

Federal retirement benefits calculator: <http://www.opm.gov/retire/tools/calculators/ballpark/menu.asp>

This calculator projects retirement benefits under federal retirement system. It also has links for calculating how much of an annuity will be tax-free and how much tax to have withheld.

Social Security: www.ssa.gov/planners/calculators.htm

This site features a Social Security benefit estimator for those who will be eligible under that system, which includes most current federal employees. It also has links to other calculators.

Thrift Savings Plan: www.tsp.gov/calc

This site has calculators allowing participants in the 401(k) style retirement savings to project future account balances; Based on differing investment **levels** and rates of return; to determine loan payments if they borrow against their accounts; And to see how an account balance would translate into income after separation, among various other functions.

Federal Employees' Group Life Insurance: www.opm.gov/calculator/worksheet.asp

This site calculates premium and benefits amounts under various options, as well as potential changes after retirement.

Other benefits: www.opm.gov/insure

This site has links to calculate premiums under the options available in the Federal Long Term Care Insurance Program (click on "Long Term Care," then "Program Information," then "Cost Information") and to determine the potential tax savings of flexible spending accounts. It also has Links to other premiums and other features of plans in the Federal Employees Health Benefits Program and the Federal Dental and Vision Insurance Program.