



Cost of Delay™

Prepared for:

Josh and Stacy Allen

March 1, 2002

Prepared by:

Your Name Here

Your Company Name Here

Your Street Address Here

Your City, State and Zip Address Here

(999) 999-9999



Cost of Delay Scenario

Prepared for: Josh and Stacy Allen

Solving for: Additions

Age	Savings Plan		Delayed Savings Plan	
	Savings	Value	Savings	Value
40	451	455	0	0
40	4,957	5,753	0	0
41	5,556	12,354	0	0
42	5,723	19,924	0	0
43	5,895	28,585	0	0
44	6,071	38,473	0	0
45	6,254	49,742	10,827	11,519
46	6,441	62,563	11,125	24,735
47	6,634	77,128	11,458	39,892
48	6,833	93,652	11,802	57,233
49	7,038	112,377	12,156	77,032
50	7,250	133,574	12,521	99,595
51	7,467	157,546	12,897	125,266
52	7,691	184,633	13,284	154,428
53	7,922	215,216	13,682	187,513
54	8,159	249,722	14,093	225,006
55	8,404	288,628	14,515	267,447
56	8,656	332,472	14,951	315,444
57	8,916	381,853	15,399	369,678
58	9,184	437,444	15,861	430,912
59	9,459	500,000	16,337	500,000
Totals	144,961	500,000	200,908	500,000

All investments treated as occurring at the beginning of the month.

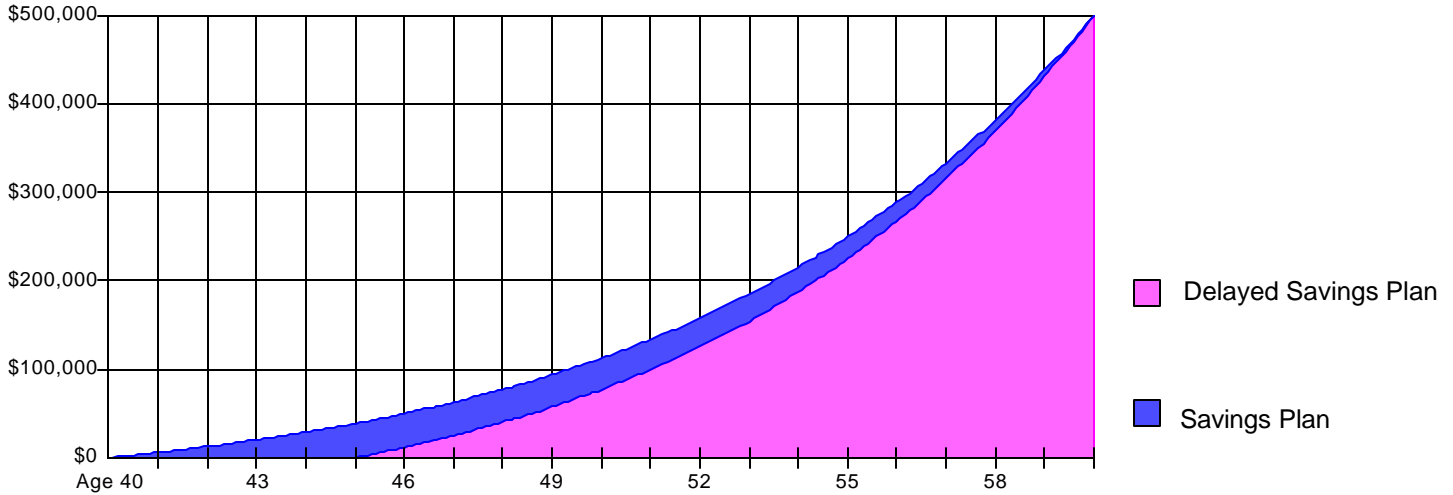
This presentation is for illustration purposes only and is not intended to represent any specific financial product. Please consult your tax advisor for any applicable tax considerations.



Cost of Delay Scenario

Prepared for: Josh and Stacy Allen

Accumulated Value



Solving
for: Additions

Investment Period: 20 Years and 0 Months
 Delay Period: 5 Years and 0 Months
 Accumulated Value: \$500,000

Plan	Initial Balance	Additions	Return
Savings Plan	\$0	\$451/Monthly, Inflating @ 3.00%	12.00%
Delayed Savings Plan	\$0	\$902/Monthly, Inflating @ 3.00%	12.00%

The cost of delaying the savings plan is \$55,947. This is the difference in total investments between the two savings plans.

All investments treated as occurring at the beginning of the month.