



FEA-GEA Savings Are Vital to Everyone's Retirement Educational Outreach to Federal and Postal Employees. TSP Counseling, the Key to a Rich and Rewarding Retirement.

FEA in its advocacy is committed to help educate and motivate Federal and Postal Employees to take full advantage of what could be a rich and rewarding retirement.

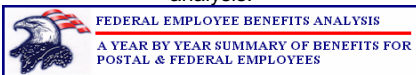
In Jan. 1998, the FEA became aware of the SaverAct, National Summit and the involvement of both public and private sectors on ways to help individuals prepare for retirement. A determination was made that the Act would benefit members of the FEA, the U.S. Government and its Employees. Permission was granted by the FEA Board to undertake the advocacy embodied in the SaverAct.

In 1998 the FEA started providing:
"A means for individuals to calculate their estimated retirement savings needs, based on their retirement income goal as a percentage of their pre-retirement income;"



VA Medical Center Federal Employees

Employee's start by studying an analysis:



FEDERAL EMPLOYEE BENEFITS ANALYSIS									
A YEAR BY YEAR SUMMARY OF BENEFITS FOR POSTAL & FEDERAL EMPLOYEES									
THE RETIREMENT									
Age	Salary	Basic	Employee's Coverage	Cost	Spouse's	Actual	Actual	Actual	Actual
55	\$1,000	\$800	\$100	\$100	\$100	\$100	\$100	\$100	\$100
60	\$1,200	\$960	\$120	\$120	\$120	\$120	\$120	\$120	\$120
65	\$1,400	\$1,120	\$140	\$140	\$140	\$140	\$140	\$140	\$140
70	\$1,600	\$1,280	\$160	\$160	\$160	\$160	\$160	\$160	\$160
75	\$1,800	\$1,440	\$180	\$180	\$180	\$180	\$180	\$180	\$180
80	\$2,000	\$1,600	\$200	\$200	\$200	\$200	\$200	\$200	\$200
85	\$2,200	\$1,760	\$220	\$220	\$220	\$220	\$220	\$220	\$220
90	\$2,400	\$1,920	\$240	\$240	\$240	\$240	\$240	\$240	\$240
95	\$2,600	\$2,080	\$260	\$260	\$260	\$260	\$260	\$260	\$260
100	\$2,800	\$2,240	\$280	\$280	\$280	\$280	\$280	\$280	\$280
105	\$3,000	\$2,400	\$300	\$300	\$300	\$300	\$300	\$300	\$300
110	\$3,200	\$2,560	\$320	\$320	\$320	\$320	\$320	\$320	\$320
115	\$3,400	\$2,720	\$340	\$340	\$340	\$340	\$340	\$340	\$340
120	\$3,600	\$2,880	\$360	\$360	\$360	\$360	\$360	\$360	\$360
125	\$3,800	\$3,040	\$380	\$380	\$380	\$380	\$380	\$380	\$380
130	\$4,000	\$3,200	\$400	\$400	\$400	\$400	\$400	\$400	\$400
135	\$4,200	\$3,360	\$420	\$420	\$420	\$420	\$420	\$420	\$420
140	\$4,400	\$3,520	\$440	\$440	\$440	\$440	\$440	\$440	\$440
145	\$4,600	\$3,680	\$460	\$460	\$460	\$460	\$460	\$460	\$460
150	\$4,800	\$3,840	\$480	\$480	\$480	\$480	\$480	\$480	\$480
155	\$5,000	\$4,000	\$500	\$500	\$500	\$500	\$500	\$500	\$500
160	\$5,200	\$4,160	\$520	\$520	\$520	\$520	\$520	\$520	\$520
165	\$5,400	\$4,320	\$540	\$540	\$540	\$540	\$540	\$540	\$540
170	\$5,600	\$4,480	\$560	\$560	\$560	\$560	\$560	\$560	\$560
175	\$5,800	\$4,640	\$580	\$580	\$580	\$580	\$580	\$580	\$580
180	\$6,000	\$4,800	\$600	\$600	\$600	\$600	\$600	\$600	\$600
185	\$6,200	\$4,960	\$620	\$620	\$620	\$620	\$620	\$620	\$620
190	\$6,400	\$5,120	\$640	\$640	\$640	\$640	\$640	\$640	\$640
195	\$6,600	\$5,280	\$660	\$660	\$660	\$660	\$660	\$660	\$660
200	\$6,800	\$5,440	\$680	\$680	\$680	\$680	\$680	\$680	\$680
205	\$7,000	\$5,600	\$700	\$700	\$700	\$700	\$700	\$700	\$700
210	\$7,200	\$5,760	\$720	\$720	\$720	\$720	\$720	\$720	\$720
215	\$7,400	\$5,920	\$740	\$740	\$740	\$740	\$740	\$740	\$740
220	\$7,600	\$6,080	\$760	\$760	\$760	\$760	\$760	\$760	\$760
225	\$7,800	\$6,240	\$780	\$780	\$780	\$780	\$780	\$780	\$780
230	\$8,000	\$6,400	\$800	\$800	\$800	\$800	\$800	\$800	\$800
235	\$8,200	\$6,560	\$820	\$820	\$820	\$820	\$820	\$820	\$820
240	\$8,400	\$6,720	\$840	\$840	\$840	\$840	\$840	\$840	\$840
245	\$8,600	\$6,880	\$860	\$860	\$860	\$860	\$860	\$860	\$860
250	\$8,800	\$7,040	\$880	\$880	\$880	\$880	\$880	\$880	\$880
255	\$9,000	\$7,200	\$900	\$900	\$900	\$900	\$900	\$900	\$900
260	\$9,200	\$7,360	\$920	\$920	\$920	\$920	\$920	\$920	\$920
265	\$9,400	\$7,520	\$940	\$940	\$940	\$940	\$940	\$940	\$940
270	\$9,600	\$7,680	\$960	\$960	\$960	\$960	\$960	\$960	\$960
275	\$9,800	\$7,840	\$980	\$980	\$980	\$980	\$980	\$980	\$980
280	\$10,000	\$8,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
285	\$10,200	\$8,160	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020
290	\$10,400	\$8,320	\$1,040	\$1,040	\$1,040	\$1,040	\$1,040	\$1,040	\$1,040
295	\$10,600	\$8,480	\$1,060	\$1,060	\$1,060	\$1,060	\$1,060	\$1,060	\$1,060
300	\$10,800	\$8,640	\$1,080	\$1,080	\$1,080	\$1,080	\$1,080	\$1,080	\$1,080
305	\$11,000	\$8,800	\$1,100	\$1,100	\$1,100	\$1,100	\$1,100	\$1,100	\$1,100
310	\$11,200	\$8,960	\$1,120	\$1,120	\$1,120	\$1,120	\$1,120	\$1,120	\$1,120
315	\$11,400	\$9,120	\$1,140	\$1,140	\$1,140	\$1,140	\$1,140	\$1,140	\$1,140
320	\$11,600	\$9,280	\$1,160	\$1,160	\$1,160	\$1,160	\$1,160	\$1,160	\$1,160
325	\$11,800	\$9,440	\$1,180	\$1,180	\$1,180	\$1,180	\$1,180	\$1,180	\$1,180
330	\$12,000	\$9,600	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200
335	\$12,200	\$9,760	\$1,220	\$1,220	\$1,220	\$1,220	\$1,220	\$1,220	\$1,220
340	\$12,400	\$9,920	\$1,240	\$1,240	\$1,240	\$1,240	\$1,240	\$1,240	\$1,240
345	\$12,600	\$10,080	\$1,260	\$1,260	\$1,260	\$1,260	\$1,260	\$1,260	\$1,260
350	\$12,800	\$10,240	\$1,280	\$1,280	\$1,280	\$1,280	\$1,280	\$1,280	\$1,280
355	\$13,000	\$10,400	\$1,300	\$1,300	\$1,300	\$1,300	\$1,300	\$1,300	\$1,300
360	\$13,200	\$10,560	\$1,320	\$1,320	\$1,320	\$1,320	\$1,320	\$1,320	\$1,320
365	\$13,400	\$10,720	\$1,340	\$1,340	\$1,340	\$1,340	\$1,340	\$1,340	\$1,340
370	\$13,600	\$10,880	\$1,360	\$1,360	\$1,360	\$1,360	\$1,360	\$1,360	\$1,360
375	\$13,800	\$11,040	\$1,380	\$1,380	\$1,380	\$1,380	\$1,380	\$1,380	\$1,380
380	\$14,000	\$11,200	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400
385	\$14,200	\$11,360	\$1,420	\$1,420	\$1,420	\$1,420	\$1,420	\$1,420	\$1,420
390	\$14,400	\$11,520	\$1,440	\$1,440	\$1,440	\$1,440	\$1,440	\$1,440	\$1,440
395	\$14,600	\$11,680	\$1,460	\$1,460	\$1,460	\$1,460	\$1,460	\$1,460	\$1,460
400	\$14,800	\$11,840	\$1,480	\$1,480	\$1,480	\$1,480	\$1,480	\$1,480	\$1,480
405	\$15,000	\$12,000	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
410	\$15,200	\$12,160	\$1,520	\$1,520	\$1,520	\$1,520	\$1,520	\$1,520	\$1,520
415	\$15,400	\$12,320	\$1,540	\$1,540	\$1,540	\$1,540	\$1,540	\$1,540	\$1,540
420	\$15,600	\$12,480	\$1,560	\$1,560	\$1,560	\$1,560	\$1,560	\$1,560	\$1,560
425	\$15,800	\$12,640	\$1,580	\$1,580	\$1,580	\$1,580	\$1,580	\$1,580	\$1,580
430	\$16,000	\$12,800	\$1,600	\$1,600	\$1,600	\$1,600	\$1,600	\$1,600	\$1,600
435	\$16,200	\$12,960	\$1,620	\$1,620	\$1,620	\$1,620	\$1,620	\$1,620	\$1,620
440	\$16,400	\$13,120	\$1,640	\$1,640	\$1,640	\$1,640	\$1,640	\$1,640	\$1,640
445	\$16,600	\$13,280	\$1,660	\$1,660	\$1,660	\$1,660	\$1,660	\$1,660	\$1,660
450	\$16,800	\$13,440	\$1,680	\$1,680	\$1,680	\$1,680	\$1,680	\$1,680	\$1,680
455	\$17,000	\$13,600	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700
460	\$17,200	\$13,760	\$1,720	\$1,720	\$1,720	\$1,720	\$1,720	\$1,720	\$1,720
465	\$17,400	\$13,920	\$1,740	\$1,740	\$1,740	\$1,740	\$1,740	\$1,740	\$1,740
470	\$17,600	\$14,080	\$1,760	\$1,760	\$1,760	\$1,760	\$1,760	\$1,760	\$1,760
475	\$17,800	\$14,240	\$1,780	\$1,780	\$1,780	\$1,780	\$1,780	\$1,780	\$1,780
480	\$18,000	\$14,400	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800
485	\$18,200	\$14,560	\$1,820	\$1,820	\$1,820	\$1,820	\$1,820	\$1,820	\$1,820
490	\$18,400	\$14,720	\$1,840	\$1,840	\$1,840	\$1,840	\$1,840	\$1,840	\$1,840
495	\$18,600	\$14,880	\$1,860	\$1,860	\$1,860	\$1,860	\$1,860	\$1,860	\$1,860
500	\$18,800	\$15,040	\$1,880	\$1,880	\$1,880	\$1,880	\$1,880	\$1,880	\$1,880
505	\$19,000	\$15,200	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900
510	\$19,200	\$15,360	\$1,920	\$1,920	\$1,920	\$1,920	\$1,920	\$1,920	\$1,920
515	\$19,400	\$15,520	\$1,940	\$1,940	\$1,940	\$1,940	\$1,940	\$1,940	\$1,940
520	\$19,600	\$15,680	\$1,960	\$1,960	\$1,960	\$1,960	\$1,960	\$1,960	\$1,960
525	\$19,800	\$15,840	\$1,980	\$1,980	\$1,980	\$1,980	\$1,980	\$1,980	\$1,980
530	\$20,000	\$16,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
535	\$20,200	\$16,160	\$2,020	\$2,020	\$2,020	\$2,020	\$2,020	\$2,020	\$2,020
540	\$20,400	\$16,320	\$2,040	\$2,040	\$2,040	\$2,040	\$2,040	\$2,040	\$2,040
545	\$20,600	\$16,480	\$2,060	\$2,060	\$2,060	\$2,060	\$2,060	\$2,060	\$2,060
550	\$20,800	\$16,640	\$2,080	\$2,080	\$2,080	\$2,080	\$2,080	\$2,080	\$2,080
555	\$21,000	\$16,800	\$2,100	\$2,100	\$2,100	\$2,100	\$2,100	\$2,100	\$2,100
560	\$21,200	\$16,960	\$2,120	\$2,120	\$2,120	\$2,120	\$2,120	\$2,120	\$2,120
565	\$21,400	\$17,120	\$2,140	\$2,140	\$2,140	\$2,140	\$2,140	\$2,140	\$2,140
570	\$21,600	\$17,280	\$2,160	\$2,160	\$2,160	\$2,160	\$2,160	\$2,160	\$2,160
575	\$21,800	\$17,440	\$2,180	\$2,180	\$2,180	\$2,180	\$2,180	\$2,180	\$2,180
580	\$22,000	\$17,600							