

	Nominal \$									
CRR	12%		11%		10%		9%		8%	
<b>Table 1 - Deposit \$3,000 at Birth --&gt; Initial Deposit Grows to age 65 --&gt; 5% Annual Withdrawals age 65 to age 95</b>										
Deposit Amount	\$ 3,000		\$ 3,000		\$ 3,000		\$ 3,000		\$ 3,000	
First Deposit	0		0		0		0		0	
Last Deposit	0		0		0		0		0	
Begin Withdrawals	65		65		65		65		65	
Balance @ age 65	\$ 4,745,617		\$ 2,649,201		\$ 1,471,112		\$ 812,538		\$ 446,340	
Withdrawal Rate	5%		5%		5%		5%		5%	
Total Distributions	\$ 20,133,878		\$ 9,511,783		\$ 4,487,412		\$ 2,114,611		\$ 995,540	
Balance @ age 95	\$ 30,516,981		\$ 13,017,045		\$ 5,509,783		\$ 2,313,911		\$ 964,020	
Age	Balance	W/D	Balance	W/D	Balance	W/D	Balance	W/D	Balance	W/D
0	3,000		3,000		3,000		3,000		3,000	
1	3,360		3,330		3,300		3,270		3,240	
2	3,763		3,696		3,630		3,564		3,499	
3	4,215		4,103		3,993		3,885		3,779	
4	4,721		4,554		4,392		4,235		4,081	
5	5,287		5,055		4,832		4,616		4,408	
6	5,921		5,611		5,315		5,031		4,761	
7	6,632		6,228		5,846		5,484		5,141	
8	7,428		6,914		6,431		5,978		5,553	
9	8,319		7,674		7,074		6,516		5,997	
10	9,318		8,518		7,781		7,102		6,477	
11	10,436		9,455		8,559		7,741		6,995	
12	11,688		10,495		9,415		8,438		7,555	
13	13,090		11,650		10,357		9,197		8,159	
14	14,661		12,931		11,392		10,025		8,812	
15	16,421		14,354		12,532		10,927		9,517	
16	18,391		15,933		13,785		11,911		10,278	
17	20,598		17,685		15,163		12,983		11,100	
18	23,070		19,631		16,680		14,151		11,988	
19	25,838		21,790		18,348		15,425		12,947	
20	28,939		24,187		20,182		16,813		13,983	
21	32,412		26,847		22,201		18,326		15,102	
22	36,301		29,801		24,421		19,976		16,310	
23	40,657		33,079		26,863		21,774		17,614	
24	45,536		36,717		29,549		23,733		19,024	
25	51,000		40,756		32,504		25,869		20,545	
26	57,120		45,240		35,755		28,197		22,189	
27	63,975		50,216		39,330		30,735		23,964	
28	71,652		55,740		43,263		33,501		25,881	
29	80,250		61,871		47,589		36,517		27,952	
30	89,880		68,677		52,348		39,803		30,188	
31	100,665		76,231		57,583		43,385		32,603	
32	112,745		84,617		63,341		47,290		35,211	
33	126,275		93,925		69,675		51,546		38,028	
34	141,428		104,256		76,643		56,185		41,070	
35	158,399		115,725		84,307		61,242		44,356	
36	177,407		128,454		92,738		66,754		47,905	
37	198,696		142,584		102,012		72,762		51,737	
38	222,539		158,268		112,213		79,310		55,876	
39	249,244		175,678		123,434		86,448		60,346	
40	279,153		195,003		135,778		94,228		65,174	
41	312,651		216,453		149,356		102,709		70,387	
42	350,169		240,263		164,291		111,953		76,018	
43	392,190		266,692		180,720		122,028		82,100	
44	439,253		296,028		198,792		133,011		88,668	
45	491,963		328,591		218,671		144,982		95,761	
46	550,998		364,736		240,539		158,030		103,422	
47	617,118		404,857		264,592		172,253		111,696	
48	691,172		449,391		291,052		187,756		120,632	
49	774,113		498,824		320,157		204,654		130,282	
50	867,007		553,694		352,173		223,073		140,705	
51	971,047		614,601		387,390		243,149		151,961	
52	1,087,573		682,207		426,129		265,033		164,118	
53	1,218,082		757,250		468,742		288,885		177,248	
54	1,364,252		840,547		515,616		314,885		191,427	
55	1,527,962		933,007		567,177		343,225		206,742	
56	1,711,317		1,035,638		623,895		374,115		223,281	
57	1,916,675		1,149,558		686,285		407,785		241,143	
58	2,146,676		1,276,010		754,913		444,486		260,435	
59	2,404,278		1,416,371		830,404		484,490		281,270	

CRR	7%		6%		5%		4%	
<b>Table 1 -</b>								
Deposit Amount	\$ 3,000		\$ 3,000		\$ 3,000		\$ 3,000	
First Deposit	0		0		0		0	
Last Deposit	0		0		0		0	
Begin Withdrawals	65		65		65		65	
Balance @ age 65	\$ 243,819		\$ 132,435		\$ 71,520		\$ 38,396	
Withdrawal Rate	5%		5%		5%		5%	
Total Distributions	\$ 468,342		\$ 220,197		\$ 103,480		\$ 48,610	
Balance @ age 95	\$ 398,372		\$ 163,263		\$ 66,346		\$ 26,730	
Age	Balance	W/D	Balance	W/D	Balance	W/D	Balance	W/D
0	3,000		3,000		3,000		3,000	
1	3,210		3,180		3,150		3,120	
2	3,435		3,371		3,308		3,245	
3	3,675		3,573		3,473		3,375	
4	3,932		3,787		3,647		3,510	
5	4,208		4,015		3,829		3,650	
6	4,502		4,256		4,020		3,796	
7	4,817		4,511		4,221		3,948	
8	5,155		4,782		4,432		4,106	
9	5,515		5,068		4,654		4,270	
10	5,901		5,373		4,887		4,441	
11	6,315		5,695		5,131		4,618	
12	6,757		6,037		5,388		4,803	
13	7,230		6,399		5,657		4,995	
14	7,736		6,783		5,940		5,195	
15	8,277		7,190		6,237		5,403	
16	8,856		7,621		6,549		5,619	
17	9,476		8,078		6,876		5,844	
18	10,140		8,563		7,220		6,077	
19	10,850		9,077		7,581		6,321	
20	11,609		9,621		7,960		6,573	
21	12,422		10,199		8,358		6,836	
22	13,291		10,811		8,776		7,110	
23	14,222		11,459		9,215		7,394	
24	15,217		12,147		9,675		7,690	
25	16,282		12,876		10,159		7,998	
26	17,422		13,648		10,667		8,317	
27	18,642		14,467		11,200		8,650	
28	19,947		15,335		11,760		8,996	
29	21,343		16,255		12,348		9,356	
30	22,837		17,230		12,966		9,730	
31	24,435		18,264		13,614		10,119	
32	26,146		19,360		14,295		10,524	
33	27,976		20,522		15,010		10,945	
34	29,934		21,753		15,760		11,383	
35	32,030		23,058		16,548		11,838	
36	34,272		24,442		17,375		12,312	
37	36,671		25,908		18,244		12,804	
38	39,238		27,463		19,156		13,316	
39	41,984		29,111		20,114		13,849	
40	44,923		30,857		21,120		14,403	
41	48,068		32,709		22,176		14,979	
42	51,433		34,671		23,285		15,578	
43	55,033		36,751		24,449		16,201	
44	58,885		38,956		25,671		16,850	
45	63,007		41,294		26,955		17,524	
46	67,418		43,771		28,303		18,224	
47	72,137		46,398		29,718		18,953	
48	77,187		49,182		31,204		19,712	
49	82,590		52,133		32,764		20,500	
50	88,371		55,260		34,402		21,320	
51	94,557		58,576		36,122		22,173	
52	101,176		62,091		37,928		23,060	
53	108,258		65,816		39,825		23,982	
54	115,836		69,765		41,816		24,941	
55	123,945		73,951		43,907		25,939	
56	132,621		78,388		46,102		26,977	
57	141,905		83,091		48,407		28,056	
58	151,838		88,077		50,828		29,178	
59	162,467		93,361		53,369		30,345	

	Nominal \$									
CRR	12%		11%		10%		9%		8%	
60	2,692,791		1,572,172		913,445		528,094		303,771	
61	3,015,926		1,745,111		1,004,789		575,622		328,073	
62	3,377,837		1,937,073		1,105,268		627,428		354,319	
63	3,783,177		2,150,151		1,215,795		683,897		382,664	
64	4,237,158		2,386,667		1,337,375		745,448		413,277	
65	4,745,617	(237,281)	2,649,201	(132,460)	1,471,112	(73,556)	812,538	(40,627)	446,340	(22,317)
66	5,049,337	(252,467)	2,793,582	(139,679)	1,537,312	(76,866)	841,383	(42,069)	457,944	(22,897)
67	5,372,495	(268,625)	2,945,832	(147,292)	1,606,491	(80,325)	871,252	(43,563)	469,851	(23,493)
68	5,716,334	(285,817)	3,106,380	(155,319)	1,678,783	(83,939)	902,182	(45,109)	482,067	(24,103)
69	6,082,180	(304,109)	3,275,678	(163,784)	1,754,329	(87,716)	934,209	(46,710)	494,601	(24,730)
70	6,471,439	(323,572)	3,454,203	(172,710)	1,833,273	(91,664)	967,373	(48,369)	507,460	(25,373)
71	6,885,611	(344,281)	3,642,457	(182,123)	1,915,771	(95,789)	1,001,715	(50,086)	520,654	(26,033)
72	7,326,290	(366,315)	3,840,970	(192,049)	2,001,980	(100,099)	1,037,276	(51,864)	534,191	(26,710)
73	7,795,173	(389,759)	4,050,303	(202,515)	2,092,070	(104,603)	1,074,099	(53,705)	548,080	(27,404)
74	8,294,064	(414,703)	4,271,045	(213,552)	2,186,213	(109,311)	1,112,230	(55,611)	562,330	(28,117)
75	8,824,884	(441,244)	4,503,817	(225,191)	2,284,592	(114,230)	1,151,714	(57,586)	576,951	(28,848)
76	9,389,677	(469,484)	4,749,275	(237,464)	2,387,399	(119,370)	1,192,600	(59,630)	591,952	(29,598)
77	9,990,616	(499,531)	5,008,110	(250,406)	2,494,832	(124,742)	1,234,937	(61,747)	607,343	(30,367)
78	10,630,015	(531,501)	5,281,052	(264,053)	2,607,099	(130,355)	1,278,777	(63,939)	623,133	(31,157)
79	11,310,336	(565,517)	5,568,870	(278,443)	2,724,419	(136,221)	1,324,174	(66,209)	639,335	(31,967)
80	12,034,198	(601,710)	5,872,373	(293,619)	2,847,018	(142,351)	1,371,182	(68,559)	655,958	(32,798)
81	12,804,387	(640,219)	6,192,417	(309,621)	2,975,133	(148,757)	1,419,859	(70,993)	673,013	(33,651)
82	13,623,867	(681,193)	6,529,904	(326,495)	3,109,014	(155,451)	1,470,264	(73,513)	690,511	(34,526)
83	14,495,795	(724,790)	6,885,784	(344,289)	3,248,920	(162,446)	1,522,459	(76,123)	708,464	(35,423)
84	15,423,526	(771,176)	7,261,059	(363,053)	3,395,121	(169,756)	1,576,506	(78,825)	726,884	(36,344)
85	16,410,631	(820,532)	7,656,787	(382,839)	3,547,902	(177,395)	1,632,472	(81,624)	745,783	(37,289)
86	17,460,912	(873,046)	8,074,082	(403,704)	3,707,557	(185,378)	1,690,425	(84,521)	765,174	(38,259)
87	18,578,410	(928,921)	8,514,119	(425,706)	3,874,398	(193,720)	1,750,435	(87,522)	785,068	(39,253)
88	19,767,428	(988,371)	8,978,139	(448,907)	4,048,745	(202,437)	1,812,575	(90,629)	805,480	(40,274)
89	21,032,544	(1,051,627)	9,467,447	(473,372)	4,230,939	(211,547)	1,876,921	(93,846)	826,422	(41,321)
90	22,378,626	(1,118,931)	9,983,423	(499,171)	4,421,331	(221,067)	1,943,552	(97,178)	847,909	(42,395)
91	23,810,859	(1,190,543)	10,527,520	(526,376)	4,620,291	(231,015)	2,012,548	(100,627)	869,955	(43,498)
92	25,334,754	(1,266,738)	11,101,269	(555,063)	4,828,204	(241,410)	2,083,994	(104,200)	892,574	(44,629)
93	26,956,178	(1,347,809)	11,706,289	(585,314)	5,045,473	(252,274)	2,157,976	(107,899)	915,781	(45,789)
94	28,681,373	(1,434,069)	12,344,281	(617,214)	5,272,520	(263,626)	2,234,584	(111,729)	939,591	(46,980)
95	30,516,981		13,017,045		5,509,783		2,313,911		964,020	

CRR	7%		6%		5%		4%	
60	173,839		98,963		56,038		31,559	
61	186,008		104,901		58,839		32,821	
62	199,029		111,195		61,781		34,134	
63	212,961		117,867		64,870		35,499	
64	227,868		124,939		68,114		36,919	
65	243,819	(12,191)	132,435	(6,622)	71,520	(3,576)	38,396	(1,920)
66	247,842	(12,392)	133,362	(6,668)	71,341	(3,567)	37,935	(1,897)
67	251,931	(12,597)	134,295	(6,715)	71,163	(3,558)	37,480	(1,874)
68	256,088	(12,804)	135,236	(6,762)	70,985	(3,549)	37,030	(1,852)
69	260,313	(13,016)	136,182	(6,809)	70,807	(3,540)	36,586	(1,829)
70	264,608	(13,230)	137,135	(6,857)	70,630	(3,532)	36,147	(1,807)
71	268,974	(13,449)	138,095	(6,905)	70,454	(3,523)	35,713	(1,786)
72	273,413	(13,671)	139,062	(6,953)	70,277	(3,514)	35,285	(1,764)
73	277,924	(13,896)	140,036	(7,002)	70,102	(3,505)	34,861	(1,743)
74	282,510	(14,125)	141,016	(7,051)	69,927	(3,496)	34,443	(1,722)
75	287,171	(14,359)	142,003	(7,100)	69,752	(3,488)	34,030	(1,701)
76	291,909	(14,595)	142,997	(7,150)	69,577	(3,479)	33,621	(1,681)
77	296,726	(14,836)	143,998	(7,200)	69,403	(3,470)	33,218	(1,661)
78	301,622	(15,081)	145,006	(7,250)	69,230	(3,461)	32,819	(1,641)
79	306,599	(15,330)	146,021	(7,301)	69,057	(3,453)	32,425	(1,621)
80	311,657	(15,583)	147,043	(7,352)	68,884	(3,444)	32,036	(1,602)
81	316,800	(15,840)	148,072	(7,404)	68,712	(3,436)	31,652	(1,583)
82	322,027	(16,101)	149,109	(7,455)	68,540	(3,427)	31,272	(1,564)
83	327,340	(16,367)	150,153	(7,508)	68,369	(3,418)	30,897	(1,545)
84	332,742	(16,637)	151,204	(7,560)	68,198	(3,410)	30,526	(1,526)
85	338,232	(16,912)	152,262	(7,613)	68,027	(3,401)	30,160	(1,508)
86	343,813	(17,191)	153,328	(7,666)	67,857	(3,393)	29,798	(1,490)
87	349,486	(17,474)	154,401	(7,720)	67,688	(3,384)	29,440	(1,472)
88	355,252	(17,763)	155,482	(7,774)	67,518	(3,376)	29,087	(1,454)
89	361,114	(18,056)	156,570	(7,829)	67,350	(3,367)	28,738	(1,437)
90	367,072	(18,354)	157,666	(7,883)	67,181	(3,359)	28,393	(1,420)
91	373,129	(18,656)	158,770	(7,939)	67,013	(3,351)	28,052	(1,403)
92	379,285	(18,964)	159,881	(7,994)	66,846	(3,342)	27,716	(1,386)
93	385,544	(19,277)	161,001	(8,050)	66,679	(3,334)	27,383	(1,369)
94	391,905	(19,595)	162,128	(8,106)	66,512	(3,326)	27,055	(1,353)
95	398,372		163,263		66,346		26,730	

	Nominal \$									
CRR	12%		11%		10%		9%		8%	
<b>Table 2 - Deposit \$365/yr for first 21 yrs --&gt; Balance Grows to age 65 --&gt; 5% Annual Withdrawals age 65 to age 95</b>										
Deposit Amount	\$	365	\$	365	\$	365	\$	365	\$	365
First Deposit		0		0		0		0		0
Last Deposit		21		21		21		21		21
Begin Withdrawals		65		65		65		65		65
CRR		12%		11%		10%		9%		8%
Balance @ age 21	\$	33,398	\$	29,278	\$	25,697	\$	22,584	\$	19,877
Balance @ age 65	\$	4,890,117	\$	2,889,055	\$	1,702,788	\$	1,001,296	\$	587,476
Withdrawal Rate		5%		5%		5%		5%		5%
Total Distributions	\$	20,746,934	\$	10,372,964	\$	5,194,106	\$	2,605,848	\$	1,310,338
Balance @ age 95	\$	31,446,192	\$	14,195,585	\$	6,377,484	\$	2,851,448	\$	1,268,851
Age	Balance	W/D	Balance	W/D	Balance	W/D	Balance	W/D	Balance	W/D
0	365		365		365		365		365	
1	774		770		767		763		759	
2	1,232		1,220		1,208		1,197		1,185	
3	1,744		1,719		1,694		1,669		1,645	
4	2,319		2,273		2,228		2,184		2,141	
5	2,962		2,888		2,816		2,746		2,678	
6	3,682		3,571		3,463		3,358		3,257	
7	4,489		4,329		4,174		4,025		3,882	
8	5,393		5,170		4,957		4,753		4,558	
9	6,405		6,104		5,817		5,545		5,288	
10	7,539		7,140		6,764		6,410		6,076	
11	8,809		8,290		7,805		7,351		6,927	
12	10,231		9,567		8,951		8,378		7,846	
13	11,823		10,985		10,211		9,497		8,838	
14	13,607		12,558		11,597		10,717		9,911	
15	15,605		14,304		13,122		12,046		11,068	
16	17,843		16,243		14,799		13,495		12,319	
17	20,349		18,395		16,644		15,075		13,669	
18	23,155		20,783		18,673		16,797		15,128	
19	26,299		23,434		20,905		18,673		16,703	
20	29,820		26,377		23,361		20,719		18,404	
21	33,398		29,278		25,697		22,584		19,877	
22	37,406		32,499		28,267		24,616		21,467	
23	41,895		36,074		31,093		26,832		23,184	
24	46,922		40,042		34,203		29,247		25,039	
25	52,553		44,446		37,623		31,879		27,042	
26	58,859		49,336		41,385		34,748		29,205	
27	65,923		54,762		45,524		37,875		31,542	
28	73,833		60,786		50,076		41,284		34,065	
29	82,693		67,473		55,084		45,000		36,790	
30	92,617		74,895		60,592		49,050		39,734	
31	103,730		83,133		66,651		53,464		42,912	
32	116,178		92,278		73,317		58,276		46,345	
33	130,120		102,428		80,648		63,521		50,053	
34	145,734		113,696		88,713		69,237		54,057	
35	163,222		126,202		97,584		75,469		58,382	
36	182,809		140,084		107,343		82,261		63,052	
37	204,746		155,494		118,077		89,664		68,096	
38	229,315		172,598		129,885		97,734		73,544	
39	256,833		191,584		142,873		106,530		79,428	
40	287,653		212,658		157,161		116,118		85,782	
41	322,171		236,050		172,877		126,569		92,645	
42	360,832		262,016		190,164		137,960		100,056	
43	404,132		290,837		209,181		150,376		108,061	
44	452,627		322,830		230,099		163,910		116,705	
45	506,943		358,341		253,109		178,662		126,042	
46	567,776		397,758		278,419		194,742		136,125	
47	635,909		441,512		306,261		212,268		147,015	
48	712,218		490,078		336,888		231,373		158,776	
49	797,684		543,986		370,576		252,196		171,479	
50	893,406		603,825		407,634		274,894		185,197	
51	1,000,615		670,246		448,397		299,634		200,013	
52	1,120,689		743,973		493,237		326,601		216,014	
53	1,255,171		825,810		542,561		355,995		233,295	
54	1,405,792		916,649		596,817		388,035		251,958	
55	1,574,487		1,017,480		656,499		422,958		272,115	
56	1,763,425		1,129,403		722,148		461,024		293,884	
57	1,975,036		1,253,637		794,363		502,517		317,395	

CRR	7%		6%		5%		4%	
<b>Table 2 -</b>								
Deposit Amount	\$ 365		\$ 365		\$ 365		\$ 365	
First Deposit	0		0		0		0	
Last Deposit	21		21		21		21	
Begin Withdrawals	65		65		65		65	
CRR	7%		6%		5%		4%	
Balance @ age 21	\$ 17,522		\$ 15,473		\$ 13,689		\$ 12,136	
Balance @ age 65	\$ 343,932		\$ 200,927		\$ 117,142		\$ 68,159	
Withdrawal Rate	5%		5%		5%		5%	
Total Distributions	\$ 660,646		\$ 334,078		\$ 169,490		\$ 86,290	
Balance @ age 95	\$ 561,945		\$ 247,698		\$ 108,668		\$ 47,450	
Age	Balance	W/D	Balance	W/D	Balance	W/D	Balance	W/D
0	365		365		365		365	
1	756		752		748		745	
2	1,173		1,162		1,151		1,139	
3	1,621		1,597		1,573		1,550	
4	2,099		2,058		2,017		1,977	
5	2,611		2,546		2,483		2,421	
6	3,159		3,064		2,972		2,883	
7	3,745		3,613		3,485		3,363	
8	4,372		4,194		4,025		3,863	
9	5,043		4,811		4,591		4,382	
10	5,761		5,465		5,185		4,923	
11	6,529		6,158		5,810		5,484	
12	7,351		6,892		6,465		6,069	
13	8,231		7,670		7,154		6,677	
14	9,172		8,496		7,876		7,309	
15	10,179		9,370		8,635		7,966	
16	11,257		10,298		9,432		8,650	
17	12,410		11,281		10,268		9,361	
18	13,643		12,322		11,147		10,100	
19	14,963		13,427		12,069		10,869	
20	16,376		14,597		13,038		11,669	
21	17,522		15,473		13,689		12,136	
22	18,749		16,402		14,374		12,621	
23	20,061		17,386		15,093		13,126	
24	21,465		18,429		15,847		13,651	
25	22,968		19,535		16,640		14,197	
26	24,576		20,707		17,472		14,765	
27	26,296		21,949		18,345		15,355	
28	28,137		23,266		19,262		15,970	
29	30,106		24,662		20,225		16,608	
30	32,214		26,142		21,237		17,273	
31	34,469		27,710		22,299		17,964	
32	36,881		29,373		23,414		18,682	
33	39,463		31,135		24,584		19,429	
34	42,226		33,003		25,813		20,207	
35	45,181		34,983		27,104		21,015	
36	48,344		37,082		28,459		21,855	
37	51,728		39,307		29,882		22,730	
38	55,349		41,666		31,376		23,639	
39	59,223		44,166		32,945		24,584	
40	63,369		46,816		34,592		25,568	
41	67,805		49,625		36,322		26,590	
42	72,551		52,602		38,138		27,654	
43	77,630		55,758		40,045		28,760	
44	83,064		59,104		42,047		29,911	
45	88,878		62,650		44,150		31,107	
46	95,100		66,409		46,357		32,351	
47	101,757		70,393		48,675		33,645	
48	108,880		74,617		51,109		34,991	
49	116,502		79,094		53,664		36,391	
50	124,657		83,840		56,347		37,846	
51	133,383		88,870		59,165		39,360	
52	142,719		94,202		62,123		40,935	
53	152,710		99,854		65,229		42,572	
54	163,399		105,846		68,491		44,275	
55	174,837		112,196		71,915		46,046	
56	187,076		118,928		75,511		47,888	
57	200,171		126,064		79,287		49,803	

	Nominal \$									
CRR	12%		11%		10%		9%		8%	
58	2,212,040		1,391,538		873,800		547,743		342,786	
59	2,477,485		1,544,607		961,180		597,040		370,209	
60	2,774,784		1,714,513		1,057,297		650,773		399,826	
61	3,107,758		1,903,110		1,163,027		709,343		431,812	
62	3,480,688		2,112,452		1,279,330		773,184		466,357	
63	3,898,371		2,344,822		1,407,263		842,771		503,666	
64	4,366,176		2,602,752		1,547,989		918,620		543,959	
65	4,890,117	(244,506)	2,889,055	(144,453)	1,702,788	(85,139)	1,001,296	(50,065)	587,476	(29,374)
66	5,203,084	(260,154)	3,046,508	(152,325)	1,779,414	(88,971)	1,036,842	(51,842)	602,750	(30,138)
67	5,536,082	(276,804)	3,212,543	(160,627)	1,859,487	(92,974)	1,073,650	(53,682)	618,422	(30,921)
68	5,890,391	(294,520)	3,387,627	(169,381)	1,943,164	(97,158)	1,111,764	(55,588)	634,500	(31,725)
69	6,267,376	(313,369)	3,572,252	(178,613)	2,030,607	(101,530)	1,151,232	(57,562)	650,997	(32,550)
70	6,668,488	(333,424)	3,766,940	(188,347)	2,121,984	(106,099)	1,192,100	(59,605)	667,923	(33,396)
71	7,095,271	(354,764)	3,972,238	(198,612)	2,217,473	(110,874)	1,234,420	(61,721)	685,289	(34,264)
72	7,549,368	(377,468)	4,188,725	(209,436)	2,317,259	(115,863)	1,278,242	(63,912)	703,107	(35,155)
73	8,032,528	(401,626)	4,417,011	(220,851)	2,421,536	(121,077)	1,323,619	(66,181)	721,388	(36,069)
74	8,546,610	(427,330)	4,657,738	(232,887)	2,530,505	(126,525)	1,370,608	(68,530)	740,144	(37,007)
75	9,093,593	(454,680)	4,911,585	(245,579)	2,644,378	(132,219)	1,419,265	(70,963)	759,388	(37,969)
76	9,675,583	(483,779)	5,179,266	(258,963)	2,763,375	(138,169)	1,469,648	(73,482)	779,132	(38,957)
77	10,294,820	(514,741)	5,461,536	(273,077)	2,887,727	(144,386)	1,521,821	(76,091)	799,389	(39,969)
78	10,953,688	(547,684)	5,759,190	(287,959)	3,017,675	(150,884)	1,575,846	(78,792)	820,173	(41,009)
79	11,654,724	(582,736)	6,073,065	(303,653)	3,153,470	(157,673)	1,631,788	(81,589)	841,498	(42,075)
80	12,400,627	(620,031)	6,404,047	(320,202)	3,295,376	(164,769)	1,689,717	(84,486)	863,377	(43,169)
81	13,194,267	(659,713)	6,753,068	(337,653)	3,443,668	(172,183)	1,749,702	(87,485)	885,824	(44,291)
82	14,038,700	(701,935)	7,121,110	(356,056)	3,598,633	(179,932)	1,811,816	(90,591)	908,856	(45,443)
83	14,937,177	(746,859)	7,509,211	(375,461)	3,760,572	(188,029)	1,876,135	(93,807)	932,486	(46,624)
84	15,893,156	(794,658)	7,918,463	(395,923)	3,929,797	(196,490)	1,942,738	(97,137)	956,731	(47,837)
85	16,910,318	(845,516)	8,350,019	(417,501)	4,106,638	(205,332)	2,011,705	(100,585)	981,606	(49,080)
86	17,992,579	(899,629)	8,805,095	(440,255)	4,291,437	(214,572)	2,083,121	(104,156)	1,007,127	(50,356)
87	19,144,104	(957,205)	9,284,973	(464,249)	4,484,552	(224,228)	2,157,072	(107,854)	1,033,313	(51,666)
88	20,369,326	(1,018,466)	9,791,004	(489,550)	4,686,356	(234,318)	2,233,648	(111,682)	1,060,179	(53,009)
89	21,672,963	(1,083,648)	10,324,613	(516,231)	4,897,242	(244,862)	2,312,942	(115,647)	1,087,744	(54,387)
90	23,060,033	(1,153,002)	10,887,305	(544,365)	5,117,618	(255,881)	2,395,052	(119,753)	1,116,025	(55,801)
91	24,535,875	(1,226,794)	11,480,663	(574,033)	5,347,911	(267,396)	2,480,076	(124,004)	1,145,042	(57,252)
92	26,106,171	(1,305,309)	12,106,359	(605,318)	5,588,567	(279,428)	2,568,119	(128,406)	1,174,813	(58,741)
93	27,776,966	(1,388,848)	12,766,156	(638,308)	5,840,053	(292,003)	2,659,287	(132,964)	1,205,358	(60,268)
94	29,554,691	(1,477,735)	13,461,911	(673,096)	6,102,855	(305,143)	2,753,692	(137,685)	1,236,697	(61,835)
95	31,446,192		14,195,585		6,377,484		2,851,448		1,268,851	

CRR	7%		6%		5%		4%	
58	214,183		133,628		83,251		51,795	
59	229,176		141,645		87,413		53,867	
60	245,219		150,144		91,784		56,022	
61	262,384		159,153		96,373		58,263	
62	280,751		168,702		101,192		60,593	
63	300,403		178,824		106,252		63,017	
64	321,432		189,554		111,564		65,538	
65	343,932	(17,197)	200,927	(10,046)	117,142	(5,857)	68,159	(3,408)
66	349,607	(17,480)	202,333	(10,117)	116,849	(5,842)	67,341	(3,367)
67	355,375	(17,769)	203,750	(10,187)	116,557	(5,828)	66,533	(3,327)
68	361,239	(18,062)	205,176	(10,259)	116,266	(5,813)	65,735	(3,287)
69	367,199	(18,360)	206,612	(10,331)	115,975	(5,799)	64,946	(3,247)
70	373,258	(18,663)	208,058	(10,403)	115,685	(5,784)	64,167	(3,208)
71	379,417	(18,971)	209,515	(10,476)	115,396	(5,770)	63,397	(3,170)
72	385,677	(19,284)	210,981	(10,549)	115,108	(5,755)	62,636	(3,132)
73	392,041	(19,602)	212,458	(10,623)	114,820	(5,741)	61,884	(3,094)
74	398,510	(19,925)	213,945	(10,697)	114,533	(5,727)	61,142	(3,057)
75	405,085	(20,254)	215,443	(10,772)	114,246	(5,712)	60,408	(3,020)
76	411,769	(20,588)	216,951	(10,848)	113,961	(5,698)	59,683	(2,984)
77	418,563	(20,928)	218,470	(10,923)	113,676	(5,684)	58,967	(2,948)
78	425,469	(21,273)	219,999	(11,000)	113,392	(5,670)	58,259	(2,913)
79	432,490	(21,624)	221,539	(11,077)	113,108	(5,655)	57,560	(2,878)
80	439,626	(21,981)	223,090	(11,154)	112,825	(5,641)	56,869	(2,843)
81	446,879	(22,344)	224,652	(11,233)	112,543	(5,627)	56,187	(2,809)
82	454,253	(22,713)	226,224	(11,311)	112,262	(5,613)	55,513	(2,776)
83	461,748	(23,087)	227,808	(11,390)	111,981	(5,599)	54,847	(2,742)
84	469,367	(23,468)	229,402	(11,470)	111,701	(5,585)	54,188	(2,709)
85	477,112	(23,856)	231,008	(11,550)	111,422	(5,571)	53,538	(2,677)
86	484,984	(24,249)	232,625	(11,631)	111,144	(5,557)	52,896	(2,645)
87	492,986	(24,649)	234,254	(11,713)	110,866	(5,543)	52,261	(2,613)
88	501,120	(25,056)	235,893	(11,795)	110,589	(5,529)	51,634	(2,582)
89	509,389	(25,469)	237,545	(11,877)	110,312	(5,516)	51,014	(2,551)
90	517,794	(25,890)	239,207	(11,960)	110,036	(5,502)	50,402	(2,520)
91	526,337	(26,317)	240,882	(12,044)	109,761	(5,488)	49,797	(2,490)
92	535,022	(26,751)	242,568	(12,128)	109,487	(5,474)	49,200	(2,460)
93	543,850	(27,192)	244,266	(12,213)	109,213	(5,461)	48,609	(2,430)
94	552,823	(27,641)	245,976	(12,299)	108,940	(5,447)	48,026	(2,401)
95	561,945		247,698		108,668		47,450	



	Nominal \$									
CRR	12%		11%		10%		9%		8%	
<b>Table 3 - Deposit \$365/yr until age 64 --&gt; 5% Annual Withdrawals age 65 to age 95</b>										
Deposit Amount	\$ 365		\$ 365		\$ 365		\$ 365		\$ 365	
First Deposit	0		0		0		0		0	
Last Deposit	65		65		65		65		65	
Begin Withdrawals	65		65		65		65		65	
CRR	12%		11%		10%		9%		8%	
Balance @ age 65	\$ 5,385,506		\$ 3,248,813		\$ 1,964,823		\$ 1,192,869		\$ 728,185	
Withdrawal Rate	5%		5%		5%		5%		5%	
Total Distributions	\$ 22,848,684		\$ 11,664,652		\$ 5,993,406		\$ 3,104,413		\$ 1,624,184	
Balance @ age 95	\$ 34,631,821		\$ 15,963,283		\$ 7,358,889		\$ 3,397,003		\$ 1,572,761	
Age	Balance	W/D	Balance	W/D	Balance	W/D	Balance	W/D	Balance	W/D
0	365		365		365		365		365	
1	774		770		767		763		759	
2	1,232		1,220		1,208		1,197		1,185	
3	1,744		1,719		1,694		1,669		1,645	
4	2,319		2,273		2,228		2,184		2,141	
5	2,962		2,888		2,816		2,746		2,678	
6	3,682		3,571		3,463		3,358		3,257	
7	4,489		4,329		4,174		4,025		3,882	
8	5,393		5,170		4,957		4,753		4,558	
9	6,405		6,104		5,817		5,545		5,288	
10	7,539		7,140		6,764		6,410		6,076	
11	8,809		8,290		7,805		7,351		6,927	
12	10,231		9,567		8,951		8,378		7,846	
13	11,823		10,985		10,211		9,497		8,838	
14	13,607		12,558		11,597		10,717		9,911	
15	15,605		14,304		13,122		12,046		11,068	
16	17,843		16,243		14,799		13,495		12,319	
17	20,349		18,395		16,644		15,075		13,669	
18	23,155		20,783		18,673		16,797		15,128	
19	26,299		23,434		20,905		18,673		16,703	
20	29,820		26,377		23,361		20,719		18,404	
21	33,763		29,643		26,062		22,949		20,242	
22	38,180		33,269		29,033		25,379		22,226	
23	43,127		37,294		32,302		28,028		24,369	
24	48,667		41,761		35,897		30,916		26,684	
25	54,872		46,720		39,851		34,063		29,183	
26	61,822		52,224		44,201		37,494		31,883	
27	69,605		58,333		48,987		41,233		34,799	
28	78,323		65,115		54,250		45,309		37,948	
29	88,086		72,643		60,040		49,752		41,348	
30	99,022		80,998		66,409		54,595		45,021	
31	111,269		90,273		73,415		59,874		48,988	
32	124,987		100,568		81,122		65,627		53,272	
33	140,350		111,996		89,599		71,899		57,899	
34	157,557		124,680		98,924		78,734		62,896	
35	176,829		138,760		109,181		86,186		68,292	
36	198,414		154,389		120,464		94,307		74,121	
37	222,588		171,736		132,876		103,160		80,415	
38	249,664		190,992		146,528		112,809		87,214	
39	279,988		212,367		161,546		123,327		94,556	
40	313,952		236,092		178,066		134,792		102,485	
41	351,991		262,427		196,238		147,288		111,049	
42	394,595		291,659		216,226		160,909		120,298	
43	442,312		324,106		238,214		175,755		130,287	
44	495,754		360,123		262,400		191,938		141,075	
45	555,609		400,102		289,005		209,578		152,726	
46	622,648		444,478		318,271		228,805		165,309	
47	697,730		493,735		350,463		249,762		178,898	
48	781,823		548,411		385,874		272,606		193,575	
49	876,007		609,101		424,827		297,505		209,426	
50	981,492		676,468		467,674		324,646		226,545	
51	1,099,637		751,244		514,807		354,229		245,034	
52	1,231,958		834,246		566,652		386,475		265,002	
53	1,380,158		926,378		623,683		421,622		286,567	
54	1,546,142		1,028,645		686,416		459,934		309,857	
55	1,732,044		1,142,160		755,422		501,693		335,011	
56	1,940,254		1,268,163		831,330		547,210		362,176	
57	2,173,450		1,408,026		914,828		596,824		391,515	
58	2,434,629		1,563,274		1,006,675		650,903		423,202	

CRR	7%		6%		5%		4%	
<b>Table 3 -</b>								
Deposit Amount	\$ 365		\$ 365		\$ 365		\$ 365	
First Deposit	0		0		0		0	
Last Deposit	65		65		65		65	
Begin Withdrawals	65		65		65		65	
CRR	7%		6%		5%		4%	
Balance @ age 65	\$ 447,865		\$ 278,213		\$ 175,068		\$ 111,970	
Withdrawal Rate	5%		5%		5%		5%	
Total Distributions	\$ 860,288		\$ 462,581		\$ 253,301		\$ 141,755	
Balance @ age 95	\$ 731,760		\$ 342,974		\$ 162,403		\$ 77,949	
Age	Balance	W/D	Balance	W/D	Balance	W/D	Balance	W/D
0	365		365		365		365	
1	756		752		748		745	
2	1,173		1,162		1,151		1,139	
3	1,621		1,597		1,573		1,550	
4	2,099		2,058		2,017		1,977	
5	2,611		2,546		2,483		2,421	
6	3,159		3,064		2,972		2,883	
7	3,745		3,613		3,485		3,363	
8	4,372		4,194		4,025		3,863	
9	5,043		4,811		4,591		4,382	
10	5,761		5,465		5,185		4,923	
11	6,529		6,158		5,810		5,484	
12	7,351		6,892		6,465		6,069	
13	8,231		7,670		7,154		6,677	
14	9,172		8,496		7,876		7,309	
15	10,179		9,370		8,635		7,966	
16	11,257		10,298		9,432		8,650	
17	12,410		11,281		10,268		9,361	
18	13,643		12,322		11,147		10,100	
19	14,963		13,427		12,069		10,869	
20	16,376		14,597		13,038		11,669	
21	17,887		15,838		14,054		12,501	
22	19,504		17,153		15,122		13,366	
23	21,234		18,548		16,243		14,265	
24	23,086		20,026		17,420		15,201	
25	25,067		21,592		18,656		16,174	
26	27,187		23,253		19,954		17,186	
27	29,455		25,013		21,317		18,238	
28	31,881		26,879		22,748		19,333	
29	34,478		28,856		24,250		20,471	
30	37,257		30,953		25,828		21,655	
31	40,230		33,175		27,484		22,886	
32	43,411		35,530		29,223		24,166	
33	46,814		38,027		31,049		25,498	
34	50,456		40,674		32,967		26,883	
35	54,353		43,479		34,980		28,323	
36	58,523		46,453		37,094		29,821	
37	62,985		49,605		39,314		31,379	
38	67,759		52,946		41,645		32,999	
39	72,867		56,488		44,092		34,684	
40	78,332		60,242		46,662		36,437	
41	84,181		64,222		49,360		38,259	
42	90,438		68,440		52,193		40,155	
43	97,134		72,912		55,167		42,126	
44	104,298		77,651		58,291		44,176	
45	111,964		82,675		61,570		46,308	
46	120,167		88,001		65,014		48,525	
47	128,944		93,646		68,629		50,831	
48	138,335		99,630		72,426		53,229	
49	148,383		105,973		76,412		55,723	
50	159,135		112,696		80,598		58,317	
51	170,639		119,823		84,993		61,015	
52	182,949		127,377		89,607		63,821	
53	196,121		135,385		94,452		66,739	
54	210,214		143,873		99,540		69,773	
55	225,294		152,870		104,882		72,929	
56	241,429		162,407		110,491		76,211	
57	258,695		172,517		116,381		79,625	
58	277,168		183,233		122,565		83,175	

	Nominal \$									
CRR	12%		11%		10%		9%		8%	
59	2,727,149		1,735,599		1,107,708		709,849		457,423	
60	3,054,772		1,926,880		1,218,844		774,101		494,382	
61	3,421,710		2,139,202		1,341,093		844,135		534,297	
62	3,832,680		2,374,879		1,475,567		920,472		577,406	
63	4,292,966		2,636,481		1,623,489		1,003,679		623,963	
64	4,808,487		2,926,858		1,786,203		1,094,375		674,246	
65	5,385,506	(269,275)	3,248,813	(162,441)	1,964,823	(98,241)	1,192,869	(59,643)	728,185	(36,409)
66	5,730,178	(286,509)	3,425,873	(171,294)	2,053,241	(102,662)	1,235,216	(61,761)	747,118	(37,356)
67	6,096,909	(304,845)	3,612,583	(180,629)	2,145,636	(107,282)	1,279,066	(63,953)	766,543	(38,327)
68	6,487,112	(324,356)	3,809,469	(190,473)	2,242,190	(112,109)	1,324,473	(66,224)	786,473	(39,324)
69	6,902,287	(345,114)	4,017,085	(200,854)	2,343,089	(117,154)	1,371,492	(68,575)	806,922	(40,346)
70	7,344,033	(367,202)	4,236,016	(211,801)	2,448,528	(122,426)	1,420,180	(71,009)	827,901	(41,395)
71	7,814,051	(390,703)	4,466,879	(223,344)	2,558,711	(127,936)	1,470,596	(73,530)	849,427	(42,471)
72	8,314,150	(415,708)	4,710,324	(235,516)	2,673,853	(133,693)	1,522,802	(76,140)	871,512	(43,576)
73	8,846,256	(442,313)	4,967,037	(248,352)	2,794,177	(139,709)	1,576,862	(78,843)	894,171	(44,709)
74	9,412,416	(470,621)	5,237,740	(261,887)	2,919,915	(145,996)	1,632,840	(81,642)	917,420	(45,871)
75	10,014,811	(500,741)	5,523,197	(276,160)	3,051,311	(152,566)	1,690,806	(84,540)	941,273	(47,064)
76	10,655,759	(532,788)	5,824,211	(291,211)	3,188,620	(159,431)	1,750,830	(87,541)	965,746	(48,287)
77	11,337,728	(566,886)	6,141,631	(307,082)	3,332,108	(166,605)	1,812,984	(90,649)	990,855	(49,543)
78	12,063,342	(603,167)	6,476,350	(323,817)	3,482,052	(174,103)	1,877,345	(93,867)	1,016,617	(50,831)
79	12,835,396	(641,770)	6,829,311	(341,466)	3,638,745	(181,937)	1,943,991	(97,200)	1,043,049	(52,152)
80	13,656,861	(682,843)	7,201,508	(360,075)	3,802,488	(190,124)	2,013,003	(100,650)	1,070,169	(53,508)
81	14,530,901	(726,545)	7,593,990	(379,700)	3,973,600	(198,680)	2,084,464	(104,223)	1,097,993	(54,900)
82	15,460,878	(773,044)	8,007,863	(400,393)	4,152,412	(207,621)	2,158,463	(107,923)	1,126,541	(56,327)
83	16,450,374	(822,519)	8,444,291	(422,215)	4,339,271	(216,964)	2,235,088	(111,754)	1,155,831	(57,792)
84	17,503,198	(875,160)	8,904,505	(445,225)	4,534,538	(226,727)	2,314,434	(115,722)	1,185,883	(59,294)
85	18,623,403	(931,170)	9,389,801	(469,490)	4,738,592	(236,930)	2,396,596	(119,830)	1,216,716	(60,836)
86	19,815,301	(990,765)	9,901,545	(495,077)	4,951,829	(247,591)	2,481,675	(124,084)	1,248,350	(62,418)
87	21,083,480	(1,054,174)	10,441,179	(522,059)	5,174,661	(258,733)	2,569,775	(128,489)	1,280,807	(64,040)
88	22,432,823	(1,121,641)	11,010,223	(550,511)	5,407,521	(270,376)	2,661,002	(133,050)	1,314,108	(65,705)
89	23,868,523	(1,193,426)	11,610,281	(580,514)	5,650,859	(282,543)	2,755,467	(137,773)	1,348,275	(67,414)
90	25,396,109	(1,269,805)	12,243,041	(612,152)	5,905,148	(295,257)	2,853,286	(142,664)	1,383,330	(69,167)
91	27,021,460	(1,351,073)	12,910,287	(645,514)	6,170,880	(308,544)	2,954,578	(147,729)	1,419,297	(70,965)
92	28,750,833	(1,437,542)	13,613,897	(680,695)	6,448,569	(322,428)	3,059,466	(152,973)	1,456,199	(72,810)
93	30,590,887	(1,529,544)	14,355,855	(717,793)	6,738,755	(336,938)	3,168,077	(158,404)	1,494,060	(74,703)
94	32,548,703	(1,627,435)	15,138,249	(756,912)	7,041,999	(352,100)	3,280,543	(164,027)	1,532,905	(76,645)
95	34,631,821		15,963,283		7,358,889		3,397,003		1,572,761	

CRR	7%		6%		5%		4%	
59	296,935		194,592		129,058		86,867	
60	318,085		206,632		135,876		90,706	
61	340,716		219,395		143,035		94,700	
62	364,932		232,924		150,551		98,852	
63	390,842		247,264		158,444		103,172	
64	418,566		262,465		166,731		107,663	
65	447,865	(22,393)	278,213	(13,911)	175,068	(8,753)	111,970	(5,598)
66	455,255	(22,763)	280,161	(14,008)	174,630	(8,732)	110,626	(5,531)
67	462,767	(23,138)	282,122	(14,106)	174,194	(8,710)	109,299	(5,465)
68	470,402	(23,520)	284,097	(14,205)	173,758	(8,688)	107,987	(5,399)
69	478,164	(23,908)	286,085	(14,304)	173,324	(8,666)	106,691	(5,335)
70	486,054	(24,303)	288,088	(14,404)	172,890	(8,645)	105,411	(5,271)
71	494,074	(24,704)	290,105	(14,505)	172,458	(8,623)	104,146	(5,207)
72	502,226	(25,111)	292,135	(14,607)	172,027	(8,601)	102,896	(5,145)
73	510,513	(25,526)	294,180	(14,709)	171,597	(8,580)	101,662	(5,083)
74	518,936	(25,947)	296,239	(14,812)	171,168	(8,558)	100,442	(5,022)
75	527,498	(26,375)	298,313	(14,916)	170,740	(8,537)	99,236	(4,962)
76	536,202	(26,810)	300,401	(15,020)	170,313	(8,516)	98,046	(4,902)
77	545,049	(27,252)	302,504	(15,125)	169,887	(8,494)	96,869	(4,843)
78	554,043	(27,702)	304,622	(15,231)	169,463	(8,473)	95,707	(4,785)
79	563,185	(28,159)	306,754	(15,338)	169,039	(8,452)	94,558	(4,728)
80	572,477	(28,624)	308,901	(15,445)	168,616	(8,431)	93,423	(4,671)
81	581,923	(29,096)	311,064	(15,553)	168,195	(8,410)	92,302	(4,615)
82	591,525	(29,576)	313,241	(15,662)	167,774	(8,389)	91,195	(4,560)
83	601,285	(30,064)	315,434	(15,772)	167,355	(8,368)	90,100	(4,505)
84	611,206	(30,560)	317,642	(15,882)	166,937	(8,347)	89,019	(4,451)
85	621,291	(31,065)	319,865	(15,993)	166,519	(8,326)	87,951	(4,398)
86	631,542	(31,577)	322,104	(16,105)	166,103	(8,305)	86,896	(4,345)
87	641,963	(32,098)	324,359	(16,218)	165,688	(8,284)	85,853	(4,293)
88	652,555	(32,628)	326,630	(16,331)	165,273	(8,264)	84,823	(4,241)
89	663,322	(33,166)	328,916	(16,446)	164,860	(8,243)	83,805	(4,190)
90	674,267	(33,713)	331,218	(16,561)	164,448	(8,222)	82,799	(4,140)
91	685,392	(34,270)	333,537	(16,677)	164,037	(8,202)	81,805	(4,090)
92	696,701	(34,835)	335,872	(16,794)	163,627	(8,181)	80,824	(4,041)
93	708,197	(35,410)	338,223	(16,911)	163,218	(8,161)	79,854	(3,993)
94	719,882	(35,994)	340,590	(17,030)	162,810	(8,140)	78,896	(3,945)
95	731,760		342,974		162,403		77,949	

	Nominal \$									
CRR	12%		11%		10%		9%		8%	
<b>Table 4 - Deposit \$3,600/yr starting at age 21 until age 64 --&gt; 5% Annual Withdrawals age 65 to age 95</b>										
Deposit Amount	\$ 3,600		\$ 3,600		\$ 3,600		\$ 3,600		\$ 3,600	
First Deposit	21		21		21		21		21	
Begin Withdrawals	65		65		65		65		65	
CRR	12%		11%		10%		9%		8%	
Balance @ age 65	\$ 4,886,028		\$ 3,548,299		\$ 2,584,457		\$ 1,889,491		\$ 1,387,820	
Withdrawal Rate	5%		5%		5%		5%		5%	
Total Distributions	\$ 20,729,588		\$ 12,739,937		\$ 7,883,509		\$ 4,917,357		\$ 3,095,470	
Balance @ age 95	\$ 31,419,900		\$ 17,434,830		\$ 9,679,615		\$ 5,380,815		\$ 2,997,464	
Age	Balance	W/D	Balance	W/D	Balance	W/D	Balance	W/D	Balance	W/D
21	3,600		3,600		3,600		3,600		3,600	
22	7,632		7,596		7,560		7,524		7,488	
23	12,148		12,032		11,916		11,801		11,687	
24	17,206		16,955		16,708		16,463		16,222	
25	22,870		22,420		21,978		21,545		21,120	
26	29,215		28,486		27,776		27,084		26,409	
27	36,320		35,220		34,154		33,122		32,122	
28	44,279		42,694		41,169		39,703		38,292	
29	53,192		50,990		48,886		46,876		44,955	
30	63,175		60,199		57,375		54,695		52,152	
31	74,356		70,421		66,712		63,217		59,924	
32	86,879		81,767		76,983		72,507		68,318	
33	100,905		94,362		88,282		82,632		77,383	
34	116,613		108,342		100,710		93,669		87,174	
35	134,207		123,859		114,381		105,699		97,748	
36	153,912		141,084		129,419		118,812		109,167	
37	175,981		160,203		145,961		133,105		121,501	
38	200,699		181,425		164,157		148,685		134,821	
39	228,383		204,982		184,173		165,666		149,207	
40	259,389		231,130		206,190		184,176		164,743	
41	294,115		260,155		230,409		204,352		181,523	
42	333,009		292,372		257,050		226,344		199,644	
43	376,570		328,132		286,355		250,315		219,216	
44	425,359		367,827		318,590		276,443		240,353	
45	480,002		411,888		354,049		304,923		263,181	
46	541,202		460,796		393,054		335,966		287,836	
47	609,746		515,083		435,960		369,803		314,463	
48	686,516		575,342		483,156		406,686		343,220	
49	772,498		642,230		535,071		446,887		374,277	
50	868,798		716,475		592,178		490,707		407,820	
51	976,653		798,887		654,996		538,471		444,045	
52	1,097,452		890,365		724,096		590,533		483,169	
53	1,232,746		991,905		800,106		647,281		525,422	
54	1,384,276		1,104,615		883,716		709,136		571,056	
55	1,553,989		1,229,722		975,688		776,559		620,340	
56	1,744,067		1,368,592		1,076,856		850,049		673,568	
57	1,956,955		1,522,737		1,188,142		930,153		731,053	
58	2,195,390		1,693,838		1,310,556		1,017,467		793,137	
59	2,462,437		1,883,760		1,445,212		1,112,639		860,188	
60	2,761,529		2,094,574		1,593,333		1,216,377		932,603	
61	3,096,513		2,328,577		1,756,267		1,329,451		1,010,812	
62	3,471,694		2,588,320		1,935,493		1,452,701		1,095,277	
63	3,891,897		2,876,636		2,132,642		1,587,044		1,186,499	
64	4,362,525		3,196,666		2,349,507		1,733,478		1,285,019	
65	4,886,028	(244,301)	3,548,299	(177,415)	2,584,457	(129,223)	1,889,491	(94,475)	1,387,820	(69,391)
66	5,198,734	(259,937)	3,741,681	(187,084)	2,700,758	(135,038)	1,956,568	(97,828)	1,423,904	(71,195)
67	5,531,453	(276,573)	3,945,603	(197,280)	2,822,292	(141,115)	2,026,027	(101,301)	1,460,925	(73,046)
68	5,885,466	(294,273)	4,160,638	(208,032)	2,949,295	(147,465)	2,097,951	(104,898)	1,498,909	(74,945)
69	6,262,136	(313,107)	4,387,393	(219,370)	3,082,014	(154,101)	2,172,428	(108,621)	1,537,881	(76,894)
70	6,662,912	(333,146)	4,626,506	(231,325)	3,220,704	(161,035)	2,249,549	(112,477)	1,577,866	(78,893)
71	7,089,339	(354,467)	4,878,650	(243,933)	3,365,636	(168,282)	2,329,408	(116,470)	1,618,890	(80,945)
72	7,543,056	(377,153)	5,144,537	(257,227)	3,517,089	(175,854)	2,412,102	(120,605)	1,660,981	(83,049)
73	8,025,812	(401,291)	5,424,914	(271,246)	3,675,358	(183,768)	2,497,732	(124,887)	1,704,167	(85,208)
74	8,539,464	(426,973)	5,720,572	(286,029)	3,840,750	(192,037)	2,586,401	(129,320)	1,748,475	(87,424)
75	9,085,990	(454,299)	6,032,343	(301,617)	4,013,583	(200,679)	2,678,218	(133,911)	1,793,935	(89,697)
76	9,667,493	(483,375)	6,361,106	(318,055)	4,194,195	(209,710)	2,773,295	(138,665)	1,840,578	(92,029)
77	10,286,213	(514,311)	6,707,786	(335,389)	4,382,933	(219,147)	2,871,747	(143,587)	1,888,433	(94,422)
78	10,944,530	(547,227)	7,073,360	(353,668)	4,580,165	(229,008)	2,973,694	(148,685)	1,937,532	(96,877)
79	11,644,980	(582,249)	7,458,858	(372,943)	4,786,273	(239,314)	3,079,260	(153,963)	1,987,908	(99,395)
80	12,390,259	(619,513)	7,865,366	(393,268)	5,001,655	(250,083)	3,188,574	(159,429)	2,039,594	(101,980)

CRR	7%		6%		5%		4%	
<b>Table 4 -</b>								
Deposit Amount	\$ 3,600		\$ 3,600		\$ 3,600		\$ 3,600	
First Deposit	21		21		21		21	
Begin Withdrawals	65		65		65		65	
CRR	7%		6%		5%		4%	
Balance @ age 65	\$ 1,025,098		\$ 762,277		\$ 571,321		\$ 432,106	
Withdrawal Rate	5%		5%		5%		5%	
Total Distributions	\$ 1,969,073		\$ 1,267,426		\$ 826,628		\$ 547,048	
Balance @ age 95	\$ 1,674,891		\$ 939,716		\$ 529,989		\$ 300,814	
Age	Balance	W/D	Balance	W/D	Balance	W/D	Balance	W/D
21	3,600		3,600		3,600		3,600	
22	7,452		7,416		7,380		7,344	
23	11,574		11,461		11,349		11,238	
24	15,984		15,749		15,516		15,287	
25	20,703		20,294		19,892		19,499	
26	25,752		25,111		24,487		23,879	
27	31,154		30,218		29,311		28,434	
28	36,935		35,631		34,377		33,171	
29	43,121		41,369		39,696		38,098	
30	49,739		47,451		45,280		43,222	
31	56,821		53,898		51,144		48,551	
32	64,398		60,732		57,302		54,093	
33	72,506		67,976		63,767		59,857	
34	81,182		75,654		70,555		65,851	
35	90,464		83,793		77,683		72,085	
36	100,397		92,421		85,167		78,568	
37	111,025		101,566		93,025		85,311	
38	122,397		111,260		101,277		92,323	
39	134,564		121,536		109,940		99,616	
40	147,584		132,428		119,037		107,201	
41	161,515		143,974		128,589		115,089	
42	176,421		156,212		138,619		123,293	
43	192,370		169,185		149,150		131,824	
44	209,436		182,936		160,207		140,697	
45	227,697		197,512		171,818		149,925	
46	247,235		212,963		184,008		159,522	
47	268,142		229,341		196,809		169,503	
48	290,512		246,701		210,249		179,883	
49	314,448		265,103		224,362		190,679	
50	340,059		284,609		239,180		201,906	
51	367,463		305,286		254,739		213,582	
52	396,785		327,203		271,076		225,725	
53	428,160		350,435		288,230		238,354	
54	461,732		375,062		306,241		251,488	
55	497,653		401,165		325,153		265,148	
56	536,088		428,835		345,011		279,354	
57	577,215		458,165		365,861		294,128	
58	621,220		489,255		387,754		309,493	
59	668,305		522,210		410,742		325,473	
60	718,686		557,143		434,879		342,092	
61	772,594		594,172		460,223		359,376	
62	830,276		633,422		486,834		377,351	
63	891,995		675,027		514,776		396,045	
64	958,035		719,129		544,115		415,486	
65	1,025,098	(51,255)	762,277	(38,114)	571,321	(28,566)	432,106	(21,605)
66	1,042,012	(52,101)	767,613	(38,381)	569,892	(28,495)	426,921	(21,346)
67	1,059,205	(52,960)	772,986	(38,649)	568,468	(28,423)	421,797	(21,090)
68	1,076,682	(53,834)	778,397	(38,920)	567,046	(28,352)	416,736	(20,837)
69	1,094,447	(54,722)	783,846	(39,192)	565,629	(28,281)	411,735	(20,587)
70	1,112,505	(55,625)	789,332	(39,467)	564,215	(28,211)	406,794	(20,340)
71	1,130,862	(56,543)	794,858	(39,743)	562,804	(28,140)	401,913	(20,096)
72	1,149,521	(57,476)	800,422	(40,021)	561,397	(28,070)	397,090	(19,854)
73	1,168,488	(58,424)	806,025	(40,301)	559,994	(28,000)	392,325	(19,616)
74	1,187,768	(59,388)	811,667	(40,583)	558,594	(27,930)	387,617	(19,381)
75	1,207,366	(60,368)	817,349	(40,867)	557,197	(27,860)	382,965	(19,148)
76	1,227,288	(61,364)	823,070	(41,154)	555,804	(27,790)	378,370	(18,918)
77	1,247,538	(62,377)	828,832	(41,442)	554,415	(27,721)	373,829	(18,691)
78	1,268,122	(63,406)	834,633	(41,732)	553,029	(27,651)	369,343	(18,467)
79	1,289,046	(64,452)	840,476	(42,024)	551,646	(27,582)	364,911	(18,246)
80	1,310,316	(65,516)	846,359	(42,318)	550,267	(27,513)	360,532	(18,027)

	Nominal \$									
CRR	12%		11%		10%		9%		8%	
81	13,183,235	(659,162)	8,294,029	(414,701)	5,226,730	(261,336)	3,301,768	(165,088)	2,092,623	(104,631)
82	14,026,963	(701,348)	8,746,053	(437,303)	5,461,932	(273,097)	3,418,981	(170,949)	2,147,031	(107,352)
83	14,924,688	(746,234)	9,222,713	(461,136)	5,707,719	(285,386)	3,540,355	(177,018)	2,202,854	(110,143)
84	15,879,868	(793,993)	9,725,351	(486,268)	5,964,567	(298,228)	3,666,037	(183,302)	2,260,128	(113,006)
85	16,896,180	(844,809)	10,255,383	(512,769)	6,232,972	(311,649)	3,796,182	(189,809)	2,318,891	(115,945)
86	17,977,535	(898,877)	10,814,301	(540,715)	6,513,456	(325,673)	3,930,946	(196,547)	2,379,183	(118,959)
87	19,128,098	(956,405)	11,403,680	(570,184)	6,806,561	(340,328)	4,070,495	(203,525)	2,441,041	(122,052)
88	20,352,296	(1,017,615)	12,025,181	(601,259)	7,112,857	(355,643)	4,214,997	(210,750)	2,504,508	(125,225)
89	21,654,843	(1,082,742)	12,680,553	(634,028)	7,432,935	(371,647)	4,364,630	(218,231)	2,569,626	(128,481)
90	23,040,753	(1,152,038)	13,371,643	(668,582)	7,767,417	(388,371)	4,519,574	(225,979)	2,636,436	(131,822)
91	24,515,361	(1,225,768)	14,100,398	(705,020)	8,116,951	(405,848)	4,680,019	(234,001)	2,704,983	(135,249)
92	26,084,344	(1,304,217)	14,868,870	(743,443)	8,482,214	(424,111)	4,846,160	(242,308)	2,775,313	(138,766)
93	27,753,742	(1,387,687)	15,679,223	(783,961)	8,863,914	(443,196)	5,018,198	(250,910)	2,847,471	(142,374)
94	29,529,981	(1,476,499)	16,533,741	(826,687)	9,262,790	(463,139)	5,196,344	(259,817)	2,921,505	(146,075)
95	31,419,900		17,434,830		9,679,615		5,380,815		2,997,464	

CRR	7%		6%		5%		4%	
81	1,331,936	(66,597)	852,284	(42,614)	548,891	(27,445)	356,206	(17,810)
82	1,353,913	(67,696)	858,250	(42,912)	547,519	(27,376)	351,932	(17,597)
83	1,376,252	(68,813)	864,257	(43,213)	546,150	(27,308)	347,708	(17,385)
84	1,398,961	(69,948)	870,307	(43,515)	544,785	(27,239)	343,536	(17,177)
85	1,422,043	(71,102)	876,399	(43,820)	543,423	(27,171)	339,413	(16,971)
86	1,445,507	(72,275)	882,534	(44,127)	542,064	(27,103)	335,340	(16,767)
87	1,469,358	(73,468)	888,712	(44,436)	540,709	(27,035)	331,316	(16,566)
88	1,493,602	(74,680)	894,933	(44,747)	539,357	(26,968)	327,341	(16,367)
89	1,518,247	(75,912)	901,197	(45,060)	538,009	(26,900)	323,412	(16,171)
90	1,543,298	(77,165)	907,506	(45,375)	536,664	(26,833)	319,532	(15,977)
91	1,568,762	(78,438)	913,858	(45,693)	535,322	(26,766)	315,697	(15,785)
92	1,594,647	(79,732)	920,255	(46,013)	533,984	(26,699)	311,909	(15,595)
93	1,620,959	(81,048)	926,697	(46,335)	532,649	(26,632)	308,166	(15,408)
94	1,647,704	(82,385)	933,184	(46,659)	531,317	(26,566)	304,468	(15,223)
95	1,674,891		939,716		529,989		300,814	



	Nominal \$									
CRR	12%		11%		10%		9%		8%	
<b>Table 5 - Deposit \$5,500/yr starting at age 25 until age 64 --&gt; 5% Annual Withdrawals age 65 to age 95</b>										
Deposit Amount	\$ 5,500		\$ 5,500		\$ 5,500		\$ 5,500		\$ 5,500	
First Deposit	25		25		25		25		25	
Begin Withdrawals	65		65		65		65		65	
CRR	12%		11%		10%		9%		8%	
Balance @ age 65	\$ 4,725,283		\$ 3,552,048		\$ 2,677,685		\$ 2,025,605		\$ 1,538,796	
Withdrawal Rate	5%		5%		5%		5%		5%	
Total Distributions	\$ 20,047,607		\$ 12,753,398		\$ 8,167,886		\$ 5,271,589		\$ 3,432,214	
Balance @ age 95	\$ 30,386,220		\$ 17,453,252		\$ 10,028,782		\$ 5,768,434		\$ 3,323,547	
Age	Balance	W/D	Balance	W/D	Balance	W/D	Balance	W/D	Balance	W/D
25	5,500		5,500		5,500		5,500		5,500	
26	11,660		11,605		11,550		11,495		11,440	
27	18,559		18,382		18,205		18,030		17,855	
28	26,286		25,904		25,526		25,152		24,784	
29	34,941		34,253		33,578		32,916		32,266	
30	44,634		43,521		42,436		41,378		40,348	
31	55,490		53,808		52,179		50,602		49,075	
32	67,648		65,227		62,897		60,657		58,501	
33	81,266		77,902		74,687		71,616		68,682	
34	96,518		91,971		87,656		83,561		79,676	
35	113,600		107,588		101,921		96,582		91,550	
36	132,732		124,923		117,614		110,774		104,374	
37	154,160		144,164		134,875		126,244		118,224	
38	178,159		165,522		153,862		143,106		133,182	
39	205,038		189,229		174,749		161,485		149,337	
40	235,143		215,545		197,724		181,519		166,784	
41	268,860		244,755		222,996		203,355		185,626	
42	306,623		277,178		250,795		227,157		205,976	
43	348,918		313,167		281,375		253,102		227,954	
44	396,288		353,116		315,012		281,381		251,691	
45	449,343		397,458		352,014		312,205		277,326	
46	508,764		446,679		392,715		345,803		305,012	
47	575,316		501,313		437,487		382,426		334,913	
48	649,854		561,958		486,735		422,344		367,206	
49	733,336		629,273		540,909		465,855		402,083	
50	826,837		703,993		600,500		513,282		439,749	
51	931,557		786,932		666,050		564,977		480,429	
52	1,048,844		878,995		738,155		621,325		524,364	
53	1,180,205		981,185		817,470		682,744		571,813	
54	1,327,330		1,094,615		904,717		749,691		623,058	
55	1,492,109		1,220,522		1,000,689		822,664		678,402	
56	1,676,662		1,360,280		1,106,258		902,203		738,174	
57	1,883,362		1,515,411		1,222,383		988,902		802,728	
58	2,114,865		1,687,606		1,350,122		1,083,403		872,447	
59	2,374,149		1,878,743		1,490,634		1,186,409		947,742	
60	2,664,547		2,090,904		1,645,197		1,298,686		1,029,062	
61	2,989,793		2,326,404		1,815,217		1,421,068		1,116,887	
62	3,354,068		2,587,808		2,002,239		1,554,464		1,211,738	
63	3,762,056		2,877,967		2,207,963		1,699,866		1,314,177	
64	4,219,003		3,200,043		2,434,259		1,858,353		1,424,811	
65	4,725,283	(236,264)	3,552,048	(177,602)	2,677,685	(133,884)	2,025,605	(101,280)	1,538,796	(76,940)
66	5,027,701	(251,385)	3,745,635	(187,282)	2,798,181	(139,909)	2,097,514	(104,876)	1,578,804	(78,940)
67	5,349,474	(267,474)	3,949,772	(197,489)	2,924,099	(146,205)	2,171,976	(108,599)	1,619,853	(80,993)
68	5,691,840	(284,592)	4,165,034	(208,252)	3,055,683	(152,784)	2,249,081	(112,454)	1,661,970	(83,098)
69	6,056,118	(302,806)	4,392,029	(219,601)	3,193,189	(159,659)	2,328,924	(116,446)	1,705,181	(85,259)
70	6,443,710	(322,185)	4,631,394	(231,570)	3,336,883	(166,844)	2,411,600	(120,580)	1,749,515	(87,476)
71	6,856,107	(342,805)	4,883,805	(244,190)	3,487,042	(174,352)	2,497,212	(124,861)	1,795,003	(89,750)
72	7,294,898	(364,745)	5,149,973	(257,499)	3,643,959	(182,198)	2,585,863	(129,293)	1,841,673	(92,084)
73	7,761,772	(388,089)	5,430,646	(271,532)	3,807,937	(190,397)	2,677,661	(133,883)	1,889,556	(94,478)
74	8,258,525	(412,926)	5,726,616	(286,331)	3,979,295	(198,965)	2,772,718	(138,636)	1,938,685	(96,934)
75	8,787,071	(439,354)	6,038,717	(301,936)	4,158,363	(207,918)	2,871,150	(143,557)	1,989,091	(99,455)
76	9,349,443	(467,472)	6,367,827	(318,391)	4,345,489	(217,274)	2,973,076	(148,654)	2,040,807	(102,040)
77	9,947,808	(497,390)	6,714,874	(335,744)	4,541,036	(227,052)	3,078,620	(153,931)	2,093,868	(104,693)
78	10,584,467	(529,223)	7,080,834	(354,042)	4,745,383	(237,269)	3,187,911	(159,396)	2,148,309	(107,415)
79	11,261,873	(563,094)	7,466,740	(373,337)	4,958,925	(247,946)	3,301,082	(165,054)	2,204,165	(110,208)
80	11,982,633	(599,132)	7,873,677	(393,684)	5,182,077	(259,104)	3,418,270	(170,914)	2,261,473	(113,074)
81	12,749,521	(637,476)	8,302,793	(415,140)	5,415,270	(270,764)	3,539,619	(176,981)	2,320,271	(116,014)
82	13,565,491	(678,275)	8,755,295	(437,765)	5,658,957	(282,948)	3,665,275	(183,264)	2,380,598	(119,030)
83	14,433,682	(721,684)	9,232,458	(461,623)	5,913,610	(295,681)	3,795,392	(189,770)	2,442,494	(122,125)
84	15,357,438	(767,872)	9,735,627	(486,781)	6,179,723	(308,986)	3,930,129	(196,506)	2,505,999	(125,300)

CRR	7%		6%		5%		4%	
<b>Table 5 -</b>								
Deposit Amount	\$ 5,500		\$ 5,500		\$ 5,500		\$ 5,500	
First Deposit	25		25		25		25	
Begin Withdrawals	65		65		65		65	
CRR	7%		6%		5%		4%	
Balance @ age 65	\$ 1,174,853		\$ 902,262		\$ 697,619		\$ 543,546	
Withdrawal Rate	5%		5%		5%		5%	
Total Distributions	\$ 2,256,732		\$ 1,500,178		\$ 1,009,365		\$ 688,132	
Balance @ age 95	\$ 1,919,574		\$ 1,112,287		\$ 647,150		\$ 378,394	
Age	Balance	W/D	Balance	W/D	Balance	W/D	Balance	W/D
25	5,500		5,500		5,500		5,500	
26	11,385		11,330		11,275		11,220	
27	17,682		17,510		17,339		17,169	
28	24,420		24,060		23,706		23,356	
29	31,629		31,004		30,391		29,790	
30	39,343		38,364		37,411		36,481	
31	47,597		46,166		44,781		43,441	
32	56,429		54,436		52,520		50,678	
33	65,879		63,202		60,646		58,205	
34	75,990		72,494		69,178		66,034	
35	86,810		82,344		78,137		74,175	
36	98,386		92,785		87,544		82,642	
37	110,774		103,852		97,421		91,448	
38	124,028		115,583		107,792		100,606	
39	138,210		128,018		118,682		110,130	
40	153,384		141,199		130,116		120,035	
41	169,621		155,171		142,122		130,336	
42	186,995		169,981		154,728		141,050	
43	205,584		185,680		167,965		152,192	
44	225,475		202,321		181,863		163,779	
45	246,758		219,960		196,456		175,831	
46	269,532		238,658		211,779		188,364	
47	293,899		258,477		227,868		201,398	
48	319,972		279,486		244,761		214,954	
49	347,870		301,755		262,499		229,052	
50	377,721		325,360		281,124		243,715	
51	409,661		350,382		300,680		258,963	
52	443,837		376,905		321,214		274,822	
53	480,406		405,019		342,775		291,315	
54	519,534		434,820		365,414		308,467	
55	561,402		466,409		389,184		326,306	
56	606,200		499,894		414,144		344,858	
57	654,134		535,387		440,351		364,152	
58	705,423		573,011		467,868		384,218	
59	760,303		612,891		496,762		405,087	
60	819,024		655,165		527,100		426,791	
61	881,856		699,975		558,955		449,362	
62	949,086		747,473		592,403		472,837	
63	1,021,022		797,822		627,523		497,250	
64	1,097,993		851,191		664,399		522,640	
65	1,174,853	(58,743)	902,262	(45,113)	697,619	(34,881)	543,546	(27,177)
66	1,194,238	(59,712)	908,578	(45,429)	695,875	(34,794)	537,023	(26,851)
67	1,213,943	(60,697)	914,938	(45,747)	694,135	(34,707)	530,579	(26,529)
68	1,233,973	(61,699)	921,343	(46,067)	692,400	(34,620)	524,212	(26,211)
69	1,254,333	(62,717)	927,792	(46,390)	690,669	(34,533)	517,922	(25,896)
70	1,275,030	(63,751)	934,287	(46,714)	688,942	(34,447)	511,707	(25,585)
71	1,296,068	(64,803)	940,827	(47,041)	687,220	(34,361)	505,566	(25,278)
72	1,317,453	(65,873)	947,412	(47,371)	685,502	(34,275)	499,499	(24,975)
73	1,339,191	(66,960)	954,044	(47,702)	683,788	(34,189)	493,505	(24,675)
74	1,361,287	(68,064)	960,723	(48,036)	682,078	(34,104)	487,583	(24,379)
75	1,383,749	(69,187)	967,448	(48,372)	680,373	(34,019)	481,732	(24,087)
76	1,406,581	(70,329)	974,220	(48,711)	678,672	(33,934)	475,951	(23,798)
77	1,429,789	(71,489)	981,039	(49,052)	676,976	(33,849)	470,240	(23,512)
78	1,453,381	(72,669)	987,907	(49,395)	675,283	(33,764)	464,597	(23,230)
79	1,477,361	(73,868)	994,822	(49,741)	673,595	(33,680)	459,022	(22,951)
80	1,501,738	(75,087)	1,001,786	(50,089)	671,911	(33,596)	453,514	(22,676)
81	1,526,517	(76,326)	1,008,798	(50,440)	670,231	(33,512)	448,072	(22,404)
82	1,551,704	(77,585)	1,015,860	(50,793)	668,556	(33,428)	442,695	(22,135)
83	1,577,307	(78,865)	1,022,971	(51,149)	666,884	(33,344)	437,382	(21,869)
84	1,603,333	(80,167)	1,030,132	(51,507)	665,217	(33,261)	432,134	(21,607)

	Nominal \$									
CRR	12%		11%		10%		9%		8%	
85	16,340,314	(817,016)	10,266,219	(513,311)	6,457,810	(322,891)	4,069,648	(203,482)	2,571,155	(128,558)
86	17,386,094	(869,305)	10,825,728	(541,286)	6,748,412	(337,421)	4,214,121	(210,706)	2,638,005	(131,900)
87	18,498,804	(924,940)	11,415,730	(570,787)	7,052,090	(352,605)	4,363,722	(218,186)	2,706,593	(135,330)
88	19,682,728	(984,136)	12,037,887	(601,894)	7,369,434	(368,472)	4,518,634	(225,932)	2,776,964	(138,848)
89	20,942,422	(1,047,121)	12,693,952	(634,698)	7,701,059	(385,053)	4,679,046	(233,952)	2,849,165	(142,458)
90	22,282,737	(1,114,137)	13,385,773	(669,289)	8,047,607	(402,380)	4,845,152	(242,258)	2,923,243	(146,162)
91	23,708,832	(1,185,442)	14,115,297	(705,765)	8,409,749	(420,487)	5,017,155	(250,858)	2,999,248	(149,962)
92	25,226,198	(1,261,310)	14,884,581	(744,229)	8,788,188	(439,409)	5,195,264	(259,763)	3,077,228	(153,861)
93	26,840,674	(1,342,034)	15,695,791	(784,790)	9,183,656	(459,183)	5,379,696	(268,985)	3,157,236	(157,862)
94	28,558,477	(1,427,924)	16,551,211	(827,561)	9,596,921	(479,846)	5,570,675	(278,534)	3,239,324	(161,966)
95	30,386,220		17,453,252		10,028,782		5,768,434		3,323,547	

CRR	7%		6%		5%		4%	
85	1,629,788	(81,489)	1,037,343	(51,867)	663,554	(33,178)	426,948	(21,347)
86	1,656,679	(82,834)	1,044,604	(52,230)	661,895	(33,095)	421,825	(21,091)
87	1,684,014	(84,201)	1,051,916	(52,596)	660,240	(33,012)	416,763	(20,838)
88	1,711,801	(85,590)	1,059,280	(52,964)	658,590	(32,929)	411,762	(20,588)
89	1,740,045	(87,002)	1,066,695	(53,335)	656,943	(32,847)	406,821	(20,341)
90	1,768,756	(88,438)	1,074,161	(53,708)	655,301	(32,765)	401,939	(20,097)
91	1,797,941	(89,897)	1,081,681	(54,084)	653,663	(32,683)	397,115	(19,856)
92	1,827,607	(91,380)	1,089,252	(54,463)	652,028	(32,601)	392,350	(19,618)
93	1,857,762	(92,888)	1,096,877	(54,844)	650,398	(32,520)	387,642	(19,382)
94	1,888,415	(94,421)	1,104,555	(55,228)	648,772	(32,439)	382,990	(19,150)
95	1,919,574		1,112,287		647,150		378,394	

	Nominal \$									
CRR	12%		11%		10%		9%		8%	
<b>Table 6 - Deposit \$3,000 at Birth --&gt; Initial Deposit Grows to age 65 --&gt; 5% Annual Withdrawals taken Monthly (5/12% per month) age 65 to age 95</b>										
Deposit Amount	\$	3,000	\$	3,000	\$	3,000	\$	3,000	\$	3,000
First Deposit		0		0		0		0		0
Last Deposit		0		0		0		0		0
Begin Withdrawals		65		65		65		65		65
CRR		12%		11%		10%		9%		8%
Balance @ age 65	\$	4,745,617	\$	2,649,201	\$	1,471,112	\$	812,538	\$	446,340
Withdrawal Rate		5%		5%		5%		5%		5%
Total Distributions	\$	21,201,247	\$	9,967,632	\$	4,679,436	\$	2,194,157	\$	1,027,802
Balance @ age 95	\$	31,625,015	\$	13,489,677	\$	5,709,836	\$	2,397,927	\$	999,023
Age	Balance	W/D	Balance	W/D	Balance	W/D	Balance	W/D	Balance	W/D
0	3,000		3,000		3,000		3,000		3,000	
1	3,360		3,330		3,300		3,270		3,240	
2	3,763		3,696		3,630		3,564		3,499	
3	4,215		4,103		3,993		3,885		3,779	
4	4,721		4,554		4,392		4,235		4,081	
5	5,287		5,055		4,832		4,616		4,408	
6	5,921		5,611		5,315		5,031		4,761	
7	6,632		6,228		5,846		5,484		5,141	
8	7,428		6,914		6,431		5,978		5,553	
9	8,319		7,674		7,074		6,516		5,997	
10	9,318		8,518		7,781		7,102		6,477	
11	10,436		9,455		8,559		7,741		6,995	
12	11,688		10,495		9,415		8,438		7,555	
13	13,090		11,650		10,357		9,197		8,159	
14	14,661		12,931		11,392		10,025		8,812	
15	16,421		14,354		12,532		10,927		9,517	
16	18,391		15,933		13,785		11,911		10,278	
17	20,598		17,685		15,163		12,983		11,100	
18	23,070		19,631		16,680		14,151		11,988	
19	25,838		21,790		18,348		15,425		12,947	
20	28,939		24,187		20,182		16,813		13,983	
21	32,412		26,847		22,201		18,326		15,102	
22	36,301		29,801		24,421		19,976		16,310	
23	40,657		33,079		26,863		21,774		17,614	
24	45,536		36,717		29,549		23,733		19,024	
25	51,000		40,756		32,504		25,869		20,545	
26	57,120		45,240		35,755		28,197		22,189	
27	63,975		50,216		39,330		30,735		23,964	
28	71,652		55,740		43,263		33,501		25,881	
29	80,250		61,871		47,589		36,517		27,952	
30	89,880		68,677		52,348		39,803		30,188	
31	100,665		76,231		57,583		43,385		32,603	
32	112,745		84,617		63,341		47,290		35,211	
33	126,275		93,925		69,675		51,546		38,028	
34	141,428		104,256		76,643		56,185		41,070	
35	158,399		115,725		84,307		61,242		44,356	
36	177,407		128,454		92,738		66,754		47,905	
37	198,696		142,584		102,012		72,762		51,737	
38	222,539		158,268		112,213		79,310		55,876	
39	249,244		175,678		123,434		86,448		60,346	
40	279,153		195,003		135,778		94,228		65,174	
41	312,651		216,453		149,356		102,709		70,387	
42	350,169		240,263		164,291		111,953		76,018	
43	392,190		266,692		180,720		122,028		82,100	
44	439,253		296,028		198,792		133,011		88,668	
45	491,963		328,591		218,671		144,982		95,761	
46	550,998		364,736		240,539		158,030		103,422	
47	617,118		404,857		264,592		172,253		111,696	
48	691,172		449,391		291,052		187,756		120,632	
49	774,113		498,824		320,157		204,654		130,282	
50	867,007		553,694		352,173		223,073		140,705	
51	971,047		614,601		387,390		243,149		151,961	
52	1,087,573		682,207		426,129		265,033		164,118	
53	1,218,082		757,250		468,742		288,885		177,248	
54	1,364,252		840,547		515,616		314,885		191,427	
55	1,527,962		933,007		567,177		343,225		206,742	
56	1,711,317		1,035,638		623,895		374,115		223,281	
57	1,916,675		1,149,558		686,285		407,785		241,143	
58	2,146,676		1,276,010		754,913		444,486		260,435	

CRR	7%		6%		5%		4%	
<b>Table 6 -</b>								
Deposit Amount	\$ 3,000		\$ 3,000		\$ 3,000		\$ 3,000	
First Deposit	0		0		0		0	
Last Deposit	0		0		0		0	
Begin Withdrawals	65		65		65		65	
CRR	7%		6%		5%		4%	
Balance @ age 65	\$ 243,819		\$ 132,435		\$ 71,520		\$ 38,396	
Withdrawal Rate	5%		5%		5%		5%	
Total Distributions	\$ 481,064		\$ 225,018		\$ 105,198		\$ 49,159	
Balance @ age 95	\$ 412,836		\$ 169,190		\$ 68,755		\$ 27,700	
Age	Balance	W/D	Balance	W/D	Balance	W/D	Balance	W/D
0	3,000		3,000		3,000		3,000	
1	3,210		3,180		3,150		3,120	
2	3,435		3,371		3,308		3,245	
3	3,675		3,573		3,473		3,375	
4	3,932		3,787		3,647		3,510	
5	4,208		4,015		3,829		3,650	
6	4,502		4,256		4,020		3,796	
7	4,817		4,511		4,221		3,948	
8	5,155		4,782		4,432		4,106	
9	5,515		5,068		4,654		4,270	
10	5,901		5,373		4,887		4,441	
11	6,315		5,695		5,131		4,618	
12	6,757		6,037		5,388		4,803	
13	7,230		6,399		5,657		4,995	
14	7,736		6,783		5,940		5,195	
15	8,277		7,190		6,237		5,403	
16	8,856		7,621		6,549		5,619	
17	9,476		8,078		6,876		5,844	
18	10,140		8,563		7,220		6,077	
19	10,850		9,077		7,581		6,321	
20	11,609		9,621		7,960		6,573	
21	12,422		10,199		8,358		6,836	
22	13,291		10,811		8,776		7,110	
23	14,222		11,459		9,215		7,394	
24	15,217		12,147		9,675		7,690	
25	16,282		12,876		10,159		7,998	
26	17,422		13,648		10,667		8,317	
27	18,642		14,467		11,200		8,650	
28	19,947		15,335		11,760		8,996	
29	21,343		16,255		12,348		9,356	
30	22,837		17,230		12,966		9,730	
31	24,435		18,264		13,614		10,119	
32	26,146		19,360		14,295		10,524	
33	27,976		20,522		15,010		10,945	
34	29,934		21,753		15,760		11,383	
35	32,030		23,058		16,548		11,838	
36	34,272		24,442		17,375		12,312	
37	36,671		25,908		18,244		12,804	
38	39,238		27,463		19,156		13,316	
39	41,984		29,111		20,114		13,849	
40	44,923		30,857		21,120		14,403	
41	48,068		32,709		22,176		14,979	
42	51,433		34,671		23,285		15,578	
43	55,033		36,751		24,449		16,201	
44	58,885		38,956		25,671		16,850	
45	63,007		41,294		26,955		17,524	
46	67,418		43,771		28,303		18,224	
47	72,137		46,398		29,718		18,953	
48	77,187		49,182		31,204		19,712	
49	82,590		52,133		32,764		20,500	
50	88,371		55,260		34,402		21,320	
51	94,557		58,576		36,122		22,173	
52	101,176		62,091		37,928		23,060	
53	108,258		65,816		39,825		23,982	
54	115,836		69,765		41,816		24,941	
55	123,945		73,951		43,907		25,939	
56	132,621		78,388		46,102		26,977	
57	141,905		83,091		48,407		28,056	
58	151,838		88,077		50,828		29,178	

CRR	Nominal \$									
	12%		11%		10%		9%		8%	
59	2,404,278		1,416,371		830,404		484,490		281,270	
60	2,692,791		1,572,172		913,445		528,094		303,771	
61	3,015,926		1,745,111		1,004,789		575,622		328,073	
62	3,377,837		1,937,073		1,105,268		627,428		354,319	
63	3,783,177		2,150,151		1,215,795		683,897		382,664	
64	4,237,158		2,386,667		1,337,375		745,448		413,277	
65	4,745,617	(19,773)	2,649,201	(11,038)	1,471,112	(6,130)	812,538	(3,386)	446,340	(1,860)
65.08	4,770,687	(19,878)	2,661,206	(11,088)	1,476,665	(6,153)	814,984	(3,396)	447,340	(1,864)
65.17	4,795,888	(19,983)	2,673,265	(11,139)	1,482,238	(6,176)	817,438	(3,406)	448,342	(1,868)
65.25	4,821,223	(20,088)	2,685,379	(11,189)	1,487,832	(6,199)	819,899	(3,416)	449,346	(1,872)
65.33	4,846,691	(20,195)	2,697,548	(11,240)	1,493,448	(6,223)	822,367	(3,427)	450,353	(1,876)
65.42	4,872,295	(20,301)	2,709,772	(11,291)	1,499,084	(6,246)	824,843	(3,437)	451,362	(1,881)
65.50	4,898,033	(20,408)	2,722,051	(11,342)	1,504,742	(6,270)	827,326	(3,447)	452,374	(1,885)
65.58	4,923,907	(20,516)	2,734,386	(11,393)	1,510,421	(6,293)	829,817	(3,458)	453,387	(1,889)
65.67	4,949,918	(20,625)	2,746,777	(11,445)	1,516,122	(6,317)	832,315	(3,468)	454,403	(1,893)
65.75	4,976,067	(20,734)	2,759,225	(11,497)	1,521,844	(6,341)	834,821	(3,478)	455,421	(1,898)
65.83	5,002,353	(20,843)	2,771,728	(11,549)	1,527,588	(6,365)	837,334	(3,489)	456,441	(1,902)
65.92	5,028,778	(20,953)	2,784,288	(11,601)	1,533,354	(6,389)	839,855	(3,499)	457,464	(1,906)
66	5,055,343	(21,064)	2,796,905	(11,654)	1,539,141	(6,413)	842,384	(3,510)	458,489	(1,910)
66.08	5,082,049	(21,175)	2,809,580	(11,707)	1,544,950	(6,437)	844,920	(3,520)	459,516	(1,915)
66.17	5,108,895	(21,287)	2,822,311	(11,760)	1,550,781	(6,462)	847,464	(3,531)	460,546	(1,919)
66.25	5,135,883	(21,400)	2,835,101	(11,813)	1,556,634	(6,486)	850,015	(3,542)	461,578	(1,923)
66.33	5,163,014	(21,513)	2,847,948	(11,866)	1,562,509	(6,510)	852,574	(3,552)	462,612	(1,928)
66.42	5,190,288	(21,626)	2,860,854	(11,920)	1,568,407	(6,535)	855,141	(3,563)	463,649	(1,932)
66.50	5,217,706	(21,740)	2,873,818	(11,974)	1,574,326	(6,560)	857,715	(3,574)	464,687	(1,936)
66.58	5,245,269	(21,855)	2,886,840	(12,029)	1,580,268	(6,584)	860,298	(3,585)	465,729	(1,941)
66.67	5,272,978	(21,971)	2,899,922	(12,083)	1,586,232	(6,609)	862,888	(3,595)	466,772	(1,945)
66.75	5,300,833	(22,087)	2,913,063	(12,138)	1,592,219	(6,634)	865,486	(3,606)	467,818	(1,949)
66.83	5,328,835	(22,203)	2,926,264	(12,193)	1,598,229	(6,659)	868,091	(3,617)	468,866	(1,954)
66.92	5,356,985	(22,321)	2,939,524	(12,248)	1,604,261	(6,684)	870,705	(3,628)	469,917	(1,958)
67	5,385,284	(22,439)	2,952,845	(12,304)	1,610,316	(6,710)	873,326	(3,639)	470,969	(1,962)
67.08	5,413,732	(22,557)	2,966,226	(12,359)	1,616,393	(6,735)	875,955	(3,650)	472,025	(1,967)
67.17	5,442,331	(22,676)	2,979,667	(12,415)	1,622,494	(6,760)	878,593	(3,661)	473,082	(1,971)
67.25	5,471,080	(22,796)	2,993,170	(12,472)	1,628,618	(6,786)	881,238	(3,672)	474,142	(1,976)
67.33	5,499,982	(22,917)	3,006,734	(12,528)	1,634,764	(6,812)	883,891	(3,683)	475,205	(1,980)
67.42	5,529,036	(23,038)	3,020,359	(12,585)	1,640,934	(6,837)	886,552	(3,694)	476,269	(1,984)
67.50	5,558,243	(23,159)	3,034,046	(12,642)	1,647,128	(6,863)	889,221	(3,705)	477,336	(1,989)
67.58	5,587,605	(23,282)	3,047,794	(12,699)	1,653,344	(6,889)	891,898	(3,716)	478,406	(1,993)
67.67	5,617,122	(23,405)	3,061,606	(12,757)	1,659,585	(6,915)	894,583	(3,727)	479,478	(1,998)
67.75	5,646,795	(23,528)	3,075,479	(12,814)	1,665,848	(6,941)	897,276	(3,739)	480,552	(2,002)
67.83	5,676,625	(23,653)	3,089,416	(12,873)	1,672,136	(6,967)	899,978	(3,750)	481,629	(2,007)
67.92	5,706,612	(23,778)	3,103,416	(12,931)	1,678,447	(6,994)	902,687	(3,761)	482,708	(2,011)
68	5,736,758	(23,903)	3,117,479	(12,989)	1,684,781	(7,020)	905,405	(3,773)	483,789	(2,016)
68.08	5,767,063	(24,029)	3,131,606	(13,048)	1,691,140	(7,046)	908,131	(3,784)	484,873	(2,020)
68.17	5,797,528	(24,156)	3,145,797	(13,107)	1,697,523	(7,073)	910,865	(3,795)	485,960	(2,025)
68.25	5,828,154	(24,284)	3,160,052	(13,167)	1,703,930	(7,100)	913,607	(3,807)	487,049	(2,029)
68.33	5,858,942	(24,412)	3,174,372	(13,227)	1,710,361	(7,127)	916,358	(3,818)	488,140	(2,034)
68.42	5,889,892	(24,541)	3,188,757	(13,286)	1,716,816	(7,153)	919,116	(3,830)	489,234	(2,038)
68.50	5,921,006	(24,671)	3,203,207	(13,347)	1,723,296	(7,180)	921,884	(3,841)	490,330	(2,043)
68.58	5,952,284	(24,801)	3,217,722	(13,407)	1,729,800	(7,208)	924,659	(3,853)	491,428	(2,048)
68.67	5,983,728	(24,932)	3,232,304	(13,468)	1,736,329	(7,235)	927,443	(3,864)	492,529	(2,052)
68.75	6,015,337	(25,064)	3,246,951	(13,529)	1,742,882	(7,262)	930,235	(3,876)	493,633	(2,057)
68.83	6,047,114	(25,196)	3,261,664	(13,590)	1,749,460	(7,289)	933,036	(3,888)	494,739	(2,061)
68.92	6,079,058	(25,329)	3,276,445	(13,652)	1,756,063	(7,317)	935,845	(3,899)	495,847	(2,066)
69	6,111,171	(25,463)	3,291,292	(13,714)	1,762,691	(7,345)	938,662	(3,911)	496,958	(2,071)
69.08	6,143,454	(25,598)	3,306,207	(13,776)	1,769,344	(7,372)	941,488	(3,923)	498,072	(2,075)
69.17	6,175,908	(25,733)	3,321,189	(13,838)	1,776,022	(7,400)	944,322	(3,935)	499,188	(2,080)
69.25	6,208,532	(25,869)	3,336,239	(13,901)	1,782,725	(7,428)	947,165	(3,947)	500,306	(2,085)
69.33	6,241,329	(26,006)	3,351,357	(13,964)	1,789,453	(7,456)	950,017	(3,958)	501,427	(2,089)
69.42	6,274,300	(26,143)	3,366,544	(14,027)	1,796,207	(7,484)	952,877	(3,970)	502,551	(2,094)
69.50	6,307,444	(26,281)	3,381,800	(14,091)	1,802,986	(7,512)	955,746	(3,982)	503,677	(2,099)
69.58	6,340,764	(26,420)	3,397,124	(14,155)	1,809,791	(7,541)	958,623	(3,994)	504,805	(2,103)
69.67	6,374,260	(26,559)	3,412,519	(14,219)	1,816,622	(7,569)	961,509	(4,006)	505,936	(2,108)
69.75	6,407,932	(26,700)	3,427,983	(14,283)	1,823,478	(7,598)	964,404	(4,018)	507,070	(2,113)
69.83	6,441,783	(26,841)	3,443,517	(14,348)	1,830,361	(7,627)	967,308	(4,030)	508,206	(2,118)
69.92	6,475,812	(26,983)	3,459,121	(14,413)	1,837,269	(7,655)	970,220	(4,043)	509,345	(2,122)
70	6,510,021	(27,125)	3,474,796	(14,478)	1,844,203	(7,684)	973,141	(4,055)	510,486	(2,127)
70.08	6,544,411	(27,268)	3,490,542	(14,544)	1,851,164	(7,713)	976,071	(4,067)	511,630	(2,132)
70.17	6,578,982	(27,412)	3,506,360	(14,610)	1,858,150	(7,742)	979,009	(4,079)	512,776	(2,137)
70.25	6,613,736	(27,557)	3,522,249	(14,676)	1,865,164	(7,772)	981,957	(4,091)	513,925	(2,141)

CRR	7%		6%		5%		4%	
59	162,467		93,361		53,369		30,345	
60	173,839		98,963		56,038		31,559	
61	186,008		104,901		58,839		32,821	
62	199,029		111,195		61,781		34,134	
63	212,961		117,867		64,870		35,499	
64	227,868		124,939		68,114		36,919	
65	243,819	(1,016)	132,435	(552)	71,520	(298)	38,396	(160)
65.08	244,176	(1,017)	132,525	(552)	71,512	(298)	38,361	(160)
65.17	244,533	(1,019)	132,615	(553)	71,504	(298)	38,327	(160)
65.25	244,891	(1,020)	132,706	(553)	71,496	(298)	38,292	(160)
65.33	245,249	(1,022)	132,796	(553)	71,488	(298)	38,257	(159)
65.42	245,608	(1,023)	132,886	(554)	71,481	(298)	38,222	(159)
65.50	245,968	(1,025)	132,977	(554)	71,473	(298)	38,188	(159)
65.58	246,328	(1,026)	133,067	(554)	71,465	(298)	38,153	(159)
65.67	246,689	(1,028)	133,158	(555)	71,457	(298)	38,119	(159)
65.75	247,050	(1,029)	133,248	(555)	71,449	(298)	38,084	(159)
65.83	247,411	(1,031)	133,339	(556)	71,441	(298)	38,050	(159)
65.92	247,774	(1,032)	133,430	(556)	71,434	(298)	38,015	(158)
66	248,136	(1,034)	133,521	(556)	71,426	(298)	37,981	(158)
66.08	248,500	(1,035)	133,611	(557)	71,418	(298)	37,946	(158)
66.17	248,863	(1,037)	133,702	(557)	71,410	(298)	37,912	(158)
66.25	249,228	(1,038)	133,793	(557)	71,402	(298)	37,877	(158)
66.33	249,593	(1,040)	133,884	(558)	71,394	(297)	37,843	(158)
66.42	249,958	(1,041)	133,976	(558)	71,387	(297)	37,809	(158)
66.50	250,324	(1,043)	134,067	(559)	71,379	(297)	37,774	(157)
66.58	250,690	(1,045)	134,158	(559)	71,371	(297)	37,740	(157)
66.67	251,057	(1,046)	134,249	(559)	71,363	(297)	37,706	(157)
66.75	251,425	(1,048)	134,341	(560)	71,355	(297)	37,672	(157)
66.83	251,793	(1,049)	134,432	(560)	71,348	(297)	37,638	(157)
66.92	252,162	(1,051)	134,524	(561)	71,340	(297)	37,604	(157)
67	252,531	(1,052)	134,615	(561)	71,332	(297)	37,569	(157)
67.08	252,900	(1,054)	134,707	(561)	71,324	(297)	37,535	(156)
67.17	253,271	(1,055)	134,798	(562)	71,316	(297)	37,501	(156)
67.25	253,641	(1,057)	134,890	(562)	71,309	(297)	37,467	(156)
67.33	254,013	(1,058)	134,982	(562)	71,301	(297)	37,433	(156)
67.42	254,385	(1,060)	135,074	(563)	71,293	(297)	37,399	(156)
67.50	254,757	(1,061)	135,166	(563)	71,285	(297)	37,366	(156)
67.58	255,130	(1,063)	135,258	(564)	71,277	(297)	37,332	(156)
67.67	255,503	(1,065)	135,350	(564)	71,269	(297)	37,298	(155)
67.75	255,877	(1,066)	135,442	(564)	71,262	(297)	37,264	(155)
67.83	256,252	(1,068)	135,534	(565)	71,254	(297)	37,230	(155)
67.92	256,627	(1,069)	135,626	(565)	71,246	(297)	37,196	(155)
68	257,003	(1,071)	135,719	(565)	71,238	(297)	37,163	(155)
68.08	257,379	(1,072)	135,811	(566)	71,230	(297)	37,129	(155)
68.17	257,756	(1,074)	135,904	(566)	71,223	(297)	37,095	(155)
68.25	258,133	(1,076)	135,996	(567)	71,215	(297)	37,062	(154)
68.33	258,511	(1,077)	136,089	(567)	71,207	(297)	37,028	(154)
68.42	258,889	(1,079)	136,181	(567)	71,199	(297)	36,995	(154)
68.50	259,268	(1,080)	136,274	(568)	71,191	(297)	36,961	(154)
68.58	259,648	(1,082)	136,367	(568)	71,184	(297)	36,928	(154)
68.67	260,028	(1,083)	136,459	(569)	71,176	(297)	36,894	(154)
68.75	260,409	(1,085)	136,552	(569)	71,168	(297)	36,861	(154)
68.83	260,790	(1,087)	136,645	(569)	71,160	(297)	36,827	(153)
68.92	261,172	(1,088)	136,738	(570)	71,152	(296)	36,794	(153)
69	261,554	(1,090)	136,831	(570)	71,145	(296)	36,760	(153)
69.08	261,937	(1,091)	136,924	(571)	71,137	(296)	36,727	(153)
69.17	262,320	(1,093)	137,018	(571)	71,129	(296)	36,694	(153)
69.25	262,704	(1,095)	137,111	(571)	71,121	(296)	36,661	(153)
69.33	263,089	(1,096)	137,204	(572)	71,114	(296)	36,627	(153)
69.42	263,474	(1,098)	137,298	(572)	71,106	(296)	36,594	(152)
69.50	263,860	(1,099)	137,391	(572)	71,098	(296)	36,561	(152)
69.58	264,246	(1,101)	137,485	(573)	71,090	(296)	36,528	(152)
69.67	264,633	(1,103)	137,578	(573)	71,082	(296)	36,495	(152)
69.75	265,020	(1,104)	137,672	(574)	71,075	(296)	36,462	(152)
69.83	265,408	(1,106)	137,765	(574)	71,067	(296)	36,429	(152)
69.92	265,797	(1,107)	137,859	(574)	71,059	(296)	36,396	(152)
70	266,186	(1,109)	137,953	(575)	71,051	(296)	36,363	(152)
70.08	266,576	(1,111)	138,047	(575)	71,043	(296)	36,330	(151)
70.17	266,966	(1,112)	138,141	(576)	71,036	(296)	36,297	(151)
70.25	267,357	(1,114)	138,235	(576)	71,028	(296)	36,264	(151)



CRR	Nominal \$									
	12%		11%		10%		9%		8%	
70.33	6,648,674	(27,703)	3,538,210	(14,743)	1,872,203	(7,801)	984,913	(4,104)	515,076	(2,146)
70.42	6,683,796	(27,849)	3,554,244	(14,809)	1,879,269	(7,830)	987,878	(4,116)	516,230	(2,151)
70.50	6,719,104	(27,996)	3,570,350	(14,876)	1,886,362	(7,860)	990,852	(4,129)	517,387	(2,156)
70.58	6,754,598	(28,144)	3,586,529	(14,944)	1,893,482	(7,890)	993,835	(4,141)	518,546	(2,161)
70.67	6,790,280	(28,293)	3,602,781	(15,012)	1,900,628	(7,919)	996,827	(4,153)	519,708	(2,165)
70.75	6,826,150	(28,442)	3,619,108	(15,080)	1,907,802	(7,949)	999,828	(4,166)	520,873	(2,170)
70.83	6,862,210	(28,593)	3,635,508	(15,148)	1,915,002	(7,979)	1,002,839	(4,178)	522,040	(2,175)
70.92	6,898,460	(28,744)	3,651,982	(15,217)	1,922,230	(8,009)	1,005,858	(4,191)	523,209	(2,180)
71	6,934,902	(28,895)	3,668,531	(15,286)	1,929,485	(8,040)	1,008,886	(4,204)	524,381	(2,185)
71.08	6,971,536	(29,048)	3,685,155	(15,355)	1,936,767	(8,070)	1,011,923	(4,216)	525,556	(2,190)
71.17	7,008,364	(29,202)	3,701,855	(15,424)	1,944,077	(8,100)	1,014,970	(4,229)	526,734	(2,195)
71.25	7,045,386	(29,356)	3,718,630	(15,494)	1,951,414	(8,131)	1,018,026	(4,242)	527,914	(2,200)
71.33	7,082,604	(29,511)	3,735,481	(15,565)	1,958,780	(8,162)	1,021,090	(4,255)	529,097	(2,205)
71.42	7,120,019	(29,667)	3,752,408	(15,635)	1,966,172	(8,192)	1,024,165	(4,267)	530,282	(2,210)
71.50	7,157,631	(29,823)	3,769,412	(15,706)	1,973,593	(8,223)	1,027,248	(4,280)	531,471	(2,214)
71.58	7,195,442	(29,981)	3,786,494	(15,777)	1,981,042	(8,254)	1,030,341	(4,293)	532,661	(2,219)
71.67	7,233,452	(30,139)	3,803,652	(15,849)	1,988,519	(8,285)	1,033,443	(4,306)	533,855	(2,224)
71.75	7,271,664	(30,299)	3,820,889	(15,920)	1,996,024	(8,317)	1,036,554	(4,319)	535,051	(2,229)
71.83	7,310,077	(30,459)	3,838,203	(15,993)	2,003,558	(8,348)	1,039,675	(4,332)	536,250	(2,234)
71.92	7,348,693	(30,620)	3,855,596	(16,065)	2,011,120	(8,380)	1,042,805	(4,345)	537,451	(2,239)
72	7,387,513	(30,781)	3,873,068	(16,138)	2,018,710	(8,411)	1,045,944	(4,358)	538,655	(2,244)
72.08	7,426,538	(30,944)	3,890,619	(16,211)	2,026,329	(8,443)	1,049,093	(4,371)	539,862	(2,249)
72.17	7,465,770	(31,107)	3,908,249	(16,284)	2,033,977	(8,475)	1,052,251	(4,384)	541,072	(2,254)
72.25	7,505,208	(31,272)	3,925,960	(16,358)	2,041,654	(8,507)	1,055,419	(4,398)	542,284	(2,260)
72.33	7,544,855	(31,437)	3,943,750	(16,432)	2,049,360	(8,539)	1,058,597	(4,411)	543,499	(2,265)
72.42	7,584,712	(31,603)	3,961,621	(16,507)	2,057,094	(8,571)	1,061,784	(4,424)	544,717	(2,270)
72.50	7,624,778	(31,770)	3,979,574	(16,582)	2,064,858	(8,604)	1,064,981	(4,437)	545,937	(2,275)
72.58	7,665,057	(31,938)	3,997,607	(16,657)	2,072,652	(8,636)	1,068,187	(4,451)	547,161	(2,280)
72.67	7,705,548	(32,106)	4,015,723	(16,732)	2,080,474	(8,669)	1,071,403	(4,464)	548,387	(2,285)
72.75	7,746,254	(32,276)	4,033,920	(16,808)	2,088,327	(8,701)	1,074,628	(4,478)	549,615	(2,290)
72.83	7,787,174	(32,447)	4,052,200	(16,884)	2,096,208	(8,734)	1,077,864	(4,491)	550,847	(2,295)
72.92	7,828,310	(32,618)	4,070,562	(16,961)	2,104,120	(8,767)	1,081,109	(4,505)	552,081	(2,300)
73	7,869,664	(32,790)	4,089,008	(17,038)	2,112,061	(8,800)	1,084,364	(4,518)	553,318	(2,305)
73.08	7,911,236	(32,963)	4,107,538	(17,115)	2,120,033	(8,833)	1,087,628	(4,532)	554,558	(2,311)
73.17	7,953,028	(33,138)	4,126,151	(17,192)	2,128,034	(8,867)	1,090,903	(4,545)	555,800	(2,316)
73.25	7,995,041	(33,313)	4,144,849	(17,270)	2,136,066	(8,900)	1,094,187	(4,559)	557,045	(2,321)
73.33	8,037,275	(33,489)	4,163,632	(17,348)	2,144,128	(8,934)	1,097,481	(4,573)	558,294	(2,326)
73.42	8,079,733	(33,666)	4,182,499	(17,427)	2,152,221	(8,968)	1,100,785	(4,587)	559,544	(2,331)
73.50	8,122,415	(33,843)	4,201,452	(17,506)	2,160,344	(9,001)	1,104,099	(4,600)	560,798	(2,337)
73.58	8,165,322	(34,022)	4,220,491	(17,585)	2,168,497	(9,035)	1,107,423	(4,614)	562,055	(2,342)
73.67	8,208,456	(34,202)	4,239,617	(17,665)	2,176,682	(9,070)	1,110,757	(4,628)	563,314	(2,347)
73.75	8,251,818	(34,383)	4,258,829	(17,745)	2,184,897	(9,104)	1,114,101	(4,642)	564,576	(2,352)
73.83	8,295,409	(34,564)	4,278,128	(17,826)	2,193,144	(9,138)	1,117,455	(4,656)	565,841	(2,358)
73.92	8,339,230	(34,747)	4,297,514	(17,906)	2,201,421	(9,173)	1,120,820	(4,670)	567,109	(2,363)
74	8,383,283	(34,930)	4,316,988	(17,987)	2,209,730	(9,207)	1,124,194	(4,684)	568,379	(2,368)
74.08	8,427,568	(35,115)	4,336,551	(18,069)	2,218,070	(9,242)	1,127,579	(4,698)	569,653	(2,374)
74.17	8,472,088	(35,300)	4,356,202	(18,151)	2,226,441	(9,277)	1,130,973	(4,712)	570,929	(2,379)
74.25	8,516,842	(35,487)	4,375,942	(18,233)	2,234,844	(9,312)	1,134,378	(4,727)	572,208	(2,384)
74.33	8,561,833	(35,674)	4,395,772	(18,316)	2,243,279	(9,347)	1,137,793	(4,741)	573,491	(2,390)
74.42	8,607,062	(35,863)	4,415,692	(18,399)	2,251,746	(9,382)	1,141,219	(4,755)	574,775	(2,395)
74.50	8,652,530	(36,052)	4,435,702	(18,482)	2,260,245	(9,418)	1,144,655	(4,769)	576,063	(2,400)
74.58	8,698,237	(36,243)	4,455,802	(18,566)	2,268,775	(9,453)	1,148,101	(4,784)	577,354	(2,406)
74.67	8,744,187	(36,434)	4,475,994	(18,650)	2,277,338	(9,489)	1,151,557	(4,798)	578,648	(2,411)
74.75	8,790,379	(36,627)	4,496,277	(18,734)	2,285,934	(9,525)	1,155,024	(4,813)	579,944	(2,416)
74.83	8,836,815	(36,820)	4,516,652	(18,819)	2,294,561	(9,561)	1,158,502	(4,827)	581,243	(2,422)
74.92	8,883,496	(37,015)	4,537,119	(18,905)	2,303,221	(9,597)	1,161,989	(4,842)	582,546	(2,427)
75	8,930,424	(37,210)	4,557,679	(18,990)	2,311,914	(9,633)	1,165,488	(4,856)	583,851	(2,433)
75.08	8,977,599	(37,407)	4,578,333	(19,076)	2,320,640	(9,669)	1,168,997	(4,871)	585,159	(2,438)
75.17	9,025,024	(37,604)	4,599,080	(19,163)	2,329,399	(9,706)	1,172,516	(4,885)	586,470	(2,444)
75.25	9,072,700	(37,803)	4,619,920	(19,250)	2,338,191	(9,742)	1,176,046	(4,900)	587,784	(2,449)
75.33	9,120,627	(38,003)	4,640,856	(19,337)	2,347,015	(9,779)	1,179,587	(4,915)	589,101	(2,455)
75.42	9,168,808	(38,203)	4,661,886	(19,425)	2,355,874	(9,816)	1,183,138	(4,930)	590,421	(2,460)
75.50	9,217,243	(38,405)	4,683,011	(19,513)	2,364,765	(9,853)	1,186,700	(4,945)	591,744	(2,466)
75.58	9,265,934	(38,608)	4,704,233	(19,601)	2,373,691	(9,890)	1,190,273	(4,959)	593,070	(2,471)
75.67	9,314,882	(38,812)	4,725,550	(19,690)	2,382,649	(9,928)	1,193,856	(4,974)	594,399	(2,477)
75.75	9,364,089	(39,017)	4,746,964	(19,779)	2,391,642	(9,965)	1,197,450	(4,989)	595,730	(2,482)
75.83	9,413,555	(39,223)	4,768,475	(19,869)	2,400,669	(10,003)	1,201,055	(5,004)	597,065	(2,488)
75.92	9,463,283	(39,430)	4,790,084	(19,959)	2,409,730	(10,041)	1,204,671	(5,019)	598,403	(2,493)
76	9,513,274	(39,639)	4,811,790	(20,049)	2,418,824	(10,078)	1,208,298	(5,035)	599,744	(2,499)
76.08	9,563,529	(39,848)	4,833,595	(20,140)	2,427,954	(10,116)	1,211,936	(5,050)	601,087	(2,505)

CRR	7%		6%		5%		4%	
70.33	267,748	(1,116)	138,329	(576)	71,020	(296)	36,231	(151)
70.42	268,140	(1,117)	138,423	(577)	71,012	(296)	36,198	(151)
70.50	268,533	(1,119)	138,517	(577)	71,005	(296)	36,165	(151)
70.58	268,926	(1,121)	138,612	(578)	70,997	(296)	36,132	(151)
70.67	269,319	(1,122)	138,706	(578)	70,989	(296)	36,100	(150)
70.75	269,714	(1,124)	138,800	(578)	70,981	(296)	36,067	(150)
70.83	270,109	(1,125)	138,895	(579)	70,973	(296)	36,034	(150)
70.92	270,504	(1,127)	138,989	(579)	70,966	(296)	36,002	(150)
71	270,900	(1,129)	139,084	(580)	70,958	(296)	35,969	(150)
71.08	271,297	(1,130)	139,179	(580)	70,950	(296)	35,936	(150)
71.17	271,694	(1,132)	139,273	(580)	70,942	(296)	35,904	(150)
71.25	272,091	(1,134)	139,368	(581)	70,935	(296)	35,871	(149)
71.33	272,490	(1,135)	139,463	(581)	70,927	(296)	35,839	(149)
71.42	272,889	(1,137)	139,558	(581)	70,919	(295)	35,806	(149)
71.50	273,288	(1,139)	139,653	(582)	70,911	(295)	35,774	(149)
71.58	273,688	(1,140)	139,748	(582)	70,904	(295)	35,741	(149)
71.67	274,089	(1,142)	139,843	(583)	70,896	(295)	35,709	(149)
71.75	274,490	(1,144)	139,938	(583)	70,888	(295)	35,677	(149)
71.83	274,892	(1,145)	140,034	(583)	70,880	(295)	35,644	(149)
71.92	275,294	(1,147)	140,129	(584)	70,872	(295)	35,612	(148)
72	275,697	(1,149)	140,224	(584)	70,865	(295)	35,580	(148)
72.08	276,101	(1,150)	140,320	(585)	70,857	(295)	35,547	(148)
72.17	276,505	(1,152)	140,415	(585)	70,849	(295)	35,515	(148)
72.25	276,910	(1,154)	140,511	(585)	70,841	(295)	35,483	(148)
72.33	277,315	(1,155)	140,606	(586)	70,834	(295)	35,451	(148)
72.42	277,721	(1,157)	140,702	(586)	70,826	(295)	35,419	(148)
72.50	278,128	(1,159)	140,798	(587)	70,818	(295)	35,387	(147)
72.58	278,535	(1,161)	140,894	(587)	70,810	(295)	35,354	(147)
72.67	278,943	(1,162)	140,990	(587)	70,803	(295)	35,322	(147)
72.75	279,351	(1,164)	141,085	(588)	70,795	(295)	35,290	(147)
72.83	279,760	(1,166)	141,181	(588)	70,787	(295)	35,258	(147)
72.92	280,170	(1,167)	141,278	(589)	70,779	(295)	35,226	(147)
73	280,580	(1,169)	141,374	(589)	70,772	(295)	35,194	(147)
73.08	280,990	(1,171)	141,470	(589)	70,764	(295)	35,163	(147)
73.17	281,402	(1,173)	141,566	(590)	70,756	(295)	35,131	(146)
73.25	281,814	(1,174)	141,663	(590)	70,748	(295)	35,099	(146)
73.33	282,226	(1,176)	141,759	(591)	70,741	(295)	35,067	(146)
73.42	282,639	(1,178)	141,855	(591)	70,733	(295)	35,035	(146)
73.50	283,053	(1,179)	141,952	(591)	70,725	(295)	35,003	(146)
73.58	283,468	(1,181)	142,049	(592)	70,717	(295)	34,972	(146)
73.67	283,883	(1,183)	142,145	(592)	70,710	(295)	34,940	(146)
73.75	284,298	(1,185)	142,242	(593)	70,702	(295)	34,908	(145)
73.83	284,714	(1,186)	142,339	(593)	70,694	(295)	34,877	(145)
73.92	285,131	(1,188)	142,436	(593)	70,686	(295)	34,845	(145)
74	285,549	(1,190)	142,533	(594)	70,679	(294)	34,813	(145)
74.08	285,967	(1,192)	142,630	(594)	70,671	(294)	34,782	(145)
74.17	286,385	(1,193)	142,727	(595)	70,663	(294)	34,750	(145)
74.25	286,804	(1,195)	142,824	(595)	70,655	(294)	34,719	(145)
74.33	287,224	(1,197)	142,921	(596)	70,648	(294)	34,687	(145)
74.42	287,645	(1,199)	143,018	(596)	70,640	(294)	34,656	(144)
74.50	288,066	(1,200)	143,116	(596)	70,632	(294)	34,625	(144)
74.58	288,488	(1,202)	143,213	(597)	70,625	(294)	34,593	(144)
74.67	288,910	(1,204)	143,311	(597)	70,617	(294)	34,562	(144)
74.75	289,333	(1,206)	143,408	(598)	70,609	(294)	34,530	(144)
74.83	289,756	(1,207)	143,506	(598)	70,601	(294)	34,499	(144)
74.92	290,181	(1,209)	143,603	(598)	70,594	(294)	34,468	(144)
75	290,605	(1,211)	143,701	(599)	70,586	(294)	34,437	(143)
75.08	291,031	(1,213)	143,799	(599)	70,578	(294)	34,405	(143)
75.17	291,457	(1,214)	143,897	(600)	70,570	(294)	34,374	(143)
75.25	291,884	(1,216)	143,995	(600)	70,563	(294)	34,343	(143)
75.33	292,311	(1,218)	144,093	(600)	70,555	(294)	34,312	(143)
75.42	292,739	(1,220)	144,191	(601)	70,547	(294)	34,281	(143)
75.50	293,167	(1,222)	144,289	(601)	70,540	(294)	34,250	(143)
75.58	293,596	(1,223)	144,387	(602)	70,532	(294)	34,219	(143)
75.67	294,026	(1,225)	144,485	(602)	70,524	(294)	34,188	(142)
75.75	294,457	(1,227)	144,584	(602)	70,516	(294)	34,157	(142)
75.83	294,888	(1,229)	144,682	(603)	70,509	(294)	34,126	(142)
75.92	295,319	(1,230)	144,781	(603)	70,501	(294)	34,095	(142)
76	295,752	(1,232)	144,879	(604)	70,493	(294)	34,064	(142)
76.08	296,185	(1,234)	144,978	(604)	70,485	(294)	34,033	(142)

CRR	Nominal \$									
	12%		11%		10%		9%		8%	
76.17	9,614,049	(40,059)	4,855,498	(20,231)	2,437,117	(10,155)	1,215,585	(5,065)	602,434	(2,510)
76.25	9,664,836	(40,270)	4,877,501	(20,323)	2,446,316	(10,193)	1,219,244	(5,080)	603,784	(2,516)
76.33	9,715,891	(40,483)	4,899,604	(20,415)	2,455,549	(10,231)	1,222,915	(5,095)	605,137	(2,521)
76.42	9,767,216	(40,697)	4,921,806	(20,508)	2,464,817	(10,270)	1,226,597	(5,111)	606,493	(2,527)
76.50	9,818,812	(40,912)	4,944,110	(20,600)	2,474,119	(10,309)	1,230,290	(5,126)	607,852	(2,533)
76.58	9,870,681	(41,128)	4,966,514	(20,694)	2,483,457	(10,348)	1,233,993	(5,142)	609,213	(2,538)
76.67	9,922,824	(41,345)	4,989,020	(20,788)	2,492,830	(10,387)	1,237,709	(5,157)	610,578	(2,544)
76.75	9,975,242	(41,564)	5,011,628	(20,882)	2,502,239	(10,426)	1,241,435	(5,173)	611,946	(2,550)
76.83	10,027,937	(41,783)	5,034,338	(20,976)	2,511,683	(10,465)	1,245,172	(5,188)	613,318	(2,555)
76.92	10,080,911	(42,004)	5,057,152	(21,071)	2,521,163	(10,505)	1,248,921	(5,204)	614,692	(2,561)
77	10,134,164	(42,226)	5,080,068	(21,167)	2,530,678	(10,544)	1,252,681	(5,220)	616,069	(2,567)
77.08	10,187,699	(42,449)	5,103,089	(21,263)	2,540,230	(10,584)	1,256,452	(5,235)	617,449	(2,573)
77.17	10,241,516	(42,673)	5,126,214	(21,359)	2,549,817	(10,624)	1,260,235	(5,251)	618,833	(2,578)
77.25	10,295,618	(42,898)	5,149,443	(21,456)	2,559,441	(10,664)	1,264,029	(5,267)	620,219	(2,584)
77.33	10,350,005	(43,125)	5,172,778	(21,553)	2,569,101	(10,705)	1,267,835	(5,283)	621,609	(2,590)
77.42	10,404,680	(43,353)	5,196,219	(21,651)	2,578,797	(10,745)	1,271,652	(5,299)	623,002	(2,596)
77.50	10,459,644	(43,582)	5,219,766	(21,749)	2,588,530	(10,786)	1,275,480	(5,315)	624,398	(2,602)
77.58	10,514,898	(43,812)	5,243,419	(21,848)	2,598,300	(10,826)	1,279,320	(5,331)	625,797	(2,607)
77.67	10,570,444	(44,044)	5,267,180	(21,947)	2,608,107	(10,867)	1,283,172	(5,347)	627,199	(2,613)
77.75	10,626,283	(44,276)	5,291,048	(22,046)	2,617,950	(10,908)	1,287,035	(5,363)	628,604	(2,619)
77.83	10,682,417	(44,510)	5,315,025	(22,146)	2,627,831	(10,949)	1,290,910	(5,379)	630,012	(2,625)
77.92	10,738,848	(44,745)	5,339,110	(22,246)	2,637,749	(10,991)	1,294,796	(5,395)	631,424	(2,631)
78	10,795,577	(44,982)	5,363,304	(22,347)	2,647,705	(11,032)	1,298,694	(5,411)	632,839	(2,637)
78.08	10,852,606	(45,219)	5,387,608	(22,448)	2,657,698	(11,074)	1,302,604	(5,428)	634,257	(2,643)
78.17	10,909,936	(45,458)	5,412,022	(22,550)	2,667,729	(11,116)	1,306,526	(5,444)	635,678	(2,649)
78.25	10,967,568	(45,698)	5,436,547	(22,652)	2,677,797	(11,157)	1,310,459	(5,460)	637,102	(2,655)
78.33	11,025,505	(45,940)	5,461,183	(22,755)	2,687,904	(11,200)	1,314,405	(5,477)	638,529	(2,661)
78.42	11,083,749	(46,182)	5,485,931	(22,858)	2,698,049	(11,242)	1,318,362	(5,493)	639,960	(2,667)
78.50	11,142,300	(46,426)	5,510,790	(22,962)	2,708,232	(11,284)	1,322,331	(5,510)	641,394	(2,672)
78.58	11,201,160	(46,671)	5,535,763	(23,066)	2,718,453	(11,327)	1,326,312	(5,526)	642,831	(2,678)
78.67	11,260,331	(46,918)	5,560,848	(23,170)	2,728,713	(11,370)	1,330,305	(5,543)	644,271	(2,684)
78.75	11,319,815	(47,166)	5,586,047	(23,275)	2,739,012	(11,413)	1,334,310	(5,560)	645,715	(2,690)
78.83	11,379,613	(47,415)	5,611,361	(23,381)	2,749,350	(11,456)	1,338,327	(5,576)	647,162	(2,697)
78.92	11,439,726	(47,666)	5,636,789	(23,487)	2,759,727	(11,499)	1,342,356	(5,593)	648,612	(2,703)
79	11,500,158	(47,917)	5,662,332	(23,593)	2,770,143	(11,542)	1,346,398	(5,610)	650,065	(2,709)
79.08	11,560,908	(48,170)	5,687,991	(23,700)	2,780,598	(11,586)	1,350,451	(5,627)	651,521	(2,715)
79.17	11,621,980	(48,425)	5,713,766	(23,807)	2,791,093	(11,630)	1,354,517	(5,644)	652,981	(2,721)
79.25	11,683,374	(48,681)	5,739,658	(23,915)	2,801,627	(11,673)	1,358,595	(5,661)	654,444	(2,727)
79.33	11,745,093	(48,938)	5,765,668	(24,024)	2,812,201	(11,718)	1,362,685	(5,678)	655,910	(2,733)
79.42	11,807,137	(49,196)	5,791,795	(24,132)	2,822,815	(11,762)	1,366,788	(5,695)	657,380	(2,739)
79.50	11,869,509	(49,456)	5,818,041	(24,242)	2,833,469	(11,806)	1,370,902	(5,712)	658,853	(2,745)
79.58	11,932,211	(49,718)	5,844,406	(24,352)	2,844,163	(11,851)	1,375,030	(5,729)	660,329	(2,751)
79.67	11,995,244	(49,980)	5,870,890	(24,462)	2,854,898	(11,895)	1,379,169	(5,747)	661,809	(2,758)
79.75	12,058,610	(50,244)	5,897,494	(24,573)	2,865,673	(11,940)	1,383,322	(5,764)	663,292	(2,764)
79.83	12,122,311	(50,510)	5,924,219	(24,684)	2,876,488	(11,985)	1,387,486	(5,781)	664,778	(2,770)
79.92	12,186,348	(50,776)	5,951,064	(24,796)	2,887,345	(12,031)	1,391,663	(5,799)	666,267	(2,776)
80	12,250,723	(51,045)	5,978,032	(24,908)	2,898,243	(12,076)	1,395,853	(5,816)	667,760	(2,782)
80.08	12,315,439	(51,314)	6,005,121	(25,021)	2,909,181	(12,122)	1,400,056	(5,834)	669,256	(2,789)
80.17	12,380,496	(51,585)	6,032,334	(25,135)	2,920,161	(12,167)	1,404,271	(5,851)	670,756	(2,795)
80.25	12,445,897	(51,858)	6,059,670	(25,249)	2,931,183	(12,213)	1,408,498	(5,869)	672,258	(2,801)
80.33	12,511,644	(52,132)	6,087,129	(25,363)	2,942,246	(12,259)	1,412,739	(5,886)	673,765	(2,807)
80.42	12,577,738	(52,407)	6,114,713	(25,478)	2,953,350	(12,306)	1,416,992	(5,904)	675,274	(2,814)
80.50	12,644,181	(52,684)	6,142,422	(25,593)	2,964,497	(12,352)	1,421,258	(5,922)	676,787	(2,820)
80.58	12,710,975	(52,962)	6,170,257	(25,709)	2,975,686	(12,399)	1,425,537	(5,940)	678,304	(2,826)
80.67	12,778,122	(53,242)	6,198,218	(25,826)	2,986,917	(12,445)	1,429,829	(5,958)	679,823	(2,833)
80.75	12,845,623	(53,523)	6,226,305	(25,943)	2,998,190	(12,492)	1,434,133	(5,976)	681,347	(2,839)
80.83	12,913,481	(53,806)	6,254,520	(26,060)	3,009,506	(12,540)	1,438,451	(5,994)	682,873	(2,845)
80.92	12,981,698	(54,090)	6,282,862	(26,179)	3,020,865	(12,587)	1,442,782	(6,012)	684,403	(2,852)
81	13,050,275	(54,376)	6,311,333	(26,297)	3,032,266	(12,634)	1,447,125	(6,030)	685,937	(2,858)
81.08	13,119,214	(54,663)	6,339,933	(26,416)	3,043,711	(12,682)	1,451,482	(6,048)	687,474	(2,864)
81.17	13,188,518	(54,952)	6,368,663	(26,536)	3,055,198	(12,730)	1,455,852	(6,066)	689,014	(2,871)
81.25	13,258,187	(55,242)	6,397,523	(26,656)	3,066,730	(12,778)	1,460,235	(6,084)	690,558	(2,877)
81.33	13,328,225	(55,534)	6,426,513	(26,777)	3,078,304	(12,826)	1,464,631	(6,103)	692,105	(2,884)
81.42	13,398,632	(55,828)	6,455,635	(26,898)	3,089,922	(12,875)	1,469,041	(6,121)	693,656	(2,890)
81.50	13,469,412	(56,123)	6,484,889	(27,020)	3,101,585	(12,923)	1,473,463	(6,139)	695,210	(2,897)
81.58	13,540,565	(56,419)	6,514,276	(27,143)	3,113,291	(12,972)	1,477,899	(6,158)	696,767	(2,903)
81.67	13,612,094	(56,717)	6,543,795	(27,266)	3,125,041	(13,021)	1,482,349	(6,176)	698,329	(2,910)
81.75	13,684,002	(57,017)	6,573,449	(27,389)	3,136,836	(13,070)	1,486,812	(6,195)	699,893	(2,916)
81.83	13,756,289	(57,318)	6,603,236	(27,513)	3,148,675	(13,119)	1,491,288	(6,214)	701,461	(2,923)
81.92	13,828,957	(57,621)	6,633,159	(27,638)	3,160,559	(13,169)	1,495,778	(6,232)	703,033	(2,929)

CRR	7%		6%		5%		4%	
76.17	296,618	(1,236)	145,076	(604)	70,478	(294)	34,002	(142)
76.25	297,053	(1,238)	145,175	(605)	70,470	(294)	33,971	(142)
76.33	297,487	(1,240)	145,274	(605)	70,462	(294)	33,941	(141)
76.42	297,923	(1,241)	145,373	(606)	70,455	(294)	33,910	(141)
76.50	298,359	(1,243)	145,472	(606)	70,447	(294)	33,879	(141)
76.58	298,796	(1,245)	145,571	(607)	70,439	(293)	33,848	(141)
76.67	299,233	(1,247)	145,670	(607)	70,431	(293)	33,818	(141)
76.75	299,671	(1,249)	145,769	(607)	70,424	(293)	33,787	(141)
76.83	300,110	(1,250)	145,868	(608)	70,416	(293)	33,756	(141)
76.92	300,549	(1,252)	145,968	(608)	70,408	(293)	33,726	(141)
77	300,989	(1,254)	146,067	(609)	70,401	(293)	33,695	(140)
77.08	301,430	(1,256)	146,166	(609)	70,393	(293)	33,665	(140)
77.17	301,871	(1,258)	146,266	(609)	70,385	(293)	33,634	(140)
77.25	302,313	(1,260)	146,365	(610)	70,377	(293)	33,604	(140)
77.33	302,756	(1,261)	146,465	(610)	70,370	(293)	33,573	(140)
77.42	303,199	(1,263)	146,565	(611)	70,362	(293)	33,543	(140)
77.50	303,643	(1,265)	146,664	(611)	70,354	(293)	33,512	(140)
77.58	304,087	(1,267)	146,764	(612)	70,347	(293)	33,482	(140)
77.67	304,532	(1,269)	146,864	(612)	70,339	(293)	33,452	(139)
77.75	304,978	(1,271)	146,964	(612)	70,331	(293)	33,421	(139)
77.83	305,425	(1,273)	147,064	(613)	70,324	(293)	33,391	(139)
77.92	305,872	(1,274)	147,164	(613)	70,316	(293)	33,361	(139)
78	306,320	(1,276)	147,264	(614)	70,308	(293)	33,330	(139)
78.08	306,768	(1,278)	147,365	(614)	70,300	(293)	33,300	(139)
78.17	307,217	(1,280)	147,465	(614)	70,293	(293)	33,270	(139)
78.25	307,667	(1,282)	147,565	(615)	70,285	(293)	33,240	(138)
78.33	308,117	(1,284)	147,666	(615)	70,277	(293)	33,210	(138)
78.42	308,568	(1,286)	147,766	(616)	70,270	(293)	33,180	(138)
78.50	309,020	(1,288)	147,867	(616)	70,262	(293)	33,150	(138)
78.58	309,472	(1,289)	147,967	(617)	70,254	(293)	33,119	(138)
78.67	309,925	(1,291)	148,068	(617)	70,247	(293)	33,089	(138)
78.75	310,379	(1,293)	148,169	(617)	70,239	(293)	33,059	(138)
78.83	310,834	(1,295)	148,270	(618)	70,231	(293)	33,029	(138)
78.92	311,289	(1,297)	148,371	(618)	70,223	(293)	33,000	(137)
79	311,744	(1,299)	148,472	(619)	70,216	(293)	32,970	(137)
79.08	312,201	(1,301)	148,573	(619)	70,208	(293)	32,940	(137)
79.17	312,658	(1,303)	148,674	(619)	70,200	(293)	32,910	(137)
79.25	313,115	(1,305)	148,775	(620)	70,193	(292)	32,880	(137)
79.33	313,574	(1,307)	148,876	(620)	70,185	(292)	32,850	(137)
79.42	314,033	(1,308)	148,978	(621)	70,177	(292)	32,820	(137)
79.50	314,492	(1,310)	149,079	(621)	70,170	(292)	32,791	(137)
79.58	314,953	(1,312)	149,180	(622)	70,162	(292)	32,761	(137)
79.67	315,414	(1,314)	149,282	(622)	70,154	(292)	32,731	(136)
79.75	315,876	(1,316)	149,384	(622)	70,147	(292)	32,702	(136)
79.83	316,338	(1,318)	149,485	(623)	70,139	(292)	32,672	(136)
79.92	316,801	(1,320)	149,587	(623)	70,131	(292)	32,642	(136)
80	317,265	(1,322)	149,689	(624)	70,124	(292)	32,613	(136)
80.08	317,729	(1,324)	149,791	(624)	70,116	(292)	32,583	(136)
80.17	318,195	(1,326)	149,893	(625)	70,108	(292)	32,554	(136)
80.25	318,660	(1,328)	149,995	(625)	70,101	(292)	32,524	(136)
80.33	319,127	(1,330)	150,097	(625)	70,093	(292)	32,495	(135)
80.42	319,594	(1,332)	150,199	(626)	70,085	(292)	32,465	(135)
80.50	320,062	(1,334)	150,301	(626)	70,077	(292)	32,436	(135)
80.58	320,530	(1,336)	150,403	(627)	70,070	(292)	32,406	(135)
80.67	321,000	(1,337)	150,506	(627)	70,062	(292)	32,377	(135)
80.75	321,470	(1,339)	150,608	(628)	70,054	(292)	32,348	(135)
80.83	321,940	(1,341)	150,711	(628)	70,047	(292)	32,318	(135)
80.92	322,411	(1,343)	150,813	(628)	70,039	(292)	32,289	(135)
81	322,883	(1,345)	150,916	(629)	70,031	(292)	32,260	(134)
81.08	323,356	(1,347)	151,019	(629)	70,024	(292)	32,230	(134)
81.17	323,830	(1,349)	151,121	(630)	70,016	(292)	32,201	(134)
81.25	324,304	(1,351)	151,224	(630)	70,008	(292)	32,172	(134)
81.33	324,778	(1,353)	151,327	(631)	70,001	(292)	32,143	(134)
81.42	325,254	(1,355)	151,430	(631)	69,993	(292)	32,114	(134)
81.50	325,730	(1,357)	151,533	(631)	69,985	(292)	32,085	(134)
81.58	326,207	(1,359)	151,636	(632)	69,978	(292)	32,056	(134)
81.67	326,684	(1,361)	151,740	(632)	69,970	(292)	32,026	(133)
81.75	327,163	(1,363)	151,843	(633)	69,962	(292)	31,997	(133)
81.83	327,641	(1,365)	151,946	(633)	69,955	(291)	31,968	(133)
81.92	328,121	(1,367)	152,050	(634)	69,947	(291)	31,939	(133)

	Nominal \$									
CRR	12%		11%		10%		9%		8%	
82	13,902,010	(57,925)	6,663,218	(27,763)	3,172,488	(13,219)	1,500,281	(6,251)	704,608	(2,936)
82.08	13,975,449	(58,231)	6,693,412	(27,889)	3,184,461	(13,269)	1,504,798	(6,270)	706,187	(2,942)
82.17	14,049,275	(58,539)	6,723,744	(28,016)	3,196,480	(13,319)	1,509,328	(6,289)	707,769	(2,949)
82.25	14,123,492	(58,848)	6,754,213	(28,143)	3,208,545	(13,369)	1,513,872	(6,308)	709,355	(2,956)
82.33	14,198,100	(59,159)	6,784,819	(28,270)	3,220,654	(13,419)	1,518,430	(6,327)	710,944	(2,962)
82.42	14,273,103	(59,471)	6,815,565	(28,398)	3,232,810	(13,470)	1,523,001	(6,346)	712,537	(2,969)
82.50	14,348,502	(59,785)	6,846,450	(28,527)	3,245,011	(13,521)	1,527,586	(6,365)	714,134	(2,976)
82.58	14,424,299	(60,101)	6,877,475	(28,656)	3,257,259	(13,572)	1,532,185	(6,384)	715,734	(2,982)
82.67	14,500,497	(60,419)	6,908,640	(28,786)	3,269,553	(13,623)	1,536,798	(6,403)	717,337	(2,989)
82.75	14,577,097	(60,738)	6,939,947	(28,916)	3,281,893	(13,675)	1,541,425	(6,423)	718,945	(2,996)
82.83	14,654,102	(61,059)	6,971,396	(29,047)	3,294,279	(13,726)	1,546,066	(6,442)	720,555	(3,002)
82.92	14,731,514	(61,381)	7,002,987	(29,179)	3,306,713	(13,778)	1,550,720	(6,461)	722,170	(3,009)
83	14,809,334	(61,706)	7,034,721	(29,311)	3,319,193	(13,830)	1,555,389	(6,481)	723,788	(3,016)
83.08	14,887,566	(62,032)	7,066,599	(29,444)	3,331,721	(13,882)	1,560,072	(6,500)	725,410	(3,023)
83.17	14,966,211	(62,359)	7,098,622	(29,578)	3,344,295	(13,935)	1,564,768	(6,520)	727,035	(3,029)
83.25	15,045,271	(62,689)	7,130,789	(29,712)	3,356,917	(13,987)	1,569,479	(6,539)	728,664	(3,036)
83.33	15,124,749	(63,020)	7,163,103	(29,846)	3,369,587	(14,040)	1,574,204	(6,559)	730,297	(3,043)
83.42	15,204,647	(63,353)	7,195,563	(29,982)	3,382,305	(14,093)	1,578,944	(6,579)	731,933	(3,050)
83.50	15,284,967	(63,687)	7,228,170	(30,117)	3,395,071	(14,146)	1,583,697	(6,599)	733,573	(3,057)
83.58	15,365,711	(64,024)	7,260,924	(30,254)	3,407,884	(14,200)	1,588,465	(6,619)	735,216	(3,063)
83.67	15,446,882	(64,362)	7,293,827	(30,391)	3,420,747	(14,253)	1,593,248	(6,639)	736,864	(3,070)
83.75	15,528,481	(64,702)	7,326,880	(30,529)	3,433,657	(14,307)	1,598,044	(6,659)	738,515	(3,077)
83.83	15,610,512	(65,044)	7,360,082	(30,667)	3,446,617	(14,361)	1,602,855	(6,679)	740,169	(3,084)
83.92	15,692,976	(65,387)	7,393,434	(30,806)	3,459,625	(14,415)	1,607,681	(6,699)	741,828	(3,091)
84	15,775,875	(65,733)	7,426,938	(30,946)	3,472,683	(14,470)	1,612,521	(6,719)	743,490	(3,098)
84.08	15,859,213	(66,080)	7,460,593	(31,086)	3,485,790	(14,524)	1,617,376	(6,739)	745,156	(3,105)
84.17	15,942,990	(66,429)	7,494,401	(31,227)	3,498,946	(14,579)	1,622,245	(6,759)	746,825	(3,112)
84.25	16,027,211	(66,780)	7,528,362	(31,368)	3,512,152	(14,634)	1,627,129	(6,780)	748,499	(3,119)
84.33	16,111,876	(67,133)	7,562,477	(31,510)	3,525,407	(14,689)	1,632,028	(6,800)	750,176	(3,126)
84.42	16,196,988	(67,487)	7,596,747	(31,653)	3,538,713	(14,745)	1,636,941	(6,821)	751,856	(3,133)
84.50	16,282,550	(67,844)	7,631,172	(31,797)	3,552,069	(14,800)	1,641,869	(6,841)	753,541	(3,140)
84.58	16,368,564	(68,202)	7,665,753	(31,941)	3,565,476	(14,856)	1,646,812	(6,862)	755,229	(3,147)
84.67	16,455,033	(68,563)	7,700,490	(32,085)	3,578,933	(14,912)	1,651,770	(6,882)	756,921	(3,154)
84.75	16,541,958	(68,925)	7,735,385	(32,231)	3,592,440	(14,969)	1,656,743	(6,903)	758,617	(3,161)
84.83	16,629,342	(69,289)	7,770,438	(32,377)	3,605,999	(15,025)	1,661,731	(6,924)	760,317	(3,168)
84.92	16,717,188	(69,655)	7,805,650	(32,524)	3,619,609	(15,082)	1,666,734	(6,945)	762,021	(3,175)
85	16,805,498	(70,023)	7,841,022	(32,671)	3,633,270	(15,139)	1,671,752	(6,966)	763,728	(3,182)
85.08	16,894,275	(70,393)	7,876,554	(32,819)	3,646,983	(15,196)	1,676,785	(6,987)	765,439	(3,189)
85.17	16,983,521	(70,765)	7,912,247	(32,968)	3,660,748	(15,253)	1,681,833	(7,008)	767,154	(3,196)
85.25	17,073,238	(71,138)	7,948,101	(33,117)	3,674,564	(15,311)	1,686,896	(7,029)	768,873	(3,204)
85.33	17,163,428	(71,514)	7,984,118	(33,267)	3,688,433	(15,368)	1,691,975	(7,050)	770,596	(3,211)
85.42	17,254,096	(71,892)	8,020,299	(33,418)	3,702,354	(15,426)	1,697,069	(7,071)	772,322	(3,218)
85.50	17,345,242	(72,272)	8,056,643	(33,569)	3,716,328	(15,485)	1,702,178	(7,092)	774,053	(3,225)
85.58	17,436,870	(72,654)	8,093,152	(33,721)	3,730,354	(15,543)	1,707,303	(7,114)	775,787	(3,232)
85.67	17,528,982	(73,037)	8,129,826	(33,874)	3,744,433	(15,602)	1,712,443	(7,135)	777,525	(3,240)
85.75	17,621,580	(73,423)	8,166,667	(34,028)	3,758,566	(15,661)	1,717,598	(7,157)	779,267	(3,247)
85.83	17,714,668	(73,811)	8,203,674	(34,182)	3,772,752	(15,720)	1,722,769	(7,178)	781,013	(3,254)
85.92	17,808,247	(74,201)	8,240,850	(34,337)	3,786,991	(15,779)	1,727,956	(7,200)	782,763	(3,262)
86	17,902,321	(74,593)	8,278,193	(34,492)	3,801,284	(15,839)	1,733,158	(7,221)	784,517	(3,269)
86.08	17,996,891	(74,987)	8,315,706	(34,649)	3,815,631	(15,898)	1,738,376	(7,243)	786,275	(3,276)
86.17	18,091,961	(75,383)	8,353,389	(34,806)	3,830,032	(15,958)	1,743,610	(7,265)	788,036	(3,283)
86.25	18,187,534	(75,781)	8,391,243	(34,964)	3,844,488	(16,019)	1,748,859	(7,287)	789,802	(3,291)
86.33	18,283,611	(76,182)	8,429,268	(35,122)	3,858,998	(16,079)	1,754,124	(7,309)	791,572	(3,298)
86.42	18,380,196	(76,584)	8,467,465	(35,281)	3,873,562	(16,140)	1,759,405	(7,331)	793,345	(3,306)
86.50	18,477,291	(76,989)	8,505,836	(35,441)	3,888,182	(16,201)	1,764,702	(7,353)	795,123	(3,313)
86.58	18,574,899	(77,395)	8,544,380	(35,602)	3,902,857	(16,262)	1,770,015	(7,375)	796,904	(3,320)
86.67	18,673,023	(77,804)	8,583,100	(35,763)	3,917,587	(16,323)	1,775,344	(7,397)	798,690	(3,328)
86.75	18,771,664	(78,215)	8,621,994	(35,925)	3,932,373	(16,385)	1,780,689	(7,420)	800,479	(3,335)
86.83	18,870,827	(78,628)	8,661,065	(36,088)	3,947,215	(16,447)	1,786,050	(7,442)	802,273	(3,343)
86.92	18,970,514	(79,044)	8,700,313	(36,251)	3,962,113	(16,509)	1,791,427	(7,464)	804,070	(3,350)
87	19,070,728	(79,461)	8,739,739	(36,416)	3,977,067	(16,571)	1,796,820	(7,487)	805,872	(3,358)
87.08	19,171,471	(79,881)	8,779,343	(36,581)	3,992,077	(16,634)	1,802,230	(7,509)	807,678	(3,365)
87.17	19,272,746	(80,303)	8,819,127	(36,746)	4,007,144	(16,696)	1,807,656	(7,532)	809,487	(3,373)
87.25	19,374,556	(80,727)	8,859,091	(36,913)	4,022,268	(16,759)	1,813,098	(7,555)	811,301	(3,380)
87.33	19,476,903	(81,154)	8,899,236	(37,080)	4,037,449	(16,823)	1,818,556	(7,577)	813,119	(3,388)
87.42	19,579,792	(81,582)	8,939,564	(37,248)	4,052,688	(16,886)	1,824,031	(7,600)	814,940	(3,396)
87.50	19,683,224	(82,013)	8,980,074	(37,417)	4,067,984	(16,950)	1,829,523	(7,623)	816,766	(3,403)
87.58	19,787,202	(82,447)	9,020,767	(37,587)	4,083,337	(17,014)	1,835,031	(7,646)	818,596	(3,411)
87.67	19,891,730	(82,882)	9,061,645	(37,757)	4,098,749	(17,078)	1,840,555	(7,669)	820,431	(3,418)
87.75	19,996,810	(83,320)	9,102,708	(37,928)	4,114,218	(17,143)	1,846,097	(7,692)	822,269	(3,426)

CRR	7%		6%		5%		4%	
82	328,601	(1,369)	152,153	(634)	69,939	(291)	31,910	(133)
82.08	329,083	(1,371)	152,257	(634)	69,932	(291)	31,882	(133)
82.17	329,564	(1,373)	152,360	(635)	69,924	(291)	31,853	(133)
82.25	330,047	(1,375)	152,464	(635)	69,916	(291)	31,824	(133)
82.33	330,530	(1,377)	152,568	(636)	69,909	(291)	31,795	(132)
82.42	331,014	(1,379)	152,672	(636)	69,901	(291)	31,766	(132)
82.50	331,498	(1,381)	152,775	(637)	69,894	(291)	31,737	(132)
82.58	331,984	(1,383)	152,879	(637)	69,886	(291)	31,709	(132)
82.67	332,470	(1,385)	152,983	(637)	69,878	(291)	31,680	(132)
82.75	332,956	(1,387)	153,088	(638)	69,871	(291)	31,651	(132)
82.83	333,444	(1,389)	153,192	(638)	69,863	(291)	31,622	(132)
82.92	333,932	(1,391)	153,296	(639)	69,855	(291)	31,594	(132)
83	334,421	(1,393)	153,400	(639)	69,848	(291)	31,565	(132)
83.08	334,910	(1,395)	153,505	(640)	69,840	(291)	31,536	(131)
83.17	335,401	(1,398)	153,609	(640)	69,832	(291)	31,508	(131)
83.25	335,892	(1,400)	153,714	(640)	69,825	(291)	31,479	(131)
83.33	336,383	(1,402)	153,818	(641)	69,817	(291)	31,451	(131)
83.42	336,876	(1,404)	153,923	(641)	69,809	(291)	31,422	(131)
83.50	337,369	(1,406)	154,028	(642)	69,802	(291)	31,394	(131)
83.58	337,863	(1,408)	154,133	(642)	69,794	(291)	31,365	(131)
83.67	338,357	(1,410)	154,238	(643)	69,786	(291)	31,337	(131)
83.75	338,853	(1,412)	154,343	(643)	69,779	(291)	31,308	(130)
83.83	339,349	(1,414)	154,448	(644)	69,771	(291)	31,280	(130)
83.92	339,846	(1,416)	154,553	(644)	69,763	(291)	31,252	(130)
84	340,343	(1,418)	154,658	(644)	69,756	(291)	31,223	(130)
84.08	340,841	(1,420)	154,763	(645)	69,748	(291)	31,195	(130)
84.17	341,340	(1,422)	154,869	(645)	69,741	(291)	31,167	(130)
84.25	341,840	(1,424)	154,974	(646)	69,733	(291)	31,139	(130)
84.33	342,340	(1,426)	155,079	(646)	69,725	(291)	31,110	(130)
84.42	342,842	(1,429)	155,185	(647)	69,718	(290)	31,082	(130)
84.50	343,343	(1,431)	155,291	(647)	69,710	(290)	31,054	(129)
84.58	343,846	(1,433)	155,396	(647)	69,702	(290)	31,026	(129)
84.67	344,349	(1,435)	155,502	(648)	69,695	(290)	30,998	(129)
84.75	344,854	(1,437)	155,608	(648)	69,687	(290)	30,970	(129)
84.83	345,358	(1,439)	155,714	(649)	69,679	(290)	30,941	(129)
84.92	345,864	(1,441)	155,820	(649)	69,672	(290)	30,913	(129)
85	346,370	(1,443)	155,926	(650)	69,664	(290)	30,885	(129)
85.08	346,877	(1,445)	156,032	(650)	69,657	(290)	30,857	(129)
85.17	347,385	(1,447)	156,138	(651)	69,649	(290)	30,829	(128)
85.25	347,894	(1,450)	156,244	(651)	69,641	(290)	30,801	(128)
85.33	348,403	(1,452)	156,351	(651)	69,634	(290)	30,774	(128)
85.42	348,913	(1,454)	156,457	(652)	69,626	(290)	30,746	(128)
85.50	349,424	(1,456)	156,564	(652)	69,618	(290)	30,718	(128)
85.58	349,935	(1,458)	156,670	(653)	69,611	(290)	30,690	(128)
85.67	350,448	(1,460)	156,777	(653)	69,603	(290)	30,662	(128)
85.75	350,961	(1,462)	156,884	(654)	69,596	(290)	30,634	(128)
85.83	351,474	(1,464)	156,990	(654)	69,588	(290)	30,607	(128)
85.92	351,989	(1,467)	157,097	(655)	69,580	(290)	30,579	(127)
86	352,504	(1,469)	157,204	(655)	69,573	(290)	30,551	(127)
86.08	353,020	(1,471)	157,311	(655)	69,565	(290)	30,523	(127)
86.17	353,537	(1,473)	157,418	(656)	69,558	(290)	30,496	(127)
86.25	354,055	(1,475)	157,525	(656)	69,550	(290)	30,468	(127)
86.33	354,573	(1,477)	157,632	(657)	69,542	(290)	30,440	(127)
86.42	355,092	(1,480)	157,740	(657)	69,535	(290)	30,413	(127)
86.50	355,612	(1,482)	157,847	(658)	69,527	(290)	30,385	(127)
86.58	356,132	(1,484)	157,955	(658)	69,519	(290)	30,358	(126)
86.67	356,654	(1,486)	158,062	(659)	69,512	(290)	30,330	(126)
86.75	357,176	(1,488)	158,170	(659)	69,504	(290)	30,303	(126)
86.83	357,699	(1,490)	158,277	(659)	69,497	(290)	30,275	(126)
86.92	358,222	(1,493)	158,385	(660)	69,489	(290)	30,248	(126)
87	358,747	(1,495)	158,493	(660)	69,481	(290)	30,220	(126)
87.08	359,272	(1,497)	158,601	(661)	69,474	(289)	30,193	(126)
87.17	359,798	(1,499)	158,709	(661)	69,466	(289)	30,166	(126)
87.25	360,325	(1,501)	158,817	(662)	69,459	(289)	30,138	(126)
87.33	360,852	(1,504)	158,925	(662)	69,451	(289)	30,111	(125)
87.42	361,380	(1,506)	159,033	(663)	69,443	(289)	30,084	(125)
87.50	361,909	(1,508)	159,141	(663)	69,436	(289)	30,056	(125)
87.58	362,439	(1,510)	159,249	(664)	69,428	(289)	30,029	(125)
87.67	362,970	(1,512)	159,358	(664)	69,421	(289)	30,002	(125)
87.75	363,501	(1,515)	159,466	(664)	69,413	(289)	29,975	(125)

	Nominal \$									
CRR	12%		11%		10%		9%		8%	
87.83	20,102,445	(83,760)	9,143,957	(38,100)	4,129,747	(17,207)	1,851,654	(7,715)	824,111	(3,434)
87.92	20,208,638	(84,203)	9,185,393	(38,272)	4,145,333	(17,272)	1,857,229	(7,738)	825,958	(3,441)
88	20,315,392	(84,647)	9,227,017	(38,446)	4,160,979	(17,337)	1,862,821	(7,762)	827,808	(3,449)
88.08	20,422,710	(85,095)	9,268,830	(38,620)	4,176,683	(17,403)	1,868,429	(7,785)	829,663	(3,457)
88.17	20,530,594	(85,544)	9,310,832	(38,795)	4,192,447	(17,469)	1,874,054	(7,809)	831,522	(3,465)
88.25	20,639,049	(85,996)	9,353,024	(38,971)	4,208,270	(17,534)	1,879,696	(7,832)	833,385	(3,472)
88.33	20,748,077	(86,450)	9,395,408	(39,148)	4,224,154	(17,601)	1,885,355	(7,856)	835,252	(3,480)
88.42	20,857,680	(86,907)	9,437,983	(39,325)	4,240,097	(17,667)	1,891,031	(7,879)	837,124	(3,488)
88.50	20,967,863	(87,366)	9,480,752	(39,503)	4,256,100	(17,734)	1,896,724	(7,903)	838,999	(3,496)
88.58	21,078,627	(87,828)	9,523,714	(39,682)	4,272,163	(17,801)	1,902,435	(7,927)	840,879	(3,504)
88.67	21,189,977	(88,292)	9,566,871	(39,862)	4,288,288	(17,868)	1,908,162	(7,951)	842,763	(3,512)
88.75	21,301,915	(88,758)	9,610,224	(40,043)	4,304,473	(17,935)	1,913,907	(7,975)	844,651	(3,519)
88.83	21,414,444	(89,227)	9,653,773	(40,224)	4,320,719	(18,003)	1,919,669	(7,999)	846,544	(3,527)
88.92	21,527,568	(89,698)	9,697,519	(40,406)	4,337,026	(18,071)	1,925,448	(8,023)	848,440	(3,535)
89	21,641,289	(90,172)	9,741,464	(40,589)	4,353,395	(18,139)	1,931,245	(8,047)	850,341	(3,543)
89.08	21,755,611	(90,648)	9,785,608	(40,773)	4,369,826	(18,208)	1,937,060	(8,071)	852,247	(3,551)
89.17	21,870,537	(91,127)	9,829,952	(40,958)	4,386,319	(18,276)	1,942,891	(8,095)	854,156	(3,559)
89.25	21,986,070	(91,609)	9,874,496	(41,144)	4,402,874	(18,345)	1,948,741	(8,120)	856,070	(3,567)
89.33	22,102,214	(92,093)	9,919,243	(41,330)	4,419,491	(18,415)	1,954,608	(8,144)	857,988	(3,575)
89.42	22,218,971	(92,579)	9,964,192	(41,517)	4,436,172	(18,484)	1,960,492	(8,169)	859,910	(3,583)
89.50	22,336,344	(93,068)	10,009,345	(41,706)	4,452,915	(18,554)	1,966,394	(8,193)	861,837	(3,591)
89.58	22,454,338	(93,560)	10,054,703	(41,895)	4,469,721	(18,624)	1,972,315	(8,218)	863,768	(3,599)
89.67	22,572,955	(94,054)	10,100,266	(42,084)	4,486,591	(18,694)	1,978,252	(8,243)	865,703	(3,607)
89.75	22,692,199	(94,551)	10,146,036	(42,275)	4,503,525	(18,765)	1,984,208	(8,268)	867,643	(3,615)
89.83	22,812,073	(95,050)	10,192,013	(42,467)	4,520,522	(18,836)	1,990,182	(8,292)	869,587	(3,623)
89.92	22,932,579	(95,552)	10,238,198	(42,659)	4,537,584	(18,907)	1,996,174	(8,317)	871,535	(3,631)
90	23,053,723	(96,057)	10,284,593	(42,852)	4,554,710	(18,978)	2,002,183	(8,342)	873,488	(3,640)
90.08	23,175,506	(96,565)	10,331,198	(43,047)	4,571,900	(19,050)	2,008,211	(8,368)	875,445	(3,648)
90.17	23,297,933	(97,075)	10,378,014	(43,242)	4,589,156	(19,121)	2,014,257	(8,393)	877,407	(3,656)
90.25	23,421,006	(97,588)	10,425,043	(43,438)	4,606,476	(19,194)	2,020,321	(8,418)	879,373	(3,664)
90.33	23,544,730	(98,103)	10,472,284	(43,635)	4,623,862	(19,266)	2,026,404	(8,443)	881,343	(3,672)
90.42	23,669,107	(98,621)	10,519,740	(43,832)	4,641,314	(19,339)	2,032,504	(8,469)	883,318	(3,680)
90.50	23,794,141	(99,142)	10,567,410	(44,031)	4,658,831	(19,412)	2,038,624	(8,494)	885,297	(3,689)
90.58	23,919,836	(99,666)	10,615,297	(44,230)	4,676,415	(19,485)	2,044,761	(8,520)	887,280	(3,697)
90.67	24,046,194	(100,192)	10,663,400	(44,431)	4,694,065	(19,559)	2,050,917	(8,545)	889,268	(3,705)
90.75	24,173,221	(100,722)	10,711,722	(44,632)	4,711,781	(19,632)	2,057,092	(8,571)	891,261	(3,714)
90.83	24,300,918	(101,254)	10,760,262	(44,834)	4,729,565	(19,707)	2,063,285	(8,597)	893,258	(3,722)
90.92	24,429,290	(101,789)	10,809,023	(45,038)	4,747,415	(19,781)	2,069,497	(8,623)	895,259	(3,730)
91	24,558,340	(102,326)	10,858,004	(45,242)	4,765,333	(19,856)	2,075,727	(8,649)	897,265	(3,739)
91.08	24,688,071	(102,867)	10,907,208	(45,447)	4,783,319	(19,930)	2,081,976	(8,675)	899,275	(3,747)
91.17	24,818,488	(103,410)	10,956,634	(45,653)	4,801,372	(20,006)	2,088,244	(8,701)	901,290	(3,755)
91.25	24,949,594	(103,957)	11,006,284	(45,860)	4,819,494	(20,081)	2,094,531	(8,727)	903,310	(3,764)
91.33	25,081,392	(104,506)	11,056,160	(46,067)	4,837,684	(20,157)	2,100,837	(8,753)	905,333	(3,772)
91.42	25,213,887	(105,058)	11,106,261	(46,276)	4,855,942	(20,233)	2,107,162	(8,780)	907,362	(3,781)
91.50	25,347,082	(105,613)	11,156,589	(46,486)	4,874,270	(20,309)	2,113,506	(8,806)	909,395	(3,789)
91.58	25,480,980	(106,171)	11,207,146	(46,696)	4,892,667	(20,386)	2,119,869	(8,833)	911,432	(3,798)
91.67	25,615,586	(106,732)	11,257,931	(46,908)	4,911,133	(20,463)	2,126,251	(8,859)	913,475	(3,806)
91.75	25,750,902	(107,295)	11,308,947	(47,121)	4,929,669	(20,540)	2,132,652	(8,886)	915,521	(3,815)
91.83	25,886,934	(107,862)	11,360,194	(47,334)	4,948,274	(20,618)	2,139,073	(8,913)	917,573	(3,823)
91.92	26,023,684	(108,432)	11,411,673	(47,549)	4,966,951	(20,696)	2,145,513	(8,940)	919,628	(3,832)
92	26,161,156	(109,005)	11,463,385	(47,764)	4,985,697	(20,774)	2,151,972	(8,967)	921,689	(3,840)
92.08	26,299,355	(109,581)	11,515,332	(47,981)	5,004,514	(20,852)	2,158,451	(8,994)	923,754	(3,849)
92.17	26,438,284	(110,160)	11,567,514	(48,198)	5,023,403	(20,931)	2,164,949	(9,021)	925,824	(3,858)
92.25	26,577,946	(110,741)	11,619,933	(48,416)	5,042,362	(21,010)	2,171,467	(9,048)	927,898	(3,866)
92.33	26,718,346	(111,326)	11,672,589	(48,636)	5,061,393	(21,089)	2,178,005	(9,075)	929,977	(3,875)
92.42	26,859,489	(111,915)	11,725,484	(48,856)	5,080,496	(21,169)	2,184,562	(9,102)	932,061	(3,884)
92.50	27,001,376	(112,506)	11,778,618	(49,078)	5,099,671	(21,249)	2,191,139	(9,130)	934,149	(3,892)
92.58	27,144,013	(113,100)	11,831,993	(49,300)	5,118,919	(21,329)	2,197,735	(9,157)	936,242	(3,901)
92.67	27,287,404	(113,698)	11,885,610	(49,523)	5,138,239	(21,409)	2,204,352	(9,185)	938,340	(3,910)
92.75	27,431,552	(114,298)	11,939,470	(49,748)	5,157,632	(21,490)	2,210,988	(9,212)	940,442	(3,919)
92.83	27,576,462	(114,902)	11,993,574	(49,973)	5,177,098	(21,571)	2,217,645	(9,240)	942,549	(3,927)
92.92	27,722,137	(115,509)	12,047,924	(50,200)	5,196,638	(21,653)	2,224,321	(9,268)	944,661	(3,936)
93	27,868,582	(116,119)	12,102,519	(50,427)	5,216,251	(21,734)	2,231,018	(9,296)	946,778	(3,945)
93.08	28,015,800	(116,732)	12,157,362	(50,656)	5,235,938	(21,816)	2,237,735	(9,324)	948,899	(3,954)
93.17	28,163,796	(117,349)	12,212,454	(50,885)	5,255,700	(21,899)	2,244,472	(9,352)	951,025	(3,963)
93.25	28,312,574	(117,969)	12,267,795	(51,116)	5,275,536	(21,981)	2,251,229	(9,380)	953,156	(3,971)
93.33	28,462,137	(118,592)	12,323,387	(51,347)	5,295,448	(22,064)	2,258,007	(9,408)	955,291	(3,980)
93.42	28,612,491	(119,219)	12,379,231	(51,580)	5,315,434	(22,148)	2,264,805	(9,437)	957,432	(3,989)
93.50	28,763,639	(119,848)	12,435,328	(51,814)	5,335,496	(22,231)	2,271,623	(9,465)	959,577	(3,998)
93.58	28,915,586	(120,482)	12,491,679	(52,049)	5,355,633	(22,315)	2,278,462	(9,494)	961,727	(4,007)

CRR	7%		6%		5%		4%	
87.83	364,033	(1,517)	159,575	(665)	69,405	(289)	29,948	(125)
87.92	364,566	(1,519)	159,683	(665)	69,398	(289)	29,920	(125)
88	365,100	(1,521)	159,792	(666)	69,390	(289)	29,893	(125)
88.08	365,634	(1,523)	159,901	(666)	69,383	(289)	29,866	(124)
88.17	366,170	(1,526)	160,010	(667)	69,375	(289)	29,839	(124)
88.25	366,706	(1,528)	160,119	(667)	69,367	(289)	29,812	(124)
88.33	367,242	(1,530)	160,228	(668)	69,360	(289)	29,785	(124)
88.42	367,780	(1,532)	160,337	(668)	69,352	(289)	29,758	(124)
88.50	368,318	(1,535)	160,446	(669)	69,345	(289)	29,731	(124)
88.58	368,858	(1,537)	160,555	(669)	69,337	(289)	29,704	(124)
88.67	369,398	(1,539)	160,664	(669)	69,329	(289)	29,677	(124)
88.75	369,938	(1,541)	160,774	(670)	69,322	(289)	29,650	(124)
88.83	370,480	(1,544)	160,883	(670)	69,314	(289)	29,623	(123)
88.92	371,022	(1,546)	160,992	(671)	69,307	(289)	29,596	(123)
89	371,565	(1,548)	161,102	(671)	69,299	(289)	29,570	(123)
89.08	372,109	(1,550)	161,212	(672)	69,291	(289)	29,543	(123)
89.17	372,654	(1,553)	161,321	(672)	69,284	(289)	29,516	(123)
89.25	373,200	(1,555)	161,431	(673)	69,276	(289)	29,489	(123)
89.33	373,746	(1,557)	161,541	(673)	69,269	(289)	29,463	(123)
89.42	374,293	(1,560)	161,651	(674)	69,261	(289)	29,436	(123)
89.50	374,841	(1,562)	161,761	(674)	69,253	(289)	29,409	(123)
89.58	375,390	(1,564)	161,871	(674)	69,246	(289)	29,383	(122)
89.67	375,939	(1,566)	161,981	(675)	69,238	(288)	29,356	(122)
89.75	376,490	(1,569)	162,092	(675)	69,231	(288)	29,329	(122)
89.83	377,041	(1,571)	162,202	(676)	69,223	(288)	29,303	(122)
89.92	377,593	(1,573)	162,312	(676)	69,216	(288)	29,276	(122)
90	378,146	(1,576)	162,423	(677)	69,208	(288)	29,250	(122)
90.08	378,699	(1,578)	162,533	(677)	69,200	(288)	29,223	(122)
90.17	379,254	(1,580)	162,644	(678)	69,193	(288)	29,197	(122)
90.25	379,809	(1,583)	162,755	(678)	69,185	(288)	29,170	(122)
90.33	380,365	(1,585)	162,865	(679)	69,178	(288)	29,144	(121)
90.42	380,922	(1,587)	162,976	(679)	69,170	(288)	29,117	(121)
90.50	381,479	(1,589)	163,087	(680)	69,162	(288)	29,091	(121)
90.58	382,038	(1,592)	163,198	(680)	69,155	(288)	29,064	(121)
90.67	382,597	(1,594)	163,309	(680)	69,147	(288)	29,038	(121)
90.75	383,157	(1,596)	163,420	(681)	69,140	(288)	29,012	(121)
90.83	383,718	(1,599)	163,532	(681)	69,132	(288)	28,985	(121)
90.92	384,280	(1,601)	163,643	(682)	69,125	(288)	28,959	(121)
91	384,842	(1,604)	163,754	(682)	69,117	(288)	28,933	(121)
91.08	385,406	(1,606)	163,866	(683)	69,109	(288)	28,907	(120)
91.17	385,970	(1,608)	163,977	(683)	69,102	(288)	28,881	(120)
91.25	386,535	(1,611)	164,089	(684)	69,094	(288)	28,854	(120)
91.33	387,101	(1,613)	164,201	(684)	69,087	(288)	28,828	(120)
91.42	387,667	(1,615)	164,312	(685)	69,079	(288)	28,802	(120)
91.50	388,235	(1,618)	164,424	(685)	69,072	(288)	28,776	(120)
91.58	388,803	(1,620)	164,536	(686)	69,064	(288)	28,750	(120)
91.67	389,372	(1,622)	164,648	(686)	69,057	(288)	28,724	(120)
91.75	389,942	(1,625)	164,760	(687)	69,049	(288)	28,698	(120)
91.83	390,513	(1,627)	164,872	(687)	69,041	(288)	28,672	(119)
91.92	391,085	(1,630)	164,984	(687)	69,034	(288)	28,646	(119)
92	391,657	(1,632)	165,097	(688)	69,026	(288)	28,620	(119)
92.08	392,231	(1,634)	165,209	(688)	69,019	(288)	28,594	(119)
92.17	392,805	(1,637)	165,322	(689)	69,011	(288)	28,568	(119)
92.25	393,380	(1,639)	165,434	(689)	69,004	(288)	28,542	(119)
92.33	393,956	(1,641)	165,547	(690)	68,996	(287)	28,516	(119)
92.42	394,533	(1,644)	165,659	(690)	68,988	(287)	28,490	(119)
92.50	395,110	(1,646)	165,772	(691)	68,981	(287)	28,464	(119)
92.58	395,689	(1,649)	165,885	(691)	68,973	(287)	28,439	(118)
92.67	396,268	(1,651)	165,998	(692)	68,966	(287)	28,413	(118)
92.75	396,848	(1,654)	166,111	(692)	68,958	(287)	28,387	(118)
92.83	397,429	(1,656)	166,224	(693)	68,951	(287)	28,361	(118)
92.92	398,011	(1,658)	166,337	(693)	68,943	(287)	28,336	(118)
93	398,593	(1,661)	166,450	(694)	68,936	(287)	28,310	(118)
93.08	399,177	(1,663)	166,563	(694)	68,928	(287)	28,284	(118)
93.17	399,761	(1,666)	166,677	(694)	68,921	(287)	28,259	(118)
93.25	400,346	(1,668)	166,790	(695)	68,913	(287)	28,233	(118)
93.33	400,933	(1,671)	166,904	(695)	68,905	(287)	28,207	(118)
93.42	401,519	(1,673)	167,017	(696)	68,898	(287)	28,182	(117)
93.50	402,107	(1,675)	167,131	(696)	68,890	(287)	28,156	(117)
93.58	402,696	(1,678)	167,245	(697)	68,883	(287)	28,131	(117)



	Nominal \$									
CRR	12%		11%		10%		9%		8%	
93.67	29,068,335	(121,118)	12,548,285	(52,285)	5,375,847	(22,399)	2,285,322	(9,522)	963,882	(4,016)
93.75	29,221,891	(121,758)	12,605,148	(52,521)	5,396,136	(22,484)	2,292,202	(9,551)	966,041	(4,025)
93.83	29,376,258	(122,401)	12,662,269	(52,759)	5,416,503	(22,569)	2,299,103	(9,580)	968,206	(4,034)
93.92	29,531,441	(123,048)	12,719,648	(52,999)	5,436,946	(22,654)	2,306,025	(9,608)	970,375	(4,043)
94	29,687,443	(123,698)	12,777,288	(53,239)	5,457,466	(22,739)	2,312,967	(9,637)	972,549	(4,052)
94.08	29,844,270	(124,351)	12,835,188	(53,480)	5,478,064	(22,825)	2,319,931	(9,666)	974,728	(4,061)
94.17	30,001,925	(125,008)	12,893,352	(53,722)	5,498,740	(22,911)	2,326,915	(9,695)	976,912	(4,070)
94.25	30,160,413	(125,668)	12,951,778	(53,966)	5,519,493	(22,998)	2,333,921	(9,725)	979,101	(4,080)
94.33	30,319,738	(126,332)	13,010,470	(54,210)	5,540,325	(23,085)	2,340,947	(9,754)	981,295	(4,089)
94.42	30,479,905	(127,000)	13,069,427	(54,456)	5,561,236	(23,172)	2,347,995	(9,783)	983,494	(4,098)
94.50	30,640,918	(127,670)	13,128,651	(54,703)	5,582,225	(23,259)	2,355,064	(9,813)	985,697	(4,107)
94.58	30,802,781	(128,345)	13,188,144	(54,951)	5,603,294	(23,347)	2,362,154	(9,842)	987,906	(4,116)
94.67	30,965,499	(129,023)	13,247,907	(55,200)	5,624,442	(23,435)	2,369,266	(9,872)	990,119	(4,125)
94.75	31,129,077	(129,704)	13,307,940	(55,450)	5,645,670	(23,524)	2,376,399	(9,902)	992,338	(4,135)
94.83	31,293,520	(130,390)	13,368,246	(55,701)	5,666,979	(23,612)	2,383,553	(9,931)	994,561	(4,144)
94.92	31,458,830	(131,078)	13,428,824	(55,953)	5,688,367	(23,702)	2,390,729	(9,961)	996,789	(4,153)
95	31,625,015		13,489,677		5,709,836		2,397,927		999,023	

CRR	7%		6%		5%		4%	
93.67	403,285	(1,680)	167,359	(697)	68,875	(287)	28,105	(117)
93.75	403,876	(1,683)	167,473	(698)	68,868	(287)	28,080	(117)
93.83	404,467	(1,685)	167,587	(698)	68,860	(287)	28,054	(117)
93.92	405,059	(1,688)	167,701	(699)	68,853	(287)	28,029	(117)
94	405,652	(1,690)	167,815	(699)	68,845	(287)	28,004	(117)
94.08	406,246	(1,693)	167,929	(700)	68,838	(287)	27,978	(117)
94.17	406,841	(1,695)	168,043	(700)	68,830	(287)	27,953	(116)
94.25	407,436	(1,698)	168,158	(701)	68,822	(287)	27,927	(116)
94.33	408,033	(1,700)	168,272	(701)	68,815	(287)	27,902	(116)
94.42	408,630	(1,703)	168,387	(702)	68,807	(287)	27,877	(116)
94.50	409,228	(1,705)	168,501	(702)	68,800	(287)	27,852	(116)
94.58	409,827	(1,708)	168,616	(703)	68,792	(287)	27,826	(116)
94.67	410,427	(1,710)	168,731	(703)	68,785	(287)	27,801	(116)
94.75	411,028	(1,713)	168,845	(704)	68,777	(287)	27,776	(116)
94.83	411,630	(1,715)	168,960	(704)	68,770	(287)	27,751	(116)
94.92	412,232	(1,718)	169,075	(704)	68,762	(287)	27,726	(116)
95	412,836		169,190		68,755		27,700	