

Gap Analysis Report

Report Prepared for: John Sample

Date: March 9, 2017

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Client Data and Calculation Overview

Client Data		
Personal		
Date of Birth	10/12/1955	
Current Age	61 years 4 months	
Income		
Income per Paycheck	\$3,846	
Number of Pay Periods per Year	26	
Estimated Annual Raise*	2%	
Check Number for Raise	1	
Retirement		
Age to Retire	66	
End of Month to Retire	December	
Calculated Age*	66 years 2 months	
Calculated Date*	12/31/2021	
Life Expectancy Method	IRS Tables	
Social Security		
Payments Start At	Age No Penalty Occurs	
Calculated Start Age	66 years 2 months	
Value Method	Enter Value at Retirement	
Estimated Value	\$3,500	
Percent of Calculated Value	100%	
Retirement Plan Data		
Retirement Plan	FERS	
Selected Option	Maximum Survivor Annuity (50%)	
Spouse's DOB	4/19/1955	
Service Computation Date	1/1/1990	
Purchased Military Time	2	
Note: Service Computation Date does not account for any unpurchased military time.		
Retirement Sick Leave	0.5989 years	
Employee Type	Regular	
Retirement Type	Regular	
CSRS Transferee	No	
Federal Savings Plan- Pre-Tax		
Current Balance	\$250,000	
Percent of Contrib.	10%	
Rate of Return*	3%	
Federal Savings Plan-Distribution		
Payout Method	Retain Principal	
Retirement Rate of Return*	3.0000%	
Start Distributions	At Retirement	
General Calculations*		
	Today	Retirement
John 's Age	61y 4m	66y 2m
John's Life Expectancy	25y	20y 2m
Date	3/9/2017	12/31/2021
Years of Service	27y 8m	32y 7m
Years until Retirement	4y 9m	

Retirement Income

Retirement Income	
General Calculations*	
Inflation*	3%
Monthly Income Needed*	
Income below is in today's dollars with increases from the appropriate inflation values above.	
Income need	\$8,333

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*	0%
During retirement*	0%
401K previous employer	
Balance	\$100,000
Anticipated pre-retirement rate of return*	3%
Contributions	
Account type for contribution limits	None
Ongoing Contributions	\$0, 12 times per year
Distribution	
Required Minimum Distribution	RMD at Age 70½
Payout Method	Use Funds as Needed
Retirement Rate of Return*	4%
Start Distributions	At Retirement
Calculate Values	
Potential Retirement Value	\$115,366

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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					
\$106,134	x	35.8619 %	=	\$38,062				
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	\$3,172	N/A	\$10,340	\$13,170	\$3,172	N/A	\$0	N/A
Maximum Survivor Annuity (50%)	\$2,855	90%	\$11,921	\$15,184	\$3,172	Pop-Up	\$1,586	50%
Partial Survivor Annuity (25%)	\$3,013	95%	\$11,131	\$14,178	\$3,172	Pop-Up	\$793	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.

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Defined Benefit Retirement Plan Options

Retirement Plan: FERS

Option Values for John

Both Alive			Client as Survivor		Spouse as Survivor	
Monthly Income	% of Primary Option	Monthly Cost of the Option	Value	Percent of Income	Value	Percent of Income
Option: Unreduced Annuity						
\$3,172	N/A	N/A	\$3,172	N/A	\$0	N/A
Description: The Life Income Annuity option provides the highest monthly income benefit from the plan. This is because the benefits are paid for the retiree's lifetime only. No benefit continues to a survivor after the retiree's death.						
Option: Maximum Survivor Annuity (50%)						
\$2,855	90%	\$317	\$3,172	Pop-Up	\$1,586	50%
Description: 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.						
Option: Partial Survivor Annuity (25%)						
\$3,013	95%	\$159	\$3,172	Pop-Up	\$793	25%
Description: At time of your retirement, you may elect to have your pension reduced by 5% in order to provide your spouse a pension that would be 25% of the original benefit.						

"Monthly Cost of the Option" is the projected reduction of monthly income at retirement (from the highest income option) for selecting the option that may provide additional benefits (such as spousal income if you should predecease them). 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. Illustrated rates of return are compounded annually. 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. Rates of return compounded annually.

Various option values at different retirement ages for John

The grid displays below the estimated monthly income from the pension plan for the various options available in the pension plan at different retirement ages.

		Option		
Date	John's Age	Unreduced Annuity	Maximum Survivor Annuity (50%)	Partial Survivor Annuity (25%)
12/2017	62	\$2,562	\$2,306	\$2,434
12/2018	63	\$2,707	\$2,436	\$2,572
12/2019	64	\$2,857	\$2,571	\$2,714
12/2020	65	\$3,012	\$2,711	\$2,861
12/2021	66	\$3,172	\$2,855	\$3,013
12/2022	67	\$3,337	\$3,003	\$3,170
12/2023	68	\$3,507	\$3,157	\$3,332
12/2024	69	\$3,683	\$3,315	\$3,499
12/2025	70	\$3,865	\$3,479	\$3,672

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. Values may not correctly take into consideration penalties for early retirement. Retirement may not be available at all ages shown. These figures do not take into consideration taxes due on the amounts received and that minimum distribution rules applicable to 401(k)s, 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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Analysis of Options at Various Ages

Option values at various retirement ages for John					
	Planned Retirement		Delayed Retirement		
Calculations					
Age	66y 2m	67y 2m	68y 2m	69y 2m	70y 2m
Years of Service	32y 7m	33y 7m	34y 7m	35y 8m	36y 8m
Final Average Salary	\$106,134	\$108,257	\$110,422	\$112,631	\$114,883
Percent Crediting	35.86%	36.99%	38.12%	39.24%	40.37%
Pre-Penalty Value	\$38,062	\$40,044	\$42,089	\$44,201	\$46,380
Early Retirement Penalty	\$0	\$0	\$0	\$0	\$0
Unreduced Annuity					
Percent Change	0%	5.21%	10.58%	16.13%	21.86%
Initial Monthly Annuity	\$3,172	\$3,337	\$3,507	\$3,683	\$3,865
Monthly Change	N/A	\$165	\$336	\$512	\$693
Maximum Survivor Annuity (50%)					
Initial Monthly Annuity	\$2,855	\$3,003	\$3,157	\$3,315	\$3,479
Initial Monthly Cost	\$317	\$334	\$351	\$368	\$387
Partial Survivor Annuity (25%)					
Initial Monthly Annuity	\$3,013	\$3,170	\$3,332	\$3,499	\$3,672
Initial Monthly Cost	\$159	\$167	\$175	\$184	\$193

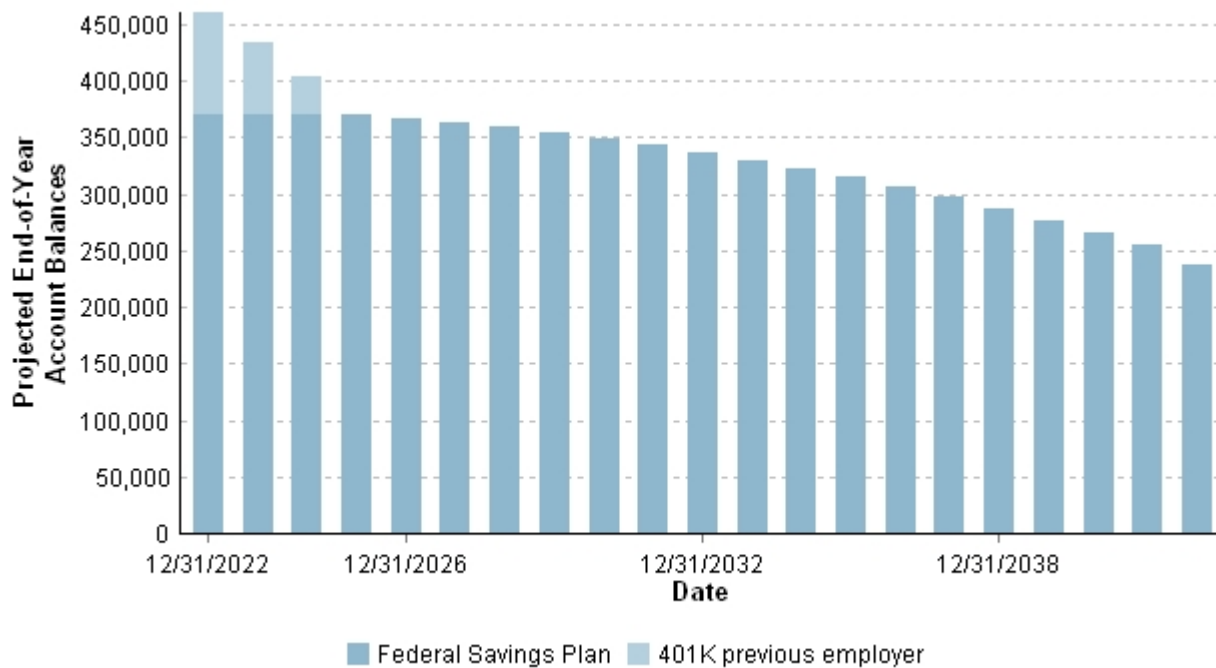
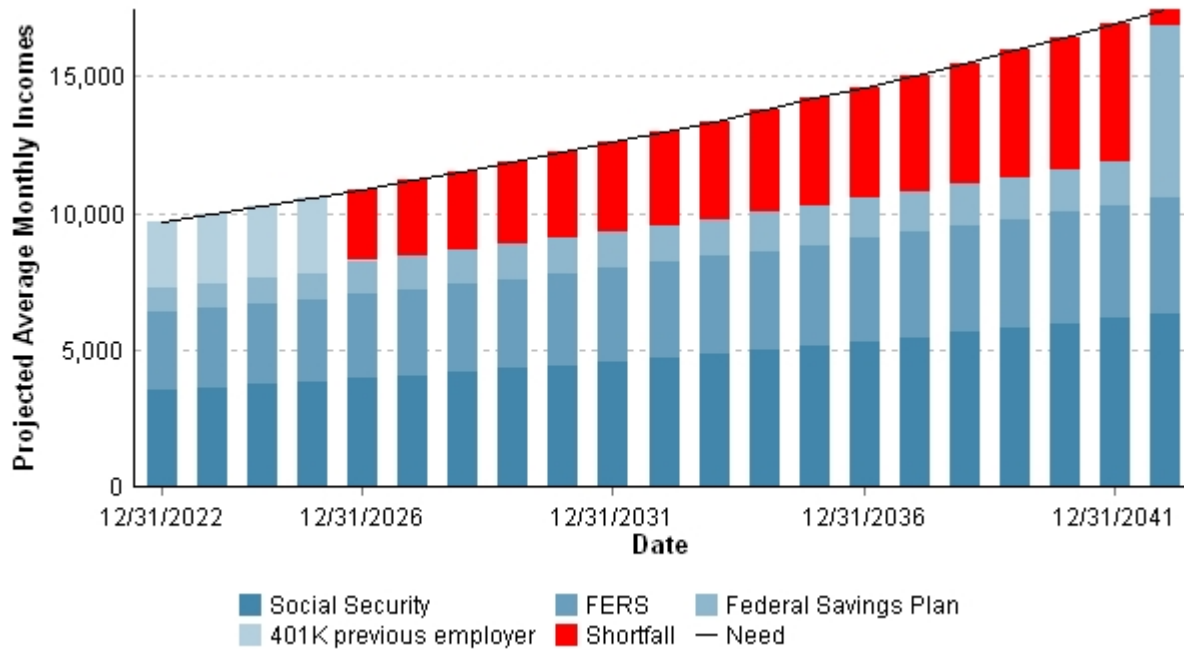
"Pre-Retirement Penalty" refers to the calculated income at retirement prior to any penalty for early retirement. "Early-Retirement Penalty" is the estimated penalty (if any) for retiring prior to normal retirement. "Initial Monthly Cost" refers to the difference in monthly income at retirement between the stated option and the highest paying option.

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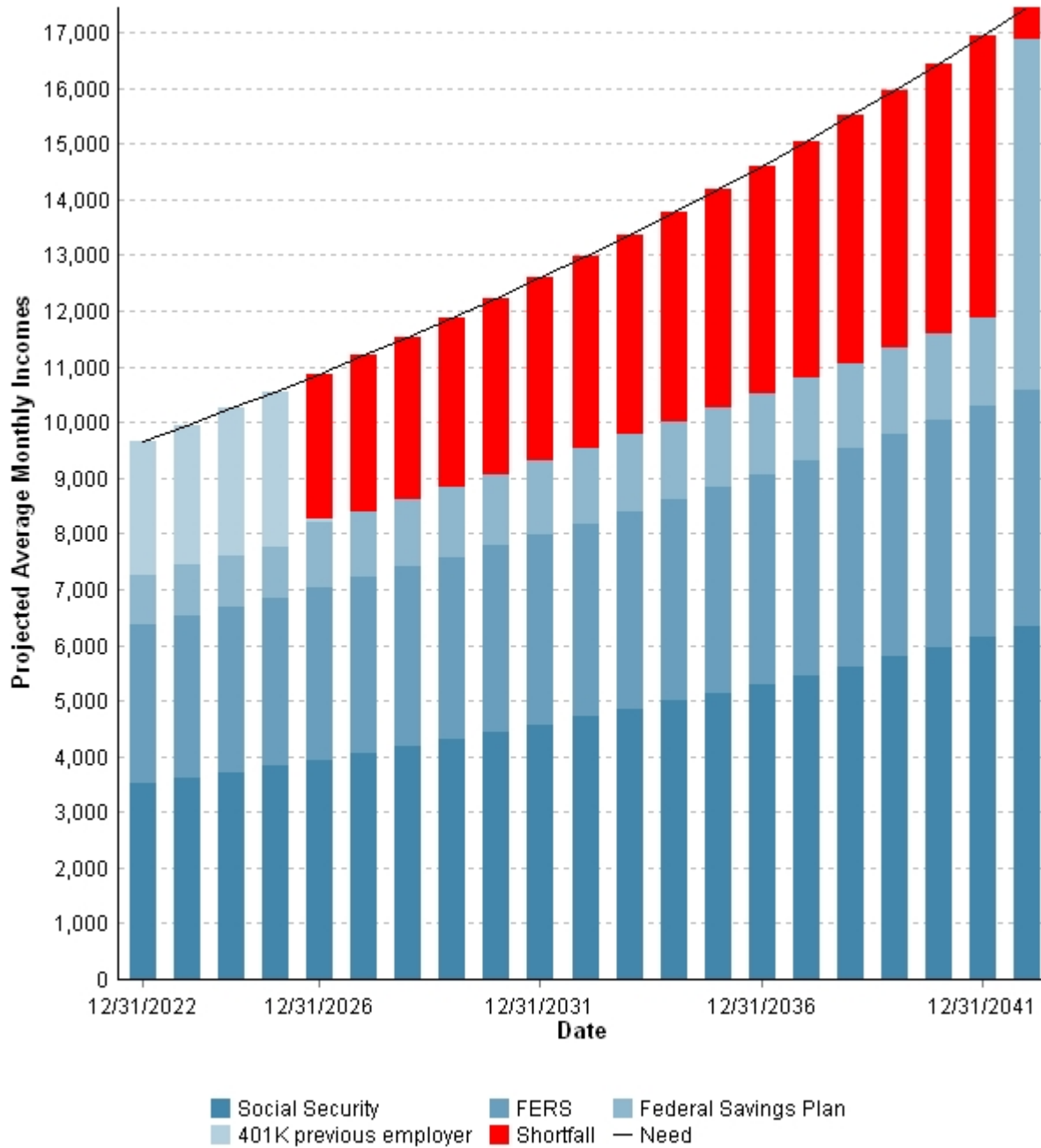
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Retirement Years



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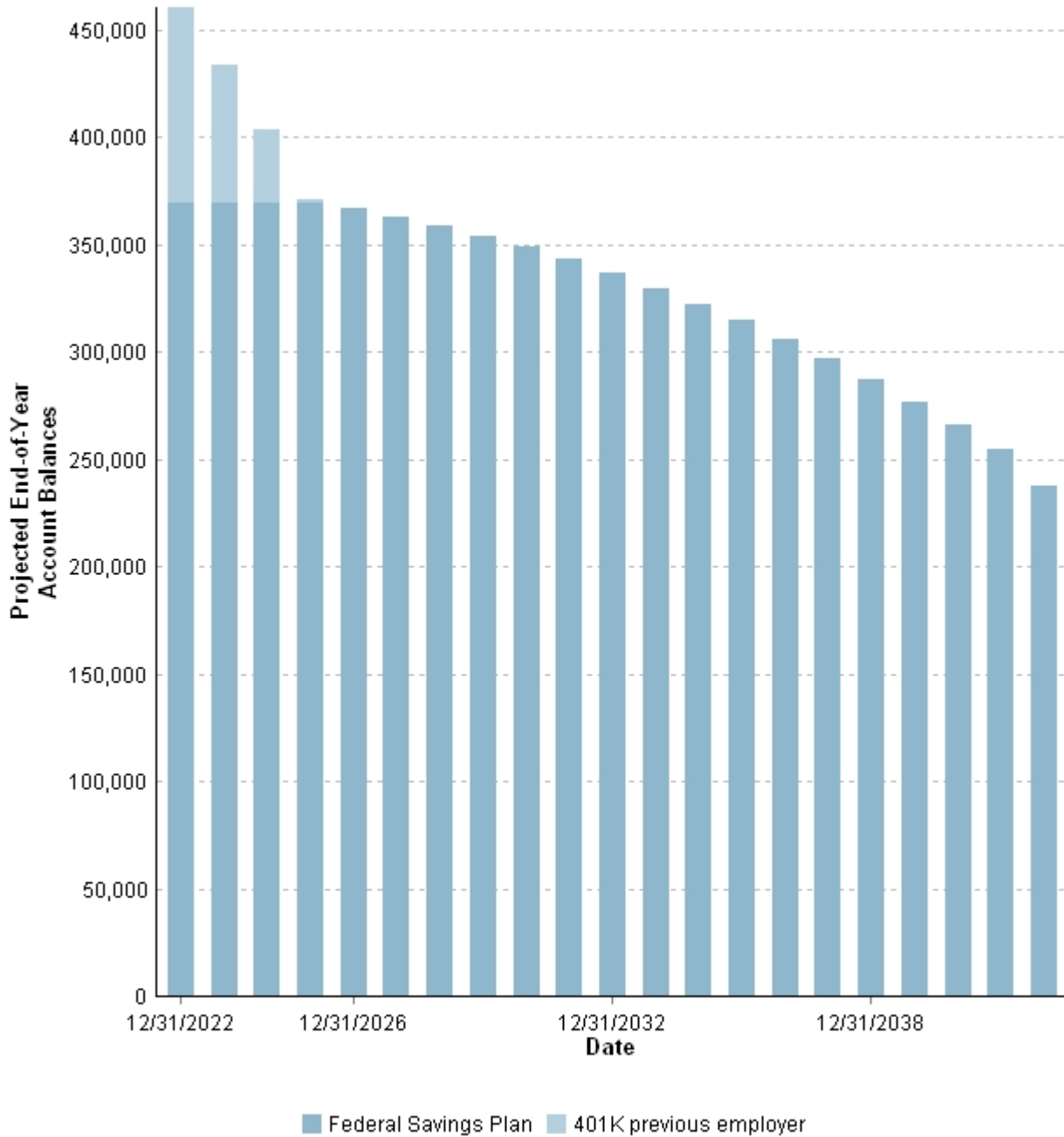
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Retirement Years Balances



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Illustration provided to you by Kevin O'Leary, CLU,ChFC

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Average Monthly

	Client's Age	Income Needed	Client				Savings		Shortfall
			Social Sec... Income	FERS Income	Federal Savings Plan		401K previous employer		
					Income	Balance	Income	Balance	
1	67	9,660	3,500	2,855	912	369,817	2,394	90,732	0
2	68	9,950	3,605	2,912	912	369,817	2,521	63,552	0
3	69	10,249	3,713	2,970	912	369,817	2,653	33,671	0
4	70	10,556	3,825	3,029	912	369,817	2,790	925	0
5	71	10,873	3,939	3,090	1,163	366,619	78	0	2,602
6	72	11,199	4,057	3,152	1,193	362,950	0	0	2,796
7	73	11,535	4,179	3,215	1,225	358,789	0	0	2,916
8	74	11,881	4,305	3,279	1,256	354,111	0	0	3,041
9	75	12,237	4,434	3,345	1,289	348,895	0	0	3,170
10	76	12,604	4,567	3,412	1,322	343,116	0	0	3,305
11	77	12,983	4,704	3,480	1,349	336,830	0	0	3,450
12	78	13,372	4,845	3,549	1,383	329,935	0	0	3,595
13	79	13,773	4,990	3,620	1,410	322,497	0	0	3,753
14	80	14,186	5,140	3,693	1,437	314,501	0	0	3,917
15	81	14,612	5,294	3,767	1,464	305,932	0	0	4,087
16	82	15,050	5,453	3,842	1,491	296,775	0	0	4,265
17	83	15,502	5,616	3,919	1,517	287,017	0	0	4,449
18	84	15,967	5,785	3,997	1,543	276,647	0	0	4,642
19	85	16,446	5,959	4,077	1,558	265,786	0	0	4,853
20	86	16,939	6,137	4,159	1,571	254,436	0	0	5,073
21	86	17,447	6,321	4,242	6,329	237,259	0	0	555

Description of Column Header Abbreviation(s)

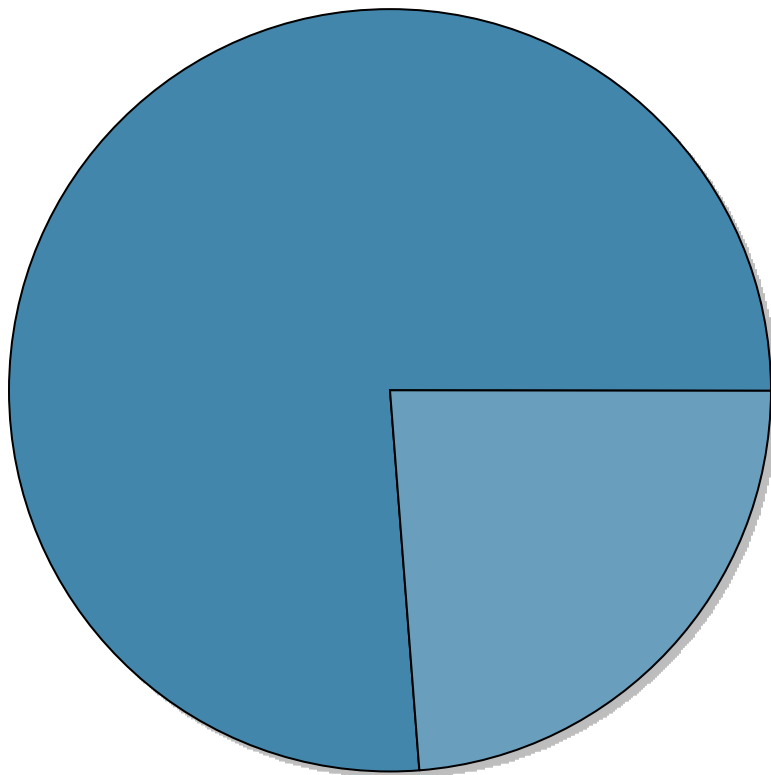
"Social Sec..." is "Social Security"

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Illustration provided to you by Kevin O'Leary, CLU,ChFC

Estimated Account Values at Retirement

Account Values at Retirement



■ Fed. Savings Plan \$369,817 ■ 401K previous employer \$115,366

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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: 10/12/1955
Retire Age: 66
End of Month to Retire: December
Annual Salary: \$100,000
Annual Raise: 2.00 %

FEGLI Options

Basic Coverage
 Postal Employee
Age 65 Reduction: None
 Option A
 Option B
Multiplier: 5
 Reduce at Age 65
 Option C
 Include Spouse
Multiplier: 5
 Reduce at Age 65

Calculations

Date of Retirement: 12/31/2021
Age at Retirement: 66 years 2 months
Years until Retirement: 4 years 9 months

Current Premiums

	Bi-Weekly	Monthly	Annual
Basic:	\$15.30	\$33.15	\$397.80
Option A:	\$6.00	\$13.00	\$156.00
Option B:	\$220.00	\$476.67	\$5,720.00
Option C:	+ \$13.50	+ \$29.25	+ \$351.00
Total:	\$254.80	\$552.07	\$6,624.80

Average Premiums until Retirement

	Bi-Weekly	Monthly	Annual
Basic:	\$16.19	\$35.20	\$422.05
Option A:	\$6.07	\$13.19	\$158.21
Option B:	\$246.82	\$536.61	\$6,434.96
Option C:	+ \$14.21	+ \$30.90	+ \$370.59
Total:	\$283.29	\$615.90	\$7,385.81

Estimated Annual FEGLI Benefit and Premium

Age	Premium				Coverage				
	Bi-Weekly	Monthly	Annual	Accumulated	Basic	Option A	Option B	Option C	Total
62	\$255	\$552	\$6,719	\$11,050	\$102,000	\$10,000	\$500,000	\$25,000	\$637,000
65	\$327	\$708	\$8,615	\$33,577	\$109,000	\$10,000	\$535,000	\$25,000	\$679,000
66	\$333	\$721	\$10,378	\$43,956	\$111,000	\$10,000	\$545,000	\$25,000	\$691,000
67	-	\$908	\$10,897	\$54,853	\$111,000	\$7,800	\$545,000	\$25,000	\$688,800
70	-	\$1,412	\$16,938	\$93,585	\$111,000	\$2,500	\$545,000	\$25,000	\$683,500
75	-	\$2,419	\$29,027	\$190,365	\$111,000	\$2,500	\$545,000	\$25,000	\$683,500
80	-	\$3,432	\$41,182	\$347,655	\$111,000	\$2,500	\$545,000	\$25,000	\$683,500
85	-	\$3,432	\$41,182	\$553,564	\$111,000	\$2,500	\$545,000	\$25,000	\$683,500

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Federal Employees Group Life Insurance (FEGLI)

Age	Premium				Coverage				
	Bi-Weekly	Monthly	Annual	Accumulated	Basic	Option A	Option B	Option C	Total
90	-	\$3,432	\$41,182	\$759,474	\$111,000	\$2,500	\$545,000	\$25,000	\$683,500
95	-	\$3,432	\$41,182	\$965,383	\$111,000	\$2,500	\$545,000	\$25,000	\$683,500

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

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Illustration provided to you by Kevin O'Leary, CLU,ChFC

Federal Long Term Care Insurance Calculations

Illustration For John

Date of birth: 10/12/1955
Current age: 61

Plan Options

Illustration Number	#1
Plan Type:	Plan A
Daily Benefit:	\$150/Day
Benefit Period:	2 Years
Waiting Period:	90 Days
Inflation Protection*:	4% ACIO
Premium Frequency:	Bi-Weekly

Calculations

Premium Payment:	\$63.63
Maximum Life Benefit:	\$109,500

*FPO: Future Purchase Option; ACIO: Automatic Compound Inflation Option
These figures are estimates only. Actual values may differ significantly. Please confirm with values for Federal LTC website before making any financial decisions.

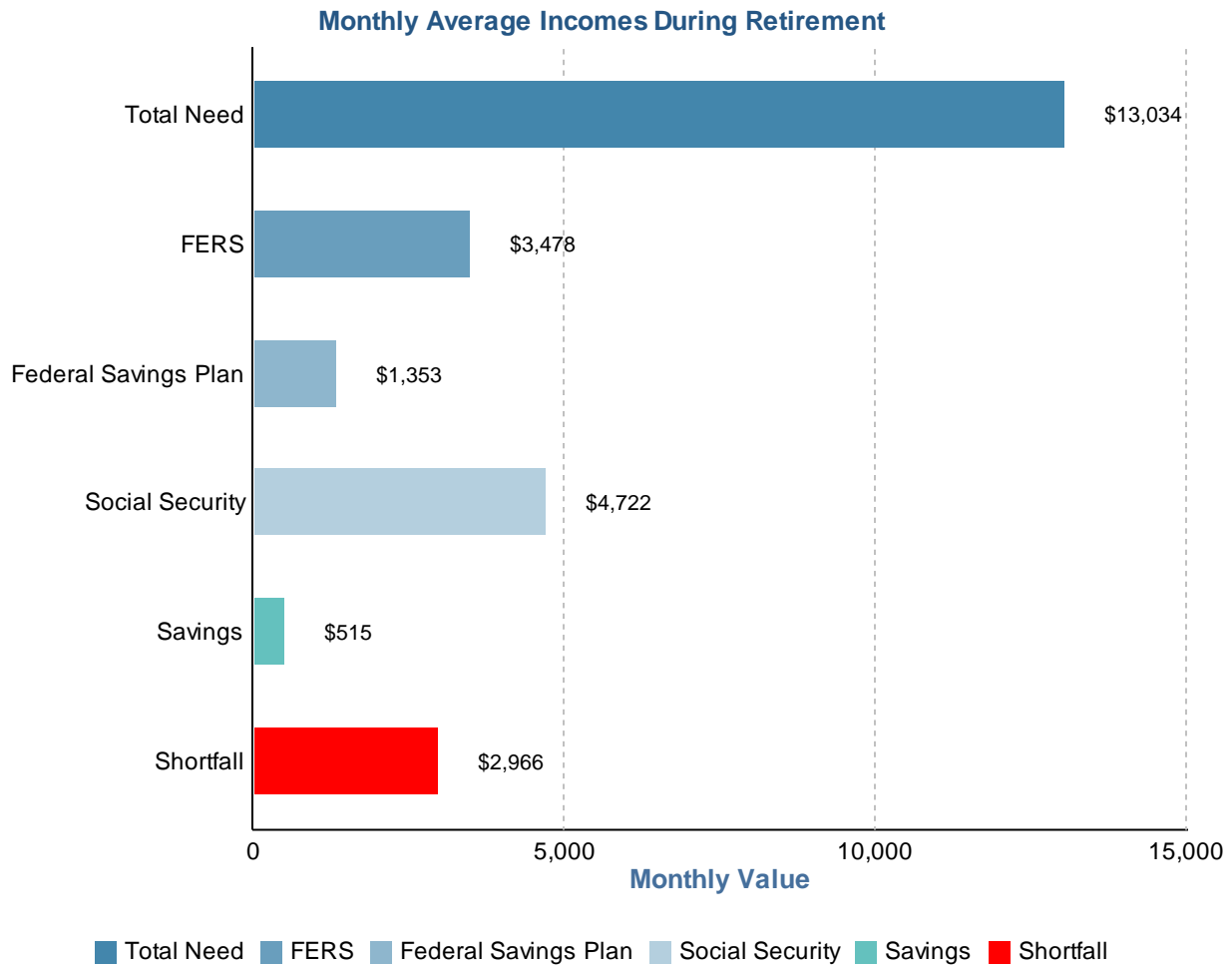
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Estimated Average Monthly Values During Retirement

The values shown in the chart below are the projected average monthly values for all months of retirement.



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Estimated Monthly Incomes during Retirement

Estimated Monthly Values for Retirement

	First Calendar Year of Retirement	All Months of Retirement
Average Monthly Income Needs		
Client	\$0	\$0
	\$9,660	\$13,034

Average Monthly Income Sources

Client		
Social Security	\$3,500	\$4,722
FERS	\$2,855	\$3,478
Federal Savings Plan	\$912	\$1,353
Savings Account(s)	+ \$2,394	\$515
	\$9,660	\$10,068

Shortfall

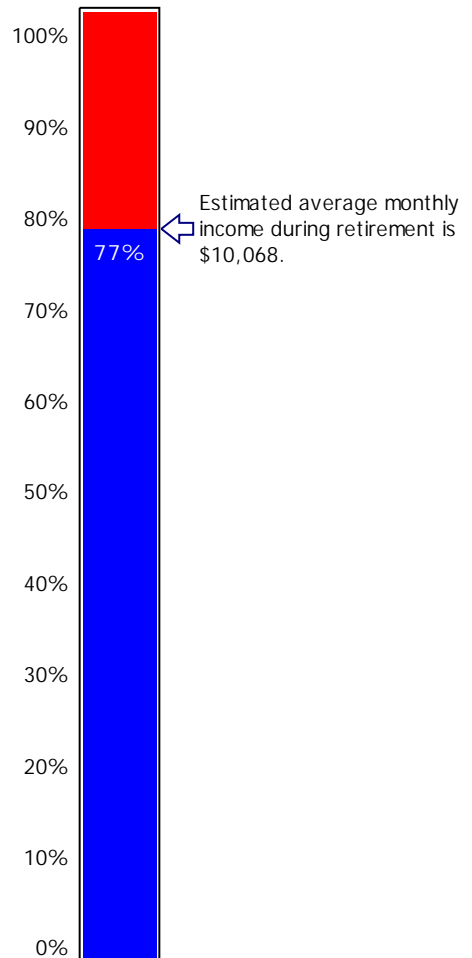
Projected Average Monthly Shortfall	\$2,966
Shortfall Represents 22.8% of Average Monthly Total Income Needed.	

Solutions for Income Shortfall

Additional Monthly Savings Starting Today	\$11,921
Additional Monthly Savings Starting in 12 Months	\$15,184
Lump Sum Today	\$720,628
Lump Sum at Retirement	\$720,628

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

Estimated average income needed during retirement is \$13,034.



Estimated average monthly shortfall during retirement is 22.8%.

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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

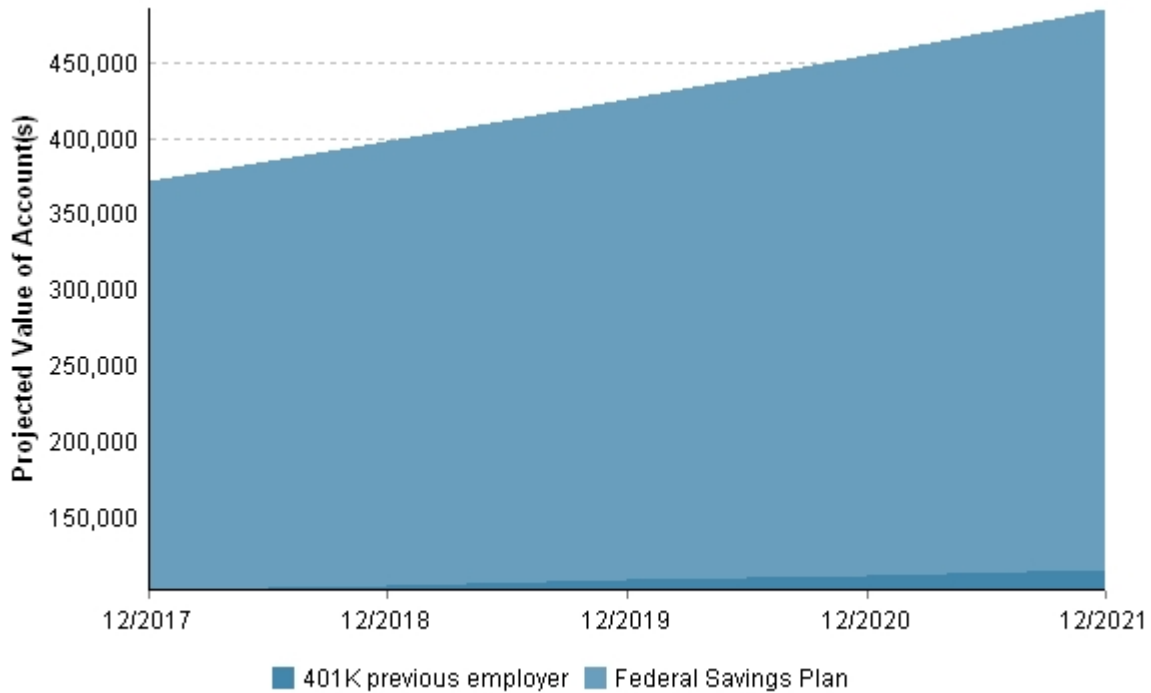
Time Period		Monthly Annuity Income				Difference in Income			
		Unreduced Annuity		Maximum Survivor Annu...					
Year	Age	Monthly Income	Spouse Income	Monthly Income	Spouse Income	Monthly	Annual	Accumulated	Accumulated with Interest
1	66	\$3,172	\$0	\$2,855	\$1,586	\$317	\$317	\$317	\$317
2	67	\$3,235	\$0	\$2,912	\$1,618	\$324	\$3,813	\$4,130	\$4,171
3	68	\$3,300	\$0	\$2,970	\$1,650	\$330	\$3,889	\$8,019	\$8,179
4	69	\$3,366	\$0	\$3,029	\$1,683	\$337	\$3,967	\$11,985	\$12,346
5	70	\$3,433	\$0	\$3,090	\$1,717	\$343	\$4,046	\$16,031	\$16,676
6	71	\$3,502	\$0	\$3,152	\$1,751	\$350	\$4,127	\$20,158	\$21,175
7	72	\$3,572	\$0	\$3,215	\$1,786	\$357	\$4,210	\$24,368	\$25,847
8	73	\$3,643	\$0	\$3,279	\$1,822	\$364	\$4,294	\$28,662	\$30,698
9	74	\$3,716	\$0	\$3,345	\$1,858	\$372	\$4,380	\$33,041	\$35,732
10	75	\$3,791	\$0	\$3,412	\$1,895	\$379	\$4,467	\$37,508	\$40,955
11	76	\$3,866	\$0	\$3,480	\$1,933	\$387	\$4,557	\$42,065	\$46,373
12	77	\$3,944	\$0	\$3,549	\$1,972	\$394	\$4,648	\$46,713	\$51,993
13	78	\$4,023	\$0	\$3,620	\$2,011	\$402	\$4,741	\$51,454	\$57,817
14	79	\$4,103	\$0	\$3,693	\$2,052	\$410	\$4,836	\$56,289	\$63,854
15	80	\$4,185	\$0	\$3,767	\$2,093	\$419	\$4,932	\$61,221	\$70,108
16	81	\$4,269	\$0	\$3,842	\$2,134	\$427	\$5,031	\$66,252	\$76,591
17	82	\$4,354	\$0	\$3,919	\$2,177	\$435	\$5,131	\$71,383	\$83,302
18	83	\$4,441	\$0	\$3,997	\$2,221	\$444	\$5,234	\$76,617	\$90,250
19	84	\$4,530	\$0	\$4,077	\$2,265	\$453	\$5,339	\$81,956	\$97,442
20	85	\$4,621	\$0	\$4,159	\$2,310	\$462	\$5,445	\$87,401	\$104,892
21	86	\$4,713	\$0	\$4,242	\$2,357	\$471	\$5,554	\$92,956	\$112,595
22	87	\$4,713	\$0	\$4,242	\$2,357	\$471	\$943	\$93,898	\$113,900

*- 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.

Gap Analysis Report

Prepared For John Sample
March 9, 2017

Account Deposits and Accumulation



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Account Deposits and Accumulation

Account: 401K previous employer

Date	Contributions	Balances
	Contribution	Total Balance
12/31/2017	\$0	\$102,501
12/31/2018	\$0	\$105,576
12/31/2019	\$0	\$108,743
12/31/2020	\$0	\$112,005
12/31/2021	\$0	\$115,366

Account: Federal Savings Plan

Date	Contributions			Balances
	Employee	Employer	Total	Total Balance
12/31/2017	\$8,462	\$4,231	\$12,692	\$269,180
12/31/2018	\$10,200	\$5,100	\$15,300	\$292,775
12/31/2019	\$10,404	\$5,202	\$15,606	\$317,388
12/31/2020	\$10,612	\$5,306	\$15,918	\$343,056
12/31/2021	\$10,824	\$5,412	\$16,236	\$369,817

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Federal Benefit Overview for John Sample

Personal

Address: 123 Main
San Diego, Ca 92118
Date of Birth: 10/12/1955
Current age: 61 years 4 months

Employment

Retirement plan: FERS
Service computation date: 1/1/1990
Current income per paycheck: \$3,846
Annual estimated raise: 2%
Creditable service: 27 years 8 months
Sick leave: 0y 5m
Employee type: Regular

Retirement

Age 66 years 2 months
Retirement Type Regular
Expected Retirement Date 12/31/2021
Annual Income \$108,243 (\$9,020 monthly)
High Average 3 Years \$106,134
Years of Service 32 years 7 months
Sick Leave 0 year 7 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	\$3,172	\$0	N/A	N/A
Maximum Survivor Annuity (50%)	\$2,855	\$1,586	\$317	\$3,806
Partial Survivor Annuity (25%)	\$3,013	\$793	\$159	\$1,903

Federal Savings Plan

Account	Current Balance	Contributions
Pre-Tax	\$250,000.00	10% of income

Estimated Retirement Values	Pre-Tax
Estimated retirement balance:	\$369,817

Federal Employee Group Life Insurance

There is no FEGLI coverage.

Gap Analysis Report

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Health Insurance Cost Analysis

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

Current Bi-Weekly Premium: \$175

Annual Increase: 1%

Age	Premium			Accumulated Premium	Annual Change in Premium
	Bi-Weekly	Monthly	Annual		
61	\$175	\$379	\$4,550	\$4,550	\$0
62	\$177	\$383	\$4,596	\$9,146	\$46
63	\$179	\$387	\$4,641	\$13,787	\$46
64	\$180	\$391	\$4,688	\$18,475	\$46
65	\$182	\$395	\$4,735	\$23,210	\$47
66	\$184	\$399	\$4,782	\$27,992	\$47
67	\$186	\$402	\$4,830	\$32,822	\$48
68	\$188	\$407	\$4,878	\$37,700	\$48
69	\$189	\$411	\$4,927	\$42,627	\$49
70	\$191	\$415	\$4,976	\$47,603	\$49
71	\$193	\$419	\$5,026	\$52,629	\$50
72	\$195	\$423	\$5,076	\$57,705	\$50
73	\$197	\$427	\$5,127	\$62,832	\$51
74	\$199	\$432	\$5,178	\$68,011	\$51
75	\$201	\$436	\$5,230	\$73,241	\$52
76	\$203	\$440	\$5,282	\$78,523	\$52
77	\$205	\$445	\$5,335	\$83,859	\$53
78	\$207	\$449	\$5,389	\$89,247	\$53
79	\$209	\$454	\$5,442	\$94,690	\$54
80	\$211	\$458	\$5,497	\$100,186	\$54
81	\$214	\$463	\$5,552	\$105,738	\$55
82	\$216	\$467	\$5,607	\$111,346	\$56
83	\$218	\$472	\$5,663	\$117,009	\$56
84	\$220	\$477	\$5,720	\$122,729	\$57
85	\$222	\$481	\$5,777	\$128,507	\$57
86	\$224	\$486	\$5,835	\$134,342	\$58
87	\$227	\$491	\$5,893	\$140,235	\$58

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 Kevin O'Leary, CLU,ChFC

Gap Analysis Report

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March 9, 2017

DB Buyback Comparison

The calculations below provide an estimate of purchasing additional years of service from the pension plan. The calculations are only an estimate. Actual values may vary significantly. For the most accurate results, please request estimates directly from the pension plan administration.

Data

Person:	John
Pension Plan:	FERS
Selected Option:	Maximum Survivor Annuity (50%)
Years of Service (YOS) to Purchase:	2
Payment for Purchasing YOS:	One Lump Sum Payment of \$3,000 today (March, 2017).

Calculations

The total income from the pension plan will change based on how long the participant lives. Below are a few examples of the total income received and the calculated rate of return with different life

Income and Rate of Return Comparison Based On Life Expectancy

	Less 5 Years	Current	Add 5 Years
Age at Life Expectancy	81y 5m	86y 5m	91y 5m
Date of Life Expectancy	3/31/2037	3/31/2042	3/31/2047
Total Additional Income for Purchasing Additional YOS:	\$37,049	\$51,841	\$68,172
Effective Rate-of-Return from Purchasing Additional YOS:	26.5774%	26.9261%	27.0359%

Income Calculation Comparison

	Without Additional YOS	With Additional YOS	Difference
Monthly Income at Retirement:	\$3,172	\$3,366	\$195
Monthly Income at Life Expectancy:	\$4,242	\$4,502	\$260
Total Income Over life Expectancy:	\$845,045	\$896,886	\$51,841