

Year	Age of Parent	Age of Child	Contribution	Tax-Free Distribution	Guaranteed Liquidity	Non-Guaranteed Liquidity	Non-Guaranteed Protection
1	32	4	\$4,800		\$0	\$0	\$193,404
2	33	5	\$4,800		\$2,546	\$3,626	\$193,404
3	34	6	\$4,800		\$6,132	\$8,117	\$193,404
4	35	7	\$4,800		\$9,752	\$12,916	\$193,404
5	36	8	\$4,800		\$13,409	\$18,046	\$193,404
10	41	14	\$4,800		\$38,504	\$56,207	\$224,384
11	42	15	\$4,800		\$43,120	\$64,893	\$233,070
12	43	16	\$4,800		\$47,753	\$74,177	\$242,354
13	44	17	\$4,800		\$52,400	\$84,102	\$252,279
14	45	18	\$4,800		\$57,053	\$94,710	\$262,887
15	46		\$4,800	\$27,000	\$34,708	\$79,048	\$247,225
16	47		\$4,800	\$27,000	\$11,710	\$63,512	\$231,689
17	48		\$4,800	\$27,000		\$47,425	\$215,602
18	49		\$4,800	\$27,000		\$30,780	\$198,957
19	50		\$4,800			\$40,568	\$208,745
20	51		\$4,800			\$50,507	\$218,684
30	61		\$4,800			\$205,324	\$373,501
31	62		\$4,800			\$228,174	\$396,351
32	63		\$4,800			\$252,776	\$420,953
33	64		\$4,800			\$279,258	\$447,435
34	65			\$41,897		\$260,903	\$393,706
35	66			\$41,897		\$243,384	\$361,228
36	67			\$41,897		\$225,792	\$345,465
37	68			\$41,897		\$208,071	\$329,261
38	69			\$41,897		\$190,266	\$312,610
39	70			\$41,897		\$172,427	\$295,505
40	71			\$41,897		\$154,613	\$277,943
41	72			\$41,897		\$136,953	\$251,204
42	73			\$41,897		\$119,551	\$222,894
43	74			\$41,897		\$102,527	\$192,923
44	75					\$127,918	\$203,093
45	76		In \$158,400	\$526,970 Out	Remains	\$155,127	\$212,549
50	81					\$337,066	\$417,306
55	86					\$618,667	\$730,499
60	91					Income-Tax Free to Heirs	\$1,185,108
65	96						\$1,664,909
70	101						\$2,442,082
75	106					\$2,831,042	\$2,831,042