

	Real \$ (@ 3% Inflation)									
CRR	12%		11%		10%		9%		8%	
Table 7 - Deposit \$3,000 at Birth --> Initial Deposit Grows to age 65 --> 5% Annual Withdrawals age 65 to age 95										
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	\$ 694,821		\$ 387,878		\$ 215,390		\$ 118,966		\$ 65,350	
Withdrawal Rate	5%		5%		5%		5%		5%	
Total Distributions	\$ 1,735,812		\$ 835,171		\$ 401,568		\$ 192,980		\$ 92,700	
Balance @ age 95	\$ 1,840,794		\$ 785,192		\$ 332,352		\$ 139,576		\$ 58,150	
Age	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal
0	3,000		3,000		3,000		3,000		3,000	
1	3,262		3,233		3,204		3,175		3,146	
2	3,547		3,484		3,422		3,360		3,298	
3	3,857		3,755		3,654		3,555		3,458	
4	4,194		4,046		3,903		3,763		3,626	
5	4,561		4,361		4,168		3,982		3,802	
6	4,959		4,699		4,451		4,214		3,987	
7	5,392		5,064		4,753		4,459		4,180	
8	5,864		5,458		5,077		4,719		4,383	
9	6,376		5,882		5,422		4,994		4,596	
10	6,933		6,338		5,790		5,285		4,819	
11	7,539		6,831		6,183		5,592		5,053	
12	8,198		7,361		6,604		5,918		5,299	
13	8,914		7,933		7,052		6,263		5,556	
14	9,693		8,549		7,532		6,628		5,825	
15	10,540		9,213		8,044		7,014		6,108	
16	11,461		9,929		8,590		7,422		6,405	
17	12,462		10,700		9,174		7,855		6,716	
18	13,551		11,531		9,798		8,312		7,042	
19	14,735		12,427		10,463		8,797		7,384	
20	16,023		13,392		11,175		9,309		7,742	
21	17,423		14,432		11,934		9,851		8,118	
22	18,945		15,553		12,745		10,425		8,512	
23	20,601		16,761		13,611		11,033		8,925	
24	22,401		18,063		14,536		11,675		9,358	
25	24,358		19,465		15,524		12,355		9,813	
26	26,486		20,977		16,579		13,075		10,289	
27	28,801		22,607		17,706		13,837		10,788	
28	31,317		24,363		18,909		14,643		11,312	
29	34,054		26,255		20,194		15,496		11,861	
30	37,029		28,294		21,567		16,398		12,437	
31	40,265		30,492		23,032		17,354		13,041	
32	43,783		32,860		24,598		18,364		13,674	
33	47,609		35,412		26,269		19,434		14,338	
34	51,769		38,163		28,055		20,566		15,034	
35	56,292		41,127		29,961		21,764		15,763	
36	61,211		44,321		31,998		23,032		16,529	
37	66,560		47,763		34,172		24,374		17,331	
38	72,376		51,473		36,495		25,794		18,172	
39	78,700		55,471		38,975		27,296		19,054	
40	85,576		59,779		41,624		28,886		19,979	
41	93,054		64,422		44,452		30,569		20,949	
42	101,185		69,426		47,473		32,350		21,966	
43	110,026		74,818		50,700		34,234		23,033	
44	119,640		80,630		54,145		36,228		24,151	
45	130,094		86,892		57,825		38,339		25,323	
46	141,461		93,641		61,755		40,572		26,552	
47	153,822		100,914		65,952		42,936		27,841	
48	167,263		108,752		70,434		45,437		29,193	
49	181,878		117,199		75,221		48,083		30,610	
50	197,770		126,302		80,333		50,884		32,096	
51	215,051		136,111		85,793		53,849		33,654	
52	233,842		146,683		91,623		56,985		35,287	
53	254,275		158,076		97,850		60,305		37,000	
54	276,493		170,354		104,500		63,818		38,797	
55	300,653		183,585		111,602		67,535		40,680	
56	326,923		197,844		119,186		71,469		42,655	
57	355,489		213,211		127,287		75,633		44,725	
58	386,552		229,771		135,937		80,039		46,896	
59	420,328		247,617		145,176		84,701		49,173	

CRR	7%		6%		5%		4%	
Table 7 -								
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	\$ 35,698		\$ 19,390		\$ 10,471		\$ 5,622	
Withdrawal Rate	5%		5%		5%		5%	
Total Distributions	\$ 44,513		\$ 21,366		\$ 10,252		\$ 4,916	
Balance @ age 95	\$ 24,030		\$ 9,848		\$ 4,002		\$ 1,612	
Age	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal
0	3,000		3,000		3,000		3,000	
1	3,117		3,087		3,058		3,029	
2	3,238		3,177		3,118		3,059	
3	3,363		3,270		3,178		3,088	
4	3,494		3,365		3,240		3,118	
5	3,630		3,463		3,303		3,148	
6	3,771		3,564		3,367		3,179	
7	3,917		3,668		3,432		3,210	
8	4,069		3,775		3,499		3,241	
9	4,227		3,885		3,567		3,273	
10	4,391		3,998		3,636		3,304	
11	4,562		4,114		3,707		3,336	
12	4,739		4,234		3,779		3,369	
13	4,923		4,357		3,852		3,402	
14	5,114		4,484		3,927		3,435	
15	5,313		4,615		4,003		3,468	
16	5,519		4,749		4,081		3,502	
17	5,733		4,888		4,160		3,536	
18	5,956		5,030		4,241		3,570	
19	6,187		5,176		4,323		3,605	
20	6,428		5,327		4,407		3,640	
21	6,677		5,482		4,493		3,675	
22	6,937		5,642		4,580		3,711	
23	7,206		5,806		4,669		3,747	
24	7,486		5,975		4,760		3,783	
25	7,777		6,149		4,852		3,820	
26	8,079		6,329		4,946		3,857	
27	8,392		6,513		5,042		3,894	
28	8,718		6,703		5,140		3,932	
29	9,057		6,898		5,240		3,970	
30	9,408		7,099		5,342		4,009	
31	9,774		7,305		5,445		4,048	
32	10,153		7,518		5,551		4,087	
33	10,548		7,737		5,659		4,127	
34	10,957		7,963		5,769		4,167	
35	11,383		8,195		5,881		4,207	
36	11,825		8,433		5,995		4,248	
37	12,284		8,679		6,112		4,289	
38	12,761		8,932		6,230		4,331	
39	13,257		9,192		6,351		4,373	
40	13,772		9,459		6,474		4,415	
41	14,306		9,735		6,600		4,458	
42	14,862		10,019		6,728		4,502	
43	15,439		10,310		6,859		4,545	
44	16,039		10,611		6,992		4,589	
45	16,662		10,920		7,128		4,634	
46	17,309		11,238		7,266		4,679	
47	17,981		11,565		7,407		4,724	
48	18,679		11,902		7,551		4,770	
49	19,404		12,249		7,698		4,816	
50	20,158		12,605		7,847		4,863	
51	20,941		12,972		8,000		4,910	
52	21,754		13,350		8,155		4,958	
53	22,599		13,739		8,313		5,006	
54	23,477		14,139		8,475		5,055	
55	24,388		14,551		8,639		5,104	
56	25,335		14,975		8,807		5,154	
57	26,319		15,411		8,978		5,204	
58	27,341		15,860		9,153		5,254	
59	28,403		16,322		9,330		5,305	

CRR	Real \$ (@ 3% Inflation)		11%		10%		9%		8%	
	12%									
60	457,056		266,850		155,042		89,635		51,560	
61	496,993		287,576		165,579		94,856		54,063	
62	540,419		309,912		176,832		100,382		56,687	
63	587,640		333,983		188,849		106,230		59,439	
64	638,987		359,923		201,684		112,418		62,325	
65	694,821	(34,741)	387,878	(19,394)	215,390	(10,770)	118,966	(5,948)	65,350	(3,268)
66	717,757	(35,888)	397,104	(19,855)	218,527	(10,926)	119,602	(5,980)	65,096	(3,255)
67	741,450	(37,073)	406,550	(20,328)	221,710	(11,085)	120,240	(6,012)	64,843	(3,242)
68	765,925	(38,296)	416,220	(20,811)	224,938	(11,247)	120,882	(6,044)	64,592	(3,230)
69	791,208	(39,560)	426,121	(21,306)	228,214	(11,411)	121,528	(6,076)	64,341	(3,217)
70	817,326	(40,866)	436,257	(21,813)	231,538	(11,577)	122,177	(6,109)	64,091	(3,205)
71	844,305	(42,215)	446,634	(22,332)	234,909	(11,745)	122,829	(6,141)	63,842	(3,192)
72	872,176	(43,609)	457,257	(22,863)	238,331	(11,917)	123,485	(6,174)	63,594	(3,180)
73	900,966	(45,048)	468,134	(23,407)	241,801	(12,090)	124,144	(6,207)	63,347	(3,167)
74	930,707	(46,535)	479,269	(23,963)	245,323	(12,266)	124,807	(6,240)	63,101	(3,155)
75	961,429	(48,071)	490,669	(24,533)	248,895	(12,445)	125,474	(6,274)	62,856	(3,143)
76	993,165	(49,658)	502,341	(25,117)	252,520	(12,626)	126,144	(6,307)	62,612	(3,131)
77	1,025,949	(51,297)	514,289	(25,714)	256,198	(12,810)	126,817	(6,341)	62,369	(3,118)
78	1,059,816	(52,991)	526,523	(26,326)	259,929	(12,996)	127,494	(6,375)	62,127	(3,106)
79	1,094,800	(54,740)	539,047	(26,952)	263,714	(13,186)	128,175	(6,409)	61,885	(3,094)
80	1,130,939	(56,547)	551,869	(27,593)	267,554	(13,378)	128,860	(6,443)	61,645	(3,082)
81	1,168,271	(58,414)	564,996	(28,250)	271,451	(13,573)	129,548	(6,477)	61,406	(3,070)
82	1,206,835	(60,342)	578,435	(28,922)	275,404	(13,770)	130,240	(6,512)	61,167	(3,058)
83	1,246,673	(62,334)	592,194	(29,610)	279,415	(13,971)	130,935	(6,547)	60,930	(3,046)
84	1,287,825	(64,391)	606,280	(30,314)	283,484	(14,174)	131,634	(6,582)	60,693	(3,035)
85	1,330,336	(66,517)	620,701	(31,035)	287,612	(14,381)	132,337	(6,617)	60,457	(3,023)
86	1,374,250	(68,712)	635,465	(31,773)	291,801	(14,590)	133,044	(6,652)	60,222	(3,011)
87	1,419,613	(70,981)	650,581	(32,529)	296,050	(14,803)	133,754	(6,688)	59,989	(2,999)
88	1,466,474	(73,324)	666,056	(33,303)	300,362	(15,018)	134,468	(6,723)	59,756	(2,988)
89	1,514,882	(75,744)	681,899	(34,095)	304,736	(15,237)	135,186	(6,759)	59,524	(2,976)
90	1,564,888	(78,244)	698,119	(34,906)	309,174	(15,459)	135,908	(6,795)	59,292	(2,965)
91	1,616,544	(80,827)	714,724	(35,736)	313,676	(15,684)	136,634	(6,832)	59,062	(2,953)
92	1,669,906	(83,495)	731,725	(36,586)	318,245	(15,912)	137,364	(6,868)	58,833	(2,942)
93	1,725,029	(86,251)	749,130	(37,457)	322,879	(16,144)	138,097	(6,905)	58,604	(2,930)
94	1,781,972	(89,099)	766,949	(38,347)	327,581	(16,379)	138,835	(6,942)	58,377	(2,919)
95	1,840,794		785,192		332,352		139,576		58,150	

CRR	7%		6%		5%		4%	
60	29,506		16,797		9,511		5,357	
61	30,652		17,287		9,696		5,409	
62	31,843		17,790		9,884		5,461	
63	33,079		18,308		10,076		5,514	
64	34,364		18,841		10,272		5,568	
65	35,698	(1,785)	19,390	(970)	10,471	(524)	5,622	(281)
66	35,230	(1,762)	18,957	(948)	10,141	(507)	5,392	(270)
67	34,769	(1,738)	18,534	(927)	9,821	(491)	5,173	(259)
68	34,313	(1,716)	18,120	(906)	9,511	(476)	4,962	(248)
69	33,863	(1,693)	17,715	(886)	9,211	(461)	4,759	(238)
70	33,419	(1,671)	17,320	(866)	8,920	(446)	4,565	(228)
71	32,981	(1,649)	16,933	(847)	8,639	(432)	4,379	(219)
72	32,549	(1,627)	16,555	(828)	8,366	(418)	4,201	(210)
73	32,122	(1,606)	16,185	(809)	8,102	(405)	4,029	(201)
74	31,701	(1,585)	15,824	(791)	7,847	(392)	3,865	(193)
75	31,286	(1,564)	15,471	(774)	7,599	(380)	3,707	(185)
76	30,876	(1,544)	15,125	(756)	7,359	(368)	3,556	(178)
77	30,471	(1,524)	14,787	(739)	7,127	(356)	3,411	(171)
78	30,072	(1,504)	14,457	(723)	6,902	(345)	3,272	(164)
79	29,678	(1,484)	14,134	(707)	6,684	(334)	3,139	(157)
80	29,289	(1,464)	13,819	(691)	6,474	(324)	3,011	(151)
81	28,905	(1,445)	13,510	(676)	6,269	(313)	2,888	(144)
82	28,526	(1,426)	13,208	(660)	6,071	(304)	2,770	(139)
83	28,152	(1,408)	12,913	(646)	5,880	(294)	2,657	(133)
84	27,783	(1,389)	12,625	(631)	5,694	(285)	2,549	(127)
85	27,419	(1,371)	12,343	(617)	5,515	(276)	2,445	(122)
86	27,060	(1,353)	12,068	(603)	5,341	(267)	2,345	(117)
87	26,705	(1,335)	11,798	(590)	5,172	(259)	2,250	(112)
88	26,355	(1,318)	11,535	(577)	5,009	(250)	2,158	(108)
89	26,009	(1,300)	11,277	(564)	4,851	(243)	2,070	(103)
90	25,669	(1,283)	11,025	(551)	4,698	(235)	1,985	(99)
91	25,332	(1,267)	10,779	(539)	4,550	(227)	1,905	(95)
92	25,000	(1,250)	10,538	(527)	4,406	(220)	1,827	(91)
93	24,672	(1,234)	10,303	(515)	4,267	(213)	1,752	(88)
94	24,349	(1,217)	10,073	(504)	4,132	(207)	1,681	(84)
95	24,030		9,848		4,002		1,612	

	Real \$ (@ 3% Inflation)									
CRR	12%		11%		10%		9%		8%	
Table 8 - Deposit \$365/yr for first 21 yrs --> Balance Grows to age 65 --> 5% Annual Withdrawals age 65 to age 95										
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	\$ 17,953		\$ 15,738		\$ 13,813		\$ 12,140		\$ 10,685	
Balance @ age 65	\$ 715,978		\$ 422,996		\$ 249,311		\$ 146,603		\$ 86,014	
Withdrawal Rate	5%		5%		5%		5%		5%	
Total Distributions	\$ 1,788,665		\$ 910,786		\$ 464,808		\$ 237,811		\$ 122,013	
Balance @ age 95	\$ 1,896,844		\$ 856,282		\$ 384,692		\$ 172,000		\$ 76,538	
Age	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal
0	365		365		365		365		365	
1	751		748		744		741		737	
2	1,161		1,150		1,139		1,128		1,117	
3	1,596		1,573		1,550		1,528		1,505	
4	2,060		2,020		1,980		1,941		1,903	
5	2,555		2,491		2,429		2,369		2,310	
6	3,084		2,991		2,900		2,812		2,728	
7	3,650		3,520		3,394		3,273		3,157	
8	4,257		4,081		3,913		3,752		3,598	
9	4,909		4,678		4,458		4,250		4,053	
10	5,610		5,313		5,033		4,769		4,521	
11	6,364		5,989		5,639		5,311		5,004	
12	7,176		6,710		6,278		5,876		5,503	
13	8,051		7,480		6,953		6,467		6,019	
14	8,996		8,302		7,667		7,085		6,552	
15	10,016		9,181		8,422		7,732		7,104	
16	11,119		10,122		9,222		8,410		7,677	
17	12,311		11,129		10,070		9,121		8,270	
18	13,601		12,208		10,968		9,866		8,886	
19	14,998		13,364		11,922		10,649		9,526	
20	16,511		14,604		12,934		11,472		10,190	
21	17,953		15,738		13,813		12,140		10,685	
22	19,522		16,961		14,752		12,847		11,203	
23	21,228		18,278		15,755		13,595		11,747	
24	23,083		19,698		16,825		14,387		12,317	
25	25,100		21,228		17,969		15,226		12,915	
26	27,293		22,877		19,190		16,112		13,542	
27	29,678		24,653		20,494		17,051		14,200	
28	32,271		26,568		21,887		18,044		14,889	
29	35,091		28,632		23,375		19,095		15,612	
30	38,157		30,856		24,963		20,208		16,370	
31	41,491		33,252		26,660		21,385		17,164	
32	45,116		35,835		28,472		22,631		17,998	
33	49,058		38,618		30,406		23,949		18,871	
34	53,345		41,618		32,473		25,344		19,787	
35	58,006		44,850		34,680		26,820		20,748	
36	63,075		48,334		37,037		28,383		21,755	
37	68,586		52,088		39,554		30,036		22,811	
38	74,579		56,133		42,242		31,786		23,918	
39	81,096		60,493		45,113		33,637		25,080	
40	88,182		65,192		48,179		35,597		26,297	
41	95,887		70,255		51,453		37,670		27,574	
42	104,266		75,712		54,950		39,865		28,912	
43	113,376		81,592		58,684		42,187		30,316	
44	123,283		87,930		62,672		44,645		31,787	
45	134,055		94,759		66,932		47,245		33,330	
46	145,769		102,119		71,480		49,997		34,948	
47	158,506		110,051		76,338		52,910		36,645	
48	172,356		118,598		81,526		55,992		38,424	
49	187,416		127,810		87,067		59,254		40,289	
50	203,792		137,737		92,984		62,705		42,245	
51	221,599		148,435		99,304		66,358		44,295	
52	240,962		159,964		106,052		70,223		46,446	
53	262,017		172,388		113,260		74,314		48,700	
54	284,912		185,777		120,957		78,643		51,064	
55	309,807		200,207		129,177		83,224		53,543	
56	336,878		215,757		137,956		88,072		56,142	
57	366,314		232,515		147,332		93,203		58,868	

CRR	7%		6%		5%		4%	
Table 8 -								
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	\$ 9,419		\$ 8,318		\$ 7,359		\$ 6,523	
Balance @ age 65	\$ 50,356		\$ 29,418		\$ 17,151		\$ 9,979	
Withdrawal Rate	5%		5%		5%		5%	
Total Distributions	\$ 62,790		\$ 32,416		\$ 16,791		\$ 8,727	
Balance @ age 95	\$ 33,897		\$ 14,941		\$ 6,555		\$ 2,862	
Age	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal
0	365		365		365		365	
1	734		730		726		723	
2	1,106		1,095		1,085		1,074	
3	1,483		1,461		1,440		1,418	
4	1,865		1,828		1,792		1,757	
5	2,252		2,196		2,142		2,088	
6	2,645		2,566		2,489		2,414	
7	3,045		2,937		2,834		2,735	
8	3,451		3,311		3,177		3,049	
9	3,865		3,687		3,519		3,359	
10	4,287		4,066		3,858		3,663	
11	4,717		4,448		4,197		3,962	
12	5,156		4,834		4,535		4,257	
13	5,605		5,223		4,871		4,546	
14	6,064		5,617		5,207		4,832	
15	6,534		6,015		5,542		5,113	
16	7,015		6,417		5,878		5,390	
17	7,508		6,825		6,213		5,663	
18	8,014		7,238		6,548		5,933	
19	8,533		7,657		6,883		6,198	
20	9,067		8,082		7,219		6,461	
21	9,419		8,318		7,359		6,523	
22	9,785		8,560		7,502		6,587	
23	10,165		8,809		7,647		6,651	
24	10,560		9,066		7,796		6,715	
25	10,970		9,330		7,947		6,780	
26	11,396		9,602		8,101		6,846	
27	11,838		9,881		8,259		6,913	
28	12,298		10,169		8,419		6,980	
29	12,775		10,465		8,583		7,048	
30	13,272		10,770		8,749		7,116	
31	13,787		11,084		8,919		7,185	
32	14,322		11,407		9,092		7,255	
33	14,879		11,739		9,269		7,325	
34	15,456		12,081		9,449		7,396	
35	16,057		12,433		9,632		7,468	
36	16,680		12,795		9,819		7,541	
37	17,328		13,167		10,010		7,614	
38	18,001		13,551		10,204		7,688	
39	18,700		13,945		10,403		7,763	
40	19,426		14,352		10,605		7,838	
41	20,181		14,770		10,810		7,914	
42	20,964		15,200		11,020		7,991	
43	21,779		15,643		11,234		8,068	
44	22,624		16,098		11,453		8,147	
45	23,503		16,567		11,675		8,226	
46	24,416		17,050		11,902		8,306	
47	25,364		17,546		12,133		8,386	
48	26,349		18,057		12,368		8,468	
49	27,372		18,583		12,608		8,550	
50	28,435		19,124		12,853		8,633	
51	29,539		19,681		13,103		8,717	
52	30,687		20,255		13,357		8,801	
53	31,878		20,845		13,617		8,887	
54	33,116		21,452		13,881		8,973	
55	34,402		22,077		14,151		9,060	
56	35,738		22,720		14,425		9,148	
57	37,126		23,381		14,705		9,237	

CRR	Real \$ (@ 3% Inflation)		11%		10%		9%		8%	
	12%									
58	398,322		250,574		157,345		98,632		61,725	
59	433,127		270,036		168,038		104,378		64,722	
60	470,973		291,010		179,458		110,458		67,864	
61	512,126		313,612		191,655		116,892		71,158	
62	556,874		337,971		204,680		123,701		74,612	
63	605,533		364,221		218,590		130,907		78,234	
64	658,444		392,510		233,446		138,533		82,032	
65	715,978	(35,799)	422,996	(21,150)	249,311	(12,466)	146,603	(7,330)	86,014	(4,301)
66	739,612	(36,981)	433,057	(21,653)	252,942	(12,647)	147,386	(7,369)	85,680	(4,284)
67	764,026	(38,201)	443,358	(22,168)	256,625	(12,831)	148,173	(7,409)	85,347	(4,267)
68	789,247	(39,462)	453,904	(22,695)	260,362	(13,018)	148,964	(7,448)	85,016	(4,251)
69	815,300	(40,765)	464,701	(23,235)	264,154	(13,208)	149,759	(7,488)	84,686	(4,234)
70	842,212	(42,111)	475,755	(23,788)	268,001	(13,400)	150,559	(7,528)	84,357	(4,218)
71	870,014	(43,501)	487,071	(24,354)	271,904	(13,595)	151,363	(7,568)	84,029	(4,201)
72	898,732	(44,937)	498,657	(24,933)	275,864	(13,793)	152,171	(7,609)	83,703	(4,185)
73	928,399	(46,420)	510,518	(25,526)	279,881	(13,994)	152,984	(7,649)	83,378	(4,169)
74	959,046	(47,952)	522,661	(26,133)	283,957	(14,198)	153,801	(7,690)	83,054	(4,153)
75	990,703	(49,535)	535,094	(26,755)	288,092	(14,405)	154,622	(7,731)	82,732	(4,137)
76	1,023,406	(51,170)	547,822	(27,391)	292,288	(14,614)	155,448	(7,772)	82,410	(4,121)
77	1,057,189	(52,859)	560,852	(28,043)	296,544	(14,827)	156,278	(7,814)	82,090	(4,105)
78	1,092,086	(54,604)	574,193	(28,710)	300,863	(15,043)	157,112	(7,856)	81,772	(4,089)
79	1,128,135	(56,407)	587,851	(29,393)	305,245	(15,262)	157,951	(7,898)	81,454	(4,073)
80	1,165,375	(58,269)	601,834	(30,092)	309,690	(15,484)	158,795	(7,940)	81,138	(4,057)
81	1,203,844	(60,192)	616,149	(30,807)	314,200	(15,710)	159,643	(7,982)	80,823	(4,041)
82	1,243,582	(62,179)	630,805	(31,540)	318,776	(15,939)	160,495	(8,025)	80,509	(4,025)
83	1,284,632	(64,232)	645,810	(32,290)	323,418	(16,171)	161,352	(8,068)	80,196	(4,010)
84	1,327,038	(66,352)	661,171	(33,059)	328,128	(16,406)	162,214	(8,111)	79,885	(3,994)
85	1,370,843	(68,542)	676,898	(33,845)	332,907	(16,645)	163,080	(8,154)	79,574	(3,979)
86	1,416,094	(70,805)	692,999	(34,650)	337,755	(16,888)	163,951	(8,198)	79,265	(3,963)
87	1,462,839	(73,142)	709,483	(35,474)	342,673	(17,134)	164,826	(8,241)	78,957	(3,948)
88	1,511,127	(75,556)	726,359	(36,318)	347,664	(17,383)	165,706	(8,285)	78,651	(3,933)
89	1,561,009	(78,050)	743,637	(37,182)	352,727	(17,636)	166,591	(8,330)	78,345	(3,917)
90	1,612,537	(80,627)	761,325	(38,066)	357,864	(17,893)	167,481	(8,374)	78,041	(3,902)
91	1,665,766	(83,288)	779,434	(38,972)	363,075	(18,154)	168,375	(8,419)	77,738	(3,887)
92	1,720,753	(86,038)	797,974	(39,899)	368,363	(18,418)	169,274	(8,464)	77,436	(3,872)
93	1,777,554	(88,878)	816,955	(40,848)	373,727	(18,686)	170,178	(8,509)	77,135	(3,857)
94	1,836,231	(91,812)	836,388	(41,819)	379,170	(18,958)	171,087	(8,554)	76,836	(3,842)
95	1,896,844		856,282		384,692		172,000		76,538	

CRR	7%		6%		5%		4%	
58	38,568		24,062		14,991		9,327	
59	40,066		24,763		15,282		9,417	
60	41,622		25,484		15,579		9,509	
61	43,238		26,227		15,881		9,601	
62	44,917		26,991		16,190		9,694	
63	46,662		27,777		16,504		9,788	
64	48,474		28,586		16,824		9,883	
65	50,356	(2,518)	29,418	(1,471)	17,151	(858)	9,979	(499)
66	49,696	(2,485)	28,761	(1,438)	16,610	(831)	9,572	(479)
67	49,045	(2,452)	28,119	(1,406)	16,086	(804)	9,182	(459)
68	48,402	(2,420)	27,491	(1,375)	15,578	(779)	8,808	(440)
69	47,768	(2,388)	26,877	(1,344)	15,087	(754)	8,449	(422)
70	47,142	(2,357)	26,277	(1,314)	14,611	(731)	8,104	(405)
71	46,524	(2,326)	25,690	(1,285)	14,150	(707)	7,774	(389)
72	45,914	(2,296)	25,117	(1,256)	13,703	(685)	7,457	(373)
73	45,312	(2,266)	24,556	(1,228)	13,271	(664)	7,153	(358)
74	44,718	(2,236)	24,008	(1,200)	12,852	(643)	6,861	(343)
75	44,132	(2,207)	23,471	(1,174)	12,447	(622)	6,581	(329)
76	43,554	(2,178)	22,947	(1,147)	12,054	(603)	6,313	(316)
77	42,983	(2,149)	22,435	(1,122)	11,674	(584)	6,055	(303)
78	42,419	(2,121)	21,934	(1,097)	11,305	(565)	5,808	(290)
79	41,863	(2,093)	21,444	(1,072)	10,948	(547)	5,572	(279)
80	41,315	(2,066)	20,965	(1,048)	10,603	(530)	5,344	(267)
81	40,773	(2,039)	20,497	(1,025)	10,268	(513)	5,126	(256)
82	40,239	(2,012)	20,039	(1,002)	9,944	(497)	4,917	(246)
83	39,711	(1,986)	19,592	(980)	9,631	(482)	4,717	(236)
84	39,191	(1,960)	19,155	(958)	9,327	(466)	4,525	(226)
85	38,677	(1,934)	18,727	(936)	9,032	(452)	4,340	(217)
86	38,170	(1,909)	18,309	(915)	8,747	(437)	4,163	(208)
87	37,670	(1,884)	17,900	(895)	8,471	(424)	3,993	(200)
88	37,176	(1,859)	17,500	(875)	8,204	(410)	3,831	(192)
89	36,689	(1,834)	17,109	(855)	7,945	(397)	3,674	(184)
90	36,208	(1,810)	16,727	(836)	7,695	(385)	3,525	(176)
91	35,734	(1,787)	16,354	(818)	7,452	(373)	3,381	(169)
92	35,265	(1,763)	15,989	(799)	7,217	(361)	3,243	(162)
93	34,803	(1,740)	15,632	(782)	6,989	(349)	3,111	(156)
94	34,347	(1,717)	15,282	(764)	6,768	(338)	2,984	(149)
95	33,897		14,941		6,555		2,862	

	Real \$ (@ 3% Inflation)									
CRR	12%		11%		10%		9%		8%	
Table 9 - Deposit \$365/yr until age 64 --> 5% Annual Withdrawals age 65 to age 95										
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	\$ 18,150		\$ 15,935		\$ 14,010		\$ 12,336		\$ 10,881	
Withdrawal Rate	5%		5%		5%		5%		5%	
Total Distributions	\$ 1,969,865		\$ 1,024,201		\$ 536,336		\$ 283,310		\$ 151,237	
Balance @ age 95	\$ 2,089,003		\$ 962,910		\$ 443,891		\$ 204,908		\$ 94,869	
Age	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal
0	365		365		365		365		365	
1	751		748		744		741		737	
2	1,161		1,150		1,139		1,128		1,117	
3	1,596		1,573		1,550		1,528		1,505	
4	2,060		2,020		1,980		1,941		1,903	
5	2,555		2,491		2,429		2,369		2,310	
6	3,084		2,991		2,900		2,812		2,728	
7	3,650		3,520		3,394		3,273		3,157	
8	4,257		4,081		3,913		3,752		3,598	
9	4,909		4,678		4,458		4,250		4,053	
10	5,610		5,313		5,033		4,769		4,521	
11	6,364		5,989		5,639		5,311		5,004	
12	7,176		6,710		6,278		5,876		5,503	
13	8,051		7,480		6,953		6,467		6,019	
14	8,996		8,302		7,667		7,085		6,552	
15	10,016		9,181		8,422		7,732		7,104	
16	11,119		10,122		9,222		8,410		7,677	
17	12,311		11,129		10,070		9,121		8,270	
18	13,601		12,208		10,968		9,866		8,886	
19	14,998		13,364		11,922		10,649		9,526	
20	16,511		14,604		12,934		11,472		10,190	
21	18,150		15,935		14,010		12,336		10,881	
22	19,926		17,363		15,152		13,245		11,600	
23	21,852		18,896		16,367		14,202		12,348	
24	23,941		20,544		17,659		15,209		13,127	
25	26,207		22,314		19,033		16,269		13,938	
26	28,666		24,216		20,496		17,386		14,784	
27	31,335		26,261		22,053		18,563		15,666	
28	34,233		28,460		23,712		19,804		16,586	
29	37,379		30,826		25,478		21,112		17,546	
30	40,796		33,370		27,360		22,492		18,548	
31	44,506		36,108		29,365		23,949		19,595	
32	48,537		39,054		31,503		25,485		20,687	
33	52,916		42,225		33,781		27,108		21,829	
34	57,673		45,639		36,211		28,820		23,023	
35	62,842		49,313		38,801		30,629		24,270	
36	68,459		53,269		41,564		32,539		25,574	
37	74,563		57,529		44,511		34,557		26,938	
38	81,197		62,116		47,655		36,689		28,364	
39	88,407		67,055		51,009		38,941		29,856	
40	96,244		72,376		54,587		41,321		31,418	
41	104,762		78,106		58,406		43,837		33,051	
42	114,022		84,278		62,481		46,496		34,761	
43	124,087		90,926		66,829		49,307		36,551	
44	135,029		98,087		71,470		52,279		38,425	
45	146,925		105,802		76,424		55,420		40,387	
46	159,856		114,114		81,712		58,743		42,441	
47	173,915		123,068		87,356		62,255		44,592	
48	189,200		132,715		93,381		65,970		46,845	
49	205,818		143,109		99,813		69,899		49,205	
50	223,885		154,307		106,680		74,054		51,677	
51	243,529		166,373		114,011		78,449		54,266	
52	264,887		179,374		121,838		83,097		56,979	
53	288,108		193,382		130,194		88,014		59,821	
54	313,357		208,476		139,116		93,215		62,799	
55	340,809		224,740		148,642		98,717		65,919	
56	370,659		242,265		158,814		104,537		69,189	
57	403,114		261,149		169,675		110,694		72,615	
58	438,403		281,498		181,272		117,208		76,206	

CRR	7%		6%		5%		4%	
Table 9 -								
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	\$ 9,615		\$ 8,514		\$ 7,555		\$ 6,720	
Withdrawal Rate	5%		5%		5%		5%	
Total Distributions	\$ 81,764		\$ 44,885		\$ 25,094		\$ 14,337	
Balance @ age 95	\$ 44,140		\$ 20,688		\$ 9,796		\$ 4,702	
Age	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal
0	365		365		365		365	
1	734		730		726		723	
2	1,106		1,095		1,085		1,074	
3	1,483		1,461		1,440		1,418	
4	1,865		1,828		1,792		1,757	
5	2,252		2,196		2,142		2,088	
6	2,645		2,566		2,489		2,414	
7	3,045		2,937		2,834		2,735	
8	3,451		3,311		3,177		3,049	
9	3,865		3,687		3,519		3,359	
10	4,287		4,066		3,858		3,663	
11	4,717		4,448		4,197		3,962	
12	5,156		4,834		4,535		4,257	
13	5,605		5,223		4,871		4,546	
14	6,064		5,617		5,207		4,832	
15	6,534		6,015		5,542		5,113	
16	7,015		6,417		5,878		5,390	
17	7,508		6,825		6,213		5,663	
18	8,014		7,238		6,548		5,933	
19	8,533		7,657		6,883		6,198	
20	9,067		8,082		7,219		6,461	
21	9,615		8,514		7,555		6,720	
22	10,179		8,952		7,892		6,975	
23	10,759		9,398		8,230		7,228	
24	11,357		9,851		8,570		7,478	
25	11,972		10,312		8,910		7,725	
26	12,606		10,782		9,253		7,969	
27	13,260		11,260		9,597		8,211	
28	13,935		11,748		9,943		8,450	
29	14,631		12,245		10,290		8,687	
30	15,349		12,752		10,641		8,922	
31	16,091		13,269		10,993		9,154	
32	16,858		13,798		11,348		9,385	
33	17,650		14,337		11,706		9,613	
34	18,469		14,888		12,067		9,840	
35	19,316		15,452		12,431		10,066	
36	20,192		16,028		12,799		10,289	
37	21,099		16,617		13,170		10,511	
38	22,037		17,220		13,544		10,732	
39	23,008		17,836		13,922		10,952	
40	24,013		18,468		14,304		11,170	
41	25,055		19,114		14,691		11,387	
42	26,133		19,776		15,082		11,603	
43	27,250		20,455		15,477		11,818	
44	28,408		21,150		15,877		12,032	
45	29,608		21,863		16,282		12,246	
46	30,851		22,593		16,691		12,458	
47	32,140		23,342		17,106		12,670	
48	33,477		24,110		17,527		12,881	
49	34,863		24,898		17,953		13,092	
50	36,300		25,707		18,385		13,303	
51	37,790		26,536		18,823		13,513	
52	39,336		27,388		19,267		13,722	
53	40,940		28,262		19,717		13,932	
54	42,604		29,159		20,174		14,141	
55	44,330		30,080		20,637		14,350	
56	46,122		31,026		21,108		14,559	
57	47,981		31,997		21,585		14,768	
58	49,910		32,995		22,070		14,977	

CRR	Real \$ (@ 3% Inflation)		11%		10%		9%		8%	
	12%									
59	476,774		303,426		193,655		124,099		79,969	
60	518,496		327,055		206,878		131,390		83,913	
61	563,861		352,518		220,998		139,104		88,047	
62	613,189		379,956		236,076		147,266		92,379	
63	666,826		409,524		252,176		155,901		96,920	
64	725,147		441,387		269,370		165,038		101,680	
65	788,509	(39,425)	475,669	(23,783)	287,676	(14,384)	174,652	(8,733)	106,616	(5,331)
66	814,538	(40,727)	486,984	(24,349)	291,866	(14,593)	175,584	(8,779)	106,202	(5,310)
67	841,426	(42,071)	498,567	(24,928)	296,116	(14,806)	176,522	(8,826)	105,789	(5,289)
68	869,201	(43,460)	510,426	(25,521)	300,428	(15,021)	177,465	(8,873)	105,379	(5,269)
69	897,893	(44,895)	522,568	(26,128)	304,804	(15,240)	178,412	(8,921)	104,969	(5,248)
70	927,532	(46,377)	534,998	(26,750)	309,243	(15,462)	179,365	(8,968)	104,562	(5,228)
71	958,150	(47,907)	547,723	(27,386)	313,746	(15,687)	180,323	(9,016)	104,156	(5,208)
72	989,778	(49,489)	560,752	(28,038)	318,315	(15,916)	181,286	(9,064)	103,751	(5,188)
73	1,022,450	(51,123)	574,090	(28,704)	322,951	(16,148)	182,254	(9,113)	103,348	(5,167)
74	1,056,201	(52,810)	587,746	(29,387)	327,654	(16,383)	183,227	(9,161)	102,947	(5,147)
75	1,091,066	(54,553)	601,726	(30,086)	332,426	(16,621)	184,205	(9,210)	102,547	(5,127)
76	1,127,081	(56,354)	616,039	(30,802)	337,267	(16,863)	185,189	(9,259)	102,149	(5,107)
77	1,164,286	(58,214)	630,692	(31,535)	342,179	(17,109)	186,178	(9,309)	101,752	(5,088)
78	1,202,719	(60,136)	645,694	(32,285)	347,162	(17,358)	187,172	(9,359)	101,357	(5,068)
79	1,242,420	(62,121)	661,053	(33,053)	352,217	(17,611)	188,171	(9,409)	100,963	(5,048)
80	1,283,432	(64,172)	676,777	(33,839)	357,347	(17,867)	189,176	(9,459)	100,571	(5,029)
81	1,325,798	(66,290)	692,875	(34,644)	362,551	(18,128)	190,186	(9,509)	100,181	(5,009)
82	1,369,562	(68,478)	709,356	(35,468)	367,831	(18,392)	191,202	(9,560)	99,792	(4,990)
83	1,414,771	(70,739)	726,229	(36,311)	373,188	(18,659)	192,223	(9,611)	99,404	(4,970)
84	1,461,472	(73,074)	743,503	(37,175)	378,622	(18,931)	193,249	(9,662)	99,018	(4,951)
85	1,509,715	(75,486)	761,189	(38,059)	384,136	(19,207)	194,281	(9,714)	98,634	(4,932)
86	1,559,550	(77,978)	779,295	(38,965)	389,730	(19,487)	195,319	(9,766)	98,251	(4,913)
87	1,611,030	(80,552)	797,831	(39,892)	395,406	(19,770)	196,362	(9,818)	97,869	(4,893)
88	1,664,210	(83,211)	816,809	(40,840)	401,164	(20,058)	197,410	(9,871)	97,489	(4,874)
89	1,719,145	(85,957)	836,238	(41,812)	407,007	(20,350)	198,464	(9,923)	97,110	(4,856)
90	1,775,894	(88,795)	856,129	(42,806)	412,934	(20,647)	199,524	(9,976)	96,733	(4,837)
91	1,834,515	(91,726)	876,493	(43,825)	418,948	(20,947)	200,589	(10,029)	96,358	(4,818)
92	1,895,072	(94,754)	897,342	(44,867)	425,049	(21,252)	201,661	(10,083)	95,983	(4,799)
93	1,957,628	(97,881)	918,686	(45,934)	431,239	(21,562)	202,737	(10,137)	95,611	(4,781)
94	2,022,249	(101,112)	940,538	(47,027)	437,519	(21,876)	203,820	(10,191)	95,239	(4,762)
95	2,089,003		962,910		443,891		204,908		94,869	

CRR	7%		6%		5%		4%	
59	51,912		34,020		22,563		15,186	
60	53,990		35,072		23,063		15,396	
61	56,146		36,154		23,571		15,605	
62	58,385		37,265		24,087		15,815	
63	60,709		38,408		24,611		16,026	
64	63,122		39,581		25,144		16,236	
65	65,573	(3,279)	40,734	(2,037)	25,632	(1,282)	16,394	(820)
66	64,714	(3,236)	39,824	(1,991)	24,823	(1,241)	15,725	(786)
67	63,866	(3,193)	38,935	(1,947)	24,040	(1,202)	15,084	(754)
68	63,029	(3,151)	38,066	(1,903)	23,282	(1,164)	14,469	(723)
69	62,203	(3,110)	37,216	(1,861)	22,547	(1,127)	13,879	(694)
70	61,387	(3,069)	36,385	(1,819)	21,836	(1,092)	13,313	(666)
71	60,583	(3,029)	35,572	(1,779)	21,147	(1,057)	12,770	(639)
72	59,789	(2,989)	34,778	(1,739)	20,479	(1,024)	12,250	(612)
73	59,005	(2,950)	34,001	(1,700)	19,833	(992)	11,750	(588)
74	58,232	(2,912)	33,242	(1,662)	19,207	(960)	11,271	(564)
75	57,468	(2,873)	32,500	(1,625)	18,601	(930)	10,811	(541)
76	56,715	(2,836)	31,774	(1,589)	18,014	(901)	10,370	(519)
77	55,972	(2,799)	31,065	(1,553)	17,446	(872)	9,948	(497)
78	55,238	(2,762)	30,371	(1,519)	16,895	(845)	9,542	(477)
79	54,514	(2,726)	29,693	(1,485)	16,362	(818)	9,153	(458)
80	53,800	(2,690)	29,030	(1,451)	15,846	(792)	8,780	(439)
81	53,095	(2,655)	28,381	(1,419)	15,346	(767)	8,422	(421)
82	52,399	(2,620)	27,748	(1,387)	14,862	(743)	8,078	(404)
83	51,712	(2,586)	27,128	(1,356)	14,393	(720)	7,749	(387)
84	51,034	(2,552)	26,522	(1,326)	13,939	(697)	7,433	(372)
85	50,365	(2,518)	25,930	(1,297)	13,499	(675)	7,130	(356)
86	49,705	(2,485)	25,351	(1,268)	13,073	(654)	6,839	(342)
87	49,054	(2,453)	24,785	(1,239)	12,661	(633)	6,560	(328)
88	48,411	(2,421)	24,231	(1,212)	12,261	(613)	6,293	(315)
89	47,776	(2,389)	23,690	(1,185)	11,874	(594)	6,036	(302)
90	47,150	(2,357)	23,161	(1,158)	11,499	(575)	5,790	(289)
91	46,532	(2,327)	22,644	(1,132)	11,137	(557)	5,554	(278)
92	45,922	(2,296)	22,139	(1,107)	10,785	(539)	5,327	(266)
93	45,320	(2,266)	21,644	(1,082)	10,445	(522)	5,110	(256)
94	44,726	(2,236)	21,161	(1,058)	10,115	(506)	4,902	(245)
95	44,140		20,688		9,796		4,702	

	Real \$ (@ 3% Inflation)									
CRR	12%		11%		10%		9%		8%	
Table 10 - Deposit \$3,600/yr starting at age 21 until age 64 --> 5% Annual Withdrawals age 65 to age 95										
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	\$ 715,379		\$ 519,518		\$ 378,399		\$ 276,647		\$ 203,195	
Withdrawal Rate	5%		5%		5%		5%		5%	
Total Distributions	\$ 1,787,170		\$ 1,118,615		\$ 705,477		\$ 448,760		\$ 288,236	
Balance @ age 95	\$ 1,895,259		\$ 1,051,675		\$ 583,878		\$ 324,572		\$ 180,808	
Age	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal
21	1,935		1,935		1,935		1,935		1,935	
22	3,983		3,964		3,946		3,927		3,908	
23	6,155		6,096		6,038		5,980		5,922	
24	8,464		8,341		8,219		8,099		7,980	
25	10,923		10,708		10,497		10,290		10,087	
26	13,547		13,209		12,880		12,559		12,246	
27	16,351		15,856		15,376		14,911		14,461	
28	19,353		18,661		17,994		17,353		16,736	
29	22,572		21,638		20,745		19,892		19,077	
30	26,027		24,801		23,638		22,533		21,486	
31	29,742		28,168		26,684		25,286		23,969	
32	33,738		31,753		29,896		28,157		26,530	
33	38,044		35,577		33,285		31,155		29,175	
34	42,686		39,658		36,864		34,287		31,909	
35	47,695		44,018		40,649		37,564		34,738	
36	53,105		48,678		44,654		40,994		37,666	
37	58,951		53,665		48,894		44,588		40,701	
38	65,273		59,004		53,388		48,356		43,847	
39	72,113		64,724		58,153		52,310		47,112	
40	79,517		70,855		63,209		56,461		50,503	
41	87,537		77,429		68,576		60,821		54,026	
42	96,226		84,483		74,277		65,404		57,689	
43	105,644		92,055		80,335		70,224		61,499	
44	115,856		100,186		86,775		75,295		65,465	
45	126,931		108,919		93,624		80,633		69,595	
46	138,946		118,303		100,911		86,255		73,898	
47	151,985		128,389		108,667		92,177		78,383	
48	166,136		139,232		116,923		98,417		83,059	
49	181,499		150,892		125,715		104,996		87,937	
50	198,179		163,433		135,080		111,934		93,027	
51	216,293		176,924		145,058		119,251		98,340	
52	235,966		191,440		155,690		126,972		103,887	
53	257,336		207,060		167,022		135,120		109,682	
54	280,551		223,872		179,103		143,721		115,736	
55	305,774		241,969		191,983		152,801		122,063	
56	333,180		261,450		205,718		162,390		128,676	
57	362,960		282,425		220,367		172,517		135,590	
58	395,324		305,009		235,992		183,215		142,820	
59	430,496		329,329		252,659		194,517		150,383	
60	468,723		355,518		270,441		206,459		158,294	
61	510,272		383,725		289,414		219,079		166,571	
62	555,435		414,105		309,659		232,417		175,233	
63	604,528		446,827		331,263		246,515		184,299	
64	657,893		482,075		354,319		261,418		193,788	
65	715,379	(35,769)	519,518	(25,976)	378,399	(18,920)	276,647	(13,832)	203,195	(10,160)
66	738,994	(36,950)	531,875	(26,594)	383,909	(19,195)	278,124	(13,906)	202,406	(10,120)
67	763,388	(38,169)	544,527	(27,226)	389,500	(19,475)	279,609	(13,980)	201,620	(10,081)
68	788,587	(39,429)	557,479	(27,874)	395,173	(19,759)	281,102	(14,055)	200,837	(10,042)
69	814,618	(40,731)	570,740	(28,537)	400,928	(20,046)	282,603	(14,130)	200,057	(10,003)
70	841,508	(42,075)	584,315	(29,216)	406,766	(20,338)	284,112	(14,206)	199,280	(9,964)
71	869,286	(43,464)	598,214	(29,911)	412,690	(20,635)	285,629	(14,281)	198,506	(9,925)
72	897,981	(44,899)	612,444	(30,622)	418,700	(20,935)	287,154	(14,358)	197,735	(9,887)
73	927,623	(46,381)	627,011	(31,351)	424,798	(21,240)	288,688	(14,434)	196,968	(9,848)
74	958,244	(47,912)	641,926	(32,096)	430,984	(21,549)	290,229	(14,511)	196,203	(9,810)
75	989,875	(49,494)	657,195	(32,860)	437,261	(21,863)	291,779	(14,589)	195,441	(9,772)
76	1,022,551	(51,128)	672,827	(33,641)	443,629	(22,181)	293,337	(14,667)	194,682	(9,734)
77	1,056,305	(52,815)	688,831	(34,442)	450,089	(22,504)	294,903	(14,745)	193,926	(9,696)
78	1,091,173	(54,559)	705,216	(35,261)	456,644	(22,832)	296,478	(14,824)	193,173	(9,659)
79	1,127,192	(56,360)	721,991	(36,100)	463,294	(23,165)	298,061	(14,903)	192,422	(9,621)
80	1,164,401	(58,220)	739,164	(36,958)	470,041	(23,502)	299,653	(14,983)	191,675	(9,584)

CRR	7%		6%		5%		4%	
Table 10 -								
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	\$ 150,088		\$ 111,607		\$ 83,649		\$ 63,266	
Withdrawal Rate	5%		5%		5%		5%	
Total Distributions	\$ 187,147		\$ 122,981		\$ 81,893		\$ 55,327	
Balance @ age 95	\$ 101,030		\$ 56,684		\$ 31,969		\$ 18,145	
Age	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal
21	1,935		1,935		1,935		1,935	
22	3,889		3,870		3,852		3,833	
23	5,864		5,807		5,750		5,694	
24	7,863		7,747		7,633		7,520	
25	9,888		9,692		9,501		9,313	
26	11,941		11,644		11,354		11,072	
27	14,025		13,604		13,196		12,801	
28	16,144		15,573		15,025		14,498	
29	18,298		17,555		16,845		16,167	
30	20,492		19,549		18,655		17,807	
31	22,728		21,558		20,457		19,420	
32	25,008		23,584		22,252		21,006	
33	27,337		25,629		24,042		22,568	
34	29,716		27,693		25,826		24,104	
35	32,150		29,779		27,607		25,618	
36	34,640		31,888		29,385		27,109	
37	37,191		34,023		31,162		28,578	
38	39,807		36,185		32,938		30,026	
39	42,489		38,375		34,714		31,454	
40	45,243		40,597		36,492		32,863	
41	48,071		42,851		38,272		34,254	
42	50,978		45,139		40,055		35,627	
43	53,968		47,464		41,843		36,982	
44	57,044		49,827		43,636		38,322	
45	60,212		52,230		45,435		39,646	
46	63,474		54,675		47,242		40,955	
47	66,837		57,165		49,056		42,250	
48	70,303		59,701		50,880		43,532	
49	73,880		62,286		52,714		44,800	
50	77,570		64,921		54,559		46,056	
51	81,380		67,610		56,415		47,301	
52	85,314		70,353		58,285		48,534	
53	89,379		73,153		60,168		49,757	
54	93,579		76,014		62,066		50,969	
55	97,922		78,936		63,979		52,172	
56	102,412		81,923		65,910		53,367	
57	107,057		84,977		67,857		54,553	
58	111,863		88,100		69,823		55,730	
59	116,836		91,295		71,808		56,901	
60	121,985		94,566		73,813		58,064	
61	127,315		97,913		75,840		59,221	
62	132,836		101,341		77,888		60,372	
63	138,553		104,852		79,960		61,518	
64	144,477		108,449		82,056		62,658	
65	150,088	(7,504)	111,607	(5,580)	83,649	(4,182)	63,266	(3,163)
66	148,121	(7,406)	109,115	(5,456)	81,009	(4,050)	60,686	(3,034)
67	146,179	(7,309)	106,679	(5,334)	78,453	(3,923)	58,212	(2,911)
68	144,263	(7,213)	104,297	(5,215)	75,978	(3,799)	55,838	(2,792)
69	142,373	(7,119)	101,968	(5,098)	73,581	(3,679)	53,561	(2,678)
70	140,506	(7,025)	99,691	(4,985)	71,259	(3,563)	51,377	(2,569)
71	138,665	(6,933)	97,465	(4,873)	69,010	(3,451)	49,282	(2,464)
72	136,847	(6,842)	95,288	(4,764)	66,833	(3,342)	47,272	(2,364)
73	135,054	(6,753)	93,160	(4,658)	64,724	(3,236)	45,345	(2,267)
74	133,284	(6,664)	91,080	(4,554)	62,682	(3,134)	43,496	(2,175)
75	131,537	(6,577)	89,046	(4,452)	60,704	(3,035)	41,722	(2,086)
76	129,813	(6,491)	87,058	(4,353)	58,789	(2,939)	40,021	(2,001)
77	128,111	(6,406)	85,114	(4,256)	56,934	(2,847)	38,389	(1,919)
78	126,432	(6,322)	83,213	(4,161)	55,137	(2,757)	36,824	(1,841)
79	124,775	(6,239)	81,355	(4,068)	53,397	(2,670)	35,322	(1,766)
80	123,140	(6,157)	79,538	(3,977)	51,712	(2,586)	33,882	(1,694)

CRR	Real \$ (@ 3% Inflation)		11%		10%		9%		8%	
	12%									
81	1,202,837	(60,142)	756,746	(37,837)	476,886	(23,844)	301,253	(15,063)	190,931	(9,547)
82	1,242,542	(62,127)	774,747	(38,737)	483,831	(24,192)	302,862	(15,143)	190,189	(9,509)
83	1,283,558	(64,178)	793,175	(39,659)	490,877	(24,544)	304,479	(15,224)	189,451	(9,473)
84	1,325,928	(66,296)	812,042	(40,602)	498,026	(24,901)	306,105	(15,305)	188,715	(9,436)
85	1,369,697	(68,485)	831,357	(41,568)	505,279	(25,264)	307,739	(15,387)	187,982	(9,399)
86	1,414,910	(70,746)	851,132	(42,557)	512,637	(25,632)	309,383	(15,469)	187,252	(9,363)
87	1,461,616	(73,081)	871,378	(43,569)	520,103	(26,005)	311,035	(15,552)	186,525	(9,326)
88	1,509,863	(75,493)	892,105	(44,605)	527,677	(26,384)	312,695	(15,635)	185,800	(9,290)
89	1,559,703	(77,985)	913,325	(45,666)	535,362	(26,768)	314,365	(15,718)	185,079	(9,254)
90	1,611,189	(80,559)	935,049	(46,752)	543,158	(27,158)	316,044	(15,802)	184,360	(9,218)
91	1,664,374	(83,219)	957,291	(47,865)	551,068	(27,553)	317,731	(15,887)	183,644	(9,182)
92	1,719,314	(85,966)	980,061	(49,003)	559,094	(27,955)	319,428	(15,971)	182,931	(9,147)
93	1,776,068	(88,803)	1,003,374	(50,169)	567,236	(28,362)	321,134	(16,057)	182,221	(9,111)
94	1,834,696	(91,735)	1,027,240	(51,362)	575,496	(28,775)	322,849	(16,142)	181,513	(9,076)
95	1,895,259		1,051,675		583,878		324,572		180,808	

CRR	7%		6%		5%		4%	
81	121,526	(6,076)	77,762	(3,888)	50,081	(2,504)	32,500	(1,625)
82	119,933	(5,997)	76,026	(3,801)	48,501	(2,425)	31,175	(1,559)
83	118,361	(5,918)	74,328	(3,716)	46,970	(2,349)	29,904	(1,495)
84	116,810	(5,840)	72,668	(3,633)	45,488	(2,274)	28,684	(1,434)
85	115,279	(5,764)	71,046	(3,552)	44,053	(2,203)	27,515	(1,376)
86	113,768	(5,688)	69,459	(3,473)	42,663	(2,133)	26,393	(1,320)
87	112,277	(5,614)	67,908	(3,395)	41,317	(2,066)	25,317	(1,266)
88	110,805	(5,540)	66,392	(3,320)	40,013	(2,001)	24,284	(1,214)
89	109,353	(5,468)	64,909	(3,245)	38,750	(1,938)	23,294	(1,165)
90	107,919	(5,396)	63,460	(3,173)	37,528	(1,876)	22,344	(1,117)
91	106,505	(5,325)	62,043	(3,102)	36,344	(1,817)	21,433	(1,072)
92	105,109	(5,255)	60,657	(3,033)	35,197	(1,760)	20,559	(1,028)
93	103,731	(5,187)	59,303	(2,965)	34,086	(1,704)	19,721	(986)
94	102,372	(5,119)	57,979	(2,899)	33,011	(1,651)	18,917	(946)
95	101,030		56,684		31,969		18,145	

	Real \$ (@ 3% Inflation)									
CRR	12%		11%		10%		9%		8%	
Table 11 - Deposit \$5,500/yr starting at age 25 until age 64 --> 5% Annual Withdrawals age 65 to age 95										
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	\$ 691,844		\$ 520,067		\$ 392,049		\$ 296,575		\$ 225,300	
Withdrawal Rate	5%		5%		5%		5%		5%	
Total Distributions	\$ 1,728,374		\$ 1,119,797		\$ 730,925		\$ 481,088		\$ 319,592	
Balance @ age 95	\$ 1,832,907		\$ 1,052,786		\$ 604,939		\$ 347,954		\$ 200,477	
Age	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal
25	2,627		2,627		2,627		2,627		2,627	
26	5,407		5,381		5,356		5,330		5,305	
27	8,355		8,275		8,196		8,117		8,038	
28	11,489		11,322		11,157		10,993		10,832	
29	14,827		14,535		14,249		13,968		13,692	
30	18,388		17,930		17,483		17,047		16,623	
31	22,195		21,523		20,871		20,240		19,630	
32	26,270		25,330		24,425		23,555		22,718	
33	30,639		29,371		28,159		27,001		25,895	
34	35,330		33,666		32,086		30,587		29,165	
35	40,372		38,235		36,221		34,324		32,535	
36	45,797		43,102		40,580		38,221		36,012	
37	51,641		48,292		45,181		42,289		39,603	
38	57,942		53,832		50,040		46,542		43,314	
39	64,742		59,750		55,178		50,989		47,154	
40	72,085		66,077		60,613		55,646		51,129	
41	80,020		72,846		66,370		60,524		55,248	
42	88,602		80,093		72,470		65,639		59,519	
43	97,887		87,857		78,938		71,006		63,951	
44	107,938		96,179		85,801		76,640		68,553	
45	118,824		105,103		93,086		82,559		73,336	
46	130,618		114,679		100,824		88,780		78,308	
47	143,403		124,957		109,047		95,323		83,480	
48	157,264		135,993		117,789		102,207		88,863	
49	172,298		147,848		127,087		109,453		94,469	
50	188,607		160,586		136,978		117,083		100,310	
51	206,306		174,277		147,505		125,122		106,397	
52	225,515		188,995		158,713		133,593		112,745	
53	246,368		204,823		170,647		142,523		119,366	
54	269,010		221,846		183,359		151,940		126,275	
55	293,598		240,159		196,903		161,873		133,487	
56	320,303		259,863		211,335		172,353		141,018	
57	349,311		281,066		226,718		183,414		148,884	
58	380,823		303,887		243,116		195,088		157,101	
59	415,061		328,451		260,600		207,414		165,689	
60	452,262		354,896		279,244		220,430		174,666	
61	492,686		383,367		299,129		234,177		184,051	
62	536,616		414,023		320,338		248,698		193,866	
63	584,360		447,034		342,962		264,040		204,131	
64	636,249		482,585		367,100		280,250		214,870	
65	691,844	(34,592)	520,067	(26,003)	392,049	(19,602)	296,575	(14,829)	225,300	(11,265)
66	714,682	(35,734)	532,437	(26,622)	397,758	(19,888)	298,159	(14,908)	224,425	(11,221)
67	738,273	(36,914)	545,102	(27,255)	403,551	(20,178)	299,751	(14,988)	223,554	(11,178)
68	762,643	(38,132)	558,068	(27,903)	409,428	(20,471)	301,352	(15,068)	222,685	(11,134)
69	787,818	(39,391)	571,343	(28,567)	415,390	(20,770)	302,961	(15,148)	221,821	(11,091)
70	813,824	(40,691)	584,933	(29,247)	421,439	(21,072)	304,579	(15,229)	220,959	(11,048)
71	840,688	(42,034)	598,846	(29,942)	427,577	(21,379)	306,205	(15,310)	220,101	(11,005)
72	868,438	(43,422)	613,091	(30,655)	433,804	(21,690)	307,840	(15,392)	219,246	(10,962)
73	897,105	(44,855)	627,674	(31,384)	440,121	(22,006)	309,484	(15,474)	218,395	(10,920)
74	926,719	(46,336)	642,604	(32,130)	446,531	(22,327)	311,137	(15,557)	217,547	(10,877)
75	957,309	(47,865)	657,889	(32,894)	453,034	(22,652)	312,798	(15,640)	216,702	(10,835)
76	988,910	(49,445)	673,538	(33,677)	459,631	(22,982)	314,468	(15,723)	215,860	(10,793)
77	1,021,553	(51,078)	689,559	(34,478)	466,325	(23,316)	316,148	(15,807)	215,022	(10,751)
78	1,055,275	(52,764)	705,961	(35,298)	473,116	(23,656)	317,836	(15,892)	214,187	(10,709)
79	1,090,109	(54,505)	722,754	(36,138)	480,006	(24,000)	319,533	(15,977)	213,355	(10,668)
80	1,126,093	(56,305)	739,945	(36,997)	486,997	(24,350)	321,239	(16,062)	212,527	(10,626)
81	1,163,265	(58,163)	757,546	(37,877)	494,089	(24,704)	322,954	(16,148)	211,701	(10,585)
82	1,201,664	(60,083)	775,565	(38,778)	501,284	(25,064)	324,679	(16,234)	210,879	(10,544)
83	1,241,331	(62,067)	794,013	(39,701)	508,584	(25,429)	326,413	(16,321)	210,060	(10,503)
84	1,282,307	(64,115)	812,900	(40,645)	515,991	(25,800)	328,156	(16,408)	209,244	(10,462)

CRR	7%		6%		5%		4%	
Table 11 -								
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	\$ 172,014		\$ 132,103		\$ 102,141		\$ 79,582	
Withdrawal Rate	5%		5%		5%		5%	
Total Distributions	\$ 214,487		\$ 145,565		\$ 99,996		\$ 69,595	
Balance @ age 95	\$ 115,789		\$ 67,094		\$ 39,036		\$ 22,825	
Age	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal
25	2,627		2,627		2,627		2,627	
26	5,279		5,254		5,228		5,203	
27	7,960		7,883		7,806		7,729	
28	10,673		10,516		10,361		10,208	
29	13,422		13,156		12,896		12,641	
30	16,209		15,806		15,413		15,030	
31	19,038		18,466		17,912		17,376	
32	21,913		21,140		20,395		19,680	
33	24,838		23,829		22,865		21,945	
34	27,816		26,536		25,322		24,171	
35	30,851		29,264		27,769		26,361	
36	33,947		32,014		30,206		28,514	
37	37,107		34,789		32,635		30,633	
38	40,337		37,591		35,057		32,720	
39	43,640		40,422		37,474		34,774	
40	47,021		43,285		39,888		36,798	
41	50,484		46,183		42,299		38,792	
42	54,034		49,118		44,710		40,758	
43	57,675		52,091		47,121		42,696	
44	61,413		55,106		49,534		44,609	
45	65,252		58,166		51,951		46,496	
46	69,199		61,272		54,371		48,360	
47	73,257		64,428		56,798		50,200	
48	77,433		67,635		59,232		52,019	
49	81,732		70,897		61,674		53,816	
50	86,161		74,217		64,126		55,593	
51	90,725		77,597		66,590		57,351	
52	95,431		81,039		69,065		59,090	
53	100,285		84,548		71,554		60,812	
54	105,294		88,125		74,058		62,517	
55	110,465		91,774		76,579		64,206	
56	115,806		95,498		79,116		65,880	
57	121,323		99,299		81,673		67,540	
58	127,025		103,182		84,249		69,186	
59	132,920		107,149		86,846		70,819	
60	139,015		111,203		89,466		72,441	
61	145,320		115,348		92,110		74,050	
62	151,844		119,588		94,778		75,649	
63	158,595		123,925		97,473		77,238	
64	165,584		128,364		100,195		78,817	
65	172,014	(8,601)	132,103	(6,605)	102,141	(5,107)	79,582	(3,979)
66	169,759	(8,488)	129,153	(6,458)	98,918	(4,946)	76,337	(3,817)
67	167,534	(8,377)	126,269	(6,313)	95,797	(4,790)	73,224	(3,661)
68	165,339	(8,267)	123,450	(6,172)	92,774	(4,639)	70,239	(3,512)
69	163,172	(8,159)	120,693	(6,035)	89,847	(4,492)	67,374	(3,369)
70	161,033	(8,052)	117,998	(5,900)	87,012	(4,351)	64,627	(3,231)
71	158,922	(7,946)	115,363	(5,768)	84,266	(4,213)	61,992	(3,100)
72	156,839	(7,842)	112,787	(5,639)	81,607	(4,080)	59,464	(2,973)
73	154,784	(7,739)	110,268	(5,513)	79,032	(3,952)	57,039	(2,852)
74	152,755	(7,638)	107,806	(5,390)	76,538	(3,827)	54,713	(2,736)
75	150,753	(7,538)	105,399	(5,270)	74,123	(3,706)	52,482	(2,624)
76	148,777	(7,439)	103,045	(5,152)	71,785	(3,589)	50,342	(2,517)
77	146,827	(7,341)	100,744	(5,037)	69,520	(3,476)	48,290	(2,414)
78	144,902	(7,245)	98,495	(4,925)	67,326	(3,366)	46,320	(2,316)
79	143,003	(7,150)	96,295	(4,815)	65,202	(3,260)	44,432	(2,222)
80	141,129	(7,056)	94,145	(4,707)	63,144	(3,157)	42,620	(2,131)
81	139,279	(6,964)	92,043	(4,602)	61,152	(3,058)	40,882	(2,044)
82	137,454	(6,873)	89,987	(4,499)	59,222	(2,961)	39,215	(1,961)
83	135,652	(6,783)	87,978	(4,399)	57,354	(2,868)	37,616	(1,881)
84	133,874	(6,694)	86,013	(4,301)	55,544	(2,777)	36,082	(1,804)

CRR	Real \$ (@ 3% Inflation)		11%		10%		9%		8%	
	12%									
85	1,324,635	(66,232)	832,236	(41,612)	523,505	(26,175)	329,908	(16,495)	208,432	(10,422)
86	1,368,361	(68,418)	852,032	(42,602)	531,129	(26,556)	331,670	(16,583)	207,622	(10,381)
87	1,413,530	(70,677)	872,299	(43,615)	538,864	(26,943)	333,441	(16,672)	206,816	(10,341)
88	1,460,190	(73,010)	893,047	(44,652)	546,712	(27,336)	335,221	(16,761)	206,013	(10,301)
89	1,508,391	(75,420)	914,290	(45,714)	554,674	(27,734)	337,011	(16,851)	205,213	(10,261)
90	1,558,182	(77,909)	936,037	(46,802)	562,751	(28,138)	338,811	(16,941)	204,416	(10,221)
91	1,609,618	(80,481)	958,302	(47,915)	570,947	(28,547)	340,620	(17,031)	203,622	(10,181)
92	1,662,751	(83,138)	981,097	(49,055)	579,261	(28,963)	342,439	(17,122)	202,831	(10,142)
93	1,717,638	(85,882)	1,004,434	(50,222)	587,697	(29,385)	344,267	(17,213)	202,044	(10,102)
94	1,774,336	(88,717)	1,028,326	(51,416)	596,256	(29,813)	346,106	(17,305)	201,259	(10,063)
95	1,832,907		1,052,786		604,939		347,954		200,477	

CRR	7%		6%		5%		4%	
85	132,120	(6,606)	84,093	(4,205)	53,791	(2,690)	34,611	(1,731)
86	130,388	(6,519)	82,215	(4,111)	52,094	(2,605)	33,199	(1,660)
87	128,679	(6,434)	80,379	(4,019)	50,450	(2,523)	31,846	(1,592)
88	126,992	(6,350)	78,584	(3,929)	48,858	(2,443)	30,547	(1,527)
89	125,328	(6,266)	76,829	(3,841)	47,317	(2,366)	29,302	(1,465)
90	123,685	(6,184)	75,114	(3,756)	45,824	(2,291)	28,107	(1,405)
91	122,064	(6,103)	73,436	(3,672)	44,378	(2,219)	26,961	(1,348)
92	120,464	(6,023)	71,797	(3,590)	42,978	(2,149)	25,861	(1,293)
93	118,885	(5,944)	70,193	(3,510)	41,621	(2,081)	24,807	(1,240)
94	117,327	(5,866)	68,626	(3,431)	40,308	(2,015)	23,795	(1,190)
95	115,789		67,094		39,036		22,825	

	Real \$ (@ 3% Inflation)									
CRR	12%		11%		10%		9%		8%	
Table 12 - Deposit \$3,000 at Birth --> Initial Deposit Grows to age 65 --> 5% Annual Withdrawals taken Monthly (5/12% per month) age 65 to age 95										
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	\$ 694,821		\$ 387,878		\$ 215,390		\$ 118,966		\$ 65,350	
Withdrawal Rate	5%		5%		5%		5%		5%	
Total Distributions	\$ 1,823,494		\$ 873,049		\$ 417,697		\$ 199,725		\$ 95,455	
Balance @ age 95	\$ 1,907,631		\$ 813,702		\$ 344,419		\$ 144,644		\$ 60,261	
Age	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal
0	3,000		3,000		3,000		3,000		3,000	
1	3,262		3,233		3,204		3,175		3,146	
2	3,547		3,484		3,422		3,360		3,298	
3	3,857		3,755		3,654		3,555		3,458	
4	4,194		4,046		3,903		3,763		3,626	
5	4,561		4,361		4,168		3,982		3,802	
6	4,959		4,699		4,451		4,214		3,987	
7	5,392		5,064		4,753		4,459		4,180	
8	5,864		5,458		5,077		4,719		4,383	
9	6,376		5,882		5,422		4,994		4,596	
10	6,933		6,338		5,790		5,285		4,819	
11	7,539		6,831		6,183		5,592		5,053	
12	8,198		7,361		6,604		5,918		5,299	
13	8,914		7,933		7,052		6,263		5,556	
14	9,693		8,549		7,532		6,628		5,825	
15	10,540		9,213		8,044		7,014		6,108	
16	11,461		9,929		8,590		7,422		6,405	
17	12,462		10,700		9,174		7,855		6,716	
18	13,551		11,531		9,798		8,312		7,042	
19	14,735		12,427		10,463		8,797		7,384	
20	16,023		13,392		11,175		9,309		7,742	
21	17,423		14,432		11,934		9,851		8,118	
22	18,945		15,553		12,745		10,425		8,512	
23	20,601		16,761		13,611		11,033		8,925	
24	22,401		18,063		14,536		11,675		9,358	
25	24,358		19,465		15,524		12,355		9,813	
26	26,486		20,977		16,579		13,075		10,289	
27	28,801		22,607		17,706		13,837		10,788	
28	31,317		24,363		18,909		14,643		11,312	
29	34,054		26,255		20,194		15,496		11,861	
30	37,029		28,294		21,567		16,398		12,437	
31	40,265		30,492		23,032		17,354		13,041	
32	43,783		32,860		24,598		18,364		13,674	
33	47,609		35,412		26,269		19,434		14,338	
34	51,769		38,163		28,055		20,566		15,034	
35	56,292		41,127		29,961		21,764		15,763	
36	61,211		44,321		31,998		23,032		16,529	
37	66,560		47,763		34,172		24,374		17,331	
38	72,376		51,473		36,495		25,794		18,172	
39	78,700		55,471		38,975		27,296		19,054	
40	85,576		59,779		41,624		28,886		19,979	
41	93,054		64,422		44,452		30,569		20,949	
42	101,185		69,426		47,473		32,350		21,966	
43	110,026		74,818		50,700		34,234		23,033	
44	119,640		80,630		54,145		36,228		24,151	
45	130,094		86,892		57,825		38,339		25,323	
46	141,461		93,641		61,755		40,572		26,552	
47	153,822		100,914		65,952		42,936		27,841	
48	167,263		108,752		70,434		45,437		29,193	
49	181,878		117,199		75,221		48,083		30,610	
50	197,770		126,302		80,333		50,884		32,096	
51	215,051		136,111		85,793		53,849		33,654	
52	233,842		146,683		91,623		56,985		35,287	
53	254,275		158,076		97,850		60,305		37,000	
54	276,493		170,354		104,500		63,818		38,797	
55	300,653		183,585		111,602		67,535		40,680	
56	326,923		197,844		119,186		71,469		42,655	
57	355,489		213,211		127,287		75,633		44,725	
58	386,552		229,771		135,937		80,039		46,896	

CRR	7%		6%		5%		4%	
Table 12 -								
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	\$ 35,698		\$ 19,390		\$ 10,471		\$ 5,622	
Withdrawal Rate	5%		5%		5%		5%	
Total Distributions	\$ 45,602		\$ 21,777		\$ 10,395		\$ 4,959	
Balance @ age 95	\$ 24,902		\$ 10,206		\$ 4,147		\$ 1,671	
Age	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal	Balance	Withdrawal
0	3,000		3,000		3,000		3,000	
1	3,117		3,087		3,058		3,029	
2	3,238		3,177		3,118		3,059	
3	3,363		3,270		3,178		3,088	
4	3,494		3,365		3,240		3,118	
5	3,630		3,463		3,303		3,148	
6	3,771		3,564		3,367		3,179	
7	3,917		3,668		3,432		3,210	
8	4,069		3,775		3,499		3,241	
9	4,227		3,885		3,567		3,273	
10	4,391		3,998		3,636		3,304	
11	4,562		4,114		3,707		3,336	
12	4,739		4,234		3,779		3,369	
13	4,923		4,357		3,852		3,402	
14	5,114		4,484		3,927		3,435	
15	5,313		4,615		4,003		3,468	
16	5,519		4,749		4,081		3,502	
17	5,733		4,888		4,160		3,536	
18	5,956		5,030		4,241		3,570	
19	6,187		5,176		4,323		3,605	
20	6,428		5,327		4,407		3,640	
21	6,677		5,482		4,493		3,675	
22	6,937		5,642		4,580		3,711	
23	7,206		5,806		4,669		3,747	
24	7,486		5,975		4,760		3,783	
25	7,777		6,149		4,852		3,820	
26	8,079		6,329		4,946		3,857	
27	8,392		6,513		5,042		3,894	
28	8,718		6,703		5,140		3,932	
29	9,057		6,898		5,240		3,970	
30	9,408		7,099		5,342		4,009	
31	9,774		7,305		5,445		4,048	
32	10,153		7,518		5,551		4,087	
33	10,548		7,737		5,659		4,127	
34	10,957		7,963		5,769		4,167	
35	11,383		8,195		5,881		4,207	
36	11,825		8,433		5,995		4,248	
37	12,284		8,679		6,112		4,289	
38	12,761		8,932		6,230		4,331	
39	13,257		9,192		6,351		4,373	
40	13,772		9,459		6,474		4,415	
41	14,306		9,735		6,600		4,458	
42	14,862		10,019		6,728		4,502	
43	15,439		10,310		6,859		4,545	
44	16,039		10,611		6,992		4,589	
45	16,662		10,920		7,128		4,634	
46	17,309		11,238		7,266		4,679	
47	17,981		11,565		7,407		4,724	
48	18,679		11,902		7,551		4,770	
49	19,404		12,249		7,698		4,816	
50	20,158		12,605		7,847		4,863	
51	20,941		12,972		8,000		4,910	
52	21,754		13,350		8,155		4,958	
53	22,599		13,739		8,313		5,006	
54	23,477		14,139		8,475		5,055	
55	24,388		14,551		8,639		5,104	
56	25,335		14,975		8,807		5,154	
57	26,319		15,411		8,978		5,204	
58	27,341		15,860		9,153		5,254	

CRR	Real \$ (@ 3% Inflation)		11%		10%		9%		8%	
	12%									
59	420,328		247,617		145,176		84,701		49,173	
60	457,056		266,850		155,042		89,635		51,560	
61	496,993		287,576		165,579		94,856		54,063	
62	540,419		309,912		176,832		100,382		56,687	
63	587,640		333,983		188,849		106,230		59,439	
64	638,987		359,923		201,684		112,418		62,325	
65	694,821	(2,895)	387,878	(1,616)	215,390	(897)	118,966	(496)	65,350	(272)
65.08	698,492	(2,910)	389,636	(1,623)	216,203	(901)	119,324	(497)	65,496	(273)
65.17	702,182	(2,926)	391,401	(1,631)	217,019	(904)	119,684	(499)	65,643	(274)
65.25	705,891	(2,941)	393,175	(1,638)	217,838	(908)	120,044	(500)	65,790	(274)
65.33	709,620	(2,957)	394,957	(1,646)	218,661	(911)	120,405	(502)	65,938	(275)
65.42	713,368	(2,972)	396,747	(1,653)	219,486	(915)	120,768	(503)	66,085	(275)
65.50	717,137	(2,988)	398,544	(1,661)	220,314	(918)	121,132	(505)	66,233	(276)
65.58	720,925	(3,004)	400,350	(1,668)	221,146	(921)	121,496	(506)	66,382	(277)
65.67	724,734	(3,020)	402,165	(1,676)	221,980	(925)	121,862	(508)	66,531	(277)
65.75	728,562	(3,036)	403,987	(1,683)	222,818	(928)	122,229	(509)	66,680	(278)
65.83	732,411	(3,052)	405,818	(1,691)	223,659	(932)	122,597	(511)	66,829	(278)
65.92	736,280	(3,068)	407,657	(1,699)	224,503	(935)	122,966	(512)	66,979	(279)
66	718,611	(2,994)	397,577	(1,657)	218,787	(912)	119,744	(499)	65,174	(272)
66.08	722,407	(3,010)	399,378	(1,664)	219,613	(915)	120,104	(500)	65,320	(272)
66.17	726,223	(3,026)	401,188	(1,672)	220,442	(919)	120,466	(502)	65,466	(273)
66.25	730,060	(3,042)	403,006	(1,679)	221,274	(922)	120,829	(503)	65,613	(273)
66.33	733,916	(3,058)	404,832	(1,687)	222,109	(925)	121,192	(505)	65,760	(274)
66.42	737,793	(3,074)	406,667	(1,694)	222,947	(929)	121,557	(506)	65,907	(275)
66.50	741,691	(3,090)	408,510	(1,702)	223,789	(932)	121,923	(508)	66,055	(275)
66.58	745,609	(3,107)	410,361	(1,710)	224,633	(936)	122,290	(510)	66,203	(276)
66.67	749,547	(3,123)	412,220	(1,718)	225,481	(940)	122,658	(511)	66,351	(276)
66.75	753,507	(3,140)	414,088	(1,725)	226,332	(943)	123,028	(513)	66,500	(277)
66.83	757,487	(3,156)	415,965	(1,733)	227,186	(947)	123,398	(514)	66,649	(278)
66.92	761,489	(3,173)	417,850	(1,741)	228,044	(950)	123,770	(516)	66,798	(278)
67	743,215	(3,097)	407,518	(1,698)	222,237	(926)	120,526	(502)	64,998	(271)
67.08	747,141	(3,113)	409,364	(1,706)	223,076	(929)	120,889	(504)	65,143	(271)
67.17	751,088	(3,130)	411,220	(1,713)	223,918	(933)	121,253	(505)	65,289	(272)
67.25	755,056	(3,146)	413,083	(1,721)	224,763	(937)	121,618	(507)	65,436	(273)
67.33	759,044	(3,163)	414,955	(1,729)	225,611	(940)	121,984	(508)	65,582	(273)
67.42	763,054	(3,179)	416,835	(1,737)	226,463	(944)	122,352	(510)	65,729	(274)
67.50	767,085	(3,196)	418,724	(1,745)	227,318	(947)	122,720	(511)	65,876	(274)
67.58	771,137	(3,213)	420,622	(1,753)	228,176	(951)	123,090	(513)	66,024	(275)
67.67	775,211	(3,230)	422,528	(1,761)	229,037	(954)	123,460	(514)	66,172	(276)
67.75	779,306	(3,247)	424,442	(1,769)	229,901	(958)	123,832	(516)	66,320	(276)
67.83	783,423	(3,264)	426,366	(1,777)	230,769	(962)	124,205	(518)	66,469	(277)
67.92	787,561	(3,282)	428,298	(1,785)	231,640	(965)	124,579	(519)	66,618	(278)
68	768,662	(3,203)	417,707	(1,740)	225,742	(941)	121,314	(505)	64,822	(270)
68.08	772,722	(3,220)	419,600	(1,748)	226,594	(944)	121,679	(507)	64,968	(271)
68.17	776,804	(3,237)	421,502	(1,756)	227,449	(948)	122,046	(509)	65,113	(271)
68.25	780,908	(3,254)	423,412	(1,764)	228,308	(951)	122,413	(510)	65,259	(272)
68.33	785,033	(3,271)	425,331	(1,772)	229,169	(955)	122,782	(512)	65,405	(273)
68.42	789,180	(3,288)	427,258	(1,780)	230,034	(958)	123,151	(513)	65,552	(273)
68.50	793,349	(3,306)	429,194	(1,788)	230,902	(962)	123,522	(515)	65,699	(274)
68.58	797,540	(3,323)	431,139	(1,796)	231,774	(966)	123,894	(516)	65,846	(274)
68.67	801,753	(3,341)	433,093	(1,805)	232,649	(969)	124,267	(518)	65,993	(275)
68.75	805,988	(3,358)	435,055	(1,813)	233,527	(973)	124,641	(519)	66,141	(276)
68.83	810,246	(3,376)	437,027	(1,821)	234,408	(977)	125,016	(521)	66,290	(276)
68.92	814,526	(3,394)	439,007	(1,829)	235,293	(980)	125,393	(522)	66,438	(277)
69	794,980	(3,312)	428,152	(1,784)	229,302	(955)	122,107	(509)	64,647	(269)
69.08	799,179	(3,330)	430,092	(1,792)	230,167	(959)	122,475	(510)	64,792	(270)
69.17	803,401	(3,348)	432,041	(1,800)	231,036	(963)	122,843	(512)	64,937	(271)
69.25	807,645	(3,365)	433,999	(1,808)	231,908	(966)	123,213	(513)	65,083	(271)
69.33	811,911	(3,383)	435,966	(1,817)	232,783	(970)	123,584	(515)	65,229	(272)
69.42	816,200	(3,401)	437,941	(1,825)	233,662	(974)	123,956	(516)	65,375	(272)
69.50	820,512	(3,419)	439,926	(1,833)	234,544	(977)	124,329	(518)	65,521	(273)
69.58	824,846	(3,437)	441,919	(1,841)	235,429	(981)	124,704	(520)	65,668	(274)
69.67	829,204	(3,455)	443,922	(1,850)	236,318	(985)	125,079	(521)	65,815	(274)
69.75	833,584	(3,473)	445,933	(1,858)	237,210	(988)	125,456	(523)	65,963	(275)
69.83	837,988	(3,492)	447,954	(1,866)	238,105	(992)	125,833	(524)	66,111	(275)
69.92	842,414	(3,510)	449,984	(1,875)	239,003	(996)	126,212	(526)	66,259	(276)
70	822,198	(3,426)	438,858	(1,829)	232,918	(970)	122,905	(512)	64,473	(269)
70.08	826,542	(3,444)	440,846	(1,837)	233,797	(974)	123,275	(514)	64,617	(269)
70.17	830,908	(3,462)	442,844	(1,845)	234,679	(978)	123,646	(515)	64,762	(270)
70.25	835,297	(3,480)	444,851	(1,854)	235,565	(982)	124,019	(517)	64,907	(270)

CRR	7%		6%		5%		4%	
59	28,403		16,322		9,330		5,305	
60	29,506		16,797		9,511		5,357	
61	30,652		17,287		9,696		5,409	
62	31,843		17,790		9,884		5,461	
63	33,079		18,308		10,076		5,514	
64	34,364		18,841		10,272		5,568	
65	35,698	(149)	19,390	(81)	10,471	(44)	5,622	(23)
65.08	35,751	(149)	19,403	(81)	10,470	(44)	5,617	(23)
65.17	35,803	(149)	19,417	(81)	10,469	(44)	5,612	(23)
65.25	35,855	(149)	19,430	(81)	10,468	(44)	5,606	(23)
65.33	35,908	(150)	19,443	(81)	10,467	(44)	5,601	(23)
65.42	35,960	(150)	19,456	(81)	10,466	(44)	5,596	(23)
65.50	36,013	(150)	19,470	(81)	10,465	(44)	5,591	(23)
65.58	36,066	(150)	19,483	(81)	10,463	(44)	5,586	(23)
65.67	36,118	(150)	19,496	(81)	10,462	(44)	5,581	(23)
65.75	36,171	(151)	19,509	(81)	10,461	(44)	5,576	(23)
65.83	36,224	(151)	19,523	(81)	10,460	(44)	5,571	(23)
65.92	36,277	(151)	19,536	(81)	10,459	(44)	5,566	(23)
66	35,272	(147)	18,980	(79)	10,153	(42)	5,399	(22)
66.08	35,324	(147)	18,993	(79)	10,152	(42)	5,394	(22)
66.17	35,376	(147)	19,006	(79)	10,151	(42)	5,389	(22)
66.25	35,427	(148)	19,019	(79)	10,150	(42)	5,384	(22)
66.33	35,479	(148)	19,032	(79)	10,149	(42)	5,379	(22)
66.42	35,531	(148)	19,044	(79)	10,148	(42)	5,374	(22)
66.50	35,583	(148)	19,057	(79)	10,146	(42)	5,370	(22)
66.58	35,635	(148)	19,070	(79)	10,145	(42)	5,365	(22)
66.67	35,687	(149)	19,083	(80)	10,144	(42)	5,360	(22)
66.75	35,740	(149)	19,096	(80)	10,143	(42)	5,355	(22)
66.83	35,792	(149)	19,109	(80)	10,142	(42)	5,350	(22)
66.92	35,844	(149)	19,122	(80)	10,141	(42)	5,345	(22)
67	34,851	(145)	18,578	(77)	9,844	(41)	5,185	(22)
67.08	34,902	(145)	18,591	(77)	9,843	(41)	5,180	(22)
67.17	34,954	(146)	18,603	(78)	9,842	(41)	5,176	(22)
67.25	35,005	(146)	18,616	(78)	9,841	(41)	5,171	(22)
67.33	35,056	(146)	18,629	(78)	9,840	(41)	5,166	(22)
67.42	35,107	(146)	18,641	(78)	9,839	(41)	5,161	(22)
67.50	35,159	(146)	18,654	(78)	9,838	(41)	5,157	(21)
67.58	35,210	(147)	18,667	(78)	9,837	(41)	5,152	(21)
67.67	35,262	(147)	18,679	(78)	9,836	(41)	5,147	(21)
67.75	35,313	(147)	18,692	(78)	9,835	(41)	5,143	(21)
67.83	35,365	(147)	18,705	(78)	9,834	(41)	5,138	(21)
67.92	35,417	(148)	18,718	(78)	9,833	(41)	5,133	(21)
68	34,436	(143)	18,185	(76)	9,545	(40)	4,979	(21)
68.08	34,486	(144)	18,197	(76)	9,544	(40)	4,975	(21)
68.17	34,536	(144)	18,210	(76)	9,543	(40)	4,970	(21)
68.25	34,587	(144)	18,222	(76)	9,542	(40)	4,966	(21)
68.33	34,638	(144)	18,234	(76)	9,541	(40)	4,961	(21)
68.42	34,688	(145)	18,247	(76)	9,540	(40)	4,957	(21)
68.50	34,739	(145)	18,259	(76)	9,539	(40)	4,952	(21)
68.58	34,790	(145)	18,272	(76)	9,538	(40)	4,948	(21)
68.67	34,841	(145)	18,284	(76)	9,537	(40)	4,943	(21)
68.75	34,892	(145)	18,296	(76)	9,536	(40)	4,939	(21)
68.83	34,943	(146)	18,309	(76)	9,535	(40)	4,934	(21)
68.92	34,994	(146)	18,321	(76)	9,534	(40)	4,930	(21)
69	34,025	(142)	17,800	(74)	9,255	(39)	4,782	(20)
69.08	34,074	(142)	17,812	(74)	9,254	(39)	4,778	(20)
69.17	34,124	(142)	17,824	(74)	9,253	(39)	4,773	(20)
69.25	34,174	(142)	17,836	(74)	9,252	(39)	4,769	(20)
69.33	34,224	(143)	17,848	(74)	9,251	(39)	4,765	(20)
69.42	34,274	(143)	17,861	(74)	9,250	(39)	4,760	(20)
69.50	34,325	(143)	17,873	(74)	9,249	(39)	4,756	(20)
69.58	34,375	(143)	17,885	(75)	9,248	(39)	4,752	(20)
69.67	34,425	(143)	17,897	(75)	9,247	(39)	4,747	(20)
69.75	34,476	(144)	17,909	(75)	9,246	(39)	4,743	(20)
69.83	34,526	(144)	17,921	(75)	9,245	(39)	4,739	(20)
69.92	34,577	(144)	17,934	(75)	9,244	(39)	4,735	(20)
70	33,619	(140)	17,423	(73)	8,974	(37)	4,592	(19)
70.08	33,668	(140)	17,435	(73)	8,973	(37)	4,588	(19)
70.17	33,717	(140)	17,447	(73)	8,972	(37)	4,584	(19)
70.25	33,766	(141)	17,459	(73)	8,971	(37)	4,580	(19)

CRR	Real \$ (@ 3% Inflation)		11%		10%		9%		8%	
	12%									
70.33	839,710	(3,499)	446,867	(1,862)	236,454	(985)	124,392	(518)	65,053	(271)
70.42	844,146	(3,517)	448,892	(1,870)	237,347	(989)	124,766	(520)	65,199	(272)
70.50	848,605	(3,536)	450,926	(1,879)	238,243	(993)	125,142	(521)	65,345	(272)
70.58	853,088	(3,555)	452,969	(1,887)	239,142	(996)	125,519	(523)	65,491	(273)
70.67	857,594	(3,573)	455,022	(1,896)	240,044	(1,000)	125,897	(525)	65,638	(273)
70.75	862,125	(3,592)	457,084	(1,905)	240,950	(1,004)	126,276	(526)	65,785	(274)
70.83	866,679	(3,611)	459,155	(1,913)	241,860	(1,008)	126,656	(528)	65,932	(275)
70.92	871,257	(3,630)	461,236	(1,922)	242,773	(1,012)	127,037	(529)	66,080	(275)
71	850,349	(3,543)	449,831	(1,874)	236,591	(986)	123,708	(515)	64,299	(268)
71.08	854,841	(3,562)	451,869	(1,883)	237,484	(990)	124,081	(517)	64,443	(269)
71.17	859,357	(3,581)	453,917	(1,891)	238,380	(993)	124,454	(519)	64,587	(269)
71.25	863,897	(3,600)	455,974	(1,900)	239,280	(997)	124,829	(520)	64,732	(270)
71.33	868,460	(3,619)	458,040	(1,909)	240,183	(1,001)	125,205	(522)	64,877	(270)
71.42	873,048	(3,638)	460,116	(1,917)	241,090	(1,005)	125,582	(523)	65,023	(271)
71.50	877,660	(3,657)	462,201	(1,926)	242,000	(1,008)	125,960	(525)	65,168	(272)
71.58	882,296	(3,676)	464,295	(1,935)	242,913	(1,012)	126,339	(526)	65,314	(272)
71.67	886,957	(3,696)	466,399	(1,943)	243,830	(1,016)	126,719	(528)	65,461	(273)
71.75	891,643	(3,715)	468,513	(1,952)	244,750	(1,020)	127,101	(530)	65,607	(273)
71.83	896,353	(3,735)	470,636	(1,961)	245,674	(1,024)	127,484	(531)	65,754	(274)
71.92	901,088	(3,755)	472,769	(1,970)	246,601	(1,028)	127,867	(533)	65,902	(275)
72	879,464	(3,664)	461,079	(1,921)	240,322	(1,001)	124,517	(519)	64,126	(267)
72.08	884,110	(3,684)	463,168	(1,930)	241,229	(1,005)	124,892	(520)	64,269	(268)
72.17	888,780	(3,703)	465,267	(1,939)	242,140	(1,009)	125,268	(522)	64,413	(268)
72.25	893,475	(3,723)	467,375	(1,947)	243,054	(1,013)	125,645	(524)	64,558	(269)
72.33	898,195	(3,742)	469,493	(1,956)	243,971	(1,017)	126,023	(525)	64,702	(270)
72.42	902,940	(3,762)	471,621	(1,965)	244,892	(1,020)	126,403	(527)	64,847	(270)
72.50	907,710	(3,782)	473,758	(1,974)	245,816	(1,024)	126,783	(528)	64,992	(271)
72.58	912,505	(3,802)	475,905	(1,983)	246,744	(1,028)	127,165	(530)	65,138	(271)
72.67	917,325	(3,822)	478,061	(1,992)	247,675	(1,032)	127,548	(531)	65,284	(272)
72.75	922,171	(3,842)	480,228	(2,001)	248,610	(1,036)	127,932	(533)	65,430	(273)
72.83	927,043	(3,863)	482,404	(2,010)	249,548	(1,040)	128,317	(535)	65,577	(273)
72.92	931,940	(3,883)	484,590	(2,019)	250,490	(1,044)	128,703	(536)	65,724	(274)
73	909,576	(3,790)	472,607	(1,969)	244,112	(1,017)	125,331	(522)	63,952	(266)
73.08	914,380	(3,810)	474,749	(1,978)	245,033	(1,021)	125,708	(524)	64,096	(267)
73.17	919,211	(3,830)	476,900	(1,987)	245,958	(1,025)	126,086	(525)	64,239	(268)
73.25	924,067	(3,850)	479,062	(1,996)	246,886	(1,029)	126,466	(527)	64,383	(268)
73.33	928,948	(3,871)	481,232	(2,005)	247,818	(1,033)	126,847	(529)	64,528	(269)
73.42	933,855	(3,891)	483,413	(2,014)	248,754	(1,036)	127,229	(530)	64,672	(269)
73.50	938,788	(3,912)	485,604	(2,023)	249,692	(1,040)	127,612	(532)	64,817	(270)
73.58	943,748	(3,932)	487,804	(2,033)	250,635	(1,044)	127,996	(533)	64,962	(271)
73.67	948,733	(3,953)	490,015	(2,042)	251,581	(1,048)	128,381	(535)	65,108	(271)
73.75	953,745	(3,974)	492,235	(2,051)	252,530	(1,052)	128,768	(537)	65,254	(272)
73.83	958,783	(3,995)	494,466	(2,060)	253,483	(1,056)	129,155	(538)	65,400	(272)
73.92	963,848	(4,016)	496,707	(2,070)	254,440	(1,060)	129,544	(540)	65,546	(273)
74	940,718	(3,920)	484,425	(2,018)	247,962	(1,033)	126,150	(526)	63,780	(266)
74.08	945,688	(3,940)	486,620	(2,028)	248,898	(1,037)	126,530	(527)	63,923	(266)
74.17	950,683	(3,961)	488,825	(2,037)	249,837	(1,041)	126,911	(529)	64,066	(267)
74.25	955,705	(3,982)	491,040	(2,046)	250,780	(1,045)	127,293	(530)	64,210	(268)
74.33	960,754	(4,003)	493,265	(2,055)	251,726	(1,049)	127,676	(532)	64,353	(268)
74.42	965,829	(4,024)	495,501	(2,065)	252,676	(1,053)	128,060	(534)	64,498	(269)
74.50	970,931	(4,046)	497,746	(2,074)	253,630	(1,057)	128,446	(535)	64,642	(269)
74.58	976,060	(4,067)	500,001	(2,083)	254,587	(1,061)	128,832	(537)	64,787	(270)
74.67	981,216	(4,088)	502,267	(2,093)	255,548	(1,065)	129,220	(538)	64,932	(271)
74.75	986,400	(4,110)	504,543	(2,102)	256,513	(1,069)	129,609	(540)	65,078	(271)
74.83	991,610	(4,132)	506,830	(2,112)	257,481	(1,073)	130,000	(542)	65,223	(272)
74.92	996,849	(4,154)	509,126	(2,121)	258,453	(1,077)	130,391	(543)	65,370	(272)
75	972,927	(4,054)	496,537	(2,069)	251,872	(1,049)	126,974	(529)	63,608	(265)
75.08	978,066	(4,075)	498,787	(2,078)	252,823	(1,053)	127,357	(531)	63,750	(266)
75.17	983,233	(4,097)	501,048	(2,088)	253,777	(1,057)	127,740	(532)	63,893	(266)
75.25	988,427	(4,118)	503,318	(2,097)	254,735	(1,061)	128,125	(534)	64,036	(267)
75.33	993,649	(4,140)	505,599	(2,107)	255,696	(1,065)	128,510	(535)	64,180	(267)
75.42	998,898	(4,162)	507,890	(2,116)	256,661	(1,069)	128,897	(537)	64,324	(268)
75.50	1,004,174	(4,184)	510,192	(2,126)	257,630	(1,073)	129,285	(539)	64,468	(269)
75.58	1,009,479	(4,206)	512,504	(2,135)	258,602	(1,078)	129,675	(540)	64,612	(269)
75.67	1,014,812	(4,228)	514,826	(2,145)	259,578	(1,082)	130,065	(542)	64,757	(270)
75.75	1,020,173	(4,251)	517,159	(2,155)	260,558	(1,086)	130,456	(544)	64,902	(270)
75.83	1,025,562	(4,273)	519,503	(2,165)	261,541	(1,090)	130,849	(545)	65,047	(271)
75.92	1,030,979	(4,296)	521,857	(2,174)	262,528	(1,094)	131,243	(547)	65,193	(272)
76	1,006,238	(4,193)	508,953	(2,121)	255,844	(1,066)	127,804	(533)	63,436	(264)
76.08	1,011,554	(4,215)	511,259	(2,130)	256,810	(1,070)	128,189	(534)	63,578	(265)

CRR	7%		6%		5%		4%	
70.33	33,816	(141)	17,471	(73)	8,970	(37)	4,576	(19)
70.42	33,865	(141)	17,482	(73)	8,969	(37)	4,572	(19)
70.50	33,915	(141)	17,494	(73)	8,968	(37)	4,568	(19)
70.58	33,965	(142)	17,506	(73)	8,967	(37)	4,563	(19)
70.67	34,014	(142)	17,518	(73)	8,966	(37)	4,559	(19)
70.75	34,064	(142)	17,530	(73)	8,965	(37)	4,555	(19)
70.83	34,114	(142)	17,542	(73)	8,964	(37)	4,551	(19)
70.92	34,164	(142)	17,554	(73)	8,963	(37)	4,547	(19)
71	33,217	(138)	17,054	(71)	8,701	(36)	4,410	(18)
71.08	33,266	(139)	17,066	(71)	8,700	(36)	4,406	(18)
71.17	33,315	(139)	17,078	(71)	8,699	(36)	4,402	(18)
71.25	33,364	(139)	17,089	(71)	8,698	(36)	4,398	(18)
71.33	33,412	(139)	17,101	(71)	8,697	(36)	4,394	(18)
71.42	33,461	(139)	17,112	(71)	8,696	(36)	4,391	(18)
71.50	33,510	(140)	17,124	(71)	8,695	(36)	4,387	(18)
71.58	33,559	(140)	17,136	(71)	8,694	(36)	4,383	(18)
71.67	33,608	(140)	17,147	(71)	8,693	(36)	4,379	(18)
71.75	33,658	(140)	17,159	(71)	8,692	(36)	4,375	(18)
71.83	33,707	(140)	17,171	(72)	8,691	(36)	4,371	(18)
71.92	33,756	(141)	17,182	(72)	8,690	(36)	4,367	(18)
72	32,821	(137)	16,693	(70)	8,436	(35)	4,236	(18)
72.08	32,869	(137)	16,705	(70)	8,435	(35)	4,232	(18)
72.17	32,917	(137)	16,716	(70)	8,434	(35)	4,228	(18)
72.25	32,965	(137)	16,727	(70)	8,433	(35)	4,224	(18)
72.33	33,014	(138)	16,739	(70)	8,433	(35)	4,220	(18)
72.42	33,062	(138)	16,750	(70)	8,432	(35)	4,216	(18)
72.50	33,110	(138)	16,762	(70)	8,431	(35)	4,213	(18)
72.58	33,159	(138)	16,773	(70)	8,430	(35)	4,209	(18)
72.67	33,207	(138)	16,784	(70)	8,429	(35)	4,205	(18)
72.75	33,256	(139)	16,796	(70)	8,428	(35)	4,201	(18)
72.83	33,305	(139)	16,807	(70)	8,427	(35)	4,197	(17)
72.92	33,353	(139)	16,819	(70)	8,426	(35)	4,194	(17)
73	32,429	(135)	16,340	(68)	8,180	(34)	4,068	(17)
73.08	32,477	(135)	16,351	(68)	8,179	(34)	4,064	(17)
73.17	32,524	(136)	16,362	(68)	8,178	(34)	4,060	(17)
73.25	32,572	(136)	16,373	(68)	8,177	(34)	4,057	(17)
73.33	32,620	(136)	16,385	(68)	8,176	(34)	4,053	(17)
73.42	32,667	(136)	16,396	(68)	8,175	(34)	4,049	(17)
73.50	32,715	(136)	16,407	(68)	8,174	(34)	4,046	(17)
73.58	32,763	(137)	16,418	(68)	8,174	(34)	4,042	(17)
73.67	32,811	(137)	16,429	(68)	8,173	(34)	4,038	(17)
73.75	32,859	(137)	16,440	(69)	8,172	(34)	4,035	(17)
73.83	32,907	(137)	16,452	(69)	8,171	(34)	4,031	(17)
73.92	32,955	(137)	16,463	(69)	8,170	(34)	4,027	(17)
74	32,042	(134)	15,994	(67)	7,931	(33)	3,907	(16)
74.08	32,089	(134)	16,005	(67)	7,930	(33)	3,903	(16)
74.17	32,136	(134)	16,016	(67)	7,929	(33)	3,899	(16)
74.25	32,183	(134)	16,027	(67)	7,929	(33)	3,896	(16)
74.33	32,230	(134)	16,038	(67)	7,928	(33)	3,892	(16)
74.42	32,278	(134)	16,049	(67)	7,927	(33)	3,889	(16)
74.50	32,325	(135)	16,060	(67)	7,926	(33)	3,885	(16)
74.58	32,372	(135)	16,070	(67)	7,925	(33)	3,882	(16)
74.67	32,420	(135)	16,081	(67)	7,924	(33)	3,878	(16)
74.75	32,467	(135)	16,092	(67)	7,923	(33)	3,875	(16)
74.83	32,515	(135)	16,103	(67)	7,922	(33)	3,871	(16)
74.92	32,562	(136)	16,114	(67)	7,922	(33)	3,868	(16)
75	31,660	(132)	15,656	(65)	7,690	(32)	3,752	(16)
75.08	31,706	(132)	15,666	(65)	7,689	(32)	3,748	(16)
75.17	31,753	(132)	15,677	(65)	7,688	(32)	3,745	(16)
75.25	31,799	(132)	15,688	(65)	7,687	(32)	3,742	(16)
75.33	31,846	(133)	15,698	(65)	7,687	(32)	3,738	(16)
75.42	31,892	(133)	15,709	(65)	7,686	(32)	3,735	(16)
75.50	31,939	(133)	15,720	(65)	7,685	(32)	3,731	(16)
75.58	31,986	(133)	15,730	(66)	7,684	(32)	3,728	(16)
75.67	32,033	(133)	15,741	(66)	7,683	(32)	3,725	(16)
75.75	32,080	(134)	15,752	(66)	7,682	(32)	3,721	(16)
75.83	32,127	(134)	15,762	(66)	7,682	(32)	3,718	(15)
75.92	32,174	(134)	15,773	(66)	7,681	(32)	3,714	(15)
76	31,282	(130)	15,324	(64)	7,456	(31)	3,603	(15)
76.08	31,328	(131)	15,335	(64)	7,455	(31)	3,600	(15)

CRR	Real \$ (@ 3% Inflation)		11%		10%		9%		8%	
	12%									
76.17	1,016,898	(4,237)	513,576	(2,140)	257,779	(1,074)	128,575	(536)	63,721	(266)
76.25	1,022,269	(4,259)	515,903	(2,150)	258,752	(1,078)	128,962	(537)	63,863	(266)
76.33	1,027,670	(4,282)	518,241	(2,159)	259,728	(1,082)	129,350	(539)	64,007	(267)
76.42	1,033,098	(4,305)	520,590	(2,169)	260,709	(1,086)	129,740	(541)	64,150	(267)
76.50	1,038,556	(4,327)	522,949	(2,179)	261,693	(1,090)	130,130	(542)	64,294	(268)
76.58	1,044,042	(4,350)	525,318	(2,189)	262,680	(1,095)	130,522	(544)	64,438	(268)
76.67	1,049,557	(4,373)	527,699	(2,199)	263,672	(1,099)	130,915	(545)	64,582	(269)
76.75	1,055,102	(4,396)	530,090	(2,209)	264,667	(1,103)	131,309	(547)	64,727	(270)
76.83	1,060,675	(4,419)	532,492	(2,219)	265,666	(1,107)	131,704	(549)	64,872	(270)
76.92	1,066,279	(4,443)	534,905	(2,229)	266,669	(1,111)	132,101	(550)	65,017	(271)
77	1,040,691	(4,336)	521,679	(2,174)	259,879	(1,083)	128,639	(536)	63,265	(264)
77.08	1,046,188	(4,359)	524,043	(2,184)	260,860	(1,087)	129,027	(538)	63,407	(264)
77.17	1,051,715	(4,382)	526,418	(2,193)	261,844	(1,091)	129,415	(539)	63,549	(265)
77.25	1,057,270	(4,405)	528,803	(2,203)	262,832	(1,095)	129,805	(541)	63,691	(265)
77.33	1,062,856	(4,429)	531,199	(2,213)	263,824	(1,099)	130,196	(542)	63,834	(266)
77.42	1,068,470	(4,452)	533,607	(2,223)	264,820	(1,103)	130,588	(544)	63,977	(267)
77.50	1,074,115	(4,475)	536,025	(2,233)	265,820	(1,108)	130,981	(546)	64,120	(267)
77.58	1,079,789	(4,499)	538,454	(2,244)	266,823	(1,112)	131,375	(547)	64,264	(268)
77.67	1,085,493	(4,523)	540,894	(2,254)	267,830	(1,116)	131,771	(549)	64,408	(268)
77.75	1,091,227	(4,547)	543,345	(2,264)	268,841	(1,120)	132,167	(551)	64,552	(269)
77.83	1,096,991	(4,571)	545,807	(2,274)	269,855	(1,124)	132,565	(552)	64,697	(270)
77.92	1,102,786	(4,595)	548,280	(2,285)	270,874	(1,129)	132,964	(554)	64,842	(270)
78	1,076,322	(4,485)	534,723	(2,228)	263,977	(1,100)	129,480	(540)	63,094	(263)
78.08	1,082,008	(4,508)	537,146	(2,238)	264,973	(1,104)	129,870	(541)	63,236	(263)
78.17	1,087,724	(4,532)	539,580	(2,248)	265,973	(1,108)	130,261	(543)	63,377	(264)
78.25	1,093,470	(4,556)	542,025	(2,258)	266,977	(1,112)	130,653	(544)	63,519	(265)
78.33	1,099,246	(4,580)	544,482	(2,269)	267,985	(1,117)	131,047	(546)	63,662	(265)
78.42	1,105,053	(4,604)	546,949	(2,279)	268,996	(1,121)	131,441	(548)	63,804	(266)
78.50	1,110,891	(4,629)	549,427	(2,289)	270,012	(1,125)	131,837	(549)	63,947	(266)
78.58	1,116,759	(4,653)	551,917	(2,300)	271,031	(1,129)	132,234	(551)	64,090	(267)
78.67	1,122,658	(4,678)	554,418	(2,310)	272,054	(1,134)	132,632	(553)	64,234	(268)
78.75	1,128,589	(4,702)	556,931	(2,321)	273,080	(1,138)	133,031	(554)	64,378	(268)
78.83	1,134,551	(4,727)	559,454	(2,331)	274,111	(1,142)	133,432	(556)	64,522	(269)
78.92	1,140,544	(4,752)	561,990	(2,342)	275,146	(1,146)	133,833	(558)	64,667	(269)
79	1,113,174	(4,638)	548,093	(2,284)	268,140	(1,117)	130,326	(543)	62,924	(262)
79.08	1,119,054	(4,663)	550,577	(2,294)	269,152	(1,121)	130,719	(545)	63,065	(263)
79.17	1,124,966	(4,687)	553,072	(2,304)	270,168	(1,126)	131,112	(546)	63,206	(263)
79.25	1,130,909	(4,712)	555,578	(2,315)	271,187	(1,130)	131,507	(548)	63,348	(264)
79.33	1,136,883	(4,737)	558,096	(2,325)	272,211	(1,134)	131,903	(550)	63,490	(265)
79.42	1,142,888	(4,762)	560,625	(2,336)	273,238	(1,138)	132,300	(551)	63,632	(265)
79.50	1,148,926	(4,787)	563,165	(2,347)	274,270	(1,143)	132,698	(553)	63,775	(266)
79.58	1,154,995	(4,812)	565,717	(2,357)	275,305	(1,147)	133,098	(555)	63,917	(266)
79.67	1,161,097	(4,838)	568,281	(2,368)	276,344	(1,151)	133,499	(556)	64,061	(267)
79.75	1,167,230	(4,863)	570,856	(2,379)	277,387	(1,156)	133,901	(558)	64,204	(268)
79.83	1,173,396	(4,889)	573,443	(2,389)	278,434	(1,160)	134,304	(560)	64,348	(268)
79.92	1,179,595	(4,915)	576,042	(2,400)	279,485	(1,165)	134,708	(561)	64,492	(269)
80	1,151,287	(4,797)	561,798	(2,341)	272,368	(1,135)	131,178	(547)	62,754	(261)
80.08	1,157,369	(4,822)	564,344	(2,351)	273,396	(1,139)	131,573	(548)	62,895	(262)
80.17	1,163,483	(4,848)	566,901	(2,362)	274,428	(1,143)	131,969	(550)	63,036	(263)
80.25	1,169,629	(4,873)	569,470	(2,373)	275,464	(1,148)	132,367	(552)	63,177	(263)
80.33	1,175,808	(4,899)	572,051	(2,384)	276,504	(1,152)	132,765	(553)	63,318	(264)
80.42	1,182,019	(4,925)	574,643	(2,394)	277,547	(1,156)	133,165	(555)	63,460	(264)
80.50	1,188,263	(4,951)	577,247	(2,405)	278,595	(1,161)	133,566	(557)	63,603	(265)
80.58	1,194,541	(4,977)	579,863	(2,416)	279,646	(1,165)	133,968	(558)	63,745	(266)
80.67	1,200,851	(5,004)	582,490	(2,427)	280,702	(1,170)	134,371	(560)	63,888	(266)
80.75	1,207,194	(5,030)	585,130	(2,438)	281,761	(1,174)	134,776	(562)	64,031	(267)
80.83	1,213,571	(5,057)	587,782	(2,449)	282,825	(1,178)	135,181	(563)	64,174	(267)
80.92	1,219,982	(5,083)	590,445	(2,460)	283,892	(1,183)	135,588	(565)	64,318	(268)
81	1,190,706	(4,961)	575,845	(2,399)	276,664	(1,153)	132,036	(550)	62,585	(261)
81.08	1,196,996	(4,987)	578,455	(2,410)	277,708	(1,157)	132,433	(552)	62,725	(261)
81.17	1,203,319	(5,014)	581,076	(2,421)	278,756	(1,161)	132,832	(553)	62,866	(262)
81.25	1,209,676	(5,040)	583,709	(2,432)	279,808	(1,166)	133,232	(555)	63,006	(263)
81.33	1,216,066	(5,067)	586,354	(2,443)	280,864	(1,170)	133,633	(557)	63,148	(263)
81.42	1,222,490	(5,094)	589,012	(2,454)	281,924	(1,175)	134,035	(558)	63,289	(264)
81.50	1,228,948	(5,121)	591,681	(2,465)	282,988	(1,179)	134,439	(560)	63,431	(264)
81.58	1,235,440	(5,148)	594,362	(2,477)	284,056	(1,184)	134,843	(562)	63,573	(265)
81.67	1,241,966	(5,175)	597,055	(2,488)	285,128	(1,188)	135,249	(564)	63,715	(265)
81.75	1,248,527	(5,202)	599,761	(2,499)	286,205	(1,193)	135,657	(565)	63,858	(266)
81.83	1,255,122	(5,230)	602,479	(2,510)	287,285	(1,197)	136,065	(567)	64,001	(267)
81.92	1,261,753	(5,257)	605,209	(2,522)	288,369	(1,202)	136,475	(569)	64,145	(267)

CRR	7%		6%		5%		4%	
76.17	31,374	(131)	15,345	(64)	7,455	(31)	3,596	(15)
76.25	31,420	(131)	15,355	(64)	7,454	(31)	3,593	(15)
76.33	31,466	(131)	15,366	(64)	7,453	(31)	3,590	(15)
76.42	31,512	(131)	15,376	(64)	7,452	(31)	3,587	(15)
76.50	31,558	(131)	15,387	(64)	7,451	(31)	3,583	(15)
76.58	31,604	(132)	15,397	(64)	7,450	(31)	3,580	(15)
76.67	31,651	(132)	15,408	(64)	7,450	(31)	3,577	(15)
76.75	31,697	(132)	15,418	(64)	7,449	(31)	3,574	(15)
76.83	31,743	(132)	15,429	(64)	7,448	(31)	3,570	(15)
76.92	31,790	(132)	15,439	(64)	7,447	(31)	3,567	(15)
77	30,909	(129)	15,000	(62)	7,230	(30)	3,460	(14)
77.08	30,954	(129)	15,010	(63)	7,229	(30)	3,457	(14)
77.17	31,000	(129)	15,020	(63)	7,228	(30)	3,454	(14)
77.25	31,045	(129)	15,030	(63)	7,227	(30)	3,451	(14)
77.33	31,090	(130)	15,041	(63)	7,226	(30)	3,448	(14)
77.42	31,136	(130)	15,051	(63)	7,226	(30)	3,445	(14)
77.50	31,181	(130)	15,061	(63)	7,225	(30)	3,441	(14)
77.58	31,227	(130)	15,071	(63)	7,224	(30)	3,438	(14)
77.67	31,273	(130)	15,082	(63)	7,223	(30)	3,435	(14)
77.75	31,319	(130)	15,092	(63)	7,222	(30)	3,432	(14)
77.83	31,364	(131)	15,102	(63)	7,222	(30)	3,429	(14)
77.92	31,410	(131)	15,112	(63)	7,221	(30)	3,426	(14)
78	30,540	(127)	14,682	(61)	7,010	(29)	3,323	(14)
78.08	30,585	(127)	14,692	(61)	7,009	(29)	3,320	(14)
78.17	30,630	(128)	14,702	(61)	7,008	(29)	3,317	(14)
78.25	30,674	(128)	14,712	(61)	7,007	(29)	3,314	(14)
78.33	30,719	(128)	14,722	(61)	7,007	(29)	3,311	(14)
78.42	30,764	(128)	14,732	(61)	7,006	(29)	3,308	(14)
78.50	30,809	(128)	14,742	(61)	7,005	(29)	3,305	(14)
78.58	30,854	(129)	14,752	(61)	7,004	(29)	3,302	(14)
78.67	30,900	(129)	14,762	(62)	7,004	(29)	3,299	(14)
78.75	30,945	(129)	14,772	(62)	7,003	(29)	3,296	(14)
78.83	30,990	(129)	14,783	(62)	7,002	(29)	3,293	(14)
78.92	31,036	(129)	14,793	(62)	7,001	(29)	3,290	(14)
79	30,176	(126)	14,372	(60)	6,797	(28)	3,191	(13)
79.08	30,220	(126)	14,381	(60)	6,796	(28)	3,188	(13)
79.17	30,264	(126)	14,391	(60)	6,795	(28)	3,186	(13)
79.25	30,308	(126)	14,401	(60)	6,794	(28)	3,183	(13)
79.33	30,353	(126)	14,411	(60)	6,794	(28)	3,180	(13)
79.42	30,397	(127)	14,420	(60)	6,793	(28)	3,177	(13)
79.50	30,442	(127)	14,430	(60)	6,792	(28)	3,174	(13)
79.58	30,486	(127)	14,440	(60)	6,791	(28)	3,171	(13)
79.67	30,531	(127)	14,450	(60)	6,791	(28)	3,168	(13)
79.75	30,576	(127)	14,460	(60)	6,790	(28)	3,165	(13)
79.83	30,620	(128)	14,470	(60)	6,789	(28)	3,163	(13)
79.92	30,665	(128)	14,479	(60)	6,788	(28)	3,160	(13)
80	29,816	(124)	14,067	(59)	6,590	(27)	3,065	(13)
80.08	29,859	(124)	14,077	(59)	6,589	(27)	3,062	(13)
80.17	29,903	(125)	14,086	(59)	6,589	(27)	3,059	(13)
80.25	29,947	(125)	14,096	(59)	6,588	(27)	3,057	(13)
80.33	29,991	(125)	14,106	(59)	6,587	(27)	3,054	(13)
80.42	30,035	(125)	14,115	(59)	6,586	(27)	3,051	(13)
80.50	30,078	(125)	14,125	(59)	6,586	(27)	3,048	(13)
80.58	30,123	(126)	14,134	(59)	6,585	(27)	3,045	(13)
80.67	30,167	(126)	14,144	(59)	6,584	(27)	3,043	(13)
80.75	30,211	(126)	14,154	(59)	6,584	(27)	3,040	(13)
80.83	30,255	(126)	14,163	(59)	6,583	(27)	3,037	(13)
80.92	30,299	(126)	14,173	(59)	6,582	(27)	3,034	(13)
81	29,460	(123)	13,770	(57)	6,390	(27)	2,943	(12)
81.08	29,503	(123)	13,779	(57)	6,389	(27)	2,941	(12)
81.17	29,546	(123)	13,788	(57)	6,388	(27)	2,938	(12)
81.25	29,589	(123)	13,798	(57)	6,388	(27)	2,935	(12)
81.33	29,633	(123)	13,807	(58)	6,387	(27)	2,933	(12)
81.42	29,676	(124)	13,816	(58)	6,386	(27)	2,930	(12)
81.50	29,720	(124)	13,826	(58)	6,385	(27)	2,927	(12)
81.58	29,763	(124)	13,835	(58)	6,385	(27)	2,925	(12)
81.67	29,807	(124)	13,845	(58)	6,384	(27)	2,922	(12)
81.75	29,850	(124)	13,854	(58)	6,383	(27)	2,919	(12)
81.83	29,894	(125)	13,864	(58)	6,383	(27)	2,917	(12)
81.92	29,938	(125)	13,873	(58)	6,382	(27)	2,914	(12)

CRR	Real \$ (@ 3% Inflation)		11%		10%		9%		8%	
	12%									
82	1,231,474	(5,131)	590,244	(2,459)	281,027	(1,171)	132,899	(554)	62,416	(260)
82.08	1,237,979	(5,158)	592,919	(2,470)	282,087	(1,175)	133,299	(555)	62,556	(261)
82.17	1,244,519	(5,185)	595,606	(2,482)	283,152	(1,180)	133,700	(557)	62,696	(261)
82.25	1,251,093	(5,213)	598,305	(2,493)	284,221	(1,184)	134,102	(559)	62,836	(262)
82.33	1,257,702	(5,240)	601,016	(2,504)	285,293	(1,189)	134,506	(560)	62,977	(262)
82.42	1,264,346	(5,268)	603,739	(2,516)	286,370	(1,193)	134,911	(562)	63,118	(263)
82.50	1,271,025	(5,296)	606,475	(2,527)	287,451	(1,198)	135,317	(564)	63,260	(264)
82.58	1,277,739	(5,324)	609,223	(2,538)	288,536	(1,202)	135,725	(566)	63,401	(264)
82.67	1,284,489	(5,352)	611,984	(2,550)	289,625	(1,207)	136,133	(567)	63,543	(265)
82.75	1,291,275	(5,380)	614,757	(2,561)	290,718	(1,211)	136,543	(569)	63,686	(265)
82.83	1,298,096	(5,409)	617,543	(2,573)	291,815	(1,216)	136,954	(571)	63,829	(266)
82.92	1,304,953	(5,437)	620,342	(2,585)	292,917	(1,220)	137,367	(572)	63,972	(267)
83	1,273,638	(5,307)	605,003	(2,521)	285,458	(1,189)	133,767	(557)	62,247	(259)
83.08	1,280,366	(5,335)	607,744	(2,532)	286,536	(1,194)	134,170	(559)	62,387	(260)
83.17	1,287,129	(5,363)	610,498	(2,544)	287,617	(1,198)	134,574	(561)	62,527	(261)
83.25	1,293,929	(5,391)	613,265	(2,555)	288,703	(1,203)	134,979	(562)	62,667	(261)
83.33	1,300,764	(5,420)	616,044	(2,567)	289,792	(1,207)	135,385	(564)	62,807	(262)
83.42	1,307,635	(5,448)	618,835	(2,578)	290,886	(1,212)	135,793	(566)	62,948	(262)
83.50	1,314,543	(5,477)	621,640	(2,590)	291,984	(1,217)	136,202	(568)	63,089	(263)
83.58	1,321,487	(5,506)	624,457	(2,602)	293,086	(1,221)	136,612	(569)	63,230	(263)
83.67	1,328,468	(5,535)	627,286	(2,614)	294,192	(1,226)	137,023	(571)	63,372	(264)
83.75	1,335,486	(5,565)	630,129	(2,626)	295,303	(1,230)	137,436	(573)	63,514	(265)
83.83	1,342,541	(5,594)	632,984	(2,637)	296,417	(1,235)	137,849	(574)	63,656	(265)
83.92	1,349,633	(5,623)	635,853	(2,649)	297,536	(1,240)	138,264	(576)	63,799	(266)
84	1,317,245	(5,489)	620,130	(2,584)	289,960	(1,208)	134,641	(561)	62,079	(259)
84.08	1,324,204	(5,518)	622,940	(2,596)	291,054	(1,213)	135,047	(563)	62,219	(259)
84.17	1,331,199	(5,547)	625,763	(2,607)	292,153	(1,217)	135,453	(564)	62,358	(260)
84.25	1,338,231	(5,576)	628,599	(2,619)	293,256	(1,222)	135,861	(566)	62,498	(260)
84.33	1,345,300	(5,605)	631,447	(2,631)	294,362	(1,227)	136,270	(568)	62,638	(261)
84.42	1,352,407	(5,635)	634,309	(2,643)	295,473	(1,231)	136,680	(570)	62,778	(262)
84.50	1,359,551	(5,665)	637,183	(2,655)	296,589	(1,236)	137,092	(571)	62,919	(262)
84.58	1,366,733	(5,695)	640,071	(2,667)	297,708	(1,240)	137,505	(573)	63,060	(263)
84.67	1,373,953	(5,725)	642,971	(2,679)	298,832	(1,245)	137,919	(575)	63,201	(263)
84.75	1,381,211	(5,755)	645,885	(2,691)	299,960	(1,250)	138,334	(576)	63,343	(264)
84.83	1,388,507	(5,785)	648,812	(2,703)	301,092	(1,255)	138,750	(578)	63,485	(265)
84.92	1,395,842	(5,816)	651,752	(2,716)	302,228	(1,259)	139,168	(580)	63,627	(265)
85	1,362,346	(5,676)	635,636	(2,648)	294,533	(1,227)	135,521	(565)	61,912	(258)
85.08	1,369,542	(5,706)	638,517	(2,660)	295,644	(1,232)	135,929	(566)	62,051	(259)
85.17	1,376,777	(5,737)	641,410	(2,673)	296,760	(1,237)	136,339	(568)	62,190	(259)
85.25	1,384,050	(5,767)	644,317	(2,685)	297,880	(1,241)	136,749	(570)	62,329	(260)
85.33	1,391,361	(5,797)	647,236	(2,697)	299,005	(1,246)	137,161	(572)	62,469	(260)
85.42	1,398,711	(5,828)	650,169	(2,709)	300,133	(1,251)	137,574	(573)	62,609	(261)
85.50	1,406,100	(5,859)	653,116	(2,721)	301,266	(1,255)	137,988	(575)	62,749	(261)
85.58	1,413,528	(5,890)	656,075	(2,734)	302,403	(1,260)	138,403	(577)	62,890	(262)
85.67	1,420,995	(5,921)	659,048	(2,746)	303,544	(1,265)	138,820	(578)	63,030	(263)
85.75	1,428,502	(5,952)	662,035	(2,758)	304,690	(1,270)	139,238	(580)	63,172	(263)
85.83	1,436,048	(5,984)	665,035	(2,771)	305,840	(1,274)	139,657	(582)	63,313	(264)
85.92	1,443,634	(6,015)	668,048	(2,784)	306,994	(1,279)	140,078	(584)	63,455	(264)
86	1,408,990	(5,871)	651,530	(2,715)	299,178	(1,247)	136,407	(568)	61,745	(257)
86.08	1,416,433	(5,902)	654,482	(2,727)	300,307	(1,251)	136,818	(570)	61,883	(258)
86.17	1,423,916	(5,933)	657,448	(2,739)	301,440	(1,256)	137,230	(572)	62,022	(258)
86.25	1,431,438	(5,964)	660,427	(2,752)	302,578	(1,261)	137,643	(574)	62,161	(259)
86.33	1,439,000	(5,996)	663,420	(2,764)	303,720	(1,265)	138,057	(575)	62,300	(260)
86.42	1,446,601	(6,028)	666,426	(2,777)	304,866	(1,270)	138,473	(577)	62,440	(260)
86.50	1,454,243	(6,059)	669,446	(2,789)	306,017	(1,275)	138,890	(579)	62,580	(261)
86.58	1,461,925	(6,091)	672,480	(2,802)	307,172	(1,280)	139,308	(580)	62,720	(261)
86.67	1,469,648	(6,124)	675,527	(2,815)	308,331	(1,285)	139,727	(582)	62,860	(262)
86.75	1,477,411	(6,156)	678,588	(2,827)	309,495	(1,290)	140,148	(584)	63,001	(263)
86.83	1,485,216	(6,188)	681,663	(2,840)	310,663	(1,294)	140,570	(586)	63,142	(263)
86.92	1,493,062	(6,221)	684,752	(2,853)	311,835	(1,299)	140,993	(587)	63,284	(264)
87	1,457,232	(6,072)	667,821	(2,783)	303,896	(1,266)	137,299	(572)	61,578	(257)
87.08	1,464,930	(6,104)	670,847	(2,795)	305,043	(1,271)	137,712	(574)	61,716	(257)
87.17	1,472,669	(6,136)	673,887	(2,808)	306,194	(1,276)	138,127	(576)	61,855	(258)
87.25	1,480,448	(6,169)	676,941	(2,821)	307,349	(1,281)	138,542	(577)	61,993	(258)
87.33	1,488,269	(6,201)	680,008	(2,833)	308,510	(1,285)	138,959	(579)	62,132	(259)
87.42	1,496,131	(6,234)	683,090	(2,846)	309,674	(1,290)	139,378	(581)	62,271	(259)
87.50	1,504,034	(6,267)	686,185	(2,859)	310,843	(1,295)	139,797	(582)	62,411	(260)
87.58	1,511,979	(6,300)	689,295	(2,872)	312,016	(1,300)	140,218	(584)	62,551	(261)
87.67	1,519,966	(6,333)	692,418	(2,885)	313,194	(1,305)	140,640	(586)	62,691	(261)
87.75	1,527,996	(6,367)	695,556	(2,898)	314,376	(1,310)	141,064	(588)	62,831	(262)

CRR	7%		6%		5%		4%	
82	29,108	(121)	13,478	(56)	6,195	(26)	2,827	(12)
82.08	29,151	(121)	13,487	(56)	6,195	(26)	2,824	(12)
82.17	29,194	(122)	13,496	(56)	6,194	(26)	2,822	(12)
82.25	29,236	(122)	13,506	(56)	6,193	(26)	2,819	(12)
82.33	29,279	(122)	13,515	(56)	6,193	(26)	2,816	(12)
82.42	29,322	(122)	13,524	(56)	6,192	(26)	2,814	(12)
82.50	29,365	(122)	13,533	(56)	6,191	(26)	2,811	(12)
82.58	29,408	(123)	13,542	(56)	6,191	(26)	2,809	(12)
82.67	29,451	(123)	13,552	(56)	6,190	(26)	2,806	(12)
82.75	29,494	(123)	13,561	(57)	6,189	(26)	2,804	(12)
82.83	29,537	(123)	13,570	(57)	6,189	(26)	2,801	(12)
82.92	29,580	(123)	13,579	(57)	6,188	(26)	2,799	(12)
83	28,761	(120)	13,193	(55)	6,007	(25)	2,715	(11)
83.08	28,803	(120)	13,202	(55)	6,006	(25)	2,712	(11)
83.17	28,845	(120)	13,211	(55)	6,006	(25)	2,710	(11)
83.25	28,887	(120)	13,220	(55)	6,005	(25)	2,707	(11)
83.33	28,930	(121)	13,229	(55)	6,004	(25)	2,705	(11)
83.42	28,972	(121)	13,238	(55)	6,004	(25)	2,702	(11)
83.50	29,015	(121)	13,247	(55)	6,003	(25)	2,700	(11)
83.58	29,057	(121)	13,256	(55)	6,002	(25)	2,697	(11)
83.67	29,100	(121)	13,265	(55)	6,002	(25)	2,695	(11)
83.75	29,142	(121)	13,274	(55)	6,001	(25)	2,693	(11)
83.83	29,185	(122)	13,283	(55)	6,000	(25)	2,690	(11)
83.92	29,228	(122)	13,292	(55)	6,000	(25)	2,688	(11)
84	28,418	(118)	12,914	(54)	5,824	(24)	2,607	(11)
84.08	28,459	(119)	12,922	(54)	5,824	(24)	2,605	(11)
84.17	28,501	(119)	12,931	(54)	5,823	(24)	2,602	(11)
84.25	28,543	(119)	12,940	(54)	5,823	(24)	2,600	(11)
84.33	28,585	(119)	12,949	(54)	5,822	(24)	2,598	(11)
84.42	28,626	(119)	12,958	(54)	5,821	(24)	2,595	(11)
84.50	28,668	(119)	12,966	(54)	5,821	(24)	2,593	(11)
84.58	28,710	(120)	12,975	(54)	5,820	(24)	2,591	(11)
84.67	28,752	(120)	12,984	(54)	5,819	(24)	2,588	(11)
84.75	28,794	(120)	12,993	(54)	5,819	(24)	2,586	(11)
84.83	28,837	(120)	13,002	(54)	5,818	(24)	2,584	(11)
84.92	28,879	(120)	13,011	(54)	5,817	(24)	2,581	(11)
85	28,079	(117)	12,640	(53)	5,647	(24)	2,504	(10)
85.08	28,120	(117)	12,649	(53)	5,647	(24)	2,501	(10)
85.17	28,161	(117)	12,657	(53)	5,646	(24)	2,499	(10)
85.25	28,202	(118)	12,666	(53)	5,646	(24)	2,497	(10)
85.33	28,243	(118)	12,675	(53)	5,645	(24)	2,495	(10)
85.42	28,285	(118)	12,683	(53)	5,644	(24)	2,492	(10)
85.50	28,326	(118)	12,692	(53)	5,644	(24)	2,490	(10)
85.58	28,368	(118)	12,701	(53)	5,643	(24)	2,488	(10)
85.67	28,409	(118)	12,709	(53)	5,642	(24)	2,486	(10)
85.75	28,451	(119)	12,718	(53)	5,642	(24)	2,483	(10)
85.83	28,492	(119)	12,726	(53)	5,641	(24)	2,481	(10)
85.92	28,534	(119)	12,735	(53)	5,641	(24)	2,479	(10)
86	27,744	(116)	12,373	(52)	5,476	(23)	2,405	(10)
86.08	27,784	(116)	12,381	(52)	5,475	(23)	2,402	(10)
86.17	27,825	(116)	12,389	(52)	5,474	(23)	2,400	(10)
86.25	27,866	(116)	12,398	(52)	5,474	(23)	2,398	(10)
86.33	27,906	(116)	12,406	(52)	5,473	(23)	2,396	(10)
86.42	27,947	(116)	12,415	(52)	5,473	(23)	2,394	(10)
86.50	27,988	(117)	12,423	(52)	5,472	(23)	2,391	(10)
86.58	28,029	(117)	12,432	(52)	5,471	(23)	2,389	(10)
86.67	28,070	(117)	12,440	(52)	5,471	(23)	2,387	(10)
86.75	28,111	(117)	12,449	(52)	5,470	(23)	2,385	(10)
86.83	28,152	(117)	12,457	(52)	5,470	(23)	2,383	(10)
86.92	28,194	(117)	12,466	(52)	5,469	(23)	2,381	(10)
87	27,413	(114)	12,111	(50)	5,309	(22)	2,309	(10)
87.08	27,453	(114)	12,119	(50)	5,309	(22)	2,307	(10)
87.17	27,493	(115)	12,127	(51)	5,308	(22)	2,305	(10)
87.25	27,533	(115)	12,135	(51)	5,307	(22)	2,303	(10)
87.33	27,573	(115)	12,144	(51)	5,307	(22)	2,301	(10)
87.42	27,614	(115)	12,152	(51)	5,306	(22)	2,299	(10)
87.50	27,654	(115)	12,160	(51)	5,306	(22)	2,297	(10)
87.58	27,695	(115)	12,169	(51)	5,305	(22)	2,295	(10)
87.67	27,735	(116)	12,177	(51)	5,305	(22)	2,293	(10)
87.75	27,776	(116)	12,185	(51)	5,304	(22)	2,290	(10)

CRR	Real \$ (@ 3% Inflation)		11%	10%	9%	8%				
	12%									
87.83	1,536,068	(6,400)	698,708	(2,911)	315,562	(1,315)	141,489	(590)	62,972	(262)
87.92	1,544,182	(6,434)	701,874	(2,924)	316,753	(1,320)	141,915	(591)	63,113	(263)
88	1,507,126	(6,280)	684,519	(2,852)	308,688	(1,286)	138,196	(576)	61,412	(256)
88.08	1,515,087	(6,313)	687,621	(2,865)	309,853	(1,291)	138,612	(578)	61,550	(256)
88.17	1,523,091	(6,346)	690,737	(2,878)	311,023	(1,296)	139,029	(579)	61,688	(257)
88.25	1,531,136	(6,380)	693,867	(2,891)	312,196	(1,301)	139,448	(581)	61,826	(258)
88.33	1,539,225	(6,413)	697,011	(2,904)	313,375	(1,306)	139,868	(583)	61,964	(258)
88.42	1,547,356	(6,447)	700,170	(2,917)	314,557	(1,311)	140,289	(585)	62,103	(259)
88.50	1,555,530	(6,481)	703,343	(2,931)	315,745	(1,316)	140,711	(586)	62,242	(259)
88.58	1,563,747	(6,516)	706,530	(2,944)	316,936	(1,321)	141,135	(588)	62,382	(260)
88.67	1,572,008	(6,550)	709,732	(2,957)	318,133	(1,326)	141,560	(590)	62,522	(261)
88.75	1,580,312	(6,585)	712,948	(2,971)	319,333	(1,331)	141,986	(592)	62,662	(261)
88.83	1,588,660	(6,619)	716,179	(2,984)	320,539	(1,336)	142,413	(593)	62,802	(262)
88.92	1,597,053	(6,654)	719,424	(2,998)	321,748	(1,341)	142,842	(595)	62,943	(262)
89	1,558,727	(6,495)	701,635	(2,923)	313,556	(1,306)	139,099	(580)	61,246	(255)
89.08	1,566,961	(6,529)	704,814	(2,937)	314,739	(1,311)	139,518	(581)	61,384	(256)
89.17	1,575,239	(6,563)	708,008	(2,950)	315,927	(1,316)	139,938	(583)	61,521	(256)
89.25	1,583,560	(6,598)	711,217	(2,963)	317,120	(1,321)	140,359	(585)	61,659	(257)
89.33	1,591,926	(6,633)	714,440	(2,977)	318,317	(1,326)	140,782	(587)	61,797	(257)
89.42	1,600,335	(6,668)	717,677	(2,990)	319,518	(1,331)	141,206	(588)	61,936	(258)
89.50	1,608,789	(6,703)	720,929	(3,004)	320,724	(1,336)	141,631	(590)	62,074	(259)
89.58	1,617,288	(6,739)	724,196	(3,017)	321,934	(1,341)	142,057	(592)	62,213	(259)
89.67	1,625,831	(6,774)	727,478	(3,031)	323,150	(1,346)	142,485	(594)	62,353	(260)
89.75	1,634,420	(6,810)	730,775	(3,045)	324,369	(1,352)	142,914	(595)	62,493	(260)
89.83	1,643,054	(6,846)	734,086	(3,059)	325,593	(1,357)	143,344	(597)	62,633	(261)
89.92	1,651,733	(6,882)	737,413	(3,073)	326,822	(1,362)	143,776	(599)	62,773	(262)
90	1,612,096	(6,717)	719,179	(2,997)	318,501	(1,327)	140,008	(583)	61,081	(255)
90.08	1,620,612	(6,753)	722,438	(3,010)	319,703	(1,332)	140,430	(585)	61,218	(255)
90.17	1,629,173	(6,788)	725,712	(3,024)	320,909	(1,337)	140,853	(587)	61,355	(256)
90.25	1,637,779	(6,824)	729,000	(3,038)	322,121	(1,342)	141,277	(589)	61,493	(256)
90.33	1,646,431	(6,860)	732,304	(3,051)	323,336	(1,347)	141,702	(590)	61,630	(257)
90.42	1,655,128	(6,896)	735,622	(3,065)	324,557	(1,352)	142,129	(592)	61,768	(257)
90.50	1,663,872	(6,933)	738,956	(3,079)	325,782	(1,357)	142,556	(594)	61,907	(258)
90.58	1,672,661	(6,969)	742,304	(3,093)	327,011	(1,363)	142,986	(596)	62,046	(259)
90.67	1,681,497	(7,006)	745,668	(3,107)	328,246	(1,368)	143,416	(598)	62,185	(259)
90.75	1,690,380	(7,043)	749,047	(3,121)	329,484	(1,373)	143,848	(599)	62,324	(260)
90.83	1,699,309	(7,080)	752,441	(3,135)	330,728	(1,378)	144,281	(601)	62,464	(260)
90.92	1,708,286	(7,118)	755,851	(3,149)	331,976	(1,383)	144,715	(603)	62,603	(261)
91	1,667,292	(6,947)	737,161	(3,072)	323,524	(1,348)	140,923	(587)	60,916	(254)
91.08	1,676,099	(6,984)	740,502	(3,085)	324,745	(1,353)	141,348	(589)	61,053	(254)
91.17	1,684,953	(7,021)	743,857	(3,099)	325,970	(1,358)	141,773	(591)	61,190	(255)
91.25	1,693,854	(7,058)	747,228	(3,113)	327,201	(1,363)	142,200	(592)	61,327	(256)
91.33	1,702,802	(7,095)	750,614	(3,128)	328,435	(1,368)	142,628	(594)	61,464	(256)
91.42	1,711,797	(7,132)	754,016	(3,142)	329,675	(1,374)	143,057	(596)	61,602	(257)
91.50	1,720,840	(7,170)	757,433	(3,156)	330,919	(1,379)	143,488	(598)	61,740	(257)
91.58	1,729,931	(7,208)	760,865	(3,170)	332,168	(1,384)	143,920	(600)	61,878	(258)
91.67	1,739,069	(7,246)	764,313	(3,185)	333,422	(1,389)	144,353	(601)	62,017	(258)
91.75	1,748,256	(7,284)	767,776	(3,199)	334,680	(1,395)	144,788	(603)	62,156	(259)
91.83	1,757,491	(7,323)	771,256	(3,214)	335,944	(1,400)	145,224	(605)	62,295	(260)
91.92	1,766,775	(7,362)	774,751	(3,228)	337,212	(1,405)	145,661	(607)	62,435	(260)
92	1,724,377	(7,185)	755,594	(3,148)	328,625	(1,369)	141,844	(591)	60,752	(253)
92.08	1,733,486	(7,223)	759,018	(3,163)	329,866	(1,374)	142,271	(593)	60,888	(254)
92.17	1,742,644	(7,261)	762,457	(3,177)	331,111	(1,380)	142,700	(595)	61,024	(254)
92.25	1,751,849	(7,299)	765,912	(3,191)	332,360	(1,385)	143,129	(596)	61,161	(255)
92.33	1,761,104	(7,338)	769,383	(3,206)	333,615	(1,390)	143,560	(598)	61,298	(255)
92.42	1,770,407	(7,377)	772,869	(3,220)	334,874	(1,395)	143,992	(600)	61,436	(256)
92.50	1,779,759	(7,416)	776,372	(3,235)	336,138	(1,401)	144,426	(602)	61,573	(257)
92.58	1,789,161	(7,455)	779,890	(3,250)	337,407	(1,406)	144,861	(604)	61,711	(257)
92.67	1,798,612	(7,494)	783,424	(3,264)	338,680	(1,411)	145,297	(605)	61,849	(258)
92.75	1,808,114	(7,534)	786,974	(3,279)	339,958	(1,416)	145,734	(607)	61,988	(258)
92.83	1,817,665	(7,574)	790,540	(3,294)	341,241	(1,422)	146,173	(609)	62,127	(259)
92.92	1,827,267	(7,614)	794,123	(3,309)	342,529	(1,427)	146,613	(611)	62,266	(259)
93	1,783,417	(7,431)	774,487	(3,227)	333,808	(1,391)	142,771	(595)	60,588	(252)
93.08	1,792,838	(7,470)	777,996	(3,242)	335,068	(1,396)	143,201	(597)	60,724	(253)
93.17	1,802,309	(7,510)	781,522	(3,256)	336,332	(1,401)	143,632	(598)	60,860	(254)
93.25	1,811,830	(7,549)	785,063	(3,271)	337,602	(1,407)	144,065	(600)	60,996	(254)
93.33	1,821,401	(7,589)	788,621	(3,286)	338,876	(1,412)	144,498	(602)	61,133	(255)
93.42	1,831,023	(7,629)	792,194	(3,301)	340,155	(1,417)	144,934	(604)	61,270	(255)
93.50	1,840,695	(7,670)	795,784	(3,316)	341,439	(1,423)	145,370	(606)	61,407	(256)
93.58	1,850,419	(7,710)	799,390	(3,331)	342,727	(1,428)	145,808	(608)	61,545	(256)

CRR	7%		6%		5%		4%	
87.83	27,816	(116)	12,193	(51)	5,303	(22)	2,288	(10)
87.92	27,857	(116)	12,202	(51)	5,303	(22)	2,286	(10)
88	27,085	(113)	11,854	(49)	5,148	(21)	2,218	(9)
88.08	27,125	(113)	11,862	(49)	5,147	(21)	2,216	(9)
88.17	27,165	(113)	11,871	(49)	5,147	(21)	2,214	(9)
88.25	27,205	(113)	11,879	(49)	5,146	(21)	2,212	(9)
88.33	27,244	(114)	11,887	(50)	5,146	(21)	2,210	(9)
88.42	27,284	(114)	11,895	(50)	5,145	(21)	2,208	(9)
88.50	27,324	(114)	11,903	(50)	5,144	(21)	2,206	(9)
88.58	27,364	(114)	11,911	(50)	5,144	(21)	2,204	(9)
88.67	27,404	(114)	11,919	(50)	5,143	(21)	2,202	(9)
88.75	27,444	(114)	11,927	(50)	5,143	(21)	2,200	(9)
88.83	27,485	(115)	11,935	(50)	5,142	(21)	2,198	(9)
88.92	27,525	(115)	11,943	(50)	5,142	(21)	2,196	(9)
89	26,762	(112)	11,603	(48)	4,991	(21)	2,130	(9)
89.08	26,801	(112)	11,611	(48)	4,991	(21)	2,128	(9)
89.17	26,841	(112)	11,619	(48)	4,990	(21)	2,126	(9)
89.25	26,880	(112)	11,627	(48)	4,990	(21)	2,124	(9)
89.33	26,919	(112)	11,635	(48)	4,989	(21)	2,122	(9)
89.42	26,959	(112)	11,643	(49)	4,989	(21)	2,120	(9)
89.50	26,998	(112)	11,651	(49)	4,988	(21)	2,118	(9)
89.58	27,038	(113)	11,659	(49)	4,987	(21)	2,116	(9)
89.67	27,077	(113)	11,667	(49)	4,987	(21)	2,114	(9)
89.75	27,117	(113)	11,675	(49)	4,986	(21)	2,112	(9)
89.83	27,157	(113)	11,683	(49)	4,986	(21)	2,111	(9)
89.92	27,196	(113)	11,691	(49)	4,985	(21)	2,109	(9)
90	26,443	(110)	11,358	(47)	4,840	(20)	2,045	(9)
90.08	26,482	(110)	11,366	(47)	4,839	(20)	2,044	(9)
90.17	26,520	(111)	11,373	(47)	4,838	(20)	2,042	(9)
90.25	26,559	(111)	11,381	(47)	4,838	(20)	2,040	(8)
90.33	26,598	(111)	11,389	(47)	4,837	(20)	2,038	(8)
90.42	26,637	(111)	11,397	(47)	4,837	(20)	2,036	(8)
90.50	26,676	(111)	11,404	(48)	4,836	(20)	2,034	(8)
90.58	26,715	(111)	11,412	(48)	4,836	(20)	2,032	(8)
90.67	26,754	(111)	11,420	(48)	4,835	(20)	2,031	(8)
90.75	26,793	(112)	11,428	(48)	4,835	(20)	2,029	(8)
90.83	26,833	(112)	11,435	(48)	4,834	(20)	2,027	(8)
90.92	26,872	(112)	11,443	(48)	4,834	(20)	2,025	(8)
91	26,127	(109)	11,117	(46)	4,692	(20)	1,964	(8)
91.08	26,166	(109)	11,125	(46)	4,692	(20)	1,963	(8)
91.17	26,204	(109)	11,133	(46)	4,691	(20)	1,961	(8)
91.25	26,242	(109)	11,140	(46)	4,691	(20)	1,959	(8)
91.33	26,281	(110)	11,148	(46)	4,690	(20)	1,957	(8)
91.42	26,319	(110)	11,155	(46)	4,690	(20)	1,955	(8)
91.50	26,358	(110)	11,163	(47)	4,689	(20)	1,954	(8)
91.58	26,396	(110)	11,171	(47)	4,689	(20)	1,952	(8)
91.67	26,435	(110)	11,178	(47)	4,688	(20)	1,950	(8)
91.75	26,474	(110)	11,186	(47)	4,688	(20)	1,948	(8)
91.83	26,512	(110)	11,193	(47)	4,687	(20)	1,947	(8)
91.92	26,551	(111)	11,201	(47)	4,687	(20)	1,945	(8)
92	25,816	(108)	10,882	(45)	4,550	(19)	1,886	(8)
92.08	25,853	(108)	10,890	(45)	4,549	(19)	1,885	(8)
92.17	25,891	(108)	10,897	(45)	4,549	(19)	1,883	(8)
92.25	25,929	(108)	10,904	(45)	4,548	(19)	1,881	(8)
92.33	25,967	(108)	10,912	(45)	4,548	(19)	1,880	(8)
92.42	26,005	(108)	10,919	(45)	4,547	(19)	1,878	(8)
92.50	26,043	(109)	10,927	(46)	4,547	(19)	1,876	(8)
92.58	26,081	(109)	10,934	(46)	4,546	(19)	1,874	(8)
92.67	26,119	(109)	10,942	(46)	4,546	(19)	1,873	(8)
92.75	26,158	(109)	10,949	(46)	4,545	(19)	1,871	(8)
92.83	26,196	(109)	10,956	(46)	4,545	(19)	1,869	(8)
92.92	26,234	(109)	10,964	(46)	4,544	(19)	1,868	(8)
93	25,508	(106)	10,652	(44)	4,411	(18)	1,812	(8)
93.08	25,545	(106)	10,659	(44)	4,411	(18)	1,810	(8)
93.17	25,582	(107)	10,666	(44)	4,410	(18)	1,808	(8)
93.25	25,620	(107)	10,674	(44)	4,410	(18)	1,807	(8)
93.33	25,657	(107)	10,681	(45)	4,410	(18)	1,805	(8)
93.42	25,695	(107)	10,688	(45)	4,409	(18)	1,803	(8)
93.50	25,732	(107)	10,695	(45)	4,409	(18)	1,802	(8)
93.58	25,770	(107)	10,703	(45)	4,408	(18)	1,800	(8)

CRR	Real \$ (@ 3% Inflation)		11%		10%		9%		8%	
	12%									
93.67	1,860,194	(7,751)	803,013	(3,346)	344,021	(1,433)	146,246	(609)	61,682	(257)
93.75	1,870,021	(7,792)	806,652	(3,361)	345,319	(1,439)	146,687	(611)	61,821	(258)
93.83	1,879,899	(7,833)	810,307	(3,376)	346,623	(1,444)	147,128	(613)	61,959	(258)
93.92	1,889,830	(7,874)	813,979	(3,392)	347,931	(1,450)	147,571	(615)	62,098	(259)
94	1,844,479	(7,685)	793,852	(3,308)	339,072	(1,413)	143,704	(599)	60,424	(252)
94.08	1,854,222	(7,726)	797,449	(3,323)	340,352	(1,418)	144,137	(601)	60,560	(252)
94.17	1,864,018	(7,767)	801,063	(3,338)	341,636	(1,423)	144,571	(602)	60,696	(253)
94.25	1,873,864	(7,808)	804,693	(3,353)	342,926	(1,429)	145,006	(604)	60,831	(253)
94.33	1,883,763	(7,849)	808,340	(3,368)	344,220	(1,434)	145,443	(606)	60,968	(254)
94.42	1,893,714	(7,890)	812,003	(3,383)	345,519	(1,440)	145,881	(608)	61,104	(255)
94.50	1,903,718	(7,932)	815,682	(3,399)	346,823	(1,445)	146,320	(610)	61,241	(255)
94.58	1,913,775	(7,974)	819,379	(3,414)	348,132	(1,451)	146,760	(612)	61,379	(256)
94.67	1,923,884	(8,016)	823,092	(3,430)	349,446	(1,456)	147,202	(613)	61,516	(256)
94.75	1,934,047	(8,059)	826,821	(3,445)	350,765	(1,462)	147,645	(615)	61,654	(257)
94.83	1,944,264	(8,101)	830,568	(3,461)	352,089	(1,467)	148,090	(617)	61,792	(257)
94.92	1,954,535	(8,144)	834,332	(3,476)	353,418	(1,473)	148,536	(619)	61,930	(258)
95	1,907,631		813,702		344,419		144,644		60,261	

CRR	7%		6%		5%		4%	
93.67	25,808	(108)	10,710	(45)	4,408	(18)	1,799	(7)
93.75	25,846	(108)	10,717	(45)	4,407	(18)	1,797	(7)
93.83	25,883	(108)	10,725	(45)	4,407	(18)	1,795	(7)
93.92	25,921	(108)	10,732	(45)	4,406	(18)	1,794	(7)
94	25,203	(105)	10,426	(43)	4,277	(18)	1,740	(7)
94.08	25,240	(105)	10,433	(43)	4,277	(18)	1,738	(7)
94.17	25,277	(105)	10,441	(44)	4,276	(18)	1,737	(7)
94.25	25,314	(105)	10,448	(44)	4,276	(18)	1,735	(7)
94.33	25,351	(106)	10,455	(44)	4,275	(18)	1,734	(7)
94.42	25,388	(106)	10,462	(44)	4,275	(18)	1,732	(7)
94.50	25,425	(106)	10,469	(44)	4,275	(18)	1,730	(7)
94.58	25,463	(106)	10,476	(44)	4,274	(18)	1,729	(7)
94.67	25,500	(106)	10,483	(44)	4,274	(18)	1,727	(7)
94.75	25,537	(106)	10,490	(44)	4,273	(18)	1,726	(7)
94.83	25,575	(107)	10,497	(44)	4,273	(18)	1,724	(7)
94.92	25,612	(107)	10,505	(44)	4,272	(18)	1,723	(7)
95	24,902		10,206		4,147		1,671	