

# RETIREMENT COMPUTATION SHEET CSRS

HIGH-3 AMOUNT \_\_\_\_\_

1.5% X  $\frac{\text{_____}}{\text{HIGH-3 AMOUNT}}$  X 5 (FOR FIRST FIVE YEARS) \_\_\_\_\_

1.75% X  $\frac{\text{_____}}{\text{HIGH-3 AMOUNT}}$  X 5 (FOR NEXT FIVE YEARS) \_\_\_\_\_

2% X \_\_\_\_\_ X \_\_\_\_\_ BALANCE OF YEARS \_\_\_\_\_  
All years & months of service including sick leave

TOTAL THESE FIGURES TO COMPUTE YOUR ANNUAL ANNUITY \_\_\_\_\_

DIVIDE THIS AMOUNT BY 12 FOR YOUR MONTHLY ANNUITY \_\_\_\_\_

## OTHER POSSIBLE DEDUCTIONS:

SURVIVOR BENEFIT \_\_\_\_\_

FEDERAL TAXES \_\_\_\_\_

STATE TAXES \_\_\_\_\_

FEHB (Health benefits) \_\_\_\_\_

FEGLI (Life Insurance) \_\_\_\_\_

**The success to retirement is knowing how much you will have to live on versus how much you will need to live on.**