

WHAT COULD MY CURRENT SAVINGS GROW TO?

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INTRODUCTION

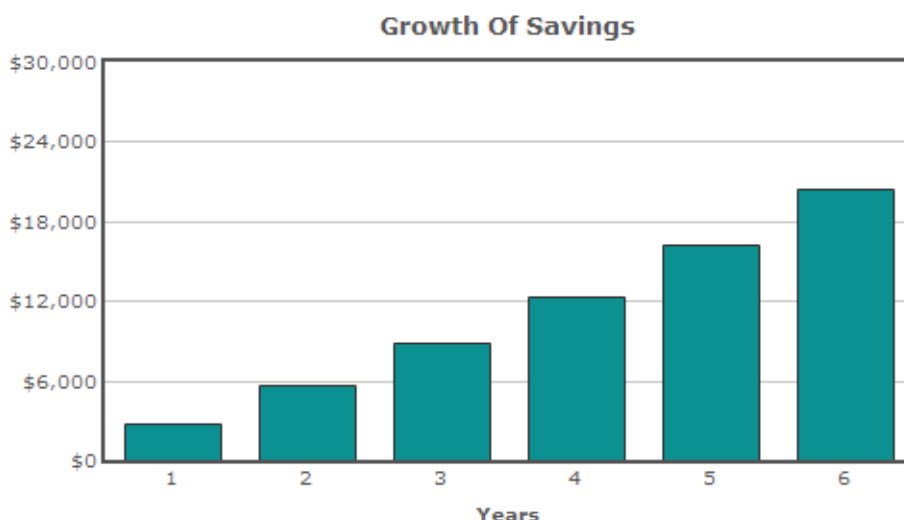
Compound interest can have a dramatic effect on the growth of regular savings and lump sum deposits. Use this calculator to determine the potential future value of your savings.

SUMMARY OF INPUT

Initial balance or deposit	\$0
Annual savings amount	\$2,400
Annual increase in contributions	0.00%
Number of years for the analysis	6
Before-tax return on savings	10.00%
Marginal tax bracket	0.00%

ANALYSIS

Based on your savings schedule, you may accumulate \$20,369 over the next 6 years.



Year	Beginning Balance	Savings @ 0.0%	Earnings @ 10.0%	Taxes @ 0.0%	Ending Balance
1	\$0	\$2,400	\$240	\$0	\$2,640
2	2,640	2,400	504	0	5,544
3	5,544	2,400	794	0	8,738
4	8,738	2,400	1,114	0	12,252
5	12,252	2,400	1,465	0	16,117
6	\$16,117	\$2,400	\$1,852	\$0	\$20,369

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.