

**TABLE 1**

Starting Age	25
Retirement Age	65
Contribution as % of Pay	12.5%
Pay Increase Rate	Inflation Rate + 1%
Initial Withdrawal Replacement Ratio	50% of final pay
Equity Mean Return	10%
Equity Standard Return	15%
Fixed Income Mean Return	6%
Fixed Income Standard Deviation	6%
Inflation Mean Return	3%
Inflation Standard Deviation	1.5%