

(INCLUDES JAN 2009 THRESHOLD FIGURES)

BASE AMOUNT	SPOUSE'S MONTHLY ANNUITY* (55%)	MONTHLY PREMIUM	ACTUAL MONTHLY COST IF 10% TAX WITHHELD	MONTHLY DOLLARS SAVED	ACTUAL MONTHLY COST IF 15% TAX WITHHELD	MONTHLY DOLLARS SAVED	ACTUAL MONTHLY COST IF 25% TAX WITHHELD	MONTHLY DOLLARS SAVED	ACTUAL MONTHLY COST IF 28% TAX WITHHELD	MONTHLY DOLLARS SAVED
\$6,000	\$3,300	\$390.00	\$351.00	\$39.00	\$331.50	\$58.50	\$292.50	\$97.50	\$280.80	\$109.20
\$5,500	\$3,025	\$357.50	\$321.75	\$35.75	\$303.87	\$53.63	\$268.12	\$89.38	\$257.40	\$100.10
\$5,000	\$2,750	\$325.00	\$292.50	\$32.50	\$276.25	\$48.75	\$243.75	\$81.25	\$234.00	\$91.00
\$4,500	\$2,475	\$292.50	\$263.25	\$29.25	\$248.62	\$43.88	\$219.37	\$73.13	\$210.60	\$81.90
\$4,400	\$2,420	\$286.00	\$257.40	\$28.60	\$243.10	\$42.90	\$214.50	\$71.50	\$205.92	\$80.08
\$4,300	\$2,365	\$279.50	\$251.55	\$27.95	\$237.57	\$41.93	\$209.62	\$69.88	\$201.24	\$78.26
\$4,200	\$2,310	\$273.00	\$245.70	\$27.30	\$232.05	\$40.95	\$204.75	\$68.25	\$196.56	\$76.44
\$4,100	\$2,255	\$266.50	\$239.85	\$26.65	\$226.52	\$39.98	\$199.87	\$66.63	\$191.88	\$74.62
\$4,000	\$2,200	\$260.00	\$234.00	\$26.00	\$221.00	\$39.00	\$195.00	\$65.00	\$187.20	\$72.80
\$3,900	\$2,145	\$253.50	\$228.15	\$25.35	\$215.47	\$38.03	\$190.12	\$63.38	\$182.52	\$70.98
\$3,800	\$2,090	\$247.00	\$222.30	\$24.70	\$209.95	\$37.05	\$185.25	\$61.75	\$177.84	\$69.16
\$3,700	\$2,035	\$240.50	\$216.45	\$24.05	\$204.42	\$36.08	\$180.37	\$60.13	\$173.16	\$67.34
\$3,600	\$1,980	\$234.00	\$210.60	\$23.40	\$198.90	\$35.10	\$175.50	\$58.50	\$168.48	\$65.52
\$3,500	\$1,925	\$227.50	\$204.75	\$22.75	\$193.37	\$34.13	\$170.62	\$56.88	\$163.80	\$63.70
\$3,400	\$1,870	\$221.00	\$198.90	\$22.10	\$187.85	\$33.15	\$165.75	\$55.25	\$159.12	\$61.88
\$3,300	\$1,815	\$214.50	\$193.05	\$21.45	\$182.32	\$32.18	\$160.87	\$53.63	\$154.44	\$60.06
\$3,200	\$1,760	\$208.00	\$187.20	\$20.80	\$176.80	\$31.20	\$156.00	\$52.00	\$149.76	\$58.24
\$3,100	\$1,705	\$201.50	\$181.35	\$20.15	\$171.27	\$30.23	\$151.12	\$50.38	\$145.08	\$56.42
\$3,000	\$1,650	\$195.00	\$175.50	\$19.50	\$165.75	\$29.25	\$146.25	\$48.75	\$140.40	\$54.60
\$2,900	\$1,595	\$188.50	\$169.65	\$18.85	\$160.22	\$28.28	\$141.37	\$47.13	\$135.72	\$52.78
\$2,800	\$1,540	\$182.00	\$163.80	\$18.20	\$154.70	\$27.30	\$136.50	\$45.50	\$131.04	\$50.96
\$2,700	\$1,485	\$175.50	\$157.95	\$17.55	\$149.17	\$26.33	\$131.62	\$43.88	\$126.36	\$49.14
\$2,600	\$1,430	\$169.00	\$152.10	\$16.90	\$143.65	\$25.35	\$126.75	\$42.25	\$121.68	\$47.32
\$2,500	\$1,375	\$162.50	\$146.25	\$16.25	\$138.12	\$24.38	\$121.87	\$40.63	\$117.00	\$45.50
\$2,400	\$1,320	\$156.00	\$140.40	\$15.60	\$132.60	\$23.40	\$117.00	\$39.00	\$112.32	\$43.68
\$2,300	\$1,265	\$149.50	\$134.55	\$14.95	\$127.07	\$22.43	\$112.12	\$37.38	\$107.64	\$41.86
\$2,200	\$1,210	\$143.00	\$128.70	\$14.30	\$121.55	\$21.45	\$107.25	\$35.75	\$102.96	\$40.04
\$2,100	\$1,155	\$136.50	\$122.85	\$13.65	\$116.02	\$20.48	\$102.37	\$34.13	\$98.28	\$38.22
\$2,000	\$1,100	\$130.00	\$117.00	\$13.00	\$110.50	\$19.50	\$97.50	\$32.50	\$93.60	\$36.40
\$1,900	\$1,045	\$123.50	\$111.15	\$12.35	\$104.97	\$18.53	\$92.62	\$30.88	\$88.92	\$34.58
\$1,800	\$990	\$117.00	\$105.30	\$11.70	\$99.45	\$17.55	\$87.75	\$29.25	\$84.24	\$32.76
\$1,700	\$935	\$110.50	\$99.45	\$11.05	\$93.92	\$16.58	\$82.87	\$27.63	\$79.56	\$30.94
\$1,600	\$880	\$104.00	\$93.60	\$10.40	\$88.40	\$15.60	\$78.00	\$26.00	\$74.88	\$29.12
<b>Breakeven</b>										
\$1,503	\$827	\$97.69	\$87.92	\$9.77	\$83.03	\$14.66	\$73.26	\$24.43	\$70.33	\$27.36
\$1,400	\$770	\$87.42	\$78.67	\$8.75	\$74.30	\$13.12	\$65.56	\$21.86	\$62.94	\$24.48
\$1,300	\$715	\$77.42	\$69.67	\$7.75	\$65.80	\$11.62	\$58.06	\$19.36	\$55.74	\$21.68
\$1,200	\$660	\$67.42	\$60.67	\$6.75	\$57.30	\$10.12	\$50.56	\$16.86	\$48.54	\$18.88
\$1,100	\$605	\$57.42	\$51.67	\$5.75	\$48.80	\$8.62	\$43.06	\$14.36	\$41.34	\$16.08
\$1,000	\$550	\$47.42	\$42.67	\$4.75	\$40.30	\$7.12	\$35.56	\$11.86	\$34.14	\$13.28
\$900	\$495	\$37.42	\$33.67	\$3.75	\$31.80	\$5.62	\$28.06	\$9.36	\$26.94	\$10.48
\$800	\$440	\$27.42	\$24.67	\$2.75	\$23.30	\$4.12	\$20.56	\$6.86	\$19.74	\$7.68
<b>Threshold*</b>										
\$701	\$386	\$17.52	\$15.76	\$1.76	\$14.89	\$2.63	\$13.14	\$4.38	\$12.61	\$4.91
\$600	\$330	\$15.00	\$13.50	\$1.50	\$12.75	\$2.25	\$11.25	\$3.75	\$10.80	\$4.20
\$500	\$275	\$12.50	\$11.25	\$1.25	\$10.62	\$1.88	\$9.37	\$3.13	\$9.00	\$3.50
\$400	\$220	\$10.00	\$9.00	\$1.00	\$8.50	\$1.50	\$7.50	\$2.50	\$7.20	\$2.80
\$300	\$165	\$7.50	\$6.75	\$0.75	\$6.37	\$1.13	\$5.62	\$1.88	\$5.40	\$2.10

Base amount can be ANY dollar figure between \$300 and member's gross retired pay. To compute tax savings for a base amount that is not listed above, enter that number in the empty box, below:

\$0	\$0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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**Notes:**

**Threshold** = Base amounts between \$300 and this dollar figure = cost is 2 1/2%.

**Breakeven** = Base amount at which both cost formulas give the same result. 2.5% of the threshold and 10% of the remainder of the base amount used to compute the cost for dollar figures below the breakeven figure. 6.5% of the base amount used to compute the cost of dollar figures above the breakeven figure.

**Monthly Dollars Saved** = Depending upon the member's Federal tax liability, that portion of the SBP premium that would be withheld for taxes if SBP was not elected.

Jan 2009 Threshold amount: \$701; Breakeven point: \$1,503

\* Can also be used for Former Spouse elections