

Federal Employee Benefits Analysis

November 1, 2017

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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. Your Company Name 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 Your Company Name 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 Your Company Name 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.

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C Fund: The C Fund assets are held in a separate account and managed to fully replicate the Standard and Poor's 500 (S&P 500) Index. The earnings consist primarily of dividend income and gains (or losses) in the price of stocks. The C Fund is a passively managed fund that remains invested according to its indexed investment strategy regardless of stock market movements or general economic conditions.

F Fund: The F Fund assets are held in a separate account and managed to track the Barclays Capital U.S. Aggregate Bond Index. This broad index includes U.S. Government, mortgage-backed, corporate, and foreign government (issued in the U.S.) sectors of the U.S. bond market. The earnings consist of interest income on the securities and gains (or losses) in the value of the securities. The F Fund uses an indexing approach to investing. In other words, it is a passively managed fund that remains invested according to its investment strategy regardless of conditions in the bond market or the economy.

G Fund: The G Fund invests exclusively in a nonmarketable short-term U.S. Treasury security that is specially issued to the TSP. The earnings consist entirely of interest income on the security.

I Fund: The I Fund invests in a stock index fund that fully replicates the Morgan Stanley Capital International EAFE (Europe, Australasia, Far East) Index. The earnings consist of gains (or losses) in the price of stocks, dividend income, and change in the relative value of currencies. The I Fund uses an indexing approach to investing. In other words, it is a passively managed fund that remains invested according to its investment strategy regardless of stock market movements or general economic conditions.

S Fund: The S Fund invests in a stock index fund that tracks the Dow Jones U.S. Completion Total Stock Market Index. The earnings consist of dividend income and gains (or losses) in the price of stocks. The S Fund uses an indexing approach to investing. In other words, it is a passively managed fund that remains invested according to its investment strategy regardless of conditions in the bond market or the economy.

The Barclays U.S. Aggregate Bond Index is a broad-based bond index comprised of government, corporate, mortgage and asset-backed issues, rated investment grade or higher, and having at least one year to maturity. The S&P 500 Index is an unmanaged index of 500 stocks that is generally representative of the performance of larger companies in the U.S. The MSCI EAFE Index is a free float-adjusted market capitalization index designed to measure developed market equity performance, excluding the U.S. and Canada. The MSCI EAFE Index consists of the following 21 developed market country indices: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Hong Kong, Ireland, Italy, Japan, the Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland and the United Kingdom.

Dow Jones U.S. Completion Total Stock Market Index: A subset of the Dow Jones U.S. Total Stock Market Index that excludes components of the S&P 500. Investment risks associated with international investing, in addition to other risks, include currency fluctuation, political and economic instability, and differences in accounting standards when investing in foreign markets. Investments in smaller company and micro-cap stocks generally carry a higher level of volatility and risk over the short term. Refer to the fund's prospectus for specific information about risks associated with the investment, as well as charges and expenses. The value of investments will fluctuate, and when redeemed may be worth more or less than originally invested. One cannot invest directly in an index. Past performance is not necessarily indicative of future results. North Star Resource Group offers securities and investments through CRI Securities, LLC and Securian Financial Services, Inc. Members FINRA/SIPC. CRI Securities, LLC is affiliated with Securian Financial Services, Inc. and North Star Resource Group. Securian Financial Services, Inc. North Star Resource Group is not affiliated with Securian Financial Services, Inc or Decision Support Software LLC. North Star Resource Group is independently owned and operated. 1695358/DOFU 2-2017

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: Sue Smith
Address: 123 Main Street
AnyTown, US 12345
Date of Birth: 04-10-1968
Age: 49

Employment

Service Computation Date: 08-23-03
Annual Salary: \$65,000.00
Hourly Salary: \$31.15
Annual Salary Increase: 1.25% (Estimated)
Creditable Service: 14 Years 2 Months
Sick Leave: 0 Years 4 Months

Retirement

Retirement System: FERS
Employee Type: REGULAR
Retirement Type: REGULAR
Planned Retirement Date: 04-10-28
Annual Salary: \$75,449.00
Hourly Salary: \$36.15
High 3 Average Salary: \$73,854.00
Annual COLA: 1.83%
Creditable Service: 24 Years 7 Months
Sick Leave: Years 11 Months
Age: 60
Retirement Eligibility: Service and Age Requirements Met

Monthly Retirement Annuity - FERS Survivor with a 50% Annuity

Annuity Without Survivor*: \$1,569
Annuity With Survivor*: \$1,412
Survivor's Annuity: \$785
Cost of Survivor's Annuity*: \$157

Thrift Savings Plan (TSP)

CURRENT TRADITIONAL STATUS		CURRENT ROTH STATUS	
Your Annual Contribution:	\$2,599.99	Your Annual Contribution:	\$15,400.00
Govt. Annual Contribution:	\$3,249.99	Govt. Annual Contribution:	\$0.00
G Fund Savings:	\$100,000.00	G Fund Savings:	\$0.00
F Fund Savings:	\$15,000.00	F Fund Savings:	\$0.00
C Fund Savings:	\$5,000.00	C Fund Savings:	\$0.00
S Fund Savings:	\$1,000.00	S Fund Savings:	\$0.00
I Fund Savings:	\$5,000.00	I Fund Savings:	\$0.00
L Fund Savings:	\$20,000.00	L Fund Savings:	\$0.00
Total Savings:	\$146,000.00	Total Savings:	\$0.00
Hypothetical Balance		Hypothetical Balance	
at Withdrawal:	\$294,721.00	at Withdrawal:	\$303,000.00

Federal Employees Group Life Insurance (FEGLI)

COVERAGE	AT AGE 49	AT AGE 60	AT AGE 65
Basic:	\$67,000.00	\$77,000.00	\$77,000.00
Option A:	\$10,000.00	\$10,000.00	\$10,000.00
Option B:	\$260,000.00	\$300,000.00	\$300,000.00
Option C:	\$0.00	\$0.00	\$0.00
Total:	\$337,000.00	\$387,000.00	\$387,000.00
ANNUAL PREMIUM:	\$753.00	\$5,857.00	\$6,180.00

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	\$73,854
Estimated High 3 Increase / Year	1.25 %
Length of Service at Retirement	24
Months of Service At Retirement	7
Age at Retirement	60
Age at Retirement in Months	0
Total Hours of Unused Sick Leave	2020
Hours of Sick Leave to be Accrued Until Retirement	104
Annual Inflation Factor	0 %
COLA (In Retirement)	1.83 %
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													
Service Years	24	25	26	27	28	29	30	31	32	33	34	35	
Service Months	7	7	7	7	7	7	7	7	7	7	7	7	
Sick Leave Years		1	1	1	1	1	1	1	1	1	1	1	
Sick Leave Months	11			1	2	2	3	3	4	4	5	6	
Estimated High 3 Average(\$)	73,854	74,777	75,712	76,658	77,617	78,587	79,569	80,564	81,571	82,590	83,623	84,668	
Change in High 3 Average(\$)		923	935	946	959	970	982	995	1,007	1,019	1,033	1,045	
Annual ANNUITY (Before Penalties)(\$)	18,833	19,878	22,972	24,173	25,400	26,582	27,862	29,097	30,433	31,722	33,115	34,537	
Annual Retire Early Penalty(\$)													
Annual Deposit Penalty													
Annual Redeposit Penalty													
Annual Annuity No Survivor(\$)	18,833	19,878	22,972	24,173	25,400	26,582	27,862	29,097	30,433	31,722	33,115	34,537	
Monthly Annuity No Survivor *(\$)	1,569	1,657	1,914	2,014	2,117	2,215	2,322	2,425	2,536	2,643	2,760	2,878	
Annual Annuity With Survivor(\$)	16,949	17,890	20,675	21,756	22,860	23,924	25,076	26,187	27,389	28,549	29,803	31,084	
Monthly Annuity With Survivor *(\$)	1,412	1,491	1,723	1,813	1,905	1,994	2,090	2,182	2,282	2,379	2,484	2,590	
Annual Survivor Annuity(\$)	9,416	9,939	11,486	12,086	12,700	13,291	13,931	14,548	15,216	15,861	16,557	17,269	
Monthly Survivor Annuity(\$)	785	828	957	1,007	1,058	1,108	1,161	1,212	1,268	1,322	1,380	1,439	
Annual Cost of Survivor Annuity *(\$)	1,884	1,992	2,292	2,412	2,544	2,652	2,784	2,916	3,048	3,168	3,312	3,456	
Monthly Cost of Survivor Annuity *(\$)	157	166	191	201	212	221	232	243	254	264	276	288	

Retirement Annuity

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 1.83% 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	\$1,569.00	\$1,412.00	\$785.00	\$157.00	\$1,884.00	\$1,884.00
2	61	\$1,569.00	\$1,412.00	\$785.00	\$157.00	\$1,884.00	\$3,768.00
3	62	\$1,597.71	\$1,437.84	\$799.37	\$159.87	\$1,918.48	\$5,686.48
4	63	\$1,626.95	\$1,464.15	\$813.99	\$162.80	\$1,953.59	\$7,640.06
5	64	\$1,656.72	\$1,490.95	\$828.89	\$165.78	\$1,989.34	\$9,629.40
6	65	\$1,687.04	\$1,518.23	\$844.06	\$168.81	\$2,025.74	\$11,655.14
7	66	\$1,717.91	\$1,546.01	\$859.50	\$171.90	\$2,062.81	\$13,717.95
8	67	\$1,749.35	\$1,574.31	\$875.23	\$175.05	\$2,100.56	\$15,818.51
9	68	\$1,781.37	\$1,603.12	\$891.25	\$178.25	\$2,139.00	\$17,957.51
10	69	\$1,813.96	\$1,632.45	\$907.56	\$181.51	\$2,178.15	\$20,135.66
11	70	\$1,847.16	\$1,662.33	\$924.17	\$184.83	\$2,218.01	\$22,353.66
12	71	\$1,880.96	\$1,692.75	\$941.08	\$188.22	\$2,258.59	\$24,612.26
13	72	\$1,915.39	\$1,723.72	\$958.30	\$191.66	\$2,299.93	\$26,912.19
14	73	\$1,950.44	\$1,755.27	\$975.84	\$195.17	\$2,342.02	\$29,254.20
15	74	\$1,986.13	\$1,787.39	\$993.70	\$198.74	\$2,384.87	\$31,639.08
16	75	\$2,022.48	\$1,820.10	\$1,011.88	\$202.38	\$2,428.52	\$34,067.60
17	76	\$2,059.49	\$1,853.41	\$1,030.40	\$206.08	\$2,472.96	\$36,540.55
18	77	\$2,097.18	\$1,887.32	\$1,049.26	\$209.85	\$2,518.21	\$39,058.77
19	78	\$2,135.55	\$1,921.86	\$1,068.46	\$213.69	\$2,564.30	\$41,623.07
20	79	\$2,174.63	\$1,957.03	\$1,088.01	\$217.60	\$2,611.22	\$44,234.29
21	80	\$2,214.43	\$1,992.85	\$1,107.92	\$221.58	\$2,659.01	\$46,893.30
22	81	\$2,254.95	\$2,029.32	\$1,128.20	\$225.64	\$2,707.67	\$49,600.97
23	82	\$2,296.22	\$2,066.45	\$1,148.84	\$229.77	\$2,757.22	\$52,358.19
24	83	\$2,338.24	\$2,104.27	\$1,169.87	\$233.97	\$2,807.68	\$55,165.87
25	84	\$2,381.03	\$2,142.78	\$1,191.27	\$238.25	\$2,859.06	\$58,024.93
26	85	\$2,424.60	\$2,181.99	\$1,213.07	\$242.61	\$2,911.38	\$60,936.31
27	86	\$2,468.97	\$2,221.92	\$1,235.27	\$247.05	\$2,964.66	\$63,900.97
28	87	\$2,514.16	\$2,262.58	\$1,257.88	\$251.58	\$3,018.91	\$66,919.88
29	88	\$2,560.17	\$2,303.99	\$1,280.90	\$256.18	\$3,074.16	\$69,994.03
30	89	\$2,607.02	\$2,346.15	\$1,304.34	\$260.87	\$3,130.41	\$73,124.45
31	90	\$2,654.72	\$2,389.08	\$1,328.21	\$265.64	\$3,187.70	\$76,312.15

* Monthly Annuity No Survivor Minus Monthly Annuity With Survivor

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 \$65,000 per year with 1.25% annual pay raises. Retiring at age 60 with 24 years of service will yield a Monthly Retirement Income of: \$1,569

Employee Retirement with Survivor Benefit Plan (SBP):

- Your Monthly Retirement Income after SBP Cost starting at age 60 will be: \$1,412

Survivor's Benefit (50%):

- Under SBP, at your death, your widow(er) will receive a Monthly Income of: \$785

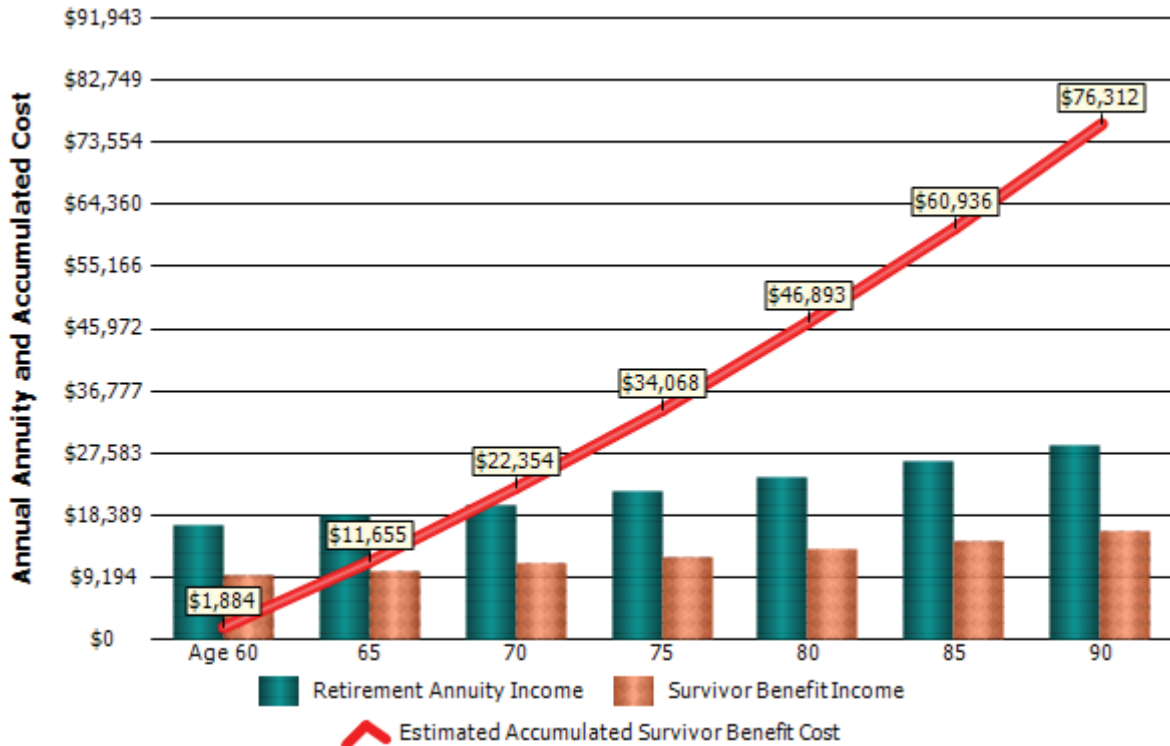
Costs:

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

Cost Per Month:	\$157
Cost Per Year:	\$1,884

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 70 will be: \$22,354

- Your Estimated Accumulated Cost for a Survivor Benefit Plan (SBP) at age 80 will be: \$46,893



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

FERS Supplement and 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 1.83% and a Social Security COLA of 1.5%.

Age	FERS Annuity	FERS Supplement	Estimated Social Security	TOTAL	Change
60	\$1,412	\$1,125	\$0	\$2,537	\$0
61	\$1,412	\$1,125	\$0	\$2,537	\$0
62	\$1,438	\$0	\$1,800	\$3,238	\$701
63	\$1,464	\$0	\$1,827	\$3,291	\$53
64	\$1,491	\$0	\$1,854	\$3,345	\$54
65	\$1,518	\$0	\$1,882	\$3,400	\$55
66	\$1,546	\$0	\$1,910	\$3,456	\$56
67	\$1,574	\$0	\$1,939	\$3,513	\$57
68	\$1,603	\$0	\$1,968	\$3,571	\$58
69	\$1,632	\$0	\$1,998	\$3,630	\$59
70	\$1,662	\$0	\$2,028	\$3,690	\$60
71	\$1,693	\$0	\$2,058	\$3,751	\$61
72	\$1,724	\$0	\$2,089	\$3,813	\$62
73	\$1,755	\$0	\$2,120	\$3,875	\$62
74	\$1,787	\$0	\$2,152	\$3,939	\$64
75	\$1,820	\$0	\$2,184	\$4,004	\$65
76	\$1,853	\$0	\$2,217	\$4,070	\$66
77	\$1,887	\$0	\$2,250	\$4,137	\$67
78	\$1,922	\$0	\$2,284	\$4,206	\$69
79	\$1,957	\$0	\$2,318	\$4,275	\$69
80	\$1,993	\$0	\$2,353	\$4,346	\$71
81	\$2,029	\$0	\$2,389	\$4,418	\$72
82	\$2,066	\$0	\$2,424	\$4,490	\$72
83	\$2,104	\$0	\$2,461	\$4,565	\$75
84	\$2,143	\$0	\$2,498	\$4,641	\$76
85	\$2,182	\$0	\$2,535	\$4,717	\$76
86	\$2,222	\$0	\$2,573	\$4,795	\$78
87	\$2,263	\$0	\$2,612	\$4,875	\$80
88	\$2,304	\$0	\$2,651	\$4,955	\$80
89	\$2,346	\$0	\$2,691	\$5,037	\$82
90	\$2,389	\$0	\$2,731	\$5,120	\$83

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. Your Company Name cannot provide retirement analysis and decision information to you. No oral or written information or advice provided by Your Company Name 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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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 \$2,600 from your salary and an additional \$0 catch-up contribution for a combined Annual Contribution of:

\$2,600

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 68.49% into the G fund earning 2.94%, 10.27% into the F fund earning 3.00%, 3.42% into the C fund earning 3.00%, .68% into the S fund earning 3.00%, 3.42% into the I fund earning 3.00%, and 13.70% into the L-2030 Fund. 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 60 years and 1 month you elected a lump sum withdrawal of your funds amounting to:

\$294,721

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 \$100,000.00 in the G Fund, \$15,000.00 in the F Fund, \$5,000.00 in the C Fund, \$1,000.00 in the S Fund, \$5,000.00 in the I Fund, and \$20,000.00 in the L-2030 Fund for a total of \$146,000.00.

Hypothetical Annual Return Rates

The following rates were selected by you for calculating future earnings: G Fund 2.94%, F Fund 3.00%, C Fund 3.00%, S Fund 3.00%, and I Fund 3.00%.

Traditional Contributions

You are currently contributing a regular amount of \$2,599.99 from your salary and an additional \$0.00 catch-up contribution for a combined Annual Contribution of \$2,599.99. This is divided into the six funds as follows:

\$1,780.82 (68.49%) in the G Fund,
\$267.12 (10.27%) in the F Fund,
\$89.04 (3.42%) in the C Fund,
\$17.81 (0.68%) in the S Fund,
\$89.04 (3.42%) in the I Fund, and
\$356.16 (13.70%) in the L-2030 Fund.

In addition, the government's contribution of \$3,249.99 is divided into the six funds as follows:

\$2,226.03 (68.49%) in the G Fund,
\$333.90 (10.27%) in the F Fund,
\$111.30 (3.42%) in the C Fund,
\$22.26 (0.68%) in the S Fund,
\$111.30 (3.42%) in the I Fund, and
\$445.20 (13.70%) in the L-2030 Fund.

The total annual contribution of \$5,849.98 is distributed as follows:

\$4,006.85 (68.49%) in the G Fund,
\$601.02 (10.27%) in the F Fund,
\$200.34 (3.42%) in the C Fund,
\$40.07 (0.68%) in the S Fund,
\$200.34 (3.42%) in the I Fund, and
\$801.36 (13.70%) in the L-2030 Fund.

In January of each year, you anticipate a 1.25% increase in salary that will raise your annual TSP contribution.

Hypothetical Balance at Withdrawal

You elected to start withdrawing funds at the age of 60 years and 1 month. The estimated savings in the six funds at that age is \$294,721.00.

Withdrawal Option Selected

You elected a lump sum withdrawal of your funds amounting to \$294,721.00.

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: 12-2017 to 05-2028

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
12-2016	48	\$65,000	\$2,244	\$2,805	\$5,049	\$102,909	\$15,440	\$5,147	\$1,029	\$5,147	\$129,672
12-2017	49	\$65,812	\$2,272	\$2,840	\$5,112	\$110,087	\$16,527	\$5,509	\$1,102	\$5,509	\$138,734
12-2018	50	\$66,635	\$2,300	\$2,875	\$5,176	\$117,531	\$17,654	\$5,885	\$1,177	\$5,885	\$148,132
12-2019	51	\$67,468	\$2,329	\$2,911	\$5,240	\$125,249	\$18,824	\$6,275	\$1,255	\$6,275	\$157,878
12-2020	52	\$68,311	\$2,358	\$2,948	\$5,306	\$133,250	\$20,037	\$6,679	\$1,336	\$6,679	\$167,981
12-2021	53	\$69,165	\$2,388	\$2,985	\$5,372	\$141,542	\$21,294	\$7,098	\$1,420	\$7,098	\$178,452
12-2022	54	\$70,030	\$2,417	\$3,022	\$5,439	\$150,136	\$22,599	\$7,533	\$1,507	\$7,533	\$189,308
12-2023	55	\$70,905	\$2,448	\$3,060	\$5,507	\$159,040	\$23,951	\$7,984	\$1,597	\$7,984	\$200,556
12-2024	56	\$71,792	\$2,478	\$3,098	\$5,576	\$168,265	\$25,352	\$8,451	\$1,690	\$8,451	\$212,209
12-2025	57	\$72,689	\$2,509	\$3,137	\$5,646	\$177,821	\$26,805	\$8,935	\$1,787	\$8,935	\$224,283
12-2026	58	\$73,598	\$2,541	\$3,176	\$5,716	\$187,718	\$28,310	\$9,437	\$1,887	\$9,437	\$236,789
12-2027	59	\$74,518	\$2,572	\$3,216	\$5,788	\$197,968	\$29,870	\$9,957	\$1,991	\$9,957	\$249,743
05-2028	60	\$0	\$651	\$814	\$1,465	\$201,576	\$30,421	\$10,140	\$2,028	\$10,140	\$254,305

Summary of Annual Contributions and Savings in the L Funds (G, F, C, S and I): 12-2017 to 05-2028

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
12-2016	48	\$65,000	\$356	\$445	\$801	\$6,316	\$1,158	\$7,128	\$2,049	\$3,934	\$20,585
12-2017	49	\$65,812	\$361	\$451	\$811	\$6,945	\$1,377	\$7,462	\$2,133	\$4,113	\$22,030
12-2018	50	\$66,635	\$365	\$456	\$822	\$7,638	\$1,582	\$7,799	\$2,216	\$4,293	\$23,528
12-2019	51	\$67,468	\$370	\$462	\$832	\$8,400	\$1,771	\$8,138	\$2,298	\$4,473	\$25,080
12-2020	52	\$68,311	\$374	\$468	\$842	\$9,236	\$1,944	\$8,479	\$2,379	\$4,654	\$26,692
12-2021	53	\$69,165	\$379	\$474	\$853	\$10,165	\$2,079	\$8,822	\$2,460	\$4,836	\$28,362
12-2022	54	\$70,030	\$384	\$480	\$863	\$11,187	\$2,182	\$9,166	\$2,539	\$5,018	\$30,092
12-2023	55	\$70,905	\$389	\$486	\$874	\$12,269	\$2,287	\$9,512	\$2,617	\$5,199	\$31,884
12-2024	56	\$71,792	\$393	\$492	\$885	\$13,573	\$2,385	\$9,781	\$2,666	\$5,336	\$33,741
12-2025	57	\$72,689	\$398	\$498	\$896	\$14,708	\$2,502	\$10,023	\$2,758	\$5,537	\$35,528
12-2026	58	\$73,598	\$403	\$504	\$907	\$17,042	\$2,591	\$9,925	\$2,645	\$5,406	\$37,609
12-2027	59	\$74,518	\$408	\$510	\$919	\$19,792	\$2,675	\$9,504	\$2,558	\$5,172	\$39,701
05-2028	60	\$0	\$103	\$129	\$233	\$21,933	\$2,667	\$8,730	\$2,339	\$4,747	\$40,416

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.)

Summary as of Nov-01-2017

At your current age of 48, your annual salary is \$65,000.00, and you expect annual salary increases of 1.25%. Your life insurance coverage includes: Basic (equal to your rounded annual salary plus \$2000), Option A (equal to \$10,000), Option B (equal to 4 times your annual salary). You plan to retire on 04-10-2028 at the age of 60. You elected to continue your full Basic coverage at the age of 65. You chose to keep full Option B coverage at the age of 65.

FEGLI Premiums and Coverage

Age	Annual Salary(\$)	Biweekly Premium(\$)	Monthly Premium(\$)	Annual Premium(\$)	Accumulated Cost(\$)	Basic(\$)	Option A(\$)	Option B(\$)	Option C(\$)	Total Coverage(\$)
48/49	65,000	28.95	62.73	753.00	753	67,000	10,000	260,000		337,000
49/50	65,813	29.38	63.66	764.00	1,517	68,000	10,000	264,000		342,000
50/51	66,635	40.93	88.68	1,064.00	2,581	69,000	10,000	268,000		347,000
51/52	67,468	41.52	89.96	1,080.00	3,660	70,000	10,000	272,000		352,000
52/53	68,311	42.11	91.24	1,095.00	4,755	71,000	10,000	276,000		357,000
53/54	69,165	42.70	92.52	1,110.00	5,865	72,000	10,000	280,000		362,000
54/55	70,030	43.29	93.80	1,126.00	6,991	73,000	10,000	284,000		367,000
55/56	70,905	69.75	151.13	1,814.00	8,804	73,000	10,000	284,000		367,000
56/57	71,792	70.70	153.18	1,838.00	10,643	74,000	10,000	288,000		372,000
57/58	72,689	71.65	155.24	1,863.00	12,505	75,000	10,000	292,000		377,000
58/59	73,598	72.60	157.30	1,888.00	14,393	76,000	10,000	296,000		382,000
59/60	74,518	73.55	159.36	1,912.00	16,305	77,000	10,000	300,000		387,000
60/61		225.25	488.04	5,857.00	22,162	77,000	10,000	300,000		387,000
61/62		225.25	488.04	5,857.00	28,018	77,000	10,000	300,000		387,000
62/63		225.25	488.04	5,857.00	33,875	77,000	10,000	300,000		387,000
63/64		225.25	488.04	5,857.00	39,731	77,000	10,000	300,000		387,000
64/65		225.25	488.04	5,857.00	45,588	77,000	10,000	300,000		387,000
65/66		237.70	515.02	6,180.00	51,768	77,000	10,000	300,000		387,000
66/67		237.70	515.02	6,180.00	57,948	77,000	7,600	300,000		384,600
67/68		237.70	515.02	6,180.00	64,128	77,000	5,200	300,000		382,200
68/69		237.70	515.02	6,180.00	70,309	77,000	2,800	300,000		379,800
69/70		237.70	515.02	6,180.00	76,489	77,000	2,500	300,000		379,500
70/71		363.70	788.02	9,456.00	85,945	77,000	2,500	300,000		379,500
71/72		363.70	788.02	9,456.00	95,401	77,000	2,500	300,000		379,500
72/73		363.70	788.02	9,456.00	104,857	77,000	2,500	300,000		379,500
73/74		363.70	788.02	9,456.00	114,314	77,000	2,500	300,000		379,500
74/75		363.70	788.02	9,456.00	123,770	77,000	2,500	300,000		379,500
75/76		615.70	1,334.02	16,008.00	139,778	77,000	2,500	300,000		379,500
76/77		615.70	1,334.02	16,008.00	155,786	77,000	2,500	300,000		379,500
77/78		615.70	1,334.02	16,008.00	171,794	77,000	2,500	300,000		379,500
78/79		615.70	1,334.02	16,008.00	187,803	77,000	2,500	300,000		379,500
79/80		615.70	1,334.02	16,008.00	203,811	77,000	2,500	300,000		379,500
80/81		867.70	1,880.02	22,560.00	226,371	77,000	2,500	300,000		379,500
81/82		867.70	1,880.02	22,560.00	248,931	77,000	2,500	300,000		379,500
82/83		867.70	1,880.02	22,560.00	271,491	77,000	2,500	300,000		379,500
83/84		867.70	1,880.02	22,560.00	294,052	77,000	2,500	300,000		379,500
84/85		867.70	1,880.02	22,560.00	316,612	77,000	2,500	300,000		379,500
85/86		867.70	1,880.02	22,560.00	339,172	77,000	2,500	300,000		379,500
86/87		867.70	1,880.02	22,560.00	361,732	77,000	2,500	300,000		379,500
87/88		867.70	1,880.02	22,560.00	384,292	77,000	2,500	300,000		379,500
88/89		867.70	1,880.02	22,560.00	406,853	77,000	2,500	300,000		379,500
89/90		867.70	1,880.02	22,560.00	429,413	77,000	2,500	300,000		379,500
90/91		867.70	1,880.02	22,560.00	451,973	77,000	2,500	300,000		379,500

Average Premium from Age 48 to Age 65	Basic	Option A	Option B	Option C	Total Premium
Biweekly	\$33.29	\$2.76	\$67.09	\$0.00	\$103.14
Monthly	\$72.14	\$5.98	\$145.36	\$0.00	\$223.47

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: \$337,000
 Your current total FEGLI Monthly Cost is: \$62.73
 The Annual Cost is: \$753

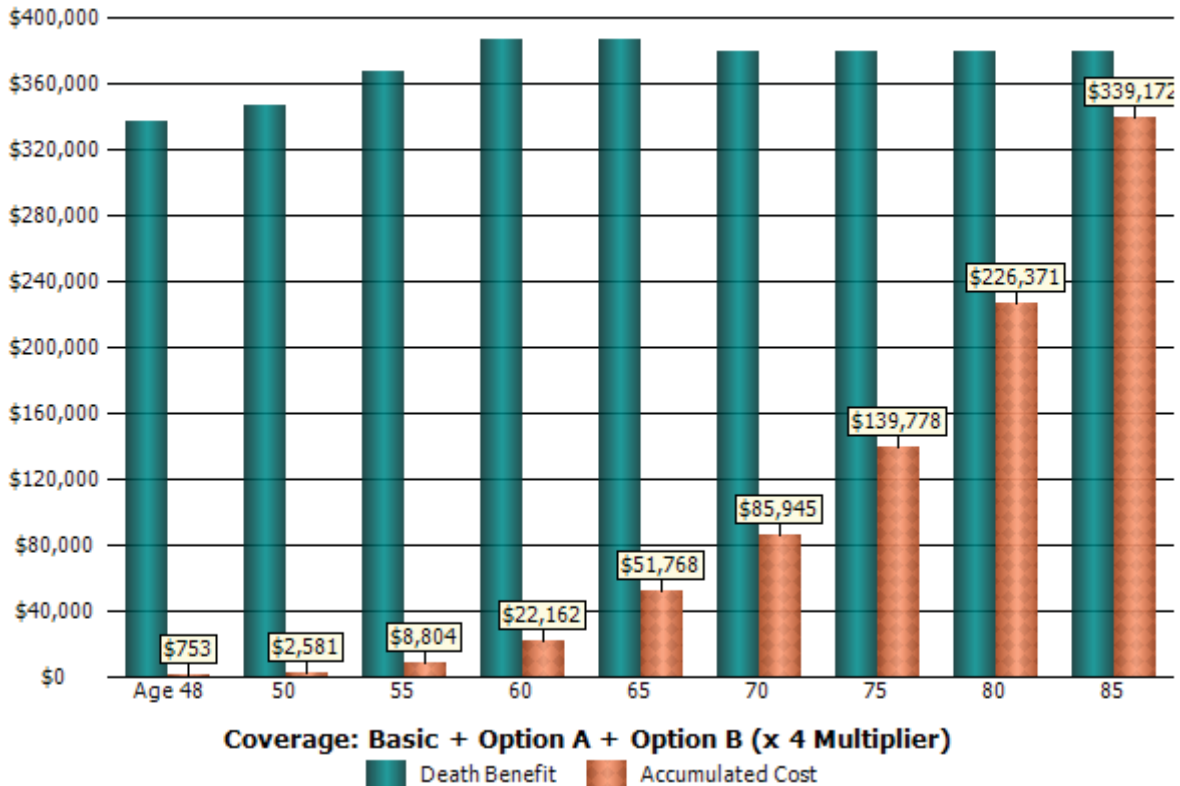
Future Coverage and Costs:

At age 60 your coverage (Death Benefit) for FEGLI will be: \$387,000
 Your total FEGLI Monthly Cost will be: \$488.04
 The Annual Cost will be: \$5,857
 The total Accumulated Cost for your FEGLI coverage will be: \$22,162

At age 65 your coverage (Death Benefit) for FEGLI will be: \$387,000
 Your total FEGLI Monthly Cost will be: \$515.02
 The Annual Cost will be: \$6,180
 The total Accumulated Cost for your FEGLI coverage will be: \$51,768

At age 70 your coverage (Death Benefit) for FEGLI will be: \$379,500
 Your total FEGLI Monthly Cost will be: \$788.02
 The Annual Cost will be: \$9,456
 The total Accumulated Cost for your FEGLI coverage will be: \$85,945

Death Benefit Coverage and Accumulated Cost



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
48/49	\$753	\$0	\$753	\$753	\$0
49/50	\$764	\$0	\$764	\$1,517	\$11
50/51	\$1,064	\$0	\$1,064	\$2,581	\$300
51/52	\$1,080	\$0	\$1,080	\$3,661	\$16
52/53	\$1,095	\$0	\$1,095	\$4,756	\$15
53/54	\$1,110	\$0	\$1,110	\$5,866	\$15
54/55	\$1,126	\$0	\$1,126	\$6,992	\$16
55/56	\$1,814	\$0	\$1,814	\$8,806	\$688
56/57	\$1,838	\$0	\$1,838	\$10,644	\$24
57/58	\$1,863	\$0	\$1,863	\$12,507	\$25
58/59	\$1,888	\$0	\$1,888	\$14,395	\$25
59/60	\$1,912	\$0	\$1,912	\$16,307	\$24
60/61	\$5,857	\$1,884	\$7,741	\$24,048	\$5,829
61/62	\$5,857	\$1,884	\$7,741	\$31,789	\$0
62/63	\$5,857	\$1,918	\$7,775	\$39,564	\$34
63/64	\$5,857	\$1,954	\$7,811	\$47,375	\$35
64/65	\$5,857	\$1,989	\$7,846	\$55,221	\$36
65/66	\$6,180	\$2,026	\$8,206	\$63,427	\$359
66/67	\$6,180	\$2,063	\$8,243	\$71,670	\$37
67/68	\$6,180	\$2,101	\$8,281	\$79,951	\$38
68/69	\$6,180	\$2,139	\$8,319	\$88,270	\$38
69/70	\$6,180	\$2,178	\$8,358	\$96,628	\$39
70/71	\$9,456	\$2,218	\$11,674	\$108,302	\$3,316
71/72	\$9,456	\$2,259	\$11,715	\$120,016	\$41
72/73	\$9,456	\$2,300	\$11,756	\$131,772	\$41
73/74	\$9,456	\$2,342	\$11,798	\$143,570	\$42
74/75	\$9,456	\$2,385	\$11,841	\$155,411	\$43
75/76	\$16,008	\$2,429	\$18,437	\$173,848	\$6,596
76/77	\$16,008	\$2,473	\$18,481	\$192,329	\$44
77/78	\$16,008	\$2,518	\$18,526	\$210,855	\$45
78/79	\$16,008	\$2,564	\$18,572	\$229,427	\$46
79/80	\$16,008	\$2,611	\$18,619	\$248,046	\$47
80/81	\$22,560	\$2,659	\$25,219	\$273,265	\$6,600
81/82	\$22,560	\$2,708	\$25,268	\$298,533	\$49
82/83	\$22,560	\$2,757	\$25,317	\$323,850	\$50
83/84	\$22,560	\$2,808	\$25,368	\$349,218	\$50
84/85	\$22,560	\$2,859	\$25,419	\$374,637	\$51
85/86	\$22,560	\$2,911	\$25,471	\$400,108	\$52
86/87	\$22,560	\$2,965	\$25,525	\$425,633	\$53
87/88	\$22,560	\$3,019	\$25,579	\$451,212	\$54
88/89	\$22,560	\$3,074	\$25,634	\$476,846	\$55
89/90	\$22,560	\$3,130	\$25,690	\$502,536	\$56
90/91	\$22,560	\$3,188	\$25,748	\$528,284	\$57

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 = \$180.00

Monthly = \$390.00

Annual = \$4,680.00

The current premium is estimated to increase annually by 4% (compounded)

Age	Biweekly Health Benefit Cost	Monthly Health Benefit Cost	Annual Health Benefit Cost	Accumulated Cost	Change Form Previous Year
48/49	\$180.00	\$390.00	\$4,680.00	\$4,680.00	\$0.00
49/50	\$187.20	\$405.60	\$4,867.20	\$9,547.20	\$187.20
50/51	\$194.69	\$421.82	\$5,061.89	\$14,609.09	\$194.69
51/52	\$202.48	\$438.70	\$5,264.36	\$19,873.45	\$202.47
52/53	\$210.57	\$456.24	\$5,474.94	\$25,348.39	\$210.58
53/54	\$219.00	\$474.49	\$5,693.94	\$31,042.33	\$219.00
54/55	\$227.76	\$493.47	\$5,921.69	\$36,964.02	\$227.75
55/56	\$236.87	\$513.21	\$6,158.56	\$43,122.58	\$236.87
56/57	\$246.34	\$533.74	\$6,404.90	\$49,527.48	\$246.34
57/58	\$256.20	\$555.09	\$6,661.10	\$56,188.58	\$256.20
58/59	\$266.44	\$577.30	\$6,927.54	\$63,116.12	\$266.44
59/60	\$277.10	\$600.39	\$7,204.64	\$70,320.77	\$277.10
60/61	\$288.19	\$624.40	\$7,492.83	\$77,813.60	\$288.19
61/62	\$299.71	\$649.38	\$7,792.54	\$85,606.14	\$299.71
62/63	\$311.70	\$675.35	\$8,104.25	\$93,710.39	\$311.71
63/64	\$324.17	\$702.37	\$8,428.42	\$102,138.81	\$324.17
64/65	\$337.14	\$730.46	\$8,765.55	\$110,904.36	\$337.13
65/66	\$350.62	\$759.68	\$9,116.17	\$120,020.53	\$350.62
66/67	\$364.65	\$790.07	\$9,480.82	\$129,501.35	\$364.65
67/68	\$379.23	\$821.67	\$9,860.05	\$139,361.41	\$379.23
68/69	\$394.40	\$854.54	\$10,254.46	\$149,615.86	\$394.41
69/70	\$410.18	\$888.72	\$10,664.63	\$160,280.50	\$410.17
70/71	\$426.59	\$924.27	\$11,091.22	\$171,371.72	\$426.59
71/72	\$443.65	\$961.24	\$11,534.87	\$182,906.59	\$443.65
72/73	\$461.39	\$999.69	\$11,996.26	\$194,902.85	\$461.39
73/74	\$479.85	\$1,039.68	\$12,476.11	\$207,378.96	\$479.85
74/75	\$499.04	\$1,081.26	\$12,975.16	\$220,354.12	\$499.05
75/76	\$519.01	\$1,124.51	\$13,494.16	\$233,848.29	\$519.00
76/77	\$539.77	\$1,169.49	\$14,033.93	\$247,882.22	\$539.77
77/78	\$561.36	\$1,216.27	\$14,595.29	\$262,477.51	\$561.36
78/79	\$583.81	\$1,264.93	\$15,179.10	\$277,656.61	\$583.81
79/80	\$607.16	\$1,315.52	\$15,786.26	\$293,442.87	\$607.16
80/81	\$631.45	\$1,368.14	\$16,417.71	\$309,860.59	\$631.45
81/82	\$656.71	\$1,422.87	\$17,074.42	\$326,935.01	\$656.71
82/83	\$682.98	\$1,479.78	\$17,757.40	\$344,692.41	\$682.98
83/84	\$710.30	\$1,538.97	\$18,467.70	\$363,160.11	\$710.30
84/85	\$738.71	\$1,600.53	\$19,206.40	\$382,366.51	\$738.70
85/86	\$768.26	\$1,664.56	\$19,974.66	\$402,341.17	\$768.26
86/87	\$798.99	\$1,731.14	\$20,773.65	\$423,114.82	\$798.99
87/88	\$830.95	\$1,800.38	\$21,604.59	\$444,719.41	\$830.94
88/89	\$864.18	\$1,872.40	\$22,468.78	\$467,188.19	\$864.19
89/90	\$898.75	\$1,947.29	\$23,367.53	\$490,555.72	\$898.75

Long Term Care Insurance

Long Term Care Insurance - 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.)

Summary as of Nov-01-2017

The initial estimate data in this report came from the Federal Long Term Care Insurance Program website.

At the age of 50, your initial Daily LTC Benefit will be \$250/Day.

You will wait 90 Days before you will receive your first Daily Benefit payment.

Your Daily Benefit Amount will increase each year by 5%.

Your Daily Benefit will last Unlimited.

The Automatic Compound Inflation protection option was selected.

Your initial LTC insurance premium is \$230.00 per month.

Age	Daily Benefit	Lifetime Benefit	Monthly Premium	Annual Premium	Accumulated Cost
50/51	\$250.00	Unlimited	\$230.00	\$2,760	\$5,520
52/53	\$275.63	Unlimited	\$230.00	\$2,760	\$11,040
54/55	\$303.88	Unlimited	\$230.00	\$2,760	\$16,560
56/57	\$335.02	Unlimited	\$230.00	\$2,760	\$22,080
58/59	\$369.36	Unlimited	\$230.00	\$2,760	\$27,600
60/61	\$407.22	Unlimited	\$230.00	\$2,760	\$33,120
62/63	\$448.96	Unlimited	\$230.00	\$2,760	\$38,640
64/65	\$494.98	Unlimited	\$230.00	\$2,760	\$44,160
66/67	\$545.72	Unlimited	\$230.00	\$2,760	\$49,680
68/69	\$601.65	Unlimited	\$230.00	\$2,760	\$55,200
70/71	\$663.32	Unlimited	\$230.00	\$2,760	\$60,720
72/73	\$731.32	Unlimited	\$230.00	\$2,760	\$66,240
74/75	\$806.27	Unlimited	\$230.00	\$2,760	\$71,760
76/77	\$888.92	Unlimited	\$230.00	\$2,760	\$77,280
78/79	\$980.03	Unlimited	\$230.00	\$2,760	\$82,800
80/81	\$1,080.49	Unlimited	\$230.00	\$2,760	\$88,320
82/83	\$1,191.24	Unlimited	\$230.00	\$2,760	\$93,840
84/85	\$1,313.34	Unlimited	\$230.00	\$2,760	\$99,360
86/87	\$1,447.95	Unlimited	\$230.00	\$2,760	\$104,880
88/89	\$1,596.37	Unlimited	\$230.00	\$2,760	\$110,400
90/91	\$1,760.00	Unlimited	\$230.00	\$2,760	\$115,920

Monthly 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.)

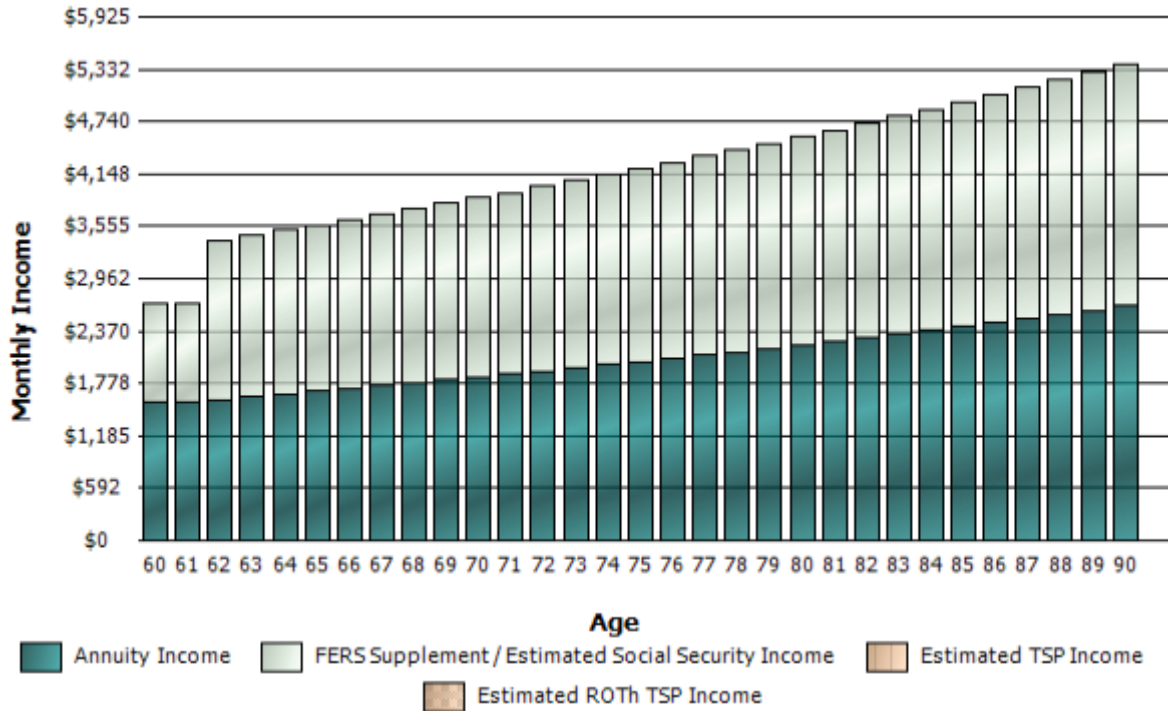
Income Analysis as of Nov-01-2017

Calculations based on a COLA (In Retirement) of 1.83% and a 50% Survivor Annuity. In addition, a Social Security COLA of 1.5% was used.

Age	Salary	Annuity	Estimated Social Security	Estimated TSP	Estimated ROTH TSP	TOTAL	Change
48	\$5,416.67					\$5,416.67	
49	\$5,484.38					\$5,484.38	\$67.71
50	\$5,552.93					\$5,552.93	\$68.56
51	\$5,622.34					\$5,622.34	\$69.41
52	\$5,692.62					\$5,692.62	\$70.28
53	\$5,763.78					\$5,763.78	\$71.16
54	\$5,835.83					\$5,835.83	\$72.05
55	\$5,908.77					\$5,908.77	\$72.95
56	\$5,982.63					\$5,982.63	\$73.86
57	\$6,057.42					\$6,057.42	\$74.78
58	\$6,133.13					\$6,133.13	\$75.72
59	\$6,209.80					\$6,209.80	\$76.66
60	\$6,287.42					\$6,287.42	\$77.62
	Start Retirement						
60		\$1,569.42	\$1,125.00			\$2,694.42	-\$3,593.00
61		\$1,569.42	\$1,125.00			\$2,694.42	
62		\$1,598.14	\$1,800.00			\$3,398.14	\$703.72
63		\$1,627.38	\$1,827.00			\$3,454.38	\$56.25
64		\$1,657.16	\$1,854.00			\$3,511.16	\$56.78
65		\$1,687.49	\$1,882.00			\$3,569.49	\$58.33
66		\$1,718.37	\$1,910.00			\$3,628.37	\$58.88
67		\$1,749.82	\$1,939.00			\$3,688.82	\$60.45
68		\$1,781.84	\$1,968.00			\$3,749.84	\$61.02
69		\$1,814.45	\$1,998.00			\$3,812.45	\$62.61
70		\$1,847.65	\$2,028.00			\$3,875.65	\$63.20
71		\$1,881.46	\$2,058.00			\$3,939.46	\$63.81
72		\$1,915.89	\$2,089.00			\$4,004.89	\$65.43
73		\$1,950.96	\$2,120.00			\$4,070.96	\$66.06
74		\$1,986.66	\$2,152.00			\$4,138.66	\$67.70
75		\$2,023.01	\$2,184.00			\$4,207.01	\$68.36
76		\$2,060.03	\$2,217.00			\$4,277.03	\$70.02
77		\$2,097.73	\$2,250.00			\$4,347.73	\$70.70
78		\$2,136.12	\$2,284.00			\$4,420.12	\$72.39
79		\$2,175.21	\$2,318.00			\$4,493.21	\$73.09
80		\$2,215.02	\$2,353.00			\$4,568.02	\$74.81
81		\$2,255.55	\$2,389.00			\$4,644.55	\$76.53
82		\$2,296.83	\$2,424.00			\$4,720.83	\$76.28
83		\$2,338.86	\$2,461.00			\$4,799.86	\$79.03
84		\$2,381.66	\$2,498.00			\$4,879.66	\$79.80
85		\$2,425.25	\$2,535.00			\$4,960.25	\$80.58
86		\$2,469.63	\$2,573.00			\$5,042.63	\$82.38
87		\$2,514.82	\$2,612.00			\$5,126.82	\$84.19
88		\$2,560.84	\$2,651.00			\$5,211.85	\$85.02
89		\$2,607.71	\$2,691.00			\$5,298.71	\$86.86
90		\$2,655.43	\$2,731.00			\$5,386.43	\$87.72

Monthly 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
60	\$1,569.42	\$1,125.00			\$2,694.42
61	\$1,569.42	\$1,125.00			\$2,694.42
62	\$1,598.14	\$1,800.00			\$3,398.14
63	\$1,627.38	\$1,827.00			\$3,454.38
64	\$1,657.16	\$1,854.00			\$3,511.16
65	\$1,687.49	\$1,882.00			\$3,569.49
66	\$1,718.37	\$1,910.00			\$3,628.37
67	\$1,749.82	\$1,939.00			\$3,688.82
68	\$1,781.84	\$1,968.00			\$3,749.84
69	\$1,814.45	\$1,998.00			\$3,812.45
70	\$1,847.65	\$2,028.00			\$3,875.65
71	\$1,881.46	\$2,058.00			\$3,939.46
72	\$1,915.89	\$2,089.00			\$4,004.89
73	\$1,950.96	\$2,120.00			\$4,070.96
74	\$1,986.66	\$2,152.00			\$4,138.66
75	\$2,023.01	\$2,184.00			\$4,207.01
76	\$2,060.03	\$2,217.00			\$4,277.03
77	\$2,097.73	\$2,250.00			\$4,347.73
78	\$2,136.12	\$2,284.00			\$4,420.12
79	\$2,175.21	\$2,318.00			\$4,493.21
80	\$2,215.02	\$2,353.00			\$4,568.02
81	\$2,255.55	\$2,389.00			\$4,644.55
82	\$2,296.83	\$2,424.00			\$4,720.83
83	\$2,338.86	\$2,461.00			\$4,799.86
84	\$2,381.66	\$2,498.00			\$4,879.66
85	\$2,425.25	\$2,535.00			\$4,960.25
86	\$2,469.63	\$2,573.00			\$5,042.63
87	\$2,514.82	\$2,612.00			\$5,126.82
88	\$2,560.84	\$2,651.00			\$5,211.85
89	\$2,607.71	\$2,691.00			\$5,298.71
90	\$2,655.43	\$2,731.00			\$5,386.43

Monthly Expense - Government

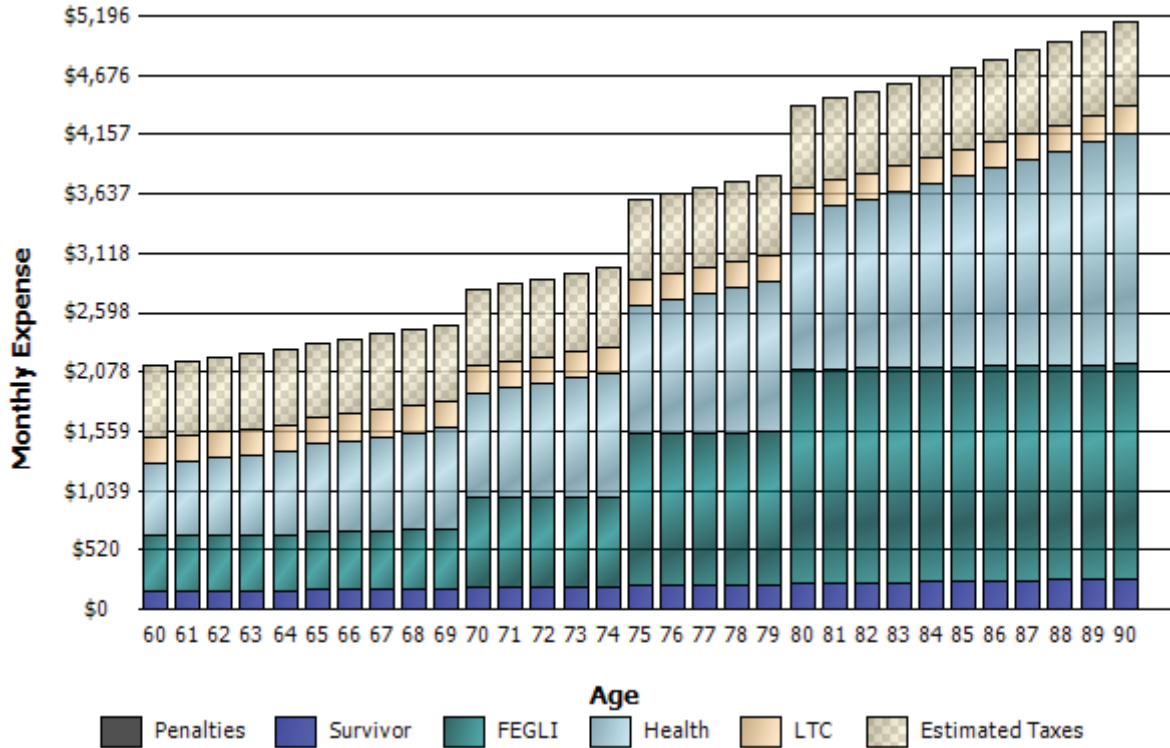
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Expense Analysis as of Nov-01-2017

Age	Penalties	Survivor	FEGLI	Health	LTC	Estimated Taxes	TOTAL	Change
48			\$62.75	\$390.00		\$899.17	\$1,351.92	
49			\$63.67	\$405.60		\$903.66	\$1,372.93	\$21.01
50			\$88.67	\$421.82	\$230.00	\$908.18	\$1,648.67	\$275.74
51			\$90.00	\$438.70	\$230.00	\$912.72	\$1,671.42	\$22.75
52			\$91.25	\$456.25	\$230.00	\$917.29	\$1,694.78	\$23.36
53			\$92.50	\$474.50	\$230.00	\$921.87	\$1,718.87	\$24.09
54			\$93.83	\$493.47	\$230.00	\$926.48	\$1,743.79	\$24.92
55			\$151.17	\$513.21	\$230.00	\$931.11	\$1,825.49	\$81.70
56			\$153.17	\$533.74	\$230.00	\$935.77	\$1,852.68	\$27.18
57			\$155.25	\$555.09	\$230.00	\$940.45	\$1,880.79	\$28.11
58			\$157.33	\$577.30	\$230.00	\$945.15	\$1,909.78	\$28.99
59			\$159.33	\$600.39	\$230.00	\$949.88	\$1,939.60	\$29.82
60			\$488.08	\$624.40	\$230.00	\$954.63	\$2,297.11	\$357.51
Start	Retirement							
60	\$0.00	\$157.00	\$488.08	\$624.40	\$230.00	\$640.92	\$2,140.40	-\$156.71
61	\$0.00	\$157.00	\$488.08	\$649.38	\$230.00	\$644.12	\$2,168.58	\$28.18
62	\$0.00	\$159.87	\$488.08	\$675.35	\$230.00	\$647.34	\$2,200.65	\$32.07
63	\$0.00	\$162.80	\$488.08	\$702.37	\$230.00	\$650.58	\$2,233.83	\$33.18
64	\$0.00	\$165.78	\$488.08	\$730.46	\$230.00	\$653.83	\$2,268.16	\$34.33
65	\$0.00	\$168.81	\$515.00	\$759.68	\$230.00	\$657.10	\$2,330.59	\$62.44
66	\$0.00	\$171.90	\$515.00	\$790.07	\$230.00	\$660.39	\$2,367.36	\$36.76
67	\$0.00	\$175.05	\$515.00	\$821.67	\$230.00	\$663.69	\$2,405.41	\$38.05
68	\$0.00	\$178.25	\$515.00	\$854.54	\$230.00	\$667.01	\$2,444.79	\$39.39
69	\$0.00	\$181.51	\$515.00	\$888.72	\$230.00	\$670.34	\$2,485.57	\$40.78
70	\$0.00	\$184.83	\$788.00	\$924.27	\$230.00	\$673.69	\$2,800.80	\$315.22
71	\$0.00	\$188.22	\$788.00	\$961.24	\$230.00	\$677.06	\$2,844.52	\$43.72
72	\$0.00	\$191.66	\$788.00	\$999.69	\$230.00	\$680.45	\$2,889.80	\$45.28
73	\$0.00	\$195.17	\$788.00	\$1,039.68	\$230.00	\$683.85	\$2,936.69	\$46.90
74	\$0.00	\$198.74	\$788.00	\$1,081.26	\$230.00	\$687.27	\$2,985.27	\$48.58
75	\$0.00	\$202.38	\$1,334.00	\$1,124.51	\$230.00	\$690.70	\$3,581.59	\$596.32
76	\$0.00	\$206.08	\$1,334.00	\$1,169.49	\$230.00	\$694.16	\$3,633.73	\$52.14
77	\$0.00	\$209.85	\$1,334.00	\$1,216.27	\$230.00	\$697.63	\$3,687.75	\$54.02
78	\$0.00	\$213.69	\$1,334.00	\$1,264.93	\$230.00	\$701.12	\$3,743.73	\$55.98
79	\$0.00	\$217.60	\$1,334.00	\$1,315.52	\$230.00	\$704.62	\$3,801.75	\$58.01
80	\$0.00	\$221.58	\$1,880.00	\$1,368.14	\$230.00	\$708.15	\$4,407.87	\$606.13
81	\$0.00	\$225.64	\$1,880.00	\$1,422.87	\$230.00	\$711.69	\$4,470.19	\$62.32
82	\$0.00	\$229.77	\$1,880.00	\$1,479.78	\$230.00	\$715.25	\$4,534.80	\$64.60
83	\$0.00	\$233.97	\$1,880.00	\$1,538.98	\$230.00	\$718.82	\$4,601.77	\$66.97
84	\$0.00	\$238.25	\$1,880.00	\$1,600.53	\$230.00	\$722.42	\$4,671.20	\$69.43
85	\$0.00	\$242.61	\$1,880.00	\$1,664.56	\$230.00	\$726.03	\$4,743.20	\$71.99
86	\$0.00	\$247.05	\$1,880.00	\$1,731.14	\$230.00	\$729.66	\$4,817.85	\$74.65
87	\$0.00	\$251.58	\$1,880.00	\$1,800.38	\$230.00	\$733.31	\$4,895.26	\$77.41
88	\$0.00	\$256.18	\$1,880.00	\$1,872.40	\$230.00	\$736.97	\$4,975.55	\$80.29
89	\$0.00	\$260.87	\$1,880.00	\$1,947.29	\$230.00	\$740.66	\$5,058.82	\$83.27
90	\$0.00	\$265.64	\$1,880.00	\$2,025.19	\$230.00	\$744.36	\$5,145.19	\$86.37

Monthly 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
60	\$0.00	\$157.00	\$488.08	\$624.40	\$230.00	\$640.92	\$2,140.40
61	\$0.00	\$157.00	\$488.08	\$649.38	\$230.00	\$644.12	\$2,168.58
62	\$0.00	\$159.87	\$488.08	\$702.37	\$230.00	\$647.34	\$2,200.65
63	\$0.00	\$162.80	\$488.08	\$730.46	\$230.00	\$653.83	\$2,233.83
64	\$0.00	\$165.78	\$488.08	\$759.68	\$230.00	\$657.10	\$2,330.59
65	\$0.00	\$171.90	\$515.00	\$790.07	\$230.00	\$660.39	\$2,367.36
66	\$0.00	\$175.05	\$515.00	\$821.67	\$230.00	\$663.69	\$2,405.41
67	\$0.00	\$178.25	\$515.00	\$854.54	\$230.00	\$667.01	\$2,444.79
68	\$0.00	\$181.51	\$515.00	\$888.72	\$230.00	\$670.34	\$2,485.57
69	\$0.00	\$184.83	\$788.00	\$924.27	\$230.00	\$673.69	\$2,800.80
70	\$0.00	\$188.22	\$788.00	\$961.24	\$230.00	\$677.06	\$2,844.52
71	\$0.00	\$191.66	\$788.00	\$999.69	\$230.00	\$680.45	\$2,889.80
72	\$0.00	\$195.17	\$788.00	\$1,039.68	\$230.00	\$683.85	\$2,936.69
73	\$0.00	\$198.74	\$788.00	\$1,081.26	\$230.00	\$687.27	\$2,985.27
74	\$0.00	\$202.38	\$1,334.00	\$1,124.51	\$230.00	\$690.70	\$3,581.59
75	\$0.00	\$206.08	\$1,334.00	\$1,169.49	\$230.00	\$694.16	\$3,633.73
76	\$0.00	\$209.85	\$1,334.00	\$1,216.27	\$230.00	\$697.63	\$3,687.75
77	\$0.00	\$213.69	\$1,334.00	\$1,264.93	\$230.00	\$701.12	\$3,743.73
78	\$0.00	\$217.60	\$1,334.00	\$1,315.52	\$230.00	\$704.62	\$3,801.75
79	\$0.00	\$221.58	\$1,880.00	\$1,368.14	\$230.00	\$708.15	\$4,407.87
80	\$0.00	\$225.64	\$1,880.00	\$1,422.87	\$230.00	\$711.69	\$4,470.19
81	\$0.00	\$229.77	\$1,880.00	\$1,479.78	\$230.00	\$715.25	\$4,534.80
82	\$0.00	\$233.97	\$1,880.00	\$1,538.98	\$230.00	\$718.82	\$4,601.77
83	\$0.00	\$238.25	\$1,880.00	\$1,600.53	\$230.00	\$722.42	\$4,671.20
84	\$0.00	\$242.61	\$1,880.00	\$1,664.56	\$230.00	\$726.03	\$4,743.20
85	\$0.00	\$247.05	\$1,880.00	\$1,731.14	\$230.00	\$729.66	\$4,817.85
86	\$0.00	\$251.58	\$1,880.00	\$1,800.38	\$230.00	\$733.31	\$4,895.26
87	\$0.00	\$256.18	\$1,880.00	\$1,872.40	\$230.00	\$736.97	\$4,975.55
88	\$0.00	\$260.87	\$1,880.00	\$1,947.29	\$230.00	\$740.66	\$5,058.82
89	\$0.00	\$265.64	\$1,880.00	\$2,025.19	\$230.00	\$744.36	\$5,145.19
90	\$0.00						

Monthly Income / Expense - Government Sources

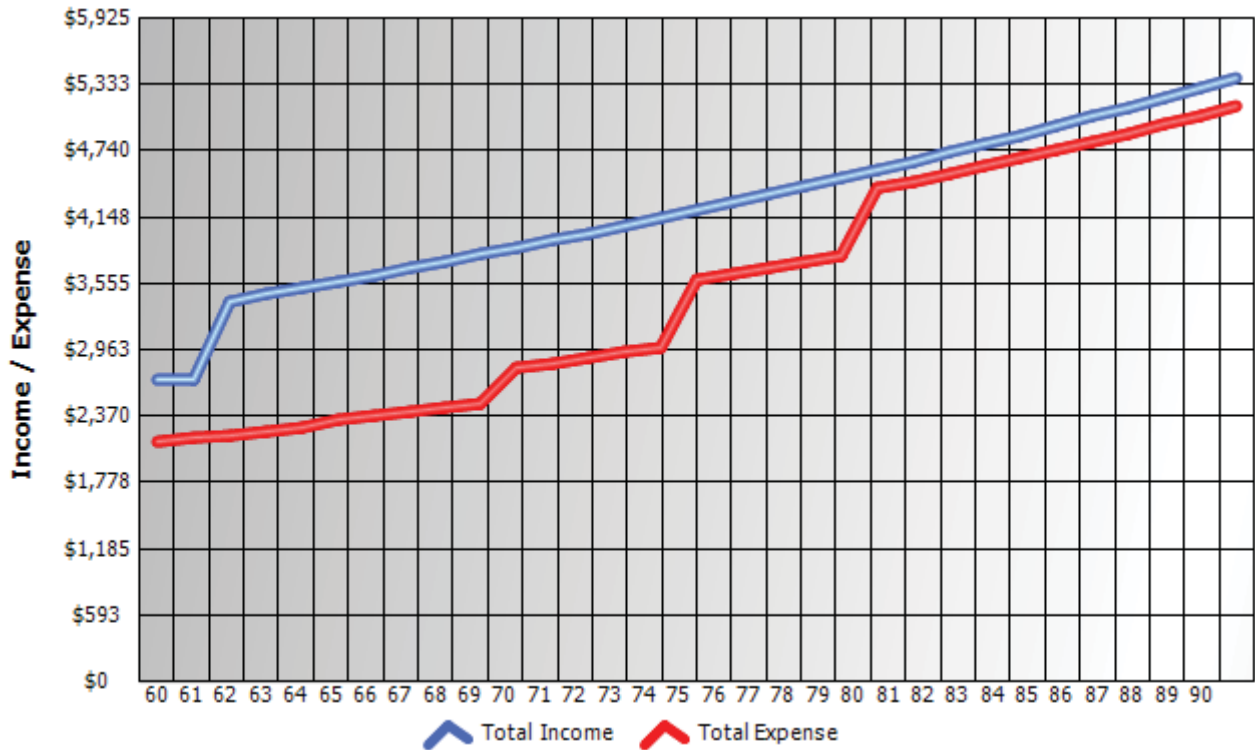
(All figures shown are hypothetical and based on information provided by you. Any change to your benefit elections, salary or other information provided by you could alter these figures.)

Income / Expense Analysis as of Nov-01-2017

Age	Estimated Income	Estimated Expense	Difference	Change
48	\$5,416.67	\$1,351.92	\$4,064.75	\$0.00
49	\$5,484.38	\$1,372.93	\$4,111.45	\$46.70
50	\$5,552.93	\$1,648.67	\$3,904.26	-\$207.19
51	\$5,622.34	\$1,671.42	\$3,950.92	\$46.67
52	\$5,692.62	\$1,694.78	\$3,997.84	\$46.92
53	\$5,763.78	\$1,718.87	\$4,044.91	\$47.07
54	\$5,835.83	\$1,743.79	\$4,092.04	\$47.13
55	\$5,908.77	\$1,825.49	\$4,083.28	-\$8.76
56	\$5,982.63	\$1,852.68	\$4,129.96	\$46.68
57	\$6,057.42	\$1,880.79	\$4,176.63	\$46.67
58	\$6,133.13	\$1,909.78	\$4,223.36	\$46.73
59	\$6,209.80	\$1,939.60	\$4,270.20	\$46.85
60	\$6,287.42	\$2,297.11	\$3,990.31	-\$279.89
Retire				
60	\$2,694.42	\$2,140.40	\$554.01	-\$3,436.30
61	\$2,694.42	\$2,168.58	\$525.83	-\$28.18
62	\$3,398.14	\$2,200.65	\$1,197.48	\$671.65
63	\$3,454.38	\$2,233.83	\$1,220.55	\$23.07
64	\$3,511.16	\$2,268.16	\$1,243.01	\$22.46
65	\$3,569.49	\$2,330.59	\$1,238.90	-\$4.11
66	\$3,628.37	\$2,367.36	\$1,261.02	\$22.12
67	\$3,688.82	\$2,405.41	\$1,283.41	\$22.40
68	\$3,749.84	\$2,444.79	\$1,305.04	\$21.63
69	\$3,812.45	\$2,485.57	\$1,326.87	\$21.83
70	\$3,875.65	\$2,800.80	\$1,074.86	-\$252.02
71	\$3,939.46	\$2,844.52	\$1,094.95	\$20.09
72	\$4,004.89	\$2,889.80	\$1,115.10	\$20.15
73	\$4,070.96	\$2,936.69	\$1,134.26	\$19.16
74	\$4,138.66	\$2,985.27	\$1,153.39	\$19.12
75	\$4,207.01	\$3,581.59	\$625.42	-\$527.97
76	\$4,277.03	\$3,633.73	\$643.30	\$17.88
77	\$4,347.73	\$3,687.75	\$659.98	\$16.68
78	\$4,420.12	\$3,743.73	\$676.39	\$16.41
79	\$4,493.21	\$3,801.75	\$691.47	\$15.08
80	\$4,568.02	\$4,407.87	\$160.15	-\$531.32
81	\$4,644.55	\$4,470.19	\$174.36	\$14.21
82	\$4,720.83	\$4,534.80	\$186.03	\$11.67
83	\$4,799.86	\$4,601.77	\$198.09	\$12.06
84	\$4,879.66	\$4,671.20	\$208.46	\$10.37
85	\$4,960.25	\$4,743.20	\$217.05	\$8.59
86	\$5,042.63	\$4,817.85	\$224.78	\$7.73
87	\$5,126.82	\$4,895.26	\$231.56	\$6.78
88	\$5,211.85	\$4,975.55	\$236.29	\$4.73
89	\$5,298.71	\$5,058.82	\$239.89	\$3.60
90	\$5,386.43	\$5,145.19	\$241.24	\$1.35

Monthly 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
60	\$2,694.42	\$2,140.40	\$554.01	-\$3,436.30
61	\$2,694.42	\$2,168.58	\$525.83	-\$28.18
62	\$3,398.14	\$2,200.65	\$1,197.48	\$671.65
63	\$3,454.38	\$2,233.83	\$1,220.55	\$23.07
64	\$3,511.16	\$2,268.16	\$1,243.01	\$22.46
65	\$3,569.49	\$2,330.59	\$1,238.90	-\$4.11
66	\$3,628.37	\$2,367.36	\$1,261.02	\$22.12
67	\$3,688.82	\$2,405.41	\$1,283.41	\$22.40
68	\$3,749.84	\$2,444.79	\$1,305.04	\$21.63
69	\$3,812.45	\$2,485.57	\$1,326.87	\$21.83
70	\$3,875.65	\$2,800.80	\$1,074.86	-\$252.02
71	\$3,939.46	\$2,844.52	\$1,094.95	\$20.09
72	\$4,004.89	\$2,889.80	\$1,115.10	\$20.15
73	\$4,070.96	\$2,936.69	\$1,134.26	\$19.16
74	\$4,138.66	\$2,985.27	\$1,153.39	\$19.12
75	\$4,207.01	\$3,581.59	\$625.42	-\$527.97
76	\$4,277.03	\$3,633.73	\$643.30	\$17.88
77	\$4,347.73	\$3,687.75	\$659.98	\$16.68
78	\$4,420.12	\$3,743.73	\$676.39	\$16.41
79	\$4,493.21	\$3,801.75	\$691.47	\$15.08
80	\$4,568.02	\$4,407.87	\$160.15	-\$531.32
81	\$4,644.55	\$4,470.19	\$174.36	\$14.21
82	\$4,720.83	\$4,534.80	\$186.03	\$11.67
83	\$4,799.86	\$4,601.77	\$198.09	\$12.06
84	\$4,879.66	\$4,671.20	\$208.46	\$10.37
85	\$4,960.25	\$4,743.20	\$217.05	\$8.59
86	\$5,042.63	\$4,817.85	\$224.78	\$7.73
87	\$5,126.82	\$4,895.26	\$231.56	\$6.78
88	\$5,211.85	\$4,975.55	\$236.29	\$4.73
89	\$5,298.71	\$5,058.82	\$239.89	\$3.60
90	\$5,386.43	\$5,145.19	\$241.24	\$1.35

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	\$2,492.00	\$5,416.67	\$1,569.42	Gross Annuity
FERS Retirement	\$45.00	\$97.50	\$157.00	Survivor Benefit
TSP-Traditional	\$100.00	\$216.67	\$0.00	Early Retirement-Age Penalty
TSP-Roth	\$592.31	\$1,283.33		
TSP Catch-Up	\$0.00	\$0.00	\$0.00	Unpaid Redeposit
TSP-Roth Catch-Up	\$0.00	\$0.00		
Social Security/OASDI	\$130.00	\$281.67	\$0.00	Unpaid Deposit
Tax-Federal Withholding	\$290.00	\$628.33	\$447.88	Tax-Federal Withholding (Estimated)
Tax-State Withholding	\$125.00	\$270.83	\$193.05	Tax-State Withholding (Estimated)
FEGLI Basic	\$10.05	\$21.78	\$189.04	FEGLI Basic
FEGLI Optional	\$18.90	\$40.95	\$299.00	FEGLI Optional
FEHB-Medical	\$180.00	\$390.00	\$624.40	FEHB-Medical - FEHB (Estimated)
Dental	\$50.00	\$108.33	\$130.00	Dental (Estimated)
Vision	\$30.00	\$65.00	\$80.00	Vision (Estimated)
Long Term Care	\$106.15	\$230.00	\$230.00	Long Term Care
Flexible Spending Account	\$50.00	\$108.33		
Medicare	\$32.00	\$69.33		
Allotments	\$0.00	\$0.00		
Other 1	\$0.00	\$0.00	\$0.00	
Other 2	\$0.00	\$0.00	\$0.00	
Other 3	\$0.00	\$0.00	\$0.00	
Total Deduction	\$1,759.41	\$3,812.05	\$2,350.37	Total Deduction (Estimated)
			-\$780.95	Net Annuity (after deduction) (Estimated)
			\$1,125.00	Social Security/FERS Supplement (Estimated)
			\$0.00	TSP-Traditional Income (if any)
			\$0.00	TSP-Roth Income (if any)
			\$1,166.67	Taxable Income from Other Sources (Estimated)
			\$1,250.00	Non-Taxable Income from Other Sources (Estimated)
			\$2,760.72	Net Income (Estimated)
Net Pay	\$732.59	\$1,604.62		

Net Retirement Income Minus Net Pay Today = \$1,156.10

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 \$1,604.62

Net Monthly Income at Retirement \$2,760.72 that includes: Net Annuity + Social Security/FERS Supplement + Estimated TSP

- In 12 years, the value of your net monthly income at retirement \$2,760.72 will be \$1,936.31.
- In order to maintain a standard of living equal in value to your current income \$1,604.62, you will need a net monthly income at retirement in 12 years of \$2,287.80.
- The difference between \$2,760.72 and \$2,287.80 is a surplus of \$472.92 in monthly retirement income in 12 years.