

# BIGShift

Increasing Kids' Standard of Living

1	2	3	4	5	6	7	8	9
Row #	Child's Age	Opening Balance	per Year from BSP	per Year by Parent	per Year by Child	Return for Year	Closing Balance	Finished Investing Amount (FIA)
(after-tax)						9.0000%		
1	-5	\$0	\$0	\$0	\$0	\$0	\$0	\$23,997
2	-4	\$0	\$0	\$0	\$0	\$0	\$0	\$26,157
3	-3	\$0	\$0	\$0	\$0	\$0	\$0	\$28,511
4	-2	\$0	\$0	\$0	\$0	\$0	\$0	\$31,077
5	-1	\$0	\$0	\$0	\$0	\$0	\$0	\$33,874
6	0	\$0	\$0	\$0	\$0	\$0	\$0	\$36,922
7	1	\$0	\$270	\$10,533	\$0	\$0	\$10,803	\$40,245
8	2	\$10,803	\$150	\$0	\$0	\$979	\$11,932	\$43,867
9	3	\$11,932	\$150	\$0	\$0	\$1,081	\$13,163	\$47,816
10	4	\$13,163	\$150	\$0	\$0	\$1,191	\$14,504	\$52,119
11	5	\$14,504	\$150	\$0	\$0	\$1,312	\$15,966	\$56,810
12	6	\$15,966	\$150	\$3	\$0	\$1,437	\$17,556	\$61,922
13	7	\$17,556	\$0	\$0	\$0	\$1,580	\$19,136	\$67,496
14	8	\$19,136	\$0	\$0	\$0	\$1,722	\$20,858	\$73,570
15	9	\$20,858	\$0	\$0	\$0	\$1,877	\$22,736	\$80,191
16	10	\$22,736	\$0	\$0	\$0	\$2,046	\$24,782	\$87,409
17	11	\$24,782	\$0	\$0	\$0	\$2,230	\$27,012	\$95,275
18	12	\$27,012	\$0	\$0	\$0	\$2,431	\$29,443	\$103,850
19	13	\$29,443	\$0	\$0	\$0	\$2,650	\$32,093	\$113,197
20	14	\$32,093	\$0	\$0	\$0	\$2,888	\$34,981	\$123,384
21	15	\$34,981	\$0	\$0	\$0	\$3,148	\$38,130	\$134,489
22	16	\$38,130	\$0	\$0	\$0	\$3,432	\$41,561	\$146,593
23	17	\$41,561	\$0	\$0	\$0	\$3,741	\$45,302	\$159,786
24	18	\$45,302	\$0	\$0	\$0	\$4,077	\$49,379	\$174,167
25	19	\$49,379	\$0	\$0	\$0	\$4,444	\$53,823	\$189,842
26	20	\$53,823	\$0	\$0	\$0	\$4,844	\$58,667	\$206,928
27	21	\$58,667	\$0	\$0	\$0	\$5,280	\$63,947	\$225,552
28	22	\$63,947	\$0	\$0	\$0	\$5,755	\$69,703	\$245,851
29	23	\$69,703	\$0	\$0	\$0	\$6,273	\$75,976	\$267,978
30	24	\$75,976	\$0	\$0	\$0	\$6,838	\$82,814	\$292,096
31	25	\$82,814	\$0	\$0	\$0	\$7,453	\$90,267	\$318,384
32	26	\$90,267	\$0	\$0	\$0	\$8,124	\$98,391	\$347,039
33	27	\$98,391	\$0	\$0	\$0	\$8,855	\$107,246	\$378,273
34	28	\$107,246	\$0	\$0	\$0	\$9,652	\$116,898	\$412,317
35	29	\$116,898	\$0	\$0	\$0	\$10,521	\$127,419	\$449,426
36	30	\$127,419	\$0	\$0	\$0	\$11,468	\$138,887	\$489,874
37	31	\$138,887	\$0	\$0	\$0	\$12,500	\$151,387	\$533,963
38	32	\$151,387	\$0	\$0	\$0	\$13,625	\$165,012	\$582,019
39	33	\$165,012	\$0	\$0	\$0	\$14,851	\$179,863	\$634,401
40	34	\$179,863	\$0	\$0	\$0	\$16,188	\$196,050	\$691,497
41	35	\$196,050	\$0	\$0	\$0	\$17,645	\$213,695	\$753,732
42	36	\$213,695	\$0	\$0	\$0	\$19,233	\$232,927	\$821,568
43	37	\$232,927	\$0	\$0	\$0	\$20,963	\$253,891	\$895,509
44	38	\$253,891	\$0	\$0	\$0	\$22,850	\$276,741	\$976,105
45	39	\$276,741	\$0	\$0	\$0	\$24,907	\$301,648	\$1,063,954
46	40	\$301,648	\$0	\$0	\$0	\$27,148	\$328,796	\$1,159,710
47	41	\$328,796	\$0	\$0	\$0	\$29,592	\$358,387	\$1,264,084
48	42	\$358,387	\$0	\$0	\$0	\$32,255	\$390,642	\$1,377,851
49	43	\$390,642	\$0	\$0	\$0	\$35,158	\$425,800	\$1,501,858
50	44	\$425,800	\$0	\$0	\$0	\$38,322	\$464,122	\$1,637,025
51	45	\$464,122	\$0	\$0	\$0	\$41,771	\$505,893	\$1,784,357
52	46	\$505,893	\$0	\$0	\$0	\$45,530	\$551,424	\$1,944,950
53	47	\$551,424	\$0	\$0	\$0	\$49,628	\$601,052	\$2,119,995
54	48	\$601,052	\$0	\$0	\$0	\$54,095	\$655,146	\$2,310,795
55	49	\$655,146	\$0	\$0	\$0	\$58,963	\$714,109	\$2,518,766
56	50	\$714,109	\$0	\$0	\$0	\$64,270	\$778,379	\$2,745,455
57	51	\$778,379	\$0	\$0	\$0	\$70,054	\$848,433	\$2,992,546
58	52	\$848,433	\$0	\$0	\$0	\$76,359	\$924,792	\$3,261,875
59	53	\$924,792	\$0	\$0	\$0	\$83,231	\$1,008,024	\$3,555,444
60	54	\$1,008,024	\$0	\$0	\$0	\$90,722	\$1,098,746	\$3,875,434
61	55	\$1,098,746	\$0	\$0	\$0	\$98,887	\$1,197,633	\$4,224,223
62	56	\$1,197,633	\$0	\$0	\$0	\$107,787	\$1,305,420	\$4,604,403
63	57	\$1,305,420	\$0	\$0	\$0	\$117,488	\$1,422,908	\$5,018,799
64	58	\$1,422,908	\$0	\$0	\$0	\$128,062	\$1,550,970	\$5,470,491
65	59	\$1,550,970	\$0	\$0	\$0	\$139,587	\$1,690,557	\$5,962,835
66	60	\$1,690,557	\$0	\$0	\$0	\$152,150	\$1,842,707	\$6,499,491
67	61	\$1,842,707	\$0	\$0	\$0	\$165,844	\$2,008,551	\$7,084,445
68	62	\$2,008,551	\$0	\$0	\$0	\$180,770	\$2,189,320	\$7,722,045
69	63	\$2,189,320	\$0	\$0	\$0	\$197,039	\$2,386,359	\$8,417,029
70	64	\$2,386,359	\$0	\$0	\$0	\$214,772	\$2,601,131	\$9,174,561
71	65	\$2,601,131	\$0	\$0	\$0	\$234,102	\$2,835,233	\$10,000,272
onward	66	\$0	\$0	\$0	\$0	28.35%	\$255,171	\$900,024
Age 66 to 89	24 Years of Tax-free Income						\$6,124,103	\$21,600,587
BSP Total			Parent Total	Child Total	Purchasing Power	\$24,209	Grand Total	
Total Invested			\$1,020	\$10,536	\$0	9.4874%	\$581,018	\$11,556

\*Assuming a 9% average annual rate of return (net of fees), compounded annually