

Illustration
Of a
Hypothetical Investment
(For Mortgage Planners)

Hypothetical Investment

prepared for
TEAM Plan
January 31, 2006

Investment Rate 7.300%	Age	End of Year	Payments	Account Value
	59	1	\$268,963	\$288,597
	60	2	\$31,674	\$343,651
	61	3	\$31,674	\$402,724
	62	4	\$31,674	\$466,109
	63	5	\$31,674	\$534,121
	64	6	\$31,674	\$607,098
	65	7	\$31,674	\$685,403
	66	8	\$31,674	\$769,424
	67	9	\$31,674	\$859,578
	68	10	\$31,674	\$956,313
	69	11	\$30,424	\$1,058,769
	70	12	\$0	\$1,136,059
	71	13	\$0	\$1,218,992
	72	14	\$0	\$1,307,978
	73	15	\$0	\$1,403,460
	74	16	\$0	\$1,505,913
	75	17	\$0	\$1,615,845
	76	18	\$0	\$1,733,801
	77	19	\$0	\$1,860,369
	78	20	\$0	\$1,996,176
	79	21	\$0	\$2,141,896
	80	22	\$0	\$2,298,255
	81	23	\$0	\$2,466,027
	82	24	\$0	\$2,646,047
	83	25	\$0	\$2,839,209
	84	26	\$0	\$3,046,471
	85	27	\$0	\$3,268,864
	86	28	\$0	\$3,507,491
	87	29	\$0	\$3,763,537
	88	30	\$0	\$4,038,276
Total:			\$584,454	

Notes:

- a. This is not a contract and does not represent any particular product.
- b. The values illustrated are based off of a hypothetical investment crediting 7.300%.