

## Facts & Figures

*As a financial professional, your clients rely on you to have the most up-to-date and accurate information to assist them in planning for their financial future—that's what they are paying you for. ProFeds will keep you updated on changes from one year to the next—and all the changes in between. Below you will find the facts and figures for 2008, 2009 and a 10-year historical average when appropriate.*

	2008	2009	10-year
<b>CSRS &amp; FERS</b>			
• National pay raise (not including locality):	2.5%	2.9%	2.76%
• CSRS COLA in retirement:	2.3%	5.8%	3.03%
• FERS COLA in retirement:	2.0%	4.8%	2.41%
• Special Retirement Supplement earnings test limit:	\$13,560	\$14,160	
• Lump-sum, in-service death benefit:	\$28,093	\$29,722	
• Children's survivor benefits (monthly) :			
if no parent living (per child up to 3)	\$532	\$563	
if one parent living (per child up to 3)	\$444	\$469	
<b>Social Security</b>			
• Social Security COLA:	2.3%	5.8%	3.03%
• Social Security earnings test limit:	\$13,560	\$14,160	
<b>Federal Employee Health Benefits</b>			
• Average premium increase across all carriers:	2.0%	7.9%	
<b>Thrift Savings Plan</b>			
• Elective deferral limit (annual):	\$15,500	\$16,500	
• Catch-up contribution limit for age 50+ (annual):	\$5,000	\$5,500	
• Rates of return:			
G Fund	+3.75%		+4.925%
F Fund	+5.45%		+5.745%
C Fund	-36.99%		+0.648%
S Fund	-38.32%		+4.641%
I Fund	-42.43%		+4.152%

*Please consult with your firm's written planning guidance for the appropriate use of this data with respect to preparing a federal benefits report, or in the development of a financial plan.*