

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

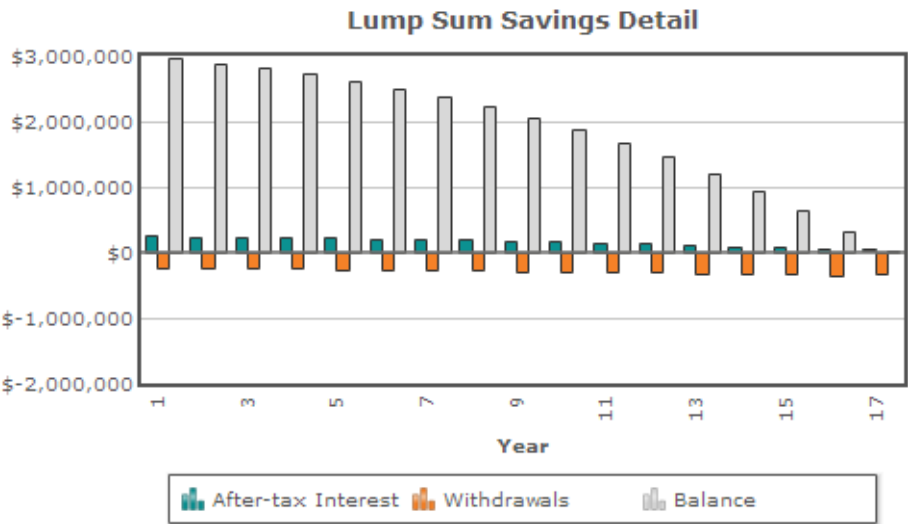
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$3,000,000
Proposed monthly withdrawal amounts	\$20,000
Annual withdrawal increases (if any)	2.50%
Annual before-tax return on savings	8.00%
Federal marginal tax bracket	22.00%
Desired table display	Yearly

ANALYSIS

Your money will last approximately 17 years with systematic withdrawals totalling \$5,044,950.



Year	Beginning Balance	Annual Interest @ 8.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$3,000,000	\$237,968	\$52,353	\$-242,769	\$2,942,846
2	2,942,846	233,035	51,268	-248,908	2,875,704
3	2,875,704	227,273	50,000	-255,203	2,797,774
4	2,797,774	220,618	48,536	-261,657	2,708,199
5	2,708,199	212,997	46,859	-268,274	2,606,064
6	2,606,064	204,337	44,954	-275,058	2,490,389
7	2,490,389	194,555	42,802	-282,014	2,360,128
8	2,360,128	183,566	40,385	-289,145	2,214,164

This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. The calculations do not infer that the company assumes any fiduciary duties. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. This information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.

9	2,214,164	171,278	37,681	-296,457	2,051,304
10	2,051,304	157,591	34,670	-303,954	1,870,270
11	1,870,270	142,402	31,328	-311,641	1,669,703
12	1,669,703	125,596	27,631	-319,522	1,448,146
13	1,448,146	107,056	23,552	-327,602	1,204,048
14	1,204,048	86,652	19,063	-335,886	935,750
15	935,750	64,248	14,135	-344,380	641,484
16	641,484	39,698	8,734	-353,089	319,359
17	\$319,359	\$12,861	\$2,829	\$-329,391	\$0

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