

Nominal \$

CRR	12%	11%	10%	9%	8%	7%	6%	5%	4%
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Table 1 - Deposit \$3,000 at Birth --> Initial Deposit Grows to age 65 --> 5% Annual Withdrawals age 65 to age 95

Balance @ age 65	\$ 4,745,617	\$ 2,649,201	\$ 1,471,112	\$ 812,538	\$ 446,340	\$ 243,819	\$ 132,435	\$ 71,520	\$ 38,396
Total Distributions	\$ 20,133,878	\$ 9,511,783	\$ 4,487,412	\$ 2,114,611	\$ 995,540	\$ 468,342	\$ 220,197	\$ 103,480	\$ 48,610
Balance @ age 95	\$ 30,516,981	\$ 13,017,045	\$ 5,509,783	\$ 2,313,911	\$ 964,020	\$ 398,372	\$ 163,263	\$ 66,346	\$ 26,730

Table 2 - Deposit \$365/yr for first 21 yrs --> Balance Grows to age 65 --> 5% Annual Withdrawals age 65 to age 95

Balance @ age 21	\$ 33,398	\$ 29,278	\$ 25,697	\$ 22,584	\$ 19,877	\$ 17,522	\$ 15,473	\$ 13,689	\$ 12,136
Balance @ age 65	\$ 4,890,117	\$ 2,889,055	\$ 1,702,788	\$ 1,001,296	\$ 587,476	\$ 343,932	\$ 200,927	\$ 117,142	\$ 68,159
Total Distributions	\$ 20,746,934	\$ 10,372,964	\$ 5,194,106	\$ 2,605,848	\$ 1,310,338	\$ 660,646	\$ 334,078	\$ 169,490	\$ 86,290
Balance @ age 95	\$ 31,446,192	\$ 14,195,585	\$ 6,377,484	\$ 2,851,448	\$ 1,268,851	\$ 561,945	\$ 247,698	\$ 108,668	\$ 47,450

Table 3 - Deposit \$365/yr until age 64 --> 5% Annual Withdrawals age 65 to age 95

Balance @ age 65	\$ 5,385,506	\$ 3,248,813	\$ 1,964,823	\$ 1,192,869	\$ 728,185	\$ 447,865	\$ 278,213	\$ 175,068	\$ 111,970
Total Distributions	\$ 22,848,684	\$ 11,664,652	\$ 5,993,406	\$ 3,104,413	\$ 1,624,184	\$ 860,288	\$ 462,581	\$ 253,301	\$ 141,755
Balance @ age 95	\$ 34,631,821	\$ 15,963,283	\$ 7,358,889	\$ 3,397,003	\$ 1,572,761	\$ 731,760	\$ 342,974	\$ 162,403	\$ 77,949

Table 4 - Deposit \$3,600/yr starting at age 21 until age 64 --> 5% Annual Withdrawals age 65 to age 95

Balance @ age 65	\$ 4,886,028	\$ 3,548,299	\$ 2,584,457	\$ 1,889,491	\$ 1,387,820	\$ 1,025,098	\$ 762,277	\$ 571,321	\$ 432,106
Total Distributions	\$ 20,729,588	\$ 12,739,937	\$ 7,883,509	\$ 4,917,357	\$ 3,095,470	\$ 1,969,073	\$ 1,267,426	\$ 826,628	\$ 547,048
Balance @ age 95	\$ 31,419,900	\$ 17,434,830	\$ 9,679,615	\$ 5,380,815	\$ 2,997,464	\$ 1,674,891	\$ 939,716	\$ 529,989	\$ 300,814

Table 5 - Deposit \$5,500/yr starting at age 25 until age 64 --> 5% Annual Withdrawals age 65 to age 95

Balance @ age 65	\$ 4,725,283	\$ 3,552,048	\$ 2,677,685	\$ 2,025,605	\$ 1,538,796	\$ 1,174,853	\$ 902,262	\$ 697,619	\$ 543,546
Total Distributions	\$ 20,047,607	\$ 12,753,398	\$ 8,167,886	\$ 5,271,589	\$ 3,432,214	\$ 2,256,732	\$ 1,500,178	\$ 1,009,365	\$ 688,132
Balance @ age 95	\$ 30,386,220	\$ 17,453,252	\$ 10,028,782	\$ 5,768,434	\$ 3,323,547	\$ 1,919,574	\$ 1,112,287	\$ 647,150	\$ 378,394

Table 6 - 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

Balance @ age 65	\$ 4,745,617	\$ 2,649,201	\$ 1,471,112	\$ 812,538	\$ 446,340	\$ 243,819	\$ 132,435	\$ 71,520	\$ 38,396
Total Distributions	\$ 21,201,247	\$ 9,967,632	\$ 4,679,436	\$ 2,194,157	\$ 1,027,802	\$ 481,064	\$ 225,018	\$ 105,198	\$ 49,159
Balance @ age 95	\$ 31,625,015	\$ 13,489,677	\$ 5,709,836	\$ 2,397,927	\$ 999,023	\$ 412,836	\$ 169,190	\$ 68,755	\$ 27,700

Real \$ (@ 3% Inflation)

CRR	12%	11%	10%	9%	8%	7%	6%	5%	4%
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Table 7 - Deposit \$3,000 at Birth --> Initial Deposit Grows to age 65 --> 5% Annual Withdrawals age 65 to age 95

Balance @ age 65	\$ 694,821	\$ 387,878	\$ 215,390	\$ 118,966	\$ 65,350	\$ 35,698	\$ 19,390	\$ 10,471	\$ 5,622
Total Distributions	\$ 1,735,812	\$ 835,171	\$ 401,568	\$ 192,980	\$ 92,700	\$ 44,513	\$ 21,366	\$ 10,252	\$ 4,916
Balance @ age 95	\$ 1,840,794	\$ 785,192	\$ 332,352	\$ 139,576	\$ 58,150	\$ 24,030	\$ 9,848	\$ 4,002	\$ 1,612

Table 8 - Deposit \$365/yr for first 21 yrs --> Balance Grows to age 65 --> 5% Annual Withdrawals age 65 to age 95

Balance @ age 21	\$ 17,953	\$ 15,738	\$ 13,813	\$ 12,140	\$ 10,685	\$ 9,419	\$ 8,318	\$ 7,359	\$ 6,523
Balance @ age 65	\$ 715,978	\$ 422,996	\$ 249,311	\$ 146,603	\$ 86,014	\$ 50,356	\$ 29,418	\$ 17,151	\$ 9,979
Total Distributions	\$ 1,788,665	\$ 910,786	\$ 464,808	\$ 237,811	\$ 122,013	\$ 62,790	\$ 32,416	\$ 16,791	\$ 8,727
Balance @ age 95	\$ 1,896,844	\$ 856,282	\$ 384,692	\$ 172,000	\$ 76,538	\$ 33,897	\$ 14,941	\$ 6,555	\$ 2,862

Table 9 - Deposit \$365/yr until age 64 --> 5% Annual Withdrawals age 65 to age 95

Balance @ age 65	\$ 18,150	\$ 15,935	\$ 14,010	\$ 12,336	\$ 10,881	\$ 9,615	\$ 8,514	\$ 7,555	\$ 6,720
Total Distributions	\$ 1,969,865	\$ 1,024,201	\$ 536,336	\$ 283,310	\$ 151,237	\$ 81,764	\$ 44,885	\$ 25,094	\$ 14,337
Balance @ age 95	\$ 2,089,003	\$ 962,910	\$ 443,891	\$ 204,908	\$ 94,869	\$ 44,140	\$ 20,688	\$ 9,796	\$ 4,702

Table 10 - Deposit \$3,600/yr starting at age 21 until age 64 --> 5% Annual Withdrawals age 65 to age 95

Balance @ age 65	\$ 715,379	\$ 519,518	\$ 378,399	\$ 276,647	\$ 203,195	\$ 150,088	\$ 111,607	\$ 83,649	\$ 63,266
Total Distributions	\$ 1,787,170	\$ 1,118,615	\$ 705,477	\$ 448,760	\$ 288,236	\$ 187,147	\$ 122,981	\$ 81,893	\$ 55,327
Balance @ age 95	\$ 1,895,259	\$ 1,051,675	\$ 583,878	\$ 324,572	\$ 180,808	\$ 101,030	\$ 56,684	\$ 31,969	\$ 18,145

Table 11 - Deposit \$5,500/yr starting at age 25 until age 64 --> 5% Annual Withdrawals age 65 to age 95

Balance @ age 65	\$ 691,844	\$ 520,067	\$ 392,049	\$ 296,575	\$ 225,300	\$ 172,014	\$ 132,103	\$ 102,141	\$ 79,582
Total Distributions	\$ 1,728,374	\$ 1,119,797	\$ 730,925	\$ 481,088	\$ 319,592	\$ 214,487	\$ 145,565	\$ 99,996	\$ 69,595
Balance @ age 95	\$ 1,832,907	\$ 1,052,786	\$ 604,939	\$ 347,954	\$ 200,477	\$ 115,789	\$ 67,094	\$ 39,036	\$ 22,825

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

Balance @ age 65	\$ 694,821	\$ 387,878	\$ 215,390	\$ 118,966	\$ 65,350	\$ 35,698	\$ 19,390	\$ 10,471	\$ 5,622
Total Distributions	\$ 1,823,494	\$ 873,049	\$ 417,697	\$ 199,725	\$ 95,455	\$ 45,602	\$ 21,777	\$ 10,395	\$ 4,959
Balance @ age 95	\$ 1,907,631	\$ 813,702	\$ 344,419	\$ 144,644	\$ 60,261	\$ 24,902	\$ 10,206	\$ 4,147	\$ 1,671