

**Table based on 0% first year and 3% each subsequent year for 30 years compared to 3% a year for 30 years**

Year	0%	3%	Difference	Cumulative
1	80000			
2	\$80,000.00	\$82,400.00	\$2,400.00	\$2,400.00
3	\$82,400.00	\$84,872.00	\$2,472.00	\$4,872.00
4	\$84,872.00	\$87,418.16	\$2,546.16	\$7,418.16
5	\$87,418.16	\$90,040.70	\$2,622.54	\$10,040.70
6	\$90,040.70	\$92,741.93	\$2,701.22	\$12,741.93
7	\$92,741.93	\$95,524.18	\$2,782.26	\$15,524.18
8	\$95,524.18	\$98,389.91	\$2,865.73	\$18,389.91
9	\$98,389.91	\$101,341.61	\$2,951.70	\$21,341.61
10	\$101,341.61	\$104,381.85	\$3,040.25	\$24,381.85
11	\$104,381.85	\$107,513.31	\$3,131.46	\$27,513.31
12	\$107,513.31	\$110,738.71	\$3,225.40	\$30,738.71
13	\$110,738.71	\$114,060.87	\$3,322.16	\$34,060.87
14	\$114,060.87	\$117,482.70	\$3,421.83	\$37,482.70
15	\$117,482.70	\$121,007.18	\$3,524.48	\$41,007.18
16	\$121,007.18	\$124,637.39	\$3,630.22	\$44,637.39
17	\$124,637.39	\$128,376.52	\$3,739.12	\$48,376.52
18	\$128,376.52	\$132,227.81	\$3,851.30	\$52,227.81
19	\$132,227.81	\$136,194.64	\$3,966.83	\$56,194.64
20	\$136,194.64	\$140,280.48	\$4,085.84	\$60,280.48
21	\$140,280.48	\$144,488.90	\$4,208.41	\$64,488.90
22	\$144,488.90	\$148,823.57	\$4,334.67	\$68,823.57
23	\$148,823.57	\$153,288.27	\$4,464.71	\$73,288.27
24	\$153,288.27	\$157,886.92	\$4,598.65	\$77,886.92
25	\$157,886.92	\$162,623.53	\$4,736.61	\$82,623.53
26	\$162,623.53	\$167,502.23	\$4,878.71	\$87,502.23
27	\$167,502.23	\$172,527.30	\$5,025.07	\$92,527.30
28	\$172,527.30	\$177,703.12	\$5,175.82	\$97,703.12
29	\$177,703.12	\$183,034.21	\$5,331.09	\$103,034.21
30	\$183,034.21	\$188,525.24	\$5,491.03	\$108,525.24