

Number of years to account value depletion - withdrawals are taken beginning of year

5.00%		5.50%		6.00%	
ROR	Years	ROR	Years	ROR	Years
0.00%	20	0.00%	18.2	0.00%	16.7
1.00%	22.2	1.00%	19.9	1.00%	18.1
2.00%	25.1	2.00%	22.3	2.00%	19.9
3.00%	29.6	3.00%	25.5	3.00%	22.5
4.00%	37.4	4.00%	30.6	4.00%	26.1
5.00%	62.4	5.00%	41.2	5.00%	32.3
6.50%		7.00%		7.50%	
ROR	Years	ROR	Years	ROR	Years
0.00%	15.3	0.00%	14.2	0.00%	13.3
1.00%	16.5	1.00%	15.3	1.00%	14.2
2.00%	18.1	2.00%	16.6	2.00%	15.3
3.00%	20.1	3.00%	18.2	3.00%	16.6
4.00%	22.8	4.00%	20.3	4.00%	18.3
5.00%	27.1	5.00%	23.4	5.00%	20.6

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