

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

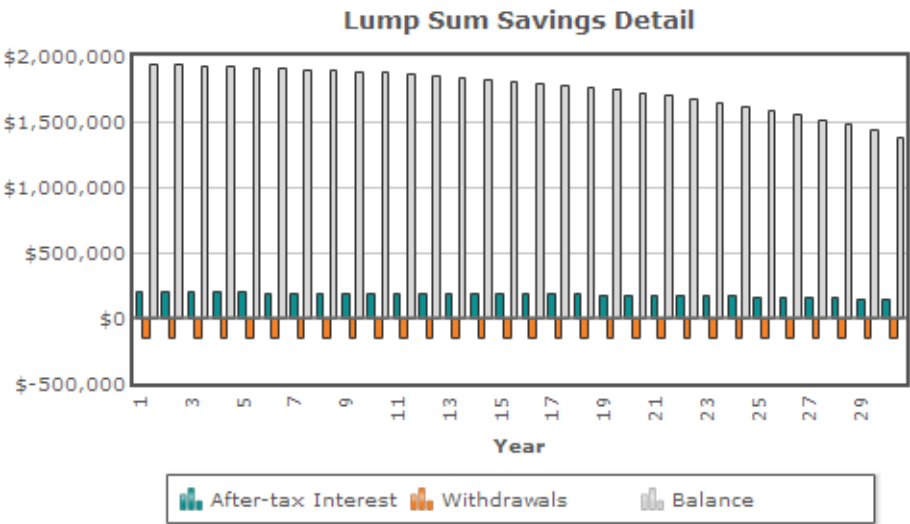
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$1,940,000
Proposed monthly withdrawal amounts	\$13,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	10.00%
Federal marginal tax bracket	22.00%
Desired table display	Yearly

ANALYSIS

Your money will continue past the maximum 30 years displayed here.



Year	Beginning Balance	Annual Interest @ 10.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$1,940,000	\$193,781	\$42,632	\$-156,000	\$1,935,149
2	1,935,149	193,278	42,521	-156,000	1,929,906
3	1,929,906	192,734	42,402	-156,000	1,924,239
4	1,924,239	192,147	42,272	-156,000	1,918,113
5	1,918,113	191,512	42,133	-156,000	1,911,493
6	1,911,493	190,826	41,982	-156,000	1,904,337
7	1,904,337	190,084	41,819	-156,000	1,896,603
8	1,896,603	189,283	41,642	-156,000	1,888,243

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	1,888,243	188,416	41,452	-156,000	1,879,208
10	1,879,208	187,479	41,245	-156,000	1,869,442
11	1,869,442	186,467	41,023	-156,000	1,858,886
12	1,858,886	185,373	40,782	-156,000	1,847,477
13	1,847,477	184,190	40,522	-156,000	1,835,145
14	1,835,145	182,912	40,241	-156,000	1,821,817
15	1,821,817	181,531	39,937	-156,000	1,807,411
16	1,807,411	180,037	39,608	-156,000	1,791,840
17	1,791,840	178,423	39,253	-156,000	1,775,011
18	1,775,011	176,679	38,869	-156,000	1,756,820
19	1,756,820	174,794	38,455	-156,000	1,737,159
20	1,737,159	172,756	38,006	-156,000	1,715,908
21	1,715,908	170,553	37,522	-156,000	1,692,940
22	1,692,940	168,172	36,998	-156,000	1,668,114
23	1,668,114	165,599	36,432	-156,000	1,641,281
24	1,641,281	162,817	35,820	-156,000	1,612,279
25	1,612,279	159,811	35,158	-156,000	1,580,931
26	1,580,931	156,562	34,444	-156,000	1,547,050
27	1,547,050	153,050	33,671	-156,000	1,510,429
28	1,510,429	149,254	32,836	-156,000	1,470,847
29	1,470,847	145,151	31,933	-156,000	1,428,065
30	\$1,428,065	\$140,717	\$30,958	\$-156,000	\$1,381,825

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