

Retirement Benefit Analysis

Will I. Retire
Retirement Date: 6/30/19

Monthly Pension Amount	\$	3,312
Based on the Retiree Life Option after the maximum Partial Lump Sum Distribution (PLSD) provided by your Retirement estimate		
Monthly Withdrawal from Partial Lump Sum Distribution - IRA Rollover	\$	631
Using an annual withdrawal rate of 5% of \$151,527 divided by 12 months. If you are under age 59 ½, the 10% penalty may be avoided by meeting certain criteria.		
Alternate Survivor Benefit Cost	\$	- 464
To age 90 life insurance coverage (Class II) of \$656,160 (age 52). Based on a 5% calculation of the 100% Option. (\$2,734/month to survivor after the maximum PLSD)		
Sub Total:	\$	3,479

457 Deferred Compensation Plan

Current Value: \$43,466 (Includes \$23,000 from sick / vacation time pay if applicable)
Using an annual withdrawal rate of 5% divided by 12 months equals:

\$ 181

Other Investments

Current Value: \$87,368
Using an annual withdrawal rate of 5% divided by 12 months equals:

\$ 364

Savings (Not For Income)

Current Value: \$23,000
Using an annual withdrawal rate of 0% divided by 12 months equals:

\$ 0

Sick / Vacation / Terminal Pay

Current Value \$37,507 (less % to retirement system and \$23,000 to 457 or 403(b) if applicable)

Current Monthly Income	\$	5,371	Total Monthly:	\$	4,024
Less Social Security contribution	\$	333			
Less Medicare contribution	\$	78			
Less Retirement contribution	\$	376			
Less 457 / 401(k) contribution	\$	320			
Adjusted Monthly Income (pretax)	\$	4,264	Monthly Retirement Income (pretax):	\$	4,024

Retirement Income as a percentage of Current Adjusted Income 94%

Note: The above is only an estimate based on information provided by the Participant / Potential Retiree and is not guaranteed.
Figures may vary based on the changes in value of any or all accounts, and do not include health insurance premiums or income taxes