

# Cash Flow

Age	Cash Flow Sources						Less Living Expense & Taxes	Shortage or Surplus	
	Earned Income	Retire/Roth Accounts*	Investment Accounts*	Pension/Soc Sec.	Other Income	Total Sources			
50	48	\$178,000	(\$31,500)	(\$1,000)			\$145,500	(\$150,080)	(\$4,580)
51	49	183,340	(31,910)	(1,020)			150,410	(154,511)	(4,101)
52	50	188,840	(32,771)	(1,040)			155,029	(159,054)	(4,025)
53	51	194,504	(33,425)	(1,061)			160,018	(160,289)	(271)
54	52	200,339	(34,094)	(1,082)			165,163	(162,603)	2,560
55	53	206,350	(34,778)	38,399		(39,503)	170,468	(164,216)	6,252
56	54	212,541	(35,473)	74,793		(75,919)	175,942	(169,510)	6,432
57	55	218,917	(36,184)	35,698		(36,846)	181,585	(175,003)	6,582
58	56	225,485	(8,051)	10,741		(38,320)	189,855	(183,736)	6,119
59	57	232,249	(37,644)	(1,195)			193,410	(186,615)	6,796
60	58	239,216	(38,397)	(1,218)			199,601	(192,750)	6,851
61	59	246,393	(39,163)	(1,243)			205,987	(184,357)	21,630
62	60	253,785	(39,948)	(1,268)			212,569	(184,120)	28,448
63	61	261,398	(40,748)	(1,293)			219,357	(190,973)	28,384
64	62	269,239	(41,561)	(1,319)			226,359	(198,084)	28,275
65 R	63	121,521	84,545	8,140	5,249		219,455	(220,800)	(1,345)
66	64	125,167	113,231	(686)	5,354		243,066	(244,437)	(1,371)
67	65 R		242,718		5,461		248,179	(248,178)	
68	66		252,566		5,570		258,136	(258,136)	
69	67		262,810		5,682		268,492	(268,492)	
70	68		207,052		51,041		258,093	(258,093)	
71	69		166,360		91,170		257,530	(257,531)	
72	70		165,674		92,994		258,668	(258,668)	
73	71		174,363		94,854		269,217	(269,217)	
74	72		183,431		96,751		280,182	(280,182)	
75	73		192,893		98,686		291,579	(291,579)	
76	74		202,766		100,659		303,425	(303,426)	
77	75		213,126		102,672		315,798	(315,798)	
78	76		223,874		104,726		328,600	(328,601)	
79	77		235,224		106,821		342,045	(342,045)	
80	78		247,004		108,957		355,961	(355,961)	
81	79		259,378		111,136		370,514	(370,515)	
82	80		272,302		113,359		385,661	(385,662)	
83	81		249,584		115,626		365,210	(365,210)	
84	82		261,464		117,938		379,402	(379,403)	
85 L	83		274,281		120,297		394,578	(394,579)	
	84		256,651		68,477		325,128	(325,129)	
	85		265,034		69,847		334,881	(334,882)	
	86		273,684		71,244		344,928	(344,928)	
	87		282,606		72,669		355,275	(355,275)	
	88		291,810		74,122		365,932	(365,933)	
	89		301,305		75,605		376,910	(376,910)	
	90 L		311,100		77,117		388,217	(388,217)	

\*Scheduled distributions, interest, or cash dividends or amounts taken to meet the IRS minimum distribution requirements.

Note: Earned Income is reduced by qualified retirement account contributions in calculating the effect of income taxes. Pension, Social Security, and Other Income cash flow items are net of income taxes. The tax rate used is the average tax rate entered in the input.

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# Retirement Capital Analysis

Age*	Retirement Spending Needs	Sources of Annual Income **				Education & Other Inc/Exp***	Net Surplus or (Shortage)	Annual Additions To Assets	Retirement Capital \$1,160,000
		Social Security Indv. 1	Social Security Indv. 2	Pension Income Indv. 1	Pension Income Indv. 2				
50	48							35,500	1,273,689
51	49							35,990	1,395,637
52	50							36,932	1,526,882
53	51							37,669	1,667,855
54	52							38,423	1,819,239
55	53					(39,503)	(39,503)	39,194	1,941,223
56	54					(75,919)	(75,919)	39,977	2,035,597
57	55					(36,846)	(36,846)	40,778	2,178,651
58	56					(38,320)	(38,320)	41,594	2,328,943
59	57							42,424	2,534,132
60	58							43,272	2,754,468
61	59							44,136	2,991,017
62	60							45,020	3,244,929
63	61							45,921	3,517,440
64	62							46,838	3,809,857
65 R	63	(108,025)			5,249		(102,776)	24,897	3,942,763
66	64	(112,865)			5,354		(107,511)	25,395	4,064,113
67	65 R	(194,781)			5,461		(189,320)		4,057,959
68	66	(202,572)			5,570		(197,002)		4,041,293
69	67	(210,674)			5,682		(204,992)		4,013,074
70	68	(219,100)	45,246		5,795		(168,059)		4,040,593
71	69	(227,864)	46,151	39,108	5,911		(136,694)		4,111,675
72	70	(236,978)	47,074	39,890	6,029		(143,984)		4,187,729
73	71	(246,457)	48,015	40,688	6,150		(151,603)		4,259,397
74	72	(256,315)	48,976	41,502	6,273		(159,564)		4,326,024
75	73	(266,567)	49,955	42,332	6,398		(167,881)		4,386,904
76	74	(277,229)	50,954	43,179	6,526		(176,570)		4,441,267
77	75	(288,318)	51,973	44,042	6,657		(185,646)		4,488,221
78	76	(299,850)	53,013	44,923	6,790		(195,124)		4,526,923
79	77	(311,844)	54,073	45,822	6,926		(205,023)		4,556,256
80	78	(324,317)	55,155	46,738	7,064		(215,360)		4,575,214
81	79	(337,289)	56,258	47,673	7,206		(226,153)		4,582,566
82	80	(350,780)	57,383	48,626	7,350		(237,421)		4,577,047
83	81	(364,811)	58,531	49,599	7,497		(249,185)		4,594,597
84	82	(379,403)	59,701	50,591	7,647		(261,465)		4,600,964
85 L	83	(394,579)	60,895	51,602	7,800		(274,282)		4,594,510
	84	(325,129)		62,113	6,364		(256,652)		4,605,829
	85	(334,882)		63,355	6,492		(265,035)		4,609,193
	86	(344,928)		64,622	6,622		(273,684)		4,603,850
	87	(355,275)		65,915	6,754		(282,606)		4,588,996
	88	(365,933)		67,233	6,889		(291,811)		4,563,771
	89	(376,910)		68,578	7,027		(301,305)		4,527,252
	90 L	(388,217)		69,949	7,167		(311,100)		4,478,453

\*R=Retirement age, L=Life expectancy.\*\* Pensions & 85% of S.S. reduced 22.00% for income taxes. \*\*\* Includes life insurance and education costs.

Note: This report is based upon assumed inflation rates of 4.00% and 4.00% (before and after retirement). Actual future inflation rates are unknown.

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# Taxable Savings & Investment Accounts

Age	Account Additions	Annual Growth	Income Tax On Account*	From Tax-Advantaged Assets		Paid out or received for cash flow	Account Balance** \$100,000
				Distributions	Income Tax		
50	48	500	7,018	(1,684)			105,833
51	49	510	7,426	(1,782)			111,987
52	50	520	7,857	(1,886)			118,478
53	51	531	8,312	(1,995)			125,325
54	52	541	8,792	(2,110)			132,547
55	53	552	7,915	(1,900)		(39,503)	99,611
56	54	563	4,335	(1,040)		(75,919)	27,550
57	55	574	939	(225)	8,007	(36,846)	
58	56	586			40,768	(3,034)	(38,320)
59	57	598	21	(5)			613
60	58	609	64	(15)			1,271
61	59	622	111	(27)			1,976
62	60	634	161	(39)			2,731
63	61	647	214	(51)			3,540
64	62	660	271	(65)			4,405
65 R	63	673	129	(28)	111,730	(14,132)	(102,776)
66	64	686			136,567	(29,743)	(107,511)
67	65 R				242,718	(53,398)	(189,320)
68	66				252,566	(55,565)	(197,002)
69	67				262,811	(57,818)	(204,992)
70	68				207,053	(38,994)	(168,059)
71	69				166,361	(29,667)	(136,694)
72	70				165,675	(21,691)	(143,984)
73	71				174,364	(22,761)	(151,603)
74	72				183,432	(23,868)	(159,564)
75	73				192,894	(25,013)	(167,881)
76	74				202,767	(26,197)	(176,570)
77	75				213,126	(27,481)	(185,646)
78	76				223,875	(28,751)	(195,124)
79	77				235,225	(30,202)	(205,023)
80	78				247,005	(31,645)	(215,360)
81	79				259,380	(33,227)	(226,153)
82	80				272,304	(34,882)	(237,421)
83	81				249,584	(399)	(249,185)
84	82				261,465		(261,465)
85 L	83				274,282		(274,282)
	84				256,652		(256,652)
	85				265,035		(265,035)
	86				273,684		(273,684)
	87				282,606		(282,606)
	88				291,811		(291,811)
	89				301,305		(301,305)
	90 L				311,100		(311,100)

\* Estimated taxes include tax due on income and on sales of assets. Starting cost basis is estimated at 100.00%.

\*\* This report is based on assumed growth rates of 7.00% and 6.00%, and inflation rates of 4.00% and 4.00% (before and after retirement). Account additions are calculated to increase at 2.00% per year for each individual.

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## Tax-Deferred Annuities

Age	Account Additions	Annual Growth	Account Withdrawals	Balance* \$50,000	Cumulative Growth	Taxable Withdrawal	Income Tax Due
50	48	500		51,756	1,256		
51	49	510		53,567	2,557		
52	50	520		55,432	3,902		
53	51	530		57,355	5,295		
54	52	541		59,336	6,735		
55	53	552		61,379	8,226		
56	54	563		63,483	9,767		
57	55	574		65,651	11,361		
58	56	585		67,874	12,642	12,642	(3,034)
59	57	597	(29,443)	39,630	959		
60	58	609		41,238	1,958		
61	59	621		42,898	2,996		
62	60	634		44,612	4,077		
63	61	646		46,381	5,200		
64	62	659		48,208	6,368		
65 R	63	672	(49,475)		6,963	6,963	(1,532)
66	64	686	(686)				
67	65 R						
68	66						
69	67						
70	68						
71	69						
72	70						
73	71						
74	72						
75	73						
76	74						
77	75						
78	76						
79	77						
80	78						
81	79						
82	80						
83	81						
84	82						
85 L	83						
	84						
	85						
	86						
	87						
	88						
	89						
	90 L						

\* This report is based on assumed growth rates of 2.50% and 2.50%, with inflation rates of 4.00% and 4.00% (before and after retirement). Starting Cost basis is 100.00%. Account additions are calculated to increase 2.00% per year.

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## Tax-Deferred Retirement Accounts

Jon Accounts					Mary Accounts				
Age	Account Additions	Annual Growth	With-drawals	Balance* \$200,000	Age	Account Additions	Annual Growth	With-drawals	Balance* \$200,000
50	9,500	14,333		223,833	48	9,500	14,333		223,833
51	9,690	16,007		249,530	49	9,580	16,004		249,417
52	9,884	17,813		277,227	50	9,884	17,805		277,106
53	10,081	19,759		307,067	51	10,081	19,750		306,937
54	10,283	21,855		339,205	52	10,283	21,845		339,065
55	10,489	24,111		373,805	53	10,489	24,102		373,656
56	10,699	26,541		411,045	54	10,699	26,530		410,885
57	10,913	29,155		451,113	55	10,913	29,144		450,942
58	11,131	31,967		494,211	56	11,131	31,956		494,029
59	11,353	34,992		540,556	57	11,353	34,979		540,361
60	11,580	38,244		590,380	58	11,580	38,231		590,172
61	11,812	41,740		643,932	59	11,812	41,725		643,709
62	12,048	45,497		701,477	60	12,048	45,481		701,238
63	12,289	49,534		763,300	61	12,289	49,517		763,044
64	12,535	53,870		829,705	62	12,535	53,852		829,431
65 R		48,064	(57,276)	820,494	63	12,786	50,149		892,366
66		45,174	(135,195)	730,472	64	13,041	53,933		959,340
67		36,547	(242,718)	524,301	65 R		57,560		1,016,900
68		23,881	(252,567)	295,616	66		61,014		1,077,914
69		9,853	(262,811)	42,658	67		64,675		1,142,589
70		1,242	(43,900)		68		64,555	(133,345)	1,073,799
71					69		60,382	(134,850)	999,331
72					70		57,002	(98,594)	957,739
73					71		54,361	(103,458)	908,642
74					72		51,264	(108,490)	851,416
75					73		47,674	(113,695)	785,395
76					74		43,551	(119,079)	709,868
77					75		38,845	(124,913)	623,799
78					76		33,507	(130,687)	526,620
79					77		27,479	(137,280)	416,819
80					78		20,694	(143,840)	293,673
81					79		13,089	(151,030)	155,733
82					80		4,587	(158,556)	1,764
83					81		51	(1,815)	
84					82				
85 L					83				
					84				
					85				
					86				
					87				
					88				
					89				
					90 L				

\* This report is based on assumed growth rates of 7.00% and 6.00%, and inflation rates of 4.00% and 4.00% (before and after retirement). Account deposits are calculated to increase 2.00% and 2.00% per year (Individual 1 and 2). Company contributions to Roth 401k accounts show as account additions to Tax Deferred accounts.

# Tax-Free Accounts

Combined ROTH IRA Accounts						Other Tax Free Assets			
Age	Additions Indv. 1	Additions Indv. 2	Annual Growth	With- drawals	Balance* \$200,000	Account Additions	Annual Growth	With- drawals	Balance* \$10,000
50	48	5,500	5,500	14,385	225,384	500	410		10,910
51	49	5,610	5,500	16,166	252,658	510	447		11,866
52	50	5,722	5,722	18,087	282,188	520	485		12,871
53	51	5,836	5,836	20,162	314,021	530	525		13,926
54	52	5,953	5,953	22,398	348,324	541	568		15,034
55	53	6,072	6,072	24,808	385,274	552	612		16,198
56	54	6,193	6,193	27,403	425,062	563	659		17,420
57	55	6,317	6,317	30,197	467,891	574	548	(8,007)	10,534
58	56	6,444	6,444	33,203	513,981	585	207	(11,326)	
59	57	6,573	6,573	36,439	563,564	597	12		608
60	58	6,704	6,704	39,919	616,890	609	37		1,253
61	59	6,838	6,838	43,661	674,226	621	63		1,936
62	60	6,975	6,975	47,684	735,859	634	90		2,660
63	61	7,114	7,114	52,008	802,094	646	119		3,425
64	62	7,257	7,257	56,655	873,262	659	150		4,234
65 R	63		7,402	52,618	933,281	672	73	(4,979)	
66	64		7,550	56,223	997,053	686		(686)	
67	65 R			59,823	1,056,876				
68	66			63,413	1,120,287				
69	67			67,217	1,187,503				
70	68			71,250	1,258,752				
71	69			75,525	1,334,276				
72	70			80,057	1,414,332				
73	71			84,860	1,499,191				
74	72			89,951	1,589,142				
75	73			95,349	1,684,489				
76	74			101,069	1,785,557				
77	75			107,133	1,892,690				
78	76			113,561	2,006,251				
79	77			120,375	2,126,625				
80	78			127,598	2,254,221				
81	79			135,253	2,389,473				
82	80			143,368	2,532,841				
83	81			151,970	2,684,811				
84	82			161,089	2,845,899				
85 L	83			170,754	3,016,652				
	84			180,999	3,197,651				
	85			191,859	3,389,510				
	86			203,371	3,592,880				
	87			215,573	3,808,452				
	88			228,507	4,036,959				
	89			242,218	4,279,176				
	90 L			255,077	(55,799)				4,478,453

\* Roth growth rates: 7.00% and 6.00%, Tax-Free: 4.00% and 3.50%, inflation rates: 4.00% and 4.00% (before and after retirement). Account deposits are calculated to increase 2.00% and 2.00% per year (Individual 1 and 2).

## Roth 401k Retirement Accounts

Individual 1 Accounts					Individual 2 Accounts				
Age	Account Additions	Annual Growth	With-drawals	Balance* \$100,000	Age	Account Additions	Annual Growth	With-drawals	Balance* \$100,000
50	1,000	7,035		108,035	48	1,000	7,035		108,035
51	1,020	7,598		116,653	49	1,020	7,598		116,653
52	1,040	8,202		125,895	50	1,040	8,202		125,895
53	1,061	8,850		135,806	51	1,061	8,850		135,806
54	1,082	9,544		146,432	52	1,082	9,544		146,432
55	1,104	10,289		157,825	53	1,104	10,289		157,825
56	1,126	11,087		170,038	54	1,126	11,087		170,038
57	1,149	11,943		183,130	55	1,149	11,943		183,130
58	1,172	12,860		197,162	56	1,172	12,860		197,162
59	1,195	13,843		212,200	57	1,195	13,843		212,200
60	1,219	14,897		228,316	58	1,219	14,897		228,316
61	1,243	16,026		245,585	59	1,243	16,026		245,585
62	1,268	17,235		264,088	60	1,268	17,235		264,088
63	1,294	18,532		283,914	61	1,294	18,532		283,914
64	1,319	19,920		305,153	62	1,319	19,920		305,153
65 R		18,309		323,462	63	1,346	18,350		324,849
66		19,408		342,870	64	1,373	19,532		345,754
67		20,572		363,442	65 R		20,745		366,499
68		21,807		385,249	66		21,990		388,489
69		23,115		408,364	67		23,309		411,798
70		24,055	(14,904)	417,515	68		24,708		436,506
71		24,578	(15,755)	426,338	69		26,190		462,696
72		25,081	(16,654)	434,765	70		27,255	(16,887)	473,064
73		25,558	(17,602)	442,721	71		27,848	(17,851)	483,061
74		26,005	(18,602)	450,124	72		28,418	(18,870)	492,609
75		26,418	(19,656)	456,886	73		28,958	(19,944)	501,624
76		26,790	(20,768)	462,909	74		29,465	(21,077)	510,012
77		27,120	(21,835)	468,193	75		29,933	(22,271)	517,673
78		27,400	(23,064)	472,529	76		30,355	(23,531)	524,497
79		27,625	(24,232)	475,922	77		30,728	(24,740)	530,484
80		27,792	(25,450)	478,263	78		31,045	(26,132)	535,397
81		27,894	(26,719)	479,439	79		31,300	(27,456)	539,241
82		27,925	(28,037)	479,327	80		31,489	(28,836)	541,894
83		24,933	(127,542)	376,718	81		31,605	(30,273)	543,226
84		18,483	(137,348)	257,853	82		31,641	(31,768)	543,099
85 L		11,075	(146,554)	122,374	83		31,586	(33,319)	541,366
			(122,374)		84	122,374	33,894	(197,676)	499,958
					85		23,887	(203,669)	320,177
					86		12,914	(209,889)	123,202
					87		3,588	(126,790)	
					88				
					89				
					90 L				

\* This report is based on assumed growth rates of 7.00% and 6.00%, and inflation rates of 4.00% and 4.00% (before and after retirement). Account deposits are calculated to increase 2.00% and 2.00% per year (Individual 1 and 2). Company contributions to Roth 401k accounts show as account additions to the Tax Deferred Retirement Accounts report.

# Roth 457 Retirement Accounts

Individual 1 Accounts					Individual 2 Accounts				
Age	Account Additions	Annual Growth	With-drawals	Balance* \$100,000	Age	Account Additions	Annual Growth	With-drawals	Balance* \$100,000
50	1,000	7,035		108,035	48	1,000	7,035		108,035
51	1,020	7,598		116,653	49	1,020	7,598		116,653
52	1,040	8,202		125,895	50	1,040	8,202		125,895
53	1,061	8,850		135,806	51	1,061	8,850		135,806
54	1,082	9,544		146,432	52	1,082	9,544		146,432
55	1,104	10,289		157,825	53	1,104	10,289		157,825
56	1,126	11,087		170,038	54	1,126	11,087		170,038
57	1,149	11,943		183,130	55	1,149	11,943		183,130
58	1,172	12,860		197,162	56	1,172	12,860		197,162
59	1,195	13,843		212,200	57	1,195	13,843		212,200
60	1,219	14,897		228,316	58	1,219	14,897		228,316
61	1,243	16,026		245,585	59	1,243	16,026		245,585
62	1,268	17,235		264,088	60	1,268	17,235		264,088
63	1,294	18,532		283,914	61	1,294	18,532		283,914
64	1,319	19,920		305,153	62	1,319	19,920		305,153
65 R		18,309		323,462	63	1,346	18,350		324,849
66		19,408		342,870	64	1,373	19,532		345,754
67		20,572		363,442	65 R		20,745		366,499
68		21,807		385,249	66		21,990		388,489
69		23,115		408,364	67		23,309		411,798
70		24,055	(14,904)	417,515	68		24,708		436,506
71		24,578	(15,755)	426,338	69		26,190		462,696
72		25,081	(16,654)	434,765	70		27,255	(16,887)	473,064
73		25,558	(17,602)	442,721	71		27,848	(17,851)	483,061
74		26,005	(18,602)	450,124	72		28,418	(18,870)	492,609
75		26,418	(19,656)	456,886	73		28,958	(19,944)	501,624
76		26,790	(20,768)	462,909	74		29,465	(21,077)	510,012
77		27,120	(21,835)	468,193	75		29,933	(22,271)	517,673
78		27,400	(23,064)	472,529	76		30,355	(23,531)	524,497
79		27,625	(24,232)	475,922	77		30,728	(24,740)	530,484
80		27,792	(25,450)	478,263	78		31,045	(26,132)	535,397
81		27,894	(26,719)	479,439	79		31,300	(27,456)	539,241
82		27,925	(28,037)	479,327	80		31,489	(28,836)	541,894
83		26,969	(59,680)	446,616	81		31,605	(30,273)	543,226
84		24,980	(60,582)	411,014	82		31,641	(31,768)	543,099
85 L		22,828	(61,090)	372,752	83		31,586	(33,319)	541,366
			(372,752)		84	372,752	53,078	(58,975)	908,220
					85		52,652	(61,366)	899,506
					86		52,057	(63,795)	887,768
					87		48,592	(155,816)	780,544
					88		38,078	(291,811)	526,812
					89		22,570	(301,305)	248,076
					90 L		7,226	(255,302)	

\* This report is based on assumed growth rates of 7.00% and 6.00%, and inflation rates of 4.00% and 4.00% (before and after retirement). Account deposits are calculated to increase 2.00% and 2.00% per year (Individual 1 and 2). Company contributions to Roth 457 accounts show as account additions to the Tax Deferred Retirement Accounts report.

This report, and its hypothetical illustrations, are intended to form a basis for further discussion with your legal, accounting, and financial advisors. Actual future investment returns, taxes and inflation are unknown. Do not rely upon this report to predict future investment performance. This report is incomplete without the "About Your Personal Financial Plan" page.



## Survivor Needs Calculation for Mary, To Estimate Life Insurance Required on Jon

NPV's*	(\$2,362,996)	(\$139,481)	(\$20,000)	\$867,893	\$509,388	\$41,585	(\$1,103,610)
Age	After Tax Spending Need	Education Costs	Other Inc/Exp**	After Tax Emp. Income	After Tax SS Benefits	After Tax Pension Inc.	Estimated Inc. Shortage
48	(80,000)		(20,000)	59,280	50,507	1,648	11,435
49	(82,400)			61,058	51,517	1,681	31,856
50	(84,872)			62,890	52,547	1,715	32,280
51	(87,418)			64,777	45,206	1,749	24,314
52	(90,041)			66,720	46,110	1,784	24,574
53	(92,742)	(39,502)		68,722		1,819	(61,703)
54	(95,524)	(75,919)		70,783		1,856	(98,804)
55	(98,390)	(36,846)		72,907		1,893	(60,436)
56	(101,342)	(38,320)		75,094		1,931	(62,637)
57	(104,382)			77,347		1,969	(25,065)
58	(107,513)			79,667		2,009	(25,837)
59	(110,739)			82,057		2,049	(26,632)
60	(114,061)			84,519	3,664	2,090	(23,788)
61	(117,483)			87,055	3,256	2,132	(25,040)
62	(121,007)			89,666	2,830	2,174	(26,337)
63	(124,637)			92,356	2,384	2,218	(27,679)
64	(128,377)			95,127	1,919	2,262	(29,068)
65	(132,228)				34,384	2,368	(95,475)
66	(136,195)				35,072	2,416	(98,707)
67	(140,280)				35,773	2,464	(102,043)
68	(144,489)				36,489	2,513	(105,487)
69	(148,824)				37,218	2,563	(109,042)
70	(153,288)				37,963	2,615	(112,711)
71	(157,887)				38,722	2,667	(116,498)
72	(162,624)				39,497	2,720	(120,407)
73	(167,502)				40,286	2,775	(124,441)
74	(172,527)				41,092	2,830	(128,605)
75	(177,703)				41,914	2,887	(132,902)
76	(183,034)				42,752	2,945	(137,337)
77	(188,525)				43,607	3,004	(141,914)
78	(194,181)				44,480	3,064	(146,638)
79	(200,006)				45,369	3,125	(151,512)
80	(206,007)				46,276	3,187	(156,543)
81	(212,187)				47,202	3,251	(161,734)
82	(218,552)				48,146	3,316	(167,090)
83	(225,109)				49,109	3,382	(172,618)
84	(231,862)				50,091	3,450	(178,321)
85	(238,818)				51,093	3,519	(184,206)
86	(245,983)				52,115	3,589	(190,278)
87	(253,362)				53,157	3,661	(196,544)
88	(260,963)				54,220	3,734	(203,008)
89	(268,792)				55,305	3,809	(209,678)
90	(276,856)				56,411	3,885	(216,560)

\* Net Present Values for this illustration are calculated using an after-tax discount rate of 5% (Education Costs at 6%)

\*\* First year expenses include allowances for final expenses and emergency funds in the amount of \$20,000.

## Survivor Needs Calculation for Jon, To Estimate Life Insurance Required on Mary

NPV's*	(\$2,098,281)	(\$139,481)	(\$20,000)	\$999,858	\$440,974	\$40,293	(\$776,637)
Age	After Tax Spending Need	Education Costs	Other Inc/Exp**	After Tax Emp. Income	After Tax SS Benefits	After Tax Pension Inc.	Estimated Inc. Shortage
50	(80,000)		(20,000)	76,000	42,185		18,185
51	(82,400)			78,280	43,028		38,908
52	(84,872)			80,628	43,889		39,645
53	(87,418)			83,047	37,759		33,388
54	(90,041)			85,539	38,514		34,012
55	(92,742)	(39,502)		88,105			(44,139)
56	(95,524)	(75,919)		90,748			(80,695)
57	(98,390)	(36,846)		93,470			(41,765)
58	(101,342)	(38,320)		96,275			(43,387)
59	(104,382)			99,163			(5,219)
60	(107,513)			102,138			(5,376)
61	(110,739)			105,202			(5,537)
62	(114,061)			108,358			(5,703)
63	(117,483)			111,609			(5,874)
64	(121,007)			114,957			(6,050)
65	(124,637)				33,049	5,249	(86,340)
66	(128,377)				33,710	5,354	(89,313)
67	(132,228)				34,384	5,461	(92,383)
68	(136,195)				35,072	5,570	(95,553)
69	(140,280)				35,773	5,682	(98,826)
70	(144,489)				36,489	5,795	(102,205)
71	(148,824)				37,218	5,911	(105,694)
72	(153,288)				37,963	6,029	(109,296)
73	(157,887)				38,722	6,150	(113,015)
74	(162,624)				39,497	6,273	(116,854)
75	(167,502)				40,286	6,398	(120,817)
76	(172,527)				41,092	6,526	(124,909)
77	(177,703)				41,914	6,657	(129,132)
78	(183,034)				42,752	6,790	(133,492)
79	(188,525)				43,607	6,926	(137,992)
80	(194,181)				44,480	7,064	(142,637)
81	(200,006)				45,369	7,206	(147,432)
82	(206,007)				46,276	7,350	(152,380)
83	(212,187)				47,202	7,497	(157,488)
84	(218,552)				48,146	7,647	(162,760)
85	(225,109)				49,109	7,800	(168,200)

\* Net Present Values for this illustration are calculated using an after-tax discount rate of 5% (Education Costs at 6%)

\*\* First year expenses include allowances for final expenses and emergency funds in the amount of \$20,000.