WILL YOUR RETIREMENT INCOME BE SUBJECT TO THE

SEQUENCE OF RETURNS?

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$1,000,000 PURPOSE: ACCUMULATION

	ACCOUNT A		ACCOUNT B	
	AVG. RATE OF RETURN = 6.00%			
YEAR	RETURN	VALUE	RETURN	VALUE
		$1,000,000		$ 1,000,000
1	-12.00%	880,000	18.00%	1,180,000
2	-15.00%	748,000	14.00%	1,345,200
3	-13.00%	650,760	11.00%	1,493,172
4	22.00%	793,927	-15.00%	1,269,196
5	12.00%	889,198	15.00%	1,459,576
6	-7.00%	826,955	21.00%	1,766,087
7	18.00%	975,806	-11.00%	1,571,817
8	16.00%	1,131,935	30.00%	2,043,362
9	7.00%	1,211,171	-20.00%	1,634,690
10	12.00%	1,356,511	17.00%	1,912,587
11	17.00%	1,587,118	12.00%	2,142,097
12	-20.00%	1,269,695	7.00%	2,292,044
13	30.00%	1,650,603	16.00%	2,658,771
14	-11.00%	1,469,037	18.00%	3,137,350
15	21.00%	1,777,534	-7.00%	2,917,736
16	15.00%	2,044,165	12.00%	3,267,864
17	-15.00%	1,737,540	22.00%	3,986,794
18	11.00%	1,928,669	-13.00%	3,468,511
19	14.00%	2,198,683	-15.00%	2,948,234
20	18.00%	2,594,446	-12.00%	2,594,446

WHEN YOU ACCUMULATE, THE SEQUENCE OF RETURNS DOESN'T MATTER.

$1,000,000 PURPOSE: INCOME

$50,000 ANNUALLY, 3% ANNUAL INCREASE

	ACCOUNT A		ACCOUNT B	
	AVG. RATE OF RETURN = 6.00%			
YEAR	RETURN	VALUE	RETURN	VALUE
		$1,000,000		$ 1,000,000
1	-12.00%	836,000	18.00%	1,121,000
2	-15.00%	666,825	14.00%	1,219,230
3	-13.00%	533,989	11.00%	1,294,465
4	22.00%	584,810	-15.00%	1,053,855
5	12.00%	591,958	15.00%	1,147,216
6	-7.00%	496,615	21.00%	1,317,995
7	18.00%	515,557	-11.00%	1,119,881
8	16.00%	526,713	30.00%	1,375,903
9	7.00%	495,811	-20.00%	1,050,052
10	12.00%	482,241	17.00%	1,152,231
11	17.00%	485,603	12.00%	1,215,239
12	-20.00%	333,113	7.00%	1,226,250
13	30.00%	340,372	16.00%	1,339,756
14	-11.00%	237,581	18.00%	1,494,268
15	21.00%	195,962	-7.00%	1,319,334
16	15.00%	135,773	12.00%	1,390,408
17	-15.00%	47,207	22.00%	1,598,410
18	11.00%	0	-13.00%	1,318,718
19	14.00%	0	-15.00%	1,048,557
20	18.00%	0	-12.00%	845,576

WHEN YOU TAKE INCOME, THE SEQUENCE OF RETURNS CAN HAVE A SIGNIFICANT IMPACT!