

Assumed Retirement at Age	65
Assumed Initial Contribution	\$ 1,000.00
Assumed Annual Contribution	\$ 100.00

		Assumed Average Annual Investment Yield											
		Average Gov Bond Yield					Average Blended Yield*	Average Large Cap Stocks Yield		Average Mid Cap Stocks Yield	Average Small Cap Stocks Yield		
		0.00%	5.40%	7.00%	8.00%	9.00%	10.00%	10.19%	11.00%	11.06%	11.78%	12.50%	
Current Age of Child	0	Initial Contribution Projected Value	\$1,000.00	\$30,523.88	\$81,272.86	\$148,779.85	\$270,845.96	\$490,370.73	\$546,966.77	\$883,066.93	\$914,636.43	\$1,392,088.49	\$2,113,070.36
	0	Annual Contribution Projected Value	\$1,900.00	\$39,677.02	\$96,171.99	\$166,657.80	\$288,007.61	\$496,331.34	\$548,739.29	\$852,936.19	\$881,020.62	\$1,298,591.62	\$1,911,233.60
		Projected Trust Benefit	\$2,900.00	\$70,200.90	\$177,444.85	\$315,437.65	\$558,853.58	\$986,702.07	\$1,095,706.06	\$1,736,003.12	\$1,795,657.05	\$2,690,680.11	\$4,024,303.96
	1	Initial Contribution Projected Value	\$1,000.00	\$28,960.04	\$75,955.95	\$137,759.12	\$248,482.53	\$445,791.57	\$496,407.65	\$795,555.79	\$823,551.62	\$1,245,382.44	\$1,878,284.77
		Annual Contribution Projected Value	\$1,800.00	\$36,459.81	\$87,475.79	\$150,589.58	\$258,485.40	\$442,390.56	\$488,471.76	\$754,915.76	\$779,441.10	\$1,142,983.97	\$1,673,513.18
		Projected Trust Benefit	\$2,800.00	\$65,419.84	\$163,431.74	\$288,348.69	\$506,967.94	\$888,182.13	\$984,879.41	\$1,550,471.55	\$1,602,992.72	\$2,388,366.41	\$3,551,797.95
	2	Initial Contribution Projected Value	\$1,000.00	\$27,476.31	\$70,986.86	\$127,554.74	\$227,965.63	\$405,265.06	\$450,521.98	\$716,716.93	\$741,537.56	\$1,114,137.09	\$1,669,586.46
		Annual Contribution Projected Value	\$1,700.00	\$33,407.42	\$79,348.51	\$135,711.59	\$231,400.81	\$393,353.49	\$433,775.08	\$666,609.07	\$687,977.46	\$1,003,775.12	\$1,462,206.15
		Projected Trust Benefit	\$2,700.00	\$60,883.73	\$150,335.37	\$263,266.33	\$459,366.43	\$798,618.55	\$884,297.07	\$1,383,326.00	\$1,429,515.02	\$2,117,912.21	\$3,131,792.61
	3	Initial Contribution Projected Value	\$1,000.00	\$26,068.61	\$66,342.86	\$118,106.24	\$209,142.78	\$368,422.78	\$408,877.78	\$645,690.93	\$667,690.94	\$996,723.11	\$1,484,076.85
		Annual Contribution Projected Value	\$1,600.00	\$30,511.41	\$71,752.91	\$121,935.68	\$206,552.55	\$348,774.33	\$384,134.32	\$587,053.49	\$605,622.29	\$879,236.88	\$1,274,377.67
		Projected Trust Benefit	\$2,600.00	\$56,580.02	\$138,095.78	\$240,041.92	\$415,695.33	\$717,197.12	\$793,012.10	\$1,232,744.42	\$1,273,313.24	\$1,875,959.98	\$2,758,454.52
	4	Initial Contribution Projected Value	\$1,000.00	\$24,733.03	\$62,002.68	\$109,357.63	\$191,874.11	\$334,929.80	\$371,082.98	\$581,703.54	\$601,198.40	\$891,682.87	\$1,319,179.43
		Annual Contribution Projected Value	\$1,500.00	\$27,763.78	\$64,654.23	\$109,180.21	\$183,755.99	\$308,247.83	\$339,082.12	\$515,381.80	\$531,468.54	\$767,823.17	\$1,107,419.02
		Projected Trust Benefit	\$2,500.00	\$52,496.81	\$126,656.90	\$218,537.84	\$375,630.10	\$643,177.63	\$710,165.10	\$1,097,085.34	\$1,132,666.94	\$1,659,506.03	\$2,426,598.45
	5	Initial Contribution Projected Value	\$1,000.00	\$23,465.87	\$57,946.43	\$101,257.06	\$176,031.29	\$304,481.64	\$336,781.76	\$524,057.24	\$541,327.57	\$797,712.35	\$1,172,603.93
		Annual Contribution Projected Value	\$1,400.00	\$25,156.92	\$58,019.94	\$97,369.58	\$162,841.71	\$271,405.55	\$298,194.34	\$450,812.70	\$464,699.44	\$668,150.86	\$959,011.34
		Projected Trust Benefit	\$2,400.00	\$48,622.79	\$115,966.37	\$198,626.65	\$338,873.00	\$575,887.19	\$634,976.10	\$974,869.95	\$1,006,027.02	\$1,465,863.21	\$2,131,615.27
	6	Initial Contribution Projected Value	\$1,000.00	\$22,263.63	\$54,155.54	\$93,756.54	\$161,496.60	\$276,801.49	\$305,651.19	\$472,123.64	\$487,419.03	\$713,644.97	\$1,042,314.61
		Annual Contribution Projected Value	\$1,300.00	\$22,683.62	\$51,819.67	\$86,433.82	\$143,654.30	\$237,912.57	\$261,086.04	\$392,642.35	\$404,579.60	\$578,982.57	\$827,093.39
	Projected Trust Benefit	\$2,300.00	\$44,947.25	\$105,975.21	\$180,190.36	\$305,150.90	\$514,714.06	\$566,737.23	\$864,765.99	\$891,998.63	\$1,292,627.54	\$1,869,408.00	
7	Initial Contribution Projected Value	\$1,000.00	\$21,122.99	\$50,612.65	\$86,811.61	\$148,162.02	\$251,637.72	\$277,398.18	\$425,336.61	\$438,879.01	\$638,437.09	\$926,501.87	
	Annual Contribution Projected Value	\$1,200.00	\$20,337.03	\$46,025.03	\$76,308.11	\$126,051.17	\$207,464.41	\$227,407.87	\$340,236.63	\$350,446.85	\$499,211.33	\$709,833.00	
	Projected Trust Benefit	\$2,200.00	\$41,460.02	\$96,637.68	\$163,119.72	\$274,213.19	\$459,102.12	\$504,806.05	\$765,573.24	\$789,325.86	\$1,137,648.42	\$1,636,334.87	
8	Initial Contribution Projected Value	\$1,000.00	\$20,040.79	\$47,301.55	\$80,381.12	\$135,928.46	\$228,761.56	\$251,756.75	\$383,186.14	\$395,172.89	\$571,155.02	\$823,557.22	
	Annual Contribution Projected Value	\$1,100.00	\$18,110.67	\$40,609.48	\$66,932.46	\$109,901.51	\$179,784.26	\$196,842.75	\$293,024.26	\$301,704.94	\$427,846.84	\$605,601.54	
	Projected Trust Benefit	\$2,100.00	\$38,151.46	\$87,911.02	\$147,313.58	\$245,829.97	\$408,545.82	\$448,599.50	\$676,210.40	\$696,877.83	\$999,001.86	\$1,429,158.76	
9	Initial Contribution Projected Value	\$1,000.00	\$19,014.03	\$44,207.05	\$74,426.96	\$124,705.01	\$207,965.06	\$228,485.51	\$345,212.74	\$355,819.28	\$510,963.52	\$732,050.86	
	Annual Contribution Projected Value	\$1,000.00	\$15,998.37	\$35,548.21	\$58,251.30	\$95,085.31	\$154,620.48	\$169,102.93	\$250,490.60	\$257,817.04	\$364,003.13	\$512,951.35	
	Projected Trust Benefit	\$2,000.00	\$35,012.40	\$79,755.26	\$132,678.26	\$219,790.32	\$362,585.54	\$397,588.44	\$595,703.34	\$613,636.32	\$874,966.65	\$1,245,002.22	
10	Initial Contribution Projected Value	\$1,000.00	\$18,039.88	\$41,315.00	\$68,913.86	\$114,408.26	\$189,059.14	\$207,365.35	\$311,002.47	\$320,384.73	\$457,115.33	\$650,711.88	
	Annual Contribution Projected Value	\$900.00	\$13,994.29	\$30,818.06	\$50,213.19	\$81,492.47	\$131,744.33	\$143,927.26	\$212,171.99	\$218,299.75	\$306,887.63	\$430,595.63	
	Projected Trust Benefit	\$1,900.00	\$32,034.17	\$72,133.06	\$119,127.04	\$195,900.73	\$320,803.47	\$351,292.60	\$523,174.45	\$538,684.48	\$764,002.96	\$1,081,307.51	
15	Initial Contribution Projected Value	\$1,000.00	\$13,868.53	\$29,457.03	\$46,901.61	\$74,357.52	\$117,390.85	\$127,680.27	\$184,564.83	\$189,619.70	\$261,942.08	\$361,098.86	
	Annual Contribution Projected Value	\$400.00	\$5,412.78	\$11,423.49	\$18,119.33	\$28,621.04	\$45,025.70	\$48,940.97	\$70,550.34	\$72,468.10	\$99,871.95	\$137,362.45	
	Projected Trust Benefit	\$1,400.00	\$19,281.32	\$40,880.51	\$65,020.95	\$102,978.56	\$162,416.55	\$176,621.24	\$255,115.16	\$262,087.80	\$361,814.02	\$498,461.32	
21	Initial Contribution Projected Value	\$1,000.00	\$10,115.49	\$19,628.46	\$29,555.97	\$44,336.96	\$66,264.08	\$71,349.17	\$98,675.89	\$101,050.26	\$134,282.88	\$178,119.30	
	Annual Contribution Projected Value	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	Projected Trust Benefit	\$1,000.00	\$10,115.49	\$19,628.46	\$29,555.97	\$44,336.96	\$66,264.08	\$71,349.17	\$98,675.89	\$101,050.26	\$134,282.88	\$178,119.30	

“IMPORTANT: The projections or other information generated by the KissTrust® Hypothetical Illustration Matrix regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results.”

* Assumed Average Annual Investment Yield represents a hypothetical portfolio allocation of 25% Government Bonds, 25% Large Cap Stocks, 25% Mid Cap Stocks, 25% Small Cap Stocks.

Projected yield estimates are based "Ibbotson's Forecast for the Future: Stocks, Bonds, Bills and Inflation (1999-2025)".

The illustration results assume a fixed annualized rate of return and no withdrawals until obtaining age 65.

The illustrations are purely hypothetical and do not represent any guarantee of future performance, do not depict actual performance and should not be considered expected performance ranges for any security or portfolio.

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