

	Current age	Retirement Age	High - 3 salary	Yrs of Service	Yrs in Retirement
FERS Employee	38	67	\$ 100,000	30	20 Years
TSP Participation % <sup>1</sup>	10%				
Monthly Salary	\$ 8,333				
Replacement Rate <sup>2</sup>	80%				
80% of Preretirement Earnings	\$ 6,666				
Social Security	\$ 2,838				
Annuity	\$ 2,914				
TSP	\$ 1,684				
<b>Total Retirement Income:</b>	<b>\$ 7,436</b>				

Income Gap:	Without TSP	With 5% TSP
80% replacement	\$ (914)	\$ 770
100% replacement	\$ (2,581)	\$ (897)

**The income gap is filled for 80% replacement, but not for 100% replacement.**

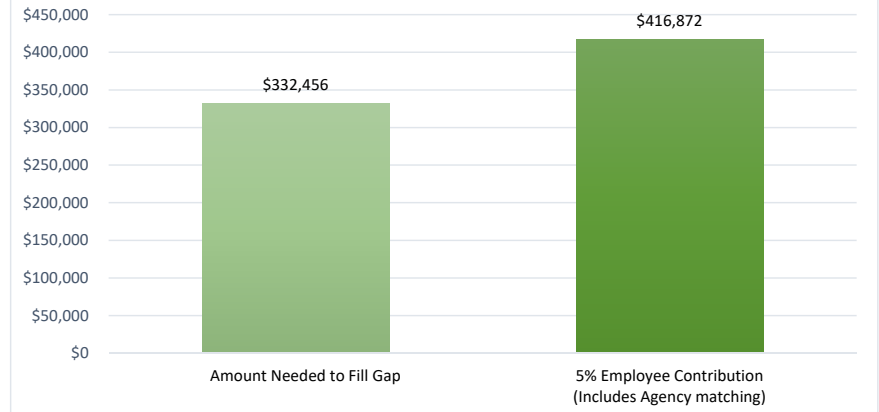
Figures are before taxes, in today's dollars, and based on the Federal BallPark E\$timate's default Investment/Inflation Assumptions.

<sup>1</sup>10% consists of employee 5% contribution plus Agency 5% contribution

<sup>2</sup> Many experts agree that a replacement rate of 75% to 85% will provide adequate retirement income, but think about the lifestyle you wish to have in retirement to determine your goal.

Federal BallPark E\$timate used for Annuity and TSP estimates - <https://www.opm.gov/retirement-services/calculators/federal-ball-park-estimator/>. Social Security Quick Calculator used for SS earnings estimate - <https://www.ssa.gov/OACT/quickcalc/>

### TSP Account Balance at Age 67



**Maximize Agency Matching by Contributing at Least 5%**