## IPANM Supplemental Exhibit 31

	Beginning	Growth in	Investment or	Ending
Year	Balance	Savings	Withdrawal	Balance
1	\$5,158,614	\$515,861	\$0	\$5,674,476
2	\$5,674,476	\$567,448	\$0	\$6,241,923
3	\$6,241,923	\$624,192	\$0	\$6,866,116
4	\$6,866,116	\$686,612	\$0	\$7,552,727
5	\$7,552,727	\$755,273	\$0	\$8,308,000