



ESTIMATED ANNUAL SPENDING TARGETS

\$30,000

AGE OF BENEFICIARY AT FUNDING	ANNUAL SPENDING TARGET AMOUNT
20	\$575
30	\$650
40	\$785
50	\$1,050
60	\$1,550

\$50,000

AGE OF BENEFICIARY AT FUNDING	ANNUAL SPENDING TARGET AMOUNT
20	\$1,285
30	\$1,415
40	\$1,640
50	\$2,050
60	\$2,900

\$100,000

AGE OF BENEFICIARY AT FUNDING	ANNUAL SPENDING TARGET AMOUNT
20	\$2,840
30	\$3,100
40	\$3,550
50	\$4,385
60	\$6,070

\$250,000

AGE OF BENEFICIARY AT FUNDING	ANNUAL SPENDING TARGET AMOUNT
20	\$7,985
30	\$8,625
40	\$9,755
50	\$11,850
60	\$16,060

The examples above are provided as a guide for future planning based on various funding level options. These estimated spending targets are based on an 80 year life expectancy, current fees, and average OSNT investment returns.