

KissTrust®

KissTrust® Hypothetical Illustration Matrix

Single Contribution - Lump Sum

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

		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	\$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
	1	\$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
	2	\$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
	3	\$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
	4	\$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
	5	\$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
	6	\$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
	7	\$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
	8	\$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
	9	\$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
	10	\$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
	15	\$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
21	\$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 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

Past performance does not guarantee future results and these results are not reflective of any KissTrust asset portfolio or security. It is not possible to investment directly in an index

The KissTrust® Is Not A Security And Its Underlying Assets Are Not FDIC/NCUA Insured – Not A Deposit Of A Bank – Not Guaranteed - May Lose Value – Not Insured By Any Federal Government Agency.