EXHIBIT 4 Monte Carlo Simulation Results					
	In 1 Year, Age 41	In 16 Years, Age 56	In 31 Years, Age 71	In 46 Years, Age 86	In 61 Years, Age 101
Present Plan (Liquid Money Markets Only)					
Best-case scenario	$560,000	$1,520,000	$460,000	$0	$0
Expected-case scenario	$540,000	$1,390,000	$70,000	$0	$0
Worst-case scenario	$520,000	$1,250,000	$0	$0	$0
Odds of assets lasting	100%	100%	69%	0%	0%
Odds of bankruptcy	0%	0%	31%	0%	0%
Proposed Plan (Conservative Mix)					
Best-case scenario	$670,000	$5,830,000	$24,820,000	$46,940,000	$130,460,000
Expected-case scenario	$570,000	$2,790,000	$7,620,000	$6,270,000	$0
Worst-case scenario	$480,000	$1,430,000	$1,830,000	$0	$0
Odds of assets lasting	100%	100%	100%	65%	33%
Odds of bankruptcy	0%	0%	0%	35%	67%