

Hypothetical Portfolio Account

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

For: George Baker

Pre-Retirement Accumulation

Prior Accrued Account Value 0
 Account Yield 6.00%

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	1,200	21,200
2	46	20,000	41,200	2,472	43,672
3	47	20,000	63,672	3,820	67,492
4	48	20,000	87,492	5,250	92,742
5	49	20,000	112,742	6,765	119,506
6	50	20,000	139,506	8,370	147,877
7	51	20,000	167,877	10,073	177,949
8	52	20,000	197,949	11,877	209,826
9	53	20,000	229,826	13,790	243,616
10	54	20,000	263,616	15,817	279,433
11	55	20,000	299,433	17,966	317,399
12	56	20,000	337,399	20,244	357,643
13	57	20,000	377,643	22,659	400,301
14	58	20,000	420,301	25,218	445,519
15	59	20,000	465,519	27,931	493,451
16	60	20,000	513,451	30,807	544,258
17	61	20,000	564,258	33,855	598,113
18	62	20,000	618,113	37,087	655,200
19	63	20,000	675,200	40,512	715,712
20	64	20,000	735,712	44,143	779,855
		400,000			379,856

Note: Calculations assume that all earnings are after tax.

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Retirement Distribution

Account Yield
6.00%

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	779,855	64,142	715,713	42,943	758,656
2	66	758,656	64,142	694,514	41,671	736,185
3	67	736,185	64,142	672,043	40,323	712,366
4	68	712,366	64,142	648,224	38,893	687,117
5	69	687,117	64,142	622,975	37,379	660,354
6	70	660,354	64,142	596,212	35,773	631,985
7	71	631,985	64,142	567,843	34,071	601,914
8	72	601,914	64,142	537,772	32,266	570,038
9	73	570,038	64,142	505,896	30,354	536,250
10	74	536,250	64,142	472,108	28,326	500,434
11	75	500,434	64,142	436,292	26,178	462,470
12	76	462,470	64,142	398,328	23,900	422,228
13	77	422,228	64,142	358,086	21,485	379,571
14	78	379,571	64,142	315,429	18,926	334,355
15	79	334,355	64,142	270,213	16,213	286,426
16	80	286,426	64,142	222,284	13,337	235,621
17	81	235,621	64,142	171,479	10,289	181,768
18	82	181,768	64,142	117,626	7,058	124,684
19	83	124,684	64,142	60,542	3,633	64,175
20	84	64,175	64,175	0	0	0

1,282,873

503,018

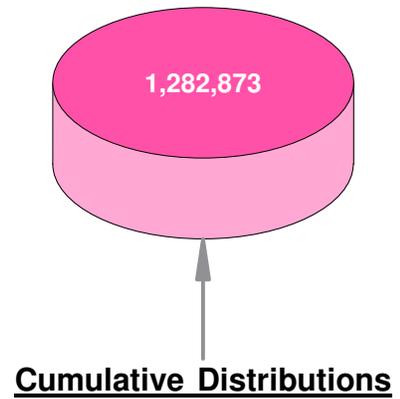
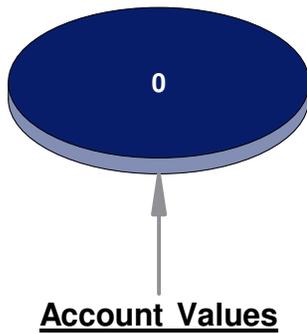
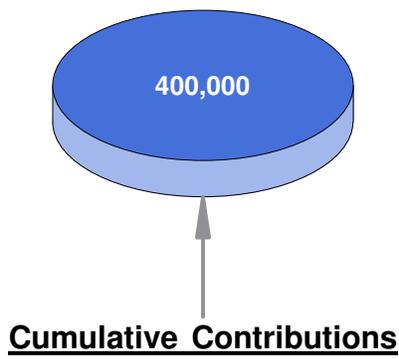
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A Look at Year 40



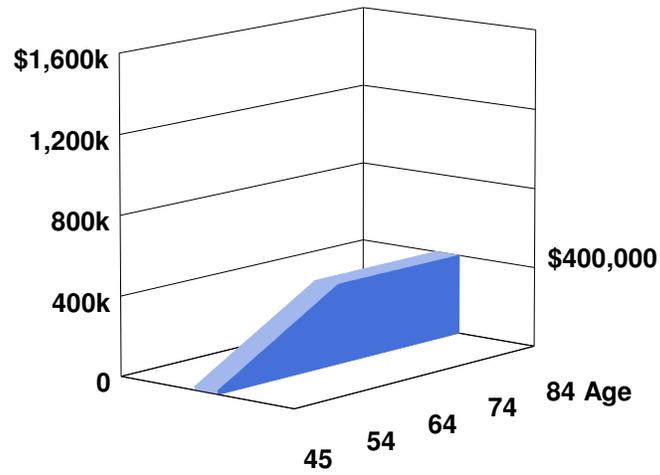
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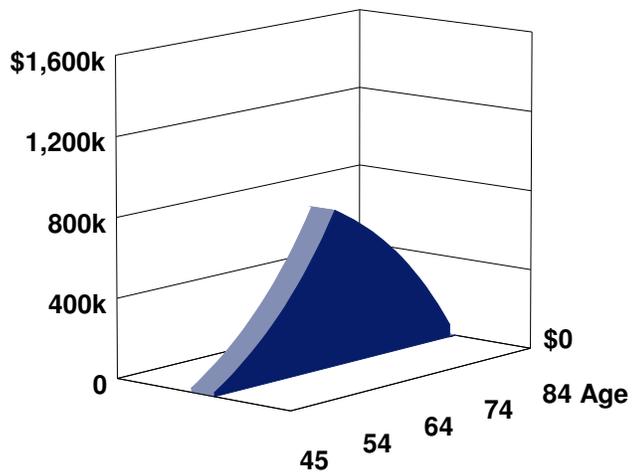
For: George Baker

Year Analysis

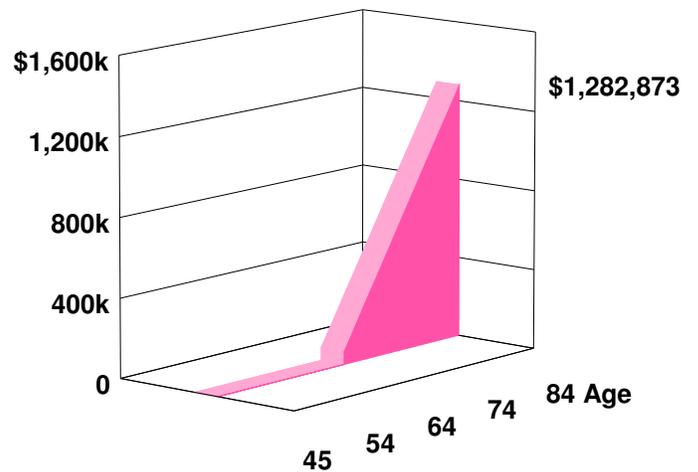
Cumulative Contributions



Account Values



Cumulative Distributions

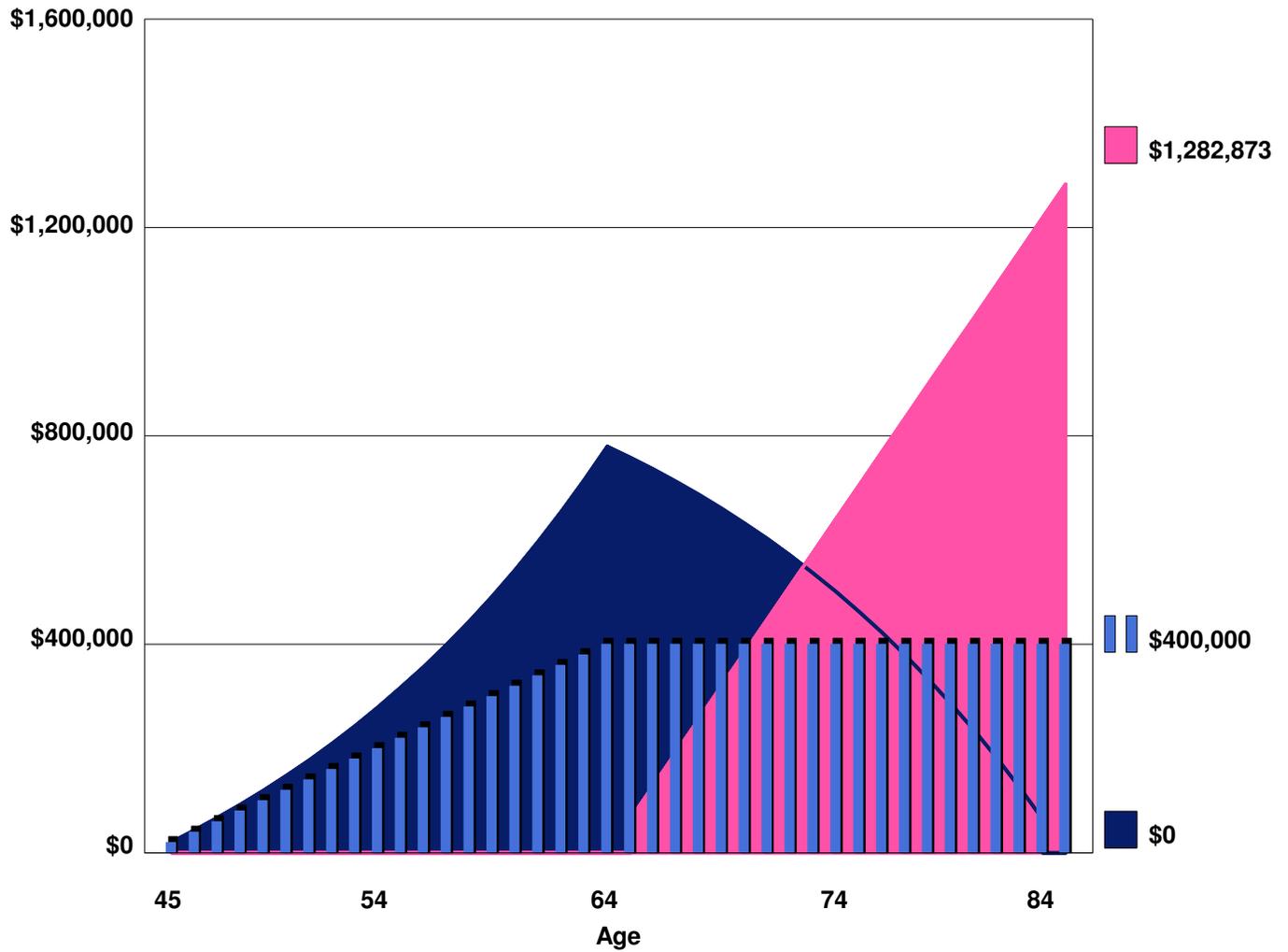


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Accumulation and Distribution Summary



At Year 40

Cumulative Contributions  \$400,000

Cumulative Distributions  \$1,282,873

Account Values  \$0