

CONTRIBUTION COMPARISON

(HYPOTHETICAL ILLUSTRATION 6%)

NET EFFECT OF A PRE-TAX CONTRIBUTION TAX-SHELTERED ACCOUNT OR 457 DEFERRED COMPENSATION PLAN

IF YOUR CONTRIBUTION AMOUNT IS:	APPROXIMATE DIFFERENCE IN YOUR NET PAYCHECK:	ANNUAL TAX SAVINGS
\$ 100.00	\$ 75.00	\$ 250.00
\$ 200.00	\$ 150.00	\$ 500.00
\$ 300.00	\$ 225.00	\$ 750.00
\$ 400.00	\$ 300.00	\$ 1,000.00

ANNUAL RATE OF RETURN = 6%
PAY PERIODS PER YEAR = 10

TAX BRACKET = 25%
TIME HORIZON = 30

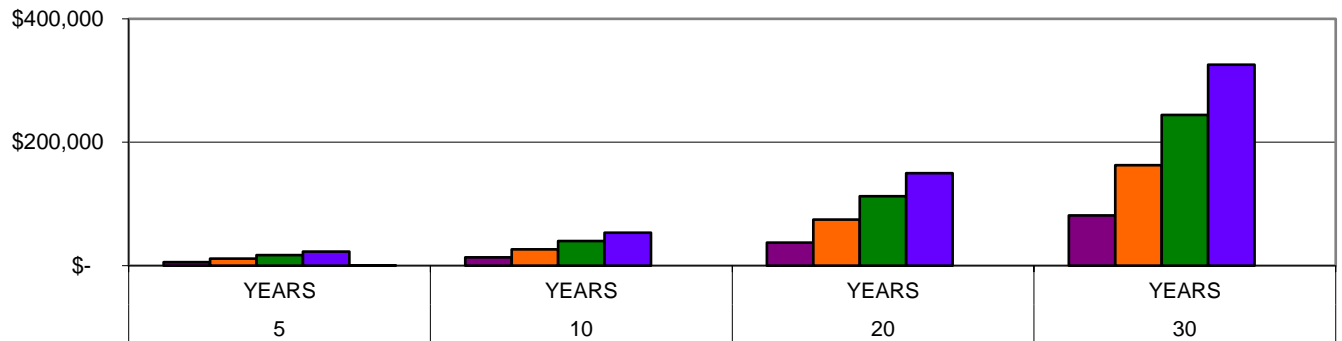
RETIREMENT VALUES COMPARISON

CONTRIBUTION AMOUNT

RETIREMENT VALUES (Rounded)

Compounded monthly at: 6%

PER PAY PERIOD	ANNUAL AMOUNT	5 YEARS	10 YEARS	20 YEARS	30 YEARS
\$ 100.00	\$ 1,000.00	\$ 5,656	\$ 13,283	\$ 37,443	\$ 81,387
\$ 200.00	\$ 2,000.00	\$ 11,311	\$ 26,566	\$ 74,886	\$ 162,774
\$ 300.00	\$ 3,000.00	\$ 16,967	\$ 39,849	\$ 112,330	\$ 244,161
\$ 400.00	\$ 4,000.00	\$ 22,623	\$ 53,133	\$ 149,773	\$ 325,548



DEFERRAL LIMITS FOR TSA/403(B) AND 457 DEFERRED COMPENSATION PLANS:

DEFERRAL LIMIT: \$19,500 *SEE ADDITIONAL CATCH-UP LIMITS BELOW

*CATCH-UP FOR OVER 50 YEARS OLD: \$6,500 (FOR BOTH THE 403(B) TSA AND THE 457 PLANS)

This hypothetical illustration is intended to show how compounding & persistency can impact retirement savings. Assumes an 6% rate of return , 10 pay periods a year & continued contributions for 30 years. The performance shown below is not indicative of any particular investment. Investments are subject to market risk and may lose value. Paycheck comparison is intended to show the impact pre-tax contributions could have on net paycheck. Assumes 25% tax bracket. This projection does not serve as tax advice; you should always consult a qualified professional tax advisor when making decisions related to your individual tax situation

Timothy Hayes Financial

OSJ Branch: 1210 W. Ave. J, Ste 300 • Lancaster, CA 93534 • (661) 945-1828
Central Coast Branch: Cayucos, CA 93430 • (805) 994-1492 • email: thayes@crownmail.net
Securities offered through Crown Capital Securities, L.P. - Member SIPC/FINRA

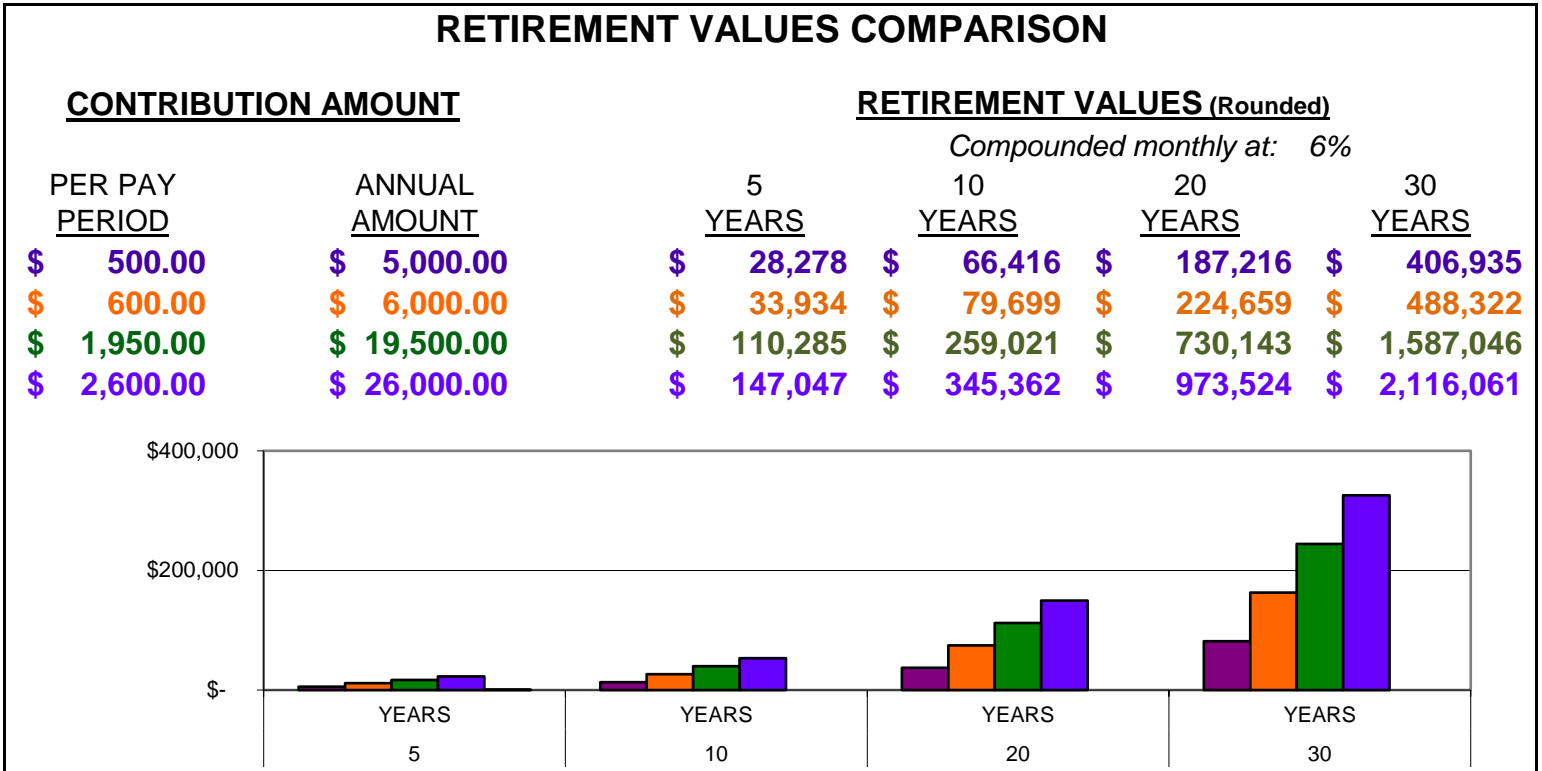
www.timothyhayesfinancial.com

CONTRIBUTION COMPARISON

(HYPOTHETICAL ILLUSTRATION 6%)

NET EFFECT OF A PRE-TAX CONTRIBUTION		
TAX-SHELTERED ACCOUNT <u>OR</u> 457 DEFERRED COMPENSATION PLAN		
IF YOUR CONTRIBUTION AMOUNT IS:	APPROXIMATE DIFFERENCE IN YOUR NET PAYCHECK:	ANNUAL TAX SAVINGS
\$ 500.00	\$ 375.00	\$ 1,250.00
\$ 600.00	\$ 450.00	\$ 1,500.00
\$ 1,950.00	\$ 1,462.50	\$ 4,875.00
\$ 2,600.00	\$ 1,950.00	\$ 6,500.00

ANNUAL RATE OF RETURN = 6%	TAX BRACKET = 25%
PAY PERIODS PER YEAR = 10	TIME HORIZON = 30



DEFERRAL LIMITS FOR TSA/403(B) AND 457 DEFERRED COMPENSATION PLANS:
 DEFERRAL LIMIT: \$19,500 *SEE ADDITIONAL CATCH-UP LIMITS BELOW
 *CATCH-UP FOR OVER 50 YEARS OLD: \$6,500 (FOR BOTH THE 403(B) TSA AND THE 457 PLANS)

This hypothetical illustration is intended to show how compounding & persistency can impact retirement savings. Assumes an 6% rate of return , 10 pay periods a year & continued contributions for 30 years. The performance shown below is not indicative of any particular investment. Investments are subject to market risk and may lose value. Paycheck comparison is intended to show the impact pre-tax contributions could have on net paycheck. Assumes 25% tax bracket. This projection does not serve as tax advice; you should always consult a qualified professional tax advisor when making decisions related to your individual tax situation