

INTRODUCTION

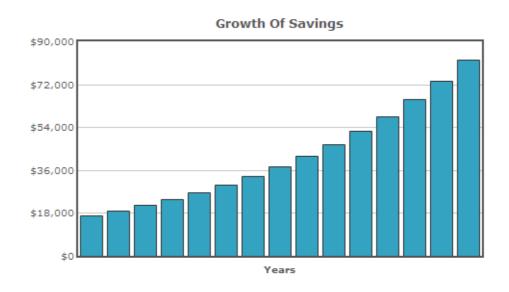
Compound interest can have a dramatic effect on the growth of regular savings and lump sum deposits. Use this calculator to determine the potential future value of your savings.

SUMMARY OF INPUT

Initial balance or deposit	\$15,000		
Annual savings amount	\$0		
Annual increase in contributions	0.00%		
Number of years for the analysis	15		
Before-tax return on savings	12.00%		
Marginal tax bracket	0.00%		

ANALYSIS

Based on your savings schedule, you may accumulate \$82,103 over the next 15 years.



Year	Beginning Balance	Savings @ 0.0%	Earnings @ 12.0%	Taxes @ 0.0%	Ending Balance
1	\$15,000	\$0	\$1,800	\$0	\$16,800
2	16,800	0	2,016	0	18,816
3	18,816	0	2,258	0	21,074
4	21,074	0	2,529	0	23,603
5	23,603	0	2,832	0	26,435
6	26,435	0	3,172	0	29,607
7	29,607	0	3,553	0	33,160
8	33,160	0	3,979	0	37,139
9	37,139	0	4,457	0	41,596
10	41,596	0	4,992	0	46,588
11	46,588	0	5,591	0	52,178
12	52,178	0	6,261	0	58,440
13	58,440	0	7,013	0	65,452
14	65,452	0	7,854	0	73,307

15 \$73,307 \$0 \$8,797 \$0 \$82,103

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 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 is for illustrative purposes only. Your results may vary.

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