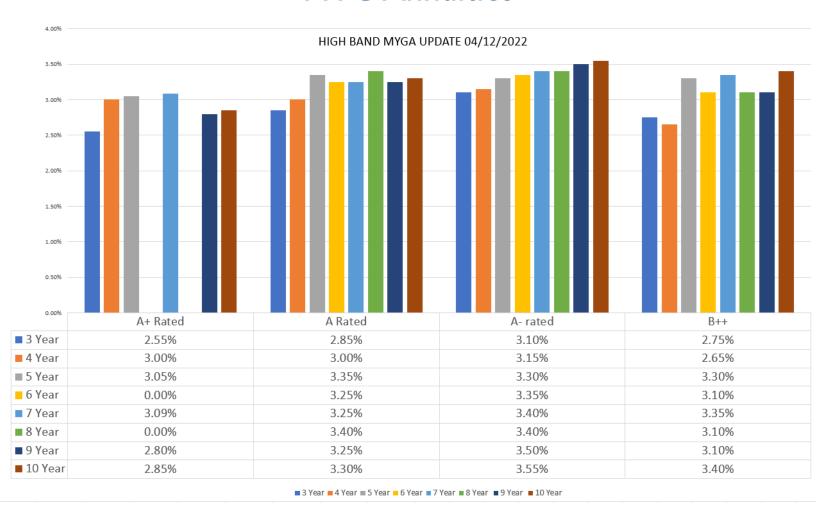


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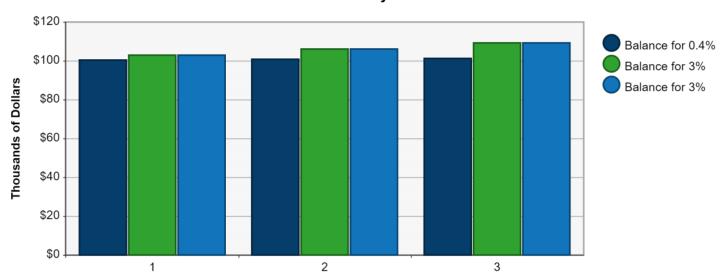
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Compare Savings Rates Calculator

A rate of 3% earns \$8,067.91 more over 3 years than 0.4%.

Your total savings balance would be \$109,272.71 if you save \$0 per month for 3 years, making deposits at the start of each period. This includes a starting balance of \$100,000 and a 3% annual rate of return.

Balance by Year



Results Summary						
	Rate 1	Rate 2	Rate 3			
Starting amount	\$100,000	\$100,000	\$100,000			
Number of years to save	3 years	3 years	3 years			
Additional contributions	\$0 per month, at the start of each period	\$0 per month, at the start of each period	\$0 per month, at the start of each period			
Annual percentage yield (APY)	0.4%	3%	3%			
Total amount you will have contributed	\$100,000.00	\$100,000.00	\$100,000.00			
Total at end of investment	\$101,204.80	\$109,272.71	\$109,272.71			

Savings Balance by Year

|--|

Interes®% APYBalance

Interest3% APYBalance

Year

Additions

Year	Additions	Interest	Balance	Interest	Balance	Interest	Balance
			\$100,000.00		\$100,000.00		\$100,000.00
1	\$0.00	\$399.99	\$100,399.99	\$3,000.02	\$103,000.02	\$3,000.02	\$103,000.02
2	\$0.00	\$401.61	\$100,801.60	\$3,089.99	\$106,090.01	\$3,089.99	\$106,090.01
3	\$0.00	\$403.20	\$101,204.80	\$3,182.70	\$109,272.71	\$3,182.70	\$109,272.71

Interest4% APB alance

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Rate Guarantee Period *	No Surrender - Liquid (503C only) 2 Year Term 3 Year Term 4 Year Term 5 Year Term 6 Year Term 7 Year Term 8 Year Term 9 Year Term
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