

## 30 YEAR COMPARISON OF SIMPLE vs. COMPOUND INFLATION PROTECTION

5% SIMPLE					5% COMPOUND			
Benefit Year:	Daily Benefit	Annual Benefit	6 Year Benefit	_	Benefit Year:	Daily Benefit	Annual Benefit	6 Year Benefit
1	\$200	\$73,000	\$438,000		1	\$200	\$73,000	\$438,000
5	\$240	\$87,600	\$525,600		5	\$243	\$88,695	\$532,170
10	\$290	\$105,850	\$635,100		10	\$310	\$113,150	\$678,900
15	\$340	\$124,100	\$744,600		15	\$396	\$144,540	\$867,240
20	\$390	\$142,350	\$854,100		20	\$505	\$184,325	\$1,105,950
25	\$440	\$160,600	\$963,600		25	\$645	\$235,425	\$1,412,550
30	\$490	\$178,850	\$1,073,100		30	\$823	\$300,395	\$1,802,370
	5% SIMPLE				5% COMPOUND			
Benefit	Daily	Annual	6 Year		Benefit	Daily	Annual	6 Year
Year:	Benefit	Benefit	Benefit	_	Year:	Benefit	Benefit	Benefit
1	\$250	\$91,250	\$547,500		1	\$250	\$91,250	\$547,500
5	\$300	\$109,500	\$657,000		5	\$304	\$110,960	\$665,760
10	\$363	\$132,495	\$794,970		10	\$388	\$141,620	\$849,720
15	\$425	\$155,125	\$930,750		15	\$495	\$180,675	\$1,084,050
20	\$488	\$178,120	\$1,068,720		20	\$632	\$230,680	\$1,384,080
25	\$550	\$200,750	\$1,204,500		25	\$806	\$294,190	\$1,765,140
30	\$613	\$223,745	\$1,342,470		30	\$1,029	\$375,585	\$2,253,510
	5% SIMPLE				5% COMPOUND			
Benefit	Daily	Annual	6 Year		Benefit	Daily	Annual	6 Year
Year:	Benefit	Benefit	Benefit	_	Year:	Benefit	Benefit	Benefit
1	\$300	\$109,500	\$657,000		1	\$300	\$109,500	\$657,000
5	\$350	\$127,750	\$766,500		5	\$365	\$133,225	\$799,350
10	\$413	\$150,745	\$904,470		10	\$465	\$169,725	\$1,018,350
15	\$475	\$173,375	\$1,040,250		15	\$594	\$216,810	\$1,300,860
20	\$538	\$196,370	\$1,178,220		20	\$758	\$276,670	\$1,660,020
25	\$600	\$219,000	\$1,314,000		25	\$968	\$353,320	\$2,119,920
30	\$663	\$241,995	\$1,451,970		30	\$1,235	\$450,775	\$2,704,650