

		A	Scenario B	С
Return O Annual E	n Investment xpenses *	6.0% \$55,000	7.0% \$55,000	8.0% \$55,000
Age	Year	Net Wo	orth	
30	2023	\$ 356,000	\$ 363,000	\$ 371,000
35	2028	\$ 503,000	\$ 537,000	\$ 573,000
40	2033	\$ 700,000	\$ 781,000	\$ 871,000
45	2038	\$ 964,000	\$ 1,123,000	\$ 1,308,000
50	2043	\$ 1,317,000	\$ 1,602,000	\$ 1,949,000
55	2048	\$ 1,789,000	\$ 2,275,000	\$ 2,892,000
60	2053	\$ 2,421,000	\$ 3,219,000	\$ 4,278,000
65	2058	\$ 3,267,000	\$ 4,542,000	\$ 6,314,000
70	2063	\$ 3,383,000	\$ 5,362,000	\$ 8,249,000
75	2068	\$ 3,381,000	\$ 6,351,000	\$ 10,928,000
80	2073	\$ 3,195,000	\$ 7,552,000	\$ 14,675,000

<sup>\*</sup> See next page for complete projection parameters.
HighTower Bellevue

	Scenario				
	$\mathbf{A}$	В	C		
Annual Contribution Before Retirement	\$4,800	\$4,800	\$4,800		
Retirement Age	65	65	65		
Return ~ Inflation	$6.0\% \sim 3.0\%$	$7.0\% \sim 3.0\%$	8.0% ~ 3.0%		
Annual Expense At Retirement (2021 Dollars)	\$55,000	\$55,000	\$55,000		
Starting Amount: \$ 300,000 Investments Only					

**During Career Years:** 

Scheduled C	Contributions/(Withdrawals):
- None -	

**During Retirement Years:** 

Scheduled Incomes:	Scheduled Expenses:
- None -	- None -

#### C Scenario

Now	Year Age	Income & Contrib.	Portfolio Growth	Exp Annual	enses Scheduled	Portfolio Balance	Other Assets	Account Growth	Net Worth
2021 28	Naw					\$200,000	None		\$200,000
2022 29		\$1,600	000.82				None	\$0,600	
2023         30         4,800         27,133         371,101         31,933         371,101           2024         31         4,800         32,447         442,837         37,247         442,837           2026         33         4,800         32,447         483,064         40,227         483,064           2027         34         4,800         38,645         526,509         43,445         526,509           2028         35         4,800         42,121         573,429         46,921         573,429           2029         36         4,800         49,928         678,832         54,728         678,832           2031         38         4,800         49,928         678,832         54,728         678,832           2031         38         4,800         49,928         678,832         54,728         678,832           2031         38         4,800         59,055         801,774         63,835         801,774           2033         4,800         59,055         801,774         63,835         801,774           2033         4,800         80,677         945,173         74,457         945,173           2034         41         4,800									
2024   31   4,800   29,688   405,590   34,488   405,590   2025   32   4,800   35,427   442,837   37,247   442,837   37,247   442,837   37,247   442,837   37,247   442,837   37,247   442,837   37,247   442,837   37,247   442,837   37,247   442,837   37,247   442,837   37,247   442,837   37,247   442,837   37,247   45,069   34,445   526,509   43,445   526,509   43,445   526,509   43,445   526,509   43,445   526,509   43,445   526,509   43,445   526,509   43,445   526,509   43,445   526,509   43,445   526,509   43,445   526,509   43,445   526,509   43,445   526,509   43,445   526,509   43,445   526,509   43,445   526,509   43,445   526,509   43,445   526,509   43,480   54,800   54,801   59,035   581,774   63,835   801,774   801,77						,			
2025 32									
2026 33									
2027 34						· · · · · · · · · · · · · · · · · · ·			
2028 35									
2029 36									
2030 37									
2031   38   4,800   54,307   737,939   59,107   737,939   2032   39   4,800   59,035   801,774   63,835   801,774   2033   40   4,800   69,657   801,774   63,835   801,774   2034   41   4,800   69,657   945,173   74,457   945,173   2035   42   4,800   75,614   1,025,587   80,414   1,025,587   2036   43   4,800   82,047   1,112,434   86,847   1,112,434   2037   44   4,800   88,995   1,206,228   93,795   1,206,228   2038   45   4,800   104,602   1,416,929   109,402   1,416,929   2040   47   4,800   113,354   1,535,083   2041   48   4,800   122,807   1,662,690   127,607   1,662,690   2042   49   4,800   133,015   1,800,505   137,815   1,800,505   2043   50   4,800   144,040   1,949,345   2044   51   4,800   155,948   2,110,093   160,748   2,110,093   2045   52   4,800   182,696   2,471,196   187,496   2,471,196   2046   53   4,800   182,696   2,471,196   187,496   2,471,196   2047   54   4,800   197,696   2,673,692   202,496   2,673,692   2048   55   4,800   231,391   3,128,578   2059   56   4,800   231,391   3,128,578   2050   57   4,800   250,286   3,383,665   2051   58   4,800   270,693   3,659,158   275,493   3,695,158   2052   59   4,800   231,391   3,128,578   2053   60   4,800   316,535   4,278,026   3374,805   4,278,026   2054   61   4,800   370,005   4,999,873   374,805   4,278,026   2055   62   4,800   390,990   5,404,663   404,790   5,404,663   2057   64   4,800   342,242   4,625,068   347,042   4,625,068   2057   64   4,800   342,342   4,625,068   347,042   4,625,068   2057   64   4,800   342,342   4,625,068   347,042   4,625,068   2057   64   4,800   342,342   4,625,068   347,042   4,625,068   2057   64   4,800   342,342   4,625,068   347,042   4,625,068   2057   64   4,800   342,342   4,625,068   347,042   4,625,068   2057   64   4,800   342,342   4,625,068   347,042   4,625,068   2057   64   4,800   342,342   4,625,068   347,042   4,625,068   2057   64   4,800   342,342   4,625,068   347,042   4,625,068   2058   65   4,800   342,342   4,625,068   347,042   4,625,068   2058   65   4,800   342,342									
2032 39	2030 37	4,800	49,928			678,832		54,728	678,832
2032 39	2031 38	4,800	54,307			737,939		59,107	737,939
2034 41   4,800   69,657   945,173   74,457   945,173   2035 42   4,800   75,614   1,025,587   80,414   1,025,587   2036 43   4,800   82,047   1,112,434   86,847   1,112,434   2037 44   4,800   88,995   1,206,228   93,795   1,206,228   2038 45   4,800   96,498   1,307,527   101,298   1,307,527   2039 46   4,800   104,602   1,416,929   109,402   1,416,929   2040 47   4,800   113,354   1,535,083   118,154   1,535,083   2041 48   4,800   122,807   1,662,690   127,607   1,662,690   2042 49   4,800   133,015   1,800,505   137,815   1,800,505   2043 50   4,800   144,040   1,949,345   148,840   1,949,345   2044 51   4,800   155,948   2,110,093   160,748   2,110,093   2045 52   4,800   168,807   2,2283,700   173,607   2,283,700   2046 53   4,800   13,305   2,223,700   173,607   2,283,700   2047 54   4,800   197,696   2,673,692   202,496   2,673,692   2048 55   4,800   231,391   3,128,578   236,191   3,128,578   2050 57   4,800   230,286   3,383,665   255,086   3,383,665   2051 58   4,800   292,733   3,659,158   275,493   3,659,158   2052 59   4,800   292,733   3,956,690   297,533   3,956,690   2053 60   4,800   340,242   4,625,068   347,042   4,625,068   2054 61   4,800   399,990   5,404,663   340,490   5,404,663   2057 64   4,800   399,990   5,404,663   340,490   5,404,663   2058 65   4,800   399,990   5,404,663   347,042   4,625,068   2057 64   4,800   399,990   5,404,663   347,042   4,625,068   2058 65   4,800   399,990   5,404,663   347,042   4,625,068   2059 66   505,119   \$165,829   6,653,272   2060 67   532,262   170,804   7,014,730   361,488   7,014,730   2061 68   561,178   175,928   7,399,980   385,250   7,399,980   2062 69   591,998   181,206   7,810,772   410,792   7,810,772   2063 70   624,862   186,642   8,248,991   438,219   8,248,991   2066 73   373,280   203,349   9,749,324   533,330   9,749,324   2067 74   779,946   210,068   10,319,202   569,878   10,319,202   2068 75   825,556   216,570   10,928,369   60,916   10,5928,369   2069 76   874,270   222,861   11,579,777   651,400   11,579,777	2032 39	4,800	59,035			801,774		63,835	801,774
2034 41   4,800   69,657   945,173   74,457   945,173   2035 42   4,800   75,614   1,025,587   80,414   1,025,587   2036 43   4,800   82,047   1,112,434   86,847   1,112,434   2037 44   4,800   88,995   1,206,228   93,795   1,206,228   2038 45   4,800   96,498   1,307,527   101,298   1,307,527   2039 46   4,800   104,602   1,416,929   109,402   1,416,929   2040 47   4,800   113,354   1,535,083   118,154   1,535,083   2041 48   4,800   122,807   1,662,690   127,607   1,662,690   2042 49   4,800   133,015   1,800,505   137,815   1,800,505   2043 50   4,800   144,040   1,949,345   148,840   1,949,345   2044 51   4,800   155,948   2,110,093   160,748   2,110,093   2045 52   4,800   168,807   2,2283,700   173,607   2,283,700   2046 53   4,800   13,305   2,223,700   173,607   2,283,700   2047 54   4,800   197,696   2,673,692   202,496   2,673,692   2048 55   4,800   231,391   3,128,578   236,191   3,128,578   2050 57   4,800   230,286   3,383,665   255,086   3,383,665   2051 58   4,800   292,733   3,659,158   275,493   3,659,158   2052 59   4,800   292,733   3,956,690   297,533   3,956,690   2053 60   4,800   340,242   4,625,068   347,042   4,625,068   2054 61   4,800   399,990   5,404,663   340,490   5,404,663   2057 64   4,800   399,990   5,404,663   340,490   5,404,663   2058 65   4,800   399,990   5,404,663   347,042   4,625,068   2057 64   4,800   399,990   5,404,663   347,042   4,625,068   2058 65   4,800   399,990   5,404,663   347,042   4,625,068   2059 66   505,119   \$165,829   6,653,272   2060 67   532,262   170,804   7,014,730   361,488   7,014,730   2061 68   561,178   175,928   7,399,980   385,250   7,399,980   2062 69   591,998   181,206   7,810,772   410,792   7,810,772   2063 70   624,862   186,642   8,248,991   438,219   8,248,991   2066 73   373,280   203,349   9,749,324   533,330   9,749,324   2067 74   779,946   210,068   10,319,202   569,878   10,319,202   2068 75   825,556   216,570   10,928,369   60,916   10,5928,369   2069 76   874,270   222,861   11,579,777   651,400   11,579,777	2033 40	4,800	64,142			870,716		68,942	870,716
2035 42									
2036   43   4,800   82,047   1,112,434   86,847   1,112,434   2037   44   4,800   88,995   1,206,228   93,795   1,206,228   2038   45   4,800   96,498   1,307,527   101,298   1,307,527   2039   46   4,800   104,602   1,416,929   109,402   1,416,929   2040   47   4,800   113,354   1,535,083   118,154   1,535,083   2041   48   4,800   122,807   1,662,690   127,607   1,662,690   2042   49   4,800   133,015   1,800,505   137,815   1,800,505   2043   50   4,800   144,040   1,949,345   148,840   1,949,345   2044   51   4,800   155,948   2,110,093   160,748   2,110,093   2045   52   4,800   168,807   2,283,700   173,607   2,283,700   2046   53   4,800   182,696   2,471,196   187,496   2,471,196   2047   54   4,800   197,696   2,673,692   202,496   2,673,692   2048   55   4,800   213,895   2,892,387   218,695   2,892,387   2049   56   4,800   231,391   3,128,578   236,191   3,128,578   2050   57   4,800   230,286   3,383,665   255,086   3,383,665   2051   58   4,800   229,733   3,956,690   297,533   3,956,690   2033   60   4,800   342,242   4,625,068   347,042   4,625,068   2055   63   4,800   332,373   5,841,836   437,173   5,841,836   2057   64   4,800   342,242   4,625,068   347,042   4,625,068   2058   65   4,800   399,990   5,404,663   404,790   5,404,663   2058   65   4,800   399,990   5,404,663   404,790   5,404,663   2058   65   4,800   399,990   5,404,663   404,790   5,404,663   2058   65   4,800   399,990   5,404,663   404,790   5,404,663   2056   67   532,622   170,804   7,014,730   361,488   7,014,730   2061   68   561,178   175,928   7,399,80   385,250   7,399,80   2065   72   697,334   198,009   9,749,324   438,219   2,488,91   2066   73   737,280   203,049   9,749,324   533,330   9,749,324   2067   74   779,946   210,068   10,319,202   569,878   10,319,202   2069   76   874,270   222,861   11,579,777   651,409   11,579,777   651,409   11,579,777   651,409   11,579,777   651,409   11,579,777   651,409   11,579,777   651,409   11,579,777   651,409   11,579,777   651,409   11,579,777   651,409   11,579,77									
2037 44						1 112 434		· · · · · · · · · · · · · · · · · · ·	
2038 45									
2039   46   4,800   104,602   1,416,929   109,402   1,416,929   2040   47   4,800   113,354   1,535,083   118,154   1,535,083   136,055   137,815   1,800,050   1,949,337   1,249,045   1,24									
2040 47         4,800         113,354         1,535,083         118,154         1,535,083           2041 48         4,800         122,807         1,662,690         127,607         1,662,690           2042 49         4,800         133,015         1,800,505         137,815         1,800,505           2043 50         4,800         144,040         1,949,345         148,840         1,949,345           2044 51         4,800         155,948         2,110,093         160,748         2,110,093           2045 52         4,800         182,696         2,2471,196         187,496         2,283,700           2047 54         4,800         197,696         2,673,692         202,496         2,673,692           2048 55         4,800         213,895         2,892,387         218,695         2,892,387           2049 56         4,800         231,391         3,128,578         236,191         3,128,578           2050 57         4,800         250,286         3,383,665         255,086         3,383,665           2051 58         4,800         270,693         3,659,158         275,493         3,659,158           2052 59         4,800         316,535         4,278,026         321,335         4,278,026									
2041 48         4,800         122,807         1,662,690         127,607         1,662,690           2042 49         4,800         133,015         1,800,505         137,815         1,800,505           2043 50         4,800         144,040         1,949,345         148,840         1,949,345           2044 51         4,800         168,807         2,110,093         160,748         2,110,093           2045 52         4,800         182,696         2,471,196         187,496         2,471,196           2047 54         4,800         197,696         2,673,692         202,496         2,673,692           2048 55         4,800         213,895         2,892,387         218,695         2,892,387           2049 56         4,800         250,286         3,383,665         225,086         3,383,665           2051 57         4,800         270,693         3,659,158         275,493         3,659,158           2052 59         4,800         292,733         3,956,690         297,533         3,956,690           2053 60         4,800         316,535         4,278,026         321,335         4,278,026           2054 61         4,800         370,005         4,999,873         374,805         4,999,873									
2042 49         4,800         133,015         1,800,505         137,815         1,800,505           2043 50         4,800         144,040         1,949,345         148,840         1,949,345           2044 51         4,800         155,948         2,110,093         160,748         2,110,093           2045 52         4,800         168,807         2,283,700         173,607         2,283,700           2046 53         4,800         182,696         2,471,196         187,496         2,471,196           2047 54         4,800         197,696         2,673,692         202,496         2,673,692           2048 55         4,800         231,391         3,128,578         236,191         3,128,578           2050 57         4,800         250,286         3,383,665         255,086         3,383,665         255,086         3,383,665         255,086         3,383,665         255,086         3,383,665         255,086         3,383,665         255,086         3,383,665         255,086         3,383,665         255,086         3,383,665         255,086         3,383,665         255,086         3,383,665         255,086         3,383,665         255,086         3,383,665         255,086         3,21,333         4,278,026         321,333 <td< td=""><td></td><td>· · · · · · · · · · · · · · · · · · ·</td><td></td><td></td><td></td><td></td><td></td><td>· · · · · · · · · · · · · · · · · · ·</td><td></td></td<>		· · · · · · · · · · · · · · · · · · ·						· · · · · · · · · · · · · · · · · · ·	
2043         50         4,800         144,040         1,949,345         148,840         1,949,345           2044         51         4,800         155,948         2,110,093         160,748         2,110,093           2045         52         4,800         168,807         2,283,700         173,607         2,283,700           2046         53         4,800         182,696         2,471,196         187,496         2,471,196           2047         54         4,800         197,696         2,673,692         202,496         2,673,692           2048         55         4,800         213,895         2,892,387         218,695         2,892,387           2049         56         4,800         231,391         3,128,578         236,191         3,128,578           2050         57         4,800         250,286         3,383,665         255,086         3,383,665           2051         58         4,800         292,733         3,956,690         297,533         3,659,158           2052         59         4,800         342,242         4,625,068         347,042         4,625,068           2054         61         4,800         399,990         5,404,663         404,790         5									
2044 51         4,800         155,948         2,110,093         160,748         2,110,093           2045 52         4,800         168,807         2,283,700         173,607         2,283,700           2046 53         4,800         182,696         2,471,196         187,496         2,471,196           2047 54         4,800         197,696         2,673,692         202,496         2,673,692           2048 55         4,800         231,391         3,128,578         236,191         3,128,578           2050 57         4,800         250,286         3,838,665         255,086         3,383,665           2051 58         4,800         292,733         3,956,690         297,533         3,659,158           2052 59         4,800         316,535         4,278,026         321,335         4,278,026           2054 61         4,800         342,242         4,625,068         347,042         4,625,068           2055 62         4,800         370,005         4,999,873         374,805         4,999,873           2056 63         4,800         399,990         5,404,663         404,790         5,404,663           2057 64         4,800         432,373         5,841,836         437,1173         5,841,836									
2045 52         4,800         168,807         2,283,700         173,607         2,283,700           2046 53         4,800         182,696         2,471,196         187,496         2,471,196           2047 54         4,800         197,696         2,673,692         202,496         2,673,692           2048 55         4,800         213,895         2,892,387         218,695         2,892,387           2049 56         4,800         231,391         3,128,578         236,191         3,128,578           2050 57         4,800         250,286         3,383,665         255,086         3,383,665           2051 58         4,800         270,693         3,659,158         275,493         3,659,158           2052 59         4,800         292,733         3,956,690         297,533         3,956,690           2053 60         4,800         316,535         4,278,026         321,335         4,278,026           2054 61         4,800         342,242         4,625,068         347,042         4,625,068           2055 62         4,800         370,005         4,999,873         374,805         4,999,873           2056 63         4,800         432,373         5,841,836         437,173         5,841,836									
2046         53         4,800         182,696         2,471,196         187,496         2,471,196           2047         54         4,800         197,696         2,673,692         202,496         2,673,692           2048         55         4,800         231,395         2,892,387         218,695         2,892,387           2050         57         4,800         250,286         3,128,578         236,191         3,128,578           2050         57         4,800         250,286         3,383,665         255,086         3,383,665           2051         58         4,800         270,693         3,659,158         275,493         3,659,158           2052         59         4,800         292,733         3,956,690         297,533         3,956,690           2053         60         4,800         342,242         4,625,068         347,042         4,625,068           2054         61         4,800         370,005         4,999,873         374,805         4,999,873           2056         62         4,800         370,005         4,999,873         374,805         4,999,873           2057         64         4,800         432,373         5,841,836         437,173         5									
2047 54         4,800         197,696         2,673,692         202,496         2,673,692           2048 55         4,800         213,895         2,892,387         218,695         2,892,387           2049 56         4,800         231,391         3,128,578         236,191         3,128,578           2050 57         4,800         250,286         3,383,665         255,086         3,383,665           2051 58         4,800         270,693         3,659,158         275,493         3,659,158           2052 59         4,800         316,535         4,278,026         321,335         4,278,026           2054 61         4,800         342,242         4,625,068         347,042         4,625,068           2055 62         4,800         370,005         4,999,873         374,805         4,999,873           2056 63         4,800         342,373         5,841,836         437,173         5,841,836           2057 64         4,800         432,373         5,841,836         437,173         5,841,836           2057 66         505,119         \$165,829         6,653,272         339,289         6,653,272           2060 67         532,262         170,804         7,014,730         361,458         7,014,730 <td></td> <td></td> <td></td> <td></td> <td></td> <td>2,283,700</td> <td></td> <td></td> <td>2,283,700</td>						2,283,700			2,283,700
2048 55         4,800         213,895         2,892,387         218,695         2,892,387           2049 56         4,800         231,391         3,128,578         236,191         3,128,578           2050 57         4,800         250,286         3,383,665         255,086         3,383,665           2051 58         4,800         270,693         3,659,158         275,493         3,659,158           2052 59         4,800         316,535         4,278,026         321,335         4,278,026           2054 61         4,800         342,242         4,625,068         347,042         4,625,068           2055 62         4,800         370,005         4,999,873         374,805         4,999,873           2056 63         4,800         342,373         5,404,663         404,790         5,404,663           2057 64         4,800         432,373         5,841,836         437,173         5,841,836           2058 65         4,800         467,347         6,313,983         472,147         6,313,983           Retirement         2059 66         505,119         \$165,829         6,653,272         339,289         6,653,272           2060 67         532,262         170,804         7,014,730         361,458 </td <td></td> <td></td> <td>182,696</td> <td></td> <td></td> <td>2,471,196</td> <td></td> <td>187,496</td> <td></td>			182,696			2,471,196		187,496	
2049 56         4,800         231,391         3,128,578         236,191         3,128,578           2050 57         4,800         250,286         3,383,665         255,086         3,383,665           2051 58         4,800         270,693         3,659,158         275,493         3,659,158           2052 59         4,800         292,733         3,956,690         297,533         3,956,690           2053 60         4,800         316,535         4,278,026         321,335         4,278,026           2054 61         4,800         342,242         4,625,068         347,042         4,625,068           2055 62         4,800         370,005         4,999,873         374,805         4,999,873           2056 63         4,800         399,990         5,404,663         404,790         5,404,663           2057 64         4,800         432,373         5,841,836         437,173         5,841,836           2058 65         4,800         467,347         6,313,983         472,147         6,313,983           Retirement         2059 66         505,119         \$165,829         6,653,272         339,289         6,653,272           2060 67         532,262         170,804         7,014,730         361,458 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td>2,673,692</td> <td></td> <td></td> <td></td>						2,673,692			
2050 57         4,800         250,286         3,383,665         255,086         3,383,665           2051 58         4,800         270,693         3,659,158         275,493         3,659,158           2052 59         4,800         292,733         3,956,690         297,533         3,956,690           2053 60         4,800         316,535         4,278,026         321,335         4,278,026           2054 61         4,800         342,242         4,625,068         347,042         4,625,068           2055 62         4,800         370,005         4,999,873         374,805         4,999,873           2056 63         4,800         399,990         5,404,663         404,790         5,404,663           2057 64         4,800         432,373         5,841,836         437,173         5,841,836           2058 65         4,800         467,347         6,313,983         472,147         6,313,983           Retirement         2059 66         505,119         \$165,829         6,653,272         339,289         6,653,272           2060 67         532,262         170,804         7,014,730         361,458         7,014,730           2061 68         561,178         175,928         7,399,980         385,250	2048 55	4,800	213,895					218,695	2,892,387
2051 58         4,800         270,693         3,659,158         275,493         3,659,158           2052 59         4,800         292,733         3,956,690         297,533         3,956,690           2053 60         4,800         316,535         4,278,026         321,335         4,278,026           2054 61         4,800         342,242         4,625,068         347,042         4,625,068           2055 62         4,800         370,005         4,999,873         374,805         4,999,873           2056 63         4,800         399,990         5,404,663         404,790         5,404,663           2057 64         4,800         432,373         5,841,836         437,173         5,841,836           2058 65         4,800         467,347         6,313,983         472,147         6,313,983           Retirement         2059 66         505,119         \$165,829         6,653,272         339,289         6,653,272           2060 67         532,262         170,804         7,014,730         361,458         7,014,730           2061 68         561,178         175,928         7,399,980         385,250         7,399,980           2062 69         591,998         181,206         7,810,772         410,7						3,128,578		236,191	3,128,578
2052 59         4,800         292,733         3,956,690         297,533         3,956,690           2053 60         4,800         316,535         4,278,026         321,335         4,278,026           2054 61         4,800         342,242         4,625,068         347,042         4,625,068           2055 62         4,800         370,005         4,999,873         374,805         4,999,873           2056 63         4,800         399,990         5,404,663         404,790         5,404,663           2057 64         4,800         432,373         5,841,836         437,173         5,841,836           2058 65         4,800         467,347         6,313,983         472,147         6,313,983           Retirement         2059 66         505,119         \$165,829         6,653,272         339,289         6,653,272           2060 67         532,262         170,804         7,014,730         361,458         7,014,730           2061 68         561,178         175,928         7,399,980         385,250         7,399,980           2062 69         591,998         181,206         7,810,772         410,792         7,810,772           2063 70         624,862         186,642         8,248,991         438	2050 57	4,800	250,286			3,383,665		255,086	3,383,665
2052 59         4,800         292,733         3,956,690         297,533         3,956,690           2053 60         4,800         316,535         4,278,026         321,335         4,278,026           2054 61         4,800         342,242         4,625,068         347,042         4,625,068           2055 62         4,800         370,005         4,999,873         374,805         4,999,873           2056 63         4,800         399,990         5,404,663         404,790         5,404,663           2057 64         4,800         432,373         5,841,836         437,173         5,841,836           2058 65         4,800         467,347         6,313,983         472,147         6,313,983           Retirement         2059 66         505,119         \$165,829         6,653,272         339,289         6,653,272           2060 67         532,262         170,804         7,014,730         361,458         7,014,730           2061 68         561,178         175,928         7,399,980         385,250         7,399,980           2062 69         591,998         181,206         7,810,772         410,792         7,810,772           2063 70         624,862         186,642         8,248,991         438	2051 58	4.800	270.693			3.659.158		275.493	3,659,158
2053 60         4,800         316,535         4,278,026         321,335         4,278,026           2054 61         4,800         342,242         4,625,068         347,042         4,625,068           2055 62         4,800         370,005         4,999,873         374,805         4,999,873           2056 63         4,800         399,990         5,404,663         404,790         5,404,663           2057 64         4,800         432,373         5,841,836         437,173         5,841,836           2058 65         4,800         467,347         6,313,983         472,147         6,313,983           Retirement         2059 66         505,119         \$165,829         6,653,272         339,289         6,653,272           2060 67         532,262         170,804         7,014,730         361,458         7,014,730           2061 68         561,178         175,928         7,399,980         385,250         7,399,980           2062 69         591,998         181,206         7,810,772         410,792         7,810,772           2063 70         624,862         186,642         8,248,991         438,219         8,248,991           2065 72         697,334         198,009         9,215,994         4									
2054 61         4,800         342,242         4,625,068         347,042         4,625,068           2055 62         4,800         370,005         4,999,873         374,805         4,999,873           2056 63         4,800         399,990         5,404,663         404,790         5,404,663           2057 64         4,800         432,373         5,841,836         437,173         5,841,836           2058 65         4,800         467,347         6,313,983         472,147         6,313,983           Retirement         2059 66         505,119         \$165,829         6,653,272         339,289         6,653,272           2060 67         532,262         170,804         7,014,730         361,458         7,014,730           2061 68         561,178         175,928         7,399,980         385,250         7,399,980           2062 69         591,998         181,206         7,810,772         410,792         7,810,772           2063 70         624,862         186,642         8,248,991         438,219         8,248,991           2064 71         659,919         192,242         8,716,669         467,678         8,716,669           2065 72         697,334         198,009         9,215,994 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>									
2055 62       4,800       370,005       4,999,873       374,805       4,999,873         2056 63       4,800       399,990       5,404,663       404,790       5,404,663         2057 64       4,800       432,373       5,841,836       437,173       5,841,836         2058 65       4,800       467,347       6,313,983       472,147       6,313,983         Retirement       2059 66       505,119       \$165,829       6,653,272       339,289       6,653,272         2060 67       532,262       170,804       7,014,730       361,458       7,014,730         2061 68       561,178       175,928       7,399,980       385,250       7,399,980         2062 69       591,998       181,206       7,810,772       410,792       7,810,772         2063 70       624,862       186,642       8,248,991       438,219       8,248,991         2064 71       659,919       192,242       8,716,669       467,678       8,716,669         2065 72       697,334       198,009       9,215,994       499,325       9,215,994         2066 73       737,280       203,949       9,749,324       533,330       9,749,324         2067 74       779,946       210,068									
2056         63         4,800         399,990         5,404,663         404,790         5,404,663           2057         64         4,800         432,373         5,841,836         437,173         5,841,836           2058         65         4,800         467,347         6,313,983         472,147         6,313,983           Retirement         2059         66         505,119         \$165,829         6,653,272         339,289         6,653,272           2060         67         532,262         170,804         7,014,730         361,458         7,014,730           2061         68         561,178         175,928         7,399,980         385,250         7,399,980           2062         69         591,998         181,206         7,810,772         410,792         7,810,772           2063         70         624,862         186,642         8,248,991         438,219         8,248,991           2064         71         659,919         192,242         8,716,669         467,678         8,716,669           2065         72         697,334         198,009         9,215,994         499,325         9,215,994           2066         73         737,280         203,949         9,749,32									
2057 64         4,800         432,373         5,841,836         437,173         5,841,836           2058 65         4,800         467,347         6,313,983         472,147         6,313,983           Retirement         2059 66         505,119         \$165,829         6,653,272         339,289         6,653,272           2060 67         532,262         170,804         7,014,730         361,458         7,014,730           2061 68         561,178         175,928         7,399,980         385,250         7,399,980           2062 69         591,998         181,206         7,810,772         410,792         7,810,772           2063 70         624,862         186,642         8,248,991         438,219         8,248,991           2064 71         659,919         192,242         8,716,669         467,678         8,716,669           2065 72         697,334         198,009         9,215,994         499,325         9,215,994           2066 73         737,280         203,949         9,749,324         533,330         9,749,324           2067 74         779,946         210,068         10,319,202         569,878         10,319,202           2068 75         825,536         216,370         10,928,369								· · · · · · · · · · · · · · · · · · ·	
2058 65 Retirement       4,800       467,347       6,313,983       472,147       6,313,983         Retirement       2059 66       505,119       \$165,829       6,653,272       339,289       6,653,272         2060 67       532,262       170,804       7,014,730       361,458       7,014,730         2061 68       561,178       175,928       7,399,980       385,250       7,399,980         2062 69       591,998       181,206       7,810,772       410,792       7,810,772         2063 70       624,862       186,642       8,248,991       438,219       8,248,991         2064 71       659,919       192,242       8,716,669       467,678       8,716,669         2065 72       697,334       198,009       9,215,994       499,325       9,215,994         2066 73       737,280       203,949       9,749,324       533,330       9,749,324         2067 74       779,946       210,068       10,319,202       569,878       10,319,202         2068 75       825,536       216,370       10,928,369       609,167       10,928,369         2069 76       874,270       222,861       11,579,777       651,409       11,579,777									
Retirement         2059 66         505,119         \$165,829         6,653,272         339,289         6,653,272           2060 67         532,262         170,804         7,014,730         361,458         7,014,730           2061 68         561,178         175,928         7,399,980         385,250         7,399,980           2062 69         591,998         181,206         7,810,772         410,792         7,810,772           2063 70         624,862         186,642         8,248,991         438,219         8,248,991           2064 71         659,919         192,242         8,716,669         467,678         8,716,669           2065 72         697,334         198,009         9,215,994         499,325         9,215,994           2066 73         737,280         203,949         9,749,324         533,330         9,749,324           2067 74         779,946         210,068         10,319,202         569,878         10,319,202           2068 75         825,536         216,370         10,928,369         609,167         10,928,369           2069 76         874,270         222,861         11,579,777         651,409         11,579,777									6 212 082
2059         66         505,119         \$165,829         6,653,272         339,289         6,653,272           2060         67         532,262         170,804         7,014,730         361,458         7,014,730           2061         68         561,178         175,928         7,399,980         385,250         7,399,980           2062         69         591,998         181,206         7,810,772         410,792         7,810,772           2063         70         624,862         186,642         8,248,991         438,219         8,248,991           2064         71         659,919         192,242         8,716,669         467,678         8,716,669           2065         72         697,334         198,009         9,215,994         499,325         9,215,994           2066         73         737,280         203,949         9,749,324         533,330         9,749,324           2067         74         779,946         210,068         10,319,202         569,878         10,319,202           2068         75         825,536         216,370         10,928,369         609,167         10,928,369           2069         76         874,270         222,861         11,579,777 <t< td=""><td></td><td><del></del></td><td>707,547</td><td></td><td></td><td>0,515,765</td><td></td><td>7/2,17/</td><td>0,515,765</td></t<>		<del></del>	707,547			0,515,765		7/2,17/	0,515,765
2060 67         532,262         170,804         7,014,730         361,458         7,014,730           2061 68         561,178         175,928         7,399,980         385,250         7,399,980           2062 69         591,998         181,206         7,810,772         410,792         7,810,772           2063 70         624,862         186,642         8,248,991         438,219         8,248,991           2064 71         659,919         192,242         8,716,669         467,678         8,716,669           2065 72         697,334         198,009         9,215,994         499,325         9,215,994           2066 73         737,280         203,949         9,749,324         533,330         9,749,324           2067 74         779,946         210,068         10,319,202         569,878         10,319,202           2068 75         825,536         216,370         10,928,369         609,167         10,928,369           2069 76         874,270         222,861         11,579,777         651,409         11,579,777			505 110	\$165.820		6 653 272	<u></u>	330 280	6 653 272
2061 68         561,178         175,928         7,399,980         385,250         7,399,980           2062 69         591,998         181,206         7,810,772         410,792         7,810,772           2063 70         624,862         186,642         8,248,991         438,219         8,248,991           2064 71         659,919         192,242         8,716,669         467,678         8,716,669           2065 72         697,334         198,009         9,215,994         499,325         9,215,994           2066 73         737,280         203,949         9,749,324         533,330         9,749,324           2067 74         779,946         210,068         10,319,202         569,878         10,319,202           2068 75         825,536         216,370         10,928,369         609,167         10,928,369           2069 76         874,270         222,861         11,579,777         651,409         11,579,777									
2062       69       591,998       181,206       7,810,772       410,792       7,810,772         2063       70       624,862       186,642       8,248,991       438,219       8,248,991         2064       71       659,919       192,242       8,716,669       467,678       8,716,669         2065       72       697,334       198,009       9,215,994       499,325       9,215,994         2066       73       737,280       203,949       9,749,324       533,330       9,749,324         2067       74       779,946       210,068       10,319,202       569,878       10,319,202         2068       75       825,536       216,370       10,928,369       609,167       10,928,369         2069       76       874,270       222,861       11,579,777       651,409       11,579,777									
2063       70       624,862       186,642       8,248,991       438,219       8,248,991         2064       71       659,919       192,242       8,716,669       467,678       8,716,669         2065       72       697,334       198,009       9,215,994       499,325       9,215,994         2066       73       737,280       203,949       9,749,324       533,330       9,749,324         2067       74       779,946       210,068       10,319,202       569,878       10,319,202         2068       75       825,536       216,370       10,928,369       609,167       10,928,369         2069       76       874,270       222,861       11,579,777       651,409       11,579,777									
2064       71       659,919       192,242       8,716,669       467,678       8,716,669         2065       72       697,334       198,009       9,215,994       499,325       9,215,994         2066       73       737,280       203,949       9,749,324       533,330       9,749,324         2067       74       779,946       210,068       10,319,202       569,878       10,319,202         2068       75       825,536       216,370       10,928,369       609,167       10,928,369         2069       76       874,270       222,861       11,579,777       651,409       11,579,777									
2065     72     697,334     198,009     9,215,994     499,325     9,215,994       2066     73     737,280     203,949     9,749,324     533,330     9,749,324       2067     74     779,946     210,068     10,319,202     569,878     10,319,202       2068     75     825,536     216,370     10,928,369     609,167     10,928,369       2069     76     874,270     222,861     11,579,777     651,409     11,579,777									
2066 73       737,280       203,949       9,749,324       533,330       9,749,324         2067 74       779,946       210,068       10,319,202       569,878       10,319,202         2068 75       825,536       216,370       10,928,369       609,167       10,928,369         2069 76       874,270       222,861       11,579,777       651,409       11,579,777									
2067     74     779,946     210,068     10,319,202     569,878     10,319,202       2068     75     825,536     216,370     10,928,369     609,167     10,928,369       2069     76     874,270     222,861     11,579,777     651,409     11,579,777						9,215,994		499,325	
2068 75     825,536     216,370     10,928,369     609,167     10,928,369       2069 76     874,270     222,861     11,579,777     651,409     11,579,777	2066 73			203,949		, ,		533,330	
2069 76 874,270 222,861 11,579,777 651,409 11,579,777									
				216,370				609,167	
1 2070 77 026 382 220 547 12 276 612 606 826 12 276 612			874,270	222,861				651,409	
2010 11 920,330 12,2/0,013   090,630 12,2/0,013	2070 77		926,382	229,547		12,276,613		696,836	12,276,613

HighTower Bellevue -

#### **B** Scenario

Now   S300,000   None   S300,000   S8,600   S300,000   S8,600	Year Age	Income & Contrib.	Portfolio Growth	Expense Annual Sch	es Portfolio Balance	Other Assets	Account Growth	Net Worth
2021 28								
2022 29		\$1,600	\$7,000			None	\$8,600	
2023         30         4,800         23,450         363,252         28,250         363,252           2024         31         4,800         27,544         425,823         32,344         425,823           2026         33         4,800         27,544         425,823         32,344         425,823           2027         34         4,800         32,230         497,461         37,030         497,461           2028         35         4,800         34,822         537,083         39,622         537,083           2029         36         4,800         37,596         579,479         42,296         579,479           2030         37         4,800         40,564         624,843         45,364         624,843           2031         38         4,800         41,7137         725,319         51,937         725,319           2034         44         4,800         50,772         780,891         55,572         780,891           2034         44         4,800         54,662         840,353         59,462         840,353           2035         42         4,800         38,825         903,778         63,625         903,778           2036 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>								
2024   31								
2025 32								
2026 33								
2027 34								
2028   35   4,800   34,822   537,083   39,022   537,083   2025   537,083   2030   37   4,800   40,564   624,843   45,364   624,843   45,364   624,843   45,364   624,843   45,364   624,843   45,364   624,843   45,364   624,843   45,364   624,843   45,364   624,843   48,800   47,137   725,319   51,937   725,319   7								
2029 36								
2030 37								
2031   38   4,800   43,739   673,382   48,539   673,382   2032   39   4,800   47,137   725,319   51,937   725,319   2033   40   4,800   50,772   780,891   55,572   780,891   2034   41   4,800   54,662   840,353   59,462   840,353   2035   42   4,800   58,825   903,978   63,625   903,978   2036   43   4,800   63,278   972,056   68,078   972,056   2037   44   4,800   68,044   1,044,900   72,844   1,044,900   2038   45   4,800   73,143   1,122,843   77,943   1,122,843   2039   46   4,800   78,599   1,206,242   83,399   1,206,242   2040   47   4,800   84,437   1,295,479   89,237   1,295,479   2041   48   4,800   90,684   1,390,63   95,484   1,390,963   2042   49   4,800   97,367   1,493,130   102,167   1,493,130   2043   50   4,800   104,519   1,602,450   109,319   1,602,450   2044   51   4,800   112,172   1,719,421   116,972   1,719,421   2044   51   4,800   120,360   1,844,581   125,160   1,844,581   2046   53   4,800   129,121   1,978,501   133,921   1,978,501   2047   54   4,800   138,495   2,121,796   143,295   2,121,796   2048   55   4,800   159,259   2,439,180   164,059   2,439,180   2050   57   4,800   183,031   2,802,554   187,831   2,802,554   2053   60   4,800   225,301   3,448,680   230,101   3,448,680   2055   62   4,800   224,408   3,694,888   246,208   3,694,888   2056   63   4,800   225,301   3,448,680   230,101   3,448,680   2057   64   4,800   277,083   4,240,213   281,883   4,240,213   2059   66   317,928   \$165,829   4,693,927   152,099   4,693,927   2060   67   328,575   170,804   4,851,698   157,771   4,851,698   2061   68   339,619   175,928   5,015,388   2056   67   340,143   203,949   5,932,256   197,485   5,932,256   2067   74   445,528   210,068   6,572,385   211,688   6,572,385   2067   74   445,528   210,068   6,572,385   211,688   6,572,385   2069   76   444,549   222,861   6,572,385   211,688   6,572,385   2069   76   444,549   222,861   6,572,385   211,689   211,252   216,370   2069   76   444,549   222,861   6,572,385   221,688   6,572,385   2069   76   444,549   222,861   6,572,3								
2032 39			· · · · · · · · · · · · · · · · · · ·					
2033   40   4,800   50,772   780,891   55,572   780,891   2034   41   4,800   54,662   840,353   59,462   840,353   2035   42   4,800   58,825   903,978   63,625   903,978   1,122,843								
2034 41   4,800   54,662   840,353   59,462   840,353   2035 42   4,800   58,825   903,978   63,625   903,978   63,625   903,978   63,625   903,978   63,625   903,978   63,625   903,978   63,625   903,978   63,625   903,978   63,625   903,978   63,625   903,978   63,625   903,978   63,625   903,978   63,625   903,978   63,625   903,978   63,625   903,978   63,625   903,978   72,844   1,044,900   72,844   1,044,900   72,844   1,044,900   72,844   1,044,900   72,844   1,044,900   72,844   1,044,900   72,844   1,044,900   72,844   1,044,900   72,844   1,044,900   72,844   1,044,900   72,844   1,22,843   77,943   1,122,843   77,943   1,122,843   77,943   1,122,843   77,943   1,2293,479   89,237   1,295,479   89,237   1,295,479   89,237   1,295,479   89,237   1,295,479   89,237   1,295,479   89,237   1,295,479   89,237   1,295,479   89,237   1,295,479   89,237   1,295,479   89,237   1,295,479   89,237   1,295,479   89,237   1,295,479   89,237   1,295,479								
2035 42								
2036 43         4,800         63,278         972,056         68,078         972,056           2037 44         4,800         68,044         1,044,900         72,844         1,044,900           2038 45         4,800         78,599         1,206,242         83,399         1,206,242           2040 47         4,800         84,437         1,295,479         89,237         1,295,479           2041 48         4,800         97,367         1,493,130         102,167         1,493,130           2042 49         4,800         104,519         1,602,450         109,319         1,602,450           2044 51         4,800         104,519         1,602,450         109,319         1,602,450           2044 52         4,800         129,121         1,719,421         116,972         1,719,421           2046 53         4,800         138,495         2,121,796         143,295         2,121,796           2048 55         4,800         184,526         2,275,122         153,326         2,275,122           2048 56         4,800         159,259         2,439,180         164,059         2,439,180           2050 57         4,800         170,743         2,614,723         175,543         2,614,723      <								
2037 44   4,800 68,044							· · · · · · · · · · · · · · · · · · ·	
2038 45								
2039 46   4,800   78,599   1,206,242   83,399   1,206,242								
2040 47								
2041         48         4,800         90,684         1,390,963         95,484         1,390,963           2042         49         4,800         197,367         1,493,130         102,167         1,493,130           2044         51         4,800         104,519         1,602,450         109,319         1,602,450           2044         51         4,800         112,172         1,719,421         116,972         1,719,421           2045         52         4,800         120,360         1,844,581         125,160         1,844,581           2046         53         4,800         129,121         1,978,501         133,921         1,978,501           2047         54         4,800         138,495         2,121,796         143,295         2,121,796           2048         55         4,800         148,526         2,275,122         153,326         2,275,122           2059         57         4,800         159,259         2,439,180         164,059         2,439,180           2050         57         4,800         196,179         3,003,532         200,979         3,003,532           2051         58         4,800         196,179         3,003,532         200,979         3,0								
2042 49         4,800         97,367         1,493,130         102,167         1,493,130           2043 50         4,800         104,519         1,602,450         109,319         1,602,450           2044 51         4,800         112,172         1,719,421         116,972         1,719,421           2045 52         4,800         120,360         1,844,581         125,160         1,844,581           2046 53         4,800         129,121         1,978,501         133,921         1,978,501           2047 54         4,800         138,495         2,121,796         143,295         2,121,796           2048 55         4,800         148,526         2,275,122         153,326         2,275,122           2049 56         4,800         159,259         2,439,180         164,059         2,439,180           2051 58         4,800         170,743         2,614,723         175,543         2,614,723           2051 58         4,800         196,179         3,003,532         205,54         187,831         2,802,554           2052 59         4,800         196,179         3,003,532         200,979         3,003,532           2053 60         4,800         225,301         3,448,680         230,101		· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·					
2043         50         4,800         104,519         1,602,450         109,319         1,602,450           2044         51         4,800         112,172         1,719,421         116,972         1,719,421           2045         52         4,800         120,360         1,844,581         125,160         1,844,581           2046         53         4,800         129,121         1,978,501         133,921         1,978,501           2047         54         4,800         138,495         2,121,796         143,295         2,121,796           2048         55         4,800         148,526         2,275,122         153,326         2,275,122           2049         56         4,800         159,259         2,439,180         164,059         2,439,180           2050         57         4,800         170,743         2,614,723         175,543         2,614,723           2051         58         4,800         183,031         2,802,554         187,831         2,802,554           2052         59         4,800         196,179         3,03,532         200,979         3,003,532           2053         60         4,800         225,301         3,448,680         230,101         3,								
2044 51         4,800         112,172         1,719,421         116,972         1,719,421           2045 52         4,800         120,360         1,844,581         125,160         1,844,581           2046 53         4,800         129,121         1,978,501         133,921         1,978,501           2047 54         4,800         138,495         2,121,796         143,295         2,212,796           2048 55         4,800         148,526         2,275,122         153,326         2,275,122           2049 56         4,800         159,259         2,439,180         164,059         2,439,180           2050 57         4,800         170,743         2,614,723         175,543         2,614,723           2051 58         4,800         183,031         2,802,554         187,831         2,802,554           2052 59         4,800         196,179         3,003,532         200,979         3,003,532           2053 60         4,800         210,247         3,218,580         215,047         3,218,580           2054 61         4,800         225,301         3,448,680         230,101         3,448,680           2055 62         4,800         227,033         4,240,213         281,883         4,240,213								
2045 52         4,800         120,360         1,844,581         125,160         1,844,581           2046 53         4,800         129,121         1,978,501         133,921         1,978,501           2047 54         4,800         138,495         2,121,796         143,295         2,121,796           2048 55         4,800         148,526         2,275,122         153,326         2,275,122           2049 56         4,800         159,259         2,439,180         164,059         2,439,180           2050 57         4,800         183,031         2,614,723         175,543         2,614,723           2051 58         4,800         183,031         2,802,554         187,831         2,802,554           2052 59         4,800         196,179         3,003,532         200,979         3,003,532           2053 60         4,800         210,247         3,218,580         215,047         3,218,580           2054 61         4,800         225,301         3,448,680         230,101         3,448,680           2055 62         4,800         258,642         3,958,330         263,442         3,958,330           2057 64         4,800         277,083         4,240,213         281,883         4,240,213					1 1			
2046         53         4,800         129,121         1,978,501         133,921         1,978,501           2047         54         4,800         138,495         2,121,796         143,295         2,121,796           2048         55         4,800         148,526         2,275,122         153,326         2,275,122           2049         56         4,800         159,259         2,439,180         164,059         2,439,180           2050         57         4,800         170,743         2,614,723         175,543         2,614,723           2051         58         4,800         183,031         2,802,554         187,831         2,802,554           2052         59         4,800         196,179         3,003,532         200,979         3,003,532           2053         60         4,800         196,179         3,018,580         215,047         3,218,580           2054         61         4,800         225,301         3,448,680         230,101         3,448,680           2054         61         4,800         225,301         3,448,680         230,101         3,448,680           2055         62         4,800         227,083         4,240,213         281,883         4								
2047 54         4,800         138,495         2,121,796         143,295         2,121,796           2048 55         4,800         148,526         2,275,122         153,326         2,275,122           2049 56         4,800         159,259         2,439,180         164,059         2,439,180           2050 57         4,800         170,743         2,614,723         175,543         2,614,723           2051 58         4,800         183,031         2,802,554         187,831         2,802,554           2052 59         4,800         196,179         3,003,532         200,979         3,003,532           2053 60         4,800         210,247         3,218,580         215,047         3,218,580           2054 61         4,800         225,301         3,448,680         230,101         3,448,680           2055 62         4,800         241,408         3,694,888         246,208         3,694,888           2056 63         4,800         277,083         4,240,213         281,883         4,240,213           2057 64         4,800         277,083         4,240,213         281,883         4,240,213           2059 66         317,928         \$165,829         4,693,927         152,099         4,693,927	2045 52	4,800	120,360		1,844,581		125,160	1,844,581
2048 55         4,800         148,526         2,275,122         153,326         2,275,122           2049 56         4,800         159,259         2,439,180         164,059         2,439,180           2050 57         4,800         170,743         2,614,723         175,543         2,614,723           2051 58         4,800         183,031         2,802,554         187,831         2,802,554           2052 59         4,800         196,179         3,003,532         200,979         3,003,532           2053 60         4,800         210,247         3,218,580         215,047         3,218,580           2054 61         4,800         225,301         3,448,680         230,101         3,448,680           2055 62         4,800         241,408         3,694,888         246,208         3,694,888           2056 63         4,800         258,642         3,958,330         263,442         3,958,330           2057 64         4,800         296,815         4,541,828         301,615         4,541,828           Retirement         2059 66         317,928         \$165,829         4,693,927         152,099         4,693,927           2060 67         328,575         170,804         4,851,698         157,771 </td <td></td> <td></td> <td></td> <td></td> <td>1,978,501</td> <td></td> <td></td> <td>1,978,501</td>					1,978,501			1,978,501
2049 56         4,800         159,259         2,439,180         164,059         2,439,180           2050 57         4,800         170,743         2,614,723         175,543         2,614,723           2051 58         4,800         183,031         2,802,554         187,831         2,802,554           2052 59         4,800         196,179         3,003,532         200,979         3,003,532           2053 60         4,800         210,247         3,218,580         215,047         3,218,580           2054 61         4,800         225,301         3,448,680         230,101         3,448,680           2055 62         4,800         221,408         3,694,888         246,208         3,694,888           2056 63         4,800         258,642         3,958,330         263,442         3,958,330           2057 64         4,800         277,083         4,240,213         281,883         4,240,213           2058 65         4,800         296,815         4,693,927         152,099         4,693,927           2060 67         328,575         170,804         4,851,698         157,771         4,851,698           2061 68         339,619         175,928         5,015,388         163,691         5,015,388 <td></td> <td></td> <td>138,495</td> <td></td> <td>2,121,796</td> <td></td> <td>143,295</td> <td></td>			138,495		2,121,796		143,295	
2050 57         4,800         170,743         2,614,723         175,543         2,614,723           2051 58         4,800         183,031         2,802,554         187,831         2,802,554           2052 59         4,800         196,179         3,003,532         200,979         3,003,532           2053 60         4,800         210,247         3,218,580         215,047         3,218,580           2054 61         4,800         225,301         3,448,680         230,101         3,448,680           2055 62         4,800         241,408         3,694,888         246,208         3,694,888           2056 63         4,800         258,642         3,958,330         263,442         3,958,330           2057 64         4,800         227,083         4,240,213         281,883         4,240,213           2058 65         4,800         296,815         4,541,828         301,615         4,541,828           Retirement         2059 66         317,928         \$165,829         4,693,927         152,099         4,693,927           2060 67         328,575         170,804         4,851,698         157,771         4,851,698           2061 68         339,619         175,928         5,015,388         163,691	2048 55	4,800			2,275,122		153,326	2,275,122
2051 58         4,800         183,031         2,802,554         187,831         2,802,554           2052 59         4,800         196,179         3,003,532         200,979         3,003,532           2053 60         4,800         210,247         3,218,580         215,047         3,218,580           2054 61         4,800         225,301         3,448,680         230,101         3,448,680           2055 62         4,800         241,408         3,694,888         246,208         3,694,888           2056 63         4,800         258,642         3,958,330         263,442         3,958,330           2057 64         4,800         277,083         4,240,213         281,883         4,240,213           2058 65         4,800         296,815         4,541,828         301,615         4,541,828           Retirement         2059 66         317,928         \$165,829         4,693,927         152,099         4,693,927           2060 67         328,575         170,804         4,851,698         157,771         4,851,698           2061 68         339,619         175,928         5,015,388         163,691         5,015,388           2062 69         351,077         181,206         5,185,259         169,8								
2052 59         4,800         196,179         3,003,532         200,979         3,003,532           2053 60         4,800         210,247         3,218,580         215,047         3,218,580           2054 61         4,800         225,301         3,448,680         230,101         3,448,680           2055 62         4,800         241,408         3,694,888         246,208         3,694,888           2056 63         4,800         258,642         3,958,330         263,442         3,958,330           2057 64         4,800         277,083         4,240,213         281,883         4,240,213           2058 65         4,800         296,815         4,541,828         301,615         4,541,828           Retirement         2059 66         317,928         \$165,829         4,693,927         152,099         4,693,927           2060 67         328,575         170,804         4,851,698         157,771         4,851,698           2061 68         339,619         175,928         5,015,388         163,691         5,015,388           2062 69         351,077         181,206         5,185,259         169,871         5,185,259           2063 70         362,968         186,642         5,361,585         176	2050 57	4,800	170,743		2,614,723		175,543	2,614,723
2053 60       4,800       210,247       3,218,580       215,047       3,218,580         2054 61       4,800       225,301       3,448,680       230,101       3,448,680         2055 62       4,800       241,408       3,694,888       246,208       3,694,888         2056 63       4,800       258,642       3,958,330       263,442       3,958,330         2057 64       4,800       277,083       4,240,213       281,883       4,240,213         2058 65       4,800       296,815       4,541,828       301,615       4,541,828         Retirement       2059 66       317,928       \$165,829       4,693,927       152,099       4,693,927         2060 67       328,575       170,804       4,851,698       157,771       4,851,698         2061 68       339,619       175,928       5,015,388       163,691       5,015,388         2062 69       351,077       181,206       5,185,259       169,871       5,185,259         2063 70       362,968       186,642       5,361,585       176,326       5,361,585         2065 72       388,126       198,009       5,734,771       190,117       5,734,771         2066 73       401,434       203,949 <td< td=""><td>2051 58</td><td>4,800</td><td>183,031</td><td></td><td>2,802,554</td><td></td><td>187,831</td><td>2,802,554</td></td<>	2051 58	4,800	183,031		2,802,554		187,831	2,802,554
2054 61       4,800       225,301       3,448,680       230,101       3,448,680         2055 62       4,800       241,408       3,694,888       246,208       3,694,888         2056 63       4,800       258,642       3,958,330       263,442       3,958,330         2057 64       4,800       277,083       4,240,213       281,883       4,240,213         2058 65       4,800       296,815       4,541,828       301,615       4,541,828         Retirement       2059 66       317,928       \$165,829       4,693,927       152,099       4,693,927         2060 67       328,575       170,804       4,851,698       157,771       4,851,698         2061 68       339,619       175,928       5,015,388       163,691       5,015,388         2062 69       351,077       181,206       5,185,259       169,871       5,185,259         2063 70       362,968       186,642       5,361,585       176,326       5,361,585         2064 71       375,311       192,242       5,544,654       183,069       5,544,654         2065 72       388,126       198,009       5,734,771       190,117       5,734,771         2066 73       401,434       203,949       <	2052 59	4,800	196,179		3,003,532		200,979	3,003,532
2055 62       4,800       241,408       3,694,888       246,208       3,694,888         2056 63       4,800       258,642       3,958,330       263,442       3,958,330         2057 64       4,800       277,083       4,240,213       281,883       4,240,213         2058 65       4,800       296,815       4,541,828       301,615       4,541,828         Retirement       2059 66       317,928       \$165,829       4,693,927       152,099       4,693,927         2060 67       328,575       170,804       4,851,698       157,771       4,851,698         2061 68       339,619       175,928       5,015,388       163,691       5,015,388         2062 69       351,077       181,206       5,185,259       169,871       5,185,259         2063 70       362,968       186,642       5,361,585       176,326       5,361,585         2064 71       375,311       192,242       5,544,654       183,069       5,544,654         2065 72       388,126       198,009       5,734,771       190,117       5,734,771         2066 73       401,434       203,949       5,932,256       197,485       5,932,256         2067 74       415,258       210,068		4,800			3,218,580		215,047	3,218,580
2056         63         4,800         258,642         3,958,330         263,442         3,958,330           2057         64         4,800         277,083         4,240,213         281,883         4,240,213           2058         65         4,800         296,815         4,541,828         301,615         4,541,828           Retirement           2059         66         317,928         \$165,829         4,693,927         152,099         4,693,927           2060         67         328,575         170,804         4,851,698         157,771         4,851,698           2061         68         339,619         175,928         5,015,388         163,691         5,015,388           2062         69         351,077         181,206         5,185,259         169,871         5,185,259           2063         70         362,968         186,642         5,361,585         176,326         5,361,585           2064         71         375,311         192,242         5,544,654         183,069         5,544,654           2065         72         388,126         198,009         5,734,771         190,117         5,734,771           2066         73         401,434         20		4,800	225,301		3,448,680		230,101	3,448,680
2057 64         4,800         277,083         4,240,213         281,883         4,240,213           2058 65         4,800         296,815         4,541,828         301,615         4,541,828           Retirement         2059 66         317,928         \$165,829         4,693,927         152,099         4,693,927           2060 67         328,575         170,804         4,851,698         157,771         4,851,698           2061 68         339,619         175,928         5,015,388         163,691         5,015,388           2062 69         351,077         181,206         5,185,259         169,871         5,185,259           2063 70         362,968         186,642         5,361,585         176,326         5,361,585           2064 71         375,311         192,242         5,544,654         183,069         5,544,654           2065 72         388,126         198,009         5,734,771         190,117         5,734,771           2066 73         401,434         203,949         5,932,256         197,485         5,932,256           2067 74         415,258         210,068         6,137,446         205,190         6,137,446           2068 75         429,621         216,370         6,350,697	2055 62	4,800	241,408		3,694,888		246,208	3,694,888
2057 64         4,800         277,083         4,240,213         281,883         4,240,213           2058 65         4,800         296,815         4,541,828         301,615         4,541,828           Retirement         2059 66         317,928         \$165,829         4,693,927         152,099         4,693,927           2060 67         328,575         170,804         4,851,698         157,771         4,851,698           2061 68         339,619         175,928         5,015,388         163,691         5,015,388           2062 69         351,077         181,206         5,185,259         169,871         5,185,259           2063 70         362,968         186,642         5,361,585         176,326         5,361,585           2064 71         375,311         192,242         5,544,654         183,069         5,544,654           2065 72         388,126         198,009         5,734,771         190,117         5,734,771           2066 73         401,434         203,949         5,932,256         197,485         5,932,256           2067 74         415,258         210,068         6,137,446         205,190         6,137,446           2068 75         429,621         216,370         6,350,697	2056 63	4,800	258,642		3,958,330		263,442	3,958,330
2058 65 Retirement       4,800       296,815       4,541,828       301,615       4,541,828         2059 66 2060 67       317,928       \$165,829       4,693,927       152,099       4,693,927         2060 67       328,575       170,804       4,851,698       157,771       4,851,698         2061 68 2062 69       339,619       175,928       5,015,388       163,691       5,015,388         2062 69 2063 70       362,968       186,642       5,185,259       169,871       5,185,259         2064 71 2065 72       375,311       192,242       5,544,654       183,069       5,544,654         2065 72       388,126       198,009       5,734,771       190,117       5,734,771         2066 73       401,434       203,949       5,932,256       197,485       5,932,256         2067 74       415,258       210,068       6,137,446       205,190       6,137,446         2068 75       429,621       216,370       6,350,697       213,252       6,350,697         2069 76       444,549       222,861       6,572,385       221,688       6,572,385								4,240,213
2059 66       317,928       \$165,829       4,693,927       152,099       4,693,927         2060 67       328,575       170,804       4,851,698       157,771       4,851,698         2061 68       339,619       175,928       5,015,388       163,691       5,015,388         2062 69       351,077       181,206       5,185,259       169,871       5,185,259         2063 70       362,968       186,642       5,361,585       176,326       5,361,585         2064 71       375,311       192,242       5,544,654       183,069       5,544,654         2065 72       388,126       198,009       5,734,771       190,117       5,734,771         2066 73       401,434       203,949       5,932,256       197,485       5,932,256         2067 74       415,258       210,068       6,137,446       205,190       6,137,446         2068 75       429,621       216,370       6,350,697       213,252       6,350,697         2069 76       444,549       222,861       6,572,385       221,688       6,572,385	2058 65	4,800	296,815		4,541,828		301,615	4,541,828
2060 67       328,575       170,804       4,851,698       157,771       4,851,698         2061 68       339,619       175,928       5,015,388       163,691       5,015,388         2062 69       351,077       181,206       5,185,259       169,871       5,185,259         2063 70       362,968       186,642       5,361,585       176,326       5,361,585         2064 71       375,311       192,242       5,544,654       183,069       5,544,654         2065 72       388,126       198,009       5,734,771       190,117       5,734,771         2066 73       401,434       203,949       5,932,256       197,485       5,932,256         2067 74       415,258       210,068       6,137,446       205,190       6,137,446         2068 75       429,621       216,370       6,350,697       213,252       6,350,697         2069 76       444,549       222,861       6,572,385       221,688       6,572,385		-						
2061 68       339,619       175,928       5,015,388       163,691       5,015,388         2062 69       351,077       181,206       5,185,259       169,871       5,185,259         2063 70       362,968       186,642       5,361,585       176,326       5,361,585         2064 71       375,311       192,242       5,544,654       183,069       5,544,654         2065 72       388,126       198,009       5,734,771       190,117       5,734,771         2066 73       401,434       203,949       5,932,256       197,485       5,932,256         2067 74       415,258       210,068       6,137,446       205,190       6,137,446         2068 75       429,621       216,370       6,350,697       213,252       6,350,697         2069 76       444,549       222,861       6,572,385       221,688       6,572,385								
2062       69       351,077       181,206       5,185,259       169,871       5,185,259         2063       70       362,968       186,642       5,361,585       176,326       5,361,585         2064       71       375,311       192,242       5,544,654       183,069       5,544,654         2065       72       388,126       198,009       5,734,771       190,117       5,734,771         2066       73       401,434       203,949       5,932,256       197,485       5,932,256         2067       74       415,258       210,068       6,137,446       205,190       6,137,446         2068       75       429,621       216,370       6,350,697       213,252       6,350,697         2069       76       444,549       222,861       6,572,385       221,688       6,572,385	2060 67		328,575	170,804	4,851,698		157,771	4,851,698
2063       70       362,968       186,642       5,361,585       176,326       5,361,585         2064       71       375,311       192,242       5,544,654       183,069       5,544,654         2065       72       388,126       198,009       5,734,771       190,117       5,734,771         2066       73       401,434       203,949       5,932,256       197,485       5,932,256         2067       74       415,258       210,068       6,137,446       205,190       6,137,446         2068       75       429,621       216,370       6,350,697       213,252       6,350,697         2069       76       444,549       222,861       6,572,385       221,688       6,572,385	2061 68		339,619	175,928	5,015,388		163,691	5,015,388
2064       71       375,311       192,242       5,544,654       183,069       5,544,654         2065       72       388,126       198,009       5,734,771       190,117       5,734,771         2066       73       401,434       203,949       5,932,256       197,485       5,932,256         2067       74       415,258       210,068       6,137,446       205,190       6,137,446         2068       75       429,621       216,370       6,350,697       213,252       6,350,697         2069       76       444,549       222,861       6,572,385       221,688       6,572,385					5,185,259			
2065     72     388,126     198,009     5,734,771     190,117     5,734,771       2066     73     401,434     203,949     5,932,256     197,485     5,932,256       2067     74     415,258     210,068     6,137,446     205,190     6,137,446       2068     75     429,621     216,370     6,350,697     213,252     6,350,697       2069     76     444,549     222,861     6,572,385     221,688     6,572,385								
2066 73       401,434       203,949       5,932,256       197,485       5,932,256         2067 74       415,258       210,068       6,137,446       205,190       6,137,446         2068 75       429,621       216,370       6,350,697       213,252       6,350,697         2069 76       444,549       222,861       6,572,385       221,688       6,572,385								
2067     74     415,258     210,068     6,137,446     205,190     6,137,446       2068     75     429,621     216,370     6,350,697     213,252     6,350,697       2069     76     444,549     222,861     6,572,385     221,688     6,572,385	2065 72		388,126	198,009	5,734,771		190,117	5,734,771
2067     74     415,258     210,068     6,137,446     205,190     6,137,446       2068     75     429,621     216,370     6,350,697     213,252     6,350,697       2069     76     444,549     222,861     6,572,385     221,688     6,572,385	2066 73		401,434	203,949	5,932,256		197,485	5,932,256
2068     75     429,621     216,370     6,350,697     213,252     6,350,697       2069     76     444,549     222,861     6,572,385     221,688     6,572,385	2067 74			210,068			205,190	
2069 76 444,549 222,861 6,572,385 221,688 6,572,385	2068 75			216,370				6,350,697
1 444	2069 76		444,549					
2070 77 460,067 229,547   6,802,906 230,520 6,802,906	2070 77		460,067	229,547	6,802,906		230,520	6,802,906

HighTower Bellevue -

#### A Scenario

	Income &	Portfolio	Exp	penses	Portfolio	Other	Account	Net
Year Age	Contrib.	Growth	Annual	Scheduled	Balance	Assets	Growth	Worth
Now					\$300,000	None		\$300,000
2021 28	\$1,600	\$6,000			307,600	None	\$7,600	307,600
2022 29	4,800	18,456			330,856		23,256	330,856
2023 30	4,800	19,851			355,507		24,651	355,507
2024 31	4,800	21,330			381,638		26,130	381,638
2025 32	4,800	22,898			409,336		27,698	409,336
2026 33	4,800	24,560			438,696		29,360	438,696
2026 33 2027 34	4,800	24,360 26,322					31,122	469,818
					469,818		31,122	
2028 35 2029 36	4,800 4,800	28,189 30,168			502,807 537,776		32,989 34,968	502,807 537,776
2029 30 2030 37	4,800	32,267			574,842		37,067	574,842
2031 38	4,800	34,491			614,133		39,291	614,133
2032 39	4,800	36,848			655,781		41,648	655,781
2033 40	4,800	39,347			699,927		44,147	699,927
2034 41	4,800	41,996			746,723		46,796	746,723
2035 42	4,800	44,803			796,326		49,603	796,326
2036 43	4,800	47,780			848,906		52,580	848,906
2037 44	4,800	50,934			904,640		55,734	904,640
2038 45	4,800	54,278			963,719		59,078	963,719
2039 46	4,800	57,823			1,026,342		62,623	1,026,342
2040 47	4,800	61,581			1,092,722		66,381	1,092,722
2041 48	4,800	65,563			1,163,086		70,363	1,163,086
2042 49	4,800	69,785			1,237,671		74,585	1,237,671
2043 50	4,800	74,260			1,316,731		79,060	1,316,731
2044 51	4,800	79,004			1,400,535		83,804	1,400,535
2045 52	4,800	84,032			1,489,367		88,832	1,489,367
2046 53	4,800	89,362			1,583,529		94,162	1,583,529
2047 54	4,800	95,012			1,683,341		99,812	1,683,341
2048 55	4,800	101,000			1,789,141		105,800	1,789,141
2049 56	4,800	107,349			1,901,290		112,149	1,901,290
2050 57	4,800	114,077			2,020,167		118,877	2,020,167
2051 58	4,800	121,210			2,146,177		126,010	2,146,177
2052 59	4,800	128,771			2,279,748		133,571	2,279,748
2053 60	4,800	136,785			2,421,333		141,585	2,421,333
2054 61	4,800	145,280			2,571,413		150,080	2,571,413
2055 62	4,800	154,285			2,730,497		159,085	2,730,497
2056 63	4,800	163,830			2,899,127		168,630	2,899,127
2057 64	4,800	173,948			3,077,875		178,748	3,077,875
2058 65	4,800	184,673			3,267,347		189,473	3,267,347
Retirement					- , ,			-, -, -, -
2059 66		196,041	\$165,829		3,297,559		30,212	3,297,559
2060 67		197,854	170,804		3,324,608		27,049	3,324,608
2061 68		199,477	175,928		3,348,156		23,548	3,348,156
2062 69		200,889	181,206		3,367,839		19,683	3,367,839
2063 70		202,070	186,642		3,383,267		15,428	3,383,267
2064 71		202,996	192,242		3,394,022		10,754	3,394,022
2065 72		203,641	198,009		3,399,654		5,632	3,399,654
2066 73		203,979	203,949		3,399,684		30	3,399,684
2067 74		203,979	210,068		3,393,597		-6,087	3,393,597
2068 75		203,981	216,370		3,380,844		-12,754	3,380,844
2069 76		202,851	222,861		3,360,833		-20,010	3,360,833
2070 77		202,651	229,547		3,332,937		-27,897	3,332,937
2070 77		201,030	227,317		5,552,751		21,071	3,332,737

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