

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

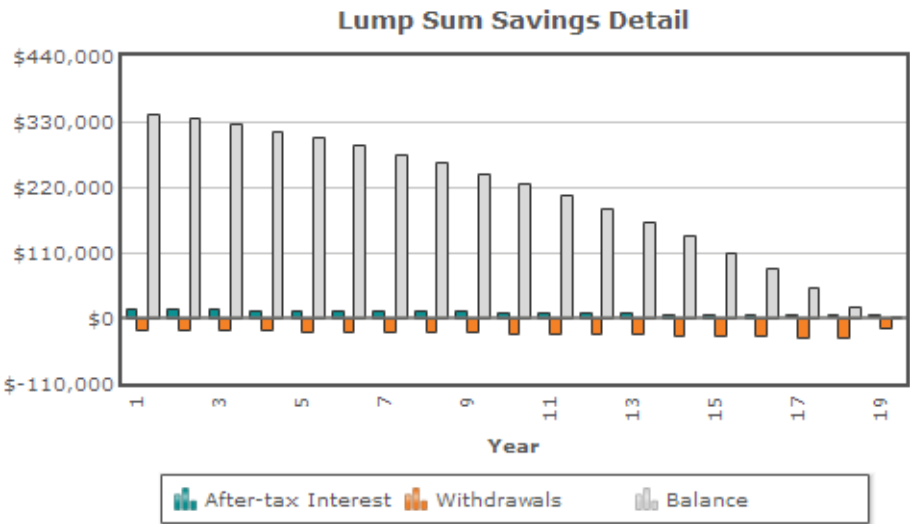
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$350,000
Proposed monthly withdrawal amounts	\$1,666
Annual withdrawal increases (if any)	3.00%
Annual before-tax return on savings	4.00%
Federal marginal tax bracket	10.00%
Desired table display	Yearly

ANALYSIS

Your money will last approximately 19 years with systematic withdrawals totalling \$495,271.



Year	Beginning Balance	Annual Interest @ 4.00%	Taxes @ 10.00%	Withdrawals	Ending Balance
1	\$350,000	\$13,860	\$1,386	\$-20,269	\$342,205
2	342,205	13,532	1,353	-20,886	333,498
3	333,498	13,166	1,317	-21,521	323,826
4	323,826	12,761	1,276	-22,176	313,135
5	313,135	12,313	1,231	-22,850	301,367
6	301,367	11,822	1,182	-23,545	288,462
7	288,462	11,284	1,128	-24,261	274,356
8	274,356	10,697	1,070	-24,999	258,984

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	258,984	10,058	1,006	-25,759	242,276
10	242,276	9,364	936	-26,543	224,161
11	224,161	8,612	861	-27,350	204,561
12	204,561	7,800	780	-28,182	183,399
13	183,399	6,923	692	-29,039	160,590
14	160,590	5,980	598	-29,923	136,049
15	136,049	4,965	496	-30,833	109,685
16	109,685	3,875	388	-31,771	81,402
17	81,402	2,707	271	-32,737	51,102
18	51,102	1,457	146	-33,733	18,681
19	\$18,681	\$238	\$24	\$-18,895	\$0

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