



**FEDERAL
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Federal Employee Benefits Analysis

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John Doe
1234 Main St.
Anywhere, CA 12345

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IMPORTANT NOTE: If Military time is not bought back it is not included in SCD for Retirement

Disclaimer

This report illustrates estimates of cost and benefits for the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS), Federal Employees Group Life Insurance (FEGLI), Federal Employees Health Benefits Program, Long Term Care (LTC) Insurance, Social Security System benefits, and the Thrift Savings Plan (TSP). Some estimates are based on assumptions, which may affect the results, and may differ from actual experience. Since future costs and benefits cannot be projected with absolute certainty, you should not base your financial decisions solely on the estimates of this report, and it is recommended to consult with your personnel office or the Office of Personnel Management (OPM), Retirement Information Office 1-888-767-6738.

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SAMPLE REPORT

Benefits Analysis

Federal Employee Benefits - Summary

Personal

Name: John Doe
Address: 1234 Main St.
Anywhere, CA 12345
Date of Birth: 01-15-1954
Age: 60

Employment

Service Computation Date: 06-05-86
Annual Salary: \$106,813.00
Hourly Salary: \$51.18
Annual Salary Increase: 1.00% (Estimated)
Creditable Service: 27 Years 11 Months
Sick Leave: 0 Years 3 Months

Retirement

Retirement System: FERS
Employee Type: REGULAR
Retirement Type: REGULAR
Planned Retirement Date: 12-31-16
Annual Salary: \$108,960.00
Hourly Salary: \$52.21
High 3 Average Salary: \$107,885.00
Annual COLA: 1.70%
Creditable Service: 30 Years 6 Months
Sick Leave: 0 Years 4 Months
Age: 62
Retirement Eligibility: Service and Age Requirements Met

Monthly Retirement Annuity - FERS Survivor with a 50% Annuity

Annuity Without Survivor*: \$3,049
Annuity With Survivor*: \$2,744
Survivor's Annuity: \$1,525
Cost of Survivor's Annuity*: \$305

Thrift Savings Plan (TSP)

CURRENT STATUS	START SAVINGS WITHDRAWAL
Your Annual Contribution: \$5,340.65	Age: 63
Govt. Annual Contribution: \$5,340.65	Total Monthly Payments: See TSP Page
C Fund Savings: \$150,000.00	Monthly Payment:
F Fund Savings: \$100,000.00	Total Payout:
G Fund Savings: \$0.00	
I Fund Savings: \$0.00	
S Fund Savings: \$0.00	
L Fund Savings: \$0.00	
Total Savings: \$250,000.00	Total Savings Before Payout: \$301,332.00

Federal Employees Group Life Insurance (FEGLI)

COVERAGE	AT AGE 60	AT AGE 62	AT AGE 67
Basic:	\$109,000.00	\$110,000.00	\$110,000.00
Option A:	\$10,000.00	\$10,000.00	\$5,200.00
Option B:	\$535,000.00	\$540,000.00	\$540,000.00
Option C:	\$25,000.00	\$25,000.00	\$25,000.00
Total:	\$679,000.00	\$685,000.00	\$680,200.00
ANNUAL PREMIUM:	\$8,165.00	\$10,798.00	\$11,674.00

Federal Income Analysis - Monthly

	<u>Current Income</u>		<u>First Year in Retirement Income</u>	
	Biweekly	Monthly	Monthly	
Gross Salary	\$4,094.40	\$8,901.08	\$3,049.25	Gross Annuity
Retirement	\$32.76	\$70.98	\$305.00	Survivor Benefit
TSP	\$205.41	\$445.05	\$0.00	Early Retirement - Age Penalty
TSP Catch-up	\$0.00	\$0.00	\$0.00	Unpaid Redeposit
Social Security - OASDI	\$253.85	\$550.01	\$0.00	Unpaid Deposit
Tax - Federal Withholding	\$614.16	\$1,330.68	\$457.39	Tax - Fed Withholding
Tax - State Withholding	\$202.67	\$439.12	\$150.94	Tax - State Withholding
FEGLI Basic	\$16.35	\$35.43	\$249.15	FEGLI Basic
FEGLI Optional	\$297.70	\$645.02	\$650.65	FEGLI Optional
Health Benefit - Medical	\$204.98	\$444.12	\$489.65	Health Benefit - Medical (FEHBP)
Health Benefit - Dental	\$37.04	\$80.25	\$80.25	Health Benefit - Dental
Health Benefit - Vision	\$10.71	\$23.21	\$23.21	Health Benefit - Vision
Flexible Spending Account	\$0.00	\$0.00		Long Term Care
Medicare	\$59.37	\$128.64		
Allotments	\$0.00	\$0.00		
Other - 1	\$0.00	\$0.00		
Other - 2	\$0.00	\$0.00		
Total Deductions	\$1,935.00	\$4,192.51	\$2,406.24	Total Reductions/Deductions
			\$643.01	Net Annuity
			\$1,689.00	Social Security / FERS Supplement
				Taxable Income from Other Sources
				Non-Taxable Income from Other Sources
Net Pay	\$2,159.40	\$4,708.57	\$2,332.01	Net Income

Net Retirement Income - Net Pay Today = -\$2,376.56

Military Service

Military service performed on or after January 1, 1957 is covered by Social Security. In order to obtain credit for Post-56 military service, a deposit must be made to cover such service. The amount due will be 3% of the military base pay. No interest is charged if deposit is completed within 3 years from the date the employee first became subject to FERS. Therefore, no interest will be charged before January 1, 1990, or before the third anniversary after becoming subject to FERS, if later. If interest is included, it is computed from the second anniversary of becoming subject to FERS.

Military deposits, if made, must be paid to the employing agency no later than date of retirement.

Military service performed prior to January 1, 1957 is automatically credited without cost.

Even if an employee covered by FERS was first hired before October 1, 1982, military service after 1956 cannot be credited unless the required deposit is completed.

If an employee under FERS has already made a deposit under CSRS rules, a refund may be payable. If payable, the refund will be equal to the difference between 7% CSRS deposit and 3% FERS deposit. For employees with 5 or more years of service for which regular CSRS retirement deductions were made, and who transferred to FERS, any military service performed after the transfer is credited under FERS.

Interest, if applicable, will be at the variable rate, determined annually by the Secretary of the Treasury.

Military service that applies to the CSRS component of a FERS annuity is creditable under CSRS rules.

As recorded by you - A 3% Deposit will not be made. No credit for military service will be applied to FERS retirement.

Planned and Projected Retirement

Planned and Delayed Retirement

Retirement Characterization

Retirement System
Employee Type
Retirement Type

FERS
Regular
Regular

Input Data

High 3 Average At Retirement 107,885
Estimated High 3 Increase / Year 0.00 %
Years of Service at Retirement 30
Months of Service at Retirement 6
Age at Retirement in Years 62
Age at Retirement in Months 11
Creditable Retirement Sick Leave 794
Sick Leave to be Save / Year 104
Annual Inflation Factor 0 %
COLA (In Retirement) 1.70 %
FERS Survivor 50% Annuity

Planned and Projected Retirement Data

Planned Retirement		Delayed Retirement										
Age In Years	62	63	64	65	66	67	68	69	70	71	72	73
Age In Months	11	11	11	11	11	11	11	11	11	11	11	11
Service Years	30	31	32	33	34	35	36	37	38	39	40	41
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	4	5	5	6	6	7	8	8	9	9	10	11
High 3 Average	107,885	107,885	107,885	107,885	107,885	107,885	107,885	107,885	107,885	107,885	107,885	107,885
Change in High 3 Average												
Annual ANNUITY (Before Penalties)	36,591	37,877	39,063	40,349	41,536	42,821	44,107	45,294	46,579	47,766	49,052	50,337
Annual Retire Early Penalty												
Annual Deposit Penalty												
Annual Redeposit Penalty												
Annual Annuity No Survivor	36,591	37,877	39,063	40,349	41,536	42,821	44,107	45,294	46,579	47,766	49,052	50,337
Monthly Annuity No Survivor *	3,049	3,156	3,255	3,362	3,461	3,568	3,676	3,774	3,882	3,981	4,088	4,195
Annual Annuity With Survivor	32,932	34,089	35,157	36,314	37,382	38,539	39,696	40,764	41,921	42,989	44,147	45,304
Monthly Annuity With Survivor *	2,744	2,841	2,930	3,026	3,115	3,212	3,308	3,397	3,493	3,582	3,679	3,775
Annual Survivor Annuity	18,296	18,938	19,532	20,174	20,768	21,411	22,053	22,647	23,290	23,883	24,526	25,169
Monthly Survivor Annuity	1,525	1,578	1,628	1,681	1,731	1,784	1,838	1,887	1,941	1,990	2,044	2,097
Annual Cost of Survivor Annuity *	3,660	3,780	3,900	4,032	4,152	4,272	4,416	4,524	4,668	4,788	4,908	5,040
Monthly Cost of Survivor Annuity *	305	315	325	336	346	356	368	377	389	399	409	420

Retirement Benefits

Annuity and Survivor Benefit

Employee Retirement:

- Your Annuity at retirement is based on a current salary of \$106,813 per year with 1.00% annual pay raises. Retiring at age 62 with 30 years of service will yield a Monthly Retirement Income of:

\$3,049

Employee Retirement with Survivor Benefit Plan (SBP):

- Your Monthly Retirement Income after SBP Cost starting at age 62 will be:

\$2,744

Survivor's Benefit:

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

\$1,525

Costs:

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

Cost Per Month:

\$305

Cost Per Year:

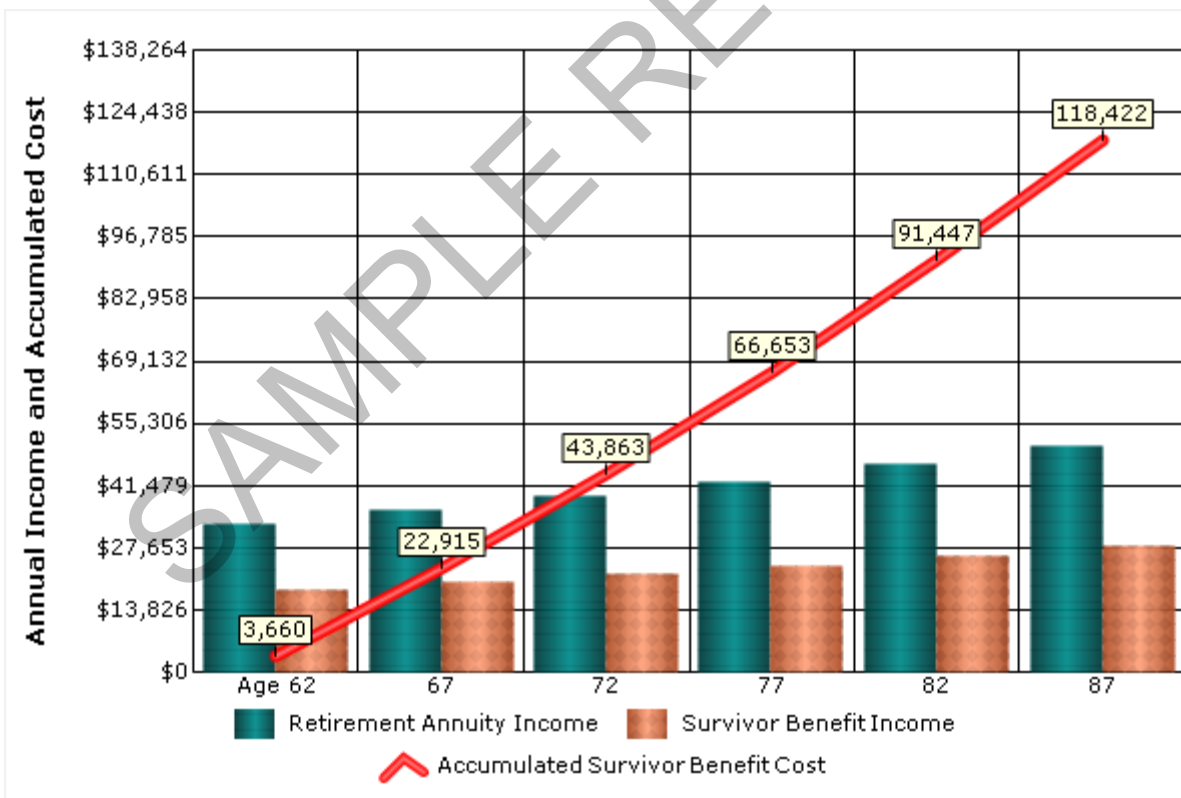
\$3,660

- Your Projected Accumulated Cost for a Survivor Benefit Plan (SBP) at age 72 will be:

\$43,863

- Your Projected Accumulated Cost for a Survivor Benefit Plan (SBP) at age 82 will be:

\$91,447



Important: You should consider taking at least the minimum Survivor Benefit Plan to guarantee your spouse the right to continue the Federal Employee Health Insurance Plan upon your death. If you elect not to participate in the Survivor Benefit Plan, your spouse may face a future need to obtain private sector health insurance at a potentially greater cost.

Retirement Annuity and Surviving Spouse Benefit

Benefits Data

Calculations based on a COLA (In Retirement) of 1.70% and a 50% Survivor Annuity.

Year	Age	Monthly Annuity No Survivor [A]	Monthly Annuity With Survivor [B]	Survivor's Monthly Annuity	Monthly Difference [A] - [B] *	Annual Difference [A] - [B]	Accumulated Annual Difference [A] - [B]
1	62	3,049.00	2,744.00	1,525.00	305.00	3,660.00	3,660.00
2	63	3,100.83	2,790.65	1,550.93	310.19	3,722.22	7,382.22
3	64	3,153.55	2,838.09	1,577.29	315.46	3,785.50	11,167.72
4	65	3,207.16	2,886.34	1,604.10	320.82	3,849.85	15,017.57
5	66	3,261.68	2,935.40	1,631.37	326.27	3,915.30	18,932.87
6	67	3,317.13	2,985.31	1,659.11	331.82	3,981.86	22,914.73
7	68	3,373.52	3,036.06	1,687.31	337.46	4,049.55	26,964.28
8	69	3,430.87	3,087.67	1,716.00	343.20	4,118.39	31,082.67
9	70	3,489.19	3,140.16	1,745.17	349.03	4,188.41	35,271.07
10	71	3,548.51	3,193.54	1,774.84	354.97	4,259.61	39,530.68
11	72	3,608.83	3,247.83	1,805.01	361.00	4,332.02	43,862.70
12	73	3,670.18	3,303.05	1,835.69	367.14	4,405.67	48,268.37
13	74	3,732.58	3,359.20	1,866.90	373.38	4,480.56	52,748.93
14	75	3,796.03	3,416.30	1,898.64	379.73	4,556.73	57,305.66
15	76	3,860.56	3,474.38	1,930.92	386.18	4,634.20	61,939.86
16	77	3,926.19	3,533.45	1,963.74	392.75	4,712.98	66,652.84
17	78	3,992.94	3,593.51	1,997.12	399.42	4,793.10	71,445.94
18	79	4,060.82	3,654.60	2,031.08	406.22	4,874.58	76,320.52
19	80	4,129.85	3,716.73	2,065.60	413.12	4,957.45	81,277.97
20	81	4,200.06	3,779.92	2,100.72	420.14	5,041.73	86,319.69
21	82	4,271.46	3,844.18	2,136.43	427.29	5,127.43	91,447.13
22	83	4,344.08	3,909.53	2,172.75	434.55	5,214.60	96,661.73
23	84	4,417.93	3,975.99	2,209.69	441.94	5,303.25	101,964.98
24	85	4,493.03	4,043.58	2,247.25	449.45	5,393.40	107,358.38
25	86	4,569.41	4,112.32	2,285.46	457.09	5,485.09	112,843.47
26	87	4,647.09	4,182.23	2,324.31	464.86	5,578.34	118,421.81
27	88	4,726.09	4,253.33	2,363.82	472.76	5,673.17	124,094.98
28	89	4,806.44	4,325.63	2,404.01	480.80	5,769.61	129,864.60
29	90	4,888.15	4,399.17	2,444.87	488.97	5,867.70	135,732.30

* Monthly Annuity No Survivor Minus Monthly Annuity With Survivor

FERS Supplement and Social Security Benefits

Benefits Data

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

Age	FERS Annuity	FERS Supplement	Social Security	TOTAL	Change
62	2,744	0	1,689	4,433	0
63	2,791	0	1,718	4,509	76
64	2,838	0	1,747	4,585	76
65	2,886	0	1,777	4,663	78
66	2,935	0	1,807	4,742	79
67	2,985	0	1,838	4,823	81
68	3,036	0	1,869	4,905	82
69	3,088	0	1,901	4,989	84
70	3,140	0	1,933	5,073	84
71	3,194	0	1,966	5,160	87
72	3,248	0	1,999	5,247	87
73	3,303	0	2,033	5,336	89
74	3,359	0	2,068	5,427	91
75	3,416	0	2,103	5,519	92
76	3,474	0	2,139	5,613	94
77	3,533	0	2,175	5,708	95
78	3,594	0	2,212	5,806	98
79	3,655	0	2,249	5,904	98
80	3,717	0	2,288	6,005	101
81	3,780	0	2,327	6,107	102
82	3,844	0	2,366	6,210	103
83	3,910	0	2,406	6,316	106
84	3,976	0	2,447	6,423	107
85	4,044	0	2,489	6,533	110
86	4,112	0	2,531	6,643	110
87	4,182	0	2,574	6,756	113
88	4,253	0	2,618	6,871	115
89	4,326	0	2,663	6,989	118

Thrift Savings Plan

Thrift Savings Plan

Current Contributions:

You are currently contributing a regular amount of \$5,341 from your salary and an additional \$0 catch-up contribution for a combined Annual Contribution of:

\$5,341

Continuing Contributions:

Your future Thrift Savings Plan projections are based on your annual salary increases, annual TSP contributions, catch-up contributions and, rates of return of each fund. You have chosen to distribute 60.00% into the C fund earning 3.00%, 40.00% into the F fund earning 3.00%, .00% into the G fund earning 2.00%, .00% into the I fund earning 3.00%, .00% into the S fund earning 3.00%.

Withdrawal of Funds:

At the age of 63 years and 1 month you elected a lump sum withdrawal of your funds amounting to:

\$301,332

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

Thrift Savings Plan

Existing Savings

There are six separate funds (C, F, G, I, S, and L) in which to accumulate savings. At this time you have accumulated \$150,000.00 in the C Fund, \$100,000.00 in the F Fund, \$0.00 in the G Fund, \$0.00 in the I Fund, \$0.00 in the S Fund, and \$0.00 in the L Fund for a total of \$250,000.00.

Projected Annual Return Rates

The following rates were selected by you for calculating future earnings: C Fund 3.00%, F Fund 3.00%, G Fund 2.00%, I Fund 3.00%, and S Fund 3.00%.

Contributions

You are currently contributing a regular amount of \$5,340.65 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of \$5,340.65. This is divided into the six funds as follows:

\$3,204.39 (60.00%) in the C Fund,
\$2,136.26 (40.00%) in the F Fund,
\$0.00 (0.00%) in the G Fund,
\$0.00 (0.00%) in the I Fund,
\$0.00 (0.00%) in the S Fund, and
\$0.00 (0.00%) in the L Fund.

In addition, the government's contribution of \$5,340.65 is divided into the six funds as follows:

\$3,204.39 (60.00%) in the C Fund,
\$2,136.26 (40.00%) in the F Fund,
\$0.00 (0.00%) in the G Fund,
\$0.00 (0.00%) in the I Fund,
\$0.00 (0.00%) in the S Fund, and
\$0.00 (0.00%) in the L Fund.

The total annual contribution of \$10,681.30 is distributed as follows:

\$6,408.78 (60.00%) in the C Fund,
\$4,272.52 (40.00%) in the F Fund,
\$0.00 (0.00%) in the G Fund,
\$0.00 (0.00%) in the I Fund,
\$0.00 (0.00%) in the S Fund, and
\$0.00 (0.00%) in the L Fund.

In January of each year, you anticipate a 1.00% increase in salary that will raise your annual TSP contribution.

Projected Savings at Withdrawal

You elected to start withdrawing funds at the age of 63 years and 1 month. The projected savings in the six funds at that age is \$301,332.00.

Withdrawal Option Selected

You elected a lump sum withdrawal of your funds amounting to \$301,332.00.

Thrift Savings Plan - Contributions and Projected Savings

Summary of Annual Contributions and Savings in the C, F, G, I and S Funds: 12-2014 to 02-2017

End of Year	Age	Salary	Your Contrib	Gov Contrib	TOTAL Contrib	C Fund Savings	F Fund Savings	G Fund Savings	I Fund Savings	S Fund Savings	TOTAL Savings
12-2014	60	106,813	5,341	5,341	10,681	157,336	104,891	0	0	0	262,227
12-2015	61	107,881	5,394	5,394	10,788	168,685	112,456	0	0	0	281,141
12-2016	62	108,960	5,448	5,448	10,896	179,899	119,933	0	0	0	299,832
02-2017	63	0	0	0	0	180,799	120,533	0	0	0	301,332

Summary of Annual Contributions and Savings in the L Funds (C, F, G, I and S): 12-2014 to 02-2017

End of Year	Age	Salary	Your Contrib	Gov Contrib	TOTAL Contrib	C Fund Savings	F Fund Savings	G Fund Savings	I Fund Savings	S Fund Savings	TOTAL Savings
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SAMPLE REPORT

Federal Employees Group Life Insurance

Federal Employees Group Life Insurance

Current Coverage and Costs:

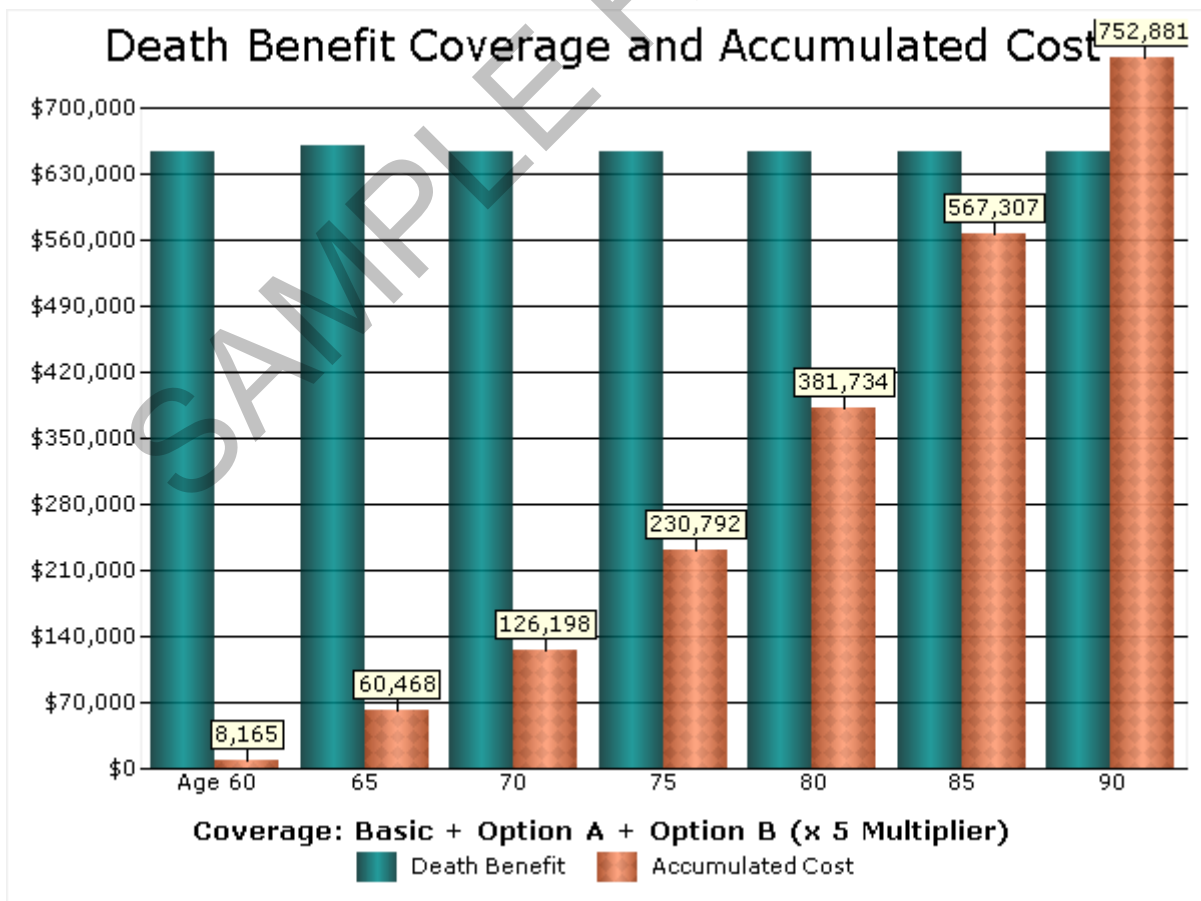
Your current coverage (Death Benefit) for FEGLI is: \$654,000
Your current total FEGLI Monthly Cost is: \$680.44
The Annual Cost is: \$8,165

Future Coverage and Costs:

At age 62 your coverage (Death Benefit) for FEGLI will be: \$660,000
Your total FEGLI Monthly Cost will be: \$899.80
The Annual Cost will be: \$10,798
The total Accumulated Cost for your FEGLI coverage will be: \$27,200

At age 65 your coverage (Death Benefit) for FEGLI will be: \$660,000
Your total FEGLI Monthly Cost will be: \$972.81
The Annual Cost will be: \$11,674
The total Accumulated Cost for your FEGLI coverage will be: \$60,468

At age 70 your coverage (Death Benefit) for FEGLI will be: \$652,500
Your total FEGLI Monthly Cost will be: \$1,586.20
The Annual Cost will be: \$19,034
The total Accumulated Cost for your FEGLI coverage will be: \$126,198



Federal Employees Group Life Insurance

Summary as of May-23-2014

At your current age of 60, your annual salary is \$106,813.00, and you expect annual salary increases of 1.00%. 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), Option C insures your spouse for \$25,000. You plan to retire on 12-31-2016 at the age of 62. 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
60/61	106,813	314.05	680.44	8,165	8,165	109,000	10,000	535,000	25,000	679,000
61/62	107,881	316.80	686.40	8,237	16,402	110,000	10,000	540,000	25,000	685,000
62/63	0	415.29	899.80	10,798	27,200	110,000	10,000	540,000	25,000	685,000
63/64	0	415.29	899.80	10,798	37,997	110,000	10,000	540,000	25,000	685,000
64/65	0	415.29	899.80	10,798	48,795	110,000	10,000	540,000	25,000	685,000
65/66	0	448.99	972.81	11,674	60,468	110,000	10,000	540,000	25,000	685,000
66/67	0	448.99	972.81	11,674	72,142	110,000	7,600	540,000	25,000	682,600
67/68	0	448.99	972.81	11,674	83,816	110,000	5,200	540,000	25,000	680,200
68/69	0	448.99	972.81	11,674	95,490	110,000	2,800	540,000	25,000	677,800
69/70	0	448.99	972.81	11,674	107,163	110,000	2,500	540,000	25,000	677,500
70/71	0	732.09	1,586.20	19,034	126,198	110,000	2,500	540,000	25,000	677,500
71/72	0	732.09	1,586.20	19,034	145,232	110,000	2,500	540,000	25,000	677,500
72/73	0	732.09	1,586.20	19,034	164,266	110,000	2,500	540,000	25,000	677,500
73/74	0	732.09	1,586.20	19,034	183,301	110,000	2,500	540,000	25,000	677,500
74/75	0	732.09	1,586.20	19,034	202,335	110,000	2,500	540,000	25,000	677,500
75/76	0	1,094.49	2,371.40	28,457	230,792	110,000	2,500	540,000	25,000	677,500
76/77	0	1,094.49	2,371.40	28,457	259,249	110,000	2,500	540,000	25,000	677,500
77/78	0	1,094.49	2,371.40	28,457	287,705	110,000	2,500	540,000	25,000	677,500
78/79	0	1,094.49	2,371.40	28,457	316,162	110,000	2,500	540,000	25,000	677,500
79/80	0	1,094.49	2,371.40	28,457	344,619	110,000	2,500	540,000	25,000	677,500
80/81	0	1,427.49	3,092.90	37,115	381,734	110,000	2,500	540,000	25,000	677,500
81/82	0	1,427.49	3,092.90	37,115	418,848	110,000	2,500	540,000	25,000	677,500
82/83	0	1,427.49	3,092.90	37,115	455,963	110,000	2,500	540,000	25,000	677,500
83/84	0	1,427.49	3,092.90	37,115	493,078	110,000	2,500	540,000	25,000	677,500
84/85	0	1,427.49	3,092.90	37,115	530,193	110,000	2,500	540,000	25,000	677,500
85/86	0	1,427.49	3,092.90	37,115	567,307	110,000	2,500	540,000	25,000	677,500
86/87	0	1,427.49	3,092.90	37,115	604,422	110,000	2,500	540,000	25,000	677,500
87/88	0	1,427.49	3,092.90	37,115	641,537	110,000	2,500	540,000	25,000	677,500
88/89	0	1,427.49	3,092.90	37,115	678,651	110,000	2,500	540,000	25,000	677,500
89/90	0	1,427.49	3,092.90	37,115	715,766	110,000	2,500	540,000	25,000	677,500
90/91	0	1,427.49	3,092.90	37,115	752,881	110,000	2,500	540,000	25,000	677,500

Average Premium from Age 60 to Age 65	Basic	Option A	Option B	Option C	Total Premium
Biweekly	\$75.56	\$6.00	\$280.28	\$13.50	\$375.34
Monthly	\$163.72	\$13.00	\$607.27	\$29.25	\$813.25

Federal Employees Health Benefits Program

Federal Employees Health Benefits Program

Calculations based on current Health Insurance premium of:

Biweekly = \$204.98

Monthly = \$444.12

Annual = \$5,329.48

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
60/61	204.98	444.12	5,329.48	5,329.48	.00
61/62	215.23	466.33	5,595.95	10,925.43	266.47
62/63	225.99	489.65	5,875.75	16,801.19	279.80
63/64	237.29	514.13	6,169.54	22,970.72	293.79
64/65	249.15	539.84	6,478.02	29,448.74	308.48
65/66	261.61	566.83	6,801.92	36,250.66	323.90
66/67	274.69	595.17	7,142.01	43,392.67	340.09
67/68	288.43	624.93	7,499.11	50,891.78	357.10
68/69	302.85	656.17	7,874.07	58,765.85	374.96
69/70	317.99	688.98	8,267.77	67,033.63	393.70
70/71	333.89	723.43	8,681.16	75,714.79	413.39
71/72	350.59	759.60	9,115.22	84,830.01	434.06
72/73	368.11	797.58	9,570.98	94,400.99	455.76
73/74	386.52	837.46	10,049.53	104,450.52	478.55
74/75	405.85	879.33	10,552.01	115,002.52	502.48
75/76	426.14	923.30	11,079.61	126,082.13	527.60
76/77	447.45	969.47	11,633.59	137,715.72	553.98
77/78	469.82	1,017.94	12,215.27	149,930.98	581.68
78/79	493.31	1,068.84	12,826.03	162,757.01	610.76
79/80	517.97	1,122.28	13,467.33	176,224.34	641.30
80/81	543.87	1,178.39	14,140.70	190,365.04	673.37
81/82	571.07	1,237.31	14,847.73	205,212.77	707.03
82/83	599.62	1,299.18	15,590.12	220,802.89	742.39
83/84	629.60	1,364.14	16,369.62	237,172.51	779.50
84/85	661.08	1,432.34	17,188.11	254,360.62	818.49
85/86	694.14	1,503.96	18,047.51	272,408.13	859.40
86/87	728.84	1,579.16	18,949.89	291,358.02	902.38
87/88	765.28	1,658.12	19,897.38	311,255.40	947.49
88/89	803.55	1,741.02	20,892.25	332,147.65	994.87
89/90	843.73	1,828.07	21,936.86	354,084.51	1,044.61

Benefits and Costs Analysis

FEGLI and Survivor Benefit Cost Analysis

Age	Annual FEGLI Cost	Annual Survivor Benefit Cost	TOTAL Annual Cost	TOTAL ACCUMULATED COST	Cost Increase From Previous Year
60/61	8,165	0	8,165	8,165	
61/62	8,237	0	8,237	16,402	72
62/63	10,798	3,660	14,458	30,860	6,221
63/64	10,798	3,722	14,520	45,380	62
64/65	10,798	3,785	14,583	59,964	63
65/66	11,674	3,850	15,524	75,488	940
66/67	11,674	3,915	15,589	91,077	65
67/68	11,674	3,982	15,656	106,733	67
68/69	11,674	4,050	15,724	122,456	68
69/70	11,674	4,118	15,792	138,249	69
70/71	19,034	4,188	23,222	161,471	7,430
71/72	19,034	4,260	23,294	184,765	71
72/73	19,034	4,332	23,366	208,131	72
73/74	19,034	4,406	23,440	231,570	74
74/75	19,034	4,481	23,515	255,085	75
75/76	28,457	4,557	33,014	288,099	9,499
76/77	28,457	4,634	33,091	321,190	77
77/78	28,457	4,713	33,170	354,360	79
78/79	28,457	4,793	33,250	387,610	80
79/80	28,457	4,875	33,332	420,942	81
80/81	37,115	4,957	42,072	463,014	8,741
81/82	37,115	5,042	42,157	505,171	84
82/83	37,115	5,127	42,242	547,413	86
83/84	37,115	5,215	42,330	589,743	87
84/85	37,115	5,303	42,418	632,161	89
85/86	37,115	5,393	42,508	674,669	90
86/87	37,115	5,485	42,600	717,269	92
87/88	37,115	5,578	42,693	759,963	93
88/89	37,115	5,673	42,788	802,751	95
89/90	37,115	5,770	42,885	845,636	96
90/91	37,115	5,868	42,983	888,618	98

Input Data

Retirement Eligibility

Retirement Characterization

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

Federal Service

Service Computation Date: 06-05-86
Creditable Service (Today): 27 Years 11 Months

Eligibility

Planned Retirement Date: 12-31-16
Service at Retirement: 30 Years 6 Months
Age at Retirement: 62 Years 11 Months
Retirement Status: Service and Age Requirements Met

Creditable Service

Civilian Service - Total Time: 27 Years, 11 Months, 19 Days

06-05-86 through 05-23-14

Military Service - Total Time: 4 Years, 0 Months, 1 Day

01-01-81 through 01-01-85

Creditable Sick Leave at Retirement - Total Time: 0 Years, 4 Months, 17 Days

Hours saved to date:	522
Two week pay periods to retirement:	68
Future hours to be saved per pay period:	4
Total future hours to be saved:	272

SAMPLE REPORT

High 3 Average

Average at Retirement

Average: 107,885
Retirement Date: 12-31-16

Pay Changes - Dates and Amounts

Date Effective	Annual Pay
01-01-16	108,960
01-01-15	107,881
01-01-14	106,813
01-01-13	105,755
01-01-12	104,708

High 3 Average Changes

Date	Average	Change	% Change
12-31-16	107,885.00		
11-30-16	107,794.00	90.74	.08%
10-31-16	107,706.00	87.81	.08%
09-30-16	107,615.00	90.74	.08%
08-31-16	107,528.00	87.81	.08%
07-31-16	107,437.00	90.74	.08%
06-30-16	107,346.00	90.74	.08%
05-31-16	107,258.00	87.81	.08%
04-30-16	107,168.00	90.74	.08%
03-31-16	107,080.00	87.81	.08%
02-29-16	106,989.00	90.74	.08%
01-31-16	106,904.00	84.88	.08%
12-31-15	106,813.00	90.71	.08%
11-30-15	106,724.00	89.83	.08%
10-31-15	106,637.00	86.93	.08%
09-30-15	106,547.00	89.83	.08%
08-31-15	106,460.00	86.93	.08%
07-31-15	106,370.00	89.83	.08%
06-30-15	106,280.00	89.83	.08%
05-31-15	106,193.00	86.93	.08%
04-30-15	106,103.00	89.83	.08%
03-31-15	106,017.00	86.93	.08%
02-28-15	105,927.00	89.83	.08%
01-31-15	105,846.00	81.14	.08%