

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

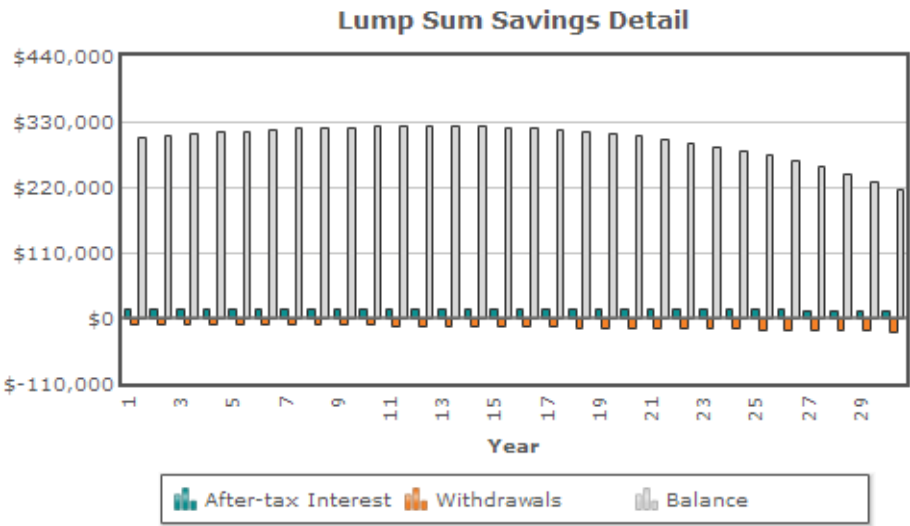
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$299,811
Proposed monthly withdrawal amounts	\$800
Annual withdrawal increases (if any)	3.00%
Annual before-tax return on savings	5.00%
Federal marginal tax bracket	15.00%
Desired table display	Yearly

ANALYSIS

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



Year	Beginning Balance	Annual Interest @ 5.00%	Taxes @ 15.00%	Withdrawals	Ending Balance
1	\$299,811	\$15,062	\$2,259	\$-9,733	\$302,880
2	302,880	15,211	2,282	-10,029	305,781
3	305,781	15,352	2,303	-10,334	308,496
4	308,496	15,483	2,322	-10,649	311,008
5	311,008	15,604	2,341	-10,972	313,299
6	313,299	15,713	2,357	-11,306	315,349
7	315,349	15,810	2,371	-11,650	317,137
8	317,137	15,893	2,384	-12,004	318,641

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	318,641	15,961	2,394	-12,369	319,838
10	319,838	16,013	2,402	-12,746	320,704
11	320,704	16,048	2,407	-13,133	321,211
12	321,211	16,065	2,410	-13,533	321,334
13	321,334	16,062	2,409	-13,944	321,042
14	321,042	16,037	2,406	-14,369	320,305
15	320,305	15,989	2,398	-14,806	319,090
16	319,090	15,917	2,388	-15,256	317,364
17	317,364	15,818	2,373	-15,720	315,089
18	315,089	15,691	2,354	-16,198	312,229
19	312,229	15,534	2,330	-16,691	308,742
20	308,742	15,345	2,302	-17,198	304,587
21	304,587	15,121	2,268	-17,722	299,718
22	299,718	14,860	2,229	-18,261	294,088
23	294,088	14,560	2,184	-18,816	287,648
24	287,648	14,219	2,133	-19,388	280,346
25	280,346	13,833	2,075	-19,978	272,126
26	272,126	13,400	2,010	-20,586	262,930
27	262,930	12,916	1,937	-21,212	252,697
28	252,697	12,380	1,857	-21,857	241,363
29	241,363	11,787	1,768	-22,522	228,860
30	\$228,860	\$11,133	\$1,670	\$-23,207	\$215,116

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