Of all the assets we own, our earning power is the most valuable!

For each year that This is the amount of capital required to provide that monthly you need this much income, assuming your capital earns an annual interest rate of: monthly retirement 8% 4% 6% 10% income: \$ 500 \$100,000 \$75,000 \$60,000 \$150,000 150,000 120,000 1,000 300,000 200,000 1,500 450,000 300,000 225,000 180,000 600,000 400,000 300,000 240,000 2,000 3,000 900,000 600,000 450,000 360,000 4,000 1,200,000 800,000 600,000 480,000 5,000 1,000,000 750,000 600,000 1,500,000 10,000 3,000,000 2,000,000 1,500,000 1,200,000

How much capital would it take to replace your earning power?

This example is based on the capital retention method, which uses interest return only to provide income. Principal is not liquidated and remains available.

This is a hypothetical illustration only and is not indicative of any particular investment or investment performance. It does not reflect the fees and expenses associated with any particular investment, which would reduce the performance shown in this hypothetical illustration if they were included. In addition, rates of return will vary over time, particularly for long-term investments.

© VSA, LP The information, general principles and conclusions presented in this report are subject to local, state and federal laws and regulations, court cases and any revisions of same. While every care has been taken in the preparation of this report, VSA, L.P. is not engaged in providing legal, accounting, financial or other professional services. This report should not be used as a substitute for the professional advice of an attorney, accountant, or other qualified professional.