HOW LONG UNTIL MY SAVINGS REACH MY GOAL?

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INTRODUCTION

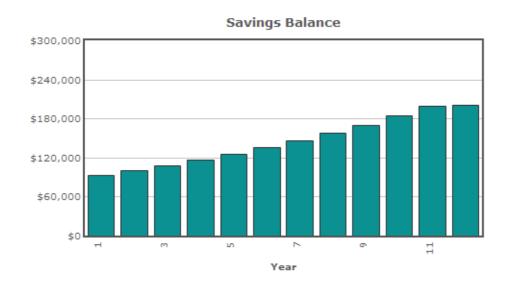
Compound interest can have a dramatic affect on the growth of a single deposit. Use this calculator to determine how many years an existing savings account will take to reach your stated objective.

SUMMARY OF INPUT

Current savings balance	\$85,000	
Desired savings goal	\$200,000	
Before-tax return on savings	8.00%	
Marginal tax bracket	0.00%	

ANALYSIS

It may take 11.1 years to reach your savings goal of \$200,000.



Year	Beginning Balance	Earnings	Taxes @ 0%	Ending Balance
1	\$85,000	\$6,800	\$0	\$91,800
2	91,800	7,344	0	99,144
3	99,144	7,932	0	107,076
4	107,076	8,566	0	115,642
5	115,642	9,251	0	124,893
6	124,893	9,991	0	134,884
7	134,884	10,791	0	145,675
8	145,675	11,654	0	157,329
9	157,329	12,586	0	169,915
10	169,915	13,593	0	183,509
11	183,509	14,681	0	198,189

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.

11 \$198,189 \$1,811 \$0 \$200,000

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