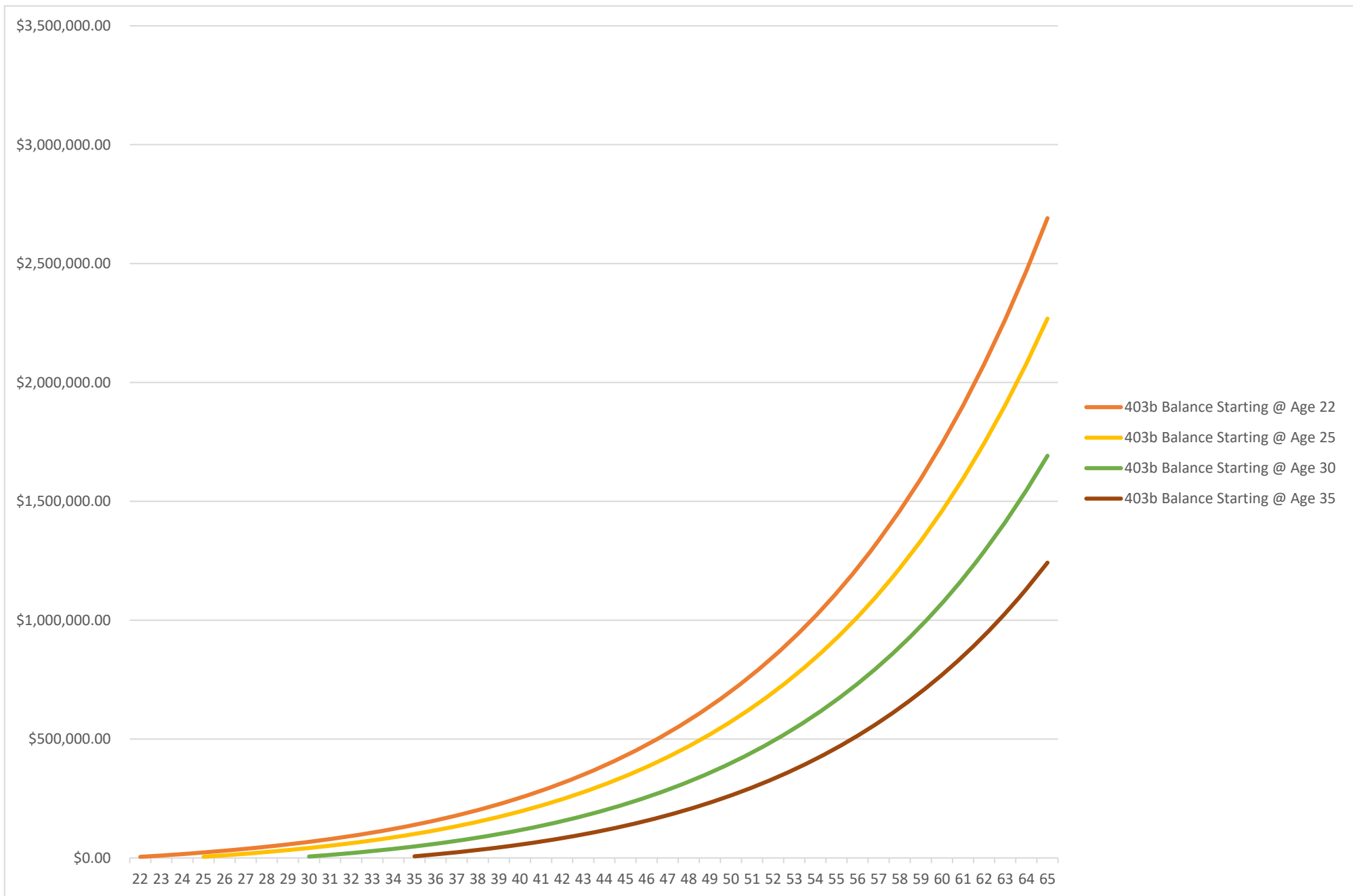


Age	Salary	403b % of			Assumed Average 403b Return	403b				403b Balance Starting @ Age 22	403b Balance Starting @ Age 25	403b Balance Starting @ Age 30	403b Balance Starting @ Age 35
		Yearly Raise	Salary Contribution	Company Match*		403b Monthly Contribution	403b Monthly Match	403b Monthly Contribution & Match	403b Yearly Contribution & Match				
22	\$ 37,000.00	3.00%	12.50%	NA	8.00%	\$ 385.42	\$ -	\$ 385.42	\$ 4,625.00	\$4,798.41			
23	\$ 38,110.00					\$ 396.98	\$ -	\$ 396.98	\$ 4,763.75	\$10,139.04			
24	\$ 39,253.30					\$ 408.89	\$ -	\$ 408.89	\$ 4,906.66	\$16,071.20			
25	\$ 40,430.90					\$ 421.16	\$ -	\$ 421.16	\$ 5,053.86	\$22,648.46	\$5,243.35		
26	\$ 41,643.83					\$ 433.79	\$ -	\$ 433.79	\$ 5,205.48	\$29,928.92	\$11,079.20		
27	\$ 42,893.14					\$ 446.80	\$ -	\$ 446.80	\$ 5,361.64	\$37,975.67	\$17,561.44		
28	\$ 44,179.93					\$ 460.21	\$ -	\$ 460.21	\$ 5,522.49	\$46,857.19	\$24,748.58		
29	\$ 45,505.33					\$ 474.01	\$ -	\$ 474.01	\$ 5,688.17	\$56,647.75	\$32,704.14		
30	\$ 46,870.49					\$ 488.23	\$ -	\$ 488.23	\$ 5,858.81	\$67,427.97	\$41,497.05	\$6,078.48	
31	\$ 48,276.61					\$ 502.88	\$ -	\$ 502.88	\$ 6,034.58	\$79,285.29	\$51,202.11	\$12,843.83	
32	\$ 49,724.91					\$ 517.97	\$ -	\$ 517.97	\$ 6,215.61	\$92,314.59	\$61,900.53	\$20,358.52	
33	\$ 51,216.65					\$ 533.51	\$ -	\$ 533.51	\$ 6,402.08	\$106,618.78	\$73,680.36	\$28,690.39	
34	\$ 52,753.15					\$ 549.51	\$ -	\$ 549.51	\$ 6,594.14	\$122,309.46	\$86,637.18	\$37,913.06	
35	\$ 54,335.75					\$ 566.00	\$ -	\$ 566.00	\$ 6,791.97	\$139,507.72	\$100,874.64	\$48,106.45	\$7,046.63
36	\$ 55,965.82					\$ 582.98	\$ -	\$ 582.98	\$ 6,995.53	\$158,344.81	\$116,505.21	\$59,357.28	\$14,889.52
37	\$ 57,644.79					\$ 600.47	\$ -	\$ 600.47	\$ 7,205.60	\$178,963.12	\$133,650.85	\$71,759.67	\$23,601.10
38	\$ 59,374.14					\$ 618.48	\$ -	\$ 618.48	\$ 7,421.77	\$201,517.01	\$152,443.85	\$85,415.73	\$33,260.02
39	\$ 61,155.36					\$ 637.04	\$ -	\$ 637.04	\$ 7,644.42	\$226,173.86	\$173,027.65	\$100,436.23	\$43,951.63
40	\$ 62,990.02					\$ 656.15	\$ -	\$ 656.15	\$ 7,873.75	\$253,115.14	\$195,557.83	\$116,941.36	\$55,768.56
41	\$ 64,879.72					\$ 675.83	\$ -	\$ 675.83	\$ 8,109.97	\$282,537.62	\$220,203.07	\$135,061.47	\$68,811.36
42	\$ 66,826.12					\$ 696.11	\$ -	\$ 696.11	\$ 8,353.26	\$314,654.56	\$247,146.28	\$154,937.97	\$83,189.13
43	\$ 68,830.90					\$ 716.99	\$ -	\$ 716.99	\$ 8,603.86	\$349,697.19	\$276,585.75	\$176,724.20	\$99,020.24
44	\$ 70,895.83					\$ 738.50	\$ -	\$ 738.50	\$ 8,861.98	\$387,916.13	\$308,736.48	\$200,586.47	\$116,433.12
45	\$ 73,022.70					\$ 760.65	\$ -	\$ 760.65	\$ 9,127.84	\$429,583.05	\$343,831.53	\$226,705.12	\$135,567.09
46	\$ 75,213.38					\$ 783.47	\$ -	\$ 783.47	\$ 9,401.67	\$474,992.41	\$382,123.56	\$255,275.71	\$156,573.27
47	\$ 77,469.78					\$ 806.98	\$ -	\$ 806.98	\$ 9,683.72	\$524,463.35	\$423,886.43	\$286,510.27	\$179,615.57
48	\$ 79,793.88					\$ 831.19	\$ -	\$ 831.19	\$ 9,974.23	\$578,341.76	\$469,417.00	\$320,638.69	\$204,871.78
49	\$ 82,187.69					\$ 856.12	\$ -	\$ 856.12	\$10,273.46	\$637,002.49	\$519,037.03	\$357,910.20	\$232,534.69
50	\$ 84,653.32					\$ 881.81	\$ -	\$ 881.81	\$10,581.67	\$700,851.79	\$573,095.26	\$398,594.98	\$262,813.37
51	\$ 87,192.92					\$ 908.26	\$ -	\$ 908.26	\$10,899.12	\$770,329.91	\$631,969.65	\$442,985.93	\$295,934.52
52	\$ 89,808.71					\$ 935.51	\$ -	\$ 935.51	\$11,226.09	\$845,913.91	\$696,069.82	\$491,400.55	\$332,143.93
53	\$ 92,502.97					\$ 963.57	\$ -	\$ 963.57	\$11,562.87	\$928,120.76	\$765,839.68	\$544,182.96	\$371,708.12
54	\$ 95,278.06					\$ 992.48	\$ -	\$ 992.48	\$11,909.76	\$1,017,510.62	\$841,760.29	\$601,706.17	\$414,916.01
55	\$ 98,136.40					\$ 1,022.25	\$ -	\$ 1,022.25	\$12,267.05	\$1,114,690.49	\$924,352.97	\$664,374.48	\$462,080.83
56	\$ 101,080.50					\$ 1,052.92	\$ -	\$ 1,052.92	\$12,635.06	\$1,220,318.05	\$1,014,182.61	\$732,626.03	\$513,542.11
57	\$ 104,112.91					\$ 1,084.51	\$ -	\$ 1,084.51	\$13,014.11	\$1,335,105.91	\$1,111,861.33	\$806,935.69	\$569,667.91
58	\$ 107,236.30					\$ 1,117.04	\$ -	\$ 1,117.04	\$13,404.54	\$1,459,826.17	\$1,218,052.40	\$887,818.08	\$630,857.19
59	\$ 110,453.39					\$ 1,150.56	\$ -	\$ 1,150.56	\$13,806.67	\$1,595,315.36	\$1,333,474.49	\$975,830.89	\$697,542.37
60	\$ 113,766.99					\$ 1,185.07	\$ -	\$ 1,185.07	\$14,220.87	\$1,742,479.82	\$1,458,906.28	\$1,071,578.44	\$770,192.11
61	\$ 117,180.00					\$ 1,220.62	\$ -	\$ 1,220.62	\$14,647.50	\$1,902,301.47	\$1,595,191.47	\$1,175,715.61	\$849,314.37
62	\$ 120,695.40					\$ 1,257.24	\$ -	\$ 1,257.24	\$15,086.92	\$2,075,844.15	\$1,743,244.17	\$1,288,952.02	\$935,459.63
63	\$ 124,316.26					\$ 1,294.96	\$ -	\$ 1,294.96	\$15,539.53	\$2,264,260.36	\$1,904,054.74	\$1,412,056.57	\$1,029,224.49
64	\$ 128,045.75					\$ 1,333.81	\$ -	\$ 1,333.81	\$16,005.72	\$2,468,798.69	\$2,078,696.18	\$1,545,862.40	\$1,131,255.45
65	\$ 131,887.12					\$ 1,373.82	\$ -	\$ 1,373.82	\$16,485.89	\$2,690,811.77	\$2,268,330.95	\$1,691,272.23	\$1,242,253.10

Difference: \$0.00 (\$422,480.82) (\$999,539.54) (\$1,448,558.67)





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