

WHAT IS THE LONG-TERM IMPACT OF INCREASED INVESTMENT RETURN?

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INTRODUCTION

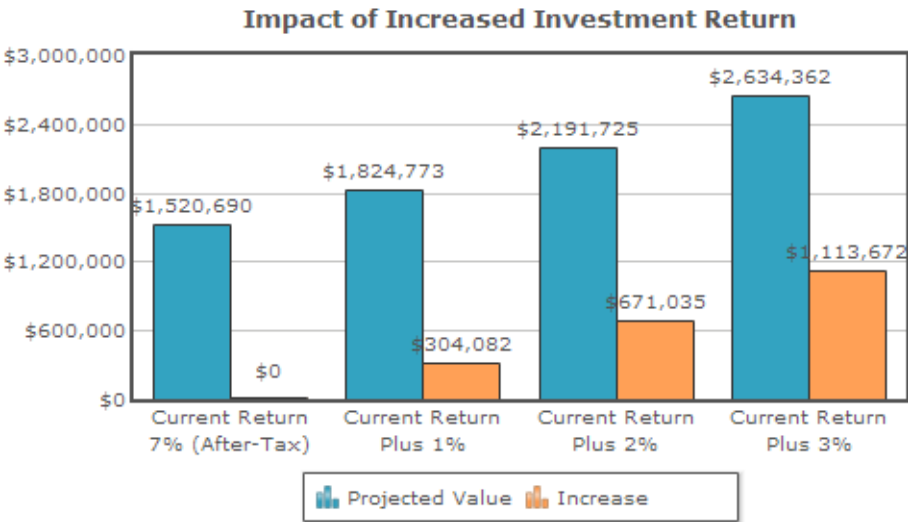
It may surprise you how much more you could accumulate in savings simply by repositioning assets to achieve potentially a slightly higher return. Even one, two or three percent return over a short number of years can make a dramatic difference.

SUMMARY OF INPUT

Current investment balance	\$121,125
Annual contributions	\$6,000
Number of years to project	30
Before-tax return on savings	9.45%
Marginal tax bracket	25.00%

ANALYSIS

Based on your assumed before-tax investment return of 9.5%, your investment would grow to a value of \$1,520,690 in 30 year(s). Increasing your return by 1% increases your future value by \$304,082. Increasing your return by 2% increases your future value by \$671,035. Increasing your return by 3% increases your future value by \$1,113,672.



Year	Current Return (7.1%)	Current Return Plus 1%	Current Return Plus 2%	Current Return Plus 3%
1	\$135,710	\$136,618	\$137,527	\$138,435
2	151,328	153,326	155,337	157,361
3	168,053	171,342	174,676	178,055
4	185,964	190,771	195,676	200,681
5	205,144	211,723	218,480	225,419
6	225,684	234,317	243,242	252,468
7	247,679	258,681	270,131	282,042
8	271,234	284,956	299,328	314,378
9	296,457	313,289	331,033	349,733
10	323,469	343,843	365,460	388,389
11	352,395	376,792	402,844	430,655
12	383,371	412,323	443,438	476,867
13	416,542	450,639	487,519	527,395

14	452,064	491,957	535,384	582,640
15	490,105	536,515	587,361	643,044
16	530,841	584,564	643,800	709,089
17	574,464	636,379	705,086	781,300
18	621,179	692,255	771,636	860,254
19	671,205	752,511	843,900	946,580
20	724,777	817,489	922,370	1,040,967
21	782,145	887,560	1,007,578	1,144,167
22	843,580	963,122	1,100,104	1,257,004
23	909,369	1,044,607	1,200,576	1,380,376
24	979,820	1,132,478	1,309,675	1,515,269
25	1,055,265	1,227,236	1,428,143	1,662,757
26	1,136,057	1,329,420	1,556,785	1,824,017
27	1,222,575	1,439,614	1,696,474	2,000,335
28	1,315,225	1,558,443	1,848,159	2,193,116
29	1,414,441	1,686,586	2,012,869	2,403,898
30	\$1,520,690	\$1,824,773	\$2,191,725	\$2,634,362

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 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. Any assumptions as to interest rates, rates of returns, inflation or other values are hypothetical and for illustrative purposes only. Your results may vary.

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