

A Defined Contribution Retirement Plan

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

For: George Baker, MD

Pre-Retirement Accumulation

		Initial Plan Assets 250,000		Plan Yield 8.50%			
Pre-Retirement Year	Age	(1) Beginning of Year Balance in Plan Assets	(2) Annual Participant Contribution	(3) Annual Contribution by Employer	(4) Total Annual Contribution (2) + (3)	(5) Beginning of Year Total Plan Assets	(6) Year End Plan Assets
1	45	250,000	17,000	4,250	21,250	271,250	291,804
2	46	291,804	18,025	4,375	22,400	314,204	338,013
3	47	338,013	19,000	4,500	23,500	361,513	388,908
4	48	388,908	19,500	4,625	24,125	413,033	444,332
5	49	444,332	20,000	4,750	24,750	469,082	504,628
6	50	504,628	27,000	6,375	33,375	538,003	578,771
7	51	578,771	28,000	6,625	34,625	613,396	659,878
8	52	659,878	29,000	6,750	35,750	695,628	748,341
9	53	748,341	30,000	7,000	37,000	785,341	844,852
10	54	844,852	30,500	7,250	37,750	882,602	949,483
11	55	949,483	32,000	7,375	39,375	988,858	1,063,791
12	56	1,063,791	32,500	7,750	40,250	1,104,041	1,187,702
13	57	1,187,702	34,000	7,875	41,875	1,229,577	1,322,751
14	58	1,322,751	34,500	8,125	42,625	1,365,376	1,468,841
15	59	1,468,841	36,000	8,375	44,375	1,513,216	1,627,883
16	60	1,627,883	37,000	8,625	45,625	1,673,508	1,800,322
17	61	1,800,322	38,000	8,875	46,875	1,847,197	1,987,173
18	62	1,987,173	39,000	9,250	48,250	2,035,423	2,189,662
19	63	2,189,662	40,500	9,375	49,875	2,239,537	2,409,244
20	64	2,409,244	42,000	9,750	51,750	2,460,994	2,647,481
			603,525	141,875	745,400		

Management fees reflected in column (6): 0.85%

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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Retirement Distribution

		Plan Yield 8.50%	Retirement Income Tax Bracket 35.00%			
Retirement 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	65	2,647,481	0	209,954	136,470	2,622,237
2	66	2,622,237	0	209,954	136,470	2,595,080
3	67	2,595,080	0	209,954	136,470	2,565,865
4	68	2,565,865	0	209,954	136,470	2,534,436
5	69	2,534,436	0	209,954	136,470	2,500,626
6	70	2,500,626	91,264	209,954	136,470	2,464,253
7	71	2,464,253	92,991	209,954	136,470	2,425,124
8	72	2,425,124	94,731	209,954	136,470	2,383,031
9	73	2,383,031	96,479	209,954	136,470	2,337,747
10	74	2,337,747	98,225	209,954	136,470	2,289,032
11	75	2,289,032	99,958	209,954	136,470	2,236,626
12	76	2,236,626	101,665	209,954	136,470	2,180,248
13	77	2,180,248	102,842	209,954	136,470	2,119,598
14	78	2,119,598	104,414	209,954	136,470	2,054,352
15	79	2,054,352	105,351	209,954	136,470	1,984,162
16	80	1,984,162	106,105	209,954	136,470	1,908,654
17	81	1,908,654	106,629	209,954	136,470	1,827,423
18	82	1,827,423	106,867	209,954	136,470	1,740,037
19	83	1,740,037	106,751	209,954	136,470	1,646,029
20	84	1,646,029	106,195	209,954	136,470	1,544,897
21	85	1,544,897	104,385	209,954	136,470	1,436,102
22	86	1,436,102	101,851	209,954	136,470	1,319,063
23	87	1,319,063	98,438	209,954	136,470	1,193,155
24	88	1,193,155	93,949	209,954	136,470	1,057,705
25	89	1,057,705	88,142	209,954	136,470	911,992
26	90	911,992	79,999	209,954	136,470	755,237
27	91	755,237	69,929	209,954	136,470	586,603
28	92	586,603	57,510	209,954	136,470	405,191
29	93	405,191	42,207	209,954	136,470	210,031
30	94	210,031	23,080	210,031	136,520	0
			2,279,957	6,298,697	4,094,150	

Management fees reflected in column (5): 0.85%

*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.

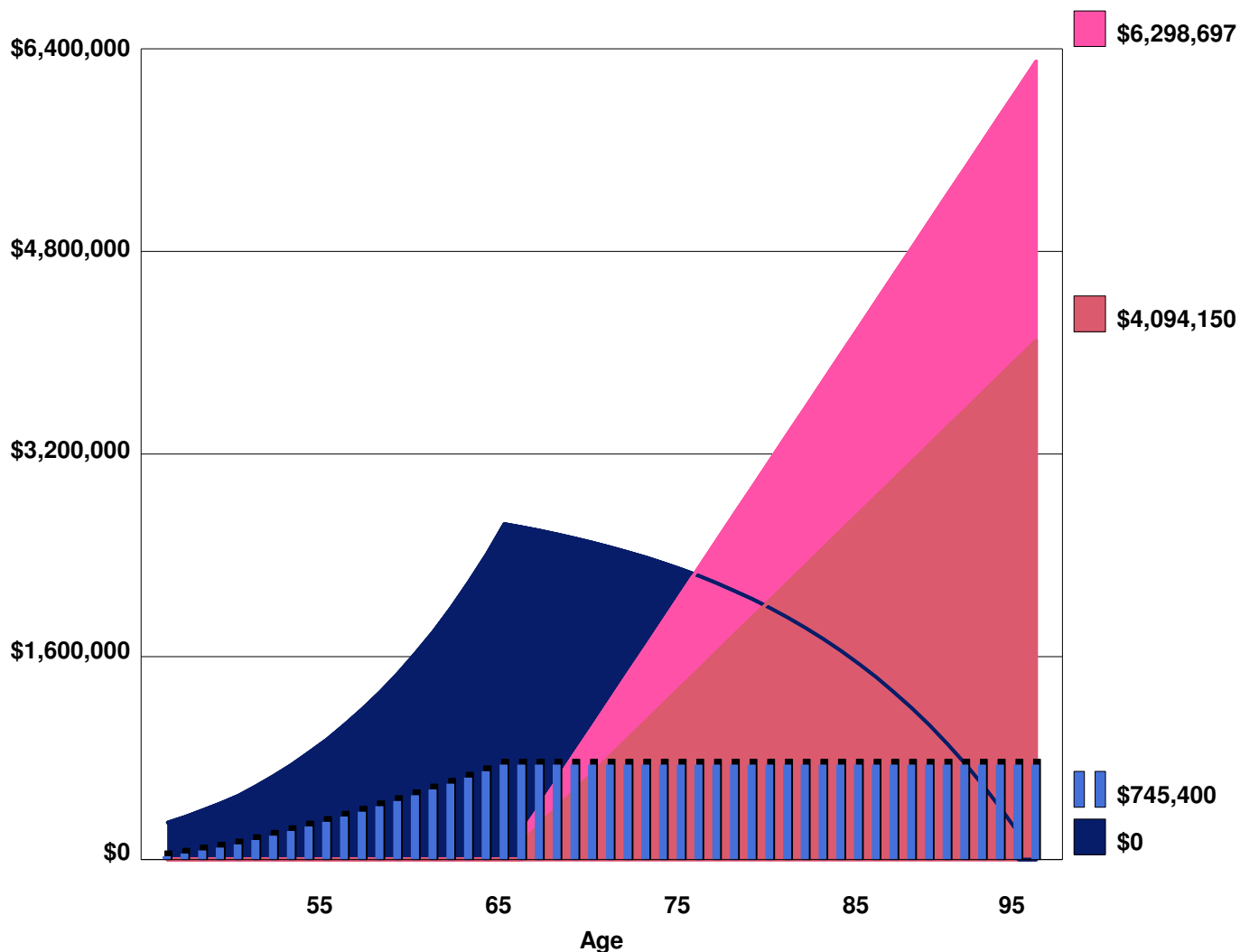
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Accumulation and Distribution Summary



	<u>At Year 50</u>
Contributions (Cumulative) ¹	\$745,400
After Tax Distributions (Cumulative)	\$4,094,150
Before Tax Distributions (Cumulative)	\$6,298,697
Before Tax Plan Assets ²	\$0

¹ Contributions include funds from the Employer.

² Includes an assumed initial balance in the account of \$250,000.

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