

<u>Inputs</u>	Scenario 1	Scenario 2
<i>Accumulation Phase Average Return</i>	<b>8.00%</b>	<b>8.50%</b>
<i>Distribution Phase Average Return</i>	<b>6.00%</b>	<b>6.50%</b>
Starting Contribution Amount	\$6,000	
Annual Contribution Increase	0.00%	
Start Investing Age	25	
Accumulation Phase Duration	40	
Start Retirement Age	65	
Retirement Duration	30	
End Retirement Age	95	
Retirement Phase Withdrawal Rate	4.00%	

<u>Results</u>	Scenario 1	Scenario 2
Total Contributions (age to 64, years)	\$240,000	\$240,000
Portfolio Value @ Age 65 (Start Retirement)	\$1,678,686	\$1,924,893
Portfolio Value @ Age 95 (End Retirement)	\$2,833,234	\$3,741,381
Total Withdrawals (Age 65 to 95)	\$2,623,973	\$3,243,727
<b>Total Lifetime Benefit (Withdrawals + Ending Bal)</b>	<b>\$5,457,207</b>	<b>\$6,985,108</b>

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**Increased Total Benefit of increasing returns 0.5%/year is:    \$1,527,901**

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