

WHAT IS THE LONG-TERM IMPACT OF INCREASED INVESTMENT RETURN?



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INTRODUCTION

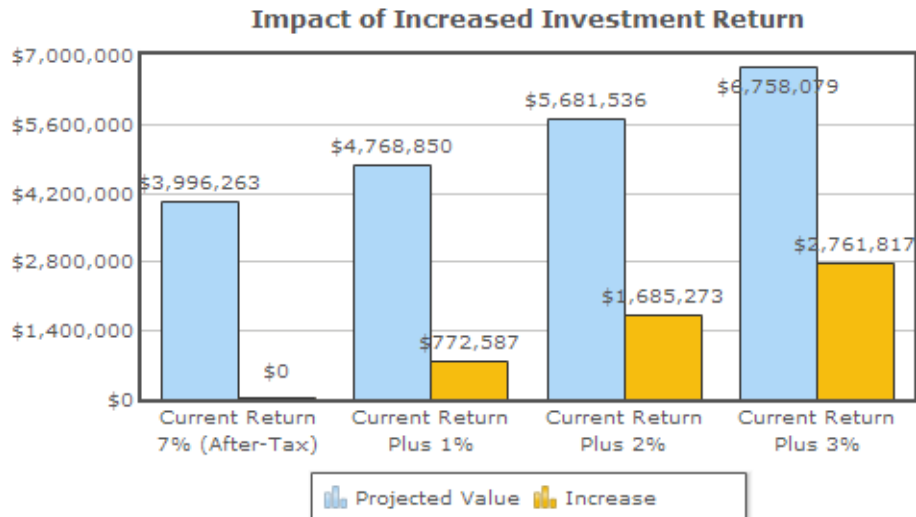
It may surprise you how much more you could accumulate in savings simply by repositioning assets to achieve potentially a slightly higher return. Even one, two or three percent return over a short number of years can make a dramatic difference.

SUMMARY OF INPUT

Current investment balance	\$1,105,000
Annual contributions	\$0
Number of years to project	19
Before-tax return on savings	7.00%
Marginal tax bracket	0.00%

ANALYSIS

Based on your assumed before-tax investment return of 7.0%, your investment would grow to a value of \$3,996,263 in 19 year(s). Increasing your return by 1% increases your future value by \$772,587. Increasing your return by 2% increases your future value by \$1,685,273. Increasing your return by 3% increases your future value by \$2,761,817.



Year	Current Return (7.0%)	Current Return Plus 1%	Current Return Plus 2%	Current Return Plus 3%
1	\$1,182,350	\$1,193,400	\$1,204,450	\$1,215,500
2	1,265,114	1,288,872	1,312,851	1,337,050
3	1,353,673	1,391,982	1,431,007	1,470,755
4	1,448,430	1,503,340	1,559,798	1,617,831
5	1,549,820	1,623,608	1,700,179	1,779,614
6	1,658,307	1,753,496	1,853,196	1,957,575
7	1,774,389	1,893,776	2,019,983	2,153,332
8	1,898,596	2,045,278	2,201,782	2,368,666

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	2,031,497	2,208,900	2,399,942	2,605,532
10	2,173,702	2,385,612	2,615,937	2,866,085
11	2,325,861	2,576,461	2,851,371	3,152,694
12	2,488,672	2,782,578	3,107,995	3,467,963
13	2,662,879	3,005,184	3,387,714	3,814,760
14	2,849,280	3,245,599	3,692,608	4,196,236
15	3,048,730	3,505,247	4,024,943	4,615,859
16	3,262,141	3,785,667	4,387,188	5,077,445
17	3,490,491	4,088,520	4,782,035	5,585,190
18	3,734,825	4,415,602	5,212,418	6,143,709
19	\$3,996,263	\$4,768,850	\$5,681,536	\$6,758,079

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