,000	240,000	25,000	357,000
61/62	0	244.56	529.88	6,359	38,605	82,000	10,000	240,000	25,000	357,000
62/63	0	244.56	529.88	6,359	44,963	82,000	10,000	240,000	25,000	357,000
63/64	0	244.56	529.88	6,359	51,322	82,000	10,000	240,000	25,000	357,000
64/65	0	244.56	529.88	6,359	57,680	82,000	10,000	240,000	25,000	357,000
65/66	0	257.06	556.96	6,684	64,364	82,000	10,000	240,000	25,000	357,000
66/67	0	257.06	556.96	6,684	71,048	82,000	7,600	240,000	25,000	354,600
67/68	0	257.06	556.96	6,684	77,731	82,000	5,200	240,000	25,000	352,200
68/69	0	257.06	556.96	6,684	84,415	82,000	2,800	240,000	25,000	349,800
69/70	0	257.06	556.96	6,684	91,098	82,000	2,500	240,000	25,000	349,500
70/71	0	374.26	810.90	9,731	100,829	82,000	2,500	240,000	25,000	349,500
71/72	0	374.26	810.90	9,731	110,560	82,000	2,500	240,000	25,000	349,500
72/73	0	374.26	810.90	9,731	120,291	82,000	2,500	240,000	25,000	349,500
73/74	0	374.26	810.90	9,731	130,021	82,000	2,500	240,000	25,000	349,500
74/75	0	374.26	810.90	9,731	139,752	82,000	2,500	240,000	25,000	349,500
75/76	0	523.76	1,134.81	13,618	153,370	82,000	2,500	240,000	25,000	349,500
76/77	0	523.76	1,134.81	13,618	166,988	82,000	2,500	240,000	25,000	349,500
77/78	0	523.76	1,134.81	13,618	180,605	82,000	2,500	240,000	25,000	349,500
78/79	0	523.76	1,134.81	13,618	194,223	82,000	2,500	240,000	25,000	349,500
79/80	0	523.76	1,134.81	13,618	207,841	82,000	2,500	240,000	25,000	349,500
80/81	0	675.26	1,463.06	17,557	225,398	82,000	2,500	240,000	25,000	349,500
81/82	0	675.26	1,463.06	17,557	242,954	82,000	2,500	240,000	25,000	349,500
82/83	0	675.26	1,463.06	17,557	260,511	82,000	2,500	240,000	25,000	349,500
83/84	0	675.26	1,463.06	17,557	278,068	82,000	2,500	240,000	25,000	349,500
84/85	0	675.26	1,463.06	17,557	295,625	82,000	2,500	240,000	25,000	349,500
85/86	0	675.26	1,463.06	17,557	313,181	82,000	2,500	240,000	25,000	349,500
86/87	0	675.26	1,463.06	17,557	330,738	82,000	2,500	240,000	25,000	349,500
87/88	0	675.26	1,463.06	17,557	348,295	82,000	2,500	240,000	25,000	349,500
88/89	0	675.26	1,463.06	17,557	365,852	82,000	2,500	240,000	25,000	349,500
89/90	0	675.26	1,463.06	17,557	383,408	82,000	2,500	240,000	25,000	349,500
90/91	0	675.26	1,463.06	17,557	400,965	82,000	2,500	240,000	25,000	349,500
91/92	0	675.26	1,463.06	17,557	418,522	82,000	2,500	240,000	25,000	349,500
92/93	0	675.26	1,463.06	17,557	436,079	82,000	2,500	240,000	25,000	349,500

Average Premium from Age 49 to Age 65	Basic	Option A	Option B	Option C	Total Premium
Biweekly	\$50.80	\$3.21	\$76.71	\$7.92	\$138.65
Monthly	\$110.08	\$6.96	\$166.20	\$17.16	\$300.41

Company Name

## **Benefits and Costs Analysis**

# Benefits Cost Analysis

Retirement Starts

Age	Annual FEGLI Cost	Annual Survivor Benefit Cost	TOTAL Annual Cost	TOTAL ACCUMULATED COST	Cost Increase From Previous Year
49/50	841	0	841	841	
50/51	1,184	0	1,184	2,025	343
51/52	1,213	0	1,213	3,238	29
52/53	1,243	0	1,243	4,481	30
53/54	1,273	0	1,273	5,754	30
54/55	1,302	0	1,302	7,056	29
55/56	2,326	0	2,326	9,382	1,024
56/57	4,126	2,508	6,634	16,016	4,308
57/58	4,126	2,508	6,634	22,650	
58/59	4,126	2,508	6,634	29,284	
59/60	4,126	2,508	6,634	35,918	
60/61	6,359	2,508	8,867	44,785	2,233
61/62	6,359	2,508	8,867	53,652	
62/63	6,359	2,567	8,926	62,578	59
63/64	6,359	2,627	8,986	71,563	60
64/65	6,359	2,688	9,047	80,611	61
65/66	6,684	2,751	9,435	90,046	388
66/67	6,684	2,815	9,499	99,545	64
67/68	6,684	2,881	9,565	109,111	66
68/69	6,684	2,949	9,633	118,743	67
69/70	6,684	3,018	9,702	128,445	69
70/71	9,731	3,088	12,819	141,265	3,118
71/72	9,731	3,161	12,892	154,156	72
72/73	9,731	3,235	12,966	167,122	74
73/74	9,731	3,310	13,041	180,163	76
74/75	9,731	3,388	13,119	193,282	77
75/76	13,618	3,467	17,085	210,367	3,966
76/77	13,618	3,548	17,166	227,533	81
77/78	13,618	3,631	17,249	244,783	83
78/79	13,618	3,716	17,334	262,117	85
79/80	13,618	3,803	17,421	279,538	87
80/81	17,557	3,892	21,449	300,987	4,028
81/82	17,557	3,983	21,540	322,527	91
82/83	17,557	4,076	21,633	344,161	93
83/84	17,557	4,172	21,729	365,890	95
84/85	17,557	4,269	21,826	387,716	98
85/86	17,557	4,369	21,926	409,642	100
86/87	17,557	4,472	22,029	431,671	102
87/88	17,557	4,576	22,133	453,804	105
88/89	17,557	4,683	22,240	476,045	107
89/90	17,557	4,793	22,350	498,395	110
90/91	17,557	4,905	22,462	520,857	112
91/92	17,557	5,020	22,577	543,433	115
92/93	17,557	5,137	22,694	566,128	117

Company Name

**Federal Employees Health Benefits Program**

# Federal Employees Health Benefits Program

Calculations based on current Health Insurance premium of:

Biweekly = \$97.23  
 Monthly = \$210.66  
 Annual = \$2,527.98

The current premium is projected to increase annually by 8.00% (compounded)

Age	Biweekly Health Benefit Cost	Monthly Health Benefit Cost	Annual Health Benefit Cost	Accumulated Cost	Change Form Previous Year
48/49	97.23	210.67	2,527.98	2,527.98	.00
49/50	105.01	227.52	2,730.22	5,258.20	202.24
50/51	113.41	245.72	2,948.64	8,206.83	218.42
51/52	122.48	265.38	3,184.53	11,391.36	235.89
52/53	132.28	286.61	3,439.29	14,830.65	254.76
53/54	142.86	309.54	3,714.43	18,545.08	275.14
54/55	154.29	334.30	4,011.59	22,556.67	297.16
55/56	166.64	361.04	4,332.51	26,889.18	320.92
56/57	179.97	389.93	4,679.11	31,568.30	346.60
57/58	194.36	421.12	5,053.44	36,621.74	374.33
58/59	209.91	454.81	5,457.72	42,079.46	404.28
59/60	226.71	491.20	5,894.34	47,973.80	436.62
60/61	244.84	530.49	6,365.88	54,339.68	471.54
61/62	264.43	572.93	6,875.15	61,214.83	509.27
62/63	285.58	618.76	7,425.17	68,640.00	550.02
63/64	308.43	668.27	8,019.18	76,659.18	594.01
64/65	333.10	721.73	8,660.71	85,319.90	641.53
65/66	359.75	779.46	9,353.57	94,673.47	692.86
66/67	388.53	841.82	10,101.86	104,775.32	748.29
67/68	419.62	909.17	10,910.01	115,685.33	808.15
68/69	453.19	981.90	11,782.81	127,468.14	872.80
69/70	489.44	1,060.45	12,725.43	140,193.57	942.62
70/71	528.60	1,145.29	13,743.47	153,937.03	1,018.04
71/72	570.88	1,236.91	14,842.94	168,779.98	1,099.47
72/73	616.55	1,335.87	16,030.38	184,810.35	1,187.44
73/74	665.88	1,442.73	17,312.81	202,123.16	1,282.43
74/75	719.15	1,558.15	18,697.83	220,821.00	1,385.02
75/76	776.68	1,682.81	20,193.66	241,014.66	1,495.83
76/77	838.81	1,817.43	21,809.15	262,823.81	1,615.49
77/78	905.92	1,962.82	23,553.88	286,377.69	1,744.73
78/79	978.39	2,119.85	25,438.20	311,815.89	1,884.32
79/80	1,056.66	2,289.44	27,473.25	339,289.14	2,035.05
80/81	1,141.20	2,472.59	29,671.11	368,960.25	2,197.86
81/82	1,232.49	2,670.40	32,044.80	401,005.05	2,373.69
82/83	1,331.09	2,884.03	34,608.38	435,613.43	2,563.58
83/84	1,437.58	3,114.75	37,377.05	472,990.49	2,768.67
84/85	1,552.59	3,363.94	40,367.22	513,357.71	2,990.17
85/86	1,676.79	3,633.05	43,596.60	556,954.30	3,229.38
86/87	1,810.94	3,923.69	47,084.32	604,038.63	3,487.72
87/88	1,955.81	4,237.59	50,851.07	654,889.70	3,766.75
88/89	2,112.28	4,576.60	54,919.16	709,808.85	4,068.09
89/90	2,281.26	4,942.72	59,312.69	769,121.54	4,393.53
90/91	2,463.76	5,338.14	64,057.70	833,179.25	4,745.01

Medicare Starts