

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

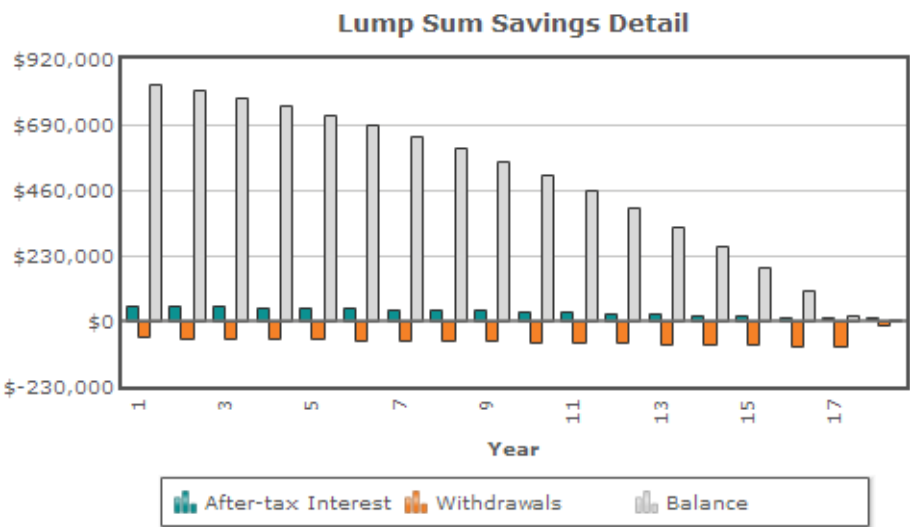
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$850,000
Proposed monthly withdrawal amounts	\$5,000
Annual withdrawal increases (if any)	2.50%
Annual before-tax return on savings	6.00%
Federal marginal tax bracket	20.00%
Desired table display	Yearly

ANALYSIS

Your money will last approximately 17 years with systematic withdrawals totalling \$1,287,279.



Year	Beginning Balance	Annual Interest @ 6.00%	Taxes @ 20.00%	Withdrawals	Ending Balance
1	\$850,000	\$50,453	\$10,091	-\$60,692	\$829,670
2	829,670	49,164	9,833	-62,227	806,774
3	806,774	47,716	9,543	-63,801	781,146
4	781,146	46,099	9,220	-65,414	752,611
5	752,611	44,303	8,861	-67,068	720,985
6	720,985	42,316	8,463	-68,764	686,073
7	686,073	40,126	8,025	-70,503	647,671
8	647,671	37,721	7,544	-72,286	605,561

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	605,561	35,088	7,018	-74,114	559,517
10	559,517	32,211	6,442	-75,989	509,297
11	509,297	29,078	5,816	-77,910	454,649
12	454,649	25,671	5,134	-79,880	395,306
13	395,306	21,975	4,395	-81,900	330,985
14	330,985	17,972	3,594	-83,972	261,391
15	261,391	13,645	2,729	-86,095	186,212
16	186,212	8,973	1,795	-88,272	105,118
17	105,118	3,937	787	-90,505	17,763
18	\$17,763	\$153	\$31	\$-17,885	\$0

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