

Retiree Spouse Age 64 Age 56		0% COLA		
		Retiree Pension Income		
<u>Year</u>	<u>Age</u>	<u>Single Life</u>	<u>Survivor Option</u>	<u>Income Reduction</u>
1	64	\$ 54,366	\$ 45,018	\$ 9,348
6	69	\$ 54,366	\$ 45,018	\$ 9,348
11	74	\$ 54,366	\$ 45,018	\$ 9,348
16	79	\$ 54,366	\$ 45,018	\$ 9,348
21	84	\$ 54,366	\$ 45,018	\$ 9,348
26	89	\$ 54,366	\$ 45,018	\$ 9,348
31	94	\$ 54,366	\$ 45,018	\$ 9,348
35	98	\$ 54,366	\$ 45,018	\$ 9,348
<b>Totals</b>				<b>\$ 327,180</b>

Retiree Spouse Age 64 Age 56		3% Non Compounded COLA		
		Retiree Pension Income		
<u>Year</u>	<u>Age</u>	<u>Single Life</u>	<u>Survivor Option</u>	<u>Income Reduction</u>
1	64	\$ 54,366	\$ 45,018	\$ 9,348
6	69	\$ 62,521	\$ 51,771	\$ 10,750
11	74	\$ 70,676	\$ 58,523	\$ 12,152
16	79	\$ 78,831	\$ 65,276	\$ 13,555
21	84	\$ 86,986	\$ 72,029	\$ 14,957
26	89	\$ 95,140	\$ 78,782	\$ 16,359
31	94	\$ 103,295	\$ 85,534	\$ 17,761
35	98	\$ 109,819	\$ 90,936	\$ 18,883
<b>Totals</b>				<b>\$ 494,042</b>

Retiree Spouse Age 64 Age 56		3% Compounded COLA		
		Retiree Pension Income		
<u>Year</u>	<u>Age</u>	<u>Single Life</u>	<u>Survivor Option</u>	<u>Income Reduction</u>
1	64	\$ 54,366	\$ 45,018	\$ 9,348
6	69	\$ 63,025	\$ 52,188	\$ 10,837
11	74	\$ 73,063	\$ 60,500	\$ 12,563
16	79	\$ 84,700	\$ 70,137	\$ 14,564
21	84	\$ 98,191	\$ 81,308	\$ 16,884
26	89	\$ 113,830	\$ 94,258	\$ 19,573
31	94	\$ 131,961	\$ 109,271	\$ 22,690
35	98	\$ 148,523	\$ 122,985	\$ 25,538
<b>Totals</b>				<b>\$ 565,200</b>