

Net Income ITC/TC5

		35 Years		34 Years		33 Years		32 Years		31 Years	
	Pre-Retirement	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference
Pre-Tax Income	\$ 90,865.00	\$ 60,009.02	\$ 30,855.98	\$ 58,294.47	\$ 32,570.53	\$ 56,579.93	\$ 34,285.07	\$ 54,865.39	\$ 35,999.61	\$ 53,150.84	\$ 37,714.16
Tax	\$ 18,110.55	\$ 12,183.89		\$ 11,576.09		\$ 11,015.98		\$ 10,511.05		\$ 10,006.12	
Post-Tax Income	\$ 72,754.45	\$ 47,825.12	\$ 24,929.33	\$ 46,718.39	\$ 26,036.07	\$ 45,563.94	\$ 27,190.51	\$ 44,354.33	\$ 28,400.12	\$ 43,144.72	\$ 29,609.73
Payroll Deductions	\$ 17,715.26	\$ -		\$ -		\$ -		\$ -		\$ -	
Net Disposable Income	\$ 55,039.19	\$ 47,825.12	\$ 7,214.07	\$ 46,718.39	\$ 8,320.81	\$ 45,563.94	\$ 9,475.25	\$ 44,354.33	\$ 10,684.86	\$ 43,144.72	\$ 11,894.47
Per Month			\$ 601.17		\$ 693.40		\$ 789.60		\$ 890.40		\$ 991.21
Per Pay			\$ 277.46		\$ 320.03		\$ 364.43		\$ 410.96		\$ 457.48

Replacement Rate			87%		85%		83%		81%		78%
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		30 Years		29 Years		28 Years		27 Years		26 Years	
	Pre-Retirement	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference
Pre-Tax Income	\$ 90,865.00	\$ 51,436.30	\$ 39,428.70	\$ 49,721.76	\$ 41,143.24	\$ 48,007.21	\$ 42,857.79	\$ 46,292.67	\$ 44,572.33	\$ 44,578.13	\$ 46,286.87
Tax	\$ 18,110.55	\$ 9,501.18		\$ 8,996.25		\$ 8,491.32		\$ 7,986.39		\$ 7,481.45	
Post-Tax Income	\$ 72,754.45	\$ 41,935.11	\$ 30,819.34	\$ 40,725.50	\$ 32,028.95	\$ 39,515.89	\$ 33,238.56	\$ 38,306.28	\$ 34,448.17	\$ 37,096.67	\$ 35,657.78
Payroll Deductions	\$ 17,715.26	\$ -		\$ -		\$ -		\$ -		\$ -	
Net Disposable Income	\$ 55,039.19	\$ 41,935.11	\$ 13,104.08	\$ 40,725.50	\$ 14,313.69	\$ 39,515.89	\$ 15,523.30	\$ 38,306.28	\$ 16,732.91	\$ 37,096.67	\$ 17,942.52
Per Month			\$ 1,092.01		\$ 1,192.81		\$ 1,293.61		\$ 1,394.41		\$ 1,495.21
Per Pay			\$ 504.00		\$ 550.53		\$ 597.05		\$ 643.57		\$ 690.10

Replacement Rate			76%		74%		72%		70%		67%
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RETIREMENT SEMINARS



Net Income ATC1/TC6

		35 Years		34 Years		33 Years		32 Years		31 Years	
	Pre-Retirement	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference
Pre-Tax Income	\$ 101,366.00	\$ 66,944.08	\$ 34,421.92	\$ 65,031.39	\$ 36,334.61	\$ 63,118.70	\$ 38,247.30	\$ 61,206.02	\$ 40,159.98	\$ 59,293.33	\$ 42,072.67
Tax	\$ 21,510.25	\$ 14,744.35		\$ 14,033.41		\$ 13,322.46		\$ 12,611.51		\$ 11,930.18	
Post-Tax Income	\$ 79,855.75	\$ 52,199.73	\$ 27,656.02	\$ 50,997.99	\$ 28,857.76	\$ 49,796.24	\$ 30,059.50	\$ 48,594.50	\$ 31,261.24	\$ 47,363.15	\$ 32,492.60
Payroll Deductions	\$ 19,159.67	\$ -		\$ -		\$ -		\$ -		\$ -	
Net Disposable Income	\$ 60,696.07	\$ 52,199.73	\$ 8,496.35	\$ 50,997.99	\$ 9,698.09	\$ 49,796.24	\$ 10,899.83	\$ 48,594.50	\$ 12,101.57	\$ 47,363.15	\$ 13,332.93
Per Month			\$ 708.03		\$ 808.17		\$ 908.32		\$ 1,008.46		\$ 1,111.08
Per Pay			\$ 326.78		\$ 373.00		\$ 419.22		\$ 465.45		\$ 512.80

Replacement Rate			86%		84%		82%		80%		78%
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		30 Years		29 Years		28 Years		27 Years		26 Years	
	Pre-Retirement	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference
Pre-Tax Income	\$ 101,366.00	\$ 57,380.64	\$ 43,985.36	\$ 55,467.95	\$ 45,898.05	\$ 53,555.26	\$ 47,810.74	\$ 51,642.58	\$ 49,723.42	\$ 49,729.89	\$ 51,636.11
Tax	\$ 21,510.25	\$ 11,252.13		\$ 10,688.51		\$ 10,125.22		\$ 9,561.93		\$ 8,998.65	
Post-Tax Income	\$ 79,855.75	\$ 46,128.51	\$ 33,727.24	\$ 44,779.45	\$ 35,076.30	\$ 43,430.04	\$ 36,425.70	\$ 42,080.64	\$ 37,775.10	\$ 40,731.24	\$ 39,124.51
Payroll Deductions	\$ 19,159.67	\$ -		\$ -		\$ -		\$ -		\$ -	
Net Disposable Income	\$ 60,696.07	\$ 46,128.51	\$ 14,567.57	\$ 44,779.45	\$ 15,916.63	\$ 43,430.04	\$ 17,266.03	\$ 42,080.64	\$ 18,615.43	\$ 40,731.24	\$ 19,964.83
Per Month			\$ 1,213.96		\$ 1,326.39		\$ 1,438.84		\$ 1,551.29		\$ 1,663.74
Per Pay			\$ 560.29		\$ 612.18		\$ 664.08		\$ 715.98		\$ 767.88

Replacement Rate			76%		74%		72%		69%		67%
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RETIREMENT SEMINARS



Net Income ATC2/TC7

		35 Years		34 Years		33 Years		32 Years		31 Years	
	Pre-Retirement	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference
Pre-Tax Income	\$ 107,650.00	\$ 71,094.16	\$ 36,555.84	\$ 69,062.89	\$ 38,587.11	\$ 67,031.63	\$ 40,618.37	\$ 65,000.37	\$ 42,649.63	\$ 62,969.11	\$ 44,680.89
Tax	\$ 23,544.70	\$ 16,286.93		\$ 15,531.91		\$ 14,776.89		\$ 14,021.87		\$ 13,266.86	
Post-Tax Income	\$ 84,105.30	\$ 54,807.22	\$ 29,298.08	\$ 53,530.98	\$ 30,574.32	\$ 52,254.74	\$ 31,850.56	\$ 50,978.50	\$ 33,126.80	\$ 49,702.25	\$ 34,403.04
Payroll Deductions	\$ 20,024.04	\$ -		\$ -		\$ -		\$ -		\$ -	
Net Disposable Income	\$ 64,081.26	\$ 54,807.22	\$ 9,274.04	\$ 53,530.98	\$ 10,550.28	\$ 52,254.74	\$ 11,826.52	\$ 50,978.50	\$ 13,102.76	\$ 49,702.25	\$ 14,379.01
Per Month			\$ 772.84		\$ 879.19		\$ 985.54		\$ 1,091.90		\$ 1,198.25
Per Pay			\$ 356.69		\$ 405.78		\$ 454.87		\$ 503.95		\$ 553.04

Replacement Rate			86%		84%		82%		80%		78%
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		30 Years		29 Years		28 Years		27 Years		26 Years	
	Pre-Retirement	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference
Pre-Tax Income	\$ 107,650.00	\$ 60,937.85	\$ 46,712.15	\$ 58,906.59	\$ 48,743.41	\$ 56,875.32	\$ 50,774.68	\$ 54,844.06	\$ 52,805.94	\$ 52,812.80	\$ 54,837.20
Tax	\$ 23,544.70	\$ 12,513.16		\$ 11,793.08		\$ 11,102.98		\$ 10,504.77		\$ 9,906.57	
Post-Tax Income	\$ 84,105.30	\$ 48,424.69	\$ 35,680.61	\$ 47,113.51	\$ 36,991.79	\$ 45,772.35	\$ 38,332.95	\$ 44,339.29	\$ 39,766.01	\$ 42,906.24	\$ 41,199.06
Payroll Deductions	\$ 20,024.04	\$ -		\$ -		\$ -		\$ -		\$ -	
Net Disposable Income	\$ 64,081.26	\$ 48,424.69	\$ 15,656.57	\$ 47,113.51	\$ 16,967.75	\$ 45,772.35	\$ 18,308.91	\$ 44,339.29	\$ 19,741.97	\$ 42,906.24	\$ 21,175.02
Per Month			\$ 1,304.71		\$ 1,413.98		\$ 1,525.74		\$ 1,645.16		\$ 1,764.59
Per Pay			\$ 602.18		\$ 652.61		\$ 704.19		\$ 759.31		\$ 814.42

Replacement Rate			76%		74%		71%		69%		67%
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RETIREMENT SEMINARS



Net Income ATC3/TC8

		35 Years		34 Years		33 Years		32 Years		31 Years	
	Pre-Retirement	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference
Pre-Tax Income	\$ 113,619.00	\$ 75,036.20	\$ 38,582.80	\$ 72,892.31	\$ 40,726.69	\$ 70,748.42	\$ 42,870.58	\$ 68,604.53	\$ 45,014.47	\$ 66,460.63	\$ 47,158.37
Tax	\$ 25,495.60	\$ 17,752.19		\$ 16,955.31		\$ 16,158.42		\$ 15,361.54		\$ 14,564.65	
Post-Tax Income	\$ 88,123.40	\$ 57,284.01	\$ 30,839.39	\$ 55,937.00	\$ 32,186.40	\$ 54,589.99	\$ 33,533.40	\$ 53,242.99	\$ 34,880.41	\$ 51,895.98	\$ 36,227.42
Payroll Deductions	\$ 20,845.07	\$ -		\$ -		\$ -		\$ -		\$ -	
Net Disposable Income	\$ 67,278.32	\$ 57,284.01	\$ 9,994.32	\$ 55,937.00	\$ 11,341.32	\$ 54,589.99	\$ 12,688.33	\$ 53,242.99	\$ 14,035.34	\$ 51,895.98	\$ 15,382.34
Per Month			\$ 832.86		\$ 945.11		\$ 1,057.36		\$ 1,169.61		\$ 1,281.86
Per Pay			\$ 384.40		\$ 436.20		\$ 488.01		\$ 539.82		\$ 591.63

Replacement Rate			85%		83%		81%		79%		77%
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		30 Years		29 Years		28 Years		27 Years		26 Years	
	Pre-Retirement	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference
Pre-Tax Income	\$ 113,619.00	\$ 64,316.74	\$ 49,302.26	\$ 62,172.85	\$ 51,446.15	\$ 60,028.96	\$ 53,590.04	\$ 57,885.07	\$ 55,733.93	\$ 55,741.18	\$ 57,877.82
Tax	\$ 25,495.60	\$ 13,767.77		\$ 12,970.89		\$ 12,190.96		\$ 11,430.95		\$ 10,768.97	
Post-Tax Income	\$ 88,123.40	\$ 50,548.97	\$ 37,574.42	\$ 49,201.97	\$ 38,921.43	\$ 47,838.00	\$ 40,285.40	\$ 46,454.12	\$ 41,669.28	\$ 44,972.21	\$ 43,151.19
Payroll Deductions	\$ 20,845.07	\$ -		\$ -		\$ -		\$ -		\$ -	
Net Disposable Income	\$ 67,278.32	\$ 50,548.97	\$ 16,729.35	\$ 49,201.97	\$ 18,076.36	\$ 47,838.00	\$ 19,440.32	\$ 46,454.12	\$ 20,824.21	\$ 44,972.21	\$ 22,306.12
Per Month			\$ 1,394.11		\$ 1,506.36		\$ 1,620.03		\$ 1,735.35		\$ 1,858.84
Per Pay			\$ 643.44		\$ 695.24		\$ 747.70		\$ 800.93		\$ 857.93

Replacement Rate			75%		73%		71%		69%		67%
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RETIREMENT SEMINARS

