

BIGShift

Increasing Kids' Standard of Living

3 Years as a Part-time BIG Shift Team Leader									
By Age	Team Leader's Own Retirement Account	Education Account Baby's Education Account		Down Payment Account Baby's Home Account		Retirement Account Baby's Retirement Account		After 30% Tax in Year-1 and 35% Tax Years 2 and 3	
Birth	Team Leader Invests \$40,254 of \$57,505 in Year-1 plus \$52,000 of \$80,000 in Years 2 and 3								
1		\$1,666	\$1,666	\$1,666	\$1,666	\$36,922	\$36,922	\$40,254	
2		\$26,000	\$28,986	\$26,000	\$28,986	\$0	\$40,245	\$52,000	
3		\$27,039	\$59,850	\$12,881	\$45,055	\$0	\$43,867	\$52,000	
4			\$65,237		\$49,110		\$47,815		
5			\$71,108		\$53,530		\$52,118		
6			\$77,508		\$58,348		\$56,809		
7			\$84,484		\$63,599		\$61,922		
8			\$92,087		\$69,323		\$67,495		
9			\$100,375		\$75,562		\$73,569		
10			\$109,409		\$82,363		\$80,191		
11			\$119,256		\$89,776		\$87,408		
12			\$129,989		\$97,855		\$95,275		
13			\$141,688		\$106,662		\$103,849		
14			\$154,440		\$116,262		\$113,196		
15			\$168,339		\$126,726		\$123,383		
16			\$183,490		\$138,131		\$134,488		
17			\$200,004		\$150,563		\$146,592		
18		Year-1 College	\$158,053	\$55,001	\$164,113		\$159,785		
19		Year-2 College	\$111,237	\$56,001	\$178,883		\$174,166		
20		Year-3 College	\$58,572	\$57,501	\$194,983		\$189,840		
21		Year-4 College	\$0	\$58,572	\$212,531		\$206,926		
22		College Total		\$227,075	\$231,659		\$225,549		
23					\$252,509		\$245,849		
24					\$275,234		\$267,975		
25					\$300,005		\$292,093		
26							\$318,381		
27							\$347,036		
28							\$378,269		
29							\$412,313		
30							\$449,421		
31	\$0	\$0 in Year-1					\$489,869		
32	\$0	\$0 in Year-2					\$533,957		
33	\$12,080	\$12,080 in Year-3					\$582,014		
34	\$13,167						\$634,395		
35	\$14,352						\$691,490		
36	\$15,644						\$753,725		
37	\$17,052						\$821,560		
38	\$18,587						\$895,500		
39	\$20,259						\$976,095		
40	\$22,083						\$1,063,944		
41	\$24,070						\$1,159,699		
42	\$26,236						\$1,264,071		
43	\$28,598						\$1,377,838		
44	\$31,172						\$1,501,843		
45	\$33,977						\$1,637,009		
46	\$37,035						\$1,784,340		
47	\$40,368						\$1,944,931		
48	\$44,001						\$2,119,974		
49	\$47,961						\$2,310,772		
50	\$52,278						\$2,518,742		
51	\$56,983						\$2,745,428		
52	\$62,111						\$2,992,517		
53	\$67,701						\$3,261,843		
54	\$73,794						\$3,555,409		
55	\$80,436						\$3,875,396		
56	\$87,675						\$4,224,182		
57	\$95,566						\$4,604,358		
58	\$104,167						\$5,018,750		
59	\$113,542						\$5,470,438		
60	\$123,761						\$5,962,777		
61	\$134,899						\$6,499,427		
62	\$147,040						\$7,084,376		
63	\$160,274						\$7,721,970		
64	\$174,698						\$8,416,947		
65	\$190,421						\$9,174,472		
66	\$207,559						\$10,000,175		
year	\$18,680						\$900,016		
to 90	\$467,008						\$22,500,393		
Totals	\$12,080		\$54,705		\$40,547		\$36,922	\$0	\$144,254

*Assuming a 9% average annual rate of return (with ZERO fees), compounded annually
**without depleting the accumulated retirement savings