

# An Individual Retirement Account (IRA)

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

For: Erin Coppola

## Accumulation

Accumulation		Initial Plan Assets 0	Plan Yield 7.00%		
Year	Age	(1) Beginning of Year Balance in Plan Assets	(2) Contribution to the Plan	(3) Beginning of Year Plan Assets	(4) Year End Plan Assets
1	30	0	5,500	5,500	5,826
2	31	5,826	5,500	11,326	11,998
3	32	11,998	5,500	17,498	18,536
4	33	18,536	5,500	24,036	25,462
5	34	25,462	5,500	30,962	32,798
6	35	32,798	5,500	38,298	40,569
7	36	40,569	5,500	46,069	48,801
8	37	48,801	5,500	54,301	57,521
9	38	57,521	5,500	63,021	66,758
10	39	66,758	5,500	72,258	76,543
11	40	76,543	5,500	82,043	86,908
12	41	86,908	5,500	92,408	97,888
13	42	97,888	5,500	103,388	109,519
14	43	109,519	5,500	115,019	121,839
15	44	121,839	5,500	127,339	134,890
16	45	134,890	5,500	140,390	148,715
17	46	148,715	5,500	154,215	163,360
18	47	163,360	5,500	168,860	178,873
19	48	178,873	5,500	184,373	195,306
20	49	195,306	5,500	200,806	212,713
21	50	212,713	6,500	219,213	232,212
22	51	232,212	6,500	238,712	252,868
23	52	252,868	6,500	259,368	274,749
24	53	274,749	6,500	281,249	297,927
25	54	297,927	6,500	304,427	322,480
26	55	322,480	6,500	328,980	348,489
27	56	348,489	6,500	354,989	376,040
28	57	376,040	6,500	382,540	405,225
29	58	405,225	6,500	411,725	436,141
30	59	436,141	6,500	442,641	468,890
			<b>175,000</b>		

Management fees reflected in column (4): 1.00%

Plan results are hypothetical only. Actual results will vary due to changes in contributions and withdrawals, income tax brackets, and investment performance.

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## Accumulation

Accumulation		Initial Plan Assets		Plan Yield	
Year	Age	0		7.00%	
		(1) Beginning of Year Balance in Plan Assets	(2) Contribution to the Plan	(3) Beginning of Year Plan Assets	(4) Year End Plan Assets
31	60	468,890	6,500	475,390	503,580
32	61	503,580	6,500	510,080	540,328
33	62	540,328	6,500	546,828	579,255
34	63	579,255	6,500	585,755	620,490
35	64	620,490	6,500	626,990	664,170
36	65	664,170	6,500	670,670	710,441
37	66	710,441	6,500	716,941	759,456
38	67	759,456	6,500	765,956	811,377
39	68	811,377	6,500	817,877	866,377
40	69	866,377	6,500	872,877	924,638

240,000

Management fees reflected in column (4): 1.00%

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## Distribution

		Plan Yield 7.00%	Distribution Income Tax Bracket 28.00%			
Distribution Year	Age	(1) Beginning of Year Balance in Plan Assets	(2) Before Tax IRS Required Minimum Distribution*	(3) Before Tax Scheduled Distribution	(4) After Tax Income from Scheduled Distribution	(5) Year End Plan Assets
1	70	924,638	33,746	62,939	45,316	912,798
2	71	912,798	34,445	62,939	45,316	900,256
3	72	900,256	35,166	62,939	45,316	886,970
4	73	886,970	35,910	62,939	45,316	872,896
5	74	872,896	36,676	62,939	45,316	857,987
6	75	857,987	37,467	62,939	45,316	842,195
7	76	842,195	38,282	62,939	45,316	825,466
8	77	825,466	38,937	62,939	45,316	807,745
9	78	807,745	39,790	62,939	45,316	788,973
10	79	788,973	40,460	62,939	45,316	769,088
11	80	769,088	41,128	62,939	45,316	748,023
12	81	748,023	41,789	62,939	45,316	725,710
13	82	725,710	42,439	62,939	45,316	702,074
14	83	702,074	43,072	62,939	45,316	677,035
15	84	677,035	43,680	62,939	45,316	650,512
16	85	650,512	43,954	62,939	45,316	622,417
17	86	622,417	44,143	62,939	45,316	592,655
18	87	592,655	44,228	62,939	45,316	561,128
19	88	561,128	44,183	62,939	45,316	527,732
20	89	527,732	43,978	62,939	45,316	492,355
21	90	492,355	43,189	62,939	45,316	454,881
22	91	454,881	42,119	62,939	45,316	415,184
23	92	415,184	40,704	62,939	45,316	373,133
24	93	373,133	38,868	62,939	45,316	328,589
25	94	328,589	36,109	62,939	45,316	281,403
26	95	281,403	32,721	62,939	45,316	231,419
27	96	231,419	28,570	62,939	45,316	178,471
28	97	178,471	23,483	62,939	45,316	122,383
29	98	122,383	17,237	62,939	45,316	62,969
30	99	62,969	9,398	62,939	45,316	32
			1,115,871	1,888,170	1,359,480	

Management fees reflected in column (5): 1.00%

\*Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

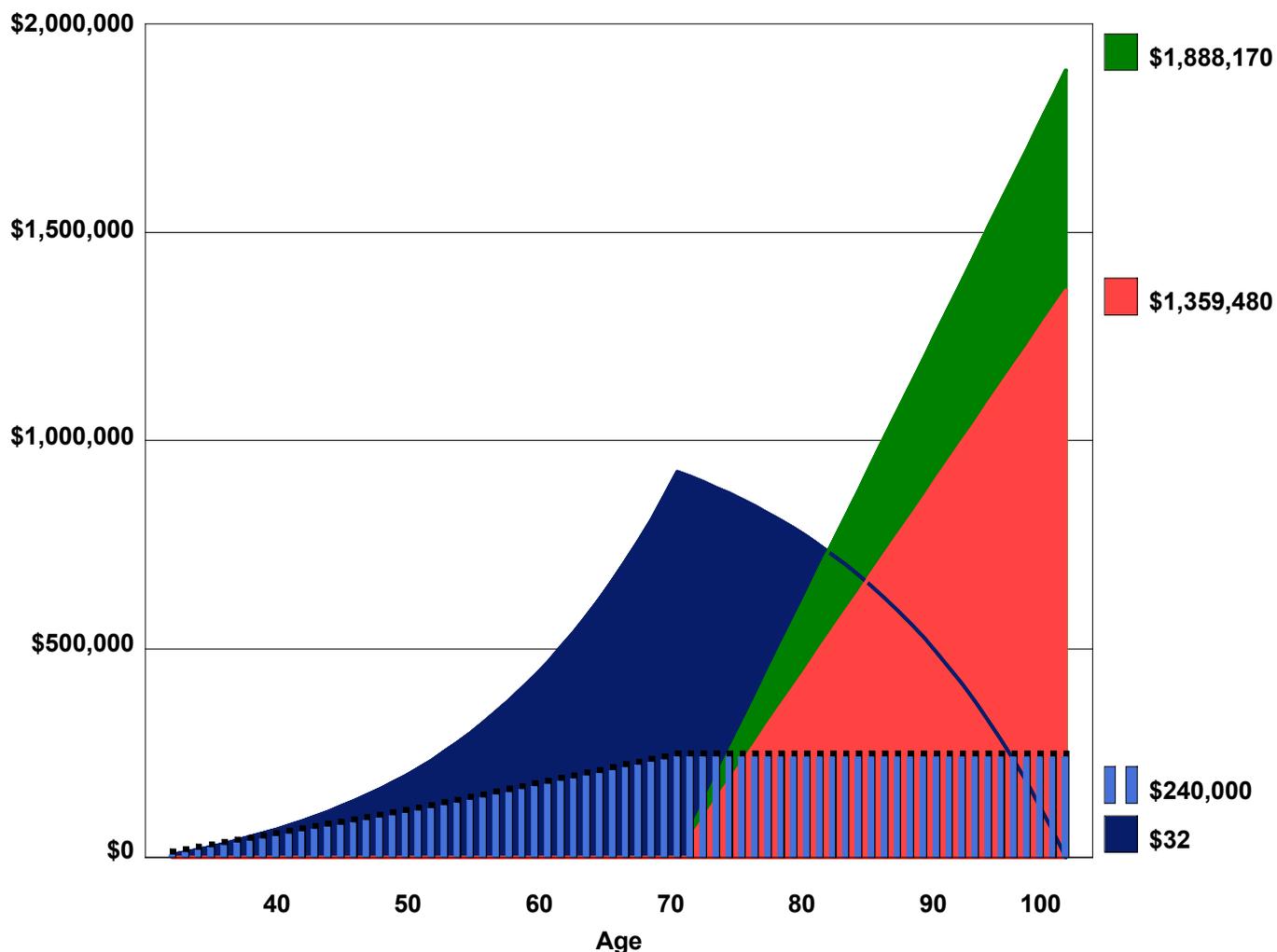
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## Accumulation and Distribution Summary



	<u>At Year 70</u>
Contributions (Cumulative)	\$240,000
After Tax Distributions (Cumulative)	\$1,359,480
Before Tax Distributions (Cumulative)	\$1,888,170
Before Tax Plan Assets	\$32

Note: All projections are based on client furnished data and assumptions.