

SEQUENCE OF RETURNS

RETIREMENT PHASE



The Luck Financial Group
PROVIDING THE PEACE OF MIND EXPERIENCE

Initial Value:	\$500,000.00	Withdrawal Growth:	4.00%
Initial Withdrawal:	\$20,000.00	Average Return:	4.60%

Age	Portfolio A Poor Early Returns			Portfolio B Strong Early Returns		
	Annual Return	Withdrawal	Account Value	Annual Return	Withdrawal	Account Value
65	--	--	\$500,000.00	--	--	\$500,000.00
66	-5.30%	\$20,000.00	\$454,560.00	15.30%	\$20,000.00	\$553,440.00
67	-2.10%	\$20,800.00	\$424,651.04	-3.70%	\$20,800.00	\$512,932.32
68	-7.30%	\$21,632.00	\$373,598.65	14.00%	\$21,632.00	\$560,082.36
69	-15.20%	\$22,497.28	\$297,733.96	8.90%	\$22,497.28	\$585,430.16
70	9.40%	\$23,397.17	\$300,124.45	16.00%	\$23,397.17	\$651,958.26
71	2.70%	\$24,333.06	\$283,237.76	15.20%	\$24,333.06	\$723,024.24
72	10.60%	\$25,306.38	\$285,272.10	16.20%	\$25,306.38	\$810,748.15
73	-9.80%	\$26,318.64	\$233,576.03	13.50%	\$26,318.64	\$890,327.50
74	-8.00%	\$27,371.38	\$189,708.28	0.40%	\$27,371.38	\$866,407.94
75	10.20%	\$28,466.24	\$177,688.73	12.90%	\$28,466.24	\$946,036.19
76	6.90%	\$29,604.89	\$158,301.63	13.40%	\$29,604.89	\$1,039,233.09
77	-5.50%	\$30,789.08	\$120,499.36	9.50%	\$30,789.08	\$1,104,246.19
78	2.10%	\$32,020.64	\$90,336.76	13.50%	\$32,020.64	\$1,216,976.00
79	2.40%	\$33,301.47	\$58,404.14	6.00%	\$33,301.47	\$1,254,695.00
80	9.20%	\$34,633.53	\$25,957.51	-1.50%	\$34,633.53	\$1,201,760.55
81	-1.50%	\$25,957.51	\$0.00	9.20%	\$36,018.87	\$1,272,989.91
82	6.00%	\$0.00	\$0.00	2.40%	\$37,459.62	\$1,265,183.02
83	13.50%	\$0.00	\$0.00	2.10%	\$38,958.01	\$1,251,975.73
84	9.50%	\$0.00	\$0.00	-5.50%	\$40,516.33	\$1,144,829.13
85	13.40%	\$0.00	\$0.00	6.90%	\$42,136.98	\$1,178,777.91
86	12.90%	\$0.00	\$0.00	10.20%	\$43,822.46	\$1,250,720.90
87	0.40%	\$0.00	\$0.00	-8.00%	\$45,575.36	\$1,108,733.90
88	13.50%	\$0.00	\$0.00	-9.80%	\$47,398.38	\$957,324.64
89	16.20%	\$0.00	\$0.00	10.60%	\$49,294.31	\$1,004,281.54
90	15.20%	\$0.00	\$0.00	2.70%	\$51,266.08	\$978,746.88
91	16.00%	\$0.00	\$0.00	9.40%	\$53,316.73	\$1,012,420.59
92	8.90%	\$0.00	\$0.00	-15.20%	\$55,449.40	\$811,511.57
93	14.00%	\$0.00	\$0.00	-7.30%	\$57,667.37	\$698,813.57
94	-3.70%	\$0.00	\$0.00	-2.10%	\$59,974.07	\$625,423.88
95	15.30%	\$0.00	\$0.00	-5.30%	\$62,373.03	\$533,209.15
	Average Annual Return	Total Income	Current Account Value	Average Annual Return	Total Income	Current Account Value
	4.61%	\$426,429.26	\$0.00	4.61%	\$1,121,698.76	\$533,209.15
	Net Total Compound Return		Net Profit	Net Total Compound Return		Net Profit
	-0.53%		-\$73,570.74	4.07%		\$1,154,907.91

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