



**FEDERAL EMPLOYEE
SERVICE CENTER**

Federal Employee Benefits Analysis

March 29, 2023

Federal Employee
123 Everywhere
Houston, Texas 77000000

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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. FESC FINANCIAL 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 FESC FINANCIAL 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 FESC FINANCIAL 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.

Input Data

Retirement Eligibility

(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

Federal Service

Service Computation Date: 01-23-98
Creditable Service (Today): 25 Years 2 Months

Eligibility

Planned Retirement Date: 01-22-28
Service at Retirement: 30 Years 0 Months
Age at Retirement: 59 Years 3 Months
Retirement Status: Service and Age Requirements Met

High 3 Average

(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.)

Average at Retirement

Average: \$114,939

Retirement Date: 01-22-28

Pay Changes - Dates and Amounts

Date	Annual Pay
Effective	
01-01-27	\$115,766
01-01-26	\$114,904
01-01-25	\$114,049
01-01-24	\$113,200
01-01-23	\$112,357

High 3 Average Changes

Date	Average	Change	% Change
01-22-28	\$114,939.00		
12-22-27	\$114,883.00	\$56.36	0.05%
11-22-27	\$114,813.00	\$70.30	0.06%
10-22-27	\$114,740.00	\$72.64	0.06%
09-22-27	\$114,670.00	\$70.30	0.06%
08-22-27	\$114,597.00	\$72.64	0.06%
07-22-27	\$114,524.00	\$72.64	0.06%
06-22-27	\$114,454.00	\$70.30	0.06%
05-22-27	\$114,381.00	\$72.64	0.06%
04-22-27	\$114,311.00	\$70.30	0.06%
03-22-27	\$114,238.00	\$72.64	0.06%
02-22-27	\$114,173.00	\$65.61	0.06%
01-22-27	\$114,100.00	\$72.64	0.06%
12-22-26	\$114,029.00	\$71.70	0.06%
11-22-26	\$113,959.00	\$69.78	0.06%
10-22-26	\$113,887.00	\$72.11	0.06%
09-22-26	\$113,817.00	\$69.78	0.06%
08-22-26	\$113,745.00	\$72.11	0.06%
07-22-26	\$113,673.00	\$72.11	0.06%
06-22-26	\$113,603.00	\$69.78	0.06%
05-22-26	\$113,531.00	\$72.11	0.06%
04-22-26	\$113,461.00	\$69.78	0.06%
03-22-26	\$113,389.00	\$72.11	0.06%
02-22-26	\$113,324.00	\$65.13	0.06%

Creditable Service

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Civilian Service - Total Time: 0 Years, 0 Months, 0 Days

Military Service - Total Time: 0 Years, 0 Months, 0 Days

Creditable Sick Leave at Retirement - Total Time: 1 Year, 0 Months, 13 Days

Hours saved to date:	1664
Two week pay periods to retirement:	125
Future hours to be saved per pay period:	4
Total future hours to be saved:	500

Benefits Analysis

Federal Employee Benefits - Summary

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

Personal

Name: Federal Employee
Address: 123 Everywhere
Houston, Texas 77000-0000
Date of Birth: 10-03-1968
Age: 54

Employment

Service Computation Date: 01-23-98
Annual Salary: \$112,357.00
Hourly Salary: \$53.84
Annual Salary Increase: 0.75% (Estimated)
Creditable Service: 25 Years 2 Months
Sick Leave: 0 Years 9 Months

Retirement

Retirement System: FERS
Employee Type: REGULAR
Retirement Type: REGULAR
Planned Retirement Date: 01-22-28
Annual Salary: \$115,766.00
Hourly Salary: \$55.47
High 3 Average Salary: \$114,939.00
Annual COLA: 2.10%
Creditable Service: 30 Years 0 Months
Sick Leave: 1 Year Months
Age: 59
Retirement Eligibility: Service and Age Requirements Met

Monthly Retirement Annuity - FERS Survivor with a 50% Annuity

Annuity Without Survivor*: \$2,969
Annuity With Survivor*: \$2,672
Survivor's Annuity: \$1,485
Cost of Survivor's Annuity*: \$297

Thrift Savings Plan (TSP)

CURRENT TRADITIONAL STATUS		CURRENT ROTH STATUS	
Your Annual Contribution:	\$16,853.55	Your Annual Contribution:	\$0.00
Govt. Annual Contribution:	\$5,617.87	Govt. Annual Contribution:	\$0.00
G Fund Savings:	\$23,000.00	G Fund Savings:	\$0.00
F Fund Savings:	\$17,500.00	F Fund Savings:	\$0.00
C Fund Savings:	\$186,734.00	C Fund Savings:	\$0.00
S Fund Savings:	\$140,732.00	S Fund Savings:	\$0.00
I Fund Savings:	\$12,696.00	I Fund Savings:	\$0.00
L Fund Savings:	\$0.00	L Fund Savings:	\$0.00
Total Savings:	\$380,662.00	Total Savings:	\$0.00
Hypothetical Balance		Hypothetical Balance	
at Withdrawal:	\$810,497.00	at Withdrawal:	\$0.00

Federal Employees Group Life Insurance (FEGLI)

COVERAGE	AT AGE 54	AT AGE 59	AT AGE 64
Basic:	\$115,000.00	\$118,000.00	\$118,000.00
Option A:	\$10,000.00	\$10,000.00	\$10,000.00
Option B:	\$339,000.00	\$348,000.00	\$348,000.00
Option C:	\$50,000.00	\$37,500.00	\$25,000.00
Total:	\$514,000.00	\$513,500.00	\$501,000.00
ANNUAL PREMIUM:	\$1,494.00	\$3,401.00	\$5,644.00

Proposed & Delayed Retirement

Proposed & Delayed Retirement

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

Retirement Characterization

Retirement System	FERS
Employee Type	Regular
Retirement Type	Regular

Input Data

Estimated High 3 Average At Retirement	\$114,939
Estimated High 3 Increase / Year	0 %
Length of Service at Retirement	30
Months of Service At Retirement	0
Age at Retirement	59
Age at Retirement in Months	3
Total Hours of Unused Sick Leave	2164
Hours of Sick Leave to be Accrued Until Retirement	104
Annual Inflation Factor	0 %
COLA (In Retirement)	2.1 %
FERS Survivor	50% Annuity

Proposed & Delayed Retirement Data

	Proposed Retirement					Delayed Retirement							
	59	60	61	62	63	64	65	66	67	68	69	70	
Age In Years	59	60	61	62	63	64	65	66	67	68	69	70	
Age In Months	3	3	3	3	3	3	3	3	3	3	3	3	
Service Years	30	31	32	33	34	35	36	37	38	39	40	41	
Service Months													
Sick Leave Years	1	1	1	1	1	1	1	1	1	1	1	1	
Sick Leave Months		1	1	2	2	3	4	4	5	5	6	7	
Estimated High 3 Average(\$)	114,939	114,939	114,939	114,939	114,939	114,939	114,939	114,939	114,939	114,939	114,939	114,939	
Change in High 3 Average(\$)													
Annual ANNUITY (Before Penalties)(\$)	35,631	36,876	38,026	43,198	44,462	45,832	47,202	48,466	49,836	51,100	52,470	53,839	
Annual Retire Early Penalty(\$)													
Annual Deposit Penalty													
Annual Redeposit Penalty													
Annual Annuity No Survivor(\$)	35,631	36,876	38,026	43,198	44,462	45,832	47,202	48,466	49,836	51,100	52,470	53,839	
Monthly Annuity No Survivor *(\$)	2,969	3,073	3,169	3,600	3,705	3,819	3,933	4,039	4,153	4,258	4,372	4,487	
Annual Annuity With Survivor(\$)	32,068	33,189	34,223	38,878	40,016	41,249	42,481	43,619	44,852	45,990	47,223	48,455	
Monthly Annuity With Survivor *(\$)	2,672	2,766	2,852	3,240	3,335	3,437	3,540	3,635	3,738	3,832	3,935	4,038	
Annual Survivor Annuity(\$)	17,816	18,438	19,013	21,599	22,231	22,916	23,601	24,233	24,918	25,550	26,235	26,920	
Monthly Survivor Annuity(\$)	1,485	1,537	1,584	1,800	1,853	1,910	1,967	2,019	2,076	2,129	2,186	2,243	
Annual Cost of Survivor Annuity *(\$)	3,564	3,684	3,804	4,320	4,440	4,584	4,716	4,848	4,980	5,112	5,244	5,388	
Monthly Cost of Survivor Annuity *(\$)	297	307	317	360	370	382	393	404	415	426	437	449	

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 \$112,357 per year with 0.75% annual pay raises. Retiring at age 59 with 30 years of service will yield a Monthly Retirement Income of: \$2,969

Employee Retirement with Survivor Benefit Plan (SBP):

- Your Monthly Retirement Income after SBP Cost starting at age 59 will be: \$2,672

Survivor's Benefit (50%):

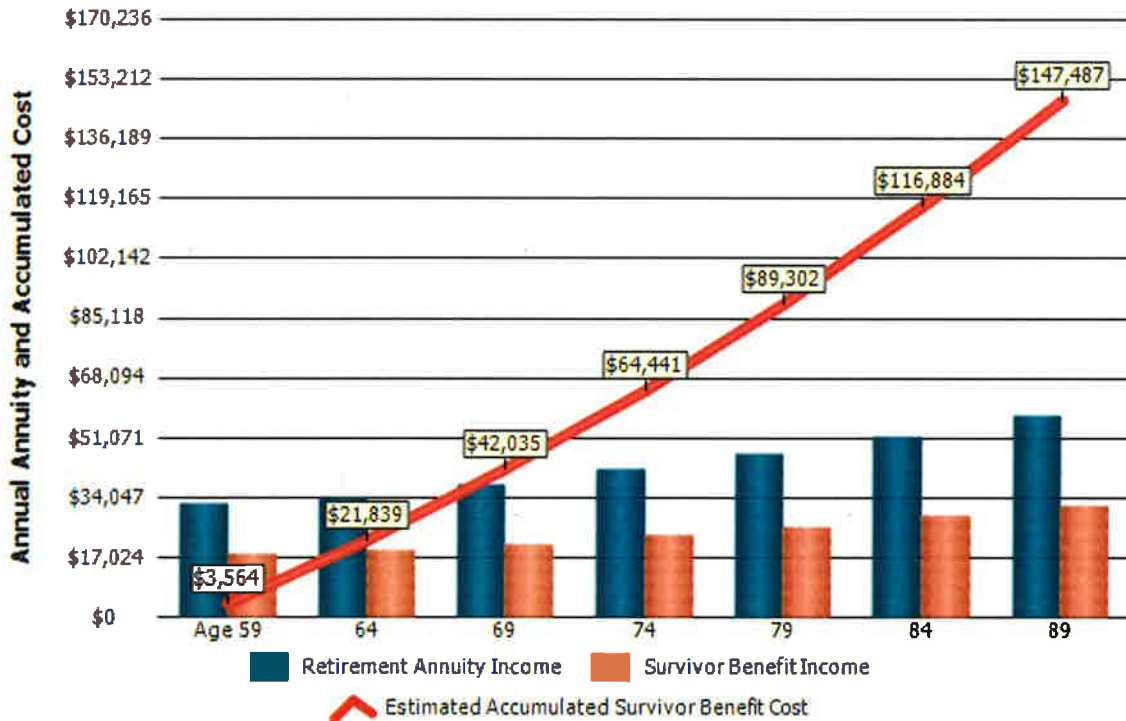
- Under SBP, at your death, your widow(er) will receive a Monthly Income of: \$1,485

Costs:

- Your estimated cost for a Survivor Benefit Plan (SBP) at Retirement will be:
 Cost Per Month: \$297
 Cost Per Year: \$3,564

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 69 will be: \$42,035

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 79 will be: \$89,302



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 2.1% 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	59	\$2,969.00	\$2,672.00	\$1,485.00	\$297.00	\$3,564.00	\$3,564.00
2	60	\$2,969.00	\$2,672.00	\$1,485.00	\$297.00	\$3,564.00	\$7,128.00
3	61	\$2,969.00	\$2,672.00	\$1,485.00	\$297.00	\$3,564.00	\$10,692.00
4	62	\$3,031.35	\$2,728.11	\$1,516.19	\$303.24	\$3,638.84	\$14,330.84
5	63	\$3,095.01	\$2,785.40	\$1,548.02	\$309.60	\$3,715.26	\$18,046.10
6	64	\$3,160.00	\$2,843.90	\$1,580.53	\$316.11	\$3,793.28	\$21,839.38
7	65	\$3,226.36	\$2,903.62	\$1,613.72	\$322.74	\$3,872.94	\$25,712.32
8	66	\$3,294.12	\$2,964.59	\$1,647.61	\$329.52	\$3,954.27	\$29,666.59
9	67	\$3,363.29	\$3,026.85	\$1,682.21	\$336.44	\$4,037.31	\$33,703.90
10	68	\$3,433.92	\$3,090.41	\$1,717.54	\$343.51	\$4,122.09	\$37,826.00
11	69	\$3,506.03	\$3,155.31	\$1,753.61	\$350.72	\$4,208.66	\$42,034.66
12	70	\$3,579.66	\$3,221.57	\$1,790.43	\$358.09	\$4,297.04	\$46,331.70
13	71	\$3,654.83	\$3,289.23	\$1,828.03	\$365.61	\$4,387.28	\$50,718.97
14	72	\$3,731.59	\$3,358.30	\$1,866.42	\$373.28	\$4,479.41	\$55,198.38
15	73	\$3,809.95	\$3,428.83	\$1,905.62	\$381.12	\$4,573.48	\$59,771.86
16	74	\$3,889.96	\$3,500.83	\$1,945.63	\$389.13	\$4,669.52	\$64,441.38
17	75	\$3,971.65	\$3,574.35	\$1,986.49	\$397.30	\$4,767.58	\$69,208.96
18	76	\$4,055.05	\$3,649.41	\$2,028.21	\$405.64	\$4,867.70	\$74,076.66
19	77	\$4,140.21	\$3,726.05	\$2,070.80	\$414.16	\$4,969.92	\$79,046.59
20	78	\$4,227.15	\$3,804.29	\$2,114.29	\$422.86	\$5,074.29	\$84,120.88
21	79	\$4,315.92	\$3,884.18	\$2,158.69	\$431.74	\$5,180.85	\$89,301.73
22	80	\$4,406.56	\$3,965.75	\$2,204.02	\$440.80	\$5,289.65	\$94,591.38
23	81	\$4,499.09	\$4,049.03	\$2,250.30	\$450.06	\$5,400.73	\$99,992.11
24	82	\$4,593.57	\$4,134.06	\$2,297.56	\$459.51	\$5,514.15	\$105,506.25
25	83	\$4,690.04	\$4,220.88	\$2,345.81	\$469.16	\$5,629.94	\$111,136.20
26	84	\$4,788.53	\$4,309.52	\$2,395.07	\$479.01	\$5,748.17	\$116,884.37
27	85	\$4,889.09	\$4,400.02	\$2,445.37	\$489.07	\$5,868.88	\$122,753.25
28	86	\$4,991.76	\$4,492.42	\$2,496.72	\$499.34	\$5,992.13	\$128,745.38
29	87	\$5,096.59	\$4,586.76	\$2,549.15	\$509.83	\$6,117.97	\$134,863.35
30	88	\$5,203.62	\$4,683.08	\$2,602.68	\$520.54	\$6,246.44	\$141,109.79
31	89	\$5,312.89	\$4,781.42	\$2,657.34	\$531.47	\$6,377.62	\$147,487.41
32	90	\$5,424.46	\$4,881.83	\$2,713.14	\$542.63	\$6,511.55	\$153,998.95

* Monthly Annuity No Survivor Minus Monthly Annuity With Survivor

Federal Employees Group Life Insurance

Federal Employees Group Life Insurance

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

Current Coverage and Costs:

Your current coverage (Death Benefit) for FEGLI is: \$464,000
 Your current total FEGLI Monthly Cost is: \$124.48
 The Annual Cost is: \$1,494

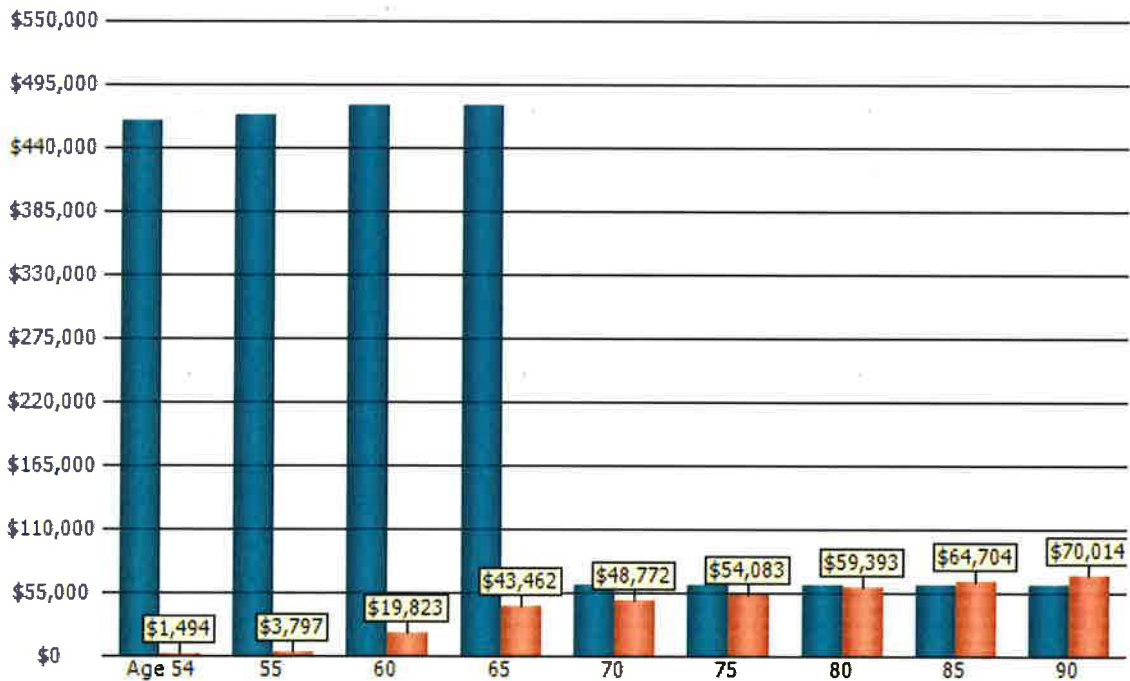
Future Coverage and Costs:

At age 59 your coverage (Death Benefit) for FEGLI will be: \$476,000
 Your total FEGLI Monthly Cost will be: \$283.44
 The Annual Cost will be: \$3,401
 The total Accumulated Cost for your FEGLI coverage will be: \$14,179

At age 65 your coverage (Death Benefit) for FEGLI will be: \$476,000
 Your total FEGLI Monthly Cost will be: \$88.51
 The Annual Cost will be: \$1,062
 The total Accumulated Cost for your FEGLI coverage will be: \$43,462

At age 70 your coverage (Death Benefit) for FEGLI will be: \$61,500
 Your total FEGLI Monthly Cost will be: \$88.51
 The Annual Cost will be: \$1,062
 The total Accumulated Cost for your FEGLI coverage will be: \$48,772

Death Benefit Coverage and Accumulated Cost



Coverage: Basic + Option A + Option B (x 3 Multiplier) + Option C (x 5 Multiplier)

■ Death Benefit ■ Accumulated Cost

Federal Employees Group Life Insurance

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

Summary as of Mar-29-2023

At your current age of 54, your annual salary is \$112,357.00, and you expect annual salary increases of 0.75%. 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 and Option C insures your 2 dependents for \$25,000. You plan to retire on 01-22-2028 at the age of 59. You elected to reduce your Basic coverage by 1% monthly to 50% of full Basic coverage beginning at the age of 65. You chose to not keep full Option B coverage at the age of 65. You elected to not keep full Option C coverage at the age of 65.

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

Age	Annual Salary	Biweekly Premium	Monthly Premium	Annual Premium	Accumulated Cost	Basic	Option A	Option B	Option C	Total Coverage
54/55	112,357	57.45	124.48	1,494.00	1,494	115,000	10,000	339,000	50,000	514,000
55/56	113,200	88.57	191.90	2,303.00	3,797	116,000	10,000	342,000	50,000	518,000
56/57	114,049	89.27	193.42	2,321.00	6,118	117,000	10,000	345,000	50,000	522,000
57/58	114,904	89.27	193.42	2,321.00	8,439	117,000	10,000	345,000	50,000	522,000
58/59	115,766	89.97	194.93	2,339.00	10,778	118,000	10,000	348,000	37,500	513,500
59/60		130.82	283.44	3,401.00	14,179	118,000	10,000	348,000	37,500	513,500
60/61		217.08	470.34	5,644.00	19,823	118,000	10,000	348,000	37,500	513,500
61/62		217.08	470.34	5,644.00	25,467	118,000	10,000	348,000	25,000	501,000
62/63		217.08	470.34	5,644.00	31,111	118,000	10,000	348,000	25,000	501,000
63/64		217.08	470.34	5,644.00	36,755	118,000	10,000	348,000	25,000	501,000
64/65		217.08	470.34	5,644.00	42,400	118,000	10,000	348,000	25,000	501,000
65/66		40.85	88.51	1,062.00	43,462	118,000	10,000	348,000	25,000	501,000
66/67		40.85	88.51	1,062.00	44,524	103,840	7,600	264,480	19,000	394,920
67/68		40.85	88.51	1,062.00	45,586	89,680	5,200	180,960	13,000	288,840
68/69		40.85	88.51	1,062.00	46,648	75,520	2,800	97,440	7,000	182,760
69/70		40.85	88.51	1,062.00	47,710	61,360	2,500			63,860
70/71		40.85	88.51	1,062.00	48,772	59,000	2,500			61,500
71/72		40.85	88.51	1,062.00	49,834	59,000	2,500			61,500
72/73		40.85	88.51	1,062.00	50,896	59,000	2,500			61,500
73/74		40.85	88.51	1,062.00	51,958	59,000	2,500			61,500
74/75		40.85	88.51	1,062.00	53,021	59,000	2,500			61,500
75/76		40.85	88.51	1,062.00	54,083	59,000	2,500			61,500
76/77		40.85	88.51	1,062.00	55,145	59,000	2,500			61,500
77/78		40.85	88.51	1,062.00	56,207	59,000	2,500			61,500
78/79		40.85	88.51	1,062.00	57,269	59,000	2,500			61,500
79/80		40.85	88.51	1,062.00	58,331	59,000	2,500			61,500
80/81		40.85	88.51	1,062.00	59,393	59,000	2,500			61,500
81/82		40.85	88.51	1,062.00	60,455	59,000	2,500			61,500
82/83		40.85	88.51	1,062.00	61,517	59,000	2,500			61,500
83/84		40.85	88.51	1,062.00	62,579	59,000	2,500			61,500
84/85		40.85	88.51	1,062.00	63,642	59,000	2,500			61,500
85/86		40.85	88.51	1,062.00	64,704	59,000	2,500			61,500
86/87		40.85	88.51	1,062.00	65,766	59,000	2,500			61,500
87/88		40.85	88.51	1,062.00	66,828	59,000	2,500			61,500
88/89		40.85	88.51	1,062.00	67,890	59,000	2,500			61,500
89/90		40.85	88.51	1,062.00	68,952	59,000	2,500			61,500
90/91		40.85	88.51	1,062.00	70,014	59,000	2,500			61,500
91/92		40.85	88.51	1,062.00	71,076	59,000	2,500			61,500
92/93		40.85	88.51	1,062.00	72,138	59,000	2,500			61,500
93/94		40.85	88.51	1,062.00	73,200	59,000	2,500			61,500

Average Premium from Age 54 to Age 65	Basic	Option A	Option B	Option C	Total Premium
Biweekly	\$41.06	\$3.64	\$94.63	\$8.92	\$148.25
Monthly	\$88.96	\$7.88	\$205.03	\$19.33	\$321.21

Life Ins. Cost Analysis

FEGLI and Survivor Benefit Accumulated Cost

(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	Annual FEGLI Cost	Annual Survivor Life Ins. Cost	TOTAL Annual Cost	TOTAL ACCUMULATED COST	Cost Increase From Previous Year
54/55	\$1,494	\$0	\$1,494	\$1,494	\$0
55/56	\$2,303	\$0	\$2,303	\$3,797	\$809
56/57	\$2,321	\$0	\$2,321	\$6,118	\$18
57/58	\$2,321	\$0	\$2,321	\$8,439	\$0
58/59	\$2,339	\$0	\$2,339	\$10,778	\$18
59/60	\$3,401	\$3,564	\$6,965	\$17,743	\$4,626
60/61	\$5,644	\$3,564	\$9,208	\$26,951	\$2,243
61/62	\$5,644	\$3,564	\$9,208	\$36,159	\$0
62/63	\$5,644	\$3,639	\$9,283	\$45,442	\$75
63/64	\$5,644	\$3,715	\$9,359	\$54,801	\$76
64/65	\$5,644	\$3,793	\$9,437	\$64,238	\$78
65/66	\$1,062	\$3,873	\$4,935	\$69,173	-\$4,502
66/67	\$1,062	\$3,954	\$5,016	\$74,190	\$81
67/68	\$1,062	\$4,037	\$5,099	\$79,289	\$83
68/69	\$1,062	\$4,122	\$5,184	\$84,473	\$85
69/70	\$1,062	\$4,209	\$5,271	\$89,744	\$87
70/71	\$1,062	\$4,297	\$5,359	\$95,103	\$88
71/72	\$1,062	\$4,387	\$5,449	\$100,552	\$90
72/73	\$1,062	\$4,479	\$5,541	\$106,093	\$92
73/74	\$1,062	\$4,573	\$5,635	\$111,729	\$94
74/75	\$1,062	\$4,670	\$5,732	\$117,460	\$96
75/76	\$1,062	\$4,768	\$5,830	\$123,290	\$98
76/77	\$1,062	\$4,868	\$5,930	\$129,220	\$100
77/78	\$1,062	\$4,970	\$6,032	\$135,252	\$102
78/79	\$1,062	\$5,074	\$6,136	\$141,388	\$104
79/80	\$1,062	\$5,181	\$6,243	\$147,631	\$107
80/81	\$1,062	\$5,290	\$6,352	\$153,982	\$109
81/82	\$1,062	\$5,401	\$6,463	\$160,445	\$111
82/83	\$1,062	\$5,514	\$6,576	\$167,021	\$113
83/84	\$1,062	\$5,630	\$6,692	\$173,713	\$116
84/85	\$1,062	\$5,748	\$6,810	\$180,523	\$118
85/86	\$1,062	\$5,869	\$6,931	\$187,454	\$121
86/87	\$1,062	\$5,992	\$7,054	\$194,508	\$123
87/88	\$1,062	\$6,118	\$7,180	\$201,688	\$126
88/89	\$1,062	\$6,246	\$7,308	\$208,997	\$128
89/90	\$1,062	\$6,378	\$7,440	\$216,436	\$131
90/91	\$1,062	\$6,512	\$7,574	\$224,010	\$134
91/92	\$1,062	\$6,648	\$7,710	\$231,720	\$137
92/93	\$1,062	\$6,788	\$7,850	\$239,570	\$140
93/94	\$1,062	\$6,930	\$7,992	\$247,563	\$143

FERS Supplement and Estimated Social Security Benefits

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

Benefits Data

Calculations based on a FERS Annuity COLA of 2.1% and a Social Security COLA of 1.6%.

Age	FERS Annuity	FERS Supplement	Estimated Social Security	TOTAL	Change
59	\$2,672	\$1,395	\$0	\$4,067	\$0
60	\$2,672	\$1,395	\$0	\$4,067	\$0
61	\$2,672	\$1,395	\$0	\$4,067	\$0
62	\$2,728	\$0	\$1,860	\$4,588	\$521
63	\$2,785	\$0	\$1,890	\$4,675	\$87
64	\$2,844	\$0	\$1,920	\$4,764	\$89
65	\$2,904	\$0	\$1,951	\$4,855	\$91
66	\$2,965	\$0	\$1,982	\$4,947	\$92
67	\$3,027	\$0	\$2,014	\$5,041	\$94
68	\$3,090	\$0	\$2,046	\$5,136	\$95
69	\$3,155	\$0	\$2,079	\$5,234	\$98
70	\$3,222	\$0	\$2,112	\$5,334	\$100
71	\$3,289	\$0	\$2,146	\$5,435	\$101
72	\$3,358	\$0	\$2,180	\$5,538	\$103
73	\$3,429	\$0	\$2,215	\$5,644	\$106
74	\$3,501	\$0	\$2,250	\$5,751	\$107
75	\$3,574	\$0	\$2,286	\$5,860	\$109
76	\$3,649	\$0	\$2,323	\$5,972	\$112
77	\$3,726	\$0	\$2,360	\$6,086	\$114
78	\$3,804	\$0	\$2,398	\$6,202	\$116
79	\$3,884	\$0	\$2,436	\$6,320	\$118
80	\$3,966	\$0	\$2,475	\$6,441	\$121
81	\$4,049	\$0	\$2,515	\$6,564	\$123
82	\$4,134	\$0	\$2,555	\$6,689	\$125
83	\$4,221	\$0	\$2,596	\$6,817	\$128
84	\$4,310	\$0	\$2,637	\$6,947	\$130
85	\$4,400	\$0	\$2,680	\$7,080	\$133
86	\$4,492	\$0	\$2,722	\$7,214	\$134
87	\$4,587	\$0	\$2,766	\$7,353	\$139
88	\$4,683	\$0	\$2,810	\$7,493	\$140
89	\$4,781	\$0	\$2,855	\$7,636	\$143
90	\$4,882	\$0	\$2,901	\$7,783	\$147

Federal Employees Health Benefits Program

Federal Employees Health Benefits Program

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

Calculations based on current Health Insurance premium of:

Biweekly = \$275.00

Monthly = \$595.83

Annual = \$7,150.00

The current premium is estimated to increase annually by 3% (compounded)

Age	Biweekly Health Benefit Cost	Monthly Health Benefit Cost	Annual Health Benefit Cost	Accumulated Cost	Change From Previous Year
54/55	\$275.00	\$595.83	\$7,150.00	\$7,150.00	\$0.00
55/56	\$283.25	\$613.71	\$7,364.50	\$14,514.50	\$214.50
56/57	\$291.75	\$632.12	\$7,585.44	\$22,099.94	\$220.94
57/58	\$300.50	\$651.08	\$7,813.00	\$29,912.93	\$227.56
58/59	\$309.51	\$670.62	\$8,047.39	\$37,960.32	\$234.39
59/60	\$318.80	\$690.73	\$8,288.81	\$46,249.13	\$241.42
60/61	\$328.36	\$711.46	\$8,537.47	\$54,786.60	\$248.66
61/62	\$338.22	\$732.80	\$8,793.60	\$63,580.20	\$256.13
62/63	\$348.36	\$754.78	\$9,057.41	\$72,637.61	\$263.81
63/64	\$358.81	\$777.43	\$9,329.13	\$81,966.74	\$271.72
64/65	\$369.58	\$800.75	\$9,609.00	\$91,575.74	\$279.87
65/66	\$380.66	\$824.77	\$9,897.27	\$101,473.01	\$288.27
66/67	\$392.08	\$849.52	\$10,194.19	\$111,667.20	\$296.92
67/68	\$403.85	\$875.00	\$10,500.02	\$122,167.22	\$305.83
68/69	\$415.96	\$901.25	\$10,815.02	\$132,982.23	\$315.00
69/70	\$428.44	\$928.29	\$11,139.47	\$144,121.70	\$324.45
70/71	\$441.29	\$956.14	\$11,473.65	\$155,595.35	\$334.18
71/72	\$454.53	\$984.82	\$11,817.86	\$167,413.21	\$344.21
72/73	\$468.17	\$1,014.37	\$12,172.40	\$179,585.61	\$354.54
73/74	\$482.21	\$1,044.80	\$12,537.57	\$192,123.18	\$365.17
74/75	\$496.68	\$1,076.14	\$12,913.70	\$205,036.87	\$376.13
75/76	\$511.58	\$1,108.43	\$13,301.11	\$218,337.98	\$387.41
76/77	\$526.93	\$1,141.68	\$13,700.14	\$232,038.12	\$399.03
77/78	\$542.74	\$1,175.93	\$14,111.14	\$246,149.26	\$411.00
78/79	\$559.02	\$1,211.21	\$14,534.48	\$260,683.74	\$423.34
79/80	\$575.79	\$1,247.54	\$14,970.51	\$275,654.25	\$436.03
80/81	\$593.06	\$1,284.97	\$15,419.63	\$291,073.88	\$449.12
81/82	\$610.85	\$1,323.52	\$15,882.22	\$306,956.10	\$462.59
82/83	\$629.18	\$1,363.22	\$16,358.68	\$323,314.78	\$476.46
83/84	\$648.06	\$1,404.12	\$16,849.44	\$340,164.22	\$490.76
84/85	\$667.50	\$1,446.24	\$17,354.93	\$357,519.15	\$505.49
85/86	\$687.52	\$1,489.63	\$17,875.57	\$375,394.72	\$520.64
86/87	\$708.15	\$1,534.32	\$18,411.84	\$393,806.57	\$536.27
87/88	\$729.39	\$1,580.35	\$18,964.20	\$412,770.76	\$552.36
88/89	\$751.27	\$1,627.76	\$19,533.12	\$432,303.88	\$568.92
89/90	\$773.81	\$1,676.59	\$20,119.12	\$452,423.00	\$586.00

Thrift Savings Plan

TSP Disclaimer

This calculator is provided for informational purposes only. It is not intended to provide retirement income advice, be used as an investment advisory tool, as a guarantee of monthly payment amounts, as a guarantee of a final account balance or as a guarantee of the duration of the elected monthly payment amount. The monthly income illustrated is based on a gross distribution without consideration for income tax.

This report illustrates hypothetical balances at retirement for the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS) Thrift Savings Plan (TSP). Estimates are based on assumptions, which may affect the results and may differ from actual experience. Since future rates of return and performance cannot be estimated with absolute certainty, you should not base your financial decisions solely on the estimates of this report and it is recommended that you consult with your personnel office, the Office of Personnel Management (OPM) or Retirement Information Office 1-888-767-6738. FESC FINANCIAL cannot provide retirement analysis and decision information to you. No oral or written information or advice provided by FESC FINANCIAL 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 Traditional Contributions:

You are currently contributing a regular amount of \$16,854 from your salary and an additional \$0 catch-up contribution for a combined Annual Contribution of:

\$16,854

Continuing Traditional Contributions:

Your future Thrift Savings Plan estimates are based on your annual salary increases, annual TSP contributions, catch-up contributions and, rates of return of each fund. You have chosen to distribute 10.00% into the G fund earning 2.11%, 10.00% into the F fund earning 1.68%, 30.00% into the C fund earning 12.69%, 30.00% into the S fund earning 10.11%, 20.00% into the I fund earning 5.35%, and .00% into the L- FUND NOT SELECTED. Each quarter, your L-funds allocation will automatically shift to a slightly more conservative mix (less allocated in the C, I, and S funds and more allocated in the F and G funds).

Withdrawal of Funds:

At the age of 59 years and 8 months you elected a lump sum withdrawal of your funds amounting to:

\$810,497

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

Thrift Savings Plan

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

Existing Traditional Savings

There are six separate funds (G, F, C, S, I, and L) in which to accumulate savings. At this time you have accumulated \$23,000.00 in the G Fund, \$17,500.00 in the F Fund, \$186,734.00 in the C Fund, \$140,732.00 in the S Fund, \$12,696.00 in the I Fund, and \$0.00 in the L Fund for a total of \$380,662.00.

Hypothetical Annual Return Rates

The following rates were selected by you for calculating future earnings: G Fund 2.11%, F Fund 1.68%, C Fund 12.69%, S Fund 10.11%, and I Fund 5.35%.

Traditional Contributions

You are currently contributing a regular amount of \$16,853.55 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of \$16,853.55. This is divided into the six funds as follows:

\$1,685.36 (10.00%) in the G Fund,
\$1,685.36 (10.00%) in the F Fund,
\$5,056.06 (30.00%) in the C Fund,
\$5,056.06 (30.00%) in the S Fund,
\$3,370.71 (20.00%) in the I Fund, and
\$0.00 (0.00%) in the L Fund.

In addition, the government's contribution of \$5,617.87 is divided into the six funds as follows:

\$561.79 (10.00%) in the G Fund,
\$561.79 (10.00%) in the F Fund,
\$1,685.36 (30.00%) in the C Fund,
\$1,685.36 (30.00%) in the S Fund,
\$1,123.57 (20.00%) in the I Fund, and
\$0.00 (0.00%) in the L Fund.

The total annual contribution of \$22,471.42 is distributed as follows:

\$2,247.15 (10.00%) in the G Fund,
\$2,247.15 (10.00%) in the F Fund,
\$6,741.42 (30.00%) in the C Fund,
\$6,741.42 (30.00%) in the S Fund,
\$4,494.28 (20.00%) in the I Fund, and
\$0.00 (0.00%) in the L Fund.

In January of each year, you anticipate a 0.75% increase in salary that will raise your annual TSP contribution.

Hypothetical Balance at Withdrawal

You elected to start withdrawing funds at the age of 59 years and 8 months. The estimated savings in the six funds at that age is \$810,497.00.

Withdrawal Option Selected

You elected a lump sum withdrawal of your funds amounting to \$810,497.00.

Thrift Savings Plan - Contributions and Hypothetical Savings

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

Summary of Annual Contributions and Savings in the G, F, C, S and I Funds: 12-2023 to 06-2028

End of Year	Age	Salary	Your Contrib	Gov Contrib	TOTAL Contrib	G Fund Savings	F Fund Savings	C Fund Savings	S Fund Savings	I Fund Savings	TOTAL Estimated Savings
12-2023	55	\$112,357	\$16,854	\$5,618	\$22,471	\$25,295	\$19,631	\$213,341	\$158,884	\$17,095	\$434,246
12-2024	56	\$113,200	\$16,980	\$5,660	\$22,640	\$28,120	\$22,245	\$249,246	\$182,829	\$22,673	\$505,113
12-2025	57	\$114,049	\$17,107	\$5,702	\$22,810	\$31,022	\$24,920	\$290,037	\$209,363	\$28,591	\$583,933
12-2026	58	\$114,904	\$17,236	\$5,745	\$22,981	\$34,004	\$27,658	\$336,371	\$238,761	\$34,870	\$671,664
12-2027	59	\$115,766	\$17,365	\$5,788	\$23,153	\$37,066	\$30,459	\$388,993	\$271,327	\$41,528	\$769,373
06-2028	59	\$0	\$0	\$0	\$0	\$37,459	\$30,716	\$414,336	\$285,335	\$42,651	\$810,497

Summary of Annual Contributions and Savings in the L Funds (G, F, C, S and I): 12-2023 to 06-2028

End of Year	Age	Salary	Your Contrib	Gov Contrib	TOTAL Contrib	G Fund Savings	F Fund Savings	C Fund Savings	S Fund Savings	I Fund Savings	TOTAL Estimated Savings
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Annual Income - Government

(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 Mar-29-2023

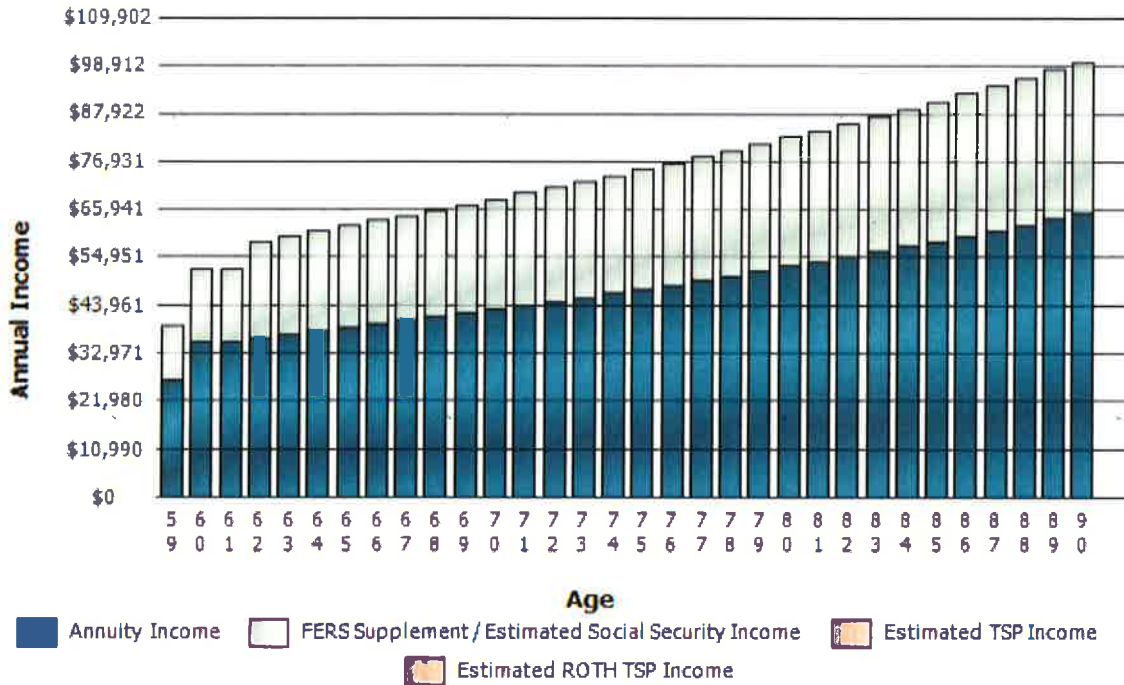
Calculations based on a COLA (In Retirement) of 2.1% and a 50% Survivor Annuity.

In addition, a Social Security COLA of 1.6% was used.

Age	Salary	Annuity	Estimated Social Security	Estimated Traditional TSP	Estimated ROTH TSP	TOTAL	Change
54	\$112,357.00					\$112,357.00	
55	\$113,199.68					\$113,199.68	\$842.68
56	\$114,048.68					\$114,048.68	\$849.00
57	\$114,904.04					\$114,904.04	\$855.36
58	\$115,765.82					\$115,765.82	\$861.78
59	\$29,158.52					\$29,158.52	-\$86,607.30
	Start Retirement						
59		\$26,723.25	\$12,555.00			\$39,278.25	\$10,119.73
60		\$35,631.00	\$16,740.00			\$52,371.00	\$13,092.75
61		\$35,631.00	\$16,740.00			\$52,371.00	
62		\$36,379.25	\$22,320.00			\$58,699.25	\$6,328.25
63		\$37,143.22	\$22,680.00			\$59,823.22	\$1,123.97
64		\$37,923.22	\$23,040.00			\$60,963.22	\$1,140.00
65		\$38,719.61	\$23,412.00			\$62,131.61	\$1,168.39
66		\$39,532.72	\$23,784.00			\$63,316.72	\$1,185.11
67		\$40,362.91	\$24,168.00			\$64,530.91	\$1,214.19
68		\$41,210.53	\$24,552.00			\$65,762.53	\$1,231.62
69		\$42,075.95	\$24,948.00			\$67,023.95	\$1,261.42
70		\$42,959.55	\$25,344.00			\$68,303.55	\$1,279.60
71		\$43,861.70	\$25,752.00			\$69,613.70	\$1,310.15
72		\$44,782.79	\$26,160.00			\$70,942.79	\$1,329.09
73		\$45,723.23	\$26,580.00			\$72,303.23	\$1,360.44
74		\$46,683.42	\$27,000.00			\$73,683.42	\$1,380.19
75		\$47,663.77	\$27,432.00			\$75,095.77	\$1,412.35
76		\$48,664.71	\$27,876.00			\$76,540.71	\$1,444.94
77		\$49,686.67	\$28,320.00			\$78,006.67	\$1,465.96
78		\$50,730.09	\$28,776.00			\$79,506.09	\$1,499.42
79		\$51,795.42	\$29,232.00			\$81,027.42	\$1,521.33
80		\$52,883.13	\$29,700.00			\$82,583.13	\$1,555.71
81		\$53,993.67	\$30,180.00			\$84,173.67	\$1,590.54
82		\$55,127.54	\$30,660.00			\$85,787.54	\$1,613.87
83		\$56,285.22	\$31,152.00			\$87,437.22	\$1,649.68
84		\$57,467.21	\$31,644.00			\$89,111.21	\$1,673.99
85		\$58,674.02	\$32,160.00			\$90,834.02	\$1,722.81
86		\$59,906.17	\$32,664.00			\$92,570.17	\$1,736.15
87		\$61,164.20	\$33,192.00			\$94,356.20	\$1,786.03
88		\$62,448.65	\$33,720.00			\$96,168.65	\$1,812.45
89		\$63,760.07	\$34,260.00			\$98,020.07	\$1,851.42
90		\$65,099.03	\$34,812.00			\$99,911.03	\$1,890.96

Annual Income - Government

(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	Annuity	Estimated Social Security	Estimated TSP	Estimated ROTH TSP	TOTAL
59	\$26,723.25	\$12,555.00			\$39,278.25
60	\$35,631.00	\$16,740.00			\$52,371.00
61	\$35,631.00	\$16,740.00			\$52,371.00
62	\$36,379.25	\$22,320.00			\$58,699.25
63	\$37,143.22	\$22,680.00			\$59,823.22
64	\$37,923.22	\$23,040.00			\$60,963.22
65	\$38,719.61	\$23,412.00			\$62,131.61
66	\$39,532.72	\$23,784.00			\$63,316.72
67	\$40,362.91	\$24,168.00			\$64,530.91
68	\$41,210.53	\$24,552.00			\$65,762.53
69	\$42,075.95	\$24,948.00			\$67,023.95
70	\$42,959.55	\$25,344.00			\$68,303.55
71	\$43,861.70	\$25,752.00			\$69,613.70
72	\$44,782.79	\$26,160.00			\$70,942.79
73	\$45,723.23	\$26,580.00			\$72,303.23
74	\$46,683.42	\$27,000.00			\$73,683.42
75	\$47,663.77	\$27,432.00			\$75,095.77
76	\$48,664.71	\$27,876.00			\$76,540.71
77	\$49,686.67	\$28,320.00			\$78,006.67
78	\$50,730.09	\$28,776.00			\$79,506.09
79	\$51,795.42	\$29,232.00			\$81,027.42
80	\$52,883.13	\$29,700.00			\$82,583.13
81	\$53,993.67	\$30,180.00			\$84,173.67
82	\$55,127.54	\$30,660.00			\$85,787.54
83	\$56,285.22	\$31,152.00			\$87,437.22
84	\$57,467.21	\$31,644.00			\$89,111.21
85	\$58,674.02	\$32,160.00			\$90,834.02
86	\$59,906.17	\$32,664.00			\$92,570.17
87	\$61,164.20	\$33,192.00			\$94,356.20
88	\$62,448.65	\$33,720.00			\$96,168.65
89	\$63,760.07	\$34,260.00			\$98,020.07
90	\$65,099.03	\$34,812.00			\$99,911.03

Annual Expense - Government

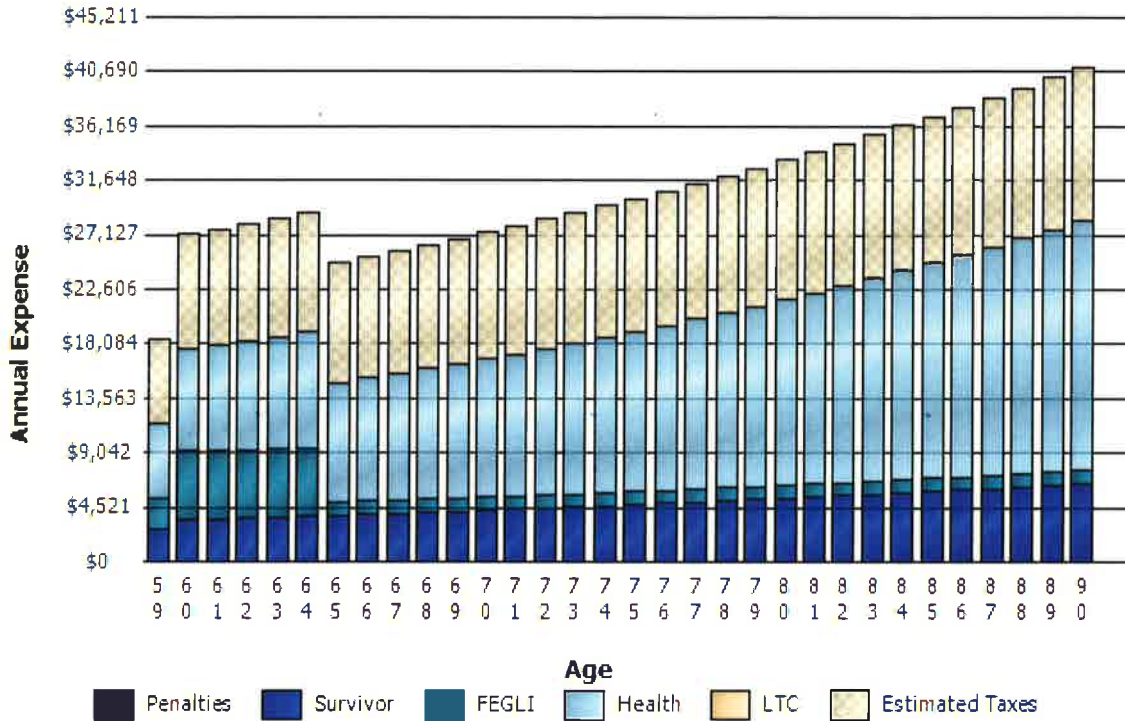
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Expense Analysis as of Mar-29-2023

Age	Penalties	Survivor	FEGLI	Health	LTC	Estimated Taxes	TOTAL	Change
54			\$1,494.00	\$7,150.00		\$22,632.00	\$31,276.00	
55			\$2,303.00	\$7,364.50		\$22,858.32	\$32,525.82	\$1,249.82
56			\$2,321.00	\$7,585.44		\$23,086.90	\$32,993.34	\$467.52
57			\$2,321.00	\$7,813.00		\$23,317.77	\$33,451.77	\$458.43
58			\$2,339.00	\$8,047.39		\$23,550.95	\$33,937.34	\$485.57
59			\$850.25	\$2,072.20		\$5,946.61	\$8,869.07	-\$25,068.27
Start	Retirement							
59	\$0.00	\$2,673.00	\$2,550.75	\$6,216.61		\$7,054.74	\$18,495.10	\$9,626.03
60	\$0.00	\$3,564.00	\$5,644.00	\$8,537.47		\$9,500.38	\$27,245.85	\$8,750.75
61	\$0.00	\$3,564.00	\$5,644.00	\$8,793.60		\$9,595.39	\$27,596.99	\$351.14
62	\$0.00	\$3,638.84	\$5,644.00	\$9,057.41		\$9,691.34	\$28,031.59	\$434.60
63	\$0.00	\$3,715.26	\$5,644.00	\$9,329.13		\$9,788.25	\$28,476.64	\$445.05
64	\$0.00	\$3,793.28	\$5,644.00	\$9,609.00		\$9,886.14	\$28,932.42	\$455.78
65	\$0.00	\$3,872.94	\$1,062.00	\$9,897.27		\$9,985.00	\$24,817.21	-\$4,115.21
66	\$0.00	\$3,954.27	\$1,062.00	\$10,194.19		\$10,084.85	\$25,295.31	\$478.10
67	\$0.00	\$4,037.31	\$1,062.00	\$10,500.02		\$10,185.70	\$25,785.03	\$489.72
68	\$0.00	\$4,122.09	\$1,062.00	\$10,815.02		\$10,287.55	\$26,286.67	\$501.64
69	\$0.00	\$4,208.66	\$1,062.00	\$11,139.47		\$10,390.43	\$26,800.56	\$513.89
70	\$0.00	\$4,297.04	\$1,062.00	\$11,473.65		\$10,494.33	\$27,327.02	\$526.46
71	\$0.00	\$4,387.28	\$1,062.00	\$11,817.86		\$10,599.28	\$27,866.41	\$539.39
72	\$0.00	\$4,479.41	\$1,062.00	\$12,172.40		\$10,705.27	\$28,419.08	\$552.67
73	\$0.00	\$4,573.48	\$1,062.00	\$12,537.57		\$10,812.32	\$28,985.37	\$566.29
74	\$0.00	\$4,669.52	\$1,062.00	\$12,913.70		\$10,920.45	\$29,565.67	\$580.30
75	\$0.00	\$4,767.58	\$1,062.00	\$13,301.11		\$11,029.65	\$30,160.34	\$594.67
76	\$0.00	\$4,867.70	\$1,062.00	\$13,700.14		\$11,139.95	\$30,769.79	\$609.45
77	\$0.00	\$4,969.92	\$1,062.00	\$14,111.14		\$11,251.35	\$31,394.41	\$624.62
78	\$0.00	\$5,074.29	\$1,062.00	\$14,534.48		\$11,363.86	\$32,034.63	\$640.22
79	\$0.00	\$5,180.85	\$1,062.00	\$14,970.51		\$11,477.50	\$32,690.86	\$656.23
80	\$0.00	\$5,289.65	\$1,062.00	\$15,419.63		\$11,592.27	\$33,363.55	\$672.69
81	\$0.00	\$5,400.73	\$1,062.00	\$15,882.22		\$11,708.20	\$34,053.15	\$689.60
82	\$0.00	\$5,514.15	\$1,062.00	\$16,358.68		\$11,825.28	\$34,760.10	\$706.95
83	\$0.00	\$5,629.94	\$1,062.00	\$16,849.44		\$11,943.53	\$35,484.91	\$724.81
84	\$0.00	\$5,748.17	\$1,062.00	\$17,354.93		\$12,062.97	\$36,228.07	\$743.16
85	\$0.00	\$5,868.88	\$1,062.00	\$17,875.57		\$12,183.60	\$36,990.05	\$761.98
86	\$0.00	\$5,992.13	\$1,062.00	\$18,411.84		\$12,305.43	\$37,771.40	\$781.35
87	\$0.00	\$6,117.97	\$1,062.00	\$18,964.20		\$12,428.49	\$38,572.65	\$801.25
88	\$0.00	\$6,246.44	\$1,062.00	\$19,533.12		\$12,552.77	\$39,394.33	\$821.68
89	\$0.00	\$6,377.62	\$1,062.00	\$20,119.12		\$12,678.30	\$40,237.04	\$842.71
90	\$0.00	\$6,511.55	\$1,062.00	\$20,722.69		\$12,805.08	\$41,101.32	\$864.28

Annual Expense - Government

(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	Penalties	Survivor	FEGLI	Health	LTC	Estimated Taxes	TOTAL
59	\$0.00	\$2,673.00	\$2,550.75	\$6,216.61		\$7,054.74	\$18,495.10
60	\$0.00	\$3,564.00	\$5,644.00	\$8,537.47		\$9,500.38	\$27,245.85
61	\$0.00	\$3,564.00	\$5,644.00	\$8,793.60		\$9,595.39	\$27,596.99
62	\$0.00	\$3,638.84	\$5,644.00	\$9,057.41		\$9,691.34	\$28,031.59
63	\$0.00	\$3,715.26	\$5,644.00	\$9,329.13		\$9,788.25	\$28,476.64
64	\$0.00	\$3,793.28	\$5,644.00	\$9,609.00		\$9,886.14	\$28,932.42
65	\$0.00	\$3,872.94	\$1,062.00	\$9,897.27		\$9,985.00	\$24,817.21
66	\$0.00	\$3,954.27	\$1,062.00	\$10,194.19		\$10,084.85	\$25,295.31
67	\$0.00	\$4,037.31	\$1,062.00	\$10,500.02		\$10,185.70	\$25,785.03
68	\$0.00	\$4,122.09	\$1,062.00	\$10,815.02		\$10,287.55	\$26,286.67
69	\$0.00	\$4,208.66	\$1,062.00	\$11,139.47		\$10,390.43	\$26,800.56
70	\$0.00	\$4,297.04	\$1,062.00	\$11,473.65		\$10,494.33	\$27,327.02
71	\$0.00	\$4,387.28	\$1,062.00	\$11,817.86		\$10,599.28	\$27,866.41
72	\$0.00	\$4,479.41	\$1,062.00	\$12,172.40		\$10,705.27	\$28,419.08
73	\$0.00	\$4,573.48	\$1,062.00	\$12,537.57		\$10,812.32	\$28,985.37
74	\$0.00	\$4,669.52	\$1,062.00	\$12,913.70		\$10,920.45	\$29,565.67
75	\$0.00	\$4,767.58	\$1,062.00	\$13,301.11		\$11,029.65	\$30,160.34
76	\$0.00	\$4,867.70	\$1,062.00	\$13,700.14		\$11,139.95	\$30,769.79
77	\$0.00	\$4,969.92	\$1,062.00	\$14,111.14		\$11,251.35	\$31,394.41
78	\$0.00	\$5,074.29	\$1,062.00	\$14,534.48		\$11,363.86	\$32,034.63
79	\$0.00	\$5,180.85	\$1,062.00	\$14,970.51		\$11,477.50	\$32,690.86
80	\$0.00	\$5,289.65	\$1,062.00	\$15,419.63		\$11,592.27	\$33,363.55
81	\$0.00	\$5,400.73	\$1,062.00	\$15,882.22		\$11,708.20	\$34,053.15
82	\$0.00	\$5,514.15	\$1,062.00	\$16,358.68		\$11,825.28	\$34,760.10
83	\$0.00	\$5,629.94	\$1,062.00	\$16,849.44		\$11,943.53	\$35,484.91
84	\$0.00	\$5,748.17	\$1,062.00	\$17,354.93		\$12,062.97	\$36,228.07
85	\$0.00	\$5,868.88	\$1,062.00	\$17,875.57		\$12,183.60	\$36,990.05
86	\$0.00	\$5,992.13	\$1,062.00	\$18,411.84		\$12,305.43	\$37,771.40
87	\$0.00	\$6,117.97	\$1,062.00	\$18,964.20		\$12,428.49	\$38,572.65
88	\$0.00	\$6,246.44	\$1,062.00	\$19,533.12		\$12,552.77	\$39,394.33
89	\$0.00	\$6,377.62	\$1,062.00	\$20,119.12		\$12,678.30	\$40,237.04
90	\$0.00	\$6,511.55	\$1,062.00	\$20,722.69		\$12,805.08	\$41,101.32

Annual Income / Expense - Government Sources

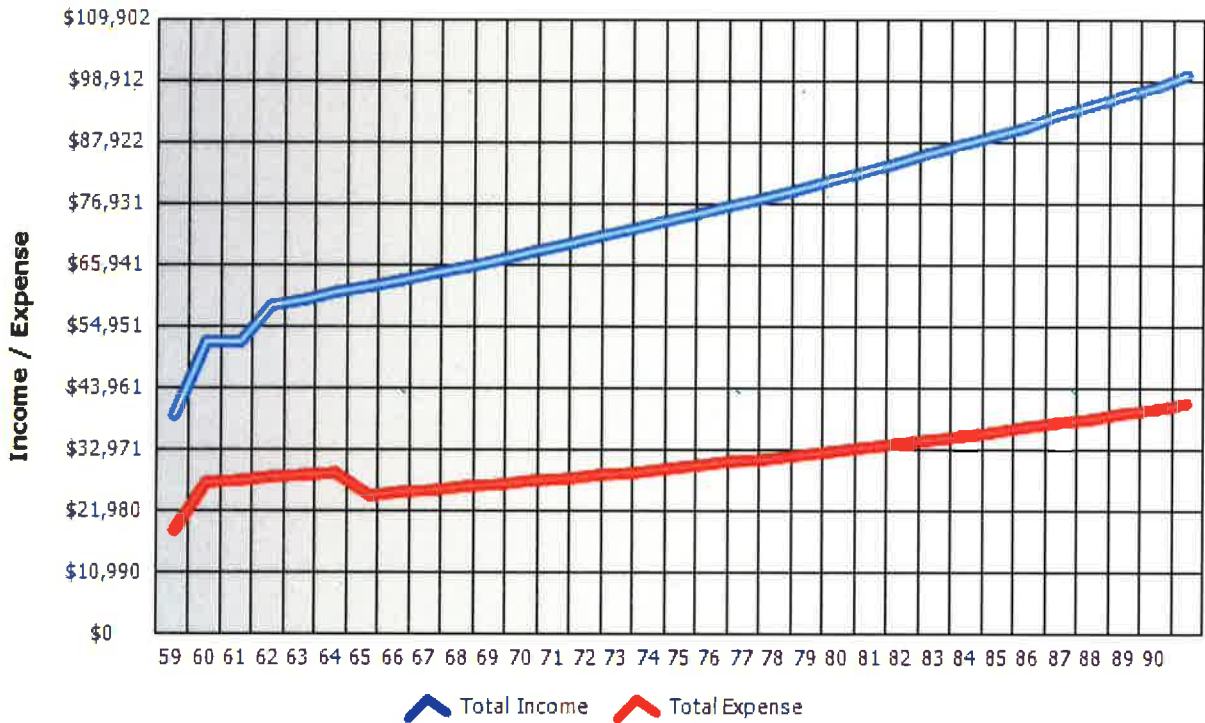
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Income / Expense Analysis as of Mar-29-2023

Age	Estimated Income	Estimated Expense	Difference	Change
54	\$112,357.00	\$31,276.00	\$81,081.00	\$0.00
55	\$113,199.68	\$32,525.82	\$80,673.86	-\$407.14
56	\$114,048.68	\$32,993.34	\$81,055.34	\$381.48
57	\$114,904.04	\$33,451.77	\$81,452.27	\$396.93
58	\$115,765.82	\$33,937.34	\$81,828.48	\$376.21
59	\$29,158.52	\$8,869.07	\$20,289.45	-\$61,539.03
Retire				
59	\$39,278.25	\$18,495.10	\$20,783.15	\$493.70
60	\$52,371.00	\$27,245.85	\$25,125.15	\$4,342.00
61	\$52,371.00	\$27,596.99	\$24,774.01	-\$351.14
62	\$58,699.25	\$28,031.59	\$30,667.66	\$5,893.65
63	\$59,823.22	\$28,476.64	\$31,346.58	\$678.92
64	\$60,963.22	\$28,932.42	\$32,030.80	\$684.22
65	\$62,131.61	\$24,817.21	\$37,314.40	\$5,283.60
66	\$63,316.72	\$25,295.31	\$38,021.41	\$707.01
67	\$64,530.91	\$25,785.03	\$38,745.88	\$724.47
68	\$65,762.53	\$26,286.67	\$39,475.86	\$729.98
69	\$67,023.95	\$26,800.56	\$40,223.39	\$747.53
70	\$68,303.55	\$27,327.02	\$40,976.53	\$753.14
71	\$69,613.70	\$27,866.41	\$41,747.29	\$770.76
72	\$70,942.79	\$28,419.08	\$42,523.71	\$776.42
73	\$72,303.23	\$28,985.37	\$43,317.86	\$794.15
74	\$73,683.42	\$29,565.67	\$44,117.75	\$799.89
75	\$75,095.77	\$30,160.34	\$44,935.43	\$817.68
76	\$76,540.71	\$30,769.79	\$45,770.92	\$835.49
77	\$78,006.67	\$31,394.41	\$46,612.26	\$841.34
78	\$79,506.09	\$32,034.63	\$47,471.46	\$859.20
79	\$81,027.42	\$32,690.86	\$48,336.56	\$865.10
80	\$82,583.13	\$33,363.55	\$49,219.58	\$883.02
81	\$84,173.67	\$34,053.15	\$50,120.52	\$900.94
82	\$85,787.54	\$34,760.10	\$51,027.44	\$906.92
83	\$87,437.22	\$35,484.91	\$51,952.31	\$924.87
84	\$89,111.21	\$36,228.07	\$52,883.14	\$930.83
85	\$90,834.02	\$36,990.05	\$53,843.97	\$960.83
86	\$92,570.17	\$37,771.40	\$54,798.77	\$954.80
87	\$94,356.20	\$38,572.65	\$55,783.55	\$984.78
88	\$96,168.65	\$39,394.33	\$56,774.32	\$990.77
89	\$98,020.07	\$40,237.04	\$57,783.03	\$1,008.71
90	\$99,911.03	\$41,101.32	\$58,809.71	\$1,026.68

Annual Income / Expense - Government 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.)



Age	Estimated Income	Estimated Expense	Difference	Change
59	\$39,278.25	\$18,495.10	\$20,783.15	\$493.70
60	\$52,371.00	\$27,245.85	\$25,125.15	\$4,342.00
61	\$52,371.00	\$27,596.99	\$24,774.01	-\$351.14
62	\$58,699.25	\$28,031.59	\$30,667.66	\$5,893.65
63	\$59,823.22	\$28,476.64	\$31,346.58	\$678.92
64	\$60,963.22	\$28,932.42	\$32,030.80	\$684.22
65	\$62,131.61	\$24,817.21	\$37,314.40	\$5,283.60
66	\$63,316.72	\$25,295.31	\$38,021.41	\$707.01
67	\$64,530.91	\$25,785.03	\$38,745.88	\$724.47
68	\$65,762.53	\$26,286.67	\$39,475.86	\$729.98
69	\$67,023.95	\$26,800.56	\$40,223.39	\$747.53
70	\$68,303.55	\$27,327.02	\$40,976.53	\$753.14
71	\$69,613.70	\$27,866.41	\$41,747.29	\$770.76
72	\$70,942.79	\$28,419.08	\$42,523.71	\$776.42
73	\$72,303.23	\$28,985.37	\$43,317.86	\$794.15
74	\$73,683.42	\$29,565.67	\$44,117.75	\$799.89
75	\$75,095.77	\$30,160.34	\$44,935.43	\$817.68
76	\$76,540.71	\$30,769.79	\$45,770.92	\$835.49
77	\$78,006.67	\$31,394.41	\$46,612.26	\$841.34
78	\$79,506.09	\$32,034.63	\$47,471.46	\$859.20
79	\$81,027.42	\$32,690.86	\$48,336.56	\$865.10
80	\$82,583.13	\$33,363.55	\$49,219.58	\$883.02
81	\$84,173.67	\$34,053.15	\$50,120.52	\$900.94
82	\$85,787.54	\$34,760.10	\$51,027.44	\$906.92
83	\$87,437.22	\$35,484.91	\$51,952.31	\$924.87
84	\$89,111.21	\$36,228.07	\$52,883.14	\$930.83
85	\$90,834.02	\$36,990.05	\$53,843.97	\$960.83
86	\$92,570.17	\$37,771.40	\$54,798.77	\$954.80
87	\$94,356.20	\$38,572.65	\$55,783.55	\$984.78
88	\$96,168.65	\$39,394.33	\$56,774.32	\$990.77
89	\$98,020.07	\$40,237.04	\$57,783.03	\$1,008.71
90	\$99,911.03	\$41,101.32	\$58,809.71	\$1,026.68