

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

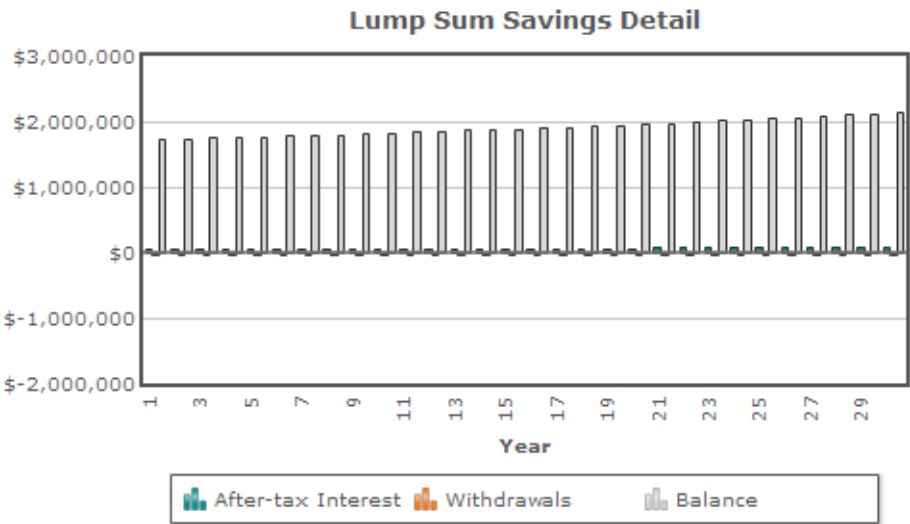
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$1,712,000
Proposed monthly withdrawal amounts	\$3,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	3.00%
Federal marginal tax bracket	12.00%
Desired table display	Yearly

ANALYSIS

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



Year	Beginning Balance	Annual Interest @ 3.00%	Taxes @ 12.00%	Withdrawals	Ending Balance
1	\$1,712,000	\$51,487	\$6,178	\$-36,000	\$1,721,309
2	1,721,309	51,770	6,212	-36,000	1,730,867
3	1,730,867	52,060	6,247	-36,000	1,740,680
4	1,740,680	52,358	6,283	-36,000	1,750,755
5	1,750,755	52,664	6,320	-36,000	1,761,099
6	1,761,099	52,978	6,357	-36,000	1,771,720
7	1,771,720	53,301	6,396	-36,000	1,782,625
8	1,782,625	53,632	6,436	-36,000	1,793,821

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	1,793,821	53,972	6,477	-36,000	1,805,316
10	1,805,316	54,321	6,519	-36,000	1,817,119
11	1,817,119	54,679	6,562	-36,000	1,829,237
12	1,829,237	55,047	6,606	-36,000	1,841,679
13	1,841,679	55,425	6,651	-36,000	1,854,453
14	1,854,453	55,813	6,698	-36,000	1,867,568
15	1,867,568	56,211	6,745	-36,000	1,881,034
16	1,881,034	56,620	6,794	-36,000	1,894,860
17	1,894,860	57,040	6,845	-36,000	1,909,055
18	1,909,055	57,471	6,897	-36,000	1,923,630
19	1,923,630	57,914	6,950	-36,000	1,938,594
20	1,938,594	58,368	7,004	-36,000	1,953,958
21	1,953,958	58,835	7,060	-36,000	1,969,732
22	1,969,732	59,314	7,118	-36,000	1,985,928
23	1,985,928	59,805	7,177	-36,000	2,002,557
24	2,002,557	60,310	7,237	-36,000	2,019,630
25	2,019,630	60,829	7,299	-36,000	2,037,159
26	2,037,159	61,361	7,363	-36,000	2,055,157
27	2,055,157	61,908	7,429	-36,000	2,073,636
28	2,073,636	62,469	7,496	-36,000	2,092,608
29	2,092,608	63,045	7,565	-36,000	2,112,088
30	\$2,112,088	\$63,636	\$7,636	\$-36,000	\$2,132,087

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