

Hypothetical mutual fund-based and "live more" annuity-based target-date strategies for the 35-year-old



Illustration #2	Mutual Fund Structure	"Fully Annuitized" Structure
Initial monthly contribution	\$575 <i>(15.0% of salary)</i>	\$397 <i>(10.4% of salary)</i>
Accumulations at age 65	\$1,000,000	\$655,490
Initial annual payouts in retirement	Payout: 4% Drawdown	Payout: Variable and Fixed Annuities
	\$40,000	\$40,000*
		31% less in monthly contributions

This illustration is purely hypothetical and is not intended to predict or project returns.

Detailed calculations in
APPENDIX SCHEDULE 1

*Priced to payout for a minimum of 20 years subject to claims-paying ability of the issuing company. Fixed Annuity assumes "new money" at 6.5% payout rate.

Detailed calculations in APPENDIX SCHEDULE 2

2mutual Fund Service Guide

United States. SIC Coding Task Group

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Mutual Fund Industry Handbook Lee Gremillion, 2012-06-22 The Mutual Fund Industry Handbook is a remarkably important work I am profoundly impressed by the broad and comprehensive sweep of information and knowledge that this book makes available to industry participants college and business school students and anyone else with a serious interest in this industry From the Foreword by John C Bogle President Bogle Financial Markets Research Center Founder and former chief executive The Vanguard Group A Foreword by John C Bogle founder of The Vanguard Group and one of the most respected leaders in the mutual fund industry sets the stage for this authoritative book that explains the complexities of the phenomenal industry in simple terms Investors like the fact that mutual funds offer professional management easy diversification liquidity convenience a wide range of investment choices and regulatory protection Mutual Fund Industry Handbook touches on all of those features and focuses on the diverse functions performed in the day to day operations of the mutual fund industry You ll learn about Front office functions analysis buying and selling Back office functions including settlement custody accounting and reporting Commission structures front end loads back end loads or level loads The various fund categories used by the Investment Company Institute Morningstar and Lipper The roles played by fund managers investment advisors custodial banks distributors transfer agents and other third party service providers If you want a definitive reference on the mutual fund industry this is the book for you Customer Service Guide ,1998

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