



Gap Analysis Report

Prepared for

John and Jane Doe

1009 Balmore Drive
Myrtle Beach, SC 29579

Prepared by

John Mashburn

1297 Professional Drive
Myrtle Beach, SC 29577

p: 843-455-3312

July 24, 2019

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Prepared for John Doe
July 24, 2019



Federal Benefit Overview for John Doe

Personal

Address: 1009 Balmore Drive
Myrtle Beach, SC 29579
Date of Birth: 1/1/1969
Current age: 50 years 6 months

Employment

Retirement plan: FERS
Service computation date: 1/1/1998
Current income per paycheck: \$2,769
Annual estimated raise: 1%
Creditable service: 21 years 11 months
Sick leave: 0y 4m
Employee type: Regular

Retirement

Age: 62 years
Retirement Type: Regular
Expected Retirement Date: 1/31/2031
Annual Income: \$80,394 (\$6,700 monthly)
High Average 3 Years: \$79,601
Years of Service: 33 years 10 months
Sick Leave: 0 year 9 months
Annual Cost of Living Adjustment (COLA): If inflation is less than 2%, the COLA matches inflation, otherwise the COLA is 1% less than inflation but not less than 2%

Options

Name	Monthly Income	Spouse as Survivor	Initial Monthly Cost	Initial Annual Cost
Unreduced Annuity	\$2,474	\$0	N/A	N/A
Maximum Survivor Annuity (50%)	\$2,226	\$1,237	\$247	\$2,969
Partial Survivor Annuity (25%)	\$2,350	\$618	\$124	\$1,484

Federal Savings Plan

Account	Current Balance	Contributions
Pre-Tax	\$124,683.00	5% of income
Roth	\$35,000.00	5% of income

Estimated Retirement Values	Pre-Tax	Roth
Estimated retirement balance:	\$368,912	\$131,016

Federal Employee Group Life Insurance

	Today	At Retirement	Age age 70
FEGLI Coverage:	\$477,500	\$519,000	\$519,000
Annual cost:	\$671	\$7,227	\$12,879
Accumulative premium:	N/A	\$26,847	\$90,375

Illustration provided to you by John Mashburn

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Prepared for Jane Doe
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Federal Benefit Overview for Jane Doe

Personal

Address: 1009 Balmore Drive
Myrtle Beach, SC 29579
Date of Birth: 1/1/1982
Current age: 37 years 6 months

Employment

Retirement plan: FERS
Service computation date: 1/1/2011
Current income per paycheck: \$2,473
Annual estimated raise: 1%
Creditable service: 8 years 9 months
Sick leave: 0y 2m
Employee type: Regular

Retirement

Age: 57 years
Retirement Type: Regular
Expected Retirement Date: 1/31/2039
Annual Income: \$77,739 (\$6,478 monthly)
High Average 3 Years: \$76,972
Years of Service: 29 years
Sick Leave: 0 year 11 months
Annual Cost of Living Adjustment (COLA): If inflation is less than 2%, the COLA matches inflation, otherwise the COLA is 1% less than inflation but not less than 2%

Options

Name	Monthly Income	Spouse as Survivor	Initial Monthly Cost	Initial Annual Cost
Unreduced Annuity	\$1,861	\$0	N/A	N/A
Maximum Survivor Annuity (50%)	\$1,675	\$930	\$186	\$2,233
Partial Survivor Annuity (25%)	\$1,768	\$465	\$93	\$1,116

Federal Savings Plan

Account	Current Balance	Contributions
Pre-Tax	\$110,567.00	5% of income
Roth	\$36,112.00	5% of income

Estimated Retirement Values	Pre-Tax	Roth
Estimated retirement balance:	\$598,837	\$239,683

Illustration provided to you by John Mashburn

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Client Data and Calculation Overview



John's Data	
Personal	
Date of Birth	1/1/1969
Current Age	50 years 6 months
Income	
Gross Income per Paycheck	\$2,769 Bi-Weekly
Estimated Annual Raise*	1%
Check Number for Raise	1
Retirement	
Age to Retire	62
End of Month to Retire	January
Calculated Age*	62 years
Calculated Date*	1/31/2031
Life Expectancy Method	IRS Tables
Social Security	
Payments Start At	Retirement or 62 (Latter of)
Includes Survivor Benefits	No
Calculated Start Age	62 years
Value Method	Calculate
The income for Social Security in retirement is estimated by the software. The actual value may vary significantly. A better estimate may be available from the Social Security Administration's web site.	
Social Security income years:	35 or more
Subject to Windfall Elimination Provision	No
Percent of Calculated Value	90%

John's Data		
Retirement Plan Data		
Retirement Plan	FERS	
Selected Option	Maximum Survivor Annuity (50%)	
Service Computation Date	1/1/1998	
Purchased Military Time	4	
Note: Service Computation Date does not account for any unpurchased military time.		
Retirement Sick Leave	0.8174 years	
Employee Type	Regular	
Retirement Type	Regular	
CSRS Transferee	No	
Federal Savings Plan- Pre-Tax		
Current Balance	\$124,683	
Percent of Contrib.	5%	
Rate of Return*	6%	
Retirement Distributions		
Payout Method	Dollar Value, No Inflation	
Retirement Rate of Return*	3.5000%	
Start Distributions	At Retirement	
Federal Savings Plan- Roth		
Current Balance	\$35,000	
Percent of Contrib.	5%	
Rate of Return*	6%	
Retirement Distributions		
Payout Method	Dollar Value, No Inflation	
Retirement Rate of Return*	3.5000%	
Start Distributions	At Retirement	
Age and Date Calculations*		
	Today	Retirement
Date	7/24/2019	1/31/2031
John 's Age	50y 6m	62y
Jane's Age	37y 6m	49y
John's Life Expectancy	35y	23y 6m
Jane's Life Expectancy	47y 5m	35y 11m
Years of Service (YOS)	21y 11m	33y 10m
YOS from Sick Leave	0y 4m	0y 9m
Years until Retirement	11v 6m	

Jane's Data	
Personal	
Date of Birth	1/1/1982
Current Age	37 years 6 months
Income	
Gross Income per Paycheck	\$2,473 Bi-Weekly
Estimated Annual Raise*	1%
Check Number for Raise	1

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Client Data and Calculation Overview



Jane's Data	
Retirement	
Age to Retire	57
End of Month to Retire	January
Calculated Age*	57 years
Calculated Date*	1/31/2039
Life Expectancy Method	IRS Tables
Social Security	
Payments Start At	Retirement or 62 (Latter of)
Includes Survivor Benefits	No
Calculated Start Age	62 years
Value Method	Calculate
The income for Social Security in retirement is estimated by the software. The actual value may vary significantly. A better estimate may be available from the Social Security Administration's web site.	
Social Security income years:	35 or more
Subject to Windfall Elimination Provision	No
Percent of Calculated Value	90%
Retirement Plan Data	
Retirement Plan	FERS
Selected Option	Maximum Survivor Annuity (50%)
Service Computation Date	1/1/2011
Note: Service Computation Date does not account for any unpurchased military time.	
Retirement Sick Leave	0.9233 years
Employee Type	Regular
Retirement Type	Regular
CSRS Transferee	No
Federal Savings Plan- Pre-Tax	
Current Balance	\$110,567
Percent of Contrib.	5%
Rate of Return*	6%
Retirement Distributions	
Payout Method	Dollar Value, No Inflation
Retirement Rate of Return*	3.5000%
Start Distributions	At Retirement
Federal Savings Plan- Roth	
Current Balance	\$36,112
Percent of Contrib.	5%
Rate of Return*	6%
Retirement Distributions	
Payout Method	Dollar Value, No Inflation
Retirement Rate of Return*	3.5000%
Start Distributions	At Retirement

Jane's Data		
Age and Date Calculations*		
Date	Today	Retirement
	7/24/2019	1/31/2039
Jane's Age	37y 6m	57y
John's Age	50y 6m	70y
Jane's Life Expectancy	47y 5m	27y 11m
John's Life Expectancy	35y	31y 6m
Years of Service (YOS)	8y 9m	29y
YOS from Sick Leave	0y 2m	0y 11m
Years until Retirement	19y 6m	

Retirement Income	
Anticipated Inflation*	
During retirement	1.85%
Percent of Income Needed	
Income below is the percent of retirement income of the respective individual.	
First retirement	100%
Both retired	100%
Survivor	100%

Retirement Investments	
Side Fund / Additional Savings	
TRAK will calculate the additional savings that is needed to meet the client's (and spouse's, when relevant) retirement goals. Additionally, any retirement income above the estimated need will be deposited into this account. Enter the anticipated rates of return for the additional savings.	
Prior to Retirement*	6%
During Retirement*	4%
Annual Increase John's with Raise	Yes

Projected Retirement Balances	
Client's Federal Savings	
Federal Savings Plan, Pre-Tax	\$368,913
Federal Savings Plan, Roth	\$131,016
Spouse's Federal Savings	
Federal Savings Plan, Pre-Tax	\$598,837
Federal Savings Plan, Roth	\$239,683

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Client Data and Calculation Overview

John Calculations*								
Maximum Survivor Annuity (50%) Annual Calculation								
Final Average Salary			Percent Crediting			Maximum Survivor Annuity (50%) Value		
\$79,601			x 37.2926 %			= \$29,685		
Monthly Values for Various Retirement Options								
	Both Alive				Client as Survivor		Spouse as Survivor	
	Monthly Payout	% of Primary Option	Additional Monthly Savings Needed Starting...		Value	% of Option	Value	% of Option
			Today	in 12 months				
Unreduced Annuity	\$2,474	N/A	\$1,337	\$1,517	\$2,474	N/A	\$0	N/A
Maximum Survivor Annuity (50%)	\$2,226	90%	\$1,593	\$1,808	\$2,474		\$1,237	50%
Partial Survivor Annuity (25%)	\$2,350	95%	\$1,463	\$1,660	\$2,474		\$618	25%

Calculation Notes

- 1) The "Percent Crediting" is the percent of the Final Average Salary the client will receive their first year of retirement. Its value is calculated using methodology from the plan document.

Jane Calculations*								
Maximum Survivor Annuity (50%) Annual Calculation								
Final Average Salary			Percent Crediting		Maximum Survivor Annuity (50%) Value			
\$76,972			x 29.0083 %		= \$22,328			
Monthly Values for Various Retirement Options								
	Both Alive				Client as Survivor		Spouse as Survivor	
	Monthly Payout	% of Primary Option	Additional Monthly Savings Needed Starting...		Value	% of Option	Value	% of Option
			Today	in 12 months				
Unreduced Annuity	\$1,861	N/A	\$1,513	\$1,717	\$1,861	N/A	\$0	N/A
Maximum Survivor Annuity (50%)	\$1,675	90%	\$1,593	\$1,808	\$1,861		\$930	50%
Partial Survivor Annuity (25%)	\$1,768	95%	\$1,553	\$1,762	\$1,861		\$465	25%

Calculation Notes

- 1) The Federal Supplement account is not active. While the client has the required 20 years of service (YOS) at retirement, they need to be at least 60 years old (or 30 YOS at the minimum retirement age: 57 years).
- 2) The "Percent Crediting" is the percent of the Final Average Salary the client will receive their first year of retirement. Its value is calculated using methodology from the plan document.

*- Rates of return are hypothetical and are not for predicting performance or imply that past performance will reoccur. These figures are estimates only and are based on information provided by you and do not represent guaranteed returns by your retirement system, Social Security, or any other source. Actual values may be significantly different. Required minimum distribution (RMD) rules applicable to qualified plans may apply. Taxation is not taken into consideration. You should consult with your tax advisor to determine the impact taxes and RMD rules may have on your particular situation. You should contact your retirement system benefits office for an official projection of your pension income and all available income options. Calculated values from defined benefit plans are estimates only. Actual values may differ substantially.

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Federal Employees Group Life Insurance (FEGLI)



Estimate of Benefits

Below is an estimated cost of the FEGLI benefit based on the data provided.

Data

Personal		FEGLI Options		
Date of Birth:	1/1/1969	<input checked="" type="checkbox"/> Basic Coverage	<input checked="" type="checkbox"/> Option C	
Retire Age:	62	<input checked="" type="checkbox"/> Postal Employee	<input checked="" type="checkbox"/> Include Spouse	
End of Month to Retire:	January	Age 65 Reduction: None	Multiplier: 5	
Annual Salary:	\$72,004	<input type="checkbox"/> Option A	Multiplier Reduction	
Annual Raise:	1.00 %	<input checked="" type="checkbox"/> Option B	at 65: No Reduction	
		Multiplier: 5		
		Multiplier Reduction		
		at 65: No Reduction		
		Dependents	Continue	Date of
		Name	After Age 22	Birth
		Jo	..	5/13/2003
		Dependent	..	1/1/1980

Calculations

Date of Retirement:	1/31/2031
Age at Retirement:	62 years
Years until Retirement:	11 years 6 months

Current Premiums

	Bi-Weekly	Monthly	Annual
Basic:	\$0.00	\$0.00	\$0.00
Option A:	\$0.00	\$0.00	\$0.00
Option B:	\$40.15	\$86.99	\$1,043.90
Option C:	+ \$4.60	+ \$9.97	+ \$119.60
Total:	\$44.75	\$96.96	\$1,163.50

Average Premiums until Retirement

	Bi-Weekly	Monthly	Annual
Basic:	\$0.00	\$0.00	\$0.00
Option A:	\$0.00	\$0.00	\$0.00
Option B:	\$81.83	\$177.91	\$2,134.49
Option C:	+ \$7.47	+ \$16.23	+ \$194.73
Total:	\$89.30	\$194.14	\$2,329.22

Estimated Annual FEGLI Benefit and Premium

Premium					Coverage				
Age	Bi-Weekly	Monthly	Annual	Accumulated	Basic	Option A	Option B	Option C	Total
51	\$45	\$97	\$1,119	\$1,790	\$75,000	\$0	\$365,000	\$37,500	\$477,500
55	\$83	\$181	\$2,085	\$7,482	\$78,000	\$0	\$380,000	\$37,500	\$495,500
60	\$187	\$406	\$5,114	\$21,475	\$81,000	\$0	\$395,000	\$25,000	\$501,000
61	\$192	\$415	\$4,984	\$26,459	\$83,000	\$0	\$405,000	\$25,000	\$513,000
62	\$194	\$420	\$7,326	\$33,785	\$84,000	\$0	\$410,000	\$25,000	\$519,000
63	-	\$626	\$7,227	\$41,012	\$84,000	\$0	\$410,000	\$25,000	\$519,000

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Federal Employees Group Life Insurance (FEGLI)



Premium					Coverage				
Age	Bi-Weekly	Monthly	Annual	Accumulated	Basic	Option A	Option B	Option C	Total
65	-	\$693	\$8,312	\$57,128	\$84,000	\$0	\$410,000	\$25,000	\$519,000
70	-	\$1,073	\$12,879	\$103,254	\$84,000	\$0	\$410,000	\$25,000	\$519,000

Note: Annual premiums are based on age and not calendar year.

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Federal Employees Group Life Insurance (FEGLI)



Estimate of Benefits

Below is an estimated cost of the FEGLI benefit based on the data provided.

Data

Personal

Date of Birth: 1/1/1982
Retire Age: 57
End of Month to Retire: January
Annual Salary: \$64,298
Annual Raise: 1.00 %

FEGLI Options

Basic Coverage
Postal Employee
Age 65 Reduction: None
Option A
Option B
Option C

Calculations

Date of Retirement: 1/31/2039
Age at Retirement: 57 years
Years until Retirement: 19 years 6 months

Current Premiums

	Bi-Weekly	Monthly	Annual
Basic:	\$0.00	\$0.00	\$0.00
Option A:	\$0.00	\$0.00	\$0.00
Option B:	\$0.00	\$0.00	\$0.00
Option C:	+ \$0.00	+ \$0.00	+ \$0.00
Total:	\$0.00	\$0.00	\$0.00

Average Premiums until Retirement

	Bi-Weekly	Monthly	Annual
Basic:	\$0.00	\$0.00	\$0.00
Option A:	\$0.00	\$0.00	\$0.00
Option B:	\$0.00	\$0.00	\$0.00
Option C:	+ \$0.00	+ \$0.00	+ \$0.00
Total:	\$0.00	\$0.00	\$0.00

Estimated Annual FEGLI Benefit and Premium

Age	Premium				Coverage				
	Bi-Weekly	Monthly	Annual	Accumulated	Basic	Option A	Option B	Option C	Total
38	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
40	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
45	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
50	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
55	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
56	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
57	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
58	-	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
60	-	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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Federal Employees Group Life Insurance (FEGLI)



Premium					Coverage				
Age	Bi-Weekly	Monthly	Annual	Accumulated	Basic	Option A	Option B	Option C	Total
65	-	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
70	-	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
75	-	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
80	-	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
85	-	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Note: Annual premiums are based on age and not calendar year.

These figures are estimates only and are based on information provided by you and do not represent guaranteed returns or retirement benefits by your retirement system, social security, or other sources. These figures do not take into consideration taxes due on the amounts received and that minimum distribution rules applicable to TSAs, IRAs, and other qualified plans may apply. You should consult with your tax advisor to determine the impact taxes and minimum distribution rules may have on your particular situation. You should contact your Retirement System benefits office for an official projection of your pension income and all available income options.

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Defined Benefit (DB) Option Cost Analysis

The grid below compares the projected monthly pension income between Unreduced Annuity and Maximum Survivor Annuity (50%). The illustration includes income for the projected retirement years and the effect the cost of living adjustment has on the incomes after the initial income at retirement.

Analysis for John

Time Period		Monthly Annuity Income				Difference in Income			
		Unreduced Annuity		Maximum Survivor Annu...					
Year	Age	Monthly Income	Spouse Income	Monthly Income	Spouse Income	Monthly	Annual	Accumulated	Accumulated with Interest
1	62	\$2,474	\$0	\$2,226	\$1,258	\$247	\$2,973	\$2,973	\$3,000
2	63	\$2,516	\$0	\$2,264	\$1,281	\$252	\$3,023	\$5,996	\$6,112
3	64	\$2,562	\$0	\$2,306	\$1,305	\$256	\$3,079	\$9,076	\$9,341
4	65	\$2,610	\$0	\$2,349	\$1,329	\$261	\$3,136	\$12,212	\$12,694
5	66	\$2,658	\$0	\$2,392	\$1,354	\$266	\$3,194	\$15,406	\$16,171
6	67	\$2,707	\$0	\$2,436	\$1,379	\$271	\$3,254	\$18,660	\$19,779
7	68	\$2,757	\$0	\$2,481	\$1,404	\$276	\$3,314	\$21,974	\$23,519
8	69	\$2,808	\$0	\$2,527	\$1,430	\$281	\$3,375	\$25,349	\$27,395
9	70	\$2,860	\$0	\$2,574	\$1,457	\$286	\$3,437	\$28,786	\$31,412
10	71	\$2,913	\$0	\$2,622	\$1,483	\$291	\$3,501	\$32,287	\$35,575
11	72	\$2,967	\$0	\$2,670	\$1,511	\$297	\$3,566	\$35,853	\$39,885
12	73	\$3,022	\$0	\$2,720	\$1,539	\$302	\$3,632	\$39,485	\$44,348
13	74	\$3,078	\$0	\$2,770	\$1,567	\$308	\$3,699	\$43,184	\$48,968
14	75	\$3,135	\$0	\$2,821	\$1,596	\$313	\$3,767	\$46,951	\$53,752
15	76	\$3,193	\$0	\$2,873	\$1,626	\$319	\$3,837	\$50,788	\$58,700
16	77	\$3,252	\$0	\$2,927	\$1,656	\$325	\$3,908	\$54,696	\$63,818
17	78	\$3,312	\$0	\$2,981	\$1,687	\$331	\$3,980	\$58,677	\$69,111
18	79	\$3,373	\$0	\$3,036	\$1,718	\$337	\$4,054	\$62,731	\$74,588
19	80	\$3,436	\$0	\$3,092	\$1,750	\$344	\$4,129	\$66,860	\$80,247
20	81	\$3,499	\$0	\$3,149	\$1,782	\$350	\$4,206	\$71,065	\$86,096
21	82	\$3,564	\$0	\$3,207	\$1,815	\$356	\$4,283	\$75,349	\$92,141
22	83	\$3,630	\$0	\$3,267	\$1,848	\$363	\$4,362	\$79,711	\$98,391
23	84	\$3,697	\$0	\$3,327	\$1,883	\$370	\$4,443	\$84,154	\$104,843
24	85	\$3,765	\$0	\$3,389	\$1,883	\$377	\$2,259	\$86,413	\$108,146

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Defined Benefit (DB) Option Cost Analysis

Analysis for Jane

Time Period		Monthly Annuity Income				Difference in Income			
		Unreduced Annuity		Maximum Survivor Annu...					
Year	Age	Monthly Income	Spouse Income	Monthly Income	Spouse Income	Monthly	Annual	Accumulated	Accumulated with Interest
1	57	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2	58	\$0	\$0	\$0	\$930	\$0	\$186	\$186	\$186
3	59	\$1,861	\$0	\$1,675	\$930	\$186	\$2,233	\$2,419	\$2,443
4	60	\$1,861	\$0	\$1,675	\$930	\$186	\$2,233	\$4,652	\$4,745
5	61	\$1,861	\$0	\$1,675	\$930	\$186	\$2,233	\$6,885	\$7,094
6	62	\$1,861	\$0	\$1,675	\$946	\$186	\$2,236	\$9,121	\$9,493
7	63	\$1,892	\$0	\$1,703	\$964	\$189	\$2,274	\$11,395	\$11,977
8	64	\$1,927	\$0	\$1,735	\$981	\$193	\$2,316	\$13,711	\$14,555
9	65	\$1,963	\$0	\$1,767	\$1,000	\$196	\$2,359	\$16,070	\$17,226
10	66	\$1,999	\$0	\$1,799	\$1,018	\$200	\$2,403	\$18,473	\$19,996
11	67	\$2,036	\$0	\$1,833	\$1,037	\$204	\$2,447	\$20,920	\$22,866
12	68	\$2,074	\$0	\$1,866	\$1,056	\$207	\$2,492	\$23,412	\$25,839
13	69	\$2,112	\$0	\$1,901	\$1,076	\$211	\$2,539	\$25,951	\$28,917
14	70	\$2,151	\$0	\$1,936	\$1,096	\$215	\$2,586	\$28,536	\$32,107
15	71	\$2,191	\$0	\$1,972	\$1,116	\$219	\$2,633	\$31,169	\$35,406
16	72	\$2,232	\$0	\$2,008	\$1,136	\$223	\$1,339	\$32,509	\$37,472
17	73	\$2,273	\$0	\$2,273	\$1,158	\$0	\$0	\$32,509	\$38,222
18	74	\$2,315	\$0	\$2,315	\$1,179	\$0	\$0	\$32,509	\$38,988
19	75	\$2,358	\$0	\$2,358	\$1,201	\$0	\$0	\$32,509	\$39,768
20	76	\$2,401	\$0	\$2,401	\$1,223	\$0	\$0	\$32,509	\$40,564
21	77	\$2,446	\$0	\$2,446	\$1,246	\$0	\$0	\$32,509	\$41,375
22	78	\$2,491	\$0	\$2,491	\$1,269	\$0	\$0	\$32,509	\$42,205
23	79	\$2,537	\$0	\$2,537	\$1,292	\$0	\$0	\$32,509	\$43,049
24	80	\$2,584	\$0	\$2,584	\$1,316	\$0	\$0	\$32,509	\$43,910
25	81	\$2,632	\$0	\$2,632	\$1,340	\$0	\$0	\$32,509	\$44,788
26	82	\$2,681	\$0	\$2,681	\$1,365	\$0	\$0	\$32,509	\$45,686
27	83	\$2,730	\$0	\$2,730	\$1,390	\$0	\$0	\$32,509	\$46,600
28	84	\$2,781	\$0	\$2,781	\$1,390	\$0	\$0	\$32,509	\$47,452

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Gap Analysis Report

Prepared For John Doe
July 24, 2019

Account Deposits and Accumulation



Account: Federal Savings Plan Pre-Tax (Spouse)

Date	Contributions			Balances
	Employee	Employer	Total	Total Balance
12/31/2019	\$1,484	\$1,484	\$2,968	\$116,450
12/31/2020	\$3,247	\$3,247	\$6,494	\$130,116
12/31/2021	\$3,280	\$3,280	\$6,559	\$144,670
12/31/2022	\$3,312	\$3,312	\$6,625	\$160,164
12/31/2023	\$3,345	\$3,345	\$6,691	\$176,656
12/31/2024	\$3,379	\$3,379	\$6,758	\$194,206
12/31/2025	\$3,413	\$3,413	\$6,826	\$212,878
12/31/2026	\$3,447	\$3,447	\$6,894	\$232,742
12/31/2027	\$3,481	\$3,481	\$6,963	\$253,868
12/31/2028	\$3,516	\$3,516	\$7,032	\$276,332
12/31/2029	\$3,551	\$3,551	\$7,103	\$300,217
12/31/2030	\$3,587	\$3,587	\$7,173	\$325,609
12/31/2031	\$3,623	\$3,623	\$7,245	\$352,597
12/31/2032	\$3,659	\$3,659	\$7,318	\$381,280
12/31/2033	\$3,695	\$3,695	\$7,391	\$411,758
12/31/2034	\$3,732	\$3,732	\$7,465	\$444,141
12/31/2035	\$3,770	\$3,770	\$7,539	\$478,545
12/31/2036	\$3,807	\$3,807	\$7,615	\$515,089
12/31/2037	\$3,845	\$3,845	\$7,691	\$553,905
12/31/2038	\$3,884	\$3,884	\$7,768	\$595,129
1/31/2039	\$453	\$302	\$754	\$598,837

Gap Analysis Report

Prepared For John Doe
July 24, 2019

Account Deposits and Accumulation



Account: Federal Savings Plan Roth (Spouse)

Date	Contributions			Balances
	Employee	Employer	Total	Total Balance
12/31/2019	\$1,484	\$0	\$1,484	\$38,554
12/31/2020	\$3,247	\$0	\$3,247	\$44,207
12/31/2021	\$3,280	\$0	\$3,280	\$50,233
12/31/2022	\$3,312	\$0	\$3,312	\$56,654
12/31/2023	\$3,345	\$0	\$3,345	\$63,494
12/31/2024	\$3,379	\$0	\$3,379	\$70,779
12/31/2025	\$3,413	\$0	\$3,413	\$78,536
12/31/2026	\$3,447	\$0	\$3,447	\$86,793
12/31/2027	\$3,481	\$0	\$3,481	\$95,582
12/31/2028	\$3,516	\$0	\$3,516	\$104,933
12/31/2029	\$3,551	\$0	\$3,551	\$114,882
12/31/2030	\$3,587	\$0	\$3,587	\$125,464
12/31/2031	\$3,623	\$0	\$3,623	\$136,717
12/31/2032	\$3,659	\$0	\$3,659	\$148,684
12/31/2033	\$3,695	\$0	\$3,695	\$161,406
12/31/2034	\$3,732	\$0	\$3,732	\$174,929
12/31/2035	\$3,770	\$0	\$3,770	\$189,302
12/31/2036	\$3,807	\$0	\$3,807	\$204,576
12/31/2037	\$3,845	\$0	\$3,845	\$220,806
12/31/2038	\$3,884	\$0	\$3,884	\$238,049
1/31/2039	\$453	\$0	\$453	\$239,683

Account: Federal Savings Plan Pre-Tax (Client)

Date	Contributions			Balances
	Employee	Employer	Total	Total Balance
12/31/2019	\$1,662	\$1,662	\$3,323	\$131,294
12/31/2020	\$3,636	\$3,636	\$7,272	\$146,651
12/31/2021	\$3,673	\$3,673	\$7,345	\$163,005
12/31/2022	\$3,709	\$3,709	\$7,418	\$180,415
12/31/2023	\$3,746	\$3,746	\$7,493	\$198,946
12/31/2024	\$3,784	\$3,784	\$7,568	\$218,667
12/31/2025	\$3,822	\$3,822	\$7,643	\$239,648
12/31/2026	\$3,860	\$3,860	\$7,720	\$261,967
12/31/2027	\$3,898	\$3,898	\$7,797	\$285,705
12/31/2028	\$3,937	\$3,937	\$7,875	\$310,946
12/31/2029	\$3,977	\$3,977	\$7,954	\$337,784
12/31/2030	\$4,017	\$4,017	\$8,033	\$366,314
1/31/2031	\$468	\$312	\$780	\$368,913

Gap Analysis Report

Prepared For John Doe
July 24, 2019

Account Deposits and Accumulation



Account: Federal Savings Plan Roth (Client)

Date	Contributions			Balances
	Employee	Employer	Total	Total Balance
12/31/2019	\$1,662	\$0	\$1,662	\$37,593
12/31/2020	\$3,636	\$0	\$3,636	\$43,589
12/31/2021	\$3,673	\$0	\$3,673	\$49,981
12/31/2022	\$3,709	\$0	\$3,709	\$56,795
12/31/2023	\$3,746	\$0	\$3,746	\$64,057
12/31/2024	\$3,784	\$0	\$3,784	\$71,792
12/31/2025	\$3,822	\$0	\$3,822	\$80,030
12/31/2026	\$3,860	\$0	\$3,860	\$88,802
12/31/2027	\$3,898	\$0	\$3,898	\$98,140
12/31/2028	\$3,937	\$0	\$3,937	\$108,078
12/31/2029	\$3,977	\$0	\$3,977	\$118,653
12/31/2030	\$4,017	\$0	\$4,017	\$129,903
1/31/2031	\$468	\$0	\$468	\$131,016

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Gap Analysis Report

Health Insurance Cost Analysis

Prepared For John Doe
July 24, 2019



The following estimated health insurance cost analysis uses the following assumptions:

Current Bi-Weekly Premium: \$274

Annual Increase: 3%

Age	Premium			Accumulated Premium	Annual Change in Premium
	Bi-Weekly	Monthly	Annual		
50/37	\$274	\$594	\$7,124	\$7,124	\$0
51/38	\$282	\$611	\$7,338	\$14,462	\$214
52/39	\$291	\$630	\$7,558	\$22,020	\$220
53/40	\$299	\$649	\$7,785	\$29,804	\$227
54/41	\$308	\$668	\$8,018	\$37,822	\$234
55/42	\$318	\$688	\$8,259	\$46,081	\$241
56/43	\$327	\$709	\$8,506	\$54,587	\$248
57/44	\$337	\$730	\$8,762	\$63,349	\$255
58/45	\$347	\$752	\$9,024	\$72,373	\$263
59/46	\$358	\$775	\$9,295	\$81,669	\$271
60/47	\$368	\$798	\$9,574	\$91,243	\$279
61/48	\$379	\$822	\$9,861	\$101,104	\$287
62/49	\$391	\$846	\$10,157	\$111,261	\$296
63/50	\$402	\$872	\$10,462	\$121,723	\$305
64/51	\$414	\$898	\$10,776	\$132,499	\$314
65/52	\$427	\$925	\$11,099	\$143,598	\$323
66/53	\$440	\$953	\$11,432	\$155,030	\$333
67/54	\$453	\$981	\$11,775	\$166,804	\$343
68/55	\$466	\$1,011	\$12,128	\$178,933	\$353
69/56	\$480	\$1,041	\$12,492	\$191,425	\$364
70/57	\$495	\$1,072	\$12,867	\$204,291	\$375
71/58	\$510	\$1,104	\$13,253	\$217,544	\$386
72/59	\$525	\$1,138	\$13,650	\$231,194	\$398
73/60	\$541	\$1,172	\$14,060	\$245,254	\$410
74/61	\$557	\$1,207	\$14,482	\$259,736	\$422
75/62	\$574	\$1,243	\$14,916	\$274,652	\$434
76/63	\$591	\$1,280	\$15,364	\$290,015	\$447
77/64	\$609	\$1,319	\$15,824	\$305,840	\$461
78/65	\$627	\$1,358	\$16,299	\$322,139	\$475
79/66	\$646	\$1,399	\$16,788	\$338,927	\$489
80/67	\$665	\$1,441	\$17,292	\$356,219	\$504
81/68	\$685	\$1,484	\$17,811	\$374,030	\$519
82/69	\$706	\$1,529	\$18,345	\$392,375	\$534
83/70	\$727	\$1,575	\$18,895	\$411,270	\$550
84/71	\$749	\$1,622	\$19,462	\$430,732	\$567
85/72	\$771	\$1,670	\$20,046	\$450,778	\$584
86/73	\$794	\$1,721	\$20,647	\$471,425	\$601
87/74	\$818	\$1,772	\$21,267	\$492,692	\$619
88/75	\$842	\$1,825	\$21,905	\$514,597	\$638
89/76	\$868	\$1,880	\$22,562	\$537,159	\$657
90/77	\$894	\$1,937	\$23,239	\$560,397	\$677
91/78	\$921	\$1,995	\$23,936	\$584,333	\$697
92/79	\$948	\$2,054	\$24,654	\$608,987	\$718
93/80	\$977	\$2,116	\$25,394	\$634,381	\$740

Illustration provided to you by John Mashburn

Gap Analysis Report

Prepared For John Doe
July 24, 2019

Health Insurance Cost Analysis



Age	Premium			Accumulated Premium	Annual Change in Premium
	Bi-Weekly	Monthly	Annual		
94/81	\$1,006	\$2,180	\$26,155	\$660,536	\$762
95/82	\$1,036	\$2,245	\$26,940	\$687,476	\$785
96/83	\$1,067	\$2,312	\$27,748	\$715,225	\$808
97/84	\$1,099	\$2,382	\$28,581	\$743,805	\$832
98/85	\$1,132	\$2,453	\$29,438	\$773,244	\$857

Values are forward looking and are for illustration purposes only. Future values will most probably be different than projected values. Values are not automatically included in the income needs for retirement.

Illustration provided to you by John Mashburn

Gap Analysis Report

Prepared For John Doe
July 24, 2019

Estimated Monthly Incomes during Retirement



Estimated Monthly Values for Retirement

	First Calendar Year of Retirement	All Months of Retirement
Average Monthly Income Needs		
Client	\$6,764	\$5,490
Spouse	\$0	\$6,588
	\$6,764	\$12,078

Average Monthly Income Sources

Client		
Social Security	\$2,331	\$1,892
FERS	\$2,226	\$2,536
Federal Savings Plan Roth (Client)	\$1,647	\$346
Federal Savings Plan Pre-Tax (Client)	\$0	\$819
Spouse		
Social Security	\$0	\$2,399
FERS	\$0	\$1,546
Federal Savings Plan Pre-Tax (Spouse)	\$0	\$1,311
	\$6,205	\$10,849

Shortfall

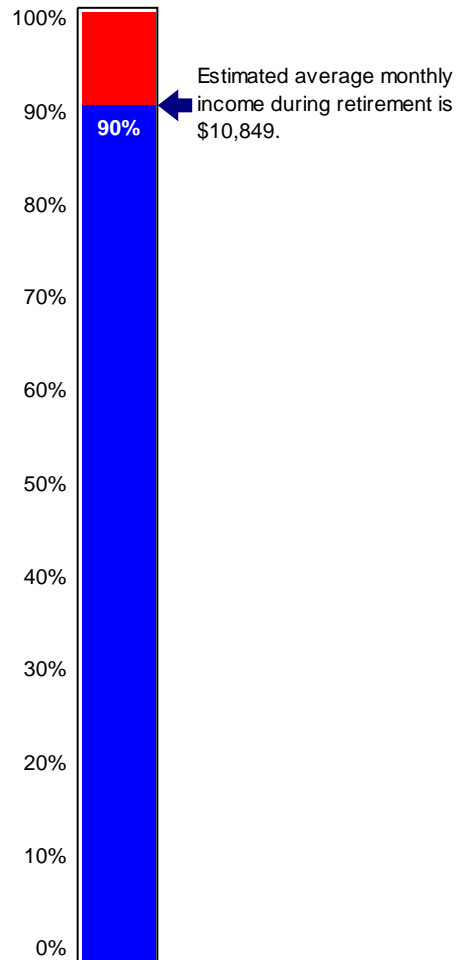
Projected Average Monthly Shortfall	\$1,229
Shortfall Represents 10.2% of Average Monthly Total Income Needed.	

Solutions for Income Shortfall

Additional Monthly Savings Starting Today	\$1,593
Additional Monthly Savings Starting in 12 Months	\$1,808
Lump Sum Today	\$169,810
Lump Sum at Retirement	\$332,331

Note: Values do not include income from accounts that exceed the client's need.

Estimated average income
needed during retirement is
\$12,078.



Estimated average monthly shortfall
during retirement is 10.2%.

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