

FINANCIAL DISCLOSURE

Assumptions

1. The investment terms and fees described below remain the same throughout the projection period.
2. You withdraw the entire IRA at the end of the accumulation period.
3. The single contribution column assumes that \$1,000 was contributed at the beginning of the year (the 1st year).
4. The annual contribution column assumes that \$1,000 was contributed at the beginning of each year starting this year (the 1st year).

Calculation Data	
Nominal Earnings Rate	0.1000
Calculation Method	Compound
Compounding Frequency	Monthly
Effective Annual Yield	0.1000
Term in	Days
Number of Days	365

Penalties and Fees	
Withdrawal Penalty (Days)	0
Enrollment Fee	\$0.00
Annual Fee	\$0.00
Early WDL/Term Fee	\$25.00

The three columns in the Accumulated Period Chart below list the projected values at the end of each year. These are only projections, not guaranteed amounts. The future value of your IRA will depend on many factors

Use the Accumulated Period Chart to find the value at the end of a particular year. Locate the desired number of years, then move to the left to obtain the single contribution value, and move to the right to obtain the annual contribution value.

Use the chart on the right side of the page to find the accumulation period for the year you attain age 60, 65, or 70. Use that year with the Accumulated Period Chart to find the projected value for that age.

Accumulated Period Chart					
Single Contribution Value	Years	Annual Contribution Value	Single Contribution Value	Years	Annual Contribution Value
\$976	1	\$976	\$1,002	27	\$27,356
\$977	2	\$1,978	\$1,003	28	\$28,385
\$978	3	\$2,981	\$1,004	29	\$29,414
\$979	4	\$3,985	\$1,005	30	\$30,445
\$980	5	\$4,990	\$1,006	31	\$31,476
\$981	6	\$5,996	\$1,008	32	\$32,509
\$982	7	\$7,003	\$1,009	33	\$33,542
\$983	8	\$8,011	\$1,010	34	\$34,577
\$984	9	\$9,020	\$1,011	35	\$35,612
\$985	10	\$10,030	\$1,012	36	\$36,649
\$986	11	\$11,041	\$1,013	37	\$37,687
\$987	12	\$12,053	\$1,014	38	\$38,725
\$988	13	\$13,066	\$1,015	39	\$39,765
\$989	14	\$14,080	\$1,016	40	\$40,806
\$990	15	\$15,096	\$1,017	41	\$41,848
\$991	16	\$16,112	\$1,018	42	\$42,890
\$992	17	\$17,129	\$1,019	43	\$43,934
\$993	18	\$18,147	\$1,020	44	\$44,979
\$994	19	\$19,166	\$1,021	45	\$46,025
\$995	20	\$20,186	\$1,022	46	\$47,072
\$996	21	\$21,208	\$1,023	47	\$48,121
\$997	22	\$22,230	\$1,024	48	\$49,170
\$998	23	\$23,253	\$1,025	49	\$50,220
\$999	24	\$24,277	\$1,026	50	\$51,271
\$1,000	25	\$25,303	\$1,027	51	\$52,323
\$1,001	26	\$26,329	\$1,028	52	\$53,377

Age Now	Years Until You Reach		
	60	65	70
69			1
68			2
67			3
66			4
65			5
64		1	6
63		2	7
62		3	8
61		4	9
60		5	10
59	1	6	11
58	2	7	12
57	3	8	13
56	4	9	14
55	5	10	15
54	6	11	16
53	7	12	17
52	8	13	18
51	9	14	19
50	10	15	20
49	11	16	21
48	12	17	22
47	13	18	23
46	14	19	24
45	15	20	25
44	16	21	26
43	17	22	27
42	18	23	28
41	19	24	29
40	20	25	30
39	21	26	31
38	22	27	32
37	23	28	33
36	24	29	34
35	25	30	35
34	26	31	36
33	27	32	37
32	28	33	38
31	29	34	39
30	30	35	40
29	31	36	41
28	32	37	42
27	33	38	43
26	34	39	44
25	35	40	45
24	36	41	46
23	37	42	47
22	38	43	48
21	39	44	49
20	40	45	50
19	41	46	51
18	42	47	52