

## Various Retirement Lump Sum Contributions, Expected Returns & Options

Initial Investment	\$100,000	\$250,000	\$500,000	\$100,000	\$250,000	\$500,000
Investment Term	<b>7 years</b>			<b>10 years</b>		
Bonus	5% (as of today)			45% (as of today)		
	6.0% (well below historical returns)					
Risk of Loss of Principal or Gains?	<b>Zero Chance of Losing Value</b>					
Multiplier (Participation Rate)	265% (2.65 x returns)*			200% (2 x returns)**		
Starting Balance	\$105,000	\$262,500	\$525,000	\$145,000	\$362,500	\$725,000
After Year 1	\$121,695	\$304,238	\$608,475	\$162,400	\$406,000	\$812,000
After Year 2	\$141,045	\$352,611	\$705,225	\$181,888	\$454,220	\$909,440
After Year 3	\$163,471	\$408,676	\$817,353	\$203,715	\$509,286	\$1,018,573
After Year 4	\$189,463	\$473,676	\$947,312	\$228,160	\$570,401	\$1,140,801
After Year 5	\$219,588	\$548,968	\$1,097,935	\$255,540	\$638,849	\$1,277,698
After Year 6	\$254,502	\$636,253	\$1,272,506	\$286,204	\$715,511	\$1,431,021
After Year 7	\$294,968	\$737,417	\$1,474,835	\$320,549	\$801,372	\$1,602,744
After Year 8	\$341,868	\$854,667	\$1,696,060	\$359,014	\$897,537	\$1,795,073
After Year 9	\$396,225	\$990,559	\$1,965,733	\$402,096	\$1,005,241	\$2,010,482
After Year 10	\$459,225	\$1,148,088	\$2,278,285	\$450,348	\$1,125,870	\$2,251,740
10 Year Return	359%			350%		
Cost of Extra Multiplier	Approx. 1%/year			\$0 (Multiplier included)		
Approx Monthly Cash Flow in Retirement	N/A	N/A	N/A	\$1,700 (years 11-20) \$4,500 (years 21-30) \$11,800 (years 31-40) \$30,700 (years 41-50)	\$4,300 (years 11-20) \$11,000 (years 21-30) \$29,500 (years 31-40) \$75,000 (years 41-50)	\$8,700 (years 11-20) \$22,500 (years 21-30) \$59,000 (years 31-40) \$1,800,000 (years 41-50)
Approx. Total Monthly Withdrawals in Retirement (through year 50)	N/A	N/A	N/A	\$5,638,000	\$14,095,000	\$28,190,000

\*The 2.65 return multiplier (participation rate) is a conservative average multiplier (participation rate).

\*\*The 2.00 return multiplier (participation rate) is the standard multiplier (participation rate) for our best market as of today.