

FINANCIAL DISCLOSURE

Assumptions

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

Calculation Data	
Nominal Earnings Rate	-1.0000
Calculation Method	Compound
Compounding Frequency	Annually
Effective Annual Yield	-1.0000
Term in	Days
Number of Days	30

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

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

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

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

Accumulated Period Chart					
Single Contribution Value	Years	Annual Contribution Value	Single Contribution Value	Years	Annual Contribution Value
\$990	1	\$990	\$762	27	\$23,528
\$980	2	\$1,970	\$755	28	\$24,283
\$970	3	\$2,940	\$747	29	\$25,030
\$961	4	\$3,901	\$740	30	\$25,770
\$951	5	\$4,852	\$732	31	\$26,502
\$941	6	\$5,793	\$725	32	\$27,227
\$932	7	\$6,726	\$718	33	\$27,945
\$923	8	\$7,648	\$711	34	\$28,655
\$914	9	\$8,562	\$703	35	\$29,359
\$904	10	\$9,466	\$696	36	\$30,055
\$895	11	\$10,362	\$689	37	\$30,745
\$886	12	\$11,248	\$683	38	\$31,427
\$878	13	\$12,125	\$676	39	\$32,103
\$869	14	\$12,994	\$669	40	\$32,772
\$860	15	\$13,854	\$662	41	\$33,434
\$851	16	\$14,706	\$656	42	\$34,090
\$843	17	\$15,549	\$649	43	\$34,739
\$835	18	\$16,383	\$643	44	\$35,381
\$826	19	\$17,209	\$636	45	\$36,018
\$818	20	\$18,027	\$630	46	\$36,647
\$810	21	\$18,837	\$624	47	\$37,271
\$802	22	\$19,639	\$617	48	\$37,888
\$794	23	\$20,432	\$611	49	\$38,499
\$786	24	\$21,218	\$605	50	\$39,104
\$778	25	\$21,996	\$599	51	\$39,703
\$770	26	\$22,766	\$593	52	\$40,296

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

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Calculation Data	
Nominal Earnings Rate	-0.7500
Calculation Method	Compound
Compounding Frequency	Annually
Effective Annual Yield	-0.7500
Term in	Days
Number of Days	30

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

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

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

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

Accumulated Period Chart					
Single Contribution Value	Years	Annual Contribution Value	Single Contribution Value	Years	Annual Contribution Value
\$993	1	\$993	\$816	27	\$24,341
\$985	2	\$1,978	\$810	28	\$25,151
\$978	3	\$2,955	\$804	29	\$25,955
\$970	4	\$3,926	\$798	30	\$26,753
\$963	5	\$4,889	\$792	31	\$27,544
\$956	6	\$5,844	\$786	32	\$28,330
\$949	7	\$6,793	\$780	33	\$29,110
\$942	8	\$7,735	\$774	34	\$29,885
\$934	9	\$8,669	\$768	35	\$30,653
\$927	10	\$9,597	\$763	36	\$31,416
\$921	11	\$10,517	\$757	37	\$32,172
\$914	12	\$11,431	\$751	38	\$32,924
\$907	13	\$12,338	\$746	39	\$33,669
\$900	14	\$13,238	\$740	40	\$34,409
\$893	15	\$14,131	\$734	41	\$35,144
\$887	16	\$15,017	\$729	42	\$35,873
\$880	17	\$15,897	\$723	43	\$36,596
\$873	18	\$16,770	\$718	44	\$37,314
\$867	19	\$17,637	\$713	45	\$38,027
\$860	20	\$18,497	\$707	46	\$38,734
\$854	21	\$19,351	\$702	47	\$39,436
\$847	22	\$20,199	\$697	48	\$40,133
\$841	23	\$21,040	\$692	49	\$40,824
\$835	24	\$21,874	\$686	50	\$41,511
\$828	25	\$22,703	\$681	51	\$42,192
\$822	26	\$23,525	\$676	52	\$42,868

Age Now	Years Until You Reach		
	60	65	70
69			1
68			2
67			3
66			4
65			5
64		1	6
63		2	7
62		3	8
61		4	9
60		5	10
59	1	6	11
58	2	7	12
57	3	8	13
56	4	9	14
55	5	10	15
54	6	11	16
53	7	12	17
52	8	13	18
51	9	14	19
50	10	15	20
49	11	16	21
48	12	17	22
47	13	18	23
46	14	19	24
45	15	20	25
44	16	21	26
43	17	22	27
42	18	23	28
41	19	24	29
40	20	25	30
39	21	26	31
38	22	27	32
37	23	28	33
36	24	29	34
35	25	30	35
34	26	31	36
33	27	32	37
32	28	33	38
31	29	34	39
30	30	35	40
29	31	36	41
28	32	37	42
27	33	38	43
26	34	39	44
25	35	40	45
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Calculation Data	
Nominal Earnings Rate	-0.5000
Calculation Method	Compound
Compounding Frequency	Annually
Effective Annual Yield	-0.5000
Term in	Days
Number of Days	30

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

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

Accumulated Period Chart					
Single Contribution Value	Years	Annual Contribution Value	Single Contribution Value	Years	Annual Contribution Value
\$995	1	\$995	\$873	27	\$25,189
\$990	2	\$1,985	\$869	28	\$26,058
\$985	3	\$2,970	\$865	29	\$26,923
\$980	4	\$3,950	\$860	30	\$27,784
\$975	5	\$4,926	\$856	31	\$28,640
\$970	6	\$5,896	\$852	32	\$29,491
\$966	7	\$6,861	\$848	33	\$30,339
\$961	8	\$7,822	\$843	34	\$31,182
\$956	9	\$8,778	\$839	35	\$32,021
\$951	10	\$9,729	\$835	36	\$32,856
\$946	11	\$10,675	\$831	37	\$33,687
\$942	12	\$11,617	\$827	38	\$34,514
\$937	13	\$12,554	\$822	39	\$35,336
\$932	14	\$13,486	\$818	40	\$36,154
\$928	15	\$14,414	\$814	41	\$36,969
\$923	16	\$15,337	\$810	42	\$37,779
\$918	17	\$16,255	\$806	43	\$38,585
\$914	18	\$17,169	\$802	44	\$39,387
\$909	19	\$18,078	\$798	45	\$40,185
\$905	20	\$18,983	\$794	46	\$40,979
\$900	21	\$19,883	\$790	47	\$41,769
\$896	22	\$20,778	\$786	48	\$42,555
\$891	23	\$21,669	\$782	49	\$43,337
\$887	24	\$22,556	\$778	50	\$44,116
\$882	25	\$23,438	\$774	51	\$44,890
\$878	26	\$24,316	\$771	52	\$45,661

Age Now	Years Until You Reach		
	60	65	70
69			1
68			2
67			3
66			4
65			5
64		1	6
63		2	7
62		3	8
61		4	9
60		5	10
59	1	6	11
58	2	7	12
57	3	8	13
56	4	9	14
55	5	10	15
54	6	11	16
53	7	12	17
52	8	13	18
51	9	14	19
50	10	15	20
49	11	16	21
48	12	17	22
47	13	18	23
46	14	19	24
45	15	20	25
44	16	21	26
43	17	22	27
42	18	23	28
41	19	24	29
40	20	25	30
39	21	26	31
38	22	27	32
37	23	28	33
36	24	29	34
35	25	30	35
34	26	31	36
33	27	32	37
32	28	33	38
31	29	34	39
30	30	35	40
29	31	36	41
28	32	37	42
27	33	38	43
26	34	39	44
25	35	40	45
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Calculation Data	
Nominal Earnings Rate	-0.2500
Calculation Method	Compound
Compounding Frequency	Annually
Effective Annual Yield	-0.2500
Term in	Days
Number of Days	30

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

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Accumulated Period Chart					
Single Contribution Value	Years	Annual Contribution Value	Single Contribution Value	Years	Annual Contribution Value
\$998	1	\$998	\$935	27	\$26,075
\$995	2	\$1,993	\$932	28	\$27,007
\$993	3	\$2,985	\$930	29	\$27,937
\$990	4	\$3,975	\$928	30	\$28,865
\$988	5	\$4,963	\$925	31	\$29,790
\$985	6	\$5,948	\$923	32	\$30,713
\$983	7	\$6,930	\$921	33	\$31,634
\$980	8	\$7,911	\$918	34	\$32,553
\$978	9	\$8,888	\$916	35	\$33,469
\$975	10	\$9,864	\$914	36	\$34,383
\$973	11	\$10,836	\$912	37	\$35,294
\$970	12	\$11,807	\$909	38	\$36,203
\$968	13	\$12,775	\$907	39	\$37,110
\$966	14	\$13,740	\$905	40	\$38,015
\$963	15	\$14,703	\$902	41	\$38,917
\$961	16	\$15,664	\$900	42	\$39,818
\$958	17	\$16,623	\$898	43	\$40,716
\$956	18	\$17,578	\$896	44	\$41,611
\$954	19	\$18,532	\$893	45	\$42,505
\$951	20	\$19,483	\$891	46	\$43,396
\$949	21	\$20,432	\$889	47	\$44,285
\$946	22	\$21,378	\$887	48	\$45,172
\$944	23	\$22,322	\$885	49	\$46,056
\$942	24	\$23,264	\$882	50	\$46,939
\$939	25	\$24,203	\$880	51	\$47,819
\$937	26	\$25,140	\$878	52	\$48,697

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

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Calculation Data	
Nominal Earnings Rate	0.0000
Calculation Method	Compound
Compounding Frequency	Annually
Effective Annual Yield	0.0000
Term in	Days
Number of Days	30

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

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Accumulated Period Chart					
Single Contribution Value	Years	Annual Contribution Value	Single Contribution Value	Years	Annual Contribution Value
\$1,000	1	\$1,000	\$1,000	27	\$27,000
\$1,000	2	\$2,000	\$1,000	28	\$28,000
\$1,000	3	\$3,000	\$1,000	29	\$29,000
\$1,000	4	\$4,000	\$1,000	30	\$30,000
\$1,000	5	\$5,000	\$1,000	31	\$31,000
\$1,000	6	\$6,000	\$1,000	32	\$32,000
\$1,000	7	\$7,000	\$1,000	33	\$33,000
\$1,000	8	\$8,000	\$1,000	34	\$34,000
\$1,000	9	\$9,000	\$1,000	35	\$35,000
\$1,000	10	\$10,000	\$1,000	36	\$36,000
\$1,000	11	\$11,000	\$1,000	37	\$37,000
\$1,000	12	\$12,000	\$1,000	38	\$38,000
\$1,000	13	\$13,000	\$1,000	39	\$39,000
\$1,000	14	\$14,000	\$1,000	40	\$40,000
\$1,000	15	\$15,000	\$1,000	41	\$41,000
\$1,000	16	\$16,000	\$1,000	42	\$42,000
\$1,000	17	\$17,000	\$1,000	43	\$43,000
\$1,000	18	\$18,000	\$1,000	44	\$44,000
\$1,000	19	\$19,000	\$1,000	45	\$45,000
\$1,000	20	\$20,000	\$1,000	46	\$46,000
\$1,000	21	\$21,000	\$1,000	47	\$47,000
\$1,000	22	\$22,000	\$1,000	48	\$48,000
\$1,000	23	\$23,000	\$1,000	49	\$49,000
\$1,000	24	\$24,000	\$1,000	50	\$50,000
\$1,000	25	\$25,000	\$1,000	51	\$51,000
\$1,000	26	\$26,000	\$1,000	52	\$52,000

Age Now	Years Until You Reach		
	60	65	70
69			1
68			2
67			3
66			4
65			5
64		1	6
63		2	7
62		3	8
61		4	9
60		5	10
59	1	6	11
58	2	7	12
57	3	8	13
56	4	9	14
55	5	10	15
54	6	11	16
53	7	12	17
52	8	13	18
51	9	14	19
50	10	15	20
49	11	16	21
48	12	17	22
47	13	18	23
46	14	19	24
45	15	20	25
44	16	21	26
43	17	22	27
42	18	23	28
41	19	24	29
40	20	25	30
39	21	26	31
38	22	27	32
37	23	28	33
36	24	29	34
35	25	30	35
34	26	31	36
33	27	32	37
32	28	33	38
31	29	34	39
30	30	35	40
29	31	36	41
28	32	37	42
27	33	38	43
26	34	39	44
25	35	40	45
24	36	41	46
23	37	42	47
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Calculation Data	
Nominal Earnings Rate	0.2500
Calculation Method	Compound
Compounding Frequency	Annually
Effective Annual Yield	0.2500
Term in	Days
Number of Days	30

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

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Accumulated Period Chart					
Single Contribution Value	Years	Annual Contribution Value	Single Contribution Value	Years	Annual Contribution Value
\$1,003	1	\$1,003	\$1,070	27	\$27,966
\$1,005	2	\$2,008	\$1,072	28	\$29,038
\$1,008	3	\$3,015	\$1,075	29	\$30,113
\$1,010	4	\$4,025	\$1,078	30	\$31,191
\$1,013	5	\$5,038	\$1,080	31	\$32,272
\$1,015	6	\$6,053	\$1,083	32	\$33,355
\$1,018	7	\$7,070	\$1,086	33	\$34,441
\$1,020	8	\$8,091	\$1,089	34	\$35,529
\$1,023	9	\$9,113	\$1,091	35	\$36,621
\$1,025	10	\$10,139	\$1,094	36	\$37,715
\$1,028	11	\$11,166	\$1,097	37	\$38,811
\$1,030	12	\$12,197	\$1,100	38	\$39,911
\$1,033	13	\$13,230	\$1,102	39	\$41,013
\$1,036	14	\$14,265	\$1,105	40	\$42,118
\$1,038	15	\$15,304	\$1,108	41	\$43,226
\$1,041	16	\$16,344	\$1,111	42	\$44,337
\$1,043	17	\$17,388	\$1,113	43	\$45,450
\$1,046	18	\$18,434	\$1,116	44	\$46,566
\$1,049	19	\$19,482	\$1,119	45	\$47,685
\$1,051	20	\$20,533	\$1,122	46	\$48,807
\$1,054	21	\$21,587	\$1,125	47	\$49,931
\$1,056	22	\$22,644	\$1,127	48	\$51,059
\$1,059	23	\$23,703	\$1,130	49	\$52,189
\$1,062	24	\$24,765	\$1,133	50	\$53,322
\$1,064	25	\$25,829	\$1,136	51	\$54,457
\$1,067	26	\$26,896	\$1,139	52	\$55,596

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

FINANCIAL DISCLOSURE

Assumptions

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

Calculation Data	
Nominal Earnings Rate	0.5000
Calculation Method	Compound
Compounding Frequency	Annually
Effective Annual Yield	0.5000
Term in	Days
Number of Days	30

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

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

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

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

Accumulated Period Chart					
Single Contribution Value	Years	Annual Contribution Value	Single Contribution Value	Years	Annual Contribution Value
\$1,005	1	\$1,005	\$1,144	27	\$28,975
\$1,010	2	\$2,015	\$1,150	28	\$30,124
\$1,015	3	\$3,030	\$1,156	29	\$31,280
\$1,020	4	\$4,050	\$1,161	30	\$32,441
\$1,025	5	\$5,076	\$1,167	31	\$33,609
\$1,030	6	\$6,106	\$1,173	32	\$34,782
\$1,036	7	\$7,141	\$1,179	33	\$35,961
\$1,041	8	\$8,182	\$1,185	34	\$37,145
\$1,046	9	\$9,228	\$1,191	35	\$38,336
\$1,051	10	\$10,279	\$1,197	36	\$39,533
\$1,056	11	\$11,336	\$1,203	37	\$40,735
\$1,062	12	\$12,397	\$1,209	38	\$41,944
\$1,067	13	\$13,464	\$1,215	39	\$43,159
\$1,072	14	\$14,537	\$1,221	40	\$44,380
\$1,078	15	\$15,614	\$1,227	41	\$45,607
\$1,083	16	\$16,697	\$1,233	42	\$46,840
\$1,089	17	\$17,786	\$1,239	43	\$48,079
\$1,094	18	\$18,880	\$1,245	44	\$49,324
\$1,099	19	\$19,979	\$1,252	45	\$50,576
\$1,105	20	\$21,084	\$1,258	46	\$51,834
\$1,110	21	\$22,194	\$1,264	47	\$53,098
\$1,116	22	\$23,310	\$1,270	48	\$54,368
\$1,122	23	\$24,432	\$1,277	49	\$55,645
\$1,127	24	\$25,559	\$1,283	50	\$56,928
\$1,133	25	\$26,692	\$1,290	51	\$58,218
\$1,138	26	\$27,830	\$1,296	52	\$59,514

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

FINANCIAL DISCLOSURE

Assumptions

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

Calculation Data	
Nominal Earnings Rate	0.7500
Calculation Method	Compound
Compounding Frequency	Annually
Effective Annual Yield	0.7500
Term in	Days
Number of Days	30

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

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

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

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

Accumulated Period Chart					
Single Contribution Value	Years	Annual Contribution Value	Single Contribution Value	Years	Annual Contribution Value
\$1,008	1	\$1,008	\$1,224	27	\$30,028
\$1,015	2	\$2,023	\$1,233	28	\$31,261
\$1,023	3	\$3,045	\$1,242	29	\$32,503
\$1,030	4	\$4,076	\$1,251	30	\$33,754
\$1,038	5	\$5,114	\$1,261	31	\$35,015
\$1,046	6	\$6,159	\$1,270	32	\$36,285
\$1,054	7	\$7,213	\$1,280	33	\$37,565
\$1,062	8	\$8,275	\$1,289	34	\$38,854
\$1,070	9	\$9,344	\$1,299	35	\$40,153
\$1,078	10	\$10,422	\$1,309	36	\$41,461
\$1,086	11	\$11,508	\$1,318	37	\$42,780
\$1,094	12	\$12,601	\$1,328	38	\$44,108
\$1,102	13	\$13,703	\$1,338	39	\$45,446
\$1,110	14	\$14,814	\$1,348	40	\$46,795
\$1,119	15	\$15,932	\$1,358	41	\$48,153
\$1,127	16	\$17,059	\$1,369	42	\$49,522
\$1,135	17	\$18,195	\$1,379	43	\$50,901
\$1,144	18	\$19,339	\$1,389	44	\$52,290
\$1,153	19	\$20,491	\$1,400	45	\$53,690
\$1,161	20	\$21,652	\$1,410	46	\$55,100
\$1,170	21	\$22,822	\$1,421	47	\$56,521
\$1,179	22	\$24,001	\$1,431	48	\$57,952
\$1,188	23	\$25,188	\$1,442	49	\$59,394
\$1,196	24	\$26,385	\$1,453	50	\$60,847
\$1,205	25	\$27,590	\$1,464	51	\$62,311
\$1,214	26	\$28,805	\$1,475	52	\$63,786

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

FINANCIAL DISCLOSURE

Assumptions

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

Calculation Data	
Nominal Earnings Rate	1.0000
Calculation Method	Compound
Compounding Frequency	Annually
Effective Annual Yield	1.0000
Term in	Days
Number of Days	30

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

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

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

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

Accumulated Period Chart					
Single Contribution Value	Years	Annual Contribution Value	Single Contribution Value	Years	Annual Contribution Value
\$1,010	1	\$1,010	\$1,308	27	\$31,129
\$1,020	2	\$2,030	\$1,321	28	\$32,450
\$1,030	3	\$3,060	\$1,335	29	\$33,785
\$1,041	4	\$4,101	\$1,348	30	\$35,133
\$1,051	5	\$5,152	\$1,361	31	\$36,494
\$1,062	6	\$6,214	\$1,375	32	\$37,869
\$1,072	7	\$7,286	\$1,389	33	\$39,258
\$1,083	8	\$8,369	\$1,403	34	\$40,660
\$1,094	9	\$9,462	\$1,417	35	\$42,077
\$1,105	10	\$10,567	\$1,431	36	\$43,508
\$1,116	11	\$11,683	\$1,445	37	\$44,953
\$1,127	12	\$12,809	\$1,460	38	\$46,412
\$1,138	13	\$13,947	\$1,474	39	\$47,886
\$1,149	14	\$15,097	\$1,489	40	\$49,375
\$1,161	15	\$16,258	\$1,504	41	\$50,879
\$1,173	16	\$17,430	\$1,519	42	\$52,398
\$1,184	17	\$18,615	\$1,534	43	\$53,932
\$1,196	18	\$19,811	\$1,549	44	\$55,481
\$1,208	19	\$21,019	\$1,565	45	\$57,046
\$1,220	20	\$22,239	\$1,580	46	\$58,626
\$1,232	21	\$23,472	\$1,596	47	\$60,223
\$1,245	22	\$24,716	\$1,612	48	\$61,835
\$1,257	23	\$25,973	\$1,628	49	\$63,463
\$1,270	24	\$27,243	\$1,645	50	\$65,108
\$1,282	25	\$28,526	\$1,661	51	\$66,769
\$1,295	26	\$29,821	\$1,678	52	\$68,447

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