

## STUDENT BENEFICIARY'S PROJECTED BENEFIT USE YEAR

Student Beneficiary Age/Grade as of August 31, 2011	Projected Benefit Use Year	Student Beneficiary Age/Grade as of August 31, 2011	Projected Benefit Use Year
Born after August 31, 2011 .....	Fall 2030	4th Grade .....	Fall 2020
Newborn, less than Age 1 .....	Fall 2029	5th Grade .....	Fall 2019
Age 1 .....	Fall 2028	6th Grade .....	Fall 2018
Age 2 .....	Fall 2027	7th Grade .....	Fall 2017
Age 3 .....	Fall 2026	8th Grade .....	Fall 2016
Age 4/5 (not in kindergarten) .....	Fall 2025	9th Grade .....	Fall 2015
Kindergarten .....	Fall 2024	10th Grade .....	Fall 2014
1st Grade .....	Fall 2023	11th Grade* .....	Fall 2014
2nd Grade .....	Fall 2022	12th Grade and Adults* .....	Fall 2014
3rd Grade .....	Fall 2021		

\*Washington state law requires a two-year waiting period before units may be used. However, you should plan to hold your units for four to five years before use in order to realize financial gain.

### 2011-2012 CUSTOM MONTHLY PLAN UNITS

Projected Benefit Use Year	Payment Term (in years)	50 Units	100 Units	150 Units	200 Units	250 Units	300 Units	350 Units	400 Units	450 Units	500 Units
Fall 2014	1	\$714	\$1427	\$2140	\$2852	\$3565	\$4277	\$4990	\$5702	\$6415	\$7127
Fall 2014	2	\$371	\$740	\$1109	\$1479	\$1848	\$2217	\$2586	\$2955	\$3324	\$3694
Fall 2015	3	\$257	\$512	\$767	\$1022	\$1276	\$1531	\$1786	\$2041	\$2296	\$2551
Fall 2016	4	\$200	\$398	\$596	\$794	\$992	\$1189	\$1387	\$1585	\$1783	\$1981
Fall 2017	5	\$166	\$330	\$493	\$657	\$821	\$985	\$1149	\$1313	\$1476	\$1640
Fall 2018	6	\$143	\$284	\$426	\$567	\$708	\$849	\$991	\$1132	\$1273	\$1414
Fall 2019	7	\$127	\$252	\$377	\$503	\$628	\$753	\$878	\$1003	\$1128	\$1253
Fall 2020	8	\$115	\$228	\$341	\$455	\$568	\$681	\$794	\$907	\$1020	\$1134
Fall 2021	9	\$106	\$210	\$314	\$418	\$522	\$625	\$729	\$833	\$937	\$1041
Fall 2022	10	\$99	\$195	\$292	\$388	\$485	\$581	\$678	\$775	\$871	\$968
Fall 2023	11	\$93	\$183	\$274	\$364	\$455	\$546	\$636	\$727	\$817	\$908
Fall 2024	12	\$88	\$173	\$259	\$345	\$430	\$516	\$602	\$688	\$773	\$859
Fall 2025	13	\$84	\$165	\$247	\$328	\$410	\$491	\$573	\$655	\$736	\$818
Fall 2026	14	\$80	\$158	\$236	\$314	\$392	\$470	\$549	\$627	\$705	\$783
Fall 2027	15	\$77	\$152	\$227	\$302	\$377	\$453	\$528	\$603	\$678	\$753
Fall 2028	16	\$75	\$147	\$220	\$292	\$365	\$437	\$510	\$582	\$655	\$727
Fall 2029	17	\$72	\$143	\$213	\$283	\$353	\$424	\$494	\$564	\$634	\$705
Fall 2030	18	\$70	\$139	\$207	\$275	\$343	\$412	\$480	\$548	\$617	\$685