

**VOLUNTARY RETIREMENT ANNUITY**

Report Date: 5/10/2013

<b>Unreduced Monthly Annuity</b>		\$ 5,848.25
Early Retirement Age Reduction	\$0.00	
Survivor Benefit Reduction	562.33	
<b>Gross Monthly Annuity</b>		\$ 5,285.00
Health Insurance Premium	\$ 417.79	
Life Insurance Premium	134.64	
Federal Tax Withholding	517.00	
<b>Net Monthly Annuity</b>		\$ 4,215.57

Monthly Survivor Annuity Elected \$ 3,216.00

CREDITABLE SERVICE			TOTAL SERVICE INCLUDES				
	Mos	Days		Yrs	Mos	Days	
CSRS Service Credit	38	9	21	Total Military Service	0	0	0
Sick Leave Credit	0	5	23	LEO/FF/ATC Service	0	0	0
<b>Total Service Credit</b>	<b>39</b>	<b>3</b>	<b>14</b>	Congressional Service	0	0	0

**ESTIMATE BASIS**

Date of Birth	2/10/1960	Retirement System	CSRS
Date of Retirement	2/28/2015	Appointment Type	Regular
Date of Separation	N/A	Age at Retirement	55 Years 0 Months
Retirement SCD	5/10/1976	High-3 Average Salary	93,885.33
LEO/FF/ATC SCD	N/A	Survivor Benefit Base Elected	100%
Congressional SCD	N/A	Tax Status	Married 2 Exemptions
Sick Leave Hours			

**NOTES**

BENEFIT AMOUNTS SHOWN IN THIS REPORT ARE ESTIMATES AND NOT INTENDED TO REPRESENT ACTUAL AMOUNTS. THE OFFICE OF PERSONNEL MANAGEMENT HAS SOLE AUTHORITY AND RESPONSIBILITY FOR ADJUDICATING RETIREMENT CLAIMS.

This Estimate Report assumes you have had no part-time service and you have no outstanding deposits for any periods of creditable Federal civilian service during which retirement contributions were not withheld or for post-1956 active duty military service and that you have not received a refund of prior retirement contributions for which you have NOT made a redeposit.

**RETIREMENT ANNUITY**

<b>Unreduced Monthly Annuity</b>	<b>Monthly annuity amount before any reductions. The amount is based on your high-3 average salary and total service credit at date of retirement.</b>
Early Retirement Age Reduction	A permanent reduction of one-sixth of one percent for each full month you are under age 55 at date of retirement (2% per year). Applies only to early and discontinued service retirement cases.
Survivor Benefit Reduction	A reduction for the cost of your survivor benefit election.
<b>Gross Monthly Annuity</b>	<b>Your monthly annuity after your “Unreduced Monthly Annuity” is reduced by the sum of applicable reductions.</b>
Health Insurance Premium	Monthly cost of the health plan coverage elected. Premium is based on 2013 rates.
Life Insurance Premium	Monthly cost of the life insurance coverage elected. Premium is based on 2013 rates.
Federal Tax Withholding	Federal tax withholding based on amount of the Gross Monthly Annuity payable, number of exemptions claimed, and the filing status (married or single) elected. The tax withheld is based on 2013 rates. If the amount withheld is “0”, your taxable annuity is below the minimum amount required for tax to be withheld.
<b>Net Monthly Annuity</b>	<b>Your monthly annuity payable after your “Gross Monthly Annuity” is reduced by the Health Insurance premium, Life Insurance premium, and the Federal Tax Withholding.</b>
Monthly Social Security Offset	Applies only to CSRS Offset employees. When you are first eligible for Social Security benefits, your Gross Monthly Annuity will be reduced by the Social Security Offset amount. If you have entered Social Security covered earnings in your Profile, an estimate of the Social Security Offset amount is shown.
Monthly Survivor Annuity Elected	Monthly survivor annuity payable based on 55 percent of the base specified for use in computing the survivor annuity.

**CREDITABLE SERVICE**

CSRS Service Credit	Your total service (civilian and military) creditable under CSRS for purposes of determining eligibility for retirement.
Sick Leave Credit	Service credits based on your total hours of unused sick leave at date of retirement.
Total Service Credit	Service credits used in computing your annuity.

Sample

**TOTAL SERVICE INCLUDES**

Total Military Service	Creditable active duty military service.
LEO/FF/ATC Service	Service as a Federal law enforcement officer, firefighter, or air traffic controller.
Congressional Service	Service as a Congressional employee.
Special Service Abroad	Post-1986 creditable CSRS service abroad for which special annuity computation rules apply.

**ESTIMATE BASIS**

Date of Retirement	The date you are separating from Federal service. The annuity commencement date depends on the type of retirement. In voluntary and early retirement cases, if the date of retirement is before the 4 <sup>th</sup> day of the month, your annuity begins the day following the date of retirement. In disability and discontinued service retirement cases, your annuity begins the day following the date of retirement. Otherwise, the annuity begins the 1 <sup>st</sup> day of the month following the month of retirement.
Date of Separation	This date is applicable only in a deferred retirement case and is the date you separate from Federal service. In such cases, the Date of Retirement refers to the date your deferred annuity will commence.
Retirement SCD	Your Retirement Service Computation Date (SCD) is used to determine your length of service for purposes of retirement eligibility and benefit computations. All creditable civilian and military service is included in your retirement SCD. If you are receiving non-Reserve military retirement pay, no active duty military service should be included.
LEO/FF/ATC SCD	Date you entered on duty as a law enforcement officer, firefighter, or air traffic controller.
Congressional SCD	Date you entered on duty as a Congressional employee.
Sick Leave Hours	Your unused sick leave hours at date of retirement or separation.
Retirement System	Civil Service Retirement System (CSRS and CSRS Offset)
Appointment Type	The Appointment Type is the type of appointment selected in My Profile: Employment Information.
High-3 Average Salary	Your highest average salary during any 3 years of consecutive service.
Survivor Benefit Base Elected	The base amount you elected to use for purposes of providing a survivor benefit. When you die, your spouse will receive 55 percent of the base selected.
Tax Status	The basis used to compute the Federal Tax Withholding deduction.