

**MONTHLY DEPOSITS
4.5% INTEREST ASSUMPTION**

***FOR ILLUSTRATION PURPOSES ONLY*

YEAR	50.00	100.00	200.00	300.00	400.00	500.00	600.00
1	614.65	1,229.30	2,458.60	3,687.90	4,917.20	6,146.50	7,375.80
2	1,257.03	2,514.06	5,028.12	7,542.18	10,056.24	12,570.30	15,084.36
3	1,928.32	3,856.64	7,713.28	11,569.92	15,426.56	19,283.20	23,139.84
4	2,629.96	5,259.92	10,519.84	15,779.76	21,039.68	26,299.60	31,559.52
5	3,362.86	6,725.72	13,451.44	20,177.16	26,902.88	33,628.60	40,354.32
6	4,128.92	8,257.84	16,515.68	24,773.52	33,031.36	41,289.20	49,547.04
7	4,929.44	9,858.88	19,717.76	29,576.64	39,435.52	49,294.40	59,153.28
8	5,766.31	11,532.62	23,065.24	34,597.86	46,130.48	57,663.10	69,195.72
9	6,640.16	13,280.32	26,560.64	39,840.96	53,121.28	66,401.60	79,681.92
10	7,553.69	15,107.38	30,214.76	45,322.14	60,429.52	75,536.90	90,644.28
11	8,508.33	17,016.66	34,033.32	51,049.98	68,066.64	85,083.30	102,099.96
12	9,506.46	19,012.92	38,025.84	57,038.76	76,051.68	95,064.60	114,077.52
13	10,548.40	21,096.80	42,193.60	63,290.40	84,387.20	105,484.00	126,580.80
14	11,637.80	23,275.60	46,551.20	69,826.80	93,102.40	116,378.00	139,653.60
15	12,776.23	25,552.46	51,104.92	76,657.38	102,209.84	127,762.30	153,314.76
16	13,966.67	27,933.34	55,866.68	83,800.02	111,733.36	139,666.70	167,600.04
17	15,209.04	30,418.08	60,836.16	91,254.24	121,672.32	152,090.40	182,508.48
18	16,508.18	33,016.36	66,032.72	99,049.08	132,065.44	165,081.80	198,098.16
19	17,865.77	35,731.54	71,463.08	107,194.62	142,926.16	178,657.70	214,389.24
20	19,285.55	38,571.10	77,142.20	115,713.30	154,284.40	192,855.50	231,426.60
21	20,766.95	41,533.90	83,067.80	124,601.70	166,135.60	207,669.50	249,203.40
22	22,316.19	44,632.38	89,264.76	133,897.14	178,529.52	223,161.90	267,794.28
23	23,935.14	47,870.28	95,740.56	143,610.84	191,481.12	239,351.40	287,221.68
24	25,628.41	51,256.82	102,513.64	153,770.46	205,027.28	256,284.10	307,540.92
25	27,394.86	54,789.72	109,579.44	164,369.16	219,158.88	273,948.60	328,738.32
26	29,242.35	58,484.70	116,969.40	175,454.10	233,938.80	292,423.50	350,908.20
27	31,172.98	62,345.96	124,691.92	187,037.88	249,383.84	311,729.80	374,075.76
28	33,192.39	66,384.78	132,769.56	199,154.34	265,539.12	331,923.90	398,308.68
29	35,298.76	70,597.52	141,195.04	211,792.56	282,390.08	352,987.60	423,585.12
30	37,501.93	75,003.86	150,007.72	225,011.58	300,015.44	375,019.30	450,023.16
31	39,804.24	79,608.48	159,216.96	238,825.44	318,433.92	398,042.40	477,650.88
32	42,212.51	84,425.02	168,850.04	253,275.06	337,700.08	422,125.10	506,550.12
33	44,724.31	89,448.62	178,897.24	268,345.86	357,794.48	447,243.10	536,691.72
34	47,351.63	94,703.26	189,406.52	284,109.78	378,813.04	473,516.30	568,219.56
35	50,097.18	100,194.36	200,388.72	300,583.08	400,777.44	500,971.80	601,166.16

**The Church of God Benefits Board, Inc. does not guarantee a specific rate of return on participants' contributions, only that contributions are invested at fair market rate. However, the Board has maintained an average of 8.34% annual tax deferred return to our members for the past nineteen (22) years.

Illustration on the growth potential of monthly deposits at the percentage indicated per annum, compounded annually, on the account balance at the beginning of the month and from the date subsequent deposits are made.