

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?



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INTRODUCTION

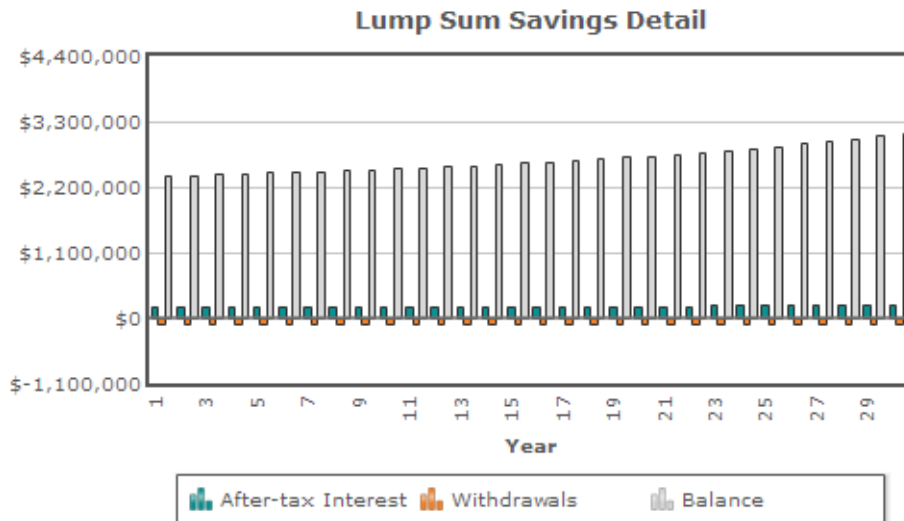
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$2,372,000
Proposed monthly withdrawal amounts	\$10,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	7.00%
Federal marginal tax bracket	22.00%
Desired table display	Yearly

ANALYSIS

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



Year	Beginning Balance	Annual Interest @ 7.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$2,372,000	\$166,350	\$36,597	-\$120,000	\$2,381,753
2	2,381,753	167,050	36,751	-120,000	2,392,052
3	2,392,052	167,789	36,914	-120,000	2,402,927
4	2,402,927	168,570	37,085	-120,000	2,414,412
5	2,414,412	169,394	37,267	-120,000	2,426,539
6	2,426,539	170,265	37,458	-120,000	2,439,345
7	2,439,345	171,184	37,660	-120,000	2,452,869
8	2,452,869	172,154	37,874	-120,000	2,467,149

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	2,467,149	173,180	38,099	-120,000	2,482,229
10	2,482,229	174,262	38,338	-120,000	2,498,154
11	2,498,154	175,405	38,589	-120,000	2,514,969
12	2,514,969	176,612	38,855	-120,000	2,532,727
13	2,532,727	177,887	39,135	-120,000	2,551,478
14	2,551,478	179,233	39,431	-120,000	2,571,280
15	2,571,280	180,654	39,744	-120,000	2,592,190
16	2,592,190	182,155	40,074	-120,000	2,614,270
17	2,614,270	183,740	40,423	-120,000	2,637,587
18	2,637,587	185,413	40,791	-120,000	2,662,210
19	2,662,210	187,181	41,180	-120,000	2,688,211
20	2,688,211	189,047	41,590	-120,000	2,715,667
21	2,715,667	191,018	42,024	-120,000	2,744,661
22	2,744,661	193,099	42,482	-120,000	2,775,278
23	2,775,278	195,297	42,965	-120,000	2,807,610
24	2,807,610	197,617	43,476	-120,000	2,841,751
25	2,841,751	200,068	44,015	-120,000	2,877,804
26	2,877,804	202,656	44,584	-120,000	2,915,875
27	2,915,875	205,388	45,185	-120,000	2,956,078
28	2,956,078	208,274	45,820	-120,000	2,998,532
29	2,998,532	211,321	46,491	-120,000	3,043,363
30	\$3,043,363	\$214,539	\$47,199	\$-120,000	\$3,090,704

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