

Retirement Cash Flow from a Taxable Account

For: Susan Ridgeway



Presented By: _____

[Licensed user's name appears here]

Taxable Account

Presented By: [Licensed user's name appears here]

For: Susan Ridgeway

Pre-Retirement Accumulation

Prior Accrued Account Value 0
 Account Yield 4.00%
 Pre-Retirement Income Tax Bracket 30.00%

Pre-Retirement Year	Age	(1) Payment to the Account	(2) Beginning of Year Value of Account	(3) Annualized Gross Interest Earned	(4) Annualized After Tax Interest Accrued	(5) Year End Value of Account (2) + (4)
1	45	100,000	100,000	4,000	2,800	102,800
2	46	0	102,800	4,112	2,878	105,678
3	47	0	105,678	4,227	2,959	108,637
4	48	0	108,637	4,345	3,042	111,679
5	49	0	111,679	4,467	3,127	114,806
6	50	0	114,806	4,592	3,215	118,021
7	51	0	118,021	4,721	3,305	121,326
8	52	0	121,326	4,853	3,397	124,723
9	53	0	124,723	4,989	3,492	128,215
10	54	0	128,215	5,129	3,590	131,805
11	55	0	131,805	5,272	3,691	135,496
12	56	0	135,496	5,420	3,794	139,290
13	57	0	139,290	5,572	3,900	143,190
14	58	0	143,190	5,728	4,009	147,199
15	59	0	147,199	5,888	4,122	151,321
16	60	0	151,321	6,053	4,237	155,558
17	61	0	155,558	6,222	4,356	159,914
18	62	0	159,914	6,397	4,478	164,392
19	63	0	164,392	6,576	4,603	168,995
20	64	0	168,995	6,760	4,732	173,727

100,000

105,323

73,727

Taxable Account

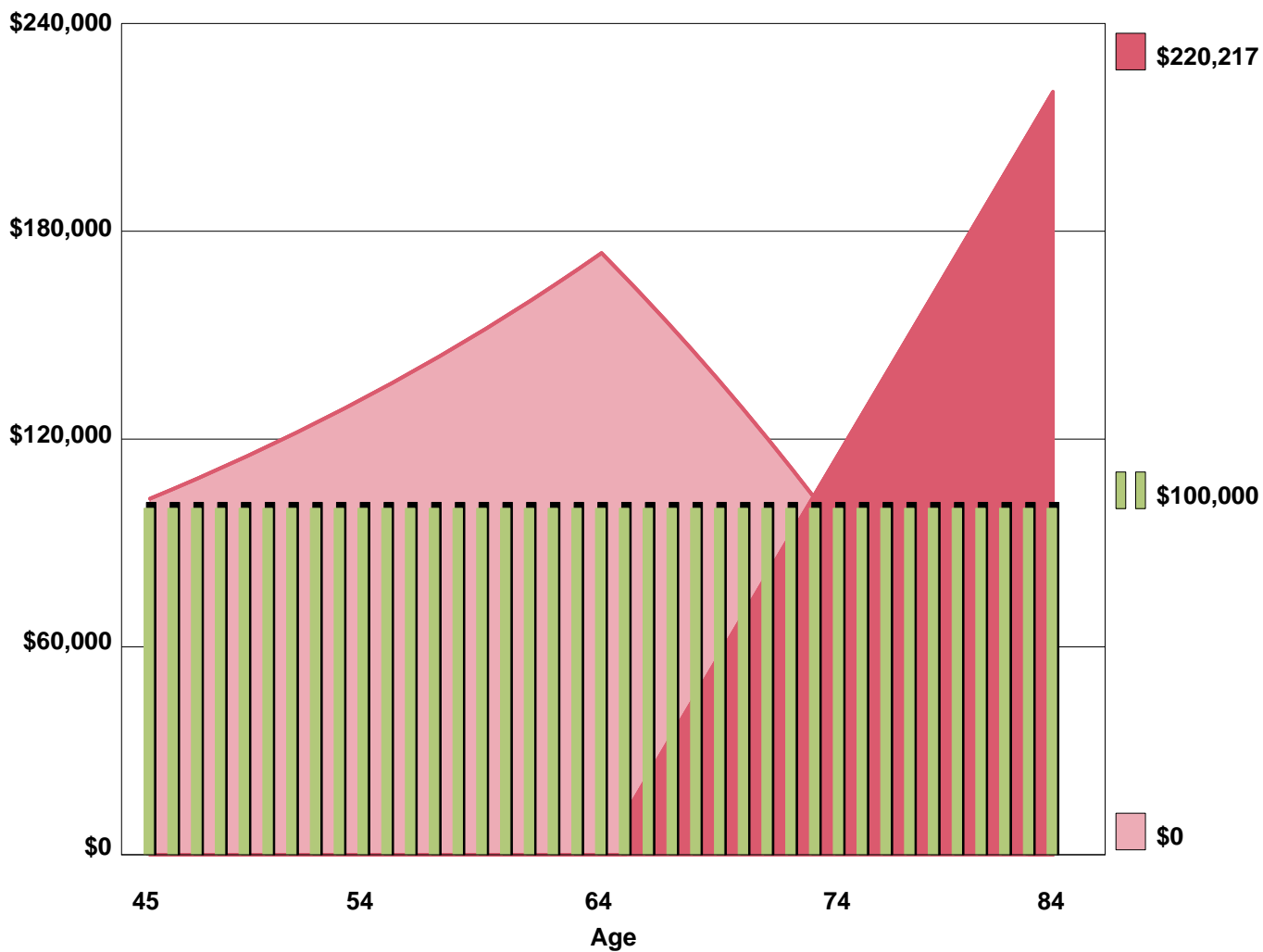
Presented By: [Licensed user's name appears here]

For: Susan Ridgeway

Retirement Distribution

		Account Yield 4.00%	Retirement Income Tax Bracket 30.00%	Distribution Method Interest & Principal			
Retirement Year	Age	(1) Beginning of Year Value of Account	(2) Tax Free Withdrawal of Principal	(3) Account Balance After Withdrawal (1) - (2)	(4) Annualized Gross Interest Earned	(5) Annualized After Tax Interest Accrued	(6) Year End Value of Account (3) + (5)
1	65	173,727	11,590	162,137	6,485	4,540	166,677
2	66	166,677	11,590	155,087	6,203	4,342	159,429
3	67	159,429	11,590	147,839	5,914	4,139	151,978
4	68	151,978	11,590	140,388	5,616	3,931	144,319
5	69	144,319	11,590	132,729	5,309	3,716	136,445
6	70	136,445	11,590	124,855	4,994	3,496	128,351
7	71	128,351	11,590	116,761	4,670	3,269	120,030
8	72	120,030	11,590	108,440	4,338	3,036	111,476
9	73	111,476	11,590	99,886	3,995	2,797	102,683
10	74	102,683	11,590	91,093	3,644	2,551	93,644
11	75	93,644	11,590	82,054	3,282	2,298	84,352
12	76	84,352	11,590	72,762	2,910	2,037	74,799
13	77	74,799	11,590	63,209	2,528	1,770	64,979
14	78	64,979	11,590	53,389	2,136	1,495	54,884
15	79	54,884	11,590	43,294	1,732	1,212	44,506
16	80	44,506	11,590	32,916	1,317	922	33,838
17	81	33,838	11,590	22,248	890	623	22,871
18	82	22,871	11,590	11,281	451	316	11,597
19	83	11,597	11,597	0	0	0	0
				220,217	66,414	46,490	

Accumulation and Distribution Summary



At Year 39

Cumulative Contributions \$100,000

Cumulative After Tax Distributions \$220,217

Account Values \$0