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Benefit Analysis

Sample Regular FERS

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Federal Benefit Overview Report

Prepared for Joe Sample

Personal

Date of Birth 1/1/1972
Current Age 51 Years, 3 Months

Employment

Retirement Plan FERS
Service Computation Date 1/1/1994
Current Income per Paycheck \$5,000
Annual Estimated Raise 3%
Creditable Service 29 Years, 10 Months
Sick Leave 0 Year, 6 Months
Employee Type Regular

Retirement

Age 57 Years, 11 Months
Retirement Type Regular
Expected Retirement Date 12/31/2029
Projected Annual Income \$155,227 (\$12,936 monthly)
High Average 3 Years \$150,750
Years of Service 36 Years, 10 Months
Sick Leave 0 Year, 10 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%

Survivor Benefit Options

Name	Monthly Income	Survivor Income	Initial Monthly Cost	Initial Annual Cost
Unreduced Annuity	\$4,637	\$0	N/A	N/A
Maximum Survivor Annuity (50%)	\$4,173	\$2,318	\$464	\$5,564
Partial Survivor Annuity (25%)	\$4,405	\$1,159	\$232	\$2,782

TSP Account

Roth Account

Contribution 5% of Income

Fund	Current Balance	Contribution
C	\$50,000	60% of Contribution
S	\$40,000	30% of Contribution
I	\$10,000	10% of Contribution

Pre-Tax Account

Contribution 10% of Income

Fund	Current Balance	Contribution
G	\$100,000	0% of Contribution
F	\$100,000	0% of Contribution
C	\$400,000	60% of Contribution
S	\$200,000	30% of Contribution
I	\$100,000	10% of Contribution

The Following Rates of Return are used for Estimating Account Accumulation: G Fund: 3%; F Fund: 3%; C Fund: 8%; S Fund: 8%; I Fund: 6%.

Projected Balances at Retirement

Roth Account	\$227,561
Pre-Tax Account	\$1,583,105

Federal Employee Group Life Insurance (FEGLI)

	Today	At Retirement	Age 70
Coverage	\$817,000	\$973,000	\$965,500
Annual Cost	\$1,825	\$8,793	\$22,205
Accumulative Premium	N/A	\$22,570	\$178,755

FERS Supplement

The monthly FERS Supplement of \$1,840 is provided starting at retirement until age 62.

Data and Calculation Overview

Joe's Data

Personal

Date of Birth 1/1/1972
Current Age 51 Years, 3 Months

Income

Gross Income per Paycheck \$5,000 Bi-Weekly
Estimated Annual Raise* 3%
Check Number for Raise 1

Retirement

Retirement Age 57
End of Month to Retire December
Calculated Age* 57 Years, 11 Months
Calculated Date* 12/31/2029
Life Expectancy Method Specify Age (85)

Social Security

Payments Start At Specified Age
Age to Start Payments 67 Years
Value Method Enter in Today's Value
Estimated Value \$3,500

Joe's Data

Retirement Plan Data

Retirement Plan FERS
Survivor Benefit Option Maximum Survivor Annuity (50%)
Spouse's DOB 3/1/1972
Service Computation Date 1/1/1994
Purchased Military Time 4
Note: Service Computation Date does not account for any unpurchased military time.
Retirement Sick Leave 0.9104 years
Employee Type Regular
Retirement Type Regular
CSRS Transferee No

Joe's Data

TSP

Accumulation

Allocation Method Mixed
Contribution Method Percent of Pay
Percent of Maximum to Pre-Tax Account (Remainder Deposited to Roth) 100%

Rates of Return

<u>G Fund</u>	<u>F Fund</u>	<u>C Fund</u>	<u>S Fund</u>	<u>I Fund</u>
3%	3%	8%	8%	6%

Note that Life Cycle Fund(s) are reallocated quarterly per TSP models.

TSP-Pre-Tax

Percent of Contrib. 10%

Custom Allocation

<u>Fund</u>	<u>Percent of Contrib.</u>	<u>Current Balance</u>
G	0%	\$100,000
F	0%	\$100,000
C	60%	\$400,000
S	30%	\$200,000
I	10%	\$100,000
Total Current Balance		\$900,000

Retirement Distributions

Payout Method Percent of Account
Retirement Rate of Return* 7%
Payout Percent 4%

TSP-Roth

Percent of Contrib. 5%

Custom Allocation

Data and Calculation Overview

Joe's Data

TSP

<u>Fund</u>	<u>Percent of Contrib.</u>	<u>Current Balance</u>
C	60%	\$50,000
S	30%	\$40,000
I	10%	\$10,000
Total Current Balance	\$100,000	

Retirement Distributions

Payout Method	Percent of Account
Retirement Rate of Return*	7%
Payout Percent	4%

Age and Date Calculations*

	<u>Today</u>	<u>Retirement</u>
Date	4/17/2023	12/31/2029
Joe's Age	51y 3m	57y 11m
Joe's Life Expectancy (Age)	84y 11m	85y
Qualifying YOS	29y 3m	36y
Crediting YOS	29y 3m	36y 10m
YOS from Sick Leave	0y 6m	0y 10m
Years until Retirement	6y 8m	

Retirement Income

Inflation* 3%

Percent of Income Needed*

<u>Event</u>	<u>Value</u>	<u>Percent</u>
First Retirement	N/A	90%
Client's Age	62	107%
Client's Age	67	166%

Retirement Income

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.

Pre-Retirement*	0%
During Retirement*	0%
Annual Increase Joe's with Raise	No

Sarah 401k

Balance	\$600,000
Pre-Retirement Rate of Return*	8%

Contributions

Account Type for Contribution 401(k)
Limits

Participant contributions are limited to \$22,500 with an additional \$7,500 of contribution allowed when the participant is age 50 or over. The total combined employee and employer contributions may not exceed \$66,000. Base year for limits is 2023.

Contributions: Contributes \$700 per paycheck.

Retirement Distributions

Required Minimum Distribution	RMD Only
Payout Method	Percent of Account
Retirement Rate of Return*	7%
Payout Percent	4%
Start Distributions	Age 62

Retirement Investments

Known Incomes

Sarah Soc Sec

Payment Information

Income Stream Value \$3,400 Monthly

Rate of Increase/Inflation

Annual COLA* 2.5%
Compound Increase Yes

Income Period

Starting Method Owner's Age
Starting Value* 67
Starting Date* 1/31/2039
Ending Method Owner's Death
Ending Date* 12/31/2056

Projected Retirement Balances

TSP

TSP, Pre-Tax \$1,583,105
TSP, Roth \$227,561

Retirement Investments

Sarah 401k

Distribution Start Date 1/31/2034
Potential Retirement Value \$1,165,821

Data and Calculation Overview

Joe Calculations*

FERS Supplement Calculation

The FERS Supplement was calculated using the following values and formula.

Social Security at age 62		Years of Service (YOS)		40 YOS		Monthly Value
\$2,300	x	32y	÷	40	=	\$1,840

The estimated Social Security income at age 62 was manually entered. The YOS does not include sick leave or any military time. The income occurs between December, 2029 and December, 2033.

Unreduced Annuity Annual Calculation

Final Average Salary		Percent Crediting		Unreduced Annuity Value
\$150,750	x	36.9104 %	=	\$55,642

Monthly Income for Various Retirement Options

	Additional Monthly Savings Needed Starting...	Both Alive		Client as Survivor		Spouse as Survivor	
		Monthly Income	Percent of Primary Option	Monthly Income	% of Option	Monthly Income	% of Option
Unreduced Annuity	Today	\$0	N/A	\$4,637	N/A	\$0	N/A
Maximum Survivor Annuity (50%)	\$303	\$4,173	90%	\$4,637	Pop-Up	\$2,318	50%
Partial Survivor Annuity (25%)	\$0	\$4,405	95%	\$4,637	Pop-Up	\$1,159	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.

*- 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.

Overview – Defined Benefit Options

Retirement Plan: FERS

Survivor Benefit Options for Joe

	Both Alive			Client as Survivor		Spouse as Survivor	
	Monthly Income	% of Primary Option	Monthly Cost of the Option	Monthly Value	Percent of Income	Monthly Value	Percent of Income
Unreduced Annuity	\$4,637	N/A	N/A	\$4,637	N/A	\$0	N/A
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.							
Maximum Survivor Annuity (50%)	\$4,173	90%	\$464	\$4,637	Pop-Up	\$2,318	50%
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.							
Partial Survivor Annuity (25%)	\$4,405	95%	\$232	\$4,637	Pop-Up	\$1,159	25%
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.

Option Values at Various Ages (Details)

Option values at various retirement ages for Joe

Calculations	Different Retirement Ages				
	Normal	Planned Retirement	1 Year After	2 Years After	3 Years After
Date	1/31/2029	12/31/2029	12/31/2030	12/31/2031	12/31/2032
Age	57y	57y 11m	58y 11m	59y 11m	60y 11m
Years of Service	35y 11m	36y 10m	37y 11m	39y	40y
Final Average Salary	\$146,697	\$150,750	\$155,272	\$159,930	\$164,728
Percent Crediting	35.9466%	36.9104%	37.9602%	39.0101%	40.0599%
Unreduced Annuity					
Initial Monthly Annuity	\$4,394	\$4,637	\$4,912	\$5,199	\$5,499
Monthly Change	(\$242)	N/A	\$275	\$562	\$862
Percent Change	-5.2296%	0%	5.9297%	12.125%	18.5969%
Maximum Survivor Annuity (50%)					
Initial Monthly Annuity	\$3,955	\$4,173	\$4,421	\$4,679	\$4,949
Initial Monthly Cost	\$439	\$464	\$491	\$520	\$550
Partial Survivor Annuity (25%)					
Initial Monthly Annuity	\$4,175	\$4,405	\$4,666	\$4,939	\$5,224
Initial Monthly Cost	\$220	\$232	\$246	\$260	\$275

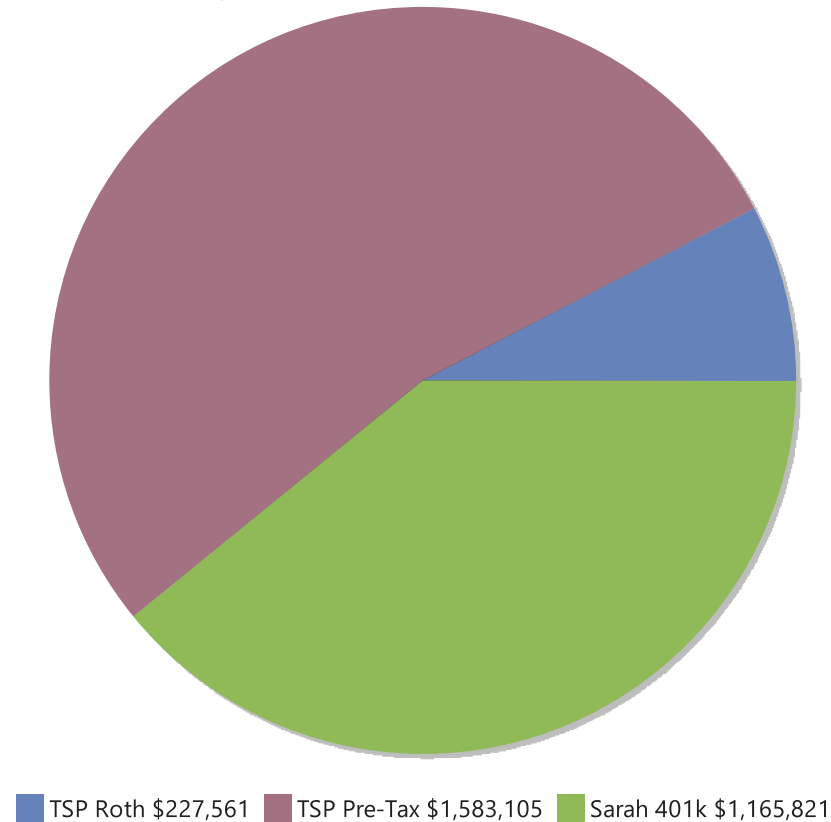
"Pre-Retirement Penalty" refers to the calculated income at retirement prior to any penalty for early retirement. "Early-Retirement Penalty" is the estimated penalty (if any) for retiring prior to normal retirement. "Initial Monthly Cost" refers to the difference in monthly income at retirement between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

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Accounts at Retirement

Projected Account Balances at Retirement in December, 2029

Projected Total Balances at Retirement: \$2,976,487



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Estimated Average Monthly Retirement Needs and Incomes

	Date	Joe's Age	Average Monthly Needed	Social Secu... Income	FERS Income	Joe				
						TSP Roth		TSP Pre-Tax		FERS Suppl...
						Income	Balance	Income	Balance	Income
1	12/2030	58	12,008		4,173	772	233,927	5,374	1,627,394	1,840
2	12/2031	59	12,368		4,173	794	240,471	5,524	1,672,922	1,840
3	12/2032	60	12,739		4,173	816	247,199	5,679	1,719,723	1,840
4	12/2033	61	13,121		4,173	839	254,114	5,838	1,767,834	1,840
5	12/2034	62	16,068		4,173	863	261,223	6,001	1,817,291	
6	12/2035	63	16,550		4,250	887	268,531	6,169	1,868,132	
7	12/2036	64	17,046		4,335	912	276,044	6,342	1,920,395	
8	12/2037	65	17,558		4,421	937	283,766	6,519	1,974,120	
9	12/2038	66	18,084		4,510	963	291,705	6,701	2,029,348	
10	12/2039	67	28,898	5,785	4,600	990	299,866	6,889	2,086,121	
11	12/2040	68	29,765	5,959	4,692	1,018	308,255	7,082	2,144,482	
12	12/2041	69	30,658	6,137	4,786	1,046	316,879	7,279	2,204,476	
13	12/2042	70	31,577	6,321	4,882	1,076	325,744	7,483	2,266,148	
14	12/2043	71	32,525	6,511	4,979	1,106	334,857	7,692	2,329,546	
15	12/2044	72	33,500	6,706	5,079	1,137	344,225	7,908	2,394,718	
16	12/2045	73	34,505	6,908	5,180	1,168	353,855	8,129	2,461,712	
17	12/2046	74	35,541	7,115	5,284	1,201	363,754	8,356	2,530,581	
18	12/2047	75	36,607	7,328	5,390	1,235	373,930	8,590	2,601,377	
19	12/2048	76	37,705	7,548	5,497	1,269	384,392	9,147	2,670,254	
20	12/2049	77	38,836	7,775	5,607	1,305	395,145	9,717	2,737,080	
21	12/2050	78	40,001	8,008	5,720	1,341	406,200	10,368	2,800,727	
22	12/2051	79	41,201	8,248	5,834	1,379	417,564	11,061	2,860,427	
23	12/2052	80	42,437	8,495	5,951	1,418	429,246	11,800	2,915,368	
24	12/2053	81	43,710	8,750	6,070	1,457	441,254	12,523	2,965,405	
25	12/2054	82	45,022	9,013	6,191	1,498	453,599	13,358	3,008,864	
26	12/2055	83	46,372	9,283	6,315	1,540	466,289	14,166	3,045,609	
27	12/2056	84	47,764	9,562	6,441	1,583	479,333	15,107	3,073,594	

Estimated Average Monthly Retirement Needs and Incomes

	Savings		Known Inc...		Side Fund		Totals	
	Sarah 401k		Sarah Soc S...					
	Income	Balance	Income	Income	Balance	Income	Shortfall	
1		1,247,429		8	1,819	12,168		
2		1,334,749		49	1,379	12,381		
3		1,428,181		115		12,623	116	
4		1,528,154				12,690	431	
5	5,187	1,570,906		11	1,873	16,235		
6	5,332	1,614,853		19	2,926	16,657		
7	5,482	1,660,030		40	3,211	17,110		
8	5,635	1,706,472		76	2,663	17,588		
9	5,793	1,754,212		127	1,250	18,093		
10	5,955	1,803,288	4,934	21	4,310	29,173		
11	6,122	1,853,736	5,058	30	6,290	29,959		
12	6,292	1,905,597	5,184	44	7,104	30,770		
13	6,468	1,958,908	5,314	85	6,703	31,629		
14	6,649	2,013,710	5,447	154	5,021	32,538		
15	6,836	2,070,046	5,583	252	2,001	33,500		
16	7,027	2,127,957	5,722	167		34,301	204	
17	7,223	2,187,489	5,866			35,045	496	
18	7,425	2,248,686	6,012			35,980	627	
19	7,907	2,308,134	6,162			37,531	174	
20	8,399	2,365,614	6,317		3,402	39,120		
21	8,961	2,420,192	6,474		13,844	40,871		
22	9,558	2,471,250	6,636		32,030	42,717		
23	10,195	2,518,076	6,802		58,715	44,661		
24	10,816	2,560,521	6,972		93,255	46,589		
25	11,534	2,597,121	7,147		137,871	48,740		
26	12,227	2,627,736	7,325		191,680	50,856		
27	13,034	2,650,580	7,508		257,345	53,236		

Description of Column Header Abbreviation(s): "Social Secu..." is "Social Security"; "FERS Suppl..." is "FERS Supplement"; "Sarah Soc S..." is "Sarah Soc Sec"

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Estimated Average Monthly Retirement Needs and Incomes

income options. Calculated values from defined benefit plans are estimates only. Actual values may differ substantially.

Thrift Savings Plan Contribution Overview

Contributions and Balances

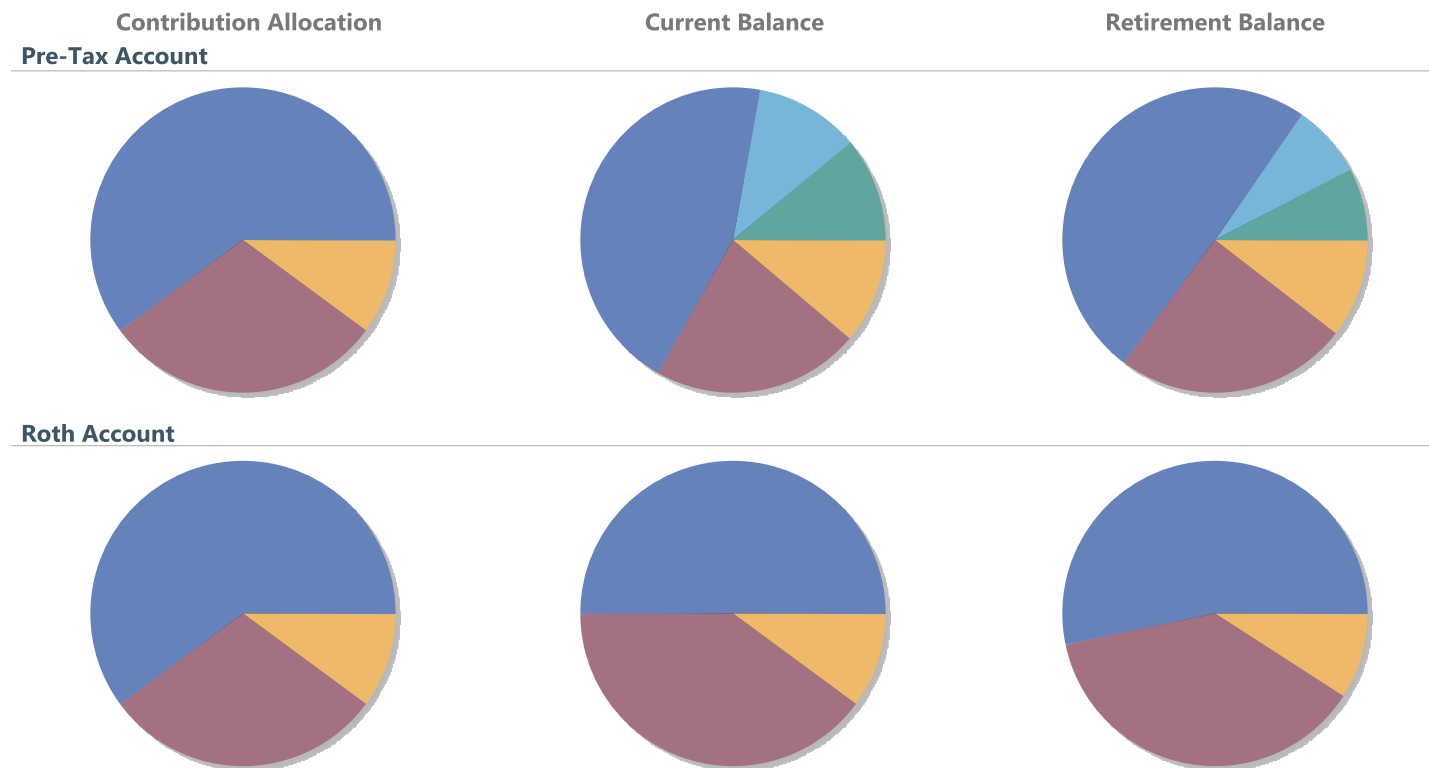
The grid below shows the current contribution level(s) to the Thrift Savings Plan.

Contributions per Paycheck & Year

Account Fund	Contributions per Paycheck & Year						Balances	
	Joe Sample		Employer		Total		Current	At Retirement
	Paycheck	Annual	Paycheck	Annual	Paycheck	Annual		
Roth Account								
C	\$150.00	\$3,900.00	\$0.00	\$0.00	\$150.00	\$3,900.00	\$50,000	\$121,198
S	\$75.00	\$1,950.00	\$0.00	\$0.00	\$75.00	\$1,950.00	\$40,000	\$85,738
I	\$25.00	\$650.00	\$0.00	\$0.00	\$25.00	\$650.00	\$10,000	\$20,624
Pre-Tax Account								
G	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100,000	\$121,936
F	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100,000	\$121,936
C	\$300.00	\$7,800.00	\$150.00	\$3,900.00	\$450.00	\$11,700.00	\$400,000	\$782,582
S	\$150.00	\$3,900.00	\$75.00	\$1,950.00	\$225.00	\$5,850.00	\$200,000	\$391,291
I	\$50.00	\$1,300.00	\$25.00	\$650.00	\$75.00	\$1,950.00	\$100,000	\$165,360
Totals:	\$750.00	\$19,500.00	\$250.00	\$6,500.00	\$1,000.00	\$26,000.00	\$1,000,000	\$1,810,665

The contributions to the TSP increase annually by 3% on the first paycheck of the calendar year.

Thrift Savings Plan Contribution Overview



Rates of Return for Funds

The TSP Life Cycle funds are made up of allocations of 5 different funds (G, F, C, S & I). The rates of return used for the various funds are shown below.

G Fund
3.0000%

F Fund
3.0000%

C Fund
8.0000%

S Fund
8.0000%

I Fund
6.0000%

Life Cycle Fund(s) are reallocated quarterly per TSP models, becoming more conservative as the target date of the fund approaches. The target date is the approximate date when an investor plans to start withdrawal money. The principal and any deposits are not guaranteed at any time. Each fund may have additional risks that should be reviewed. The rates of return for the TSP and Life Cycle funds are projected using rates of return values entered that are not guaranteed. This computation does not predict or project performance in any way, including, but not limited to, an investment or investment strategy. Past performance may not reoccur in the future. This is a hypothetical illustration of mathematical principals using compounded rates of return.

*- 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

Thrift Savings Plan Contribution Overview

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.

Federal Employees Group Life Insurance (FEGLI)

Estimate of FEGLI Benefits

Data

Personal

Date of Birth: 1/1/1972
 Retire Age: 57
 End of Month to Retire: December
 Annual Salary: \$130,000
 Annual Raise: 3.00 %

FEGLI Options

☒ Basic Coverage
☐ Postal Employee
 Age 65 Reduction: None
☒ Option A
☒ Option B
 Multiplier: 5
 Multiplier Reduction at 65: No Reduction

☒ Option C
☒ Include Spouse
 Multiplier: 5
 Multiplier Reduction at 65: No Reduction

Calculations

Date of Retirement: 12/31/2029
 Age at Retirement: 57 Years, 11 Months
 Years until Retirement: 6 Years, 8 Months

Current Premiums

	Bi-Weekly	Monthly	Annual
Basic:	\$21.12	\$45.76	\$549.12
Option A:	\$1.00	\$2.17	\$26.00
Option B:	\$65.00	\$140.83	\$1,690.00
Option C:	+ \$4.15	+ \$8.99	+ \$107.90
Total:	\$91.27	\$197.75	\$2,373.02

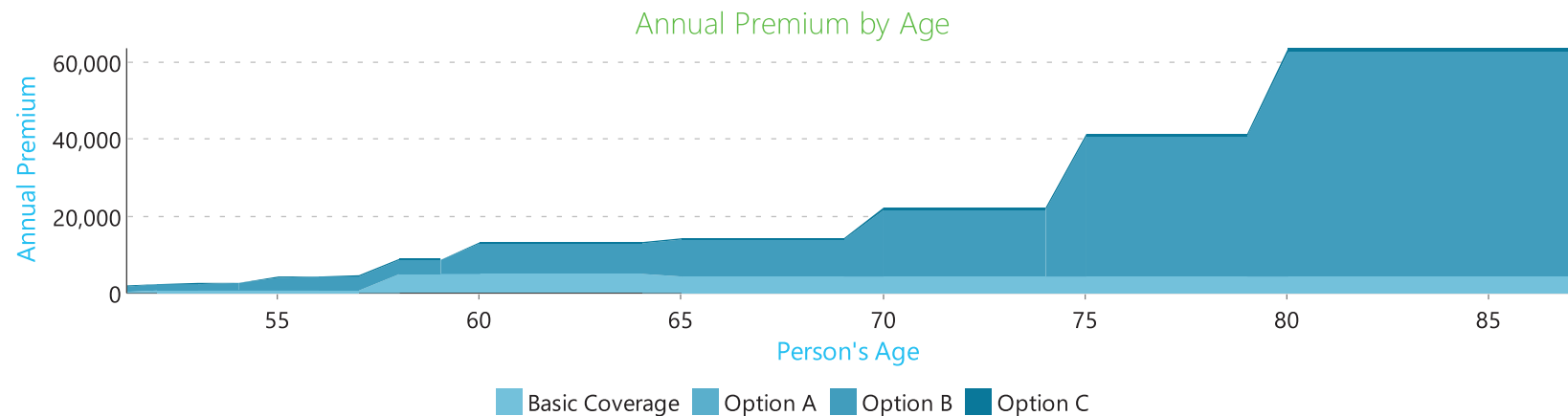
Average Premiums until Retirement

	Bi-Weekly	Monthly	Annual
Basic:	\$23.36	\$50.78	\$609.43
Option A:	\$1.36	\$2.96	\$35.55
Option B:	\$98.96	\$215.16	\$2,582.23
Option C:	+ \$5.29	+ \$11.50	+ \$137.98
Total:	\$128.97	\$280.40	\$3,365.19

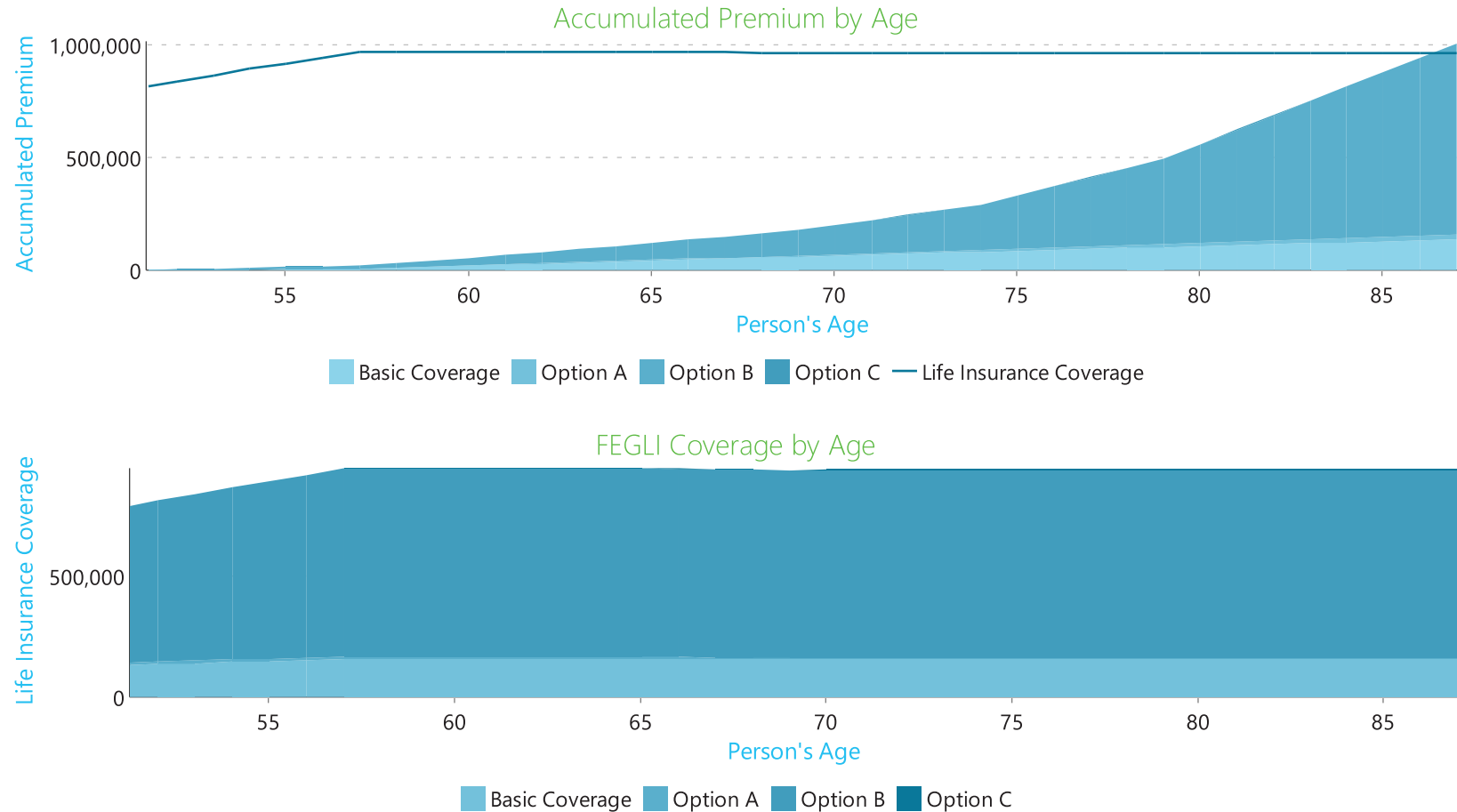
Federal Employees Group Life Insurance (FEGLI)

Estimated Annual FEGLI Benefit and Premium

Age	Premium				Coverage				Total
	Bi-Weekly	Monthly	Annual	Accumulated	Basic	Option A	Option B	Option C	
52	\$94	\$203	\$2,442	\$4,267	\$136,000	\$10,000	\$670,000	\$25,000	\$841,000
55	\$165	\$357	\$4,279	\$13,653	\$149,000	\$10,000	\$735,000	\$25,000	\$919,000
57	\$174	\$377	\$4,527	\$22,570	\$158,000	\$10,000	\$780,000	\$25,000	\$973,000
58	-	\$733	\$8,793	\$31,363	\$158,000	\$10,000	\$780,000	\$25,000	\$973,000
59	-	\$733	\$8,793	\$40,157	\$158,000	\$10,000	\$780,000	\$25,000	\$973,000
60	-	\$1,113	\$13,351	\$53,508	\$158,000	\$10,000	\$780,000	\$25,000	\$973,000
65	-	\$1,197	\$14,368	\$121,281	\$158,000	\$10,000	\$780,000	\$25,000	\$973,000
70	-	\$1,850	\$22,205	\$200,960	\$158,000	\$2,500	\$780,000	\$25,000	\$965,500
75	-	\$3,460	\$41,519	\$331,298	\$158,000	\$2,500	\$780,000	\$25,000	\$965,500
80	-	\$5,307	\$63,686	\$561,060	\$158,000	\$2,500	\$780,000	\$25,000	\$965,500
85	-	\$5,307	\$63,686	\$879,492	\$158,000	\$2,500	\$780,000	\$25,000	\$965,500



Federal Employees Group Life Insurance (FEGLI)



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.

Federal Long Term Care (LTC) Insurance

Illustration For Joe Sample

Date of Birth: 1/1/1972

Calculated Current Age 51

Estimated Costs of Federal Long Term Care Insurance

Illustration Number	#1	#2	#3
Daily Benefit:	\$150/Day	\$200/Day	\$400/Day
Benefit Period:	3 Years	3 Years	3 Years
Waiting Period:	90 Days	90 Days	90 Days
Inflation Protection*:	ACI 3%	ACI 3%	FPO
Premium Frequency:	Bi-Weekly	Bi-Weekly	Bi-Weekly
Calculations			
Premium Payment:	\$55.55	\$74.07	\$78.09
Maximum Life Benefit:	\$164,250	\$219,000	\$438,000

*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.