



Nicole E Brewer & Crew

Let Us Help You Navigate to a Better Life!



Retirement Package Completion Disclosure

Nicole Brewer is not a law firm nor a tax accountant and is not a substitute for an attorney or law firm or accountant or CPA. Nicole Brewer cannot provide legal or tax advice and can only provide paperwork assistance in the completion of forms and advice based on the information provided by the employer and or employee/retiree and family. The information contained in these forms are completed with the information provided by the client and the employer. Nicole Brewer cannot be held liable or responsible for any incorrect information provided and any resulting consequences of said information. Since future costs and benefits cannot be projected with absolute certainty, you should not base your financial decisions solely on the completion of this paperwork and analysis. It is recommended you also contact your personnel or retirement office.

THIS FORM IS PROVIDED "AS IS." NICOLE BREWER DOES NOT GIVE ANY EXPRESS OR IMPLIED WARRANTIES OF PERFORMANCE, COVERAGE, MERCHANTABILITY, SUITABILITY, OR COMPLETENESS OF THIS FORM. YOU USE THIS FORM AND ADVICE AT YOUR OWN RISK. NEITHER NICOLE BREWER, NOR HER AGENTS, OFFICERS, EMPLOYEES, OR AFFILIATES, ARE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY, OR CONSEQUENTIAL DAMAGES (INCLUDING PROCUREMENT OF SUBSTITUTE GOODS OR SERVICES, LOSS OF USE OR PROFITS, OR BUSINESS INTERRUPTION), EVEN IF NICOLE BREWER HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, ON ANY THEORY OF LIABILITY, WHETHER IN CONTRACT, STRICT LIABILITY, OR TORT, ARISING IN ANY WAY OUT OF THE USE OF OR INABILITY TO USE THIS FORM. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THIS LIMITATION MAY NOT APPLY TO YOU.

Health Care Consultation

Nicole Brewer is not a law firm nor a tax accountant nor a medical professional and is not a substitute for an attorney or law firm or accountant or CPA nor medical professional. Nicole Brewer cannot provide legal or tax or medical advice and can only provide paperwork assistance in the completion of forms and advice based on the information provided by the employer and or employee/retiree and family. The information contained in these forms are completed with the information provided by the client and the employer. Nicole Brewer cannot be held liable or responsible for any incorrect information provided and any resulting consequences of said information. Since future costs and benefits and individual health cannot be projected with absolute certainty, you should not base your health care decisions solely on the completion of this paperwork or analysis of healthcare choice, provider networks, or medication lists. It is recommended you also contact your personnel or retirement office.

THIS FORM IS PROVIDED "AS IS." NICOLE BREWER DOES NOT GIVE ANY EXPRESS OR IMPLIED WARRANTIES OF PERFORMANCE, COVERAGE, MERCHANTABILITY, SUITABILITY, OR COMPLETENESS OF THIS FORM. YOU USE THIS FORM AND ADVICE AT YOUR OWN RISK. NEITHER NICOLE BREWER, NOR HER AGENTS, OFFICERS, EMPLOYEES, OR AFFILIATES, ARE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY, OR CONSEQUENTIAL DAMAGES (INCLUDING PROCUREMENT OF SUBSTITUTE GOODS OR SERVICES, LOSS OF USE OR PROFITS, OR BUSINESS INTERRUPTION), EVEN IF NICOLE BREWER HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, ON ANY THEORY OF LIABILITY, WHETHER IN CONTRACT, STRICT LIABILITY, OR TORT, ARISING IN ANY WAY OUT OF THE USE OF OR INABILITY TO USE THIS FORM. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THIS LIMITATION MAY NOT APPLY TO YOU.

7172 Columbia Rd, Ste C, Olmsted Twp, OH 44138 440-709-4903 (office) Navigate@NicoleEBrewer.com

Securities offered by Fortune Financial Services, Inc., Member FINRA/SIPC. Advisory Services offered through Prosperity Wealth Management. Brew Crew Enterprises, LLC DBA Federal Benefits Consulting of OH and DBA Nicole E Brewer & Crew, Prosperity Wealth Management, & Fortune Financial Services are separate entities.
Office: 7172 Columbia Rd., Ste C, Olmsted Twp OH 44138 Phone: 440-709-4903 Fax: 440-508-5466

Reports Disclosure

This report is for informational purposes only. The purpose of the report is to educate and give general guidance to help craft a personalized approach to taking Social Security and/or Retirement pensions and/or integrating this in with all other programs. It is important to consider all factors such as income, health status, resources, investments, liabilities, cash flow, etc. Although the calculations help demonstrate optimal scenario of the various options, the use of different assumptions and other factors such as life expectancy Cost-of-living adjustments, taxes, health situations, loss of working years, etc. could dramatically change the outcome.

This report could contain illustrations and estimates of costs and benefits from various retirement systems (CSRS, FERS, OPERS, SERS, STRS, others), life insurances, health benefits, long term care benefits, social security benefits, Retirement savings vehicles (Traditional IRA, Roth IRA, 401(k), TSP, 457, TSA, 403b, etc.), Investments, taxes, survivor benefits, etc. Since future costs and benefits cannot be projected with absolute certainty, you should not base your financial decisions solely on the estimates of this report. It is recommended you also contact your personnel office.

Taxes are estimates only and may not include all possible tax laws and changes. For specific tax information, please seek tax advice from a tax accountant, CPA or tax attorney.

It is possible that the information in this report may be inaccurate if current laws and benefits packages for retirees are changed in the future. Possible reforms such as raising the full retirement age, changing the benefits formulas, changes in provisions for health care and survivor benefits, changing the formula for cost-of-living adjustments, and others. There is no way to know how benefits and laws will be changed/reformed in the future.

Results are based on assumptions: interest rates, cost-of-living adjustments, estimates on most recent statements, average returns, etc. So estimates, based on assumptions, which may affect the results, and may differ from actual experience.

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 shall create a warranty of any kind regarding this analysis, and you may not rely on such information or advice. No one 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 interruptions, and loss of business or personal information) arising from the use of (or inability to use) this analysis.

Printed Name: _____

Printed Name: _____

Client Signature: _____

Client Signature: _____

Consultant: _____

Consultant Signature: _____

Date: _____

Place Signed: _____

7172 Columbia Rd, Ste C, Olmsted Twp, OH 44138 440-709-4903 (office) Navigate@NicoleEBrewer.com

Securities offered by Fortune Financial Services, Inc., Member FINRA/SIPC. Advisory Services offered through Prosperity Wealth Management. Brew Crew Enterprises, LLC DBA Federal Benefits Consulting of OH and DBA Nicole E Brewer & Crew, Prosperity Wealth Management, & Fortune Financial Services are separate entities. Office: 7172 Columbia Rd., Ste C, Olmsted Twp OH 44138 Phone: 440-709-4903 Fax: 440-508-5466

Name: Pat Doe		Retirements System & Type: FERS		Date of Report: 2/12/2022	
Date of Birth, Current age	1/15/1966 56	Age at Retirement	57	years	30
Service Computation Date	1/1/1993	Retirement Date	3/31/2023	months	3
Current Salary	11/21/2036	Years until Retirement	1	Service Time	3
If you are <62 or ≥62 with <20 yrs		If you are ≥62 with ≥20 yrs			
1% of High-3 salary x yrs of service		1.1% of High-3 Salary x yrs of serviced			
		OR		USE → 1.0%	

High Three Salary \$ 49,989 **% of High Three Salary** 30.25%

Maximum Annual Leave **YR** 240 **MO** 0 **Max Cash Value of Leave** \$ 5,865.94

CSRS Component 0

Annual Basic Annuity	\$ 15,121.68	1260.14	Monthly Gross Annuity	\$ 1,260.14
Mandatory Deductions	\$ -	0	Mandatory Deductions	\$ -
Full Annuity	\$ 15,121.68	1260.14	Full Annuity	\$ 1,260.14
Optional Deductions			Optional Deductions	
			Life	\$ 260.35
			Survivor	\$ 126.01
			Health, Dental, Vision	\$ 694.94
			Gross Monthly Annuity	\$ 178.84

Assumptions Bi-wkly values:

Keeping all Health, Vision , Dental 320.74

Keeping all Life Insurance Y

Tax Bracket (# from budget wkst) 15% **Total Increase**

Current Salary \$ 50,000

Salary Increases 1% 2%

COLA 1%

Salary at retirement \$51,009

Years until Retirement 1

Investment Returns 5%

Hrs of sick leave, extra time (yr) 1000

Extra pay/yr & /mo for sick leave \$239.53 0.48 **\$19.96**

Monthly Gross Annuity	\$ 1,260.14
Mandatory Deductions	\$ -
Full Annuity	\$ 1,260.14
Optional Deductions	
Life	\$ 260.35
Survivor	\$ 126.01
Health, Dental, Vision	\$ 694.94
Gross Monthly Annuity	\$ 178.84
Taxes	\$ 84.78
Net Annuity	\$ 94.06
FERS supplement 'til 62	\$ 900.00
Taxes	\$ 135.00
Total Net Annuity & Fers Supplement until 62	\$ 859.06

IF QUALIFY FOR FERS SUPPLEMENT Yes

FERS Supplement pd at MRA +30 yrs or older, or 60 yrs + 20yrs or special class \$ 900.00

Have time, bought back - Yes or No

no	0	Military Time Bought
no	0	Deposits (buy back of temp time prior to 1-1-89)

Reasons for Mandatory Deductions - Yes or No

Early Out no

Redeposits - must redeposit if cashed in or no credit no

See "MRA Ages and Retirement" Tab and detm if required reduction in pay no

Survivor Benefits based on % of salary - Choices: 50% costs 10%, 25% costs 5%, or 0% costs 0%

Gross Survivor Annuity	\$ 630.07
Survivor Choice	50%
	25%
	0%

**Special Classes - COLA's Immediately
CANNOT USE THIS CALCULATOR**

Unreduced Immediate retirement

Age	≥62	Years	≥5
Age	≥60	Years	≥20
Age	MRA	Years	≥30
Early Out - Buy-out RIFF			
Age	≥50	Years	≥20
Age	any age	Years	≥25

Reduced, Immediate Annuity

Age	MRA	Years	≥10
5% reduction of annuity per year under the age of 62			
Avoid by deferring annuity pension until 62			
# of years <62			5
% of reduction			25%

Yr of Birth MRA

>1948	55
1948 55 & 2mos	
1949 55 & 4mos	
1950 55 & 6mos	
1951 55 & 8mos	
1952 55 & 10mos	
1953-1964	56
1965 56 & 2mos	
1966 56 & 4mos	
1967 56 & 6mos	
1968 56 & 8mos	
1969 56 & 10mos	
≥1970	57

Law Enforcement & Fire Fighter (Mand. 57)	Age	50	Years	20
	Age	Any Age	Years	25
National Guard/Reservist	Age	50	Years	20
	Age	Any Age	Years	25
Under the age of 55, annuity reduced 2%/yr under 55				
Air Traffic Controllers (Mand. 56)	Age	50	Years	20
	Age	Any Age	Years	25

MRA for this person,
base on year of birth

56.5

FERS Annuity Projection

If you are <62 or ≥62 with <20 yrs

1% of High-3 salary x years of service

If you are ≥62 with ≥20 yrs

1.10% of High-3 Salary x yrs of serviced

Percent of High-3 Annuity IS Adjusted in formula below for 1% = A2 or 1.1% based on when it switches over

Taxes, survivor benefits, life insurance costs, health care costs not included in projections

Retirement Date	3/31/2023	3/31/2024	3/31/2025	3/31/2026	3/31/2027	3/31/2028	3/31/2029	3/31/2030	3/31/2031	3/31/2032	3/31/2033
Years of Service	30	31	32	33	34	35	36	37	38	39	40
Months of Service	3	3	3	3	3	3	3	3	3	3	3
Age	57	58	59	60	61	62	63	64	65	66	67
Use 1% or 1.1% calc	1.0%	1.0%	1.0%	1.0%	1.0%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%
High-3	\$ 49,989	\$50,998	\$52,027	\$53,078	\$54,149	\$55,242	\$56,357	\$57,494	\$58,655	\$59,839	\$61,047
% of High 3	30.25%	31.25%	32.25%	33.25%	34.25%	38.78%	39.88%	40.98%	42.08%	43.18%	44.28%
Annual Annuity	\$ 15,122	\$ 15,937	\$ 16,779	\$ 17,648	\$ 18,546	\$ 21,420	\$ 22,472	\$ 23,558	\$ 24,679	\$ 25,835	\$ 27,028
Monthly Gross Annuity	\$1,260	\$1,328	\$1,398	\$1,471	\$1,545	\$1,785	\$1,873	\$1,963	\$2,057	\$2,153	\$2,252
Mandatory Monthly Deductions	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Monthly Full Gross Annuity	\$1,260	\$1,328	\$1,398	\$1,471	\$1,545	\$1,785	\$1,873	\$1,963	\$2,057	\$2,153	\$2,252
CSRS Part (copy from CSRS Calc)											
Total Gross Annuity	\$1,260	\$1,328	\$1,398	\$1,471	\$1,545	\$1,785	\$1,873	\$1,963	\$2,057	\$2,153	\$2,252

Survivor Costs

	A	B	C	D	E	F	G	H
			Full Full Annuity (no Survivor)	Full Annuity (with Survivor)	Survivor's Monthly Annuity	Monthly Cost of Survivor's Annuity	Annual Cost of Survivor's Annuity	Accumulated Cost of Survivor's Annuity
1	Year	Age						
2	1	57	\$1,260.14	\$1,134.13	\$630.07	\$126.01	\$1,512	\$1,512
3	2	58	\$1,285.58	\$1,157.02	\$642.79	\$128.56	\$1,543	\$3,055
4	3	59	\$1,311.52	\$1,180.37	\$655.76	\$131.15	\$1,574	\$4,629
5	4	60	\$1,338.00	\$1,204.20	\$669.00	\$133.80	\$1,606	\$6,234
6	5	61	\$1,365.00	\$1,228.50	\$682.50	\$136.50	\$1,638	\$7,872
7	6	62	\$1,392.55	\$1,253.30	\$696.28	\$139.26	\$1,671	\$9,543
8	7	63	\$1,420.66	\$1,278.60	\$710.33	\$142.07	\$1,705	\$11,248
9	8	64	\$1,449.34	\$1,304.40	\$724.67	\$144.93	\$1,739	\$12,987
10	9	65	\$1,478.59	\$1,330.73	\$739.30	\$147.86	\$1,774	\$14,762
11	10	66	\$1,508.44	\$1,357.59	\$754.22	\$150.84	\$1,810	\$16,572
12	11	67	\$1,538.88	\$1,384.99	\$769.44	\$153.89	\$1,847	\$18,418
13	12	68	\$1,569.94	\$1,412.95	\$784.97	\$156.99	\$1,884	\$20,302
14	13	69	\$1,601.63	\$1,441.47	\$800.82	\$160.16	\$1,922	\$22,224
15	14	70	\$1,633.96	\$1,470.56	\$816.98	\$163.40	\$1,961	\$24,185
16	15	71	\$1,666.94	\$1,500.25	\$833.47	\$166.69	\$2,000	\$26,185
17	16	72	\$1,700.59	\$1,530.53	\$850.29	\$170.06	\$2,041	\$28,226
18	17	73	\$1,734.91	\$1,561.42	\$867.46	\$173.49	\$2,082	\$30,308
19	18	74	\$1,769.93	\$1,592.94	\$884.96	\$176.99	\$2,124	\$32,432
20	19	75	\$1,805.65	\$1,625.09	\$902.83	\$180.57	\$2,167	\$34,599
21	20	76	\$1,842.10	\$1,657.89	\$921.05	\$184.21	\$2,211	\$36,809
22	21	77	\$1,879.28	\$1,691.35	\$939.64	\$187.93	\$2,255	\$39,064
23	22	78	\$1,917.21	\$1,725.49	\$958.61	\$191.72	\$2,301	\$41,365
24	23	79	\$1,955.91	\$1,760.32	\$977.96	\$195.59	\$2,347	\$43,712
25	24	80	\$1,995.39	\$1,795.85	\$997.70	\$199.54	\$2,394	\$46,107
26	25	81	\$2,035.67	\$1,832.10	\$1,017.83	\$203.57	\$2,443	\$48,549
27	26	82	\$2,076.76	\$1,869.08	\$1,038.38	\$207.68	\$2,492	\$51,042
28	27	83	\$2,118.67	\$1,906.81	\$1,059.34	\$211.87	\$2,542	\$53,584
29	28	84	\$2,161.44	\$1,945.29	\$1,080.72	\$216.14	\$2,594	\$56,178
30	29	85	\$2,205.06	\$1,984.56	\$1,102.53	\$220.51	\$2,646	\$58,824
31	30	86	\$2,249.57	\$2,024.62	\$1,124.79	\$224.96	\$2,699	\$61,523
32	31	87	\$2,294.98	\$2,065.48	\$1,147.49	\$229.50	\$2,754	\$64,277
33	32	88	\$2,341.30	\$2,107.17	\$1,170.65	\$234.13	\$2,810	\$67,087
34	33	89	\$2,388.56	\$2,149.70	\$1,194.28	\$238.86	\$2,866	\$69,953
35	34	90	\$2,436.77	\$2,193.09	\$1,218.39	\$243.68	\$2,924	\$72,877
36	35	91	\$2,485.96	\$2,237.36	\$1,242.98	\$248.60	\$2,983	\$75,860
37	36	92	\$2,536.13	\$2,282.52	\$1,268.07	\$253.61	\$3,043	\$78,904
38	37	93	\$2,587.32	\$2,328.59	\$1,293.66	\$258.73	\$3,105	\$82,008
39	38	94	\$2,639.55	\$2,375.59	\$1,319.77	\$263.95	\$3,167	\$85,176
40	39	95	\$2,692.82	\$2,423.54	\$1,346.41	\$269.28	\$3,231	\$88,407
41	40	96	\$2,747.18	\$2,472.46	\$1,373.59	\$274.72	\$3,297	\$91,704
42	41	97	\$2,802.63	\$2,522.36	\$1,401.31	\$280.26	\$3,363	\$95,067
43	42	98	\$2,859.20	\$2,573.28	\$1,429.60	\$285.92	\$3,431	\$98,498

FEGLI

A	B	C	D	E	F	G	H	I	J	K	L	M	N
FEGLI - must have it for the 5 yrs prior to retirement, to have the option to continue it, do calculations for increase premiums on OPM website													
1	Type	Basic	Yes or No	Prem/ mo	Option A	Amt - 1 or 0	Prem / mo	Option B	Amt	Prem/ mo	Option C	Amt	Prem/ mo
2	Defn	Salary Rounded up + 2k while working	yes		Additional 10k, yes = 1, no = 0	1		1-5x salary	5		5k for spouse, Children < 22 1- 5x of 2.5k	5	
3	Armts												
4	Prior to Retiring		\$54,000	\$18.72		\$10,000	\$4.33		\$260,000	\$101.40		\$25,000	\$14.40
5	Retire - Options	Keep 100%, no reduction,	Basic	Prem/ mo	Option A - Choices	Opt A Amt	Prem / mo	Option B- Choices	Opt B Amt	Option B- Choices	Opt C Amt	Prem/ mo	
6	1	\$2.5967/mo/1k <65, then \$2.25/mo/1k	\$54,000	\$140.22	Keep until age 65 & then reduces by 2% each month until \$2500 around age 67	\$10,000	increases every 5 yrs, free≥ 65	Keep 1 to 5 times salary	\$260,000	increase by almost 2x's every 5 yrs	Keep 1 to 5 units, up to \$25k for Spouse	\$25,000	increases every 5 yrs
7	2	Reduce 50%, by 2% each month after age 65 until 50% at 67, 1.0967/m/1k <65, then \$0.75/m/1k	\$27,000	\$59.22	Drop	\$0		Drop	\$0			\$0.00	
8	3	Reduce 75%, by 2% each month after age 65 until 25% at 67, \$0.3467/m/1k, then \$0	\$13,500	\$18.72		\$0.00							

FEGLI

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
9														
10														
11														
12														
13														
14														
15														
16														
17														
18														
19														
20														
21														
22														
23														
24														
25														
26														

Current Age
 56
Retirement Age
 57

Age Group	Rate	Age Group	Rate/1k	Rate/mu
Under 35	\$ 0.43	Under 35	\$ 0.04	\$ 0.43
35-39	\$ 0.65	35-39	\$ 0.04	\$ 0.52
40-44	\$ 0.87	40-44	\$ 0.07	\$ 0.80
45-49	\$ 1.52	45-49	\$ 0.13	\$ 1.15
50-54	\$ 2.38	50-54	\$ 0.22	\$ 1.80
55-59	\$ 4.33	55-59	\$ 0.39	\$ 2.88
60-64	\$ 13.00	60-64	\$ 0.87	\$ 5.27
65+	\$ -	65-69	\$ 1.04	\$ 6.13
	\$ -	70-74	\$ 1.86	\$ 8.30
	\$ -	75-79	\$ 3.90	\$ 12.48
	\$ -	>80	\$ 6.24	\$ 16.90

Calculate premium for Row 4 based on above premiums at age of retirement
 Number of times in row 3 X salary or unit in row 4 X rate /1000 = prem/mo 1st retired, Rates
 May Change in the Future

FEGLI Cost Over Time In Retirement

	A	B	C	D	E	F	G	H	I	J	K	L	M
	Amt of												
	Basic												
	Age when retire	A coverage, choose 1 (keep) or 0	B (lose)	C	Total Coverage	Basic Prem/mo based on choice	A Prem/ mo based on choice	B Prem/ mo based on choice	C Prem/ mo based on choice	Total Prem/mo	Total Annual Premium	Accum. Cost	
1	Keep	100%	1	5	5	\$140.22							
2	<65					\$121.50							
3	>65						premiums increase every 5 years for each						
4													
5	57	\$54,000	\$10,000	\$260,000	\$25,000	\$349,000	\$4.33	\$101.40	\$14.40	\$260.35	\$3,124	\$3,124	
6	58	\$54,000	\$10,000	\$260,000	\$25,000	\$349,000	\$4.33	\$101.40	\$14.40	\$260.35	\$3,124	\$6,248	
7	59	\$54,000	\$10,000	\$260,000	\$25,000	\$349,000	\$4.33	\$101.40	\$14.40	\$260.35	\$3,124	\$9,373	
8	60	\$54,000	\$10,000	\$260,000	\$25,000	\$349,000	\$13.00	\$225.42	\$26.35	\$404.99	\$4,860	\$14,233	
9	61	\$54,000	\$10,000	\$260,000	\$25,000	\$349,000	\$13.00	\$225.42	\$26.35	\$404.99	\$4,860	\$19,092	
10	62	\$54,000	\$10,000	\$260,000	\$25,000	\$349,000	\$13.00	\$225.42	\$26.35	\$404.99	\$4,860	\$23,952	
11	63	\$54,000	\$10,000	\$260,000	\$25,000	\$349,000	\$13.00	\$225.42	\$26.35	\$404.99	\$4,860	\$28,812	
12	64	\$54,000	\$10,000	\$260,000	\$25,000	\$349,000	\$13.00	\$225.42	\$26.35	\$404.99	\$4,860	\$33,672	
13	65	\$54,000	\$10,000	\$260,000	\$25,000	\$349,000	\$0.00	\$270.40	\$30.65	\$422.55	\$5,071	\$38,743	
14	66	\$54,000	\$7,847	\$260,000	\$25,000	\$346,847	\$0.00	\$270.40	\$30.65	\$422.55	\$5,071	\$43,813	
15	67	\$54,000	\$6,158	\$260,000	\$25,000	\$345,158	\$0.00	\$270.40	\$30.65	\$422.55	\$5,071	\$48,884	
16	68	\$54,000	\$4,832	\$260,000	\$25,000	\$343,832	\$0.00	\$270.40	\$30.65	\$422.55	\$5,071	\$53,955	
17	69	\$54,000	\$3,792	\$260,000	\$25,000	\$342,792	\$0.00	\$270.40	\$30.65	\$422.55	\$5,071	\$59,025	
18	70	\$54,000	\$2,976	\$260,000	\$25,000	\$341,976	\$0.00	\$484.38	\$41.50	\$647.38	\$7,769	\$66,794	
19	71	\$54,000	\$2,500	\$260,000	\$25,000	\$341,500	\$0.00	\$484.38	\$41.50	\$647.38	\$7,769	\$74,562	
20	72	\$54,000	\$2,500	\$260,000	\$25,000	\$341,500	\$0.00	\$484.38	\$41.50	\$647.38	\$7,769	\$82,331	
21	73	\$54,000	\$2,500	\$260,000	\$25,000	\$341,500	\$0.00	\$484.38	\$41.50	\$647.38	\$7,769	\$90,099	
22	74	\$54,000	\$2,500	\$260,000	\$25,000	\$341,500	\$0.00	\$484.38	\$41.50	\$647.38	\$7,769	\$97,868	
23	75	\$54,000	\$2,500	\$260,000	\$25,000	\$341,500	\$0.00	\$1,014.00	\$62.40	\$1,197.90	\$14,375	\$112,243	
24	76	\$54,000	\$2,500	\$260,000	\$25,000	\$341,500	\$0.00	\$1,014.00	\$62.40	\$1,197.90	\$14,375	\$126,618	
25	77	\$54,000	\$2,500	\$260,000	\$25,000	\$341,500	\$0.00	\$1,014.00	\$62.40	\$1,197.90	\$14,375	\$140,992	
26	78	\$54,000	\$2,500	\$260,000	\$25,000	\$341,500	\$0.00	\$1,014.00	\$62.40	\$1,197.90	\$14,375	\$155,367	
27	79	\$54,000	\$2,500	\$260,000	\$25,000	\$341,500	\$0.00	\$1,014.00	\$62.40	\$1,197.90	\$14,375	\$169,742	
28	80	\$54,000	\$2,500	\$260,000	\$25,000	\$341,500	\$0.00	\$1,622.40	\$84.50	\$1,828.40	\$21,941	\$191,683	

Total From TSP Statement \$ 150,000 **Date of Statement** 12/31/2021 **Employee Contribution** 5.0% **Catch up** **Match** 5.0%

Current Balance Allocation

Life Cycle Fund & Allocation	Funds making up L Cycle	% of each, from TSP website	\$ in each indiv. fund	Life Cycle Fund & Allocation	Funds making up L Cycle	% of each, from TSP website	\$ in each indiv. fund	Indiv. Funds	% in Funds	Total \$ Allocation	Total % Allocation
L2040	G		\$0	L2030	G		\$0	G	30%	\$45,000	30.0%
	F		\$0		F		\$0	F	10%	\$15,000	10.0%
	C		\$0		C		\$0	C	30%	\$45,000	30.0%
	S		\$0		S		\$0	S	20%	\$30,000	20.0%
	I		\$0		I		\$0	I	10%	\$15,000	10.0%
0%				0%					100%		100.0%

Future Contribution Allocation

Life Cycle Fund & Allocation	Funds making up L Cycle	% of each, from TSP website	Life Cycle Fund & Allocation	Funds making up L Cycle	% of each, from TSP website	Indiv. Funds	% in Funds	Total % Allocation
L2040	G	0%	L2030	G	0%	G	30%	30.0%
	F	0%		F	0%	F	10%	10.0%
	C	0%		C	0%	C	30%	30.0%
	S	0%		S	0%	S	20%	20.0%
	I	0%		I	0%	I	10%	10.0%
0%			0%				100%	100.0%

TSP Projections

This is estimate & projections. Used current allocations as future allocations. Past earnings do not guarantee future results, if you choose L funds it will automatically adjust to more conservative funds (more G) as you get close to the date of the fund

Date	Age	Salary	Employee Contrib.	Catch Up	Agency Match	G	F	C	S	I	Start value, & end of yr values	
		Look At TSP Website to pick Assumed Earnings					2%	3%	8%	6%	5%	\$ 150,000
12/31/2021	55	\$50,000	\$2,500	\$0	\$2,500	\$46,500	\$15,500	\$46,500	\$31,000	\$15,500	\$155,000	
12/31/2022	56	\$51,009	\$2,550	\$0	\$2,550	\$48,985	\$16,490	\$51,962	\$33,967	\$16,817	\$168,222	
12/31/2023	57	\$52,039	\$0	\$0	\$0	\$49,974	\$16,992	\$56,283	\$36,065	\$17,679	\$176,993	
12/31/2024	58	\$0	\$0	\$0	\$0	\$50,984	\$17,509	\$60,963	\$38,293	\$18,584	\$186,333	
12/31/2025	59	\$0	\$0	\$0	\$0	\$52,013	\$18,042	\$66,033	\$40,658	\$19,536	\$196,282	
12/31/2026	60	\$0	\$0	\$0	\$0	\$53,063	\$18,591	\$71,523	\$43,169	\$20,537	\$206,884	
12/31/2027	61	\$0	\$0	\$0	\$0	\$54,135	\$19,157	\$77,471	\$45,835	\$21,589	\$218,187	
12/31/2028	62	\$0	\$0	\$0	\$0	\$55,228	\$19,740	\$83,913	\$48,666	\$22,695	\$230,242	
12/31/2029	63	\$0	\$0	\$0	\$0	\$56,343	\$20,341	\$90,891	\$51,672	\$23,857	\$243,104	
12/31/2030	64	\$0	\$0	\$0	\$0	\$57,481	\$20,960	\$98,448	\$54,863	\$25,079	\$256,832	
12/31/2031	65	\$0	\$0	\$0	\$0	\$58,642	\$21,598	\$106,635	\$58,252	\$26,364	\$271,490	
12/31/2032	66	\$0	\$0	\$0	\$0	\$59,826	\$22,255	\$115,502	\$61,850	\$27,714	\$287,147	
12/31/2033	67	\$0	\$0	\$0	\$0	\$61,034	\$22,933	\$125,106	\$65,670	\$29,134	\$303,876	
12/31/2034	68	\$0	\$0	\$0	\$0	\$62,267	\$23,631	\$135,510	\$69,726	\$30,626	\$321,758	
12/31/2035	69	\$0	\$0	\$0	\$0	\$63,524	\$24,350	\$146,778	\$74,032	\$32,194	\$340,878	
12/31/2036	70	\$0	\$0	\$0	\$0	\$64,807	\$25,091	\$158,983	\$78,604	\$33,843	\$361,329	
12/31/2037	71	\$0	\$0	\$0	\$0	\$66,116	\$25,855	\$172,203	\$83,459	\$35,577	\$383,209	
12/31/2038	72	\$0	\$0	\$0	\$0	\$67,451	\$26,642	\$186,522	\$88,614	\$37,399	\$406,628	
12/31/2039	73	\$0	\$0	\$0	\$0	\$68,813	\$27,452	\$202,032	\$94,087	\$39,315	\$431,699	
12/31/2040	74	\$0	\$0	\$0	\$0	\$70,202	\$28,288	\$218,832	\$99,898	\$41,329	\$458,549	
12/31/2041	75	\$0	\$0	\$0	\$0	\$71,620	\$29,149	\$237,029	\$106,068	\$43,445	\$487,312	
12/31/2042	76	\$0	\$0	\$0	\$0	\$73,066	\$30,036	\$256,739	\$112,619	\$45,671	\$518,131	
12/31/2043	77	\$0	\$0	\$0	\$0	\$74,542	\$30,950	\$278,088	\$119,575	\$48,010	\$551,165	
12/31/2044	78	\$0	\$0	\$0	\$0	\$76,047	\$31,892	\$301,212	\$126,960	\$50,469	\$586,581	
12/31/2045	79	\$0	\$0	\$0	\$0	\$77,583	\$32,863	\$326,259	\$134,802	\$53,054	\$624,561	
12/31/2046	80	\$0	\$0	\$0	\$0	\$79,149	\$33,863	\$353,389	\$143,128	\$55,772	\$665,300	
12/31/2047	81	\$0	\$0	\$0	\$0	\$80,748	\$34,894	\$382,774	\$151,968	\$58,628	\$709,012	

TSP Projections

12/31/2048	82	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$82,378	\$35,956	\$414,603	\$161,354	\$61,631	\$755,923
12/31/2049	83	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$84,042	\$37,050	\$449,079	\$171,320	\$64,788	\$806,279
12/31/2050	84	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$85,739	\$38,178	\$486,422	\$181,901	\$68,107	\$860,346
12/31/2051	85	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$87,470	\$39,340	\$526,870	\$193,136	\$71,595	\$918,411
12/31/2052	86	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$89,236	\$40,538	\$570,681	\$205,064	\$75,262	\$980,782

--

Retirement Gap

	A	B	C	D
1	Age at Retirement		57	Retire <62, now at 62, or retirement after age 62
2	Live on what % of Income? ↓	Current Salary	At Retirement	
3	75%			
4	Target Retirement Income	\$37,500	\$38,257	\$42,277
5	Federal Annual Retirement		\$15,122	\$16,711
6	Social Security or FERS supplement		\$10,800	\$14,400
7	Other Pension		\$0	\$0
8	Short Fall		\$12,335	\$11,166
9				
10	Life Expectancy (from social security report)		85	85
11	Total Number of years in retirement		28	23
12	Total Projected Shortfall for All Retirement Years		\$345,386	\$256,824
13	Current Savings other than TSP - count personal and 1/2 of joint if have a spouse		\$50,000	\$64,168
14	Additional Savings Needed		\$295,386	\$192,656
15	Do you have this in TSP?		Need Savings	Need Savings
16	Years until retirement		1	6
17	Annual Savings Needed Until Retirement		\$145,386	\$7,109
18	% of Annual Salary to Save		291%	2%