

**BORDEN HAMMAN**

Income Replacement Grid

Assume the lump sum shown below earns a rate of 6% and 20% effective tax on the investment earnings.

Years of Income Provided		5	10	15	20	25	30	35	40	45	50
Annual Income Provided The initial annual income is shown in the chart. It is assumed to grow at a 3% rate each year.	\$18,000 \$1,500/month	86,961	166,706	239,834	306,894	368,390	424,783	476,496	523,918	567,406	607,284
	\$24,000 \$2,000/month	115,948	222,275	319,779	409,192	491,187	566,377	635,328	698,558	756,541	809,713
	\$30,000 \$2,500/month	144,935	277,844	399,724	511,491	613,983	707,971	794,160	873,197	945,676	1,012,141
	\$36,000 \$3,000/month	173,922	333,412	479,669	613,789	736,780	849,565	952,992	1,047,837	1,134,811	1,214,569
	\$42,000 \$3,500/month	202,909	388,981	559,613	716,087	859,576	991,159	1,111,824	1,222,476	1,323,946	1,416,997
	\$48,000 \$4,000/month	231,896	444,550	639,558	818,385	982,373	1,132,754	1,270,656	1,397,116	1,513,082	1,619,425
	\$54,000 \$4,500/month	260,883	500,119	719,503	920,683	1,105,170	1,274,348	1,429,488	1,571,755	1,702,217	1,821,853
	\$60,000 \$5,000/month	289,870	555,687	799,448	1,022,981	1,227,966	1,415,942	1,588,320	1,746,394	1,891,352	2,024,281
	\$66,000 \$5,500/month	318,857	611,256	879,392	1,125,279	1,350,763	1,557,536	1,747,152	1,921,034	2,080,487	2,226,710
	\$72,000 \$6,000/month	347,844	666,825	959,337	1,227,577	1,473,560	1,699,131	1,905,984	2,095,673	2,269,623	2,429,138
	\$78,000 \$6,500/month	376,831	722,394	1,039,282	1,329,876	1,596,356	1,840,725	2,064,816	2,270,313	2,458,758	2,631,566
	\$84,000 \$7,000/month	405,818	777,962	1,119,227	1,432,174	1,719,153	1,982,319	2,223,648	2,444,952	2,647,893	2,833,994
	\$90,000 \$7,500/month	434,805	833,531	1,199,172	1,534,472	1,841,949	2,123,913	2,382,480	2,619,592	2,837,028	3,036,422
	\$96,000 \$8,000/month	463,792	889,100	1,279,116	1,636,770	1,964,746	2,265,507	2,541,312	2,794,231	3,026,163	3,238,850
	\$102,000 \$8,500/month	492,779	944,669	1,359,061	1,739,068	2,087,543	2,407,102	2,700,144	2,968,871	3,215,299	3,441,278

The Information presented is hypothetical and not to project or predict investment results

Your Independent Marketing Organization

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