

SEQUENCE OF RETURNS

ACCUMULATION PHASE



The Luck Financial Group
PROVIDING THE PEACE OF MIND EXPERIENCE

Initial Value: \$500,000.00

Annual Deposits: \$0.00

Age	Portfolio A Poor Early Returns			Portfolio B Strong Early Returns		
	Annual Return	Deposits	Account Value	Annual Return	Deposits	Account Value
35	--	--	\$500,000.00	--	--	\$500,000.00
36	-5.30%	\$0.00	\$473,500.00	15.30%	\$0.00	\$576,500.00
37	-2.10%	\$0.00	\$463,556.50	-3.70%	\$0.00	\$555,169.50
38	-7.30%	\$0.00	\$429,716.88	14.00%	\$0.00	\$632,893.23
39	-15.20%	\$0.00	\$364,399.91	8.90%	\$0.00	\$689,220.73
40	9.40%	\$0.00	\$398,653.50	16.00%	\$0.00	\$799,496.04
41	2.70%	\$0.00	\$409,417.15	15.20%	\$0.00	\$921,019.44
42	10.60%	\$0.00	\$452,815.36	16.20%	\$0.00	\$1,070,224.59
43	-9.80%	\$0.00	\$408,439.46	13.50%	\$0.00	\$1,214,704.91
44	-8.00%	\$0.00	\$375,764.30	0.40%	\$0.00	\$1,219,563.73
45	10.20%	\$0.00	\$414,092.26	12.90%	\$0.00	\$1,376,887.45
46	6.90%	\$0.00	\$442,664.63	13.40%	\$0.00	\$1,561,390.37
47	-5.50%	\$0.00	\$418,318.07	9.50%	\$0.00	\$1,709,722.46
48	2.10%	\$0.00	\$427,102.75	13.50%	\$0.00	\$1,940,534.99
49	2.40%	\$0.00	\$437,353.22	6.00%	\$0.00	\$2,056,967.09
50	9.20%	\$0.00	\$477,589.71	-1.50%	\$0.00	\$2,026,112.58
51	-1.50%	\$0.00	\$470,425.87	9.20%	\$0.00	\$2,212,514.94
52	6.00%	\$0.00	\$498,651.42	2.40%	\$0.00	\$2,265,615.30
53	13.50%	\$0.00	\$565,969.36	2.10%	\$0.00	\$2,313,193.22
54	9.50%	\$0.00	\$619,736.45	-5.50%	\$0.00	\$2,185,967.59
55	13.40%	\$0.00	\$702,781.14	6.90%	\$0.00	\$2,336,799.36
56	12.90%	\$0.00	\$793,439.90	10.20%	\$0.00	\$2,575,152.89
57	0.40%	\$0.00	\$796,613.66	-8.00%	\$0.00	\$2,369,140.66
58	13.50%	\$0.00	\$904,156.51	-9.80%	\$0.00	\$2,136,964.87
59	16.20%	\$0.00	\$1,050,629.86	10.60%	\$0.00	\$2,363,483.15
60	15.20%	\$0.00	\$1,210,325.60	2.70%	\$0.00	\$2,427,297.20
61	16.00%	\$0.00	\$1,403,977.69	9.40%	\$0.00	\$2,655,463.13
62	8.90%	\$0.00	\$1,528,931.71	-15.20%	\$0.00	\$2,251,832.74
63	14.00%	\$0.00	\$1,742,982.15	-7.30%	\$0.00	\$2,087,448.95
64	-3.70%	\$0.00	\$1,678,491.81	-2.10%	\$0.00	\$2,043,612.52
65	15.30%	\$0.00	\$1,935,301.06	-5.30%	\$0.00	\$1,935,301.06
	Average Annual Return	Total Income	Current Account Value	Average Annual Return	Total Income	Current Account Value
	4.61%	\$0.00	\$1,935,301.06	4.61%	\$0.00	\$1,935,301.06
	Net Total Compound Return		Net Profit	Net Total Compound Return		Net Profit
	4.61%		\$1,435,301.06	4.61%		\$1,435,301.06

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