

Federal Employee Benefits Analysis

February 28, 2019

Sue Smith

Your Company Name
Advisor Name
123 Main Street
Any Town, CA 12345
Phone: 123-456-7890
Email: yourname@email.com

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.

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:
Date of Birth: 04-10-1968
Age: 50

Employment

Service Computation Date: 08-23-03
Annual Salary: \$65,000.00
Hourly Salary: \$31.15
Annual Salary Increase: 1.25% (Estimated)
Creditable Service: 15 Years 6 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: \$72,689.00
Hourly Salary: \$34.83
High 3 Average Salary: \$71,152.00
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 (FGLI)

COVERAGE	AT AGE 50	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	

Survivor Benefits

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

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).

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 lost profits or lost opportunity, loss of business or personal profits, business or personal interruption, loss of business or personal information, special, or punitive damages whatsoever) arising from the use of (or inability to use) this analysis.

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

Thrift Savings Plan

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

Current Traditional Contributions:

You are currently contributing a regular amount of \$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.

Federal Employees Group Life Insurance

Federal Employees Group Life Insurance

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

Current Coverage and Costs:

Your current coverage (Death Benefit) for FEGLI is:	\$337,000	
Your current total FEGLI Monthly Cost is:		\$62.73
The Annual Cost is:		\$753

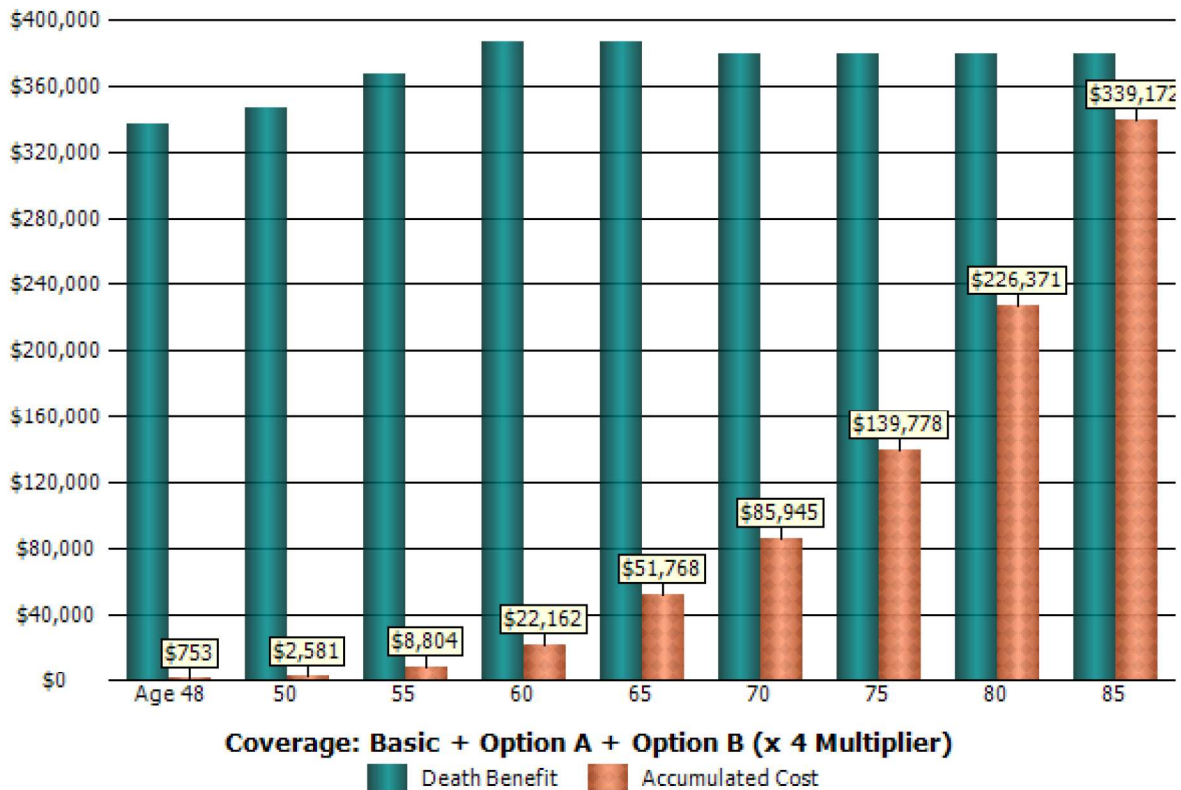
Future Coverage and Costs:

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



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 Feb-28-2019

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 (Figures in dollar (\$))

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