

		A	Scenario B	С
	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

^{*} 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 Co	ntributions/(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
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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									
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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		Income &	Portfolio	Ex	penses	Portfolio	Other	Account	Net
Now Signo	Year Age								
2021 28 S1,600 \$7,000 308,600 \$8,600 308,600 308,600 2023 39 4,800 21,450 363,252 28,250 363,252 2024 31 4,800 22,450 363,252 393,480 30,228 393,480 2025 32 4,800 27,544 425,823 32,344 425,823 32,344 425,823 32,244 42,396 579,479 572,519 572,						\$200,000	NI		\$200,000
2022 29		\$1,600	\$7,000				None	¢8 600	
2023 30									
2024 31									
2025 32									
2026 33									
2027 34									
2028 35 4,800 34,822 537,083 39,622 537,083 2029 36 4,800 37,596 579,479 2030 37 4,800 40,564 624,843 45,364 47,137 725,319 55,572 780,891 55,572 780,891 55,572 780,891 55,572 780,891 52,572 780,891 720,364 720,36									
2029 36									
2030 37									
2031 38									
2032 39									
2033 40									
2034 41									
2035 42 4,800 58,825 903,978 63,625 903,978									
2036 43									
2037 44						· · · · · · · · · · · · · · · · · · ·			
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 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 1,390,963 95,484 1,390,963 2042 49 4,800 97,367 1,493,130 102,167 1,493,130 2044 51 4,800 112,172 1,719,421 116,972 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 2048 55 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 3,303,532 200,979 3,003,532 2053 60 4,800 210,247 3,218,580 2215,047 3,218,580 2055 62 4,800 225,301 3,448,680 230,101 3,448,680 2055 62 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 4,800 225,301 3,448,680 230,101 3,448,680 2055 62 4,800 241,408 3,694,888 246,208 3,694,888									
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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				****					
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2069 76 444.549 222.861 6.572.385 221.688 6.572.385									
	2069 76		444,549	222,861		6,572,385		221,688	6,572,385
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		penses	Portfolio	Other	Account	Net
Year A	Age	Contrib.	Growth	Annual	Scheduled	Balance	Assets	Growth	Worth
Now						\$300,000	None		\$300,000
2021 2	28	\$1,600	\$6,000			307,600		\$7,600	307,600
2022 2		4,800	18,456			330,856		23,256	330,856
2023 3	30	4,800	19,851			355,507		24,651	355,507
2024 3		4,800	21,330			381,638		26,130	381,638
	32	4,800	22,898			409,336		27,698	409,336
2026 3	33	4,800	24,560			438,696		29,360	438,696
2027 3		4,800	26,322			469,818		31,122	469,818
2028 3		4,800	28,189			502,807		32,989	502,807
	36	4,800	30,168			537,776		34,968	537,776
2030 3		4,800	32,267			574,842		37,067	574,842
	38	4,800	34,491			614,133		39,291	614,133
2032 3		4,800	36,848			655,781		41,648	655,781
2033 4		4,800	39,347			699,927		44,147	699,927
2034 4		4,800	41,996			746,723		46,796	746,723
	42	4,800	44,803			796,326		49,603	796,326
	43	4,800	47,780			848,906		52,580	848,906
	44	4,800	50,934			904,640		55,734	904,640
	45	4,800	54,278			963,719		59,078	963,719
	46	4,800	57,823			1,026,342		62,623	1,026,342
	47	4,800	61,581			1,092,722		66,381	1,092,722
	48	4,800	65,563			1,163,086		70,363	1,163,086
2042		4,800	69,785			1,237,671		74,585	1,237,671
	50	4,800	74,260			1,316,731		79,060	1,316,731
2044 5		4,800	79,004			1,400,535		83,804	1,400,535
2045 5		4,800	84,032			1,489,367		88,832	1,489,367
	53	4,800	89,362			1,583,529		94,162	1,583,529
2046 5		4,800	95,012			1,683,341		94,162	1,583,329
	5 5	4,800	101,000			1,789,141		105,800	1,789,141
2049 5		4,800	107,349			1,901,290		112,149	1,901,290
2050 5		4,800	114,077			2,020,167		118,877	2,020,167
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	58	4,800	121,210			2,146,177		126,010	2,146,177
	59	4,800	128,771			2,279,748		133,571	2,279,748
2053 6 2054 6		4,800	136,785			2,421,333 2,571,413		141,585	2,421,333 2,571,413
2055		4,800 4,800	145,280 154,285			2,730,497		150,080 159,085	2,730,497
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2056		4,800	163,830			2,899,127		168,630	2,899,127
2057		4,800	173,948			3,077,875		178,748	3,077,875
2058 6		4,800	184,673			3,267,347		189,473	3,267,347
Retirem			106.041	Φ1.65.020		2 207 550		20.212	2 207 550
	66		196,041	\$165,829		3,297,559		30,212	3,297,559
2060 6			197,854	170,804		3,324,608		27,049	3,324,608
	68		199,477	175,928		3,348,156		23,548	3,348,156
	69		200,889	181,206		3,367,839		19,683	3,367,839
	70		202,070	186,642		3,383,267		15,428	3,383,267
	71		202,996	192,242		3,394,022		10,754	3,394,022
	72		203,641	198,009		3,399,654		5,632	3,399,654
	73		203,979	203,949		3,399,684		30	3,399,684
	74		203,981	210,068		3,393,597		-6,087	3,393,597
	75		203,616	216,370		3,380,844		-12,754	3,380,844
	76		202,851	222,861		3,360,833		-20,010	3,360,833
	77		201,650	229,547		3,332,937		-27,897	3,332,937

HighTower Bellevue -