

SUGGESTED REPLACEMENT PLAN REASONABLE AND SUFFICIENT WITH ANNUAL CONTRIBUTION INCREASED 6%

6/16/2006

Inflation 6%
Interest 3%
Annual Contribution Increase 6%

Year	Opening Balance	Expenses	Interest	Annual Contribution	Additional Assessments	Closing Balance
2006	57,417	3,766	1,610	36,000	-	91,260
2007	91,260	30,463	1,824	49,496		112,117
2008	112,117	-	3,363	52,466		167,946
2009	167,946	25,247	4,281	55,614		202,594
2010	202,594	-	6,078	58,951		267,622
2011	267,622	-	8,029	62,488		338,139
2012	338,139	30,726	9,222	66,237		382,872
2013	382,872	-	11,486	70,211		464,569
2014	464,569	-	13,937	74,424		552,930
2015	552,930	-	16,588	78,889		648,407
2016	648,407	60,009	17,652	83,623		689,673
2017	689,673	92,254	17,923	88,640		703,982
2018	703,982	107,653	17,890	93,958		708,177
2019	708,177	-	21,245	99,596		829,019
2020	829,019	33,665	23,861	105,572		924,786
2021	924,786	-	27,744	111,906		1,064,435
2022	1,064,435	288,517	23,278	118,620		917,816
2023	917,816	155,044	22,883	125,738		911,393
2024	911,393	-	27,342	133,282		1,072,016
2025	1,072,016	116,546	28,664	141,279		1,125,413
2026	1,125,413	135,618	29,694	149,755		1,169,244
2027	1,169,244	939,717	6,886	158,741		395,154
2028	395,154	269,905	3,757	168,265		297,271
2029	297,271	147,137	4,504	178,361		333,000
2030	333,000	241,730	2,738	189,063		283,070
2031	283,070	-	8,492	200,407		491,969
\$ 2,677,998		\$ 360,970		\$ 2,751,580		\$ -

