

ALLIANT CREDIT UNION

FINANCIAL PROJECTIONS

This page contains projections of the future value of your IRA based on these assumptions:

1. The investment terms and fees described below remain the same throughout the projection period.
2. You withdraw the entire IRA at the end of the accumulation period.
3. The single contribution column assumes that \$1,000 was contributed at the beginning of the year (the 1st year).
4. The annual contribution column assumes that \$1,000 was contributed at the beginning of each year starting this year (the 1st year).

The three columns below list the projected values at the end of each year. To find the value at the end of a particular year, locate the years in the accumulated period chart. Then go left to get the single contribution value, right to get the annual contribution value. Use the chart at the right to find the accumulation period until the end of the year you reach age 60, 65, or 70. These are only projections, not guaranteed amounts. The future value of your IRA will depend on many factors.

ACCUMULATED PERIOD CHART					Years Until You Reach			
SINGLE CONTRI- BUTION VALUE	ANNUAL CONTRI- BUTION VALUE	SINGLE CONTRI- BUTION VALUE	ANNUAL CONTRI- BUTION VALUE	YEARS	AGE NOW	60	65	70
1,038	1	1,038	2,702	27	69			1
1,076	2	2,114	2,803	28	68			2
1,117	3	3,231	2,908	29	67			3
1,159	4	4,389	3,017	30	66			4
1,202	5	5,591	3,131	31	65			5
1,247	6	6,839	3,248	32	64		1	6
1,294	7	8,133	3,370	33	63		2	7
1,342	8	9,475	3,496	34	62		3	8
1,393	9	10,868	3,627	35	61		4	9
1,445	10	12,313	3,763	36	60		5	10
1,499	11	13,812	3,904	37	59	1	6	11
1,555	12	15,368	4,051	38	58	2	7	12
1,614	13	16,981	4,203	39	57	3	8	13
1,674	14	18,656	4,360	40	56	4	9	14
1,737	15	20,393	4,524	41	55	5	10	15
1,802	16	22,195	4,694	42	54	6	11	16
1,870	17	24,065	4,870	43	53	7	12	17
1,940	18	26,005	5,052	44	52	8	13	18
2,013	19	28,017	5,242	45	51	9	14	19
2,088	20	30,106	5,438	46	50	10	15	20
2,166	21	32,272	5,642	47	49	11	16	21
2,248	22	34,520	5,854	48	48	12	17	22
2,332	23	36,852	6,073	49	47	13	18	23
2,419	24	39,271	6,301	50	46	14	19	24
2,510	25	41,781	6,537	51	45	15	20	25
2,604	26	44,386	6,782	52	44	16	21	26
					43	17	22	27
					42	18	23	28
					41	19	24	29
					40	20	25	30
					39	21	26	31
					38	22	27	32
					37	23	28	33
					36	24	29	34
					35	25	30	35
					34	26	31	36
					33	27	32	37
					32	28	33	38
					31	29	34	39
					30	30	35	40
					29	31	36	41
					28	32	37	42
					27	33	38	43
					26	34	39	44
					25	35	40	45
					24	36	41	46
					23	37	42	47
					22	38	43	48
					21	39	44	49
					20	40	45	50
					19	41	46	51
					18	42	47	52
NOMINAL EARNINGS RATE	3.6900	WITHDRAWAL PENALTY (DAYS)		0				
CALCULATION METHOD	Compound	ENROLLMENT FEE		.00				
COMPOUNDING FREQUENCY	Monthly	ANNUAL FEE		.00				
EFFECTIVE ANNUAL YIELD	3.7531	WDL/TERM FEE		.00				
TERM IN	Months	DAYS IN YEAR		365				
NUMBER OF MONTHS	12							

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