

Tax Exempt Account

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

For: George Baker, MD

Pre-Retirement Accumulation

Prior Accrued Account Value: 0
 Account Yield: 5.00%
 Pre-Retirement Income Tax Bracket: N/A

Pre-Retirement Year	Age	(1) Payment to the Account	(2) Beginning of Year Value of Account	(3) Annualized Tax Exempt Interest Accrued	(4) Year End Value of Account (2) + (3)*
1	45	20,000	20,000	1,000	20,895
2	46	20,000	40,895	2,045	42,725
3	47	20,000	62,725	3,136	65,532
4	48	20,000	85,532	4,277	89,360
5	49	20,000	109,360	5,468	114,253
6	50	20,000	134,253	6,713	140,261
7	51	20,000	160,261	8,013	167,433
8	52	20,000	187,433	9,372	195,821
9	53	20,000	215,821	10,791	225,479
10	54	20,000	245,479	12,274	256,464
11	55	20,000	276,464	13,823	288,835
12	56	20,000	308,835	15,442	322,656
13	57	20,000	342,656	17,133	357,990
14	58	20,000	377,990	18,899	394,905
15	59	20,000	414,905	20,745	433,472
16	60	20,000	453,472	22,674	473,765
17	61	20,000	493,765	24,688	515,861
18	62	20,000	535,861	26,793	559,840
19	63	20,000	579,840	28,992	605,788
20	64	20,000	625,788	31,289	653,792
		<hr/> 400,000		<hr/> 283,567	

*Management fees reflected in column (4) : 0.50%

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Retirement Distribution

Account Yield 5.00% Retirement Income Tax Bracket N/A Distribution Method Interest & Principal

Retirement Year	Age	(1) Beginning of Year Value of Account	(2) Tax Free Withdrawal of Principal	(3) Account Balance After Withdrawal (1) - (2)	(4) Annualized Tax Exempt Interest Accrued	(5) Year End Value of Account (3) + (4)*
1	65	653,792	48,004	605,788	30,289	632,897
2	66	632,897	48,004	584,893	29,245	611,067
3	67	611,067	48,004	563,063	28,153	588,260
4	68	588,260	48,004	540,256	27,013	564,433
5	69	564,433	48,004	516,429	25,821	539,539
6	70	539,539	48,004	491,535	24,577	513,531
7	71	513,531	48,004	465,527	23,276	486,359
8	72	486,359	48,004	438,355	21,918	457,972
9	73	457,972	48,004	409,968	20,498	428,314
10	74	428,314	48,004	380,310	19,015	397,329
11	75	397,329	48,004	349,325	17,466	364,957
12	76	364,957	48,004	316,953	15,848	331,137
13	77	331,137	48,004	283,133	14,157	295,803
14	78	295,803	48,004	247,799	12,390	258,888
15	79	258,888	48,004	210,884	10,544	220,321
16	80	220,321	48,004	172,317	8,616	180,028
17	81	180,028	48,004	132,024	6,601	137,932
18	82	137,932	48,004	89,928	4,496	93,952
19	83	93,952	48,004	45,948	2,297	48,005
20	84	48,005	48,004	1	0	0

960,080

342,220

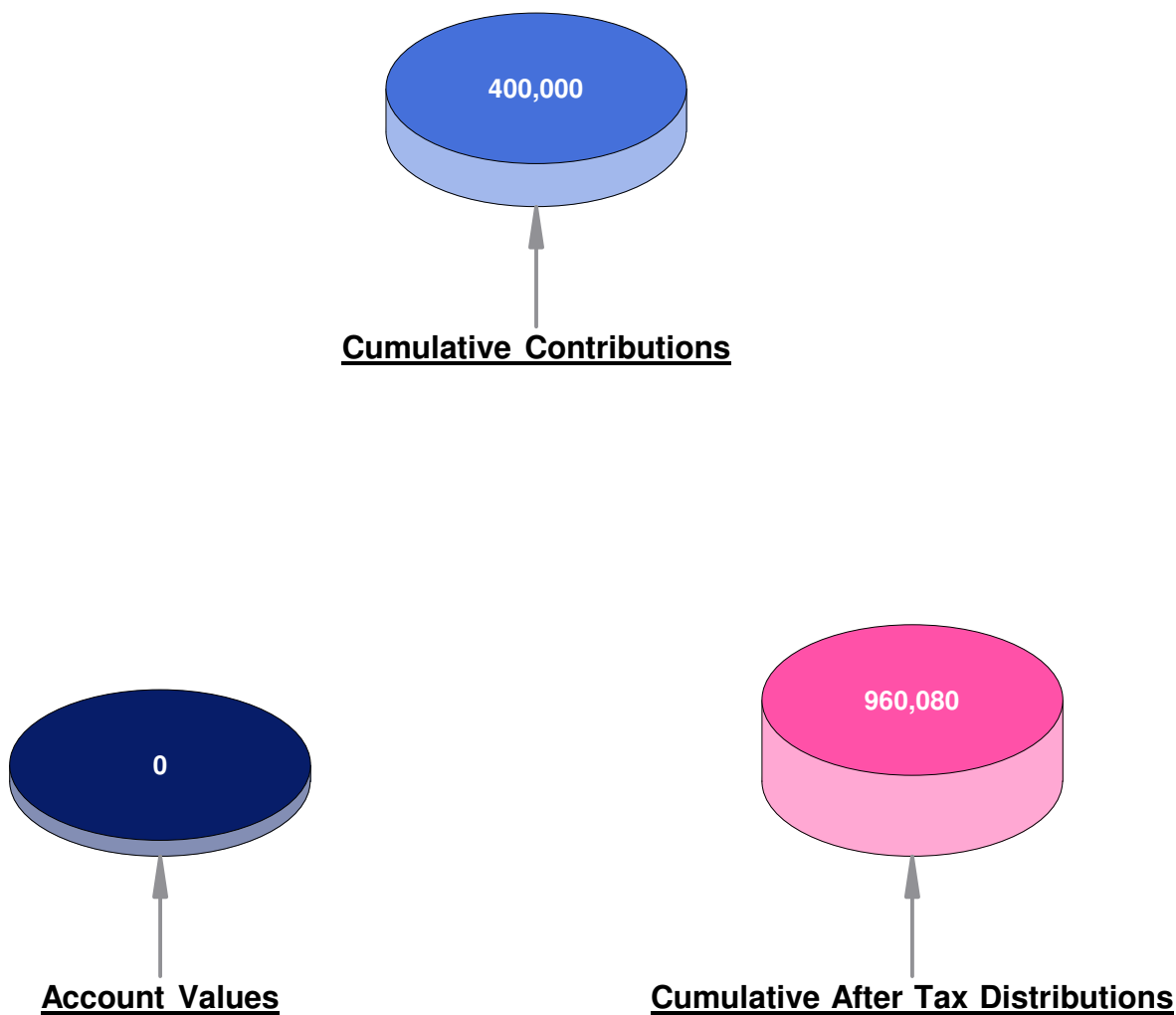
*Management fees reflected in column (5) : 0.50%

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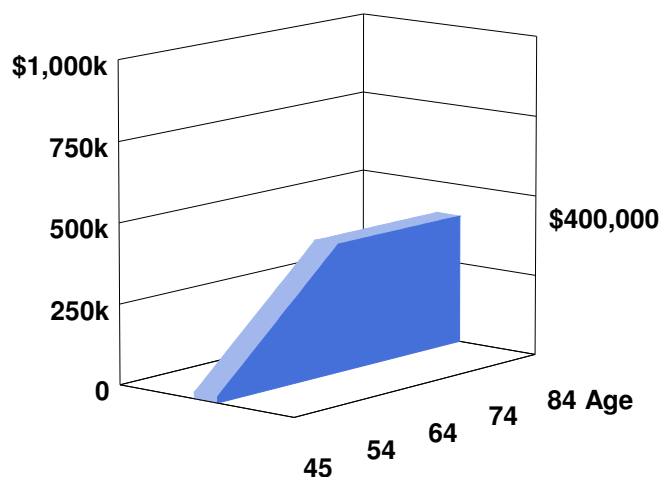
For: George Baker, MD

A Look at Year 40

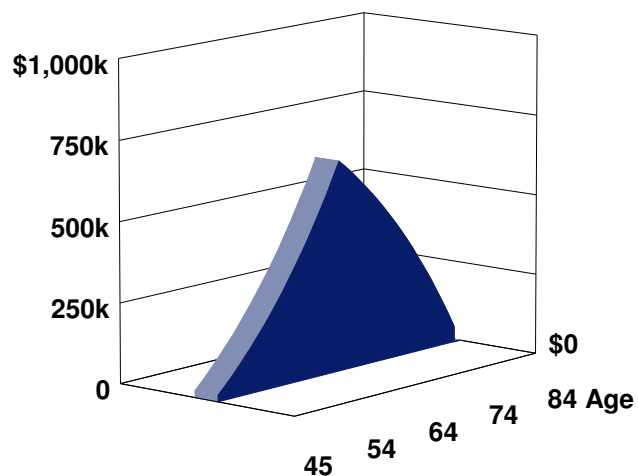


Year Analysis

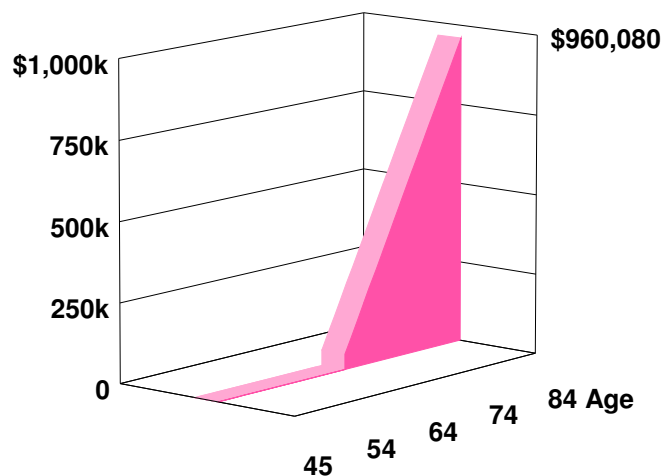
Cumulative Contributions



Account Values



Cumulative After Tax Distributions

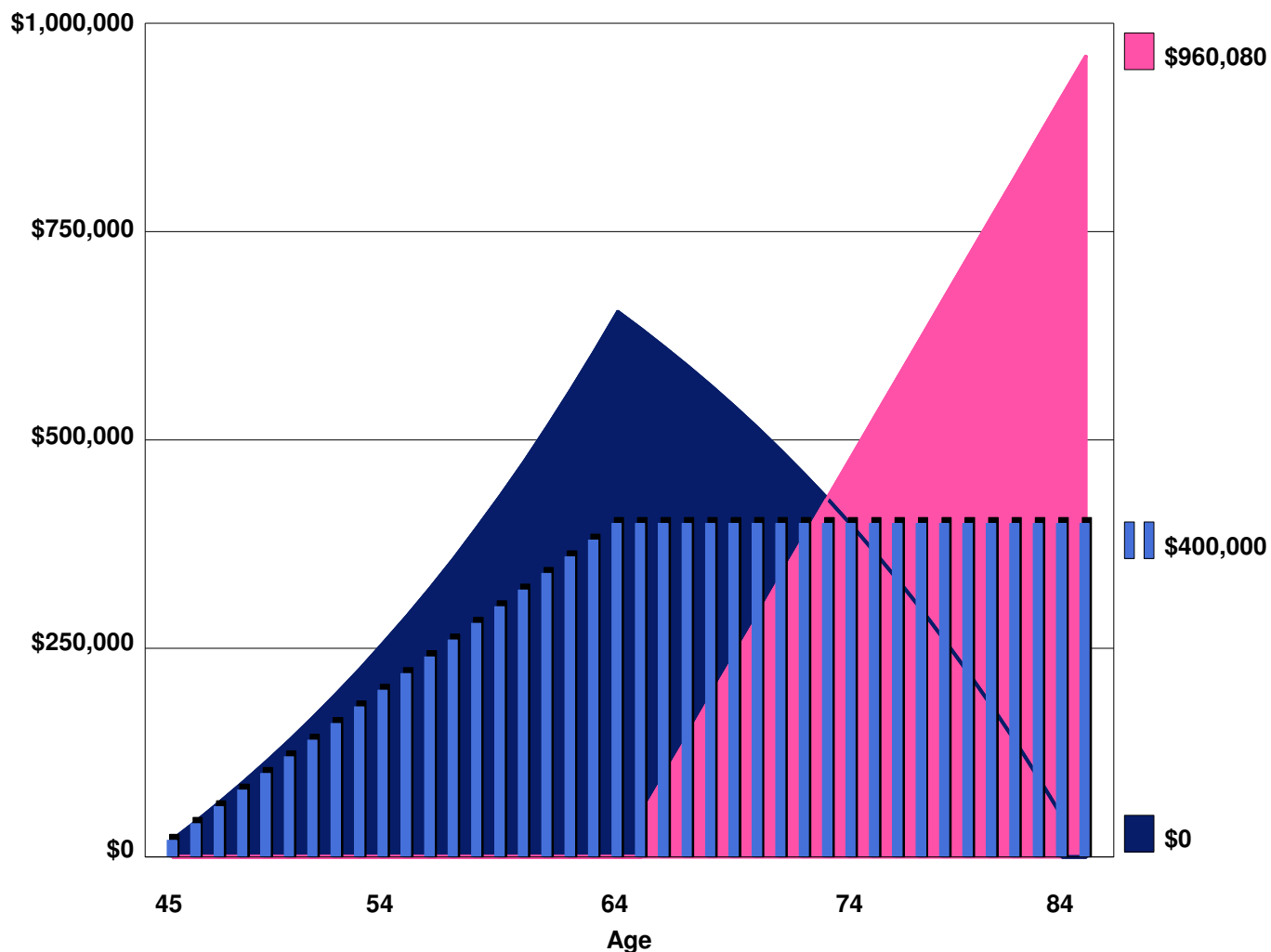


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Accumulation and Distribution Summary



At Year 40

Cumulative Contributions \$400,000

Cumulative After Tax Distributions \$960,080

Account Values \$0