For: George Baker, MD

Pre-Retirement Accumulation

		Prior Accrued Account Valu 0		Income 7	Pre-Retirement Income Tax Bracket 35.00%	
Pr Retire Year	e- ement 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 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64	20,000 20,000	20,000 40,780 62,370 84,802 108,109 132,325 157,486 183,628 210,789 239,010 268,331 298,796 330,449 363,337 397,507 433,010 469,897 508,223 548,044 589,418	1,200 2,447 3,742 5,088 6,487 7,940 9,449 11,018 12,647 14,341 16,100 17,928 19,827 21,800 23,850 25,981 28,194 30,493 32,883 35,365	780 1,590 2,432 3,307 4,216 5,161 6,142 7,161 8,221 9,321 10,465 11,653 12,888 14,170 15,503 16,887 18,326 19,821 21,374 22,987	20,780 42,370 64,802 88,109 112,325 137,486 163,628 190,789 219,010 248,331 278,796 310,449 343,337 377,507 413,010 449,897 488,223 528,044 569,418 612,405
		400,000		326,780	212,405	

Retirement Distribution

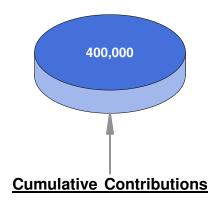
		Account Yield 6.00%	Retirement Income Tax Bracket 35.00%		Distribution Method Interest & Principal		
		(1) Beginning of Year	(2) Tax Free Withdrawal	(3) Account Balance After	(4) Annualized Gross	(5) Annualized After Tax	(6) Year End Value of
Retirement		Value of	of	Withdrawal	Interest	Interest	Account
Year	Age	Account	Principal	(1) - (2)	Earned	Accrued	(3) + (5)
1		612,405	42,987	569,418	34,165	22,207	591,625
2	66	591,625	42,987	548,638	32,918	21,397	570,035
3	67	570,035	42,987	527,048	31,623	20,555	547,603
4	68	547,603	42,987	504,616	30,277	19,680	524,296
5 6	69 70	524,296	42,987 42,987	481,309 457,003	28,879	18,771	500,080 474,920
7	70 71	500,080 474,920	42,987 42,987	457,093 431,933	27,426 25,916	17,827 16,845	474,920
8	72	448,778	42,987	405,791	23,910	15,826	421,617
9	73	421,617	42,987	378,630	22,718	14,767	393,397
10	74	393,397	42,987	350,410	21,025	13,666	364,076
		,	,		,	-,	,
11	75	364,076	42,987	321,089	19,265	12,522	333,611
12	76	333,611	42,987	290,624	17,437	11,334	301,958
13	77	301,958	42,987	258,971	15,538	10,100	269,071
14	78	269,071	42,987	226,084	13,565	8,817	234,901
15	79	234,901	42,987	191,914	11,515	7,485	199,399
16	80	199,399	42,987	156,412	9,385	6,100	162,512
17	81	162,512	42,987	119,525	7,172	4,661	124,186
18 19	82 83	124,186 84,366	42,987 42,987	81,199 41,379	4,872 2,483	3,167 1,614	84,366 42,993
20	84	42,993	42,993	41,379	2,403	1,014	42,993
		,	,				

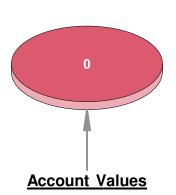
380,526

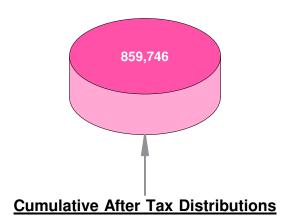
247,341

859,746

A Look at Year 40

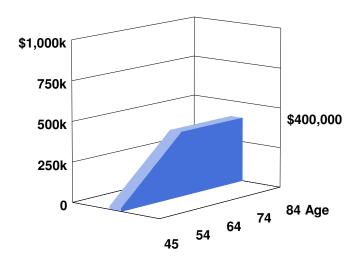




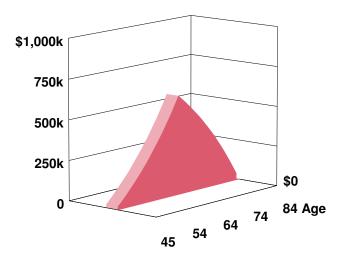


Year Analysis

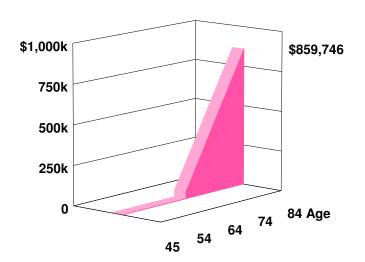
Cumulative Contributions



Account Values



Cumulative After Tax Distributions



Accumulation and Distribution Summary

