

Client Information	
DATE OF BIRTH	1/1/1960
AGE	47 years, 4.3 months
STATE	California
ANNUAL INCOME	\$60,000
ACCOUNT BALANCE	\$0
ANNUAL RAISES	0 %
EMPLOYER CONTRIBUTIONS	
Matches 50.00% of the employees contribution to a limit of 5.00% of pay	

Tax Withholding Information		
	FEDERAL	STATE
FILING STATUS	Married	Married
ALLOWANCES	0	0.0
ADDITIONAL TAX	\$0.00	\$0.00
RETIREMENT VALUES		
TIME REMAINING	13 years, 1.7 months	
RETIREMENT DATE:	June 30, 2020	
RETIREMENT AGE	60 years, 6 months	
LIFE EXPECTANCY	85 years, 8.4 months	

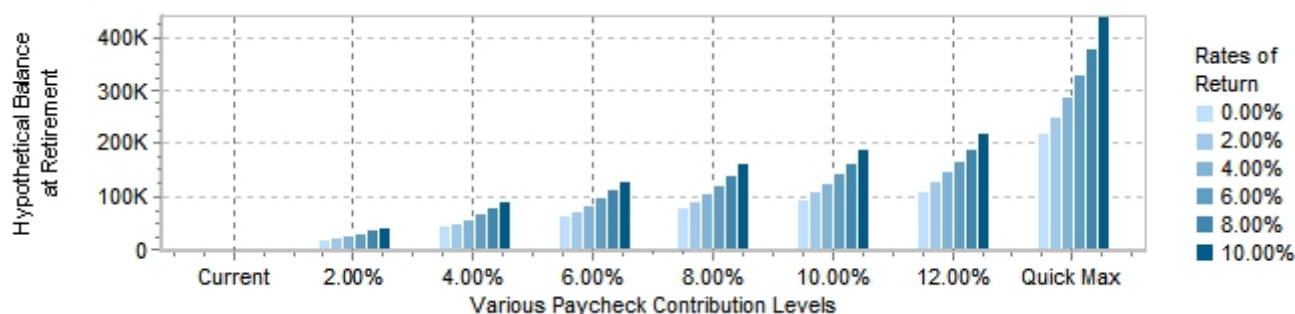
Estimated effects of various retirement plan contributions on Take Home Pay								
AMOUNT DEFERRED	CURRENT	2.00%	4.00%	6.00%	8.00%	10.00%	12.00%	QUICK MAX
GROSS INCOME	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
401(K) DOLLAR	0.00	100.00	200.00	300.00	400.00	500.00	600.00	1,291.67
401(K) PERCENT	0.00%	2.00%	4.00%	6.00%	8.00%	10.00%	12.00%	25.83%
EMPLOYER 401(K)	0.00	50.00	100.00	125.00	125.00	125.00	125.00	125.00
FEDERAL TAX	586.04	571.04	556.04	541.04	526.04	511.04	496.04	392.29
STATE TAX	137.00	131.00	125.00	119.00	113.00	107.00	101.27	73.60
FICA & MEDICARE	72.50	72.50	72.50	72.50	72.50	72.50	72.50	72.50
MARGINAL BRACKET	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	19.00%	19.00%
TAX SAVINGS	N/A	21.00	42.00	63.00	84.00	105.00	125.73	257.15
NET PAY	4,204.46	4,125.46	4,046.46	3,967.46	3,888.46	3,809.46	3,730.19	3,169.94
CHANGE IN PAY	N/A	(79.00)	(158.00)	(237.00)	(316.00)	(395.00)	(474.27)	(1,034.52)

Hypothetical Future Account Values at Various Rates

The data below illustrates how the account value may grow with differing contributions levels and various rates of return. Note that generally the higher the interest rate, the higher the assumed risk.

10 YEARS	CURRENT	2.00%	4.00%	6.00%	8.00%	10.00%	12.00%	QUICK MAX
0.00%	0	18,000	36,000	51,000	63,000	75,000	87,000	170,000
2.00%	0	19,888	39,777	56,351	69,610	82,869	96,128	187,836
4.00%	0	22,002	44,004	62,339	77,007	91,675	106,344	207,798
6.00%	0	24,367	48,735	69,041	85,285	101,530	117,775	230,136
8.00%	0	27,013	54,026	76,537	94,546	112,555	130,564	255,125
10.00%	0	29,972	59,944	84,921	104,902	124,883	144,865	283,070

RETIREMENT	CURRENT	2.00%	4.00%	6.00%	8.00%	10.00%	12.00%	QUICK MAX
0.00%	0	23,550	47,100	66,725	82,425	98,125	113,825	222,417
2.00%	0	26,860	53,721	76,104	94,011	111,918	129,825	253,681
4.00%	0	30,724	61,447	87,050	107,532	128,015	148,497	290,168
6.00%	0	35,234	70,468	99,829	123,318	146,808	170,297	332,765
8.00%	0	40,500	81,001	114,751	141,751	168,751	195,751	382,503
10.00%	0	46,650	93,299	132,174	163,274	194,373	225,473	440,581



But what if you wait...

The account balances at retirement shown above assume the contributions to the retirement plan start today. If the decision is delayed, the value at retirement may decrease substantially.

The data below illustrates the hypothetical reduction in the account value if the decision to start investing is delayed.

The hypothetical cost in the retirement-account-value at for deposits that earned a 8% pre-retirement rate of return.								
# OF YEARS	CURRENT	2.00%	4.00%	6.00%	8.00%	10.00%	12.00%	QUICK MAX
½ YEAR	N/A	2,409	4,818	6,826	8,432	10,038	11,644	22,752
1 YEAR	N/A	4,727	9,454	13,393	16,545	19,696	22,847	44,644
2 YEARS	N/A	9,104	18,208	25,794	31,863	37,932	44,002	85,980
5 YEARS	N/A	20,384	40,767	57,753	71,342	84,931	98,520	192,512

Monthly income at Various Rates of Return over the Client's Retirement

The illustrations below show the monthly retirement income an account value will produce over life expectancy at various rates of return. The account balance is depleted over life expectancy and the payments annual increase by 3.00%.

Retirement income from hypothetical retirement balances that earned 8.00% prior to retirement.								
RETIREMENT BALANCE:	\$0	\$40,500	\$81,001	\$114,751	\$141,751	\$168,751	\$195,751	\$382,503
0.00%	0	91	183	259	320	381	442	864
2.00%	0	120	240	340	420	500	580	1,133
4.00%	0	153	307	435	537	639	742	1,449
6.00%	0	192	383	543	671	798	926	1,810
8.00%	0	234	468	663	819	975	1,131	2,209

Disclaimer

The illustrations are for illustrative purposes only. The information is based on federal and state tax laws and regulations. To the best of our knowledge, the information complies with federal and state tax laws, however, we make no representation or warranty as to the accuracy of the calculations. The rate of returns in this example is hypothetical. Any projections of future values or distribution values are for illustrative purposes only and are not guaranteed. The illustrations are not intended to reflect the performance of any specific product. Your actual results will differ from these illustrations. Investments offering the potential for higher rates of return also involve a higher degree of risk. Investment performance will fluctuate with market conditions.

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