EMPLOYEE BENEFITS INFORMATION SYSTEM

PERSONAL STATEMENT OF BENEFITS

PERSONAL DATA	As of Pay Period Ending	05/10/2013
Employee Name		SUNNY MURPHY
Date of Birth		02/10/1960
Retirement System		CSRS
Service Computation Date		05/10/1976
LEO/FF/ATC Service Computation Date		N/A
Congressional Service Computation Date		N/A
Tour-of-Duty		80 Hrs.
Annual Basic Pay		$96,789.00
Annual Leave Balance		0.00 Hrs.
Sick Leave Balance		0.00 Hrs.

Sample

Retirement System indicates whether you are covered by the Civil Service Retirement system (CSRS), the CSRS Offset plan, or the Federal Employees Retirement System (FERS).
Service Computation Date includes all creditable civilian and military service, unless otherwise noted.
LEO/FF/ATC Service Computation Date is the date used to determine your length of service as a Law Enforcement Officer, Firefighter, or Air Traffic Controller.
Congressional Service Computation Date is the date used to determine your length of service as a Congressional employee.
Tour-of-Duty is your regularly scheduled tour-of-duty with 80 hours indicating full-time status.
Annual Basic Pay includes locality pay and, if applicable, administratively uncontrolled overtime (AUO).

RETIREMENT BENEFITS

VOLUNTARY / OPTIONAL RETIREMENT BENEFITS

Annuity Starting Date	Age (Yrs / Mos)	Assumed High-3 Average Salary	Monthly Annuity (No Survivor Benefits)	Monthly Annuity (Maximum Survivor Benefits)	Maximum Monthly Survivor Annuity	Monthly FERS Annuity Supplement
02/09/2015	55/0	$93,885.00	$5,770.00	$5,215.00	$3,173.00	N/A
02/09/2018	58/0	$93,885.00	$6,239.00	$5,637.00	$3,431.00	N/A
02/09/2021	61/0	$93,885.00	$6,259.00	$5,655.00	$3,442.00	N/A

Sample

EARLY VOLUNTARY RETIREMENT BENEFITS

Annuity Starting Date	Age (Yrs / Mos)	Assumed High-3 Average Salary	Under Age 55 Monthly Annuity Reduction	Monthly Annuity (No Survivor Benefits)	Monthly Annuity (Maximum Survivor Benefits)	Maximum Monthly Survivor Annuity
05/10/2013	53/3	$93,885.00	$183.00	$5,312.00	$4,804.00	$2,922.00

FERS MRA+10 RETIREMENT BENEFITS

Annuity Starting Date	Assumed High-3 Average Salary	Under Age 62 Monthly Annuity Reduction	Monthly Annuity (No Survivor Benefits)	Monthly Annuity (Maximum Survivor Benefits)	Maximum Monthly Survivor Annuity
N/A	N/A	N/A	N/A	N/A	N/A

RETIREMENT BENEFITS

All retirement benefit estimates assume you have no outstanding deposits, redeposits, or military service deposits. Each **Assumed High-3 Average Salary** is based on actual salary history when available; otherwise the **Assumed High-3 Average Salary** is based on 97% of your Annual Basic Pay amount. When applicable, your sick leave balance was also used in computing your estimated retirement benefits. If you have had ANY part-time service, your retirement benefit estimates may be overstated.

At time of retirement, you may elect to provide a survivor annuity for your spouse. The survivor annuity would be paid in the event you died before your spouse. Two estimated monthly annuities are shown for each Annuity Starting Date. One assumes you elected **no survivor benefit** and the other assumes you elected the **maximum survivor benefit**. Under CSRS and the CSRS Offset plan, the **Maximum Monthly Survivor Annuity** is equal to 55 percent of your full monthly annuity. Under FERS, the **Maximum Monthly Survivor Annuity** is equal to 50 percent of your full monthly annuity.

If you are covered under the CSRS Offset Plan, you annuity may be reduced or "offset" beginning at age 62. Please refer to the Social Security Retirement Benefit estimate for detailed information on the amount of the offset.

Voluntary/Optional Retirement Benefits

The first **Annuity Starting Date** shown is either the date you would first become eligible for voluntary/optional retirement or, if you are currently eligible, the pay period ending date of this statement of benefits . The other projected Annuity Starting Dates are whole year multiples of the first Annuity Starting Date. Your **Age** at each Annuity Starting Date is also shown. The **Monthly FERS Annuity Supplement** is a benefit provided to certain FERS employees who retire before age 62. The benefit is based on an employee's FERS pay history and is computed using a formula similar to the Social Security benefit formula. The benefit is only payable until age 62. If you are under FERS, you must first provide your salary history before an estimated FERS Annuity Supplement can be computed.

Sample

Early Voluntary Retirement Benefits

The Office of Personnel Management (OPM) may authorize Early Voluntary Retirements for employees of an agency undergoing a major reduction in force (RIF), a major reorganization, or a major transfer of function when requested by the agency. The option to elect Early Voluntary Retirement benefits is available ONLY when authorized by OPM.

The **Annuity Starting Date** shown is either the date you would first become eligible for Early Voluntary Retirement benefits or, if you are currently eligible, the pay period ending date of this statement of benefits. The **Under Age 55 Monthly Annuity Reduction** is permanent and applies to CSRS, CSRS Offset, and FERS transfer employees who receive Early Voluntary Retirement benefits before age 55. Both monthly annuity amounts have been reduced, if applicable, by the amount of the monthly annuity reduction shown.

FERS MRA+10 Retirement Benefits

Under FERS, an employee is eligible for a REDUCED voluntary retirement annuity after reaching his/her Minimum Retirement Age (MRA) and completing at least 10 years of creditable service. This benefit is commonly referred to as an "MRA + 10" Retirement Benefit.

The **Annuity Starting Date** shown is either the date you would first become eligible for a FERS MRA+10 Retirement benefit or, if you are currently eligible, the pay period ending date of this statement of benefits. The **Under Age 62 Monthly Annuity Reduction** is permanent. Both monthly annuity amounts have been reduced by the amount of the monthly annuity reduction shown.

INSURANCE BENEFITS

HEALTH INSURANCE BENEFITS

Federal Employees Health Benefits (FEHB)

Plan Name	M.D. IPA - Washington, DC area/All of Maryland/Northern Virginia
Plan Code	JP2
Type of Enrollment	HMO
Employee Cost Per Pay Period	$192.83
Agency Cost Per Pay Period	$424.95

LIFE INSURANCE BENEFITS

Federal Employees Group Life Insurance (FEGLI)

Plan Code L0	**Amount Paid If Your Death Is Not Accidental**	**Amount Paid If Your Death Is Accidental**
Basic	$99,000.00	$198,000.00
Option A	$10,000.00	$20,000.00
Option B	$194,000.00	$194,000.00
Total	$303,000.00	$412,000.00
Age Multiplication Factor		

Option C	**Amount Paid To You**
Death of Spouse	N/A
Death of Dependent Child	N/A

Sample

Health Insurance Benefits

As a Federal employee, you are entitled to enroll yourself and any eligible family members in a health plan offered under the Federal Employees Health Benefits (FEHB) program, unless your position is excluded from coverage by law or regulation. If you meet the requirements, you will be eligible to continue your health insurance into retirement.

The **Plan Name** is the current FEHB plan in which you are currently enrolled as of the pay period ending date of this statement. The **Plan Code** is the enrollment code assigned to your plan name and type of enrollment. The **Type of Enrollment** covers only you as Self Only or covers you and your eligible family members as Self and Family. The **Employee Cost Per Pay Period** is your share of the cost of the premium for your FEHB coverage. The **Agency Cost Per Pay Period** is your agency's share of the cost of the premium for your FEHB coverage.

Life Insurance Benefits

If you are eligible, you are automatically enrolled in Basic insurance under the Federal Employees' Group Life Insurance (FEGLI) program unless you waive this coverage. If you have Basic insurance, you may also elect Optional insurance. There are three types of Optional insurance: Option A (standard optional insurance), Option B (additional optional insurance), and Option C (family optional insurance). If you meet the requirements, you will be eligible to continue your life insurance into retirement.

Life insurance coverage amounts shown are based on elected FEGLI options and your annual basic pay and biweekly tour-of-duty as of the pay period ending date of this statement of benefits. The **Age Multiplication Factor** is the factor used to determine the extra amount of Basic insurance payable at the time of your death if you die before age 45 (also referred to as the "extra benefit"). If you are under age 45 as of the pay period ending date of this statement, the Basic insurance amount shown includes the "extra benefit."

SOCIAL SECURITY BENEFITS

SOCIAL SECURITY RETIREMENT BENEFITS

Voluntary/Optional (CSRS, CSRS Offset or FERS) Retirement Age (Yrs / Mos)	Monthly Social Security Retirement Benefit	Monthly Social Security Retirement Benefit at Full Retirement Age (Yrs/Mos)	Monthly CSRS Offset Amount
N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A

The earliest you may receive a Social Security retirement benefit is age 62. A retirement benefit is permanently reduced if it is received prior to the "full" Social Security retirement age. The "full" retirement age is the age at which unreduced Social Security retirement benefits are first payable. For individuals born before 1938, the full retirement age is 65. For individuals born in 1938 or later, the full retirement age ranges from age 65 and 2 months to age 67, depending upon the year of birth.

Each **Retirement Age** shown is the assumed age at which your Voluntary/Optional (CSRS, CSRS Offset, or FERS) Retirement Benefits will begin. The estimated **Monthly Social Security Retirement Benefit** assumes you will elect to receive the benefit at the Retirement Age shown. However, if the Retirement Age shown is before age 62, then the benefit shown would not begin until you are age 62. In such cases, it is assumed you will not have any Social Security covered earnings between the Retirement Age shown and age 62. An estimated **Monthly Social Security Retirement Benefit at Full Retirement Age** is shown for each Voluntary/Optional Retirement Age that is before your full Social Security retirement age. The benefit shown is the estimated amount you would receive if you elected not to receive the benefit until you reached your full Social Security retirement age. It is also assumed you will not have any Social Security covered earnings between the Retirement Age shown and the full retirement age shown. An estimated **Monthly CSRS Offset Amount** is shown if you are currently covered under the CSRS Offset Plan. CSRS Offset retirees receive a full CSRS retirement annuity until age 62. If a CSRS Offset retiree is eligible for Social Security benefits at age 62 (or later), the retiree's CSRS annuity is "offset" (reduced) by that portion of the retiree's Social Security benefit attributable to years of Federal service during which the retiree was covered by the CSRS Offset Plan. If ineligible for Social Security benefits, a CSRS Offset retiree continues to receive a full CSRS annuity.

Sample

EBIS

THRIFT SAVINGS PLAN BENEFITS

TSP CONTRIBUTIONS AND FUND BALANCES

	For Pay Period Ending 05/10/2013			As of 01/01/0001
TSP Fund	**Your Contributions**	**Agency Contributions**	**Total Contributions**	**Fund Balance**
G Fund	$371.02	$0.00	$371.02	$0.00
F Fund	$0.00	$0.00	$0.00	$0.00
C Fund	$0.00	$0.00	$0.00	$0.00
S Fund	$0.00	$0.00	$0.00	$0.00
I Fund	$0.00	$0.00	$0.00	$0.00
L 2050	$0.00	$0.00	$0.00	$0.00
L 2040	$0.00	$0.00	$0.00	$0.00
L 2030	$0.00	$0.00	$0.00	$0.00
L 2020	$0.00	$0.00	$0.00	$0.00
L Income	$0.00	$0.00	$0.00	$0.00
Total	$371.02	$0.00	$371.02	$0.00

Sample

PROJECTED TSP ACCOUNT BALANCE AND ANNUITY

Age	Projected Account Balance (Assumes 4% Annual Growth)	Monthly TSP Annuity
55	$17,482.00	$66.00
58	$50,446.00	$200.00
61	$87,606.00	$390.00

TSP Contributions And Fund Balances

The allocation of your contributions and your agency's contributions among the various TSP funds is based on information you entered in your EBIS "My Profile." The contribution amounts are for the Pay Period date shown.

Your TSP account **Fund Balances** are based on information you entered in your EBIS "My Profile" as of the date shown. Your TSP account balances are provided in your semi-annual TSP Participant Statement. You may obtain your current balance by calling the TSP ThriftLine at 1-877-968-3778, or 404-233-4400 if calling internationally, or on the internet at www.tsp.gov

Projected TSP Account Balance And Annuity

The **Ages** shown correspond to the ages used for your Voluntary/Optional Retirement benefits estimates. Your Total TSP Account Balance and Your Contributions, as shown above, were used to compute a **Projected Account Balance** to each **Age** shown. The **Projected Account Balance** assumes Your Contributions and your Agency's Contributions each pay period remain unchanged and that you make no withdrawals from your TSP account. The **Monthly TSP Annuity** is an estimate of the single-life TSP monthly annuity that could be purchased with the projected account balance. An average annual investment growth rate of 4% was assumed for each projection shown. The interest rate index used in the **Monthly TSP Annuity** calculations is 1.7%. The actual interest rate index will depend on rate available at time of annuity purchase.

DISABILITY & DEATH BENEFITS

DISABILITY RETIREMENT BENEFITS

	Monthly Annuity
CSRS	$5,496.00
FERS—During First Year of Disability	N/A
FERS—After First Year of Disability	N/A

DEATH-IN-SERVICE BENEFITS

Sample

	Monthly Survivor Annuity
Surviving Spouse	$3,[illegible]
Dependent Child (With Surviving Parent)	The lesser of $494.00 -or- $1,484.00 Divided by the number of eligible surviving children
Dependent Child (Without Surviving Parent)	The lesser of $593.00 -or- $1,781.00 Divided by the number of eligible surviving children

FERS Lump-Sum Death Benefits
Basic Death Benefit $31,316.46 <u>Plus</u> The greater of: 1/2 of your final annual salary -or- 1/2 of your high-3 average salary

DISABILITY & DEATH BENEFITS

Disability Retirement Benefits

If, due to disease or injury, you can no longer perform your job, you may be eligible for disability retirement. While no minimum age is required for a disability retirement there are minimum service requirements. CSRS employees are required to have completed 5 years of creditable civilian service. FERS employees are required to have completed 18 months of creditable civilian service. Each estimated monthly annuity shown is based on the assumption that you applied for disability retirement as of the pay period ending date of this benefits statement. If no estimates are shown, you either have not met the service eligibility requirements or you are currently eligible for voluntary/optional retirement.

Each estimated **Monthly Annuity** shown is based on the assumption that your disability retirement began as of the pay period ending date of this statement of benefits. If no estimates are shown, you either have not met the service eligibility requirements or you are currently eligible for voluntary/optional retirement. Under FERS, during the first year of disability retirement, a disability annuity is reduced by 100% of any Social Security disability benefits payable. After the first year, the disability annuity is reduced by 60% of any Social Security disability benefits payable.

Sample

Death-In-Service Benefits

Monthly Survivor Annuity

If you die in service, a survivor annuity may be payable to your spouse and/or your children (if applicable). While no minimum age is required for death-in-service survivor benefits, there are minimum service requirements. For CSRS employees, your surviving spouse may be eligible for a survivor annuity if you have completed at least 18 months of creditable civilian service at the date of death. For FERS employees, your surviving spouse may be eligible for a survivor annuity if you have completed at least 10 years of creditable service, 18 months of which are civilian, at the date of death. For CSRS and FERS employees, your eligible surviving children may be entitled to survivor benefits if you have completed at least 18 months of creditable civilian service at the date of death.

Each estimated Monthly Survivor Annuity shown is based on the assumption that you die as of the pay period ending date of this statement of benefits. If no estimates are shown, you have not met the service eligibility requirements. For CSRS, CSRS Offset, and FERS employees, if a monthly survivor annuity is not payable, a lump-sum refund of retirement contributions may be paid to the designated beneficiary. FERS children's survivor benefits are reduced by the amount of any Social Security benefits payable to the children.

FERS Lump-Sum Death Benefits

If you are a FERS employee and die in service, your surviving spouse may receive a lump-sum payment, called the Basic Death Benefit, if you have completed at least 18 months of creditable civilian service at the date of death. The Basic Death Benefit is paid to your surviving spouse in addition to any monthly survivor annuity that may also be payable. Surviving spouses of CSRS and CSRS Offset employees are not eligible for the Basic Death Benefit.

The **FERS Basic Death Benefit** is indexed and changes annually. The amount shown is for the current year.

OTHER BENEFITS

ANNUAL LEAVE

Annual Leave Balance	Annual Leave Lump-Sum Payment
0.00 Hrs.	N/A

Annual Leave

When you separate or retire from Federal service you will receive a lump-sum payment of the value of your annual leave balance at that date. If you die in service, the lump-sum payment is made to your survivor(s).

The **Annual Leave Lump-Sum Payment** is based on your **Annual Leave Balance** and Annual Basic Pay as of the pay period ending date of this statement of benefits.

Sample