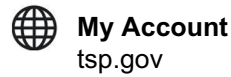


Statement Date: January 30, 2023



TODD M. CRISWELL
20873 W LAKE DR
CALIF CITY CA 93505-6617

Lifetime Income Illustration - Thrift Savings Plan

Statement Period: May 26, 2022 – December 31, 2022

This statement provides you with information about how much monthly income you could collect at retirement based on your current account balance. The estimated monthly payments in this statement are for illustrative purposes only; they are not a guarantee. Having this information now may help you plan how much money to save for your retirement.

Summary of Monthly Income Illustration Estimates

Current Account Balance	\$92,223.49
Single Life Annuity¹	\$561.69 per month for life (assuming you are 67 on December 31, 2022)
Qualified Joint and 100% Survivor Annuity¹	\$474.84 per month for your life, and \$474.84 for the life of your spouse following your death (assuming you and your hypothetical spouse are 67 on December 31, 2022)

¹These estimates are for illustration purposes only and are based on the assumptions immediately following this table.

Estimate Assumptions

The following information is to help you understand these estimated monthly payments.

- The estimated monthly payments in this statement assume that your account balance is 100% vested and, if you have taken a loan from the plan and you are not in default, the loan has been fully repaid.
- The estimated monthly payments in this statement assume that payments begin December 31, 2022 and that you are 67 on this date.

- A single life annuity is an arrangement that pays you a fixed amount of money each month for the rest of your life. Following your death, no further payments would be made to your spouse or heirs.
- The estimated monthly payments for a qualified joint and 100% survivor annuity in this statement assume that you are married with a spouse who is the same age as you (even if you do not currently have a spouse, or if you have a spouse who is a different age).
- A qualified joint and 100% survivor annuity is an arrangement that pays you and your spouse a fixed monthly payment for the rest of your joint lives. In addition, after your death, this type of annuity would continue to provide the same fixed monthly payment to your surviving spouse for their life.
- An annuity with a lower survivor percentage may be available and reducing the survivor percentage (below 100%) would increase monthly payments during your lifetime, but would decrease what your surviving spouse would receive after your death.
- The estimated monthly payments in this statement are based on an interest rate of 3.53%, which is the 10-year constant maturity U.S. Treasury securities yield rate as of December 1, 2022, as required by federal regulations. This rate fluctuates based on market conditions. The lower the interest rate, the smaller your monthly payment will be, and the higher the interest rate, the larger your monthly payment will be.
- The estimated monthly payments in this statement are based on how long you and a spouse, who is assumed to be your age, are expected to live. For this purpose, federal regulations require that your life expectancy be estimated using gender neutral mortality assumptions established by the Internal Revenue Service.
- The estimated monthly payments in this statement are the same whether you are male or female. This is required for annuities payable from the plan. However, the same amount paid for an annuity available outside of the plan may provide a larger monthly payment for males than for females since females are expected to live longer.
- The estimated monthly payments in this statement are based on prevailing market conditions and other assumptions required under federal regulations.
- Unlike Social Security payments, the estimated monthly payments in this statement do not increase each year with a cost-of-living adjustment. Therefore, as prices increase over time, the fixed monthly payments will buy fewer goods and services.

For More Information



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