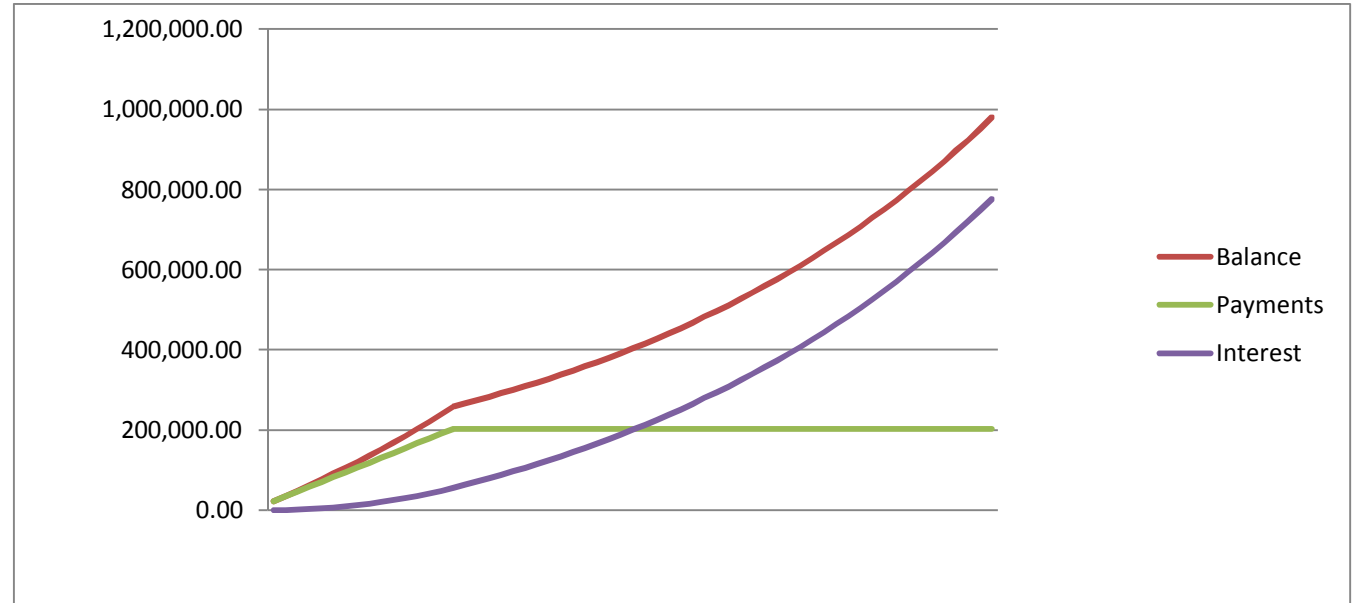


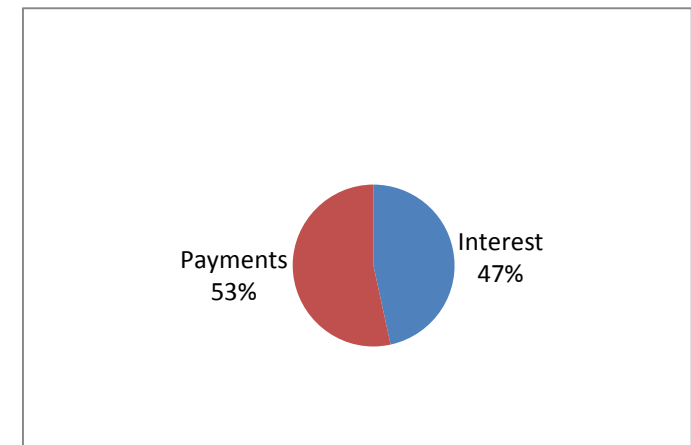
## RETIREMENT SAVINGS CALCULATOR

Inputs	
Current Age:	34
Retirement Age:	62
Investments up to Now:	23000
Expected Annual Return:	3.00 %
Annual Payments:	12,000.00
# of Payments to be made:	15

Outcome	
Years until Retirement:	28
Estimated Values at Retirement	
Invested	Interest Earned
203,000.00	177,379.92
<b>380,379.92</b>	



Year	Age	Rate	Invested (Payment)	Cumulative Payments	Interest	Cumulative Interest	Balance
0			23,000.00	23,000.00	0.00	0.00	23,000.00
1	35	3.00%	12,000.00	35,000.00	690.00	690.00	35,690.00
2	36	3.00%	12,000.00	47,000.00	1,070.70	1,760.70	48,760.70
3	37	3.00%	12,000.00	59,000.00	1,462.82	3,223.52	62,223.52
4	38	3.00%	12,000.00	71,000.00	1,866.71	5,090.23	76,090.23
5	39	3.00%	12,000.00	83,000.00	2,282.71	7,372.93	90,372.93
6	40	3.00%	12,000.00	95,000.00	2,711.19	10,084.12	105,084.12
7	41	3.00%	12,000.00	107,000.00	3,152.52	13,236.65	120,236.65
8	42	3.00%	12,000.00	119,000.00	3,607.10	16,843.74	135,843.74
9	43	3.00%	12,000.00	131,000.00	4,075.31	20,919.06	151,919.06
10	44	3.00%	12,000.00	143,000.00	4,557.57	25,476.63	168,476.63



11	45	3.00%	12,000.00	155,000.00	5,054.30	30,530.93	185,530.93
12	46	3.00%	12,000.00	167,000.00	5,565.93	36,096.86	203,096.86
13	47	3.00%	12,000.00	179,000.00	6,092.91	42,189.76	221,189.76
14	48	3.00%	12,000.00	191,000.00	6,635.69	48,825.45	239,825.45
15	49	3.00%	12,000.00	203,000.00	7,194.76	56,020.22	259,020.22
16	50	3.00%	0.00	203,000.00	7,770.61	63,790.82	266,790.82
17	51	3.00%	0.00	203,000.00	8,003.72	71,794.55	274,794.55
18	52	3.00%	0.00	203,000.00	8,243.84	80,038.38	283,038.38
19	53	3.00%	0.00	203,000.00	8,491.15	88,529.54	291,529.54
20	54	3.00%	0.00	203,000.00	8,745.89	97,275.42	300,275.42
21	55	3.00%	0.00	203,000.00	9,008.26	106,283.69	309,283.69
22	56	3.00%	0.00	203,000.00	9,278.51	115,562.20	318,562.20
23	57	3.00%	0.00	203,000.00	9,556.87	125,119.06	328,119.06
24	58	3.00%	0.00	203,000.00	9,843.57	134,962.63	337,962.63
25	59	3.00%	0.00	203,000.00	10,138.88	145,101.51	348,101.51
26	60	3.00%	0.00	203,000.00	10,443.05	155,544.56	358,544.56
27	61	3.00%	0.00	203,000.00	10,756.34	166,300.89	369,300.89
28	62	3.00%	0.00	203,000.00	11,079.03	177,379.92	380,379.92
29	63	3.00%	0.00	203,000.00	11,411.40	188,791.32	391,791.32
30	64	3.00%	0.00	203,000.00	11,753.74	200,545.06	403,545.06
31	65	3.00%	0.00	203,000.00	12,106.35	212,651.41	415,651.41
32	66	3.00%	0.00	203,000.00	12,469.54	225,120.95	428,120.95
33	67	3.00%	0.00	203,000.00	12,843.63	237,964.58	440,964.58
34	68	3.00%	0.00	203,000.00	13,228.94	251,193.52	454,193.52
35	69	3.00%	0.00	203,000.00	13,625.81	264,819.32	467,819.32
36	70	3.00%	0.00	203,000.00	14,034.58	278,853.90	481,853.90
37	71	3.00%	0.00	203,000.00	14,455.62	293,309.52	496,309.52
38	72	3.00%	0.00	203,000.00	14,889.29	308,198.81	511,198.81
39	73	3.00%	0.00	203,000.00	15,335.96	323,534.77	526,534.77
40	74	3.00%	0.00	203,000.00	15,796.04	339,330.81	542,330.81
41	75	3.00%	0.00	203,000.00	16,269.92	355,600.74	558,600.74
42	76	3.00%	0.00	203,000.00	16,758.02	372,358.76	575,358.76
43	77	3.00%	0.00	203,000.00	17,260.76	389,619.52	592,619.52
44	78	3.00%	0.00	203,000.00	17,778.59	407,398.11	610,398.11
45	79	3.00%	0.00	203,000.00	18,311.94	425,710.05	628,710.05
46	80	3.00%	0.00	203,000.00	18,861.30	444,571.35	647,571.35
47	81	3.00%	0.00	203,000.00	19,427.14	463,998.49	666,998.49



48	82	3.00%	0.00	203,000.00	20,009.95	484,008.45	687,008.45
49	83	3.00%	0.00	203,000.00	20,610.25	504,618.70	707,618.70
50	84	3.00%	0.00	203,000.00	21,228.56	525,847.26	728,847.26
51	85	3.00%	0.00	203,000.00	21,865.42	547,712.68	750,712.68
52	86	3.00%	0.00	203,000.00	22,521.38	570,234.06	773,234.06
53	87	3.00%	0.00	203,000.00	23,197.02	593,431.08	796,431.08
54	88	3.00%	0.00	203,000.00	23,892.93	617,324.02	820,324.02
55	89	3.00%	0.00	203,000.00	24,609.72	641,933.74	844,933.74
56	90	3.00%	0.00	203,000.00	25,348.01	667,281.75	870,281.75
57	91	3.00%	0.00	203,000.00	26,108.45	693,390.20	896,390.20
58	92	3.00%	0.00	203,000.00	26,891.71	720,281.91	923,281.91
59	93	3.00%	0.00	203,000.00	27,698.46	747,980.37	950,980.37
60	94	3.00%	0.00	203,000.00	28,529.41	776,509.78	979,509.78