

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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INTRODUCTION

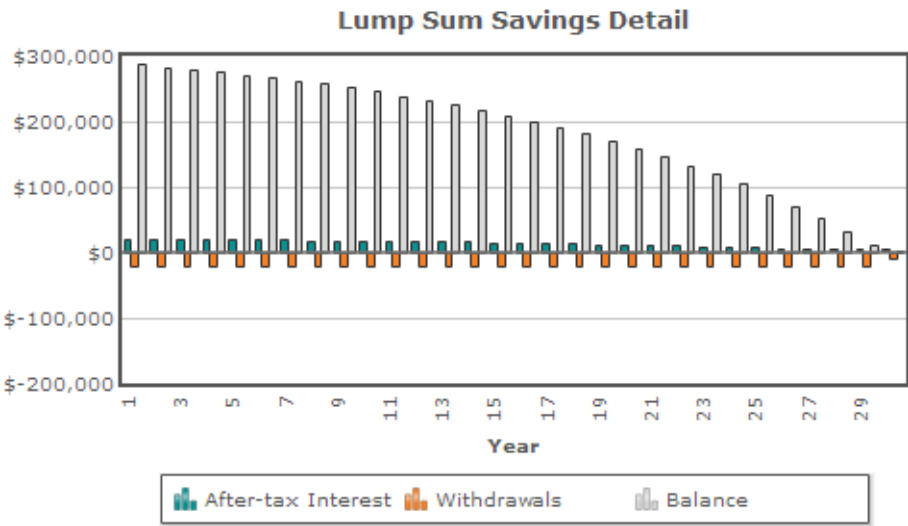
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$289,000
Proposed monthly withdrawal amounts	\$1,875
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	6.70%
Federal marginal tax bracket	0.00%
Desired table display	Yearly

ANALYSIS

Your money will last approximately 30 years with systematic withdrawals totalling \$663,497.



Year	Beginning Balance	Annual Interest @ 6.70%	Taxes @ 0.00%	Withdrawals	Ending Balance
1	\$289,000	\$19,265	\$0	\$-22,500	\$285,765
2	285,765	19,041	0	-22,500	282,306
3	282,306	18,802	0	-22,500	278,609
4	278,609	18,547	0	-22,500	274,655
5	274,655	18,274	0	-22,500	270,429
6	270,429	17,982	0	-22,500	265,911
7	265,911	17,669	0	-22,500	261,080
8	261,080	17,336	0	-22,500	255,916

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	255,916	16,979	0	-22,500	250,395
10	250,395	16,597	0	-22,500	244,492
11	244,492	16,190	0	-22,500	238,182
12	238,182	15,753	0	-22,500	231,435
13	231,435	15,287	0	-22,500	224,222
14	224,222	14,789	0	-22,500	216,511
15	216,511	14,256	0	-22,500	208,268
16	208,268	13,687	0	-22,500	199,454
17	199,454	13,078	0	-22,500	190,032
18	190,032	12,427	0	-22,500	179,958
19	179,958	11,730	0	-22,500	169,189
20	169,189	10,986	0	-22,500	157,675
21	157,675	10,191	0	-22,500	145,366
22	145,366	9,340	0	-22,500	132,206
23	132,206	8,431	0	-22,500	118,137
24	118,137	7,459	0	-22,500	103,096
25	103,096	6,420	0	-22,500	87,016
26	87,016	5,308	0	-22,500	69,824
27	69,824	4,121	0	-22,500	51,445
28	51,445	2,851	0	-22,500	31,795
29	31,795	1,493	0	-22,500	10,788
30	\$10,788	\$208	\$0	\$-10,997	\$0

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