

**Sample Worksheet for Tracking the Progress of Buy-back Agreements**

Anywhere Retirement System

Summary of Buy-back Agreement

Member's name: Simon Cowell

Date of Agreement: Dec 31st 2007

Terms of the Buyback: 3 years (36 months) 36 pay periods full payment expected Dec/2010  
 Creditable service to be added at retirement: 4 years 0 months 0 days

<b>Beginning balance owed on Buy-back Agreement</b>	<b>Monthly payment</b>	<b>Interest portion of monthly payment</b>	<b>Principal portion of monthly payment</b>	<b>Balance outstanding</b>
Prior to initial payment				3,600.00
1st payment, Jan 2008	3,600.00	106.00	12.00	3,506.00
2nd payment, Feb 2008	3,506.00	106.00	11.69	3,411.69
3rd payment, Mar 2008	3,411.69	106.00	11.37	3,317.06
Apr, 2008	3,317.06	106.00	11.06	3,222.12
May, 2008	3,222.12	106.00	10.74	3,126.86
Jun, 2008	3,126.86	106.00	10.42	3,031.28
Jul, 2008	3,031.28	106.00	10.10	2,935.38
Aug, 2008	2,935.38	106.00	9.78	2,839.17
Sep, 2008	2,839.17	106.00	9.46	2,742.63
Oct, 2008	2,742.63	106.00	9.14	2,645.77
Nov, 2008	2,645.77	106.00	8.82	2,548.59
Dec, 2008	2,548.59	106.00	8.50	2,451.09
Jan, 2009	2,451.09	106.00	8.17	2,353.26
Feb, 2009	2,353.26	106.00	7.84	2,255.10
Mar, 2009	2,255.10	106.00	7.52	2,156.62
Apr, 2009	2,156.62	106.00	7.19	2,057.81
May, 2009	2,057.81	106.00	6.86	1,958.67
Jun, 2009	1,958.67	106.00	6.53	1,859.20
Jul, 2009	1,859.20	106.00	6.20	1,759.39
Aug, 2009	1,759.39	106.00	5.86	1,659.26
Sep, 2009	1,659.26	106.00	5.53	1,558.79
Oct, 2009	1,558.79	106.00	5.20	1,457.99
Nov, 2009	1,457.99	106.00	4.86	1,356.85
Dec, 2009	1,356.85	106.00	4.52	1,255.37
Jan, 2010	1,255.37	106.00	4.18	1,153.55
Feb, 2010	1,153.55	106.00	3.85	1,051.40
Mar, 2010	1,051.40	106.00	3.50	948.90
Apr, 2010	948.90	106.00	3.16	846.07
May, 2010	846.07	106.00	2.82	742.89
Jun, 2010	742.89	106.00	2.48	639.36
Jul, 2010	639.36	106.00	2.13	535.49
Aug, 2010	535.49	106.00	1.78	431.28
Sep, 2010	431.28	106.00	1.44	326.72
Oct, 2010	326.72	106.00	1.09	221.81
Nov, 2010	221.81	106.00	0.74	116.54
Dec, 2010	116.54	106.00	0.39	10.93
	<b>3,816.00</b>	<b>226.93</b>	<b>3,589.07</b>	<b>difference due to rounding!</b>