Pension plan Exercise

Suppose that Joe is 20 today and wishes to start saving so that when he's 65 he can have 20 years of $100,000 annual withdrawals. How much should be the annual payments if the interest rate is 8% payments???????!!!!!!((((()))))@@$$

	A	B	C
1	**SAVING FOR RETIREMENT**		
2	Joe's age today	20	
3	Joe's age at last deposit	64	
4	Number of deposits	45	<-- =B3-B2+1
5	Number of withdrawals	20	
6	Annual withdrawal from age 65	100,000	
7	Interest rate	8%	
8			
9	Annual deposit	2,540.23	<-- =(B6/(1+B7)^(B4-1))*PV(B7,B5,-1)/PV(B7,B4,-1,,1)
10			
11	**Joe's age today**	**Annual amount deposited**	
12	20	2,540.23	<-- =($B$6/(1+$B$7)^($B$3-A12))*PV($B$7,$B$5,-1)/PV($B$7,$B$3-A12+1,-1,,1)
13	22	2,978.96	<-- =($B$6/(1+$B$7)^($B$3-A13))*PV($B$7,$B$5,-1)/PV($B$7,$B$3-A13+1,-1,,1)
14	24	3,496.73	<-- =($B$6/(1+$B$7)^($B$3-A14))*PV($B$7,$B$5,-1)/PV($B$7,$B$3-A14+1,-1,,1)
15	26	4,109.02	
16	28	4,834.85	
17	30	5,697.73	
18	32	6,727.03	
19	34	7,959.85	
20	35	8,666.90	
21	38	11,239.91	
22	40	13,430.03	
23	42	16,123.53	
24	44	19,471.60	
25	46	23,688.86	
26	48	29,090.61	
27	50	36,159.79	
28			
29