



A Lifetime Economic Security Planning Tool  
for Jack Sprat and Jill Sprat

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Prepared by  
Economic Security Planning Inc.

Friday, July 08, 2011 11:07 AM

Basic Profile

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## SMOOTHING YOUR DISCRETIONARY SPENDING

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This financial analysis, which is based on ESPlanner™, implements consumption smoothing -- Economics' approach to financial planning. The goal of consumption smoothing is to achieve a stable living standard per household member through time. The recommendations presented below suggest annual saving and insurance amounts that may help you smooth your consumption. They also suggest the living standard per adult that your household may be able to achieve. These and all other amounts in this report are presented in today's dollars. In addition to helping you smooth your living standard, ESPlanner™ (or ESPlannerPlus™) can help you raise your living standard by letting you run alternative profiles and thereby see the living standard implications of variety of decisions, such as when to take Social Security, which job to take, or how much to contribute to retirement accounts. Finally, ESPlanner™ (or ESPlannerPlus™) can help you determine the living standard costs of life-style decisions, such as retiring early, having another child, getting divorced, making gifts to children, contributing to charity, etc.

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## WHERE YOU ARE

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This report begins by summarizing your demographic and economic circumstances and assumptions. It then recommends consumption, saving, and life insurance to attain and preserve your highest living standard, showing that these recommendations are affordable. ESPlannerPlus™ -- the software used in this analysis -- was developed by independent academic economists, including Boston University's Laurence J. Kotlikoff.

# Inputs and Assumptions

## DEMOGRAPHICS

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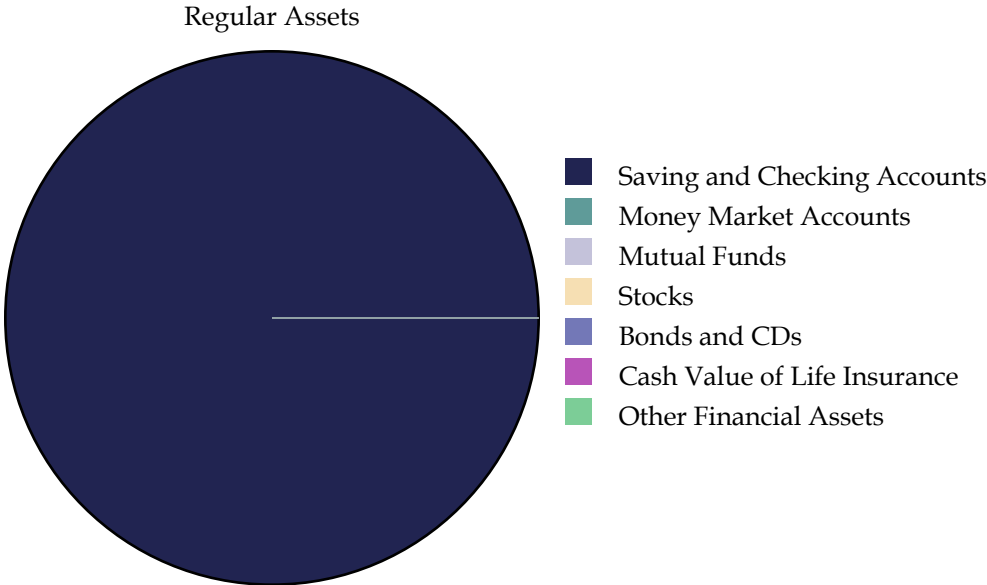
- Jack is 56
- Jill is 61
- Jack maximum age of life is 100
- Jill maximum age of life is 100
- Current state of residency is IL



# REGULAR ASSETS

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Asset	Market Value	Percent of Total
Saving and Checking Accounts	100,000	100.00%
Money Market Accounts	0	0.00%
Mutual Funds	0	0.00%
Stocks	0	0.00%
Bonds and CDs	0	0.00%
Cash Value of Life Insurance	0	0.00%
Other Financial Assets	0	0.00%
Total	100,000	100.00%



## CURRENT SAVING

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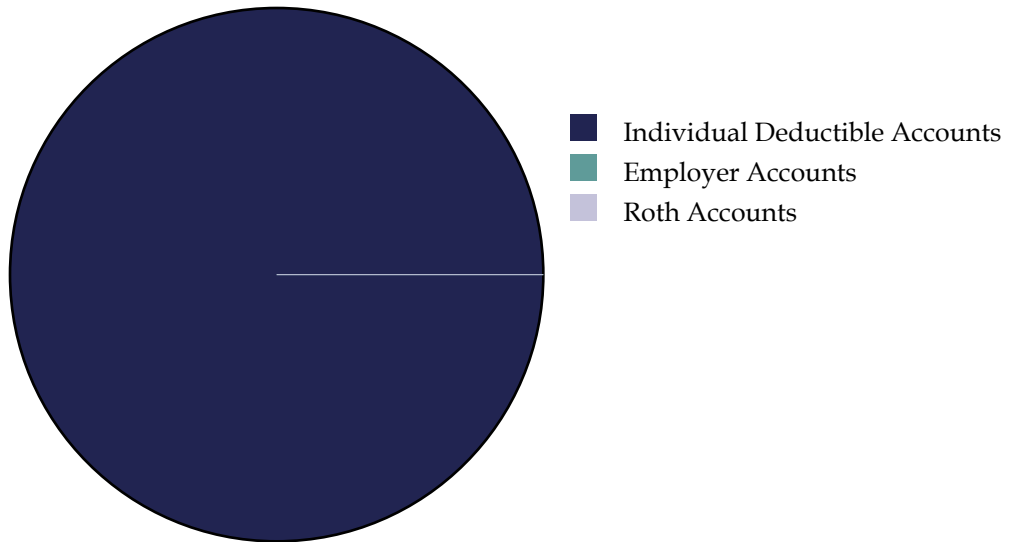
<b>Description</b>	<b>Value</b>
Net Contributions to Regular Asset Accounts	0
Net Purchase of Regular Assets	0
Non-Mortgage Loan Payments	0
Real Asset Income	999
Less Income Not Reinvested	0
Less New Borrowing Apart from New Mortgages	0
Equals Current Saving	999

# RETIREMENT ACCOUNTS

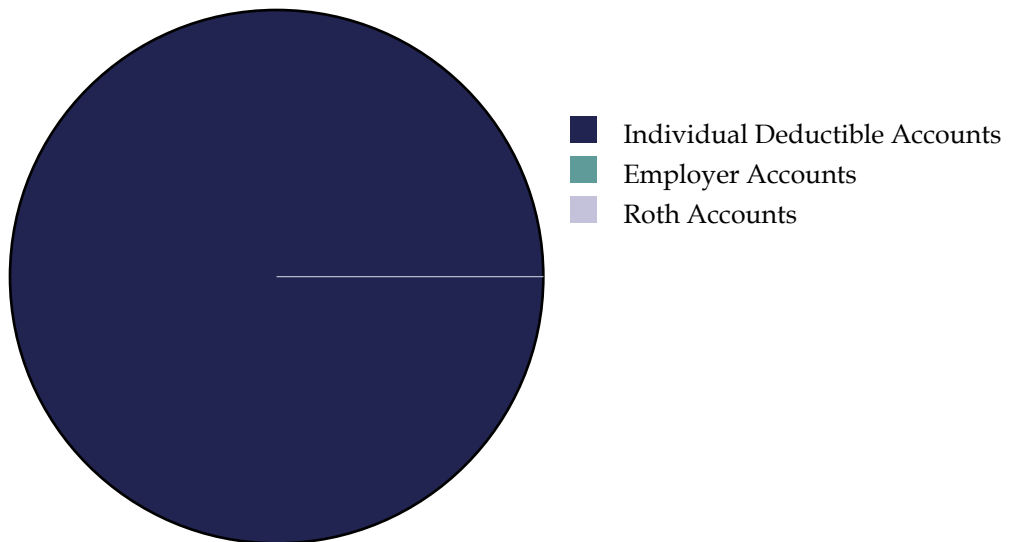
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	Jack	Jill
Individual Deductible Accounts	400,000	400,000
Employer Accounts	0	0
Roth Accounts	0	0

Jack's Retirement Accounts



Jill's Retirement Accounts



## RETIREMENT ACCOUNT CONTRIBUTIONS

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Year	Jack's Age	Individual Deductible Contributions	Employer Contributions	Roth IRA Contributions	Jill's Age	Individual Deductible Contributions	Employer Contributions	Roth IRA Contributions
2011	56	10,000	10,000	0	61	10,000	10,000	0
2012	57	10,000	10,000	0	62	10,000	10,000	0
2013	58	10,000	10,000	0	63	10,000	10,000	0
2014	59	10,000	10,000	0	64	10,000	10,000	0
2015	60	10,000	10,000	0	65	0	0	0
2016	61	10,000	10,000	0	66	0	0	0
2017	62	10,000	10,000	0	67	0	0	0
2018	63	10,000	10,000	0	68	0	0	0
2019	64	10,000	10,000	0	69	0	0	0
2020	65	0	0	0	70	0	0	0
2021	66	0	0	0		0	0	0
2022	67	0	0	0		0	0	0
2023	68	0	0	0		0	0	0
2024	69	0	0	0		0	0	0
2025	70	0	0	0		0	0	0

## CURRENT HOUSING

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	<b>Primary Home</b>	<b>Vacation Home</b>
Value Of Home	450,000	N/A
Initial Purchase Price	450,000	N/A
Mortgage Balance	200,000	N/A
Years Remaining on Mortgage	10	N/A
Monthly Payment	2,300	N/A
Annual Property Taxes	3,000	N/A
Annual Homeowner's Insurance	1,500	N/A
Annual Maintenance & Condo Fees	0	N/A
Annual Real Appreciation Rate	0.00%	N/A
Monthly Rent	N/A	0
Other Monthly Rental Expense	N/A	0

FIRST CHANGE IN HOUSING

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No Data Entered

SECOND CHANGE IN HOUSING

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No Data Entered

REAL ESTATE

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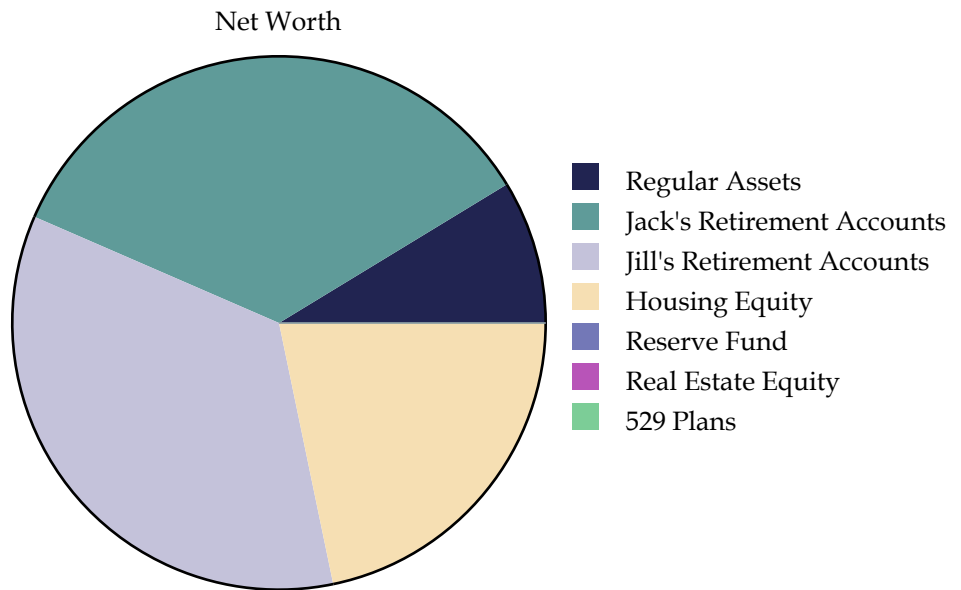
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# NET WORTH

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<b>Asset</b>	<b>Market Value</b>	<b>Percent of Total</b>
Regular Assets	100,000	8.70%
Jack's Retirement Accounts	400,000	34.78%
Jill's Retirement Accounts	400,000	34.78%
Housing Equity	250,000	21.74%
Reserve Fund	0	0.00%
Real Estate Equity	0	0.00%
529 Plans	0	0.00%
<b>Total</b>	<b>1,150,000</b>	<b>100.00%</b>



## JACK'S LABOR EARNINGS

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\* The column Social Security Covered reports your input values of Social Security past covered earnings and future covered employee wages. Your plan calculates Social Security benefits based on a) past covered earnings up to historic covered taxable earnings ceilings and b) the sum of future covered employee wages plus future self-employment earnings up to projected future covered earnings ceilings.

Year	Jack's Age	Self Employment	Employee Wages	*Social Security Covered
1971	16	0	0	1,000
1972	17	0	0	1,120
1973	18	0	0	1,254
1974	19	0	0	1,404
1975	20	0	0	1,573
1976	21	0	0	1,762
1977	22	0	0	1,973
1978	23	0	0	2,210
1979	24	0	0	2,475
1980	25	0	0	2,773
1981	26	0	0	3,105
1982	27	0	0	3,478
1983	28	0	0	3,895
1984	29	0	0	4,363
1985	30	0	0	4,887
1986	31	0	0	5,473
1987	32	0	0	6,130
1988	33	0	0	6,866
1989	34	0	0	7,689
1990	35	0	0	8,612
1991	36	0	0	9,646
1992	37	0	0	10,803
1993	38	0	0	12,100
1994	39	0	0	13,552
1995	40	0	0	15,178
1996	41	0	0	17,000

## JACK'S LABOR EARNINGS (Continued)

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Year	Jack's Age	Self Employment	Employee Wages	*Social Security Covered
1997	42	0	0	19,040
1998	43	0	0	21,324
1999	44	0	0	23,883
2000	45	0	0	26,749
2001	46	0	0	29,959
2002	47	0	0	33,555
2003	48	0	0	37,581
2004	49	0	0	42,091
2005	50	0	0	47,142
2006	51	0	0	52,799
2007	52	0	0	59,135
2008	53	0	0	66,231
2009	54	0	0	74,179
2010	55	0	0	83,081
2011	56	0	90,000	90,000
2012	57	0	90,000	90,000
2013	58	0	90,000	90,000
2014	59	0	90,000	90,000
2015	60	0	90,000	90,000
2016	61	0	90,000	90,000
2017	62	0	90,000	90,000
2018	63	0	90,000	90,000
2019	64	0	90,000	90,000
2020	65	0	0	0
2021	66	0	0	0
2022	67	0	0	0

## JACK'S LABOR EARNINGS (Continued)

---

<b>Year</b>	<b>Jack's Age</b>	<b>Self Employment</b>	<b>Employee Wages</b>	<b>*Social Security Covered</b>
2023	68	0	0	0
2024	69	0	0	0
2025	70	0	0	0



## JILL'S LABOR EARNINGS

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Year	Jill's Age	Self Employment	Employee Wages	*Social Security Covered
1966	16	0	0	1,000
1967	17	0	0	1,110
1968	18	0	0	1,232
1969	19	0	0	1,367
1970	20	0	0	1,518
1971	21	0	0	1,685
1972	22	0	0	1,870
1973	23	0	0	2,076
1974	24	0	0	2,304
1975	25	0	0	2,558
1976	26	0	0	2,839
1977	27	0	0	3,151
1978	28	0	0	3,498
1979	29	0	0	3,883
1980	30	0	0	4,310
1981	31	0	0	4,784
1982	32	0	0	5,310
1983	33	0	0	5,895
1984	34	0	0	6,543
1985	35	0	0	7,263
1986	36	0	0	8,062
1987	37	0	0	8,949
1988	38	0	0	9,933
1989	39	0	0	11,026
1990	40	0	0	12,239
1991	41	0	0	13,585

## JILL'S LABOR EARNINGS (Continued)

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Year	Jill's Age	Self Employment	Employee Wages	*Social Security Covered
1992	42	0	0	15,079
1993	43	0	0	16,738
1994	44	0	0	18,579
1995	45	0	0	20,623
1996	46	0	0	22,892
1997	47	0	0	25,410
1998	48	0	0	28,205
1999	49	0	0	31,308
2000	50	0	0	34,752
2001	51	0	0	38,574
2002	52	0	0	42,818
2003	53	0	0	47,528
2004	54	0	0	52,756
2005	55	0	0	58,559
2006	56	0	0	65,000
2007	57	0	0	72,150
2008	58	0	0	80,087
2009	59	0	0	88,897
2010	60	0	0	98,675
2011	61	0	95,000	95,000
2012	62	0	95,000	95,000
2013	63	0	95,000	95,000
2014	64	0	95,000	95,000
2015	65	0	0	0
2016	66	0	0	0
2017	67	0	0	0

## JILL'S LABOR EARNINGS (Continued)

---

<b>Year</b>	<b>Jill's Age</b>	<b>Self Employment</b>	<b>Employee Wages</b>	<b>*Social Security Covered</b>
2018	68	0	0	0
2019	69	0	0	0
2020	70	0	0	0



SPECIAL RECEIPTS

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No Data Entered

## PENSIONS

---

No Data Entered

## ANNUITIES

---

No Data Entered

## SPECIAL EXPENDITURES

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No Data Entered

CURRENT LIFE INSURANCE

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No Data Entered

## ESTATE PLANS

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Jack's Desired Bequest	0
Jill's Desired Bequest	0
Jack's Funeral Expenses	0
Jill's Funeral Expenses	0
Jill's change in living standard if Jack's Dies	0.00%
Jack's change in living standard if Jill's Dies	0.00%

## ASSUMPTIONS

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Nominal Rate of Return on Regular Assets	4.00%
Nominal Rate of Return on Jack's Retirement Accounts	6.00%
Nominal Rate of Return on Jill's Retirement Accounts	6.00%
Assumed Inflation Rate	3.00%
Year Inflation Rate will Change	N/A
New Rate of Inflation	N/A
Two Can Live as Cheaply as	1.6
Transactions Cost in Selling Homes	6.00%
Maximum Indebtedness	0
Load on Life Insurance	15.00%
Load on Annuity Insurance	15.00%
Age Jack Collects Social Security Retirement Benefits	70
Age Jill Collects Social Security Retirement Benefits	70
Jack's Age of Last Retirement Account Contribution	64
Jack's Age of First Withdrawal for Retirement Accounts	65
Jack's Age of Last Withdrawal for Retirement Accounts	100
Jill's Age of Last Retirement Account Contribution	64
Jill's Age of First Withdrawal for Retirement Accounts	65
Jill's Age of Last Withdrawal for Retirement Accounts	100

## STANDARD OF LIVING INDEX

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<b>Year</b>	<b>Jack's Age</b>	<b>Jill's Age</b>	<b>Index Value</b>
2011	56	61	100.00
2012	57	62	100.00
2013	58	63	100.00
2014	59	64	100.00
2015	60	65	100.00
2016	61	66	100.00
2017	62	67	100.00
2018	63	68	100.00
2019	64	69	100.00
2020	65	70	100.00
2021	66	71	100.00
2022	67	72	100.00
2023	68	73	100.00
2024	69	74	100.00
2025	70	75	100.00
2026	71	76	100.00
2027	72	77	100.00
2028	73	78	100.00
2029	74	79	100.00
2030	75	80	100.00
2031	76	81	100.00
2032	77	82	100.00
2033	78	83	100.00
2034	79	84	100.00
2035	80	85	100.00
2036	81	86	100.00
2037	82	87	100.00
2038	83	88	100.00



## STANDARD OF LIVING INDEX (Continued)

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<b>Year</b>	<b>Jack's Age</b>	<b>Jill's Age</b>	<b>Index Value</b>
2039	84	89	100.00
2040	85	90	100.00
2041	86	91	100.00
2042	87	92	100.00
2043	88	93	100.00
2044	89	94	100.00
2045	90	95	100.00
2046	91	96	100.00
2047	92	97	100.00
2048	93	98	100.00
2049	94	99	100.00
2050	95	100	100.00
2051	96		100.00
2052	97		100.00
2053	98		100.00
2054	99		100.00
2055	100		100.00

# COSTS OF CHILDREN RELATIVE TO ADULTS

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<u>Age</u>	<u>Factor</u>
0	70
1	70
2	70
3	70
4	70
5	70
6	70
7	70
8	70
9	70
10	70
11	70
12	70
13	70
14	70
15	70
16	70
17	70
18	70

## TAX AND BENEFIT ASSUMPTIONS

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Will Federal Income Taxes Be Changed	No
Year Change Occurs	N/A
Percentage Change in Federal Income Taxes	N/A
Will FICA Taxes Be Changed?	No
Year Change Occurs	N/A
Percentage Change in FICA Taxes	N/A
Will You State Income Taxes Be Changed?	No
Year Change Occurs	N/A
Percentage Change in State Income Taxes	N/A
Will Social Security Benefits Be Changed?	No
Year Change Occurs	N/A
Percentage Change in Social Security Benefits	N/A
Medicare Part B Real Growth Rate	3.00%
Will the Medicare Part B Premium Be Changed?	No
Year Change Occurs	N/A

## PORTFOLIOS

---

<b>Portfolio</b>	<b>Portfolio Name</b>	<b>Asset Name</b>	<b>Mean Return</b>	<b>Risk</b>	<b>Share</b>
1	Default	Large Cap Stocks	8.70%	100.00%	40%
1	Default	Long Term Government Bonds	2.94%	27.25%	50%
1	Default	Cash	(3.07)%	4.20%	10%
2	Portfolio 2	Cash	(3.07)%	4.20%	10%
2	Portfolio 2	Large Cap Stocks	8.70%	100.00%	40%
2	Portfolio 2	Long Term Government Bonds	2.94%	27.25%	50%
3	Agressive	Large Cap Stocks	8.70%	100.00%	100%
3	Agressive	Cash	(3.07)%	4.20%	0%
4	Portfolio 4	Cash	(3.07)%	4.20%	10%
4	Portfolio 4	Large Cap Stocks	8.70%	100.00%	40%
4	Portfolio 4	Long Term Government Bonds	2.94%	27.25%	50%
5	Portfolio 5	Long Term Government Bonds	2.94%	27.25%	50%
5	Portfolio 5	Cash	(3.07)%	4.20%	10%
5	Portfolio 5	Large Cap Stocks	8.70%	100.00%	40%
6	Portfolio 6	Large Cap Stocks	8.70%	100.00%	40%
6	Portfolio 6	Long Term Government Bonds	2.94%	27.25%	50%
6	Portfolio 6	Cash	(3.07)%	4.20%	10%
7	Portfolio 7	Cash	(3.07)%	4.20%	10%
7	Portfolio 7	Large Cap Stocks	8.70%	100.00%	40%
7	Portfolio 7	Long Term Government Bonds	2.94%	27.25%	50%
8	Portfolio 8	Cash	(3.07)%	4.20%	10%
8	Portfolio 8	Large Cap Stocks	8.70%	100.00%	40%
8	Portfolio 8	Long Term Government Bonds	2.94%	27.25%	50%
9	Portfolio 9	Cash	(3.07)%	4.20%	10%
9	Portfolio 9	Large Cap Stocks	8.70%	100.00%	40%
9	Portfolio 9	Long Term Government Bonds	2.94%	27.25%	50%
10	Portfolio 10	Long Term Government Bonds	2.94%	27.25%	50%
10	Portfolio 10	Cash	(3.07)%	4.20%	10%
10	Portfolio 10	Large Cap Stocks	8.70%	100.00%	40%

# Suggestions

## OVERVIEW

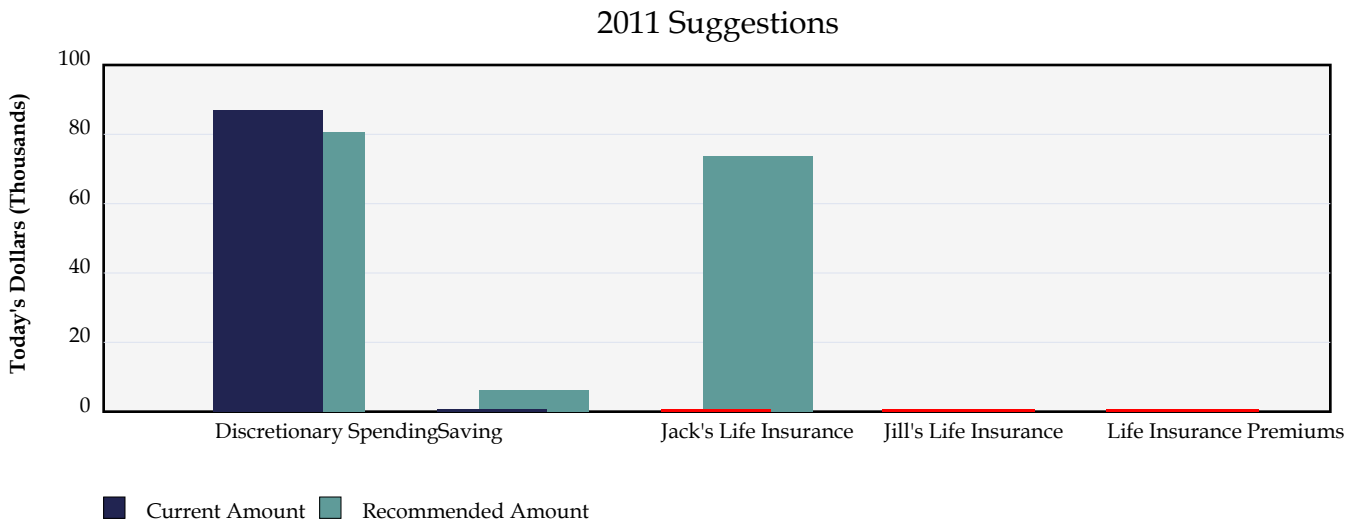
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The following pages show the consumption, saving, and life insurance needed to attain your household's highest living standard and preserve that living standard through time. Consumption is your spending money after you've made off-the-top expenditures on taxes, retirement account contributions, housing expenses, reserve fund contributions, life insurance premiums, and special expenditures. The recommendations account for changes over time in the number of household members, economies in shared living (two can live more cheaply than one), and the relative costs of children. Your living standard is constant through time unless you a) requested a plan with a changing living standard or b) perfectly smoothing your living standard requires borrowing beyond your limit. The spending, income, tax, and regular asset balance sheet show the recommendations are affordable if you earn annually the assumed real returns.

## 2011 SUGGESTIONS

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Decision	Recommended Amount	Current Amount	Recommended Change
Discretionary Spending	80,899	87,092	(6,193)
Saving	6,852	1,000	5,852
Jack's Life Insurance	74,110	0	74,110
Jill's Life Insurance	0	0	0
Life Insurance Premiums	342	0	342



## ANNUAL SUGGESTIONS

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Year	Jack's Age	Jill's Age	Discretionary Spending	Saving	Jack's Life Insurance	Jill's Life Insurance	Living Standard Per Adult
2011	56	61	80,899	6,852	74,110	0	50,562
2012	57	62	80,899	7,548	28,887	0	50,562
2013	58	63	80,899	8,150	0	0	50,562
2014	59	64	80,899	8,567	0	0	50,562
2015	60	65	80,899	(11,197)	0	0	50,562
2016	61	66	80,899	(10,865)	0	0	50,562
2017	62	67	80,899	(9,874)	0	0	50,562
2018	63	68	80,899	(9,263)	0	0	50,562
2019	64	69	80,899	(8,673)	0	0	50,562
2020	65	70	80,899	(39,776)	0	0	50,562
2021	66	71	80,899	(10,732)	0	0	50,562
2022	67	72	80,899	(10,878)	0	0	50,562
2023	68	73	80,899	(11,027)	0	0	50,562
2024	69	74	80,899	(11,181)	0	0	50,562
2025	70	75	80,899	4,101	0	0	50,562
2026	71	76	80,899	3,837	0	0	50,562
2027	72	77	80,899	3,698	0	0	50,562
2028	73	78	80,899	3,555	0	0	50,562
2029	74	79	80,899	3,409	0	0	50,562
2030	75	80	80,899	3,259	0	0	50,562
2031	76	81	80,899	3,104	0	0	50,562
2032	77	82	80,899	2,946	0	0	50,562
2033	78	83	80,899	2,783	0	0	50,562
2034	79	84	80,899	2,616	0	0	50,562
2035	80	85	80,899	2,444	0	0	50,562
2036	81	86	80,899	2,267	0	0	50,562
2037	82	87	80,899	2,086	0	0	50,562



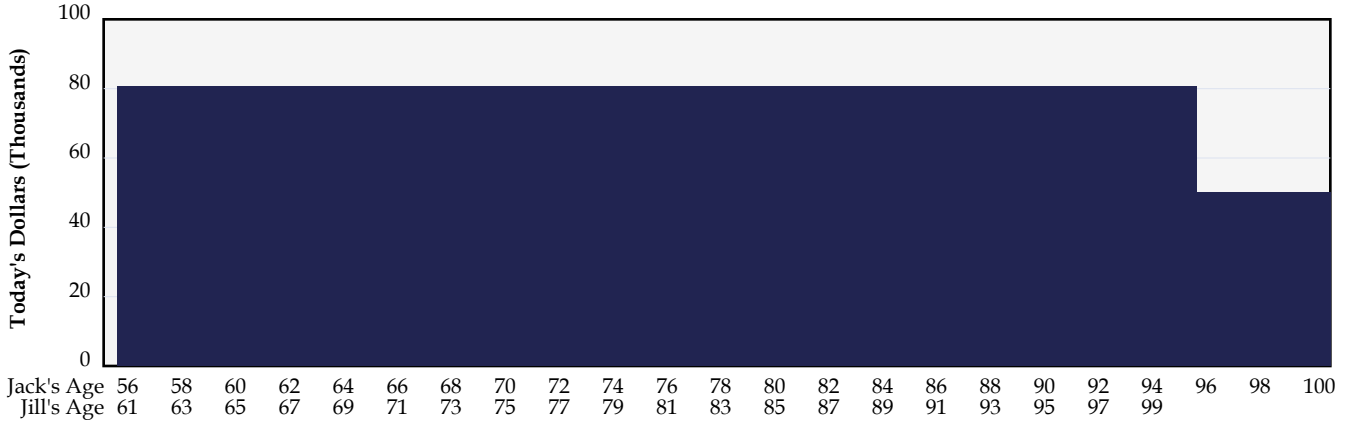
## ANNUAL SUGGESTIONS (Continued)

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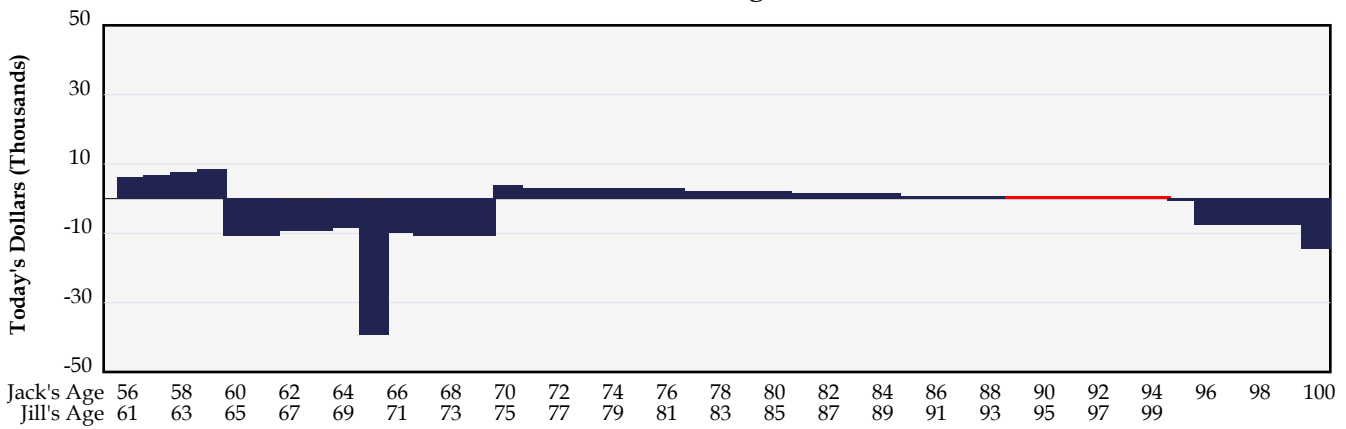
Year	Jack's Age	Jill's Age	Discretionary Spending	Saving	Jack's Life Insurance	Jill's Life Insurance	Living Standard Per Adult
2038	83	88	80,899	1,900	0	0	50,562
2039	84	89	80,899	1,708	0	0	50,562
2040	85	90	80,899	1,511	0	0	50,562
2041	86	91	80,899	1,308	0	0	50,562
2042	87	92	80,899	1,100	0	0	50,562
2043	88	93	80,899	886	0	0	50,562
2044	89	94	80,899	666	0	0	50,562
2045	90	95	80,899	440	0	0	50,562
2046	91	96	80,899	207	0	0	50,562
2047	92	97	80,899	(177)	0	570	50,562
2048	93	98	80,899	(421)	0	527	50,562
2049	94	99	80,899	(531)	0	0	50,562
2050	95	100	80,899	(791)	0	0	50,562
2051	96		50,562	(8,236)	0	0	50,562
2052	97		50,562	(8,301)	0	0	50,562
2053	98		50,562	(8,365)	0	0	50,562
2054	99		50,562	(8,407)	0	0	50,562
2055	100		50,562	(15,251)	0	0	50,562

# ANNUAL SUGGESTIONS (Continued)

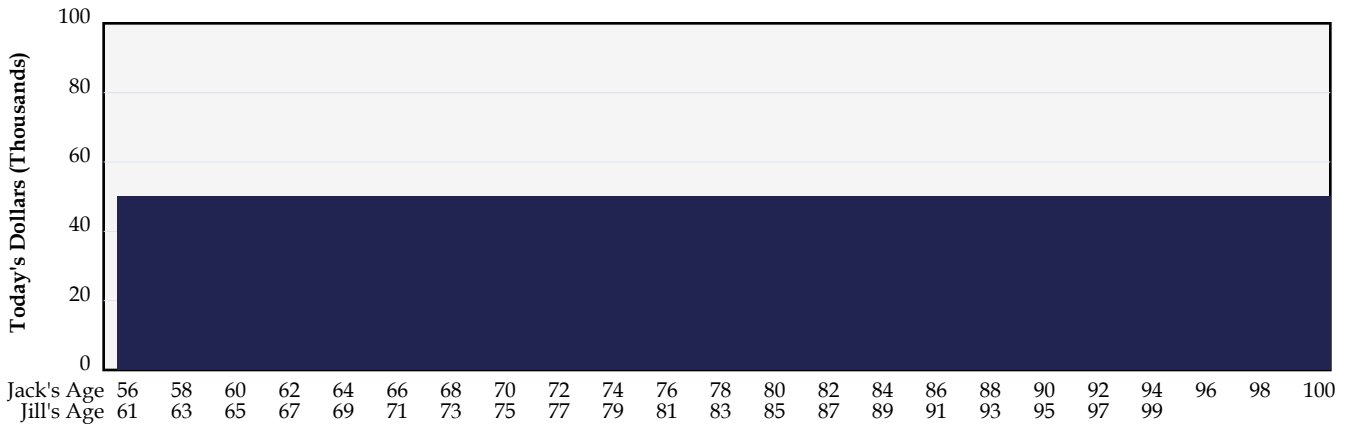
## Discretionary Spending



## Saving



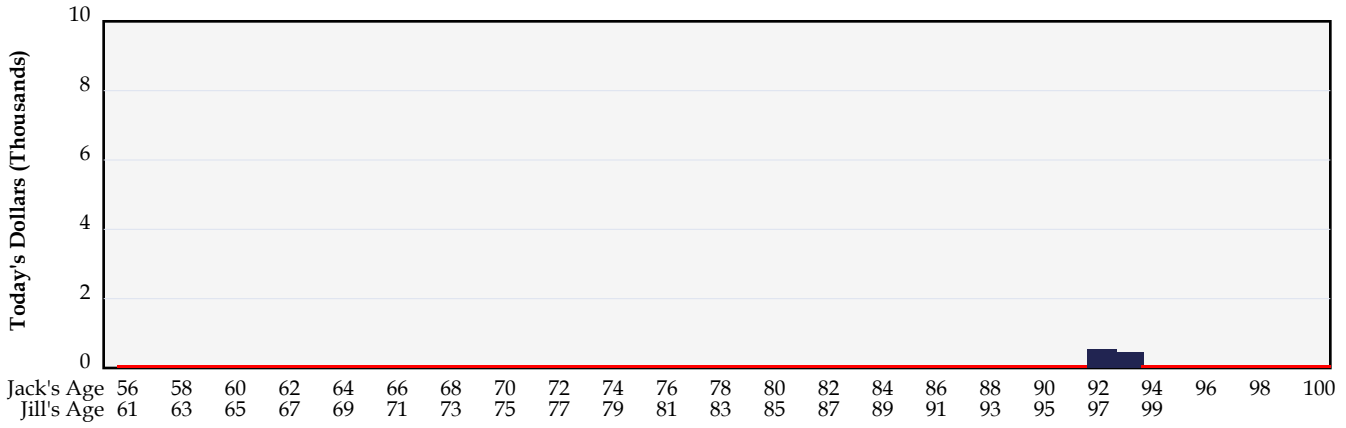
## Living Standard Per Adult



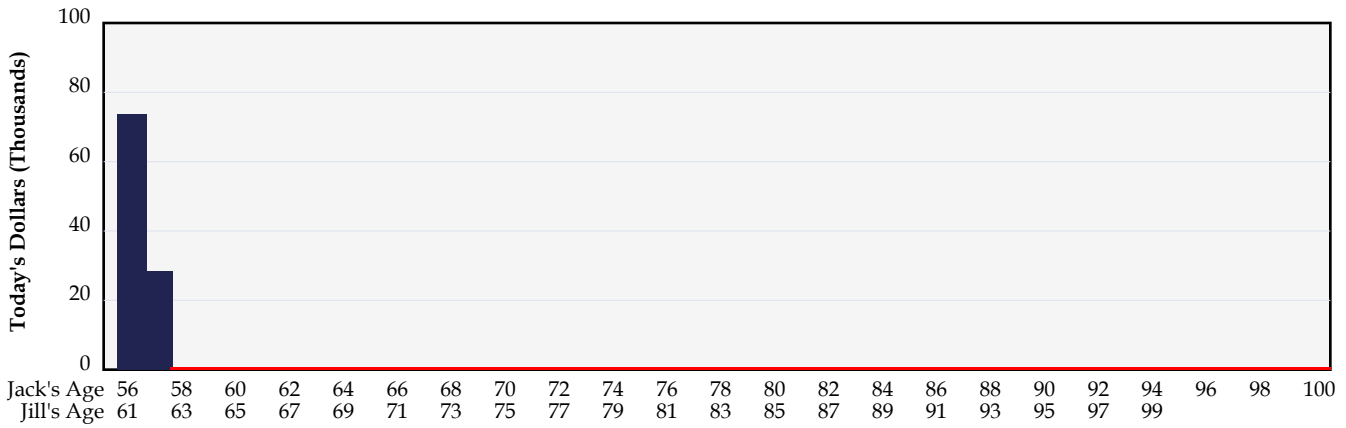
# ANNUAL SUGGESTIONS (Continued)

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### Jill's Life Insurance



### Jack's Life Insurance



## TOTAL SPENDING

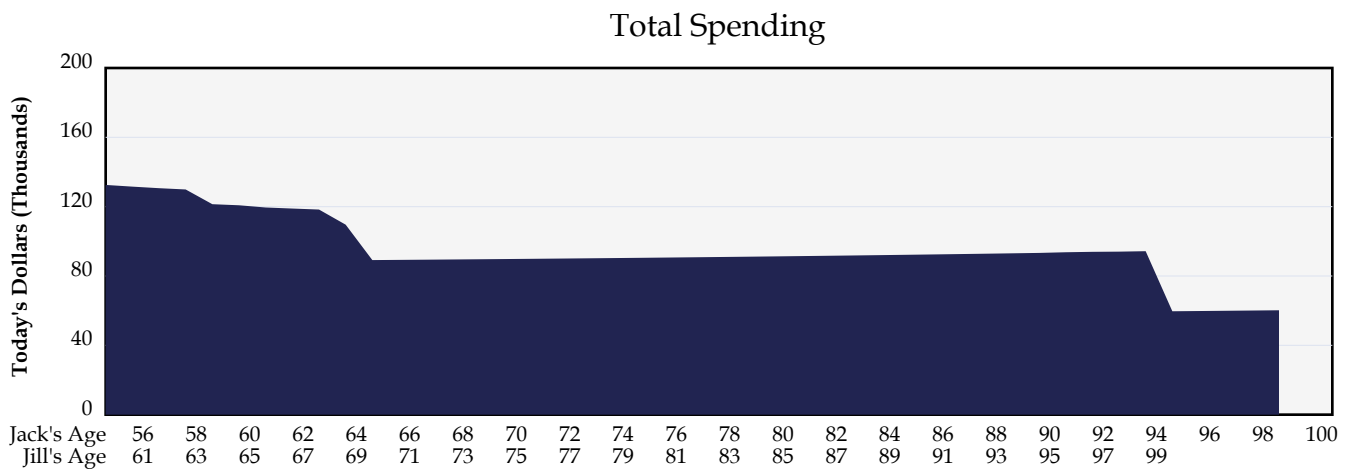
Year	Jack's Age	Jill's Age	Discretionary Spending	Special	Contrib to Reserve	Housing Expenditures	Jack's Retirement	Jill's Retirement	Excess Funeral and Bequests	Life Insurance	Medicare Part B	Total Spending
2011	56	61	80,899	0	0	31,296	10,000	10,000	0	342	0	132,537
2012	57	62	80,899	0	0	30,516	10,000	10,000	0	144	0	131,559
2013	58	63	80,899	0	0	29,758	10,000	10,000	0	0	0	130,657
2014	59	64	80,899	0	0	29,022	10,000	10,000	0	0	0	129,921
2015	60	65	80,899	0	0	28,308	10,000	0	0	0	2,217	121,424
2016	61	66	80,899	0	0	27,615	10,000	0	0	0	2,283	120,797
2017	62	67	80,899	0	0	26,941	10,000	0	0	0	1,680	119,520
2018	63	68	80,899	0	0	26,288	10,000	0	0	0	1,730	118,917
2019	64	69	80,899	0	0	25,653	10,000	0	0	0	1,782	118,334
2020	65	70	80,899	0	0	25,037	0	0	0	0	3,671	109,607
2021	66	71	80,899	0	0	4,500	0	0	0	0	3,781	89,180
2022	67	72	80,899	0	0	4,500	0	0	0	0	3,895	89,294
2023	68	73	80,899	0	0	4,500	0	0	0	0	4,011	89,410
2024	69	74	80,899	0	0	4,500	0	0	0	0	4,132	89,531
2025	70	75	80,899	0	0	4,500	0	0	0	0	4,256	89,655
2026	71	76	80,899	0	0	4,500	0	0	0	0	4,383	89,782
2027	72	77	80,899	0	0	4,500	0	0	0	0	4,515	89,914
2028	73	78	80,899	0	0	4,500	0	0	0	0	4,650	90,049
2029	74	79	80,899	0	0	4,500	0	0	0	0	4,790	90,189
2030	75	80	80,899	0	0	4,500	0	0	0	0	4,934	90,333
2031	76	81	80,899	0	0	4,500	0	0	0	0	5,082	90,481
2032	77	82	80,899	0	0	4,500	0	0	0	0	5,234	90,633
2033	78	83	80,899	0	0	4,500	0	0	0	0	5,391	90,790
2034	79	84	80,899	0	0	4,500	0	0	0	0	5,553	90,952
2035	80	85	80,899	0	0	4,500	0	0	0	0	5,719	91,118
2036	81	86	80,899	0	0	4,500	0	0	0	0	5,891	91,290
2037	82	87	80,899	0	0	4,500	0	0	0	0	6,068	91,467
2038	83	88	80,899	0	0	4,500	0	0	0	0	6,250	91,649
2039	84	89	80,899	0	0	4,500	0	0	0	0	6,437	91,836
2040	85	90	80,899	0	0	4,500	0	0	0	0	6,630	92,029
2041	86	91	80,899	0	0	4,500	0	0	0	0	6,829	92,228
2042	87	92	80,899	0	0	4,500	0	0	0	0	7,034	92,433
2043	88	93	80,899	0	0	4,500	0	0	0	0	7,245	92,644
2044	89	94	80,899	0	0	4,500	0	0	0	0	7,462	92,861
2045	90	95	80,899	0	0	4,500	0	0	0	0	7,686	93,085

## TOTAL SPENDING (Continued)

Year	Jack's Age	Jill's Age	Discretionary Spending	Special	Contrib to Reserve	Housing Expenditures	Jack's Retirement	Jill's Retirement	Excess Funeral and Bequests	Life Insurance	Medicare Part B	Total Spending
2046	91	96	80,899	0	0	4,500	0	0	0	0	7,917	93,316
2047	92	97	80,899	0	0	4,500	0	0	0	145	8,154	93,698
2048	93	98	80,899	0	0	4,500	0	0	0	143	8,399	93,941
2049	94	99	80,899	0	0	4,500	0	0	0	0	8,651	94,050
2050	95	100	80,899	0	0	4,500	0	0	0	0	8,910	94,309
2051	96		50,562	0	0	4,500	0	0	0	0	4,589	59,651
2052	97		50,562	0	0	4,500	0	0	0	0	4,727	59,789
2053	98		50,562	0	0	4,500	0	0	0	0	4,868	59,930
2054	99		50,562	0	0	4,500	0	0	0	0	5,014	60,076
2055	100		50,562	0	0	4,500	0	0	0	0	5,165	60,227

# TOTAL SPENDING (Continued)

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## TOTAL INCOME

Year	Jack's Age	Jill's Age	Jack's Non Asset	Jill's Non Asset	Special Receipts	Jack's Retirement Withdrawals	Jill's Retirement Withdrawals	Regular Assets Income	Real Estate Cash	Total Income
2011	56	61	90,000	95,000	0	0	0	1,000	0	186,000
2012	57	62	90,000	95,000	0	0	0	1,067	0	186,067
2013	58	63	90,000	95,000	0	0	0	1,140	0	186,140
2014	59	64	90,000	95,000	0	0	0	1,219	0	186,219
2015	60	65	90,000	0	0	0	50,000	1,302	0	141,302
2016	61	66	90,000	0	0	0	50,000	1,193	0	141,193
2017	62	67	90,000	0	0	0	50,000	1,088	0	141,088
2018	63	68	90,000	0	0	0	50,000	992	0	140,992
2019	64	69	90,000	0	0	0	50,000	902	0	140,902
2020	65	70	0	26,543	0	33,271	18,036	818	0	78,668
2021	66	71	10,004	26,543	0	33,271	18,036	432	0	88,286
2022	67	72	10,004	26,543	0	33,271	18,036	328	0	88,182
2023	68	73	10,004	26,543	0	33,271	18,036	222	0	88,076
2024	69	74	10,004	26,543	0	33,271	18,036	115	0	87,969
2025	70	75	28,489	26,543	0	33,271	18,036	6	0	106,345
2026	71	76	28,489	26,543	0	33,271	18,036	46	0	106,385
2027	72	77	28,489	26,543	0	33,271	18,036	83	0	106,422
2028	73	78	28,489	26,543	0	33,271	18,036	119	0	106,458
2029	74	79	28,489	26,543	0	33,271	18,036	154	0	106,493
2030	75	80	28,489	26,543	0	33,271	18,036	187	0	106,526
2031	76	81	28,489	26,543	0	33,271	18,036	219	0	106,558
2032	77	82	28,489	26,543	0	33,271	18,036	249	0	106,588
2033	78	83	28,489	26,543	0	33,271	18,036	277	0	106,616
2034	79	84	28,489	26,543	0	33,271	18,036	304	0	106,643
2035	80	85	28,489	26,543	0	33,271	18,036	330	0	106,669
2036	81	86	28,489	26,543	0	33,271	18,036	353	0	106,692
2037	82	87	28,489	26,543	0	33,271	18,036	375	0	106,714
2038	83	88	28,489	26,543	0	33,271	18,036	396	0	106,735

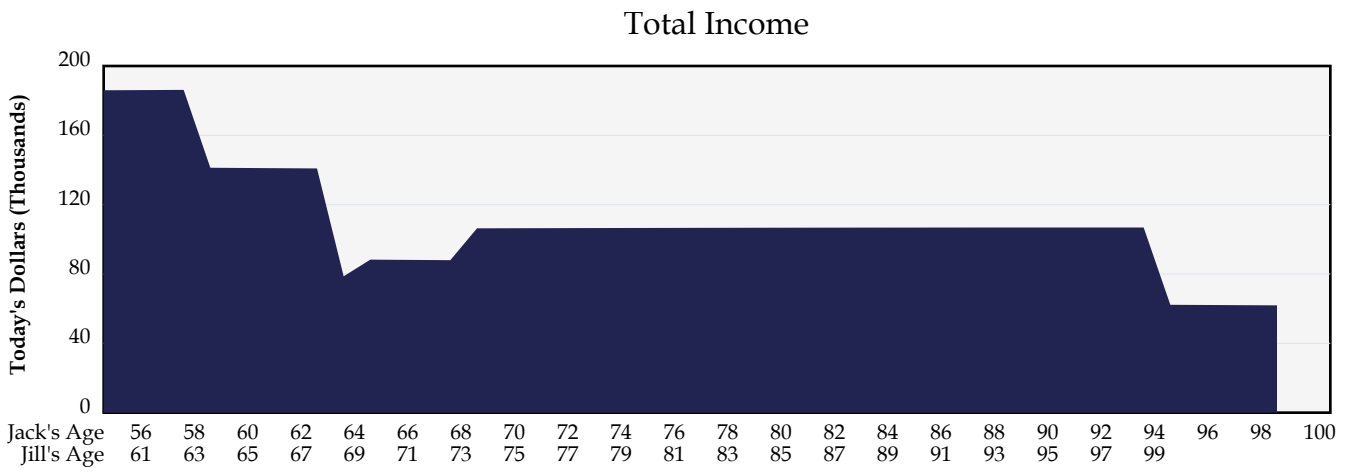
## TOTAL INCOME (Continued)

Year	Jack's Age	Jill's Age	Jack's Non Asset	Jill's Non Asset	Special Receipts	Jack's Retirement Withdrawals	Jill's Retirement Withdrawals	Regular Assets Income	Real Estate Cash	Total Income
2039	84	89	28,489	26,543	0	33,271	18,036	414	0	106,753
2040	85	90	28,489	26,543	0	33,271	18,036	431	0	106,770
2041	86	91	28,489	26,543	0	33,271	18,036	445	0	106,784
2042	87	92	28,489	26,543	0	33,271	18,036	458	0	106,797
2043	88	93	28,489	26,543	0	33,271	18,036	469	0	106,808
2044	89	94	28,489	26,543	0	33,271	18,036	477	0	106,816
2045	90	95	28,489	26,543	0	33,271	18,036	484	0	106,823
2046	91	96	28,489	26,543	0	33,271	18,036	488	0	106,827
2047	92	97	28,489	26,543	0	33,271	18,036	490	0	106,829
2048	93	98	28,489	26,543	0	33,271	18,036	488	0	106,827
2049	94	99	28,489	26,543	0	33,271	18,036	484	0	106,823
2050	95	100	28,489	26,543	0	33,271	18,036	479	0	106,818
2051	96		28,489	0	0	33,271	0	471	0	62,231
2052	97		28,489	0	0	33,271	0	391	0	62,151
2053	98		28,489	0	0	33,271	0	311	0	62,071
2054	99		28,489	0	0	33,271	0	230	0	61,990
2055	100		28,489	0	0	33,271	0	148	0	61,908



# TOTAL INCOME (Continued)

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## REGULAR ASSETS

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Year	Jack's Age	Jill's Age	Total Income	Total Spending	Taxes	Saving	Regular Assets
2011	56	61	186,000	132,537	46,612	6,852	109,852
2012	57	62	186,067	131,559	46,960	7,548	117,399
2013	58	63	186,140	130,657	47,333	8,150	125,550
2014	59	64	186,219	129,921	47,731	8,567	134,117
2015	60	65	141,302	121,423	31,076	(11,197)	122,920
2016	61	66	141,193	120,796	31,262	(10,865)	112,054
2017	62	67	141,088	119,520	31,442	(9,874)	102,180
2018	63	68	140,992	118,917	31,339	(9,263)	92,917
2019	64	69	140,902	118,334	31,241	(8,673)	84,244
2020	65	70	78,668	109,607	8,836	(39,776)	44,468
2021	66	71	88,285	89,180	9,837	(10,732)	33,736
2022	67	72	88,181	89,293	9,765	(10,878)	22,858
2023	68	73	88,075	89,410	9,693	(11,027)	11,831
2024	69	74	87,968	89,530	9,619	(11,181)	650
2025	70	75	106,345	89,654	12,589	4,101	4,751
2026	71	76	106,384	89,782	12,766	3,837	8,588
2027	72	77	106,422	89,914	12,810	3,698	12,285
2028	73	78	106,458	90,049	12,853	3,555	15,841
2029	74	79	106,492	90,189	12,895	3,409	19,250
2030	75	80	106,525	90,332	12,934	3,259	22,508
2031	76	81	106,557	90,480	12,972	3,104	25,613
2032	77	82	106,587	90,633	13,008	2,946	28,559
2033	78	83	106,616	90,790	13,043	2,783	31,342
2034	79	84	106,643	90,951	13,075	2,616	33,958
2035	80	85	106,668	91,118	13,106	2,444	36,402
2036	81	86	106,692	91,290	13,135	2,267	38,669
2037	82	87	106,714	91,466	13,161	2,086	40,755
2038	83	88	106,734	91,648	13,186	1,900	42,655

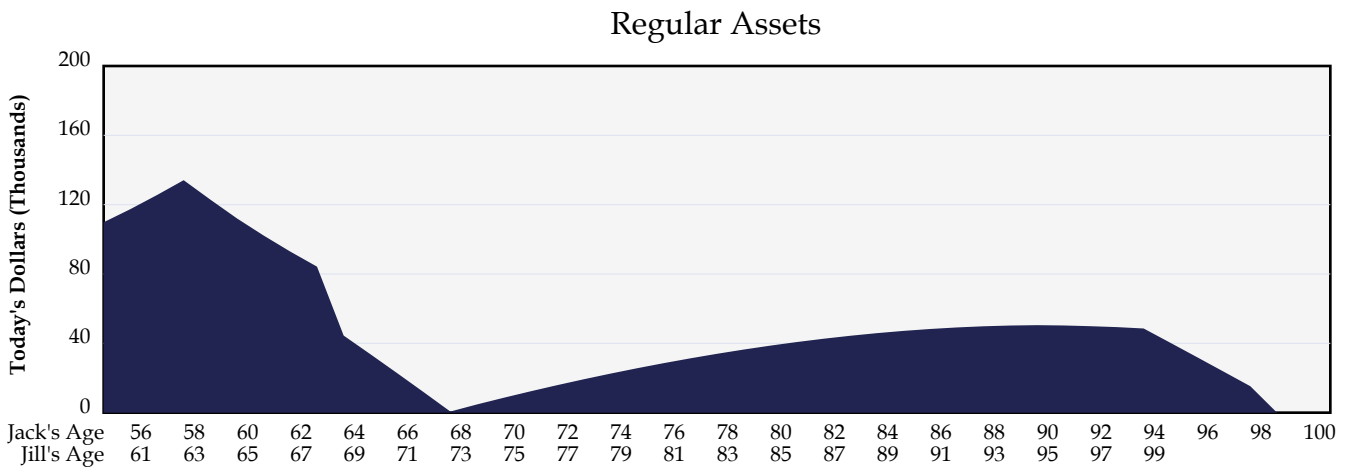
## REGULAR ASSETS (Continued)

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Year	Jack's Age	Jill's Age	Total Income	Total Spending	Taxes	Saving	Regular Assets
2039	84	89	106,752	91,836	13,209	1,708	44,363
2040	85	90	106,769	92,029	13,229	1,511	45,874
2041	86	91	106,784	92,228	13,247	1,308	47,182
2042	87	92	106,796	92,433	13,263	1,100	48,282
2043	88	93	106,807	92,644	13,277	886	49,168
2044	89	94	106,816	92,861	13,289	666	49,834
2045	90	95	106,822	93,085	13,297	440	50,274
2046	91	96	106,826	93,316	13,304	207	50,481
2047	92	97	106,828	93,698	13,308	(177)	50,304
2048	93	98	106,827	93,940	13,307	(421)	49,883
2049	94	99	106,823	94,050	13,304	(531)	49,352
2050	95	100	106,817	94,309	13,300	(791)	48,561
2051	96		62,231	59,651	10,817	(8,236)	40,324
2052	97		62,151	59,788	10,663	(8,301)	32,023
2053	98		62,070	59,930	10,505	(8,365)	23,659
2054	99		61,989	60,076	10,320	(8,407)	15,251
2055	100		61,907	60,227	16,932	(15,251)	0

# REGULAR ASSETS (Continued)

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## NET WORTH

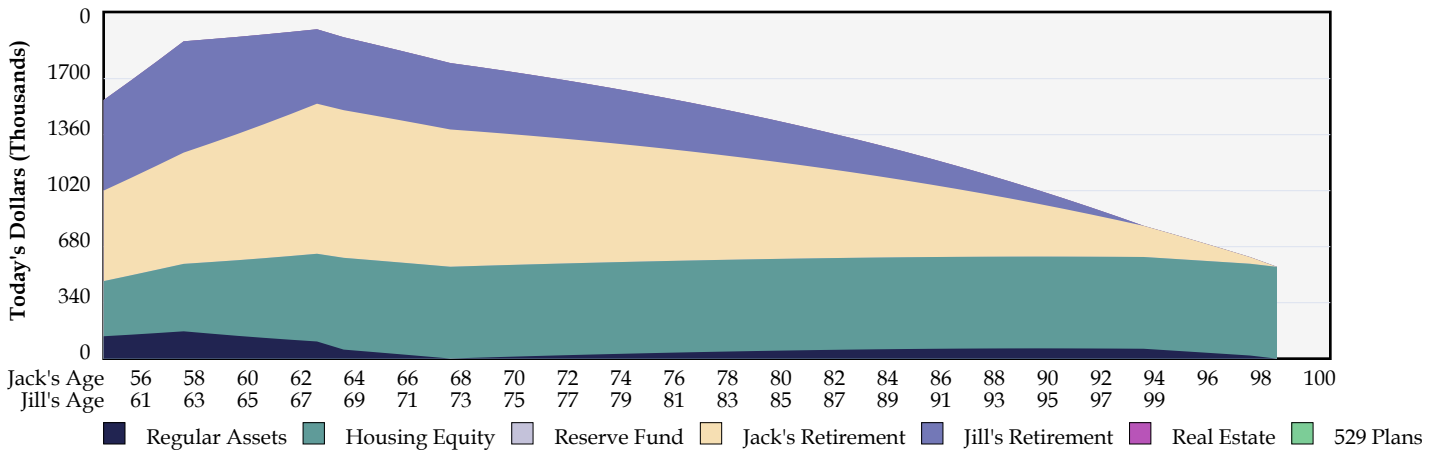
Year	Jack's Age	Jill's Age	Regular Assets	Housing Equity	Reserve Fund	Jack's Retirement Accounts	Jill's Retirements Accounts	Real Estate Equity	529 Plans	Net Worth
2011	56	61	109,852	270,330	0	444,000	444,000	0	0	1,268,182
2012	57	62	117,399	290,537	0	476,932	476,932	0	0	1,361,800
2013	58	63	125,550	310,640	0	510,823	510,823	0	0	1,457,836
2014	59	64	134,117	330,656	0	545,702	545,702	0	0	1,556,177
2015	60	65	122,920	350,606	0	581,596	511,596	0	0	1,566,718
2016	61	66	112,054	370,507	0	618,536	476,497	0	0	1,577,594
2017	62	67	102,180	390,378	0	656,551	440,375	0	0	1,589,484
2018	63	68	92,917	410,239	0	695,674	403,202	0	0	1,602,032
2019	64	69	84,244	430,106	0	735,936	364,945	0	0	1,615,231
2020	65	70	44,468	450,000	0	724,101	357,539	0	0	1,576,108
2021	66	71	33,736	450,000	0	711,920	349,917	0	0	1,545,573
2022	67	72	22,858	450,000	0	699,385	342,073	0	0	1,514,316
2023	68	73	11,831	450,000	0	686,485	334,000	0	0	1,482,316
2024	69	74	650	450,000	0	673,209	325,692	0	0	1,449,551
2025	70	75	4,751	450,000	0	659,547	317,142	0	0	1,431,440
2026	71	76	8,588	450,000	0	645,486	308,344	0	0	1,412,418
2027	72	77	12,285	450,000	0	631,016	299,289	0	0	1,392,590
2028	73	78	15,841	450,000	0	616,125	289,970	0	0	1,371,936
2029	74	79	19,250	450,000	0	600,799	280,379	0	0	1,350,428
2030	75	80	22,508	450,000	0	585,028	270,510	0	0	1,328,046
2031	76	81	25,613	450,000	0	568,797	260,353	0	0	1,304,763
2032	77	82	28,559	450,000	0	552,093	249,900	0	0	1,280,552
2033	78	83	31,342	450,000	0	534,903	239,143	0	0	1,255,388
2034	79	84	33,958	450,000	0	517,212	228,072	0	0	1,229,242
2035	80	85	36,402	450,000	0	499,005	216,679	0	0	1,202,086
2036	81	86	38,669	450,000	0	480,269	204,954	0	0	1,173,892
2037	82	87	40,755	450,000	0	460,987	192,888	0	0	1,144,630
2038	83	88	42,655	450,000	0	441,143	180,470	0	0	1,114,268

## NET WORTH (Continued)

Year	Jack's Age	Jill's Age	Regular Assets	Housing Equity	Reserve Fund	Jack's Retirement Accounts	Jill's Retirements Accounts	Real Estate Equity	529 Plans	Net Worth
2039	84	89	44,363	450,000	0	420,721	167,690	0	0	1,082,774
2040	85	90	45,874	450,000	0	399,705	154,539	0	0	1,050,118
2041	86	91	47,182	450,000	0	378,076	141,004	0	0	1,016,262
2042	87	92	48,282	450,000	0	355,817	127,075	0	0	981,174
2043	88	93	49,168	450,000	0	332,910	112,740	0	0	944,818
2044	89	94	49,834	450,000	0	309,336	97,988	0	0	907,158
2045	90	95	50,274	450,000	0	285,075	82,806	0	0	868,155
2046	91	96	50,481	450,000	0	260,108	67,182	0	0	827,771
2047	92	97	50,304	450,000	0	234,413	51,103	0	0	785,820
2048	93	98	49,883	450,000	0	207,970	34,555	0	0	742,408
2049	94	99	49,352	450,000	0	180,757	17,525	0	0	697,634
2050	95	100	48,561	450,000	0	152,751	0	0	0	651,312
2051	96		40,324	450,000	0	123,929	0	0	0	614,253
2052	97		32,023	450,000	0	94,268	0	0	0	576,291
2053	98		23,659	450,000	0	63,743	0	0	0	537,402
2054	99		15,251	450,000	0	32,329	0	0	0	497,580
2055	100		0	450,000	0	0	0	0	0	450,000

# NET WORTH (Continued)

Net Worth



# Details



## JACK'S NON-ASSET INCOME

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Year	Jack's Age	Labor Income	Pension Income	Annuity	Social Security Benefits	Total Non-Asset Income
2011	56	90,000	0	0	0	90,000
2012	57	90,000	0	0	0	90,000
2013	58	90,000	0	0	0	90,000
2014	59	90,000	0	0	0	90,000
2015	60	90,000	0	0	0	90,000
2016	61	90,000	0	0	0	90,000
2017	62	90,000	0	0	0	90,000
2018	63	90,000	0	0	0	90,000
2019	64	90,000	0	0	0	90,000
2020	65	0	0	0	0	0
2021	66	0	0	0	10,004	10,004
2022	67	0	0	0	10,004	10,004
2023	68	0	0	0	10,004	10,004
2024	69	0	0	0	10,004	10,004
2025	70	0	0	0	28,489	28,489
2026	71	0	0	0	28,489	28,489
2027	72	0	0	0	28,489	28,489
2028	73	0	0	0	28,489	28,489
2029	74	0	0	0	28,489	28,489
2030	75	0	0	0	28,489	28,489
2031	76	0	0	0	28,489	28,489
2032	77	0	0	0	28,489	28,489
2033	78	0	0	0	28,489	28,489
2034	79	0	0	0	28,489	28,489
2035	80	0	0	0	28,489	28,489
2036	81	0	0	0	28,489	28,489
2037	82	0	0	0	28,489	28,489
2038	83	0	0	0	28,489	28,489

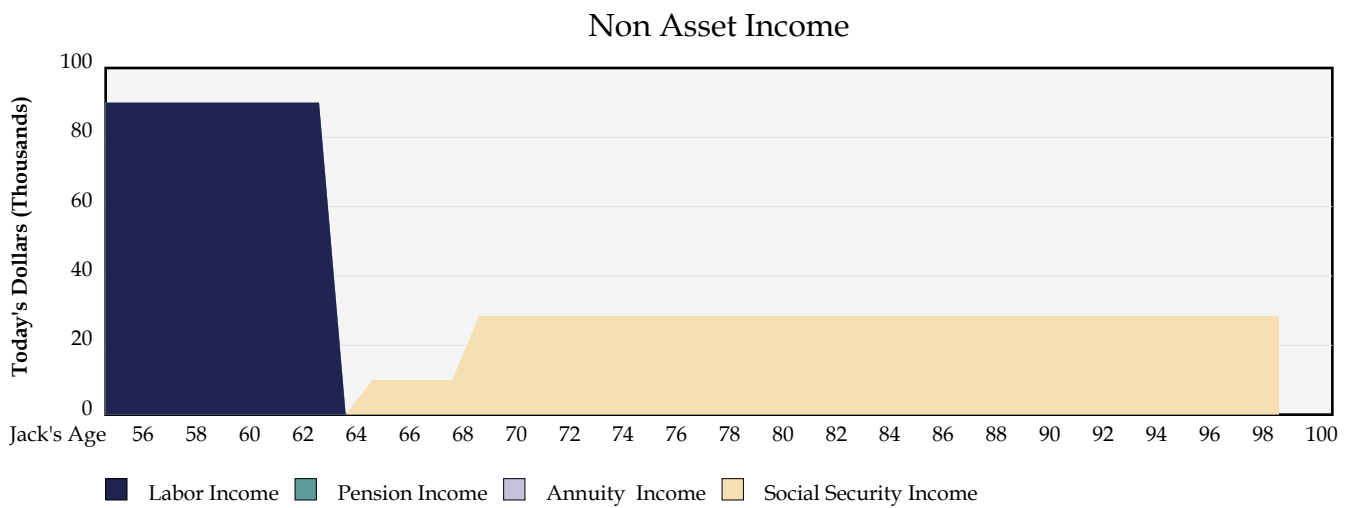
## JACK'S NON-ASSET INCOME (Continued)

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Year	Jack's Age	Labor Income	Pension Income	Annuity	Social Security Benefits	Total Non-Asset Income
2039	84	0	0	0	28,489	28,489
2040	85	0	0	0	28,489	28,489
2041	86	0	0	0	28,489	28,489
2042	87	0	0	0	28,489	28,489
2043	88	0	0	0	28,489	28,489
2044	89	0	0	0	28,489	28,489
2045	90	0	0	0	28,489	28,489
2046	91	0	0	0	28,489	28,489
2047	92	0	0	0	28,489	28,489
2048	93	0	0	0	28,489	28,489
2049	94	0	0	0	28,489	28,489
2050	95	0	0	0	28,489	28,489
2051	96	0	0	0	28,489	28,489
2052	97	0	0	0	28,489	28,489
2053	98	0	0	0	28,489	28,489
2054	99	0	0	0	28,489	28,489
2055	100	0	0	0	28,489	28,489

# JACK'S NON-ASSET INCOME (Continued)

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## JILL'S NON-ASSET INCOME

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Year	Jill's Age	Labor Income	Pension Income	Annuity Income	Social Security Benefits	Total Non-Asset Income
2011	61	95,000	0	0	0	95,000
2012	62	95,000	0	0	0	95,000
2013	63	95,000	0	0	0	95,000
2014	64	95,000	0	0	0	95,000
2015	65	0	0	0	0	0
2016	66	0	0	0	0	0
2017	67	0	0	0	0	0
2018	68	0	0	0	0	0
2019	69	0	0	0	0	0
2020	70	0	0	0	26,543	26,543
2021	71	0	0	0	26,543	26,543
2022	72	0	0	0	26,543	26,543
2023	73	0	0	0	26,543	26,543
2024	74	0	0	0	26,543	26,543
2025	75	0	0	0	26,543	26,543
2026	76	0	0	0	26,543	26,543
2027	77	0	0	0	26,543	26,543
2028	78	0	0	0	26,543	26,543
2029	79	0	0	0	26,543	26,543
2030	80	0	0	0	26,543	26,543
2031	81	0	0	0	26,543	26,543
2032	82	0	0	0	26,543	26,543
2033	83	0	0	0	26,543	26,543
2034	84	0	0	0	26,543	26,543
2035	85	0	0	0	26,543	26,543
2036	86	0	0	0	26,543	26,543
2037	87	0	0	0	26,543	26,543
2038	88	0	0	0	26,543	26,543

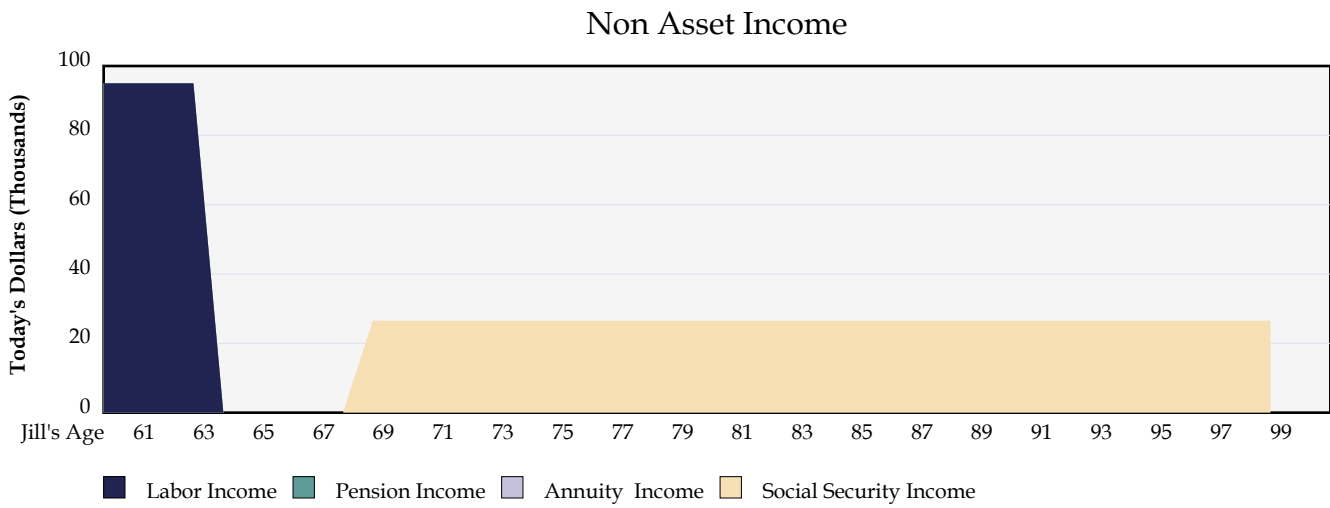
## JILL'S NON-ASSET INCOME (Continued)

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<b>Year</b>	<b>Jill's Age</b>	<b>Labor Income</b>	<b>Pension Income</b>	<b>Annuity Income</b>	<b>Social Security Benefits</b>	<b>Total Non-Asset Income</b>
2039	89	0	0	0	26,543	26,543
2040	90	0	0	0	26,543	26,543
2041	91	0	0	0	26,543	26,543
2042	92	0	0	0	26,543	26,543
2043	93	0	0	0	26,543	26,543
2044	94	0	0	0	26,543	26,543
2045	95	0	0	0	26,543	26,543
2046	96	0	0	0	26,543	26,543
2047	97	0	0	0	26,543	26,543
2048	98	0	0	0	26,543	26,543
2049	99	0	0	0	26,543	26,543
2050	100	0	0	0	26,543	26,543

# JILL'S NON-ASSET INCOME (Continued)

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## TAXES

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Year	Jack's Age	Jill's Age	Federal Income Taxes	State Income Taxes	Jack's FICA Tax	Jill's FICA Tax	Total Taxes
2011	56	61	27,663	4,796	6,885	7,267	46,612
2012	57	62	27,999	4,809	6,885	7,267	46,960
2013	58	63	28,359	4,822	6,885	7,267	47,333
2014	59	64	28,743	4,835	6,885	7,267	47,731
2015	60	65	20,422	3,768	6,885	0	31,076
2016	61	66	20,618	3,759	6,885	0	31,262
2017	62	67	20,807	3,750	6,885	0	31,442
2018	63	68	20,711	3,743	6,885	0	31,339
2019	64	69	20,621	3,735	6,885	0	31,241
2020	65	70	7,499	1,337	0	0	8,836
2021	66	71	8,543	1,294	0	0	9,837
2022	67	72	8,481	1,285	0	0	9,765
2023	68	73	8,417	1,275	0	0	9,693
2024	69	74	8,353	1,265	0	0	9,619
2025	70	75	11,334	1,255	0	0	12,589
2026	71	76	11,503	1,263	0	0	12,766
2027	72	77	11,540	1,270	0	0	12,810
2028	73	78	11,576	1,277	0	0	12,853
2029	74	79	11,610	1,284	0	0	12,895
2030	75	80	11,644	1,291	0	0	12,934
2031	76	81	11,675	1,297	0	0	12,972
2032	77	82	11,705	1,303	0	0	13,008
2033	78	83	11,734	1,309	0	0	13,043
2034	79	84	11,761	1,314	0	0	13,075
2035	80	85	11,786	1,320	0	0	13,106
2036	81	86	11,810	1,325	0	0	13,135
2037	82	87	11,832	1,329	0	0	13,161
2038	83	88	11,852	1,334	0	0	13,186

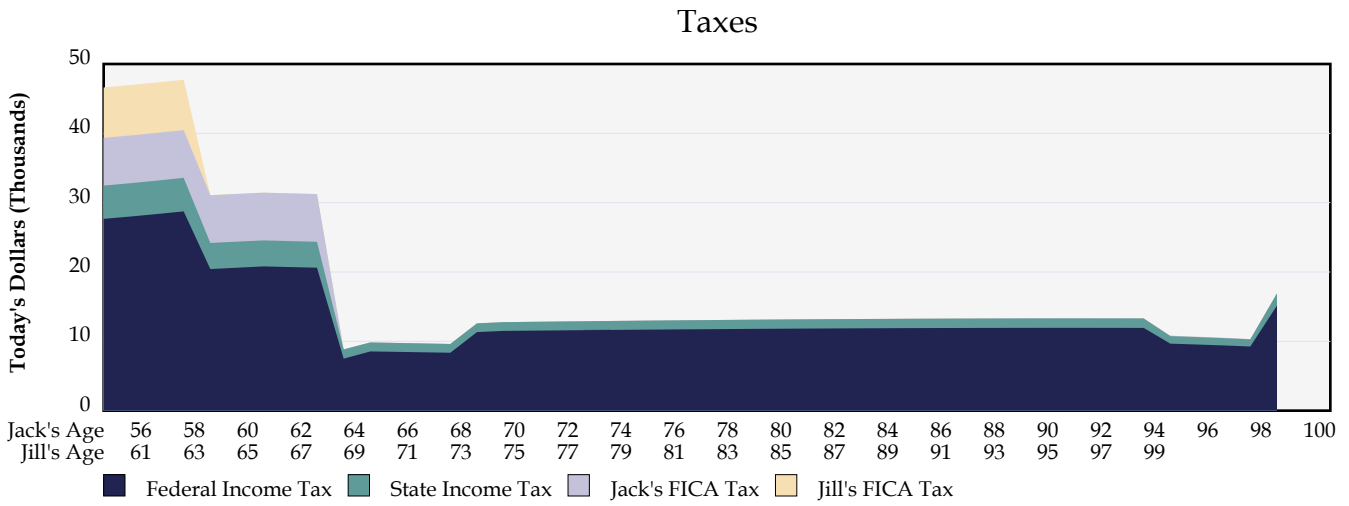
## TAXES (Continued)

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Year	Jack's Age	Jill's Age	Federal Income Taxes	State Income Taxes	Jack's FICA Tax	Jill's FICA Tax	Total Taxes
2039	84	89	11,871	1,338	0	0	13,209
2040	85	90	11,887	1,342	0	0	13,229
2041	86	91	11,902	1,345	0	0	13,247
2042	87	92	11,915	1,349	0	0	13,263
2043	88	93	11,925	1,352	0	0	13,277
2044	89	94	11,934	1,355	0	0	13,289
2045	90	95	11,940	1,357	0	0	13,297
2046	91	96	11,945	1,359	0	0	13,304
2047	92	97	11,947	1,361	0	0	13,308
2048	93	98	11,945	1,362	0	0	13,307
2049	94	99	11,941	1,363	0	0	13,304
2050	95	100	11,936	1,364	0	0	13,300
2051	96		9,666	1,079	72	0	10,817
2052	97		9,539	1,065	60	0	10,663
2053	98		9,407	1,050	47	0	10,505
2054	99		9,252	1,033	35	0	10,320
2055	100		15,166	1,744	23	0	16,932



# TAXES (Continued)



## HOUSING

Year	Jack's Age	Jill's Age	Rent and Rental	Mortgage	Property Tax	Maint and Condo Fees	Homeowner's Insurance	Net Home Purchases	Housing Expenses	Mortgage Balance	Home Equity
2011	56	60	0	26,796	3,000	0	1,500	0	31,296	179,670	270,330
2012	57	61	0	26,016	3,000	0	1,500	0	30,516	159,463	290,537
2013	58	62	0	25,258	3,000	0	1,500	0	29,758	139,360	310,640
2014	59	63	0	24,522	3,000	0	1,500	0	29,022	119,344	330,656
2015	60	64	0	23,808	3,000	0	1,500	0	28,308	99,394	350,606
2016	61	65	0	23,115	3,000	0	1,500	0	27,615	79,493	370,507
2017	62	66	0	22,441	3,000	0	1,500	0	26,941	59,622	390,378
2018	63	67	0	21,788	3,000	0	1,500	0	26,288	39,761	410,239
2019	64	68	0	21,153	3,000	0	1,500	0	25,653	19,894	430,106
2020	65	69	0	20,537	3,000	0	1,500	0	25,037	0	450,000
2021	66	70	0	0	3,000	0	1,500	0	4,500	0	450,000
2022	67	71	0	0	3,000	0	1,500	0	4,500	0	450,000
2023	68	72	0	0	3,000	0	1,500	0	4,500	0	450,000
2024	69	73	0	0	3,000	0	1,500	0	4,500	0	450,000
2025	70	74	0	0	3,000	0	1,500	0	4,500	0	450,000
2026	71	75	0	0	3,000	0	1,500	0	4,500	0	450,000
2027	72	76	0	0	3,000	0	1,500	0	4,500	0	450,000
2028	73	77	0	0	3,000	0	1,500	0	4,500	0	450,000
2029	74	78	0	0	3,000	0	1,500	0	4,500	0	450,000
2030	75	79	0	0	3,000	0	1,500	0	4,500	0	450,000
2031	76	80	0	0	3,000	0	1,500	0	4,500	0	450,000
2032	77	81	0	0	3,000	0	1,500	0	4,500	0	450,000
2033	78	82	0	0	3,000	0	1,500	0	4,500	0	450,000
2034	79	83	0	0	3,000	0	1,500	0	4,500	0	450,000
2035	80	84	0	0	3,000	0	1,500	0	4,500	0	450,000
2036	81	85	0	0	3,000	0	1,500	0	4,500	0	450,000
2037	82	86	0	0	3,000	0	1,500	0	4,500	0	450,000

## HOUSING (Continued)

Year	Jack's Age	Jill's Age	Rent and Rental	Mortgage	Property Tax	Maint and Condo Fees	Homeowner's Insurance	Net Home Purchases	Housing Expenses	Mortgage Balance	Home Equity
2038	83	87	0	0	3,000	0	1,500	0	4,500	0	450,000
2039	84	88	0	0	3,000	0	1,500	0	4,500	0	450,000
2040	85	89	0	0	3,000	0	1,500	0	4,500	0	450,000
2041	86	90	0	0	3,000	0	1,500	0	4,500	0	450,000
2042	87	91	0	0	3,000	0	1,500	0	4,500	0	450,000
2043	88	92	0	0	3,000	0	1,500	0	4,500	0	450,000
2044	89	93	0	0	3,000	0	1,500	0	4,500	0	450,000
2045	90	94	0	0	3,000	0	1,500	0	4,500	0	450,000
2046	91	95	0	0	3,000	0	1,500	0	4,500	0	450,000
2047	92	96	0	0	3,000	0	1,500	0	4,500	0	450,000
2048	93	97	0	0	3,000	0	1,500	0	4,500	0	450,000
2049	94	98	0	0	3,000	0	1,500	0	4,500	0	450,000
2050	95	99	0	0	3,000	0	1,500	0	4,500	0	450,000
2051	96	100	0	0	3,000	0	1,500	0	4,500	0	450,000
2052	97		0	0	3,000	0	1,500	0	4,500	0	450,000
2053	98		0	0	3,000	0	1,500	0	4,500	0	450,000
2054	99		0	0	3,000	0	1,500	0	4,500	0	450,000
2055	100		0	0	3,000	0	1,500	0	4,500	0	450,000

# REAL ESTATE

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Year	Jack's Age	Jill's Age	Expenses	Receipts	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2011	56	61	0	0	0	0	0	0	0
2012	57	62	0	0	0	0	0	0	0
2013	58	63	0	0	0	0	0	0	0
2014	59	64	0	0	0	0	0	0	0
2015	60	65	0	0	0	0	0	0	0
2016	61	66	0	0	0	0	0	0	0
2017	62	67	0	0	0	0	0	0	0
2018	63	68	0	0	0	0	0	0	0
2019	64	69	0	0	0	0	0	0	0
2020	65	70	0	0	0	0	0	0	0
2021	66	71	0	0	0	0	0	0	0
2022	67	72	0	0	0	0	0	0	0
2023	68	73	0	0	0	0	0	0	0
2024	69	74	0	0	0	0	0	0	0
2025	70	75	0	0	0	0	0	0	0
2026	71	76	0	0	0	0	0	0	0
2027	72	77	0	0	0	0	0	0	0
2028	73	78	0	0	0	0	0	0	0
2029	74	79	0	0	0	0	0	0	0
2030	75	80	0	0	0	0	0	0	0
2031	76	81	0	0	0	0	0	0	0
2032	77	82	0	0	0	0	0	0	0
2033	78	83	0	0	0	0	0	0	0
2034	79	84	0	0	0	0	0	0	0
2035	80	85	0	0	0	0	0	0	0
2036	81	86	0	0	0	0	0	0	0
2037	82	87	0	0	0	0	0	0	0
2038	83	88	0	0	0	0	0	0	0

## REAL ESTATE (Continued)

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Year	Jack's Age	Jill's Age	Expenses	Receipts	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2039	84	89	0	0	0	0	0	0	0
2040	85	90	0	0	0	0	0	0	0
2041	86	91	0	0	0	0	0	0	0
2042	87	92	0	0	0	0	0	0	0
2043	88	93	0	0	0	0	0	0	0
2044	89	94	0	0	0	0	0	0	0
2045	90	95	0	0	0	0	0	0	0
2046	91	96	0	0	0	0	0	0	0
2047	92	97	0	0	0	0	0	0	0
2048	93	98	0	0	0	0	0	0	0
2049	94	99	0	0	0	0	0	0	0
2050	95	100	0	0	0	0	0	0	0
2051	96		0	0	0	0	0	0	0
2052	97		0	0	0	0	0	0	0
2053	98		0	0	0	0	0	0	0
2054	99		0	0	0	0	0	0	0
2055	100		0	0	0	0	0	0	0

## 529 SAVINGS

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No Data Entered

## JACK'S RETIREMENT ACCOUNTS

Year	Jack's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth IRA	Withdrawals	Retirement Saving	Retirement Assets	Retirement Annuity
2011	56	12,000	10,000	10,000	0	0	32,000	444,000	0
2012	57	12,932	10,000	10,000	0	0	32,932	476,932	0
2013	58	13,891	10,000	10,000	0	0	33,891	510,823	0
2014	59	14,878	10,000	10,000	0	0	34,878	545,702	0
2015	60	15,894	10,000	10,000	0	0	35,894	581,596	0
2016	61	16,940	10,000	10,000	0	0	36,940	618,536	0
2017	62	18,016	10,000	10,000	0	0	38,016	656,551	0
2018	63	19,123	10,000	10,000	0	0	39,123	695,674	0
2019	64	20,262	10,000	10,000	0	0	40,262	735,936	0
2020	65	21,435	0	0	0	33,271	(11,836)	724,101	0
2021	66	21,090	0	0	0	33,271	(12,180)	711,920	0
2022	67	20,736	0	0	0	33,271	(12,535)	699,385	0
2023	68	20,370	0	0	0	33,271	(12,900)	686,485	0
2024	69	19,995	0	0	0	33,271	(13,276)	673,209	0
2025	70	19,608	0	0	0	33,271	(13,663)	659,547	0
2026	71	19,210	0	0	0	33,271	(14,061)	645,486	0
2027	72	18,801	0	0	0	33,271	(14,470)	631,016	0
2028	73	18,379	0	0	0	33,271	(14,892)	616,125	0
2029	74	17,945	0	0	0	33,271	(15,325)	600,799	0
2030	75	17,499	0	0	0	33,271	(15,772)	585,028	0
2031	76	17,040	0	0	0	33,271	(16,231)	568,797	0
2032	77	16,567	0	0	0	33,271	(16,704)	552,093	0
2033	78	16,080	0	0	0	33,271	(17,190)	534,903	0
2034	79	15,580	0	0	0	33,271	(17,691)	517,212	0
2035	80	15,064	0	0	0	33,271	(18,206)	499,005	0
2036	81	14,534	0	0	0	33,271	(18,736)	480,269	0
2037	82	13,988	0	0	0	33,271	(19,282)	460,987	0
2038	83	13,427	0	0	0	33,271	(19,844)	441,143	0

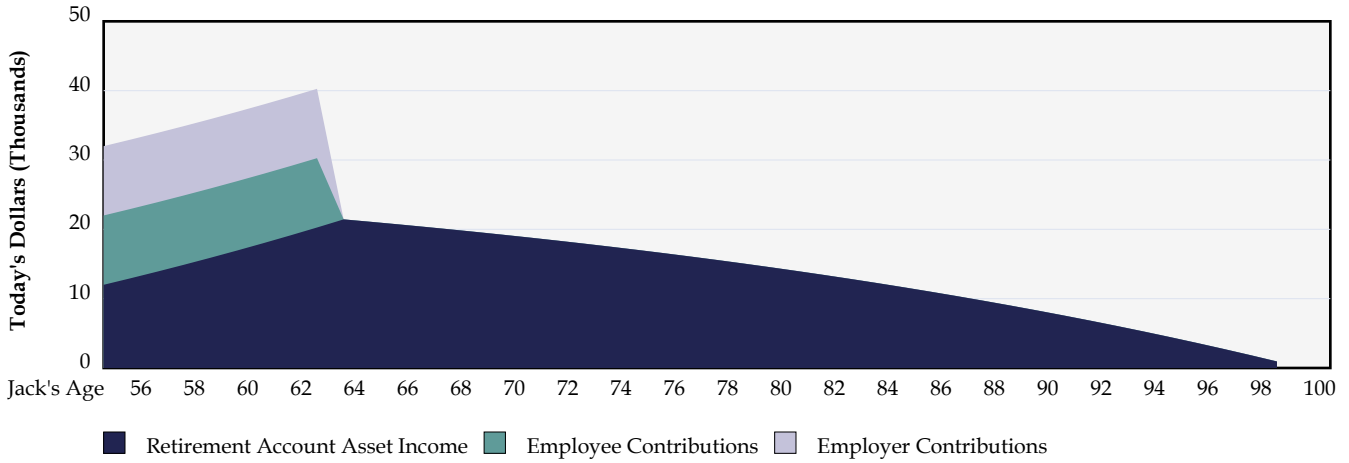
## JACK'S RETIREMENT ACCOUNTS (Continued)

Year	Jack's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth IRA	Withdrawals	Retirement Saving	Retirement Assets	Retirement Annuity
2039	84	12,849	0	0	0	33,271	(20,422)	420,721	0
2040	85	12,254	0	0	0	33,271	(21,017)	399,705	0
2041	86	11,642	0	0	0	33,271	(21,629)	378,076	0
2042	87	11,012	0	0	0	33,271	(22,259)	355,817	0
2043	88	10,364	0	0	0	33,271	(22,907)	332,910	0
2044	89	9,696	0	0	0	33,271	(23,574)	309,336	0
2045	90	9,010	0	0	0	33,271	(24,261)	285,075	0
2046	91	8,303	0	0	0	33,271	(24,967)	260,108	0
2047	92	7,576	0	0	0	33,271	(25,695)	234,413	0
2048	93	6,828	0	0	0	33,271	(26,443)	207,970	0
2049	94	6,057	0	0	0	33,271	(27,213)	180,757	0
2050	95	5,265	0	0	0	33,271	(28,006)	152,751	0
2051	96	4,449	0	0	0	33,271	(28,822)	123,929	0
2052	97	3,610	0	0	0	33,271	(29,661)	94,268	0
2053	98	2,746	0	0	0	33,271	(30,525)	63,743	0
2054	99	1,857	0	0	0	33,271	(31,414)	32,329	0
2055	100	942	0	0	0	33,271	(32,329)	0	0

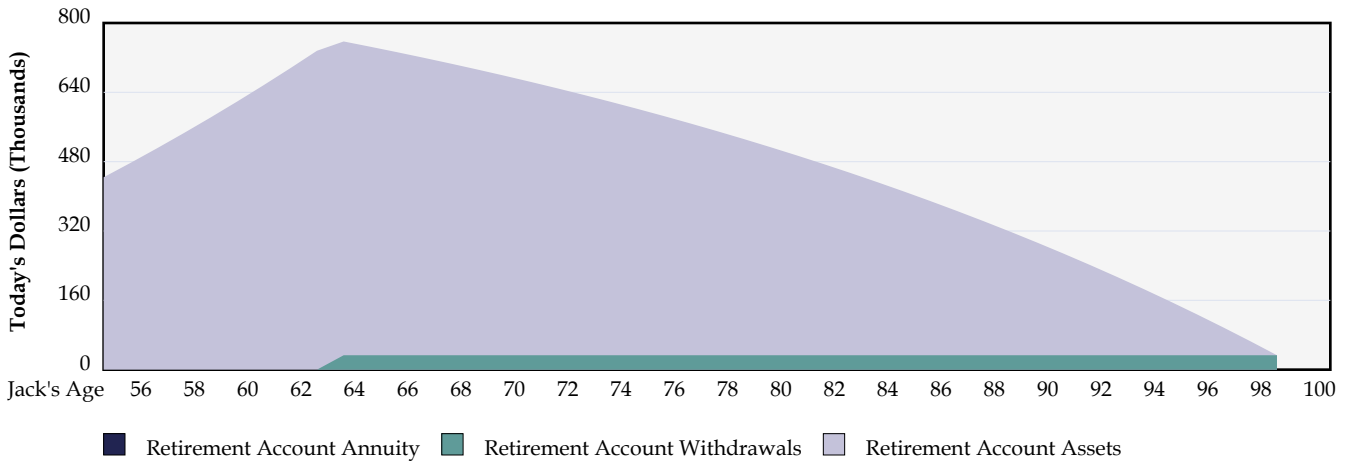


## JACK'S RETIREMENT ACCOUNTS (Continued)

### Retirement Account Contributions and Income



### Retirement Account Annuity and Annual Withdrawals



## JILL'S RETIREMENT ACCOUNTS

Year	Jill's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth IRA	Withdrawals	Retirement Saving	Retirement Assets	Retirement Annuity
2011	61	12,000	10,000	10,000	0	0	32,000	444,000	0
2012	62	12,932	10,000	10,000	0	0	32,932	476,932	0
2013	63	13,891	10,000	10,000	0	0	33,891	510,823	0
2014	64	14,878	10,000	10,000	0	0	34,878	545,702	0
2015	65	15,894	0	0	0	50,000	(34,106)	511,596	0
2016	66	14,901	0	0	0	50,000	(35,099)	476,497	0
2017	67	13,879	0	0	0	50,000	(36,121)	440,375	0
2018	68	12,826	0	0	0	50,000	(37,174)	403,202	0
2019	69	11,744	0	0	0	50,000	(38,256)	364,945	0
2020	70	10,629	0	0	0	18,036	(7,406)	357,539	0
2021	71	10,414	0	0	0	18,036	(7,622)	349,917	0
2022	72	10,192	0	0	0	18,036	(7,844)	342,073	0
2023	73	9,963	0	0	0	18,036	(8,073)	334,000	0
2024	74	9,728	0	0	0	18,036	(8,308)	325,692	0
2025	75	9,486	0	0	0	18,036	(8,550)	317,142	0
2026	76	9,237	0	0	0	18,036	(8,799)	308,344	0
2027	77	8,981	0	0	0	18,036	(9,055)	299,289	0
2028	78	8,717	0	0	0	18,036	(9,319)	289,970	0
2029	79	8,446	0	0	0	18,036	(9,590)	280,379	0
2030	80	8,166	0	0	0	18,036	(9,870)	270,510	0
2031	81	7,879	0	0	0	18,036	(10,157)	260,353	0
2032	82	7,583	0	0	0	18,036	(10,453)	249,900	0
2033	83	7,279	0	0	0	18,036	(10,757)	239,143	0
2034	84	6,965	0	0	0	18,036	(11,071)	228,072	0
2035	85	6,643	0	0	0	18,036	(11,393)	216,679	0
2036	86	6,311	0	0	0	18,036	(11,725)	204,954	0
2037	87	5,970	0	0	0	18,036	(12,066)	192,888	0
2038	88	5,618	0	0	0	18,036	(12,418)	180,470	0

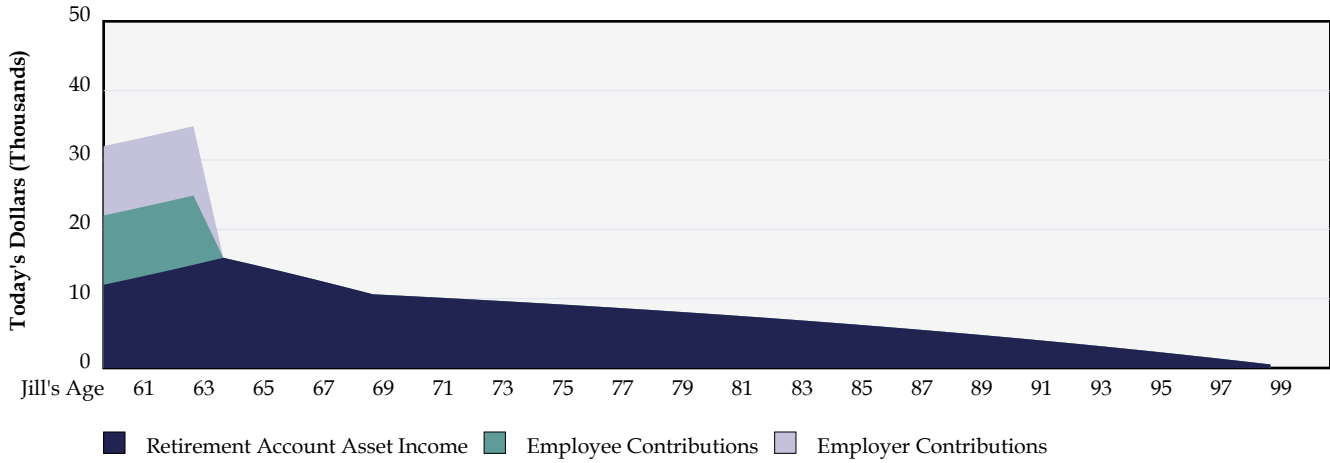
## JILL'S RETIREMENT ACCOUNTS (Continued)

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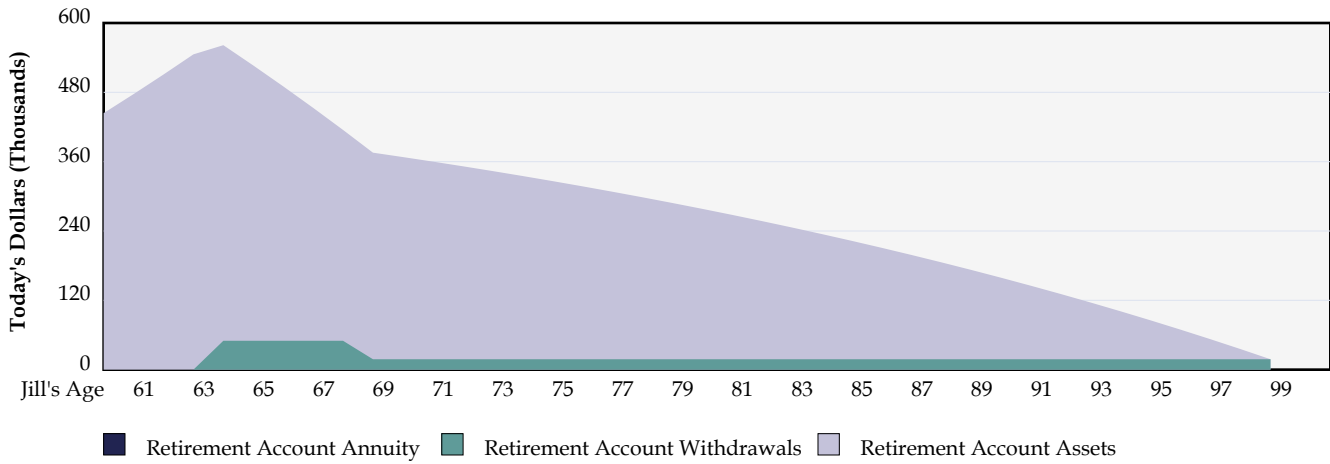
Year	Jill's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth IRA	Withdrawals	Retirement Saving	Retirement Assets	Retirement Annuity
2039	89	5,256	0	0	0	18,036	(12,780)	167,690	0
2040	90	4,884	0	0	0	18,036	(13,152)	154,539	0
2041	91	4,501	0	0	0	18,036	(13,535)	141,004	0
2042	92	4,107	0	0	0	18,036	(13,929)	127,075	0
2043	93	3,701	0	0	0	18,036	(14,335)	112,740	0
2044	94	3,284	0	0	0	18,036	(14,752)	97,988	0
2045	95	2,854	0	0	0	18,036	(15,182)	82,806	0
2046	96	2,412	0	0	0	18,036	(15,624)	67,182	0
2047	97	1,957	0	0	0	18,036	(16,079)	51,103	0
2048	98	1,488	0	0	0	18,036	(16,548)	34,555	0
2049	99	1,006	0	0	0	18,036	(17,029)	17,525	0
2050	100	510	0	0	0	18,036	(17,525)	0	0

## JILL'S RETIREMENT ACCOUNTS (Continued)

### Retirement Account Contributions and Income



### Retirement Account Annuity and Annual Withdrawals



## RESERVE FUND

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Year	Jack's Age	Jill's Age	Income	Net Contributions	Reserve Fund Saving	Reserve Fund Total
2011	56	61	0	0	0	0
2012	57	62	0	0	0	0
2013	58	63	0	0	0	0
2014	59	64	0	0	0	0
2015	60	65	0	0	0	0
2016	61	66	0	0	0	0
2017	62	67	0	0	0	0
2018	63	68	0	0	0	0
2019	64	69	0	0	0	0
2020	65	70	0	0	0	0
2021	66	71	0	0	0	0
2022	67	72	0	0	0	0
2023	68	73	0	0	0	0
2024	69	74	0	0	0	0
2025	70	75	0	0	0	0
2026	71	76	0	0	0	0
2027	72	77	0	0	0	0
2028	73	78	0	0	0	0
2029	74	79	0	0	0	0
2030	75	80	0	0	0	0
2031	76	81	0	0	0	0
2032	77	82	0	0	0	0
2033	78	83	0	0	0	0
2034	79	84	0	0	0	0
2035	80	85	0	0	0	0
2036	81	86	0	0	0	0
2037	82	87	0	0	0	0
2038	83	88	0	0	0	0

RESERVE FUND (Continued)

Year	Jack's Age	Jill's Age	Income	Net Contributions	Reserve Fund Saving	Reserve Fund Total
2039	84	89	0	0	0	0
2040	85	90	0	0	0	0
2041	86	91	0	0	0	0
2042	87	92	0	0	0	0
2043	88	93	0	0	0	0
2044	89	94	0	0	0	0
2045	90	95	0	0	0	0
2046	91	96	0	0	0	0
2047	92	97	0	0	0	0
2048	93	98	0	0	0	0
2049	94	99	0	0	0	0
2050	95	100	0	0	0	0
2051	96		0	0	0	0
2052	97		0	0	0	0
2053	98		0	0	0	0
2054	99		0	0	0	0
2055	100		0	0	0	0

# JOINT ESTATE

Year	Jack's Age	Jill's Age	Regular Assets	Reserve Fund	Life Insurance	Retirement Accounts	Home Equity	Real Estate Equity	529 Plans	Bequest	Funeral	Net Estate
2011	56	61	109,852	0	74,110	888,000	270,330	0	0	0	0	1,342,292
2012	57	62	117,399	0	28,887	953,864	290,537	0	0	0	0	1,390,687
2013	58	63	125,550	0	0	1,021,646	310,640	0	0	0	0	1,457,836
2014	59	64	134,117	0	0	1,091,404	330,656	0	0	0	0	1,556,177
2015	60	65	122,920	0	0	1,093,192	350,606	0	0	0	0	1,566,718
2016	61	66	112,054	0	0	1,095,033	370,507	0	0	0	0	1,577,594
2017	62	67	102,180	0	0	1,096,926	390,378	0	0	0	0	1,589,484
2018	63	68	92,917	0	0	1,098,876	410,239	0	0	0	0	1,602,032
2019	64	69	84,244	0	0	1,100,881	430,106	0	0	0	0	1,615,231
2020	65	70	44,468	0	0	1,081,640	450,000	0	0	0	0	1,576,108
2021	66	71	33,736	0	0	1,061,837	450,000	0	0	0	0	1,545,573
2022	67	72	22,858	0	0	1,041,458	450,000	0	0	0	0	1,514,316
2023	68	73	11,831	0	0	1,020,485	450,000	0	0	0	0	1,482,316
2024	69	74	650	0	0	998,901	450,000	0	0	0	0	1,449,551
2025	70	75	4,751	0	0	976,689	450,000	0	0	0	0	1,431,440
2026	71	76	8,588	0	0	953,830	450,000	0	0	0	0	1,412,418
2027	72	77	12,285	0	0	930,305	450,000	0	0	0	0	1,392,590
2028	73	78	15,841	0	0	906,095	450,000	0	0	0	0	1,371,936
2029	74	79	19,250	0	0	881,178	450,000	0	0	0	0	1,350,428
2030	75	80	22,508	0	0	855,538	450,000	0	0	0	0	1,328,046
2031	76	81	25,613	0	0	829,150	450,000	0	0	0	0	1,304,763
2032	77	82	28,559	0	0	801,993	450,000	0	0	0	0	1,280,552
2033	78	83	31,342	0	0	774,046	450,000	0	0	0	0	1,255,388
2034	79	84	33,958	0	0	745,284	450,000	0	0	0	0	1,229,242
2035	80	85	36,402	0	0	715,684	450,000	0	0	0	0	1,202,086
2036	81	86	38,669	0	0	685,223	450,000	0	0	0	0	1,173,892
2037	82	87	40,755	0	0	653,875	450,000	0	0	0	0	1,144,630
2038	83	88	42,655	0	0	621,613	450,000	0	0	0	0	1,114,268

## JOINT ESTATE (Continued)

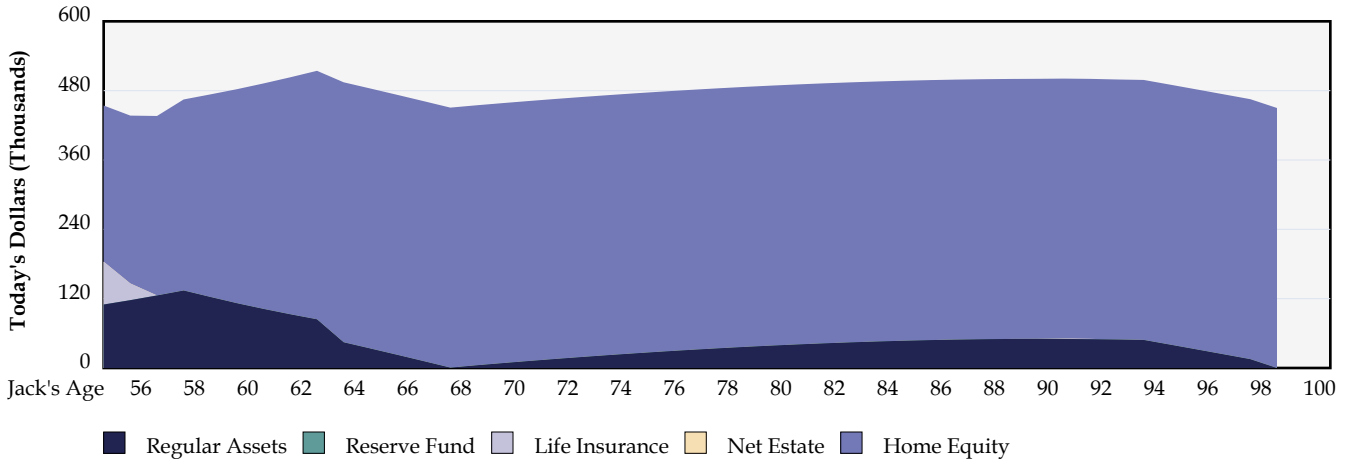
Year	Jack's Age	Jill's Age	Regular Assets	Reserve Fund	Life Insurance	Retirement Accounts	Home Equity	Real Estate Equity	529 Plans	Bequest	Funeral	Net Estate
2039	84	89	44,363	0	0	588,411	450,000	0	0	0	0	1,082,774
2040	85	90	45,874	0	0	554,244	450,000	0	0	0	0	1,050,118
2041	86	91	47,182	0	0	519,080	450,000	0	0	0	0	1,016,262
2042	87	92	48,282	0	0	482,892	450,000	0	0	0	0	981,174
2043	88	93	49,168	0	0	445,650	450,000	0	0	0	0	944,818
2044	89	94	49,834	0	0	407,324	450,000	0	0	0	0	907,158
2045	90	95	50,274	0	0	367,881	450,000	0	0	0	0	868,155
2046	91	96	50,481	0	0	327,290	450,000	0	0	0	0	827,771
2047	92	97	50,304	0	570	285,516	450,000	0	0	0	0	786,390
2048	93	98	49,883	0	527	242,525	450,000	0	0	0	0	742,935
2049	94	99	49,352	0	0	198,282	450,000	0	0	0	0	697,634
2050	95	100	48,561	0	0	152,751	450,000	0	0	0	0	651,312
2051	96		40,324	0	0	123,929	450,000	0	0	0	0	614,253
2052	97		32,023	0	0	94,268	450,000	0	0	0	0	576,291
2053	98		23,659	0	0	63,743	450,000	0	0	0	0	537,402
2054	99		15,251	0	0	32,329	450,000	0	0	0	0	497,580
2055	100		0	0	0	0	450,000	0	0	0	0	450,000



# JOINT ESTATE (Continued)

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## Joint Estate Retirement Account Income



# JACK'S ESTATE

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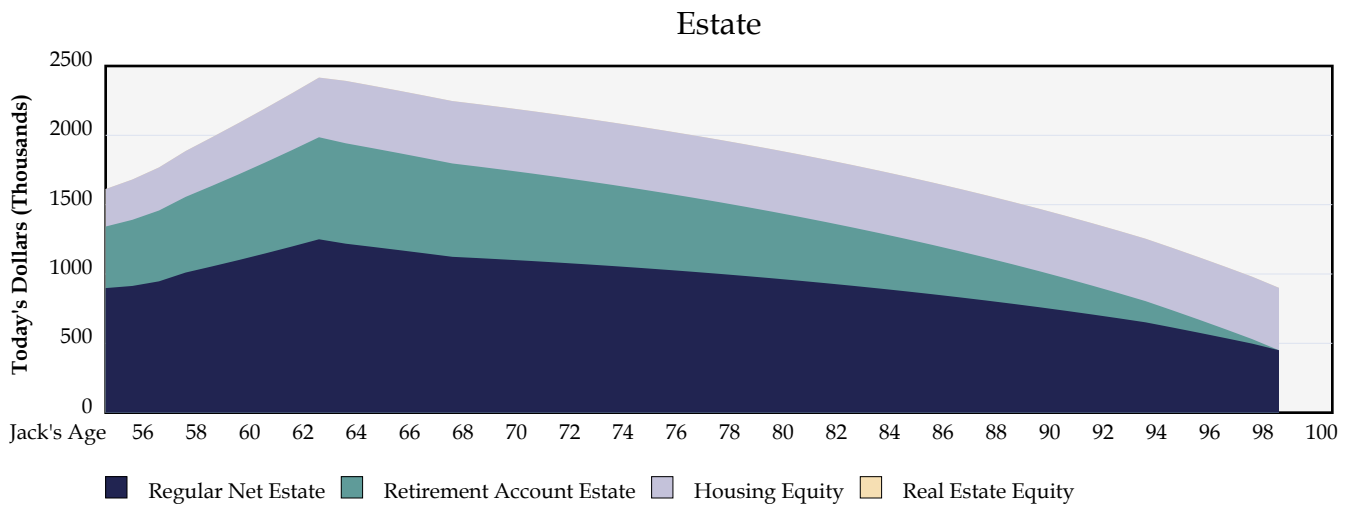
Year	Jack's Age	Regular Assets	Reserve Fund	Life Insurance	Retirement Account Estate	Housing Equity	Real Estate Equity	529 Plans	Bequest	Funeral	Net Estate
2011	56	109,852	0	74,110	444,000	270,330	0	0	0	0	898,292
2012	57	117,399	0	28,887	476,932	290,537	0	0	0	0	913,755
2013	58	125,550	0	0	510,823	310,640	0	0	0	0	947,013
2014	59	134,117	0	0	545,702	330,656	0	0	0	0	1,010,475
2015	60	122,920	0	0	581,596	350,606	0	0	0	0	1,055,122
2016	61	112,054	0	0	618,536	370,507	0	0	0	0	1,101,097
2017	62	102,180	0	0	656,551	390,378	0	0	0	0	1,149,109
2018	63	92,917	0	0	695,674	410,239	0	0	0	0	1,198,830
2019	64	84,244	0	0	735,936	430,106	0	0	0	0	1,250,286
2020	65	44,468	0	0	724,101	450,000	0	0	0	0	1,218,569
2021	66	33,736	0	0	711,920	450,000	0	0	0	0	1,195,656
2022	67	22,858	0	0	699,385	450,000	0	0	0	0	1,172,243
2023	68	11,831	0	0	686,485	450,000	0	0	0	0	1,148,316
2024	69	650	0	0	673,209	450,000	0	0	0	0	1,123,859
2025	70	4,751	0	0	659,547	450,000	0	0	0	0	1,114,298
2026	71	8,588	0	0	645,486	450,000	0	0	0	0	1,104,074
2027	72	12,285	0	0	631,016	450,000	0	0	0	0	1,093,301
2028	73	15,841	0	0	616,125	450,000	0	0	0	0	1,081,966
2029	74	19,250	0	0	600,799	450,000	0	0	0	0	1,070,049
2030	75	22,508	0	0	585,028	450,000	0	0	0	0	1,057,536
2031	76	25,613	0	0	568,797	450,000	0	0	0	0	1,044,410
2032	77	28,559	0	0	552,093	450,000	0	0	0	0	1,030,652
2033	78	31,342	0	0	534,903	450,000	0	0	0	0	1,016,245
2034	79	33,958	0	0	517,212	450,000	0	0	0	0	1,001,170
2035	80	36,402	0	0	499,005	450,000	0	0	0	0	985,407
2036	81	38,669	0	0	480,269	450,000	0	0	0	0	968,938
2037	82	40,755	0	0	460,987	450,000	0	0	0	0	951,742
2038	83	42,655	0	0	441,143	450,000	0	0	0	0	933,798

## JACK'S ESTATE (Continued)

Year	Jack's Age	Regular Assets	Reserve Fund	Life Insurance	Retirement Account Estate	Housing Equity	Real Estate Equity	529 Plans	Bequest	Funeral	Net Estate
2039	84	44,363	0	0	420,721	450,000	0	0	0	0	915,084
2040	85	45,874	0	0	399,705	450,000	0	0	0	0	895,579
2041	86	47,182	0	0	378,076	450,000	0	0	0	0	875,258
2042	87	48,282	0	0	355,817	450,000	0	0	0	0	854,099
2043	88	49,168	0	0	332,910	450,000	0	0	0	0	832,078
2044	89	49,834	0	0	309,336	450,000	0	0	0	0	809,170
2045	90	50,274	0	0	285,075	450,000	0	0	0	0	785,349
2046	91	50,481	0	0	260,108	450,000	0	0	0	0	760,589
2047	92	50,304	0	0	234,413	450,000	0	0	0	0	734,717
2048	93	49,883	0	0	207,970	450,000	0	0	0	0	707,853
2049	94	49,352	0	0	180,757	450,000	0	0	0	0	680,109
2050	95	48,561	0	0	152,751	450,000	0	0	0	0	651,312
2051	96	40,324	0	0	123,929	450,000	0	0	0	0	614,253
2052	97	32,023	0	0	94,268	450,000	0	0	0	0	576,291
2053	98	23,659	0	0	63,743	450,000	0	0	0	0	537,402
2054	99	15,251	0	0	32,329	450,000	0	0	0	0	497,580
2055	100	0	0	0	0	450,000	0	0	0	0	450,000

# JACK'S ESTATE (Continued)

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# JILL'S ESTATE

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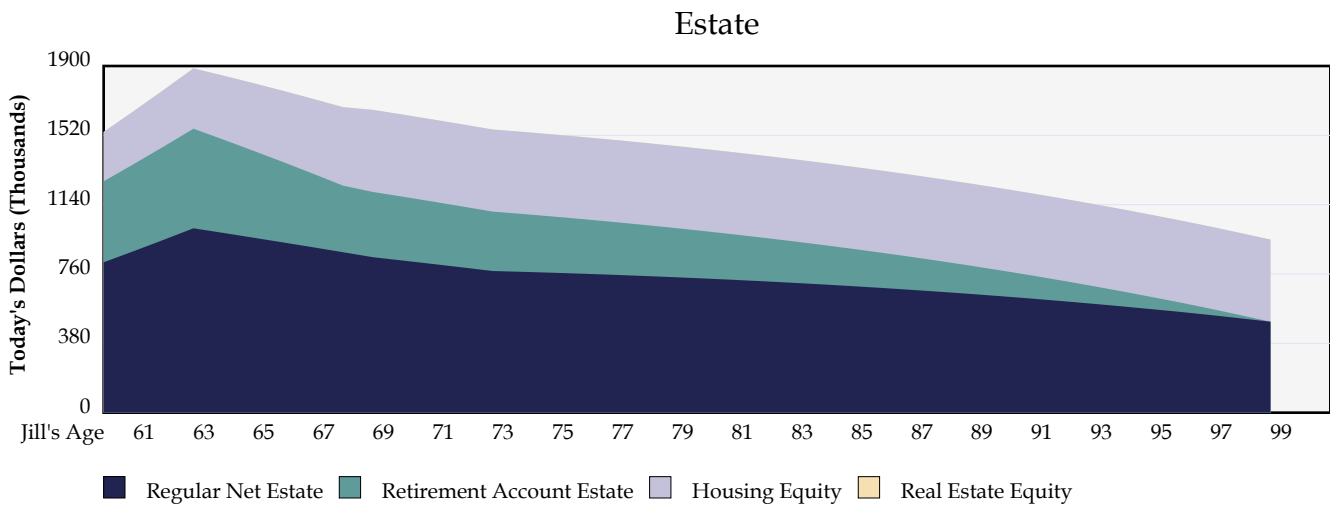
Year	Jill's Age	Regular Assets	Reserve Fund	Life Insurance	Retirement Account Estate	Housing Equity	Real Estate Equity	529 Plans	Bequest	Funeral	Net Estate
2011	61	109,852	0	0	444,000	270,330	0	0	0	0	824,182
2012	62	117,399	0	0	476,932	290,537	0	0	0	0	884,868
2013	63	125,550	0	0	510,823	310,640	0	0	0	0	947,013
2014	64	134,117	0	0	545,702	330,656	0	0	0	0	1,010,475
2015	65	122,920	0	0	511,596	350,606	0	0	0	0	985,122
2016	66	112,054	0	0	476,497	370,507	0	0	0	0	959,058
2017	67	102,180	0	0	440,375	390,378	0	0	0	0	932,933
2018	68	92,917	0	0	403,202	410,239	0	0	0	0	906,358
2019	69	84,244	0	0	364,945	430,106	0	0	0	0	879,295
2020	70	44,468	0	0	357,539	450,000	0	0	0	0	852,007
2021	71	33,736	0	0	349,917	450,000	0	0	0	0	833,653
2022	72	22,858	0	0	342,073	450,000	0	0	0	0	814,931
2023	73	11,831	0	0	334,000	450,000	0	0	0	0	795,831
2024	74	650	0	0	325,692	450,000	0	0	0	0	776,342
2025	75	4,751	0	0	317,142	450,000	0	0	0	0	771,893
2026	76	8,588	0	0	308,344	450,000	0	0	0	0	766,932
2027	77	12,285	0	0	299,289	450,000	0	0	0	0	761,574
2028	78	15,841	0	0	289,970	450,000	0	0	0	0	755,811
2029	79	19,250	0	0	280,379	450,000	0	0	0	0	749,629
2030	80	22,508	0	0	270,510	450,000	0	0	0	0	743,018
2031	81	25,613	0	0	260,353	450,000	0	0	0	0	735,966
2032	82	28,559	0	0	249,900	450,000	0	0	0	0	728,459
2033	83	31,342	0	0	239,143	450,000	0	0	0	0	720,485
2034	84	33,958	0	0	228,072	450,000	0	0	0	0	712,030
2035	85	36,402	0	0	216,679	450,000	0	0	0	0	703,081
2036	86	38,669	0	0	204,954	450,000	0	0	0	0	693,623
2037	87	40,755	0	0	192,888	450,000	0	0	0	0	683,643
2038	88	42,655	0	0	180,470	450,000	0	0	0	0	673,125

## JILL'S ESTATE (Continued)

Year	Jill's Age	Regular Assets	Reserve Fund	Life Insurance	Retirement Account Estate	Housing Equity	Real Estate Equity	529 Plans	Bequest	Funeral	Net Estate
2039	89	44,363	0	0	167,690	450,000	0	0	0	0	662,053
2040	90	45,874	0	0	154,539	450,000	0	0	0	0	650,413
2041	91	47,182	0	0	141,004	450,000	0	0	0	0	638,186
2042	92	48,282	0	0	127,075	450,000	0	0	0	0	625,357
2043	93	49,168	0	0	112,740	450,000	0	0	0	0	611,908
2044	94	49,834	0	0	97,988	450,000	0	0	0	0	597,822
2045	95	50,274	0	0	82,806	450,000	0	0	0	0	583,080
2046	96	50,481	0	0	67,182	450,000	0	0	0	0	567,663
2047	97	50,304	0	570	51,103	450,000	0	0	0	0	551,977
2048	98	49,883	0	527	34,555	450,000	0	0	0	0	534,965
2049	99	49,352	0	0	17,525	450,000	0	0	0	0	516,877
2050	100	48,561	0	0	0	450,000	0	0	0	0	498,561

# JILL'S ESTATE (Continued)

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## HOUSEHOLD SOCIAL SECURITY BENEFITS

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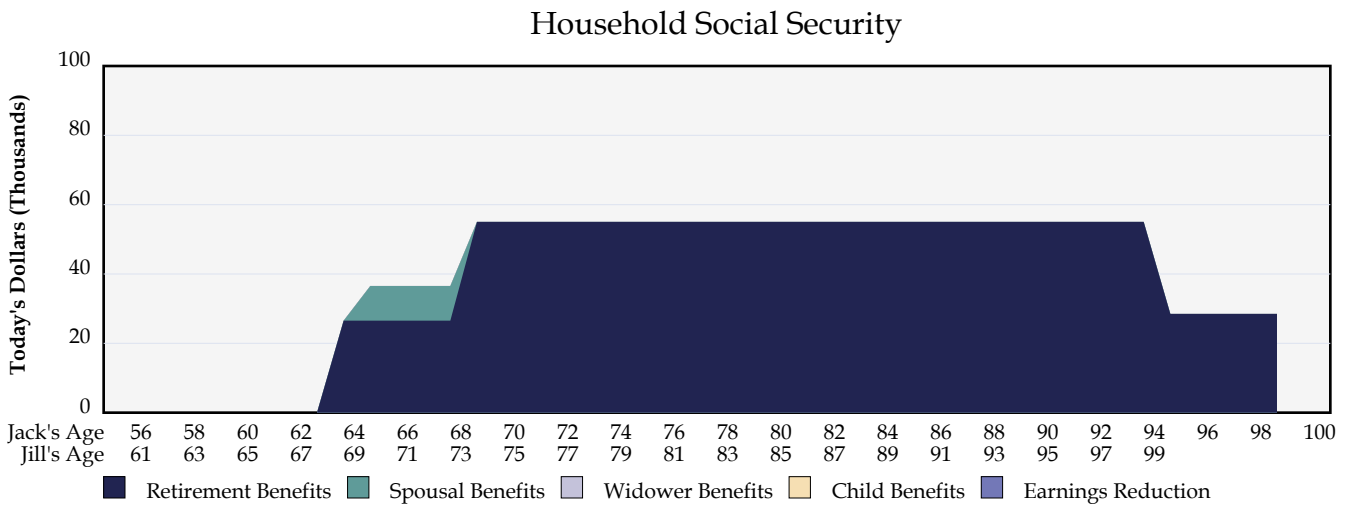
Year	Jack's Age	Jill's Age	Retirement Benefits	Spousal Benefits	Widower Benefits	Children's Benefits	Earnings Reduction	Net Benefit
2011	56	61	0	0	0	0	0	0
2012	57	62	0	0	0	0	0	0
2013	58	63	0	0	0	0	0	0
2014	59	64	0	0	0	0	0	0
2015	60	65	0	0	0	0	0	0
2016	61	66	0	0	0	0	0	0
2017	62	67	0	0	0	0	0	0
2018	63	68	0	0	0	0	0	0
2019	64	69	0	0	0	0	0	0
2020	65	70	26,543	0	0	0	0	26,543
2021	66	71	26,543	10,004	0	0	0	36,547
2022	67	72	26,543	10,004	0	0	0	36,547
2023	68	73	26,543	10,004	0	0	0	36,547
2024	69	74	26,543	10,004	0	0	0	36,547
2025	70	75	55,032	0	0	0	0	55,032
2026	71	76	55,032	0	0	0	0	55,032
2027	72	77	55,032	0	0	0	0	55,032
2028	73	78	55,032	0	0	0	0	55,032
2029	74	79	55,032	0	0	0	0	55,032
2030	75	80	55,032	0	0	0	0	55,032
2031	76	81	55,032	0	0	0	0	55,032
2032	77	82	55,032	0	0	0	0	55,032
2033	78	83	55,032	0	0	0	0	55,032
2034	79	84	55,032	0	0	0	0	55,032
2035	80	85	55,032	0	0	0	0	55,032
2036	81	86	55,032	0	0	0	0	55,032
2037	82	87	55,032	0	0	0	0	55,032
2038	83	88	55,032	0	0	0	0	55,032



## HOUSEHOLD SOCIAL SECURITY BENEFITS (Continued)

Year	Jack's Age	Jill's Age	Retirement Benefits	Spousal Benefits	Widower Benefits	Children's Benefits	Earnings Reduction	Net Benefit
2039	84	89	55,032	0	0	0	0	55,032
2040	85	90	55,032	0	0	0	0	55,032
2041	86	91	55,032	0	0	0	0	55,032
2042	87	92	55,032	0	0	0	0	55,032
2043	88	93	55,032	0	0	0	0	55,032
2044	89	94	55,032	0	0	0	0	55,032
2045	90	95	55,032	0	0	0	0	55,032
2046	91	96	55,032	0	0	0	0	55,032
2047	92	97	55,032	0	0	0	0	55,032
2048	93	98	55,032	0	0	0	0	55,032
2049	94	99	55,032	0	0	0	0	55,032
2050	95	100	55,032	0	0	0	0	55,032
2051	96		28,489	0	0	0	0	28,489
2052	97		28,489	0	0	0	0	28,489
2053	98		28,489	0	0	0	0	28,489
2054	99		28,489	0	0	0	0	28,489
2055	100		28,489	0	0	0	0	28,489

# HOUSEHOLD SOCIAL SECURITY BENEFITS (Continued)



## JACK'S SOCIAL SECURITY BENEFITS

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Year	Jack's Age	Retirement Benefits	Spousal Benefits	Widower Benefits	Earnings Reduction	Net Benefit
2011	56	0	0	0	0	0
2012	57	0	0	0	0	0
2013	58	0	0	0	0	0
2014	59	0	0	0	0	0
2015	60	0	0	0	0	0
2016	61	0	0	0	0	0
2017	62	0	0	0	0	0
2018	63	0	0	0	0	0
2019	64	0	0	0	0	0
2020	65	0	0	0	0	0
2021	66	0	10,004	0	0	10,004
2022	67	0	10,004	0	0	10,004
2023	68	0	10,004	0	0	10,004
2024	69	0	10,004	0	0	10,004
2025	70	28,489	0	0	0	28,489
2026	71	28,489	0	0	0	28,489
2027	72	28,489	0	0	0	28,489
2028	73	28,489	0	0	0	28,489
2029	74	28,489	0	0	0	28,489
2030	75	28,489	0	0	0	28,489
2031	76	28,489	0	0	0	28,489
2032	77	28,489	0	0	0	28,489
2033	78	28,489	0	0	0	28,489
2034	79	28,489	0	0	0	28,489
2035	80	28,489	0	0	0	28,489
2036	81	28,489	0	0	0	28,489
2037	82	28,489	0	0	0	28,489
2038	83	28,489	0	0	0	28,489

## JACK'S SOCIAL SECURITY BENEFITS (Continued)

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Year	Jack's Age	Retirement Benefits	Spousal Benefits	Widower Benefits	Earnings Reduction	Net Benefit
2039	84	28,489	0	0	0	28,489
2040	85	28,489	0	0	0	28,489
2041	86	28,489	0	0	0	28,489
2042	87	28,489	0	0	0	28,489
2043	88	28,489	0	0	0	28,489
2044	89	28,489	0	0	0	28,489
2045	90	28,489	0	0	0	28,489
2046	91	28,489	0	0	0	28,489
2047	92	28,489	0	0	0	28,489
2048	93	28,489	0	0	0	28,489
2049	94	28,489	0	0	0	28,489
2050	95	28,489	0	0	0	28,489
2051	96	28,489	0	0	0	28,489
2052	97	28,489	0	0	0	28,489
2053	98	28,489	0	0	0	28,489
2054	99	28,489	0	0	0	28,489
2055	100	28,489	0	0	0	28,489

## JILL'S SOCIAL SECURITY BENEFITS

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Year	Jill's Age	Retirement Benefits	Spousal Benefits	Widower Benefits	Earnings Reduction	Net Benefit
2011	61	0	0	0	0	0
2012	62	0	0	0	0	0
2013	63	0	0	0	0	0
2014	64	0	0	0	0	0
2015	65	0	0	0	0	0
2016	66	0	0	0	0	0
2017	67	0	0	0	0	0
2018	68	0	0	0	0	0
2019	69	0	0	0	0	0
2020	70	26,543	0	0	0	26,543
2021	71	26,543	0	0	0	26,543
2022	72	26,543	0	0	0	26,543
2023	73	26,543	0	0	0	26,543
2024	74	26,543	0	0	0	26,543
2025	75	26,543	0	0	0	26,543
2026	76	26,543	0	0	0	26,543
2027	77	26,543	0	0	0	26,543
2028	78	26,543	0	0	0	26,543
2029	79	26,543	0	0	0	26,543
2030	80	26,543	0	0	0	26,543
2031	81	26,543	0	0	0	26,543
2032	82	26,543	0	0	0	26,543
2033	83	26,543	0	0	0	26,543
2034	84	26,543	0	0	0	26,543
2035	85	26,543	0	0	0	26,543
2036	86	26,543	0	0	0	26,543
2037	87	26,543	0	0	0	26,543
2038	88	26,543	0	0	0	26,543

## JILL'S SOCIAL SECURITY BENEFITS (Continued)

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<b>Year</b>	<b>Jill's Age</b>	<b>Retirement Benefits</b>	<b>Spousal Benefits</b>	<b>Widower Benefits</b>	<b>Earnings Reduction</b>	<b>Net Benefit</b>
2039	89	26,543	0	0	0	26,543
2040	90	26,543	0	0	0	26,543
2041	91	26,543	0	0	0	26,543
2042	92	26,543	0	0	0	26,543
2043	93	26,543	0	0	0	26,543
2044	94	26,543	0	0	0	26,543
2045	95	26,543	0	0	0	26,543
2046	96	26,543	0	0	0	26,543
2047	97	26,543	0	0	0	26,543
2048	98	26,543	0	0	0	26,543
2049	99	26,543	0	0	0	26,543
2050	100	26,543	0	0	0	26,543

## CHILDREN'S SOCIAL SECURITY BENEFITS

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Year	Dependent Benefits	Survivor Benefits	Earnings Benefits	Net Benefits
2011	0	0	0	0
2012	0	0	0	0
2013	0	0	0	0
2014	0	0	0	0
2015	0	0	0	0
2016	0	0	0	0
2017	0	0	0	0
2018	0	0	0	0
2019	0	0	0	0
2020	0	0	0	0
2021	0	0	0	0
2022	0	0	0	0
2023	0	0	0	0
2024	0	0	0	0
2025	0	0	0	0
2026	0	0	0	0
2027	0	0	0	0
2028	0	0	0	0
2029	0	0	0	0
2030	0	0	0	0
2031	0	0	0	0
2032	0	0	0	0
2033	0	0	0	0
2034	0	0	0	0
2035	0	0	0	0
2036	0	0	0	0
2037	0	0	0	0
2038	0	0	0	0

CHILDREN'S SOCIAL SECURITY BENEFITS (Continued)

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Year	Dependent Benefits	Survivor Benefits	Earnings Benefits	Net Benefits
2039	0	0	0	0
2040	0	0	0	0
2041	0	0	0	0
2042	0	0	0	0
2043	0	0	0	0
2044	0	0	0	0
2045	0	0	0	0
2046	0	0	0	0
2047	0	0	0	0
2048	0	0	0	0
2049	0	0	0	0
2050	0	0	0	0
2051	0	0	0	0
2052	0	0	0	0
2053	0	0	0	0
2054	0	0	0	0
2055	0	0	0	0



## FEDERAL TAXES - JOINT FILER

Year	Earned Inc	Capt Gains Inc	Nom Assets Inc	Adj to Inc	Adj Gross Inc	Deduct	Exemp	Taxable Inc	Tax	Alt Min Tax	Credits	Ref Cred	Net Tax
2011	185,000	0	970	(20,000)	169,000	(20,456)	(7,519)	141,024	27,662	0	0	0	27,662
2012	185,000	0	1,035	(20,000)	169,266	(19,523)	(7,519)	142,224	27,998	0	0	0	27,998
2013	185,000	0	1,106	(20,000)	169,559	(18,530)	(7,519)	143,509	28,358	0	0	0	28,358
2014	185,000	0	1,183	(20,000)	169,875	(17,474)	(7,519)	144,881	28,742	0	0	0	28,742
2015	90,000	0	1,264	0	135,208	(15,271)	(7,519)	112,418	20,422	0	0	0	20,422
2016	90,000	0	1,158	0	134,773	(14,053)	(7,519)	113,201	20,617	0	0	0	20,617
2017	90,000	0	1,056	0	134,351	(12,875)	(7,519)	113,957	20,806	0	0	0	20,806
2018	90,000	0	963	0	133,968	(12,875)	(7,519)	113,574	20,711	0	0	0	20,711
2019	90,000	0	875	0	133,608	(12,875)	(7,519)	113,214	20,621	0	0	0	20,621
2020	0	0	794	0	77,139	(14,008)	(7,519)	55,612	7,499	0	0	0	7,499
2021	0	0	419	0	84,098	(14,008)	(7,519)	62,571	8,543	0	0	0	8,543
2022	0	0	317	0	83,681	(14,008)	(7,519)	62,154	8,480	0	0	0	8,480
2023	0	0	215	0	83,259	(14,008)	(7,519)	61,732	8,417	0	0	0	8,417
2024	0	0	111	0	82,830	(14,008)	(7,519)	61,303	8,353	0	0	0	8,353
2025	0	0	6	0	97,593	(14,008)	(7,519)	76,066	11,334	0	0	0	11,334
2026	0	0	44	0	98,268	(14,008)	(7,519)	76,741	11,502	0	0	0	11,502
2027	0	0	80	0	98,417	(14,008)	(7,519)	76,890	11,540	0	0	0	11,540
2028	0	0	115	0	98,560	(14,008)	(7,519)	77,033	11,575	0	0	0	11,575
2029	0	0	149	0	98,698	(14,008)	(7,519)	77,171	11,610	0	0	0	11,610
2030	0	0	181	0	98,831	(14,008)	(7,519)	77,304	11,643	0	0	0	11,643
2031	0	0	212	0	98,957	(14,008)	(7,519)	77,430	11,675	0	0	0	11,675
2032	0	0	241	0	99,078	(14,008)	(7,519)	77,551	11,705	0	0	0	11,705
2033	0	0	269	0	99,192	(14,008)	(7,519)	77,665	11,733	0	0	0	11,733
2034	0	0	295	0	99,300	(14,008)	(7,519)	77,773	11,760	0	0	0	11,760
2035	0	0	320	0	99,402	(14,008)	(7,519)	77,875	11,786	0	0	0	11,786
2036	0	0	343	0	99,497	(14,008)	(7,519)	77,970	11,810	0	0	0	11,810
2037	0	0	364	0	99,585	(14,008)	(7,519)	78,058	11,832	0	0	0	11,832
2038	0	0	384	0	99,666	(14,008)	(7,519)	78,139	11,852	0	0	0	11,852
2039	0	0	402	0	99,740	(14,008)	(7,519)	78,213	11,870	0	0	0	11,870

## FEDERAL TAXES - JOINT FILER (Continued)

Year	Earned Inc	Capt Gains Inc	Nom Assets Inc	Adj to Inc	Adj Gross Inc	Deduct	Exemp	Taxable Inc	Tax	Alt Min Tax	Credits	Ref Cred	Net Tax
2040	0	0	418	0	99,806	(14,008)	(7,519)	78,279	11,887	0	0	0	11,887
2041	0	0	432	0	99,865	(14,008)	(7,519)	78,338	11,902	0	0	0	11,902
2042	0	0	444	0	99,915	(14,008)	(7,519)	78,388	11,914	0	0	0	11,914
2043	0	0	455	0	99,958	(14,008)	(7,519)	78,431	11,925	0	0	0	11,925
2044	0	0	463	0	99,993	(14,008)	(7,519)	78,466	11,934	0	0	0	11,934
2045	0	0	469	0	100,018	(14,008)	(7,519)	78,491	11,940	0	0	0	11,940
2046	0	0	473	0	100,035	(14,008)	(7,519)	78,508	11,944	0	0	0	11,944
2047	0	0	475	0	100,043	(14,008)	(7,519)	78,516	11,946	0	0	0	11,946
2048	0	0	474	0	100,037	(14,008)	(7,519)	78,510	11,945	0	0	0	11,945
2049	0	0	470	0	100,020	(14,008)	(7,519)	78,493	11,940	0	0	0	11,940

# Version Information

## VERSION INFORMATION

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