

WHAT COULD MY CURRENT SAVINGS GROW TO?

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INTRODUCTION

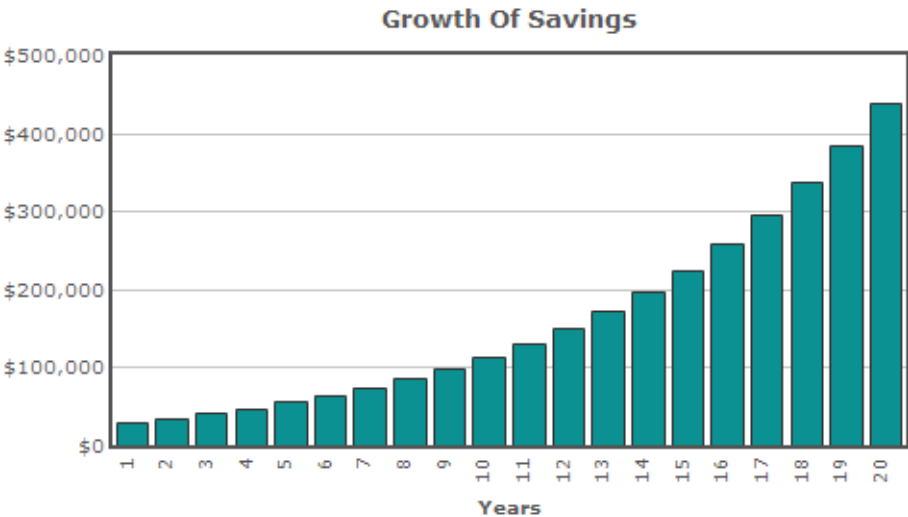
Compound interest can have a dramatic effect on the growth of regular savings and lump sum deposits. Use this calculator to determine the potential future value of your savings.

SUMMARY OF INPUT

Initial balance or deposit	\$25,000
Annual savings amount	\$1,200
Annual increase in contributions	10.00%
Number of years for the analysis	20
Before-tax return on savings	12.00%
Marginal tax bracket	0.00%

ANALYSIS

Based on your savings schedule, you will accumulate \$437,300 over the next 20 years.



Year	Beginning Balance	Savings @ 10.0%	Earnings @ 12.0%	Taxes @ 0.0%	Ending Balance
1	\$25,000	\$1,200	\$3,144	\$0	\$29,344
2	29,344	1,320	3,680	0	34,344
3	34,344	1,452	4,295	0	40,091
4	40,091	1,597	5,003	0	46,691
5	46,691	1,757	5,814	0	54,262
6	54,262	1,933	6,743	0	62,938
7	62,938	2,126	7,808	0	72,871
8	72,871	2,338	9,025	0	84,235
9	84,235	2,572	10,417	0	97,224

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.

10	97,224	2,830	12,006	0	112,060
11	112,060	3,112	13,821	0	128,993
12	128,993	3,424	15,890	0	148,307
13	148,307	3,766	18,249	0	170,321
14	170,321	4,143	20,936	0	195,400
15	195,400	4,557	23,995	0	223,952
16	223,952	5,013	27,476	0	256,440
17	256,440	5,514	31,434	0	293,389
18	293,389	6,065	35,934	0	335,388
19	335,388	6,672	41,047	0	383,108
20	\$383,108	\$7,339	\$46,854	\$0	\$437,300

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