

**EXHIBIT 1**  
Initial Planning Analysis

<b>Age</b>	<b>Beginning Balance</b>	<b>3% Save/Spend</b>	<b>4% Return</b>	<b>Ending Balance</b>
40	\$ 500,000	\$ 28,000	\$ 21,120	\$ 549,120
41	549,120	28,840	23,118	601,078
42	601,078	29,705	25,231	656,015
43	656,015	30,596	27,464	714,076
44	714,076	31,514	29,824	775,414
45	775,414	32,460	32,315	840,188
46	840,188	33,433	34,945	908,567
47	908,567	34,436	37,720	980,723
48	980,723	35,470	40,648	1,056,840
49	1,056,840	36,534	43,735	1,137,109
50	1,137,109	37,630	46,990	1,221,728
51	1,221,728	38,759	50,419	1,310,906
52	1,310,906	39,921	54,033	1,404,861
53	1,404,861	41,119	57,839	1,503,819
54	1,503,819	42,353	61,847	1,608,018
55	1,608,018	43,623	66,066	1,717,707
56	1,717,707	44,932	70,506	1,833,144
57	1,833,144	46,280	75,177	1,954,601
58	1,954,601	47,668	80,091	2,082,360
59	2,082,360	49,098	85,258	2,216,716
60	2,216,716	50,571	90,691	2,357,979
61	2,357,979	52,088	96,403	2,506,470
62	2,506,470	53,651	102,405	2,662,526
63	2,662,526	55,260	108,711	2,826,497
64	2,826,497	56,918	115,337	2,998,752
65	2,998,752	(80,000)	116,750	3,035,502
66	3,035,502	(82,400)	118,124	3,071,226
67	3,071,226	(84,872)	119,454	3,105,809
68	3,105,809	(87,418)	120,736	3,139,126
69	3,139,126	(90,041)	121,963	3,171,049
70	3,171,049	(92,742)	123,132	3,201,439
71	3,201,439	(95,524)	124,237	3,230,152
72	3,230,152	(98,390)	125,270	3,257,032
73	3,257,032	(101,342)	126,228	3,281,918
74	3,281,918	(104,382)	127,101	3,304,638
75	3,304,638	(107,513)	127,885	3,325,009
76	\$3,325,009	(\$110,739)	\$128,571	\$ 3,342,841
77	3,342,841	(114,061)	129,151	3,357,932
78	3,357,932	(117,483)	129,618	3,370,067
79	3,370,067	(121,007)	129,962	3,379,022
80	3,379,022	(124,637)	130,175	3,384,560
81	3,384,560	(128,377)	130,247	3,386,431
82	3,386,431	(132,228)	130,168	3,384,371
83	3,384,371	(136,195)	129,927	3,378,104
84	3,378,104	(140,280)	129,513	3,367,336
85	3,367,336	(144,489)	128,914	3,351,761
86	3,351,761	(148,824)	128,118	3,331,055
87	3,331,055	(153,288)	127,111	3,304,878
88	3,304,878	(157,887)	125,880	3,272,870
89	3,272,870	(162,624)	124,410	3,234,657
90	3,234,657	(167,502)	122,686	3,189,841
91	3,189,841	(172,527)	120,693	3,138,006
92	3,138,006	(177,703)	118,412	3,078,715
93	3,078,715	(183,034)	115,827	3,011,508
94	3,011,508	(188,525)	112,919	2,935,902
95	2,935,902	(194,181)	109,669	2,851,390
96	2,851,390	(200,006)	106,055	2,757,439
97	2,757,439	(206,007)	102,057	2,653,489
98	2,653,489	(212,187)	97,652	2,538,955
99	2,538,955	(218,552)	92,816	2,413,218
100	2,413,218	(225,109)	87,524	2,275,634
101	2,275,634	(231,862)	81,751	2,125,522