

Social Security

0

Start Payments

Retirement or 62 (latter of

Calculation Method

Calculate

Income years for Social Security

35 or more

Subject to Windfall Elimination Provision No

Percent of Calculated
Value

80.00%

Life Expectancy

Life Expectancy Method

IRS Tables

≡ Gap Analysis

John Doe

amario@insurancemasters.biz

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SETUP

CLIENT

ACCOUNTS

RETIREMENT INCOME

CALCULATIONS

REPORTS

PERSONAL

RETIREMENT PLAN

FEDERAL INFORMATION

FEDERAL SAVINGS PLAN

Retirement Plan



Category or State

Federal

Retirement

Plan

FERS

a FERS or CSRS

Plan Option

Maximum Survivor Annui

At time of your retirement, you may elect to have your pension reduced by 10% in order to provide your spouse a pension that would be 50% of the original benefit.

Service Computation Date 1/1/1986

Warning! Retirement plan expects date of employment to be after 12/31/1986

Spouse DOB

8/7/1964

Final Average

Salary

Calculation Method Exact

Breaks In Service

Breaks in Service occur within the retirement plan

No

Divorce Reduction

Divorce Reduction Method None

a 14 they have this, enter the % or flat do Mar amount going to ex.

Gap Analysis John Doe amario@insurancemasters.biz SETUP **ACCOUNTS** CLIENT RETIREMENT INCOME **CALCULATIONS REPORTS PERSONAL** RETIREMENT PLAN FEDERAL INFORMATION FEDERAL SAVINGS PLAN Federal Information Start Retirement No Penalty Age Distributions At

		Earliest with	
	Current	Income & No	Earliest
	Selection	Penalty	Possible
Retirement Age	58y 1m	56y	N/A
Retirement Date	10/31/2021	9/30/2019	N/A
Qualifying Years of	37y 5m	35y 3m	N/A
Service			
Crediting Years of	37y 5m	35y 3m	N/A
Service			
Distribution Start Age	58y 1m	56y	N/A
Distribution Start Date	10/31/2021	9/30/2019	N/A
Value of Primary Option	\$5,460	\$5,036	N/A
Monthly Penalty	\$0	N/A	N/A

Employment Type Regular

Retirement Type Regular

62

Member transfered from CSRS to FERS No

FEDERAL SUPPLEMENT

Method to determine Social Security at age

Calculate Value

Supplement has annual COLA

No

No

Military Service

Service Computation Date Includes Military Service

or unpurchased and e exter amount of time

Unused Sick Leave at Retirement

Calculator			
FERS Employee is a Title 38 VA Nurse			
Average hours saved biweekly until retirement	4		
Number of two-week periods until retirement	×	59	
Hours to be Credited until retirement		236	
Current accumulated sick leave hours saved	+ 32	24	47
Estimated sick leave hours at retirement		3460	1
Hours per year	÷	2087	1
Additional years of service credited at retirement		1.6579	1

FERS Deposit

Deposit Years of Service

0.0000

☐ Federal Service Includes Time when Deductions Were Not Withheld from Pay

FERS Redeposit

Redeposit Years of Service

0.0000

FERS Particpant Has Taken Distribution on Prior Deposits

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Federal Savings Plan

Contribution Method

Percent of Incom-

a choose percent or flat amount

Glide Path Method

Use Rate of Retu

Include Roth Account

Yes

a yes, if also contributing to Roth

PRE-TAX ACCOL

ROTH ACCOUNT

Current Balance \$600,0**00**

enter balance

Contribution

14.00%

a enter amount contributed

Per

Paycheck

Pre-Retire

6.00%

always 6%

Rate of Return

A ---- D:

Account Distribution

Distribution Method Dollar Value, N

always do Now value

Rate of Return

3.5000%

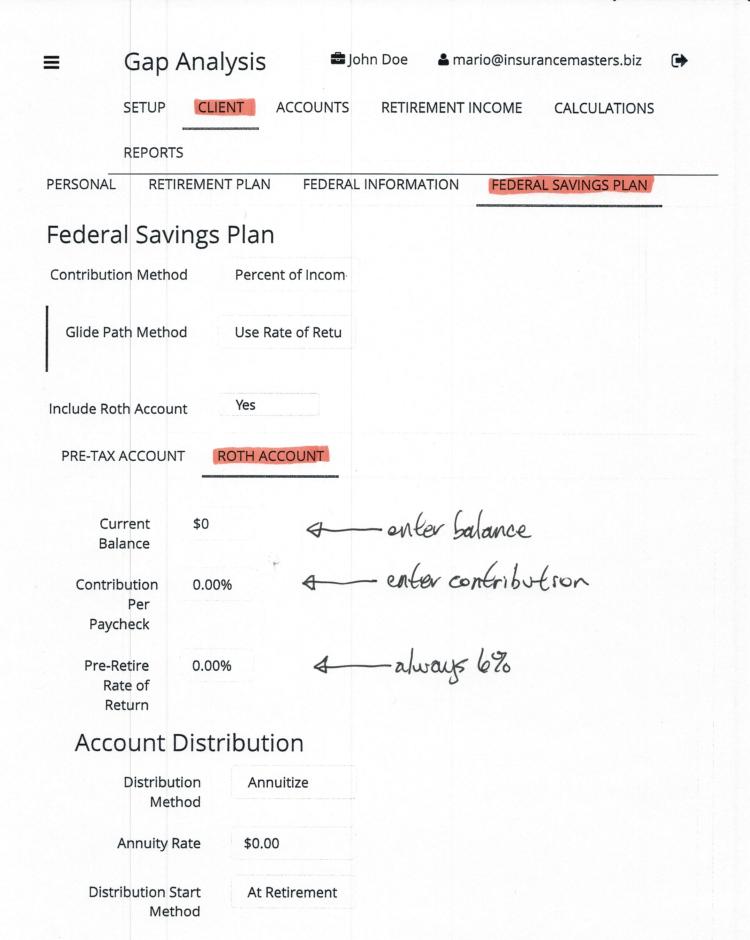
4 always 3,5.

Monthly Value

\$0

a enter remount from FIA

Distribution Start



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KNOWN INCOME

LUMP SUM

■ Savings Accounts

Retirement Investments

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This page is for additional retriement investments other than TSP. If they have additional income sources (rental property, IRA's, stocks, mutual Lunck, etc.) call for instructions.

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Retirement Income Need

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Retirement Income

Percent of Income at Retir

Need Calculation

Method

Percent Method

Percent of Income

Client need as percentage

80%

4 always 100%

Cost of Living Adjustments (COLA)

Prior to Retirement

3.00%

During Retirement

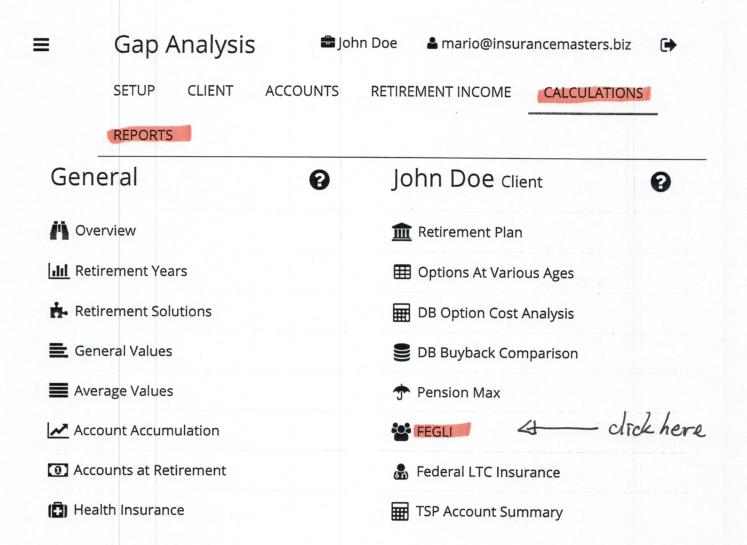
3.00%

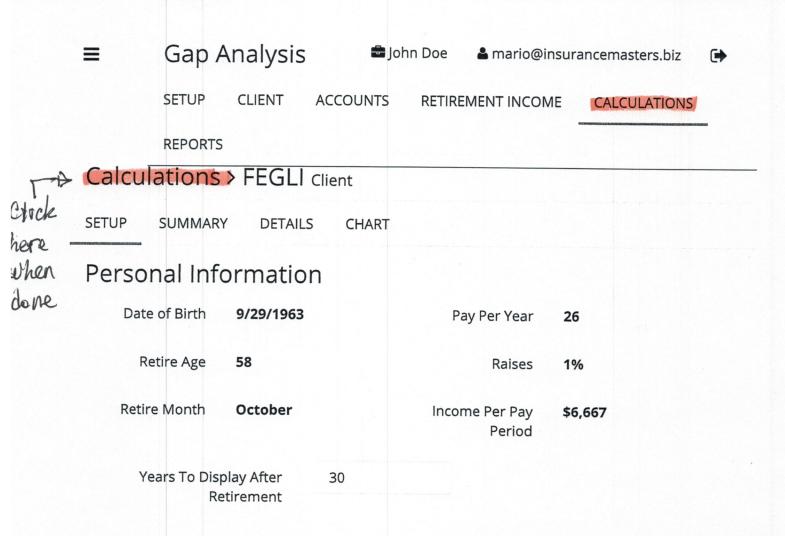
1.85% always 1.85%

Special Retirement Expenses

0

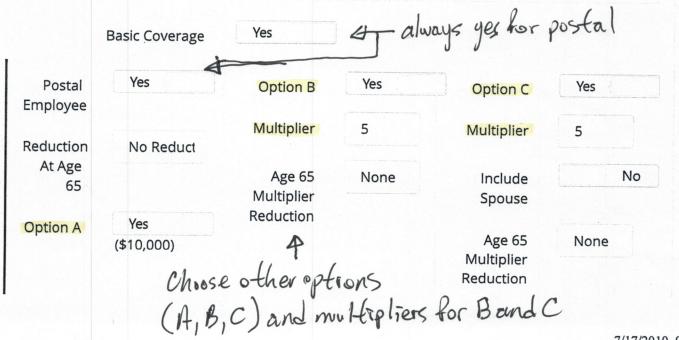
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FEGLI Insurance Coverage

FEGLI Codes -



0 Dependents ▼

enter dependents for Option (ages are on into form)

≡ Gap Analysis

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Calculations > Health Insurance

Current Premium

\$274

- enter halth premion

Premium Frequency

Bi-Weekly

Annual Increase In Premium

3.00%

always 3%

Premium

Age	Bi-Weekly	Monthly	Annually	Accumulated Cost	Annual Premium Change	
55	\$274	\$594	\$7,124	\$7,124		\$0
56	\$282	\$611	\$7,338	\$14,462	\$	214
57	\$291	\$630	\$7,558	\$22,020	\$	220
58	\$299	\$649	\$7,785	\$29,804	\$	5227
59	\$308	\$668	\$8,018	\$37,822	\$	234
60	\$318	\$688	\$8,259	\$46,081	\$	241
61	\$327	\$709	\$8,506	\$54,587	\$	248
62	\$337	\$730	\$8,762	\$63,349	\$	255
63	\$347	\$752	\$9,024	\$72,373	\$	263
64	\$358	\$775	\$9,295	\$81,669	\$	271
65	\$368	\$798	\$9,574	\$91,243	\$	279
66	\$379	\$822	\$9,861	\$101,104	\$	287
67	\$391	\$846	\$10,157	\$111,261	\$	296
68	\$402	\$872	\$10,462	\$121,723	\$	305
69	\$414	\$898	\$10,776	\$132,499	\$	314
70	\$427	\$925	\$11,099	\$143,598	\$.	323
71	\$440	\$953	\$11,432	\$155,030	\$	333

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Age	Bi-Weekly	Monthly	Annually	Accumulated Cost	Annual Premium Change	
72	\$453	\$981	\$11,775	\$166,804		\$343
73	\$466	\$1,011	\$12,128	\$178,933		\$353
74	\$480	\$1,041	\$12,492	\$191,425		\$364
75	\$495	\$1,072	\$12,867	\$204,291		\$375
76	\$510	\$1,104	\$13,253	\$217,544		\$386
77	\$525	\$1,138	\$13,650	\$231,194		\$398
78	\$541	\$1,172	\$14,060	\$245,254		\$410
79	\$557	\$1,207	\$14,482	\$259,736		\$422
80	\$574	\$1,243	\$14,916	\$274,652		\$434
81	\$591	\$1,280	\$15,364	\$290,015		\$447
82	\$609	\$1,319	\$15,824	\$305,840		\$461
83	\$627	\$1,358	\$16,299	\$322,139		\$475
84	\$646	\$1,399	\$16,788	\$338,927		\$489
85	\$665	\$1,441	\$17,292	\$356,219		\$504

■ Gap Analysis

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General Reports

Generate Report

Gap Analysis Reports

CURRENT ORDER

Youthful Planning

■ Available Reports

Disclaimer #

Federal Benefit Overview

Client Data and Calculation Overview

Federal Employees Group Life Insurance

DB Option Cost Analysis

Account Accumulation - Grid

Health Insurance

General Values

CLEAR &

These are the pages for the report.

REPORT SETS

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