

Pre-Retirement Accumulation Analysis Using a Hypothetical Portfolio Account

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Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: George Baker, MD

Prior Accrued Account Value
0
Account Yield
5.00%

Pre-Retirement Year	Age	(1) Payment to the Account	(2) Beginning of Year Value of Account	(3) Annualized Earnings Accrued	(4) Year End Value of Account (2) + (3)
1	45	20,000	20,000	1,000	21,000
2	46	20,000	41,000	2,050	43,050
3	47	20,000	63,050	3,153	66,203
4	48	20,000	86,203	4,310	90,513
5	49	20,000	110,513	5,526	116,038
6	50	20,000	136,038	6,802	142,840
7	51	20,000	162,840	8,142	170,982
8	52	20,000	190,982	9,549	200,531
9	53	20,000	220,531	11,027	231,558
10	54	20,000	251,558	12,578	264,136
11	55	20,000	284,136	14,207	298,343
12	56	20,000	318,343	15,917	334,260
13	57	20,000	354,260	17,713	371,973
14	58	20,000	391,973	19,599	411,571
15	59	20,000	431,571	21,579	453,150
16	60	20,000	473,150	23,657	496,807
17	61	20,000	516,807	25,840	542,648
18	62	20,000	562,648	28,132	590,780
19	63	20,000	610,780	30,539	641,319
20	64	20,000	661,319	33,066	694,385
		400,000		294,386	

Note: Calculations assume that all earnings are after tax.

Retirement Distribution Analysis Using a Hypothetical Portfolio Account

Distribution Page: 1

Presented By: [Licensed user's name appears here]

For: George Baker, MD

Date: [Current date appears here]

Account Yield
7.00% Distribution Method
Earnings & Principal

Retirement Year	Age	(1) Beginning of Year Value of Account	(2) Withdrawal from Account	(3) Account Balance After Withdrawal (1) - (2)	(4) Annualized Earnings Accrued	(5) Year End Value of Account (3) + (4)
1	65	694,385	61,257	633,128	44,319	677,447
2	66	677,447	61,257	616,190	43,133	659,323
3	67	659,323	61,257	598,066	41,865	639,931
4	68	639,931	61,257	578,674	40,507	619,181
5	69	619,181	61,257	557,924	39,055	596,979
6	70	596,979	61,257	535,722	37,501	573,223
7	71	573,223	61,257	511,966	35,838	547,804
8	72	547,804	61,257	486,547	34,058	520,605
9	73	520,605	61,257	459,348	32,154	491,502
10	74	491,502	61,257	430,245	30,117	460,362
11	75	460,362	61,257	399,105	27,937	427,042
12	76	427,042	61,257	365,785	25,605	391,390
13	77	391,390	61,257	330,133	23,109	353,242
14	78	353,242	61,257	291,985	20,439	312,424
15	79	312,424	61,257	251,167	17,582	268,749
16	80	268,749	61,257	207,492	14,524	222,016
17	81	222,016	61,257	160,759	11,253	172,012
18	82	172,012	61,257	110,755	7,753	118,508
19	83	118,508	61,257	57,251	4,008	61,259
20	84	61,259	61,257	2	0	2
			1,225,140		530,757	

Note: Calculations assume that all earnings are after tax.

Investment Analysis Using a Hypothetical Portfolio Account

Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: George Baker, MD

Accumulation and Distribution Summary

