PUBLIC INVESTMENT PRODUCTS

	Starting Value	Growth Rate		Yearly Payout
	$500,000.00	5.0%	Variable return	$50,000.00
	Index Rate=	2.0%	Inflation	

Age	Balance	Indexed Payout	Accumulated Payout
60	$ 475,000.00	$ 50,000.00	$ 50,000.00
61	$ 447,750.00	$ 51,000.00	$ 101,000.00
62	$ 418,117.50	$ 52,020.00	$ 153,020.00
63	$ 385,962.98	$ 53,060.40	$ 206,080.40
64	$ 351,139.52	$ 54,121.61	$ 260,202.01
65	$ 313,492.45	$ 55,204.04	$ 315,406.05
66	$ 272,858.95	$ 56,308.12	$ 371,714.17
67	$ 229,067.62	$ 57,434.28	$ 429,148.45
68	$ 181,938.03	$ 58,582.97	$ 487,731.42
69	$ 131,280.30	$ 59,754.63	$ 547,486.05
70	$ 76,894.60	$ 60,949.72	$ 608,435.77
71	$ 18,570.61	$ 62,168.72	$ 670,604.49
72	-$ 43,912.95	$ 63,412.09	$ 734,016.58
73	-$ 110,788.93	$ 64,680.33	$ 798,696.91
74	-$ 182,302.31	$ 65,973.94	$ 864,670.85
75	-$ 258,710.84	$ 67,293.42	$ 931,964.26
76	-$ 340,285.67	$ 68,639.29	$ 1,000,603.55
77	-$ 427,312.03	$ 70,012.07	$ 1,070,615.62
78	-$ 520,089.94	$ 71,412.31	$ 1,142,027.93
79	-$ 618,935.00	$ 72,840.56	$ 1,214,868.49
80	-$ 724,179.12	$ 74,297.37	$ 1,289,165.86
81	-$ 836,171.39	$ 75,783.32	$ 1,364,949.18
82	-$ 955,278.94	$ 77,298.98	$ 1,442,248.16
83	-$ 1,081,887.85	$ 78,844.96	$ 1,521,093.12
84	-$ 1,216,404.11	$ 80,421.86	$ 1,601,514.99
85	-$ 1,359,254.61	$ 82,030.30	$ 1,683,545.29
86	-$ 1,510,888.25	$ 83,670.91	$ 1,767,216.19
87	-$ 1,671,776.98	$ 85,344.32	$ 1,852,560.52
88	-$ 1,842,417.04	$ 87,051.21	$ 1,939,611.73
89	-$ 2,023,330.13	$ 88,792.23	$ 2,028,403.96
90	-$ 2,215,064.72	$ 90,568.08	$ 2,118,972.04
91	-$ 2,418,197.39	$ 92,379.44	$ 2,211,351.48
92	-$ 2,633,334.29	$ 94,227.03	$ 2,305,578.51
93	-$ 2,861,112.58	$ 96,111.57	$ 2,401,690.08
94	-$ 3,102,202.01	$ 98,033.80	$ 2,499,723.88
95	**-$ 3,357,306.59**	$ 99,994.48	$ 2,599,718.36

Starting Value $500,000.00
Ending Value - $3,357,306.59

In this scenario, if an investor at age 60 invested $500,000 of retirement savings in standard public investment products that earned an average return on investment of 5% per annum, and withdrew $50,000 a year (+ a 2% increase for inflation each year), after 12 years at age 72, they would run out of money and no longer recieve an income.

MORTGAGE INVESTMENT PRODUCTS

	Starting Value	Growth Rate		Yearly Payout
	$500,000.00	14.0%	Fixed return	$50,000.00
	Index Rate=	2.0%	inflation	

Age	Balance	Indexed Payout	Accumulated Payout
60	$ 520,000.00	$ 50,000.00	$ 50,000.00
61	$ 541,800.00	$ 51,000.00	$ 101,000.00
62	$ 565,632.00	$ 52,020.00	$ 153,020.00
63	$ 591,760.08	$ 53,060.40	$ 206,080.40
64	$ 620,484.88	$ 54,121.61	$ 260,202.01
65	$ 652,148.73	$ 55,204.04	$ 315,406.05
66	$ 687,141.43	$ 56,308.12	$ 371,714.17
67	$ 725,906.94	$ 57,434.28	$ 429,148.45
68	$ 768,950.95	$ 58,582.97	$ 487,731.42
69	$ 816,849.45	$ 59,754.63	$ 547,486.05
70	$ 870,258.65	$ 60,949.72	$ 608,435.77
71	$ 929,926.15	$ 62,168.72	$ 670,604.49
72	$ 996,703.72	$ 63,412.09	$ 734,016.58
73	$ 1,071,561.91	$ 64,680.33	$ 798,696.91
74	$ 1,155,606.64	$ 65,973.94	$ 864,670.85
75	$ 1,250,098.15	$ 67,293.42	$ 931,964.26
76	$ 1,356,472.61	$ 68,639.29	$ 1,000,603.55
77	$ 1,476,366.70	$ 70,012.07	$ 1,070,615.62
78	$ 1,611,645.73	$ 71,412.31	$ 1,142,027.93
79	$ 1,764,435.57	$ 72,840.56	$ 1,214,868.49
80	$ 1,937,159.18	$ 74,297.37	$ 1,289,165.86
81	$ 2,132,578.15	$ 75,783.32	$ 1,364,949.18
82	$ 2,353,840.11	$ 77,298.98	$ 1,442,248.16
83	$ 2,604,532.76	$ 78,844.96	$ 1,521,093.12
84	$ 2,888,745.48	$ 80,421.86	$ 1,601,514.99
85	$ 3,211,139.55	$ 82,030.30	$ 1,683,545.29
86	$ 3,577,028.18	$ 83,670.91	$ 1,767,216.19
87	$ 3,992,467.80	$ 85,344.32	$ 1,852,560.52
88	$ 4,464,362.08	$ 87,051.21	$ 1,939,611.73
89	$ 5,000,580.54	$ 88,792.23	$ 2,028,403.96
90	$ 5,610,093.74	$ 90,568.08	$ 2,118,972.04
91	$ 6,303,127.42	$ 92,379.44	$ 2,211,351.48
92	$ 7,091,338.23	$ 94,227.03	$ 2,305,578.51
93	$ 7,988,014.01	$ 96,111.57	$ 2,401,690.08
94	$ 9,008,302.17	$ 98,033.80	$ 2,499,723.88
95	**$ 10,169,470.00**	$ 99,994.48	$ 2,599,718.36

Starting Value $500,000.00
Ending Value $10,169,470.00

In this scenario, if an investor at age 60 invested $500,000 of retirement savings in a mortgage investment product that earned a fixed return of 14% per annum, and withdrew $50,000 a year (+ a 2% increase for inflation each year), by age 90 their withdrawl amount would increase to over $90,000 annually and their original investment would have grown by over 11 times! By age 95, their original investment would have grown by over 20 times what they started with!