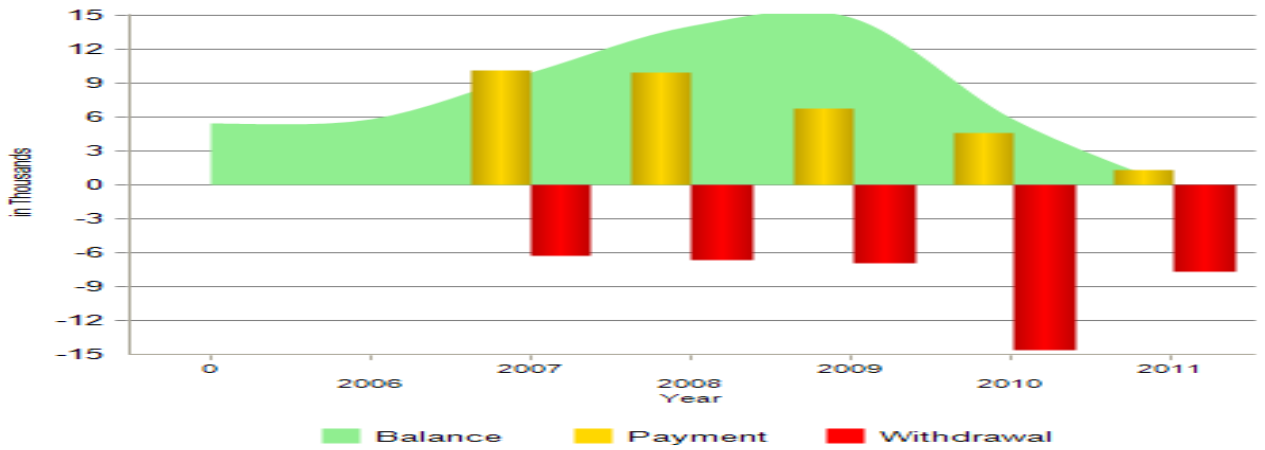
John & Susan Doe
Monday, June 05, 2006 9:46:23
Education\Payment - Minimum

Education Payments - Minimum

Note: Growth Rate is Not Guaranteed

Fund Balance with Payments and Tuition Withdrawals



Education Fund and Assumptions

1. Value of the education fund: $5,400 2. Growth rate of Fund: 7% 3. Year payments to the Fund begin: 2007

Year	Name All Children	Payment to Education Fund	Future Cost with the Inflation Rate	Part to be Paid by Client	Amount to be Withdrawn for Education	Yearly Growth	Ending Balance
	Fund Balance $5,400						**$5,400**
2006		**$0**				**$378**	**$5,778**
	*No Expense Year				$0		
	2006 Total		$0		**$0**		
2007		**$10,090**				**$404**	**$9,973**
	Julia		$6,300	100%	$6,300		
	2007 Total		$6,300		**$6,300**		
2008		**$9,973**				**$698**	**$14,029**
	Julia		$6,615	100%	$6,615		
	2008 Total		$6,615		**$6,615**		
2009		**$6,777**				**$982**	**$14,843**
	Julia		$6,946	100%	$6,946		
	2009 Total		$6,946		**$6,946**		
2010		**$4,617**				**$1,039**	**$5,912**
	Julia		$7,293	100%	$7,293		
	Michael		$7,293	100%	$7,293		
	2010 Total		$14,586		**$14,586**		
2011		**$1,332**				**$414**	**$0**
	Michael		$7,658	100%	$7,658		
	2011 Total		$7,658		**$7,658**		
	Grand Totals	**$32,789**			**$42,105**	**$3,915**	

Death Needs Summary

Financial Data = Actual
Estate Data = Actual Death Data = Actual

Assets

Question?

Are there enough assets to meet the cash demands of death and to provide adequate income for your family?

John Dies

Financial Statement Assets:	$808,000
Life Insurance:	$100,000
Total Assets Available:	**$908,000**

Cash Needed

At death, cash is needed to pay funeral and settlement costs and provide for a college fund.

College Fund	Cash needed to pay debts and settlement costs
$26,304	$210,000

Assets That Will Produce Income

At Death, most assets loose some value, e.g., the cost of converting an asset to an income producing asset. In addition, some assets, e.g., house and cars, do not produce income.

What's left are "Income Producing Assets".

Net Assets After Cash Demands
$671,696

Assets that do not produce income	**Income Producing Assets**
$358,000	**$313,696**

Income Needed & Available

	Family Income Needed	Income From All Sources	**Income Shortage or Surplus**
Present Annual Income: $103,800			
Assuming that: John Dies Now	$40,000	$44,851	**$4,851**
2 Years later at an inflation rate of 2.5% and at Spouse's age: 42	$42,025	$22,678	**($19,347)**
23 Years later at an inflation rate of 2.5% and at Spouse's age: 65	$74,158	$60,656	**($13,502)**

New Capital Needed Now
To Provide Income for Your Family: $552,892

John & Susan Doe
Monday, June 05, 2006 9:46:25
Retirement\Use All Assets\Pre\Summary

Retirement Summary

Use All Assets

Note: Growth Rate & Earnings are Not Guaranteed

Retirement = Actual
Financial Statement = Actual

Value of Assets Now

Summary of Income Needed, Assets and Investing

	Income Needed If Retired Today		Value Of Assets		Annual Amount Being Invested This Year	
Income:	$70,000	Income Producing:	$325,000	Personal Investing:	$0
Long Term Care:	$0	Non-Producing:	$483,000	Retirement Plans:	$0
Total:	**$70,000**	**Total Assets:**	**$808,000**	**Total Being Invested:**	**$0**

Future Value Of Assets

At retirement, it is important to distinguish between the assets you have that will produce income for you and those assets that will not.

Question?

Do the Income Producing Assets provide adequate income for your retirement?

Retirement Age: 65 Years: 20

Total Assets
$1,920,039

Non-Income Producing	**Income Producing**
$1,086,901	**$833,138**

Income At Retirement

	Present Situation
Total income from Income Producing Assets: (At 8.0% rate of return: (Earnings+Growth)	$66,651
Income from Social Security, Pensions and other Sources:	$38,763
Total Income from All Sources:	**$105,414**
Future Income Needed: ($70,000 at 2.5% Inflation.)	$114,703
Income Shortage / Surplus:	**($9,289)**
Additional Income Producing assets are needed at Rate of Return of: 8.0%	$116,114

New & Additional Yearly Investments Are Needed at a Growth Rate of 8.0% Between Now and Retirement.

Level Investment Plan: $2,443

With an Inflation Rate of : 2.5%

Increasing Investment Plan: $2,079

John & Susan Doe

Monday, June 05, 2006 9:46:26
Retirement\Use All Assets\Post\Assets Graph

Post Retirement Assets Graph

Use All Assets

Note: Growth Rate & Earnings are Not Guaranteed

Financial Statement = Actual

Value of Assets and Investing

Summary Of Income Needed, Assets and Investing

	Income Needed If Retired Today		Value Of Assets		Annual Amount Being Invested This Year	
Income:	$70,000	Income Producing:	$325,000	Personal Investing:	$0	
Long Term Care:	$0	Non-Producing:	$483,000	Retirement Plans:	$0	
Total:	**$70,000**	**Total Assets:**	**$808,000**	**Total Being Invested:**	**$0**	

Income Needed & Value of Assets at Retirement

At an Inflation Rate of: 2.5%

Total Income Needed at Retirement: $114,703

Future Value of Assets plus Yearly Investing:

Total Assets at Retirement Age:	$1,920,039
Non-Income Producing Assets:	$1,086,901
Value of Income Producing Assets:	**$833,138**

Rate of Earnings: 3.0%
Growth Rate: 5.0%

Retirement = Actual

Soc. Sec & Other Income of: John

Current Age: 45 Retirement Age: 65

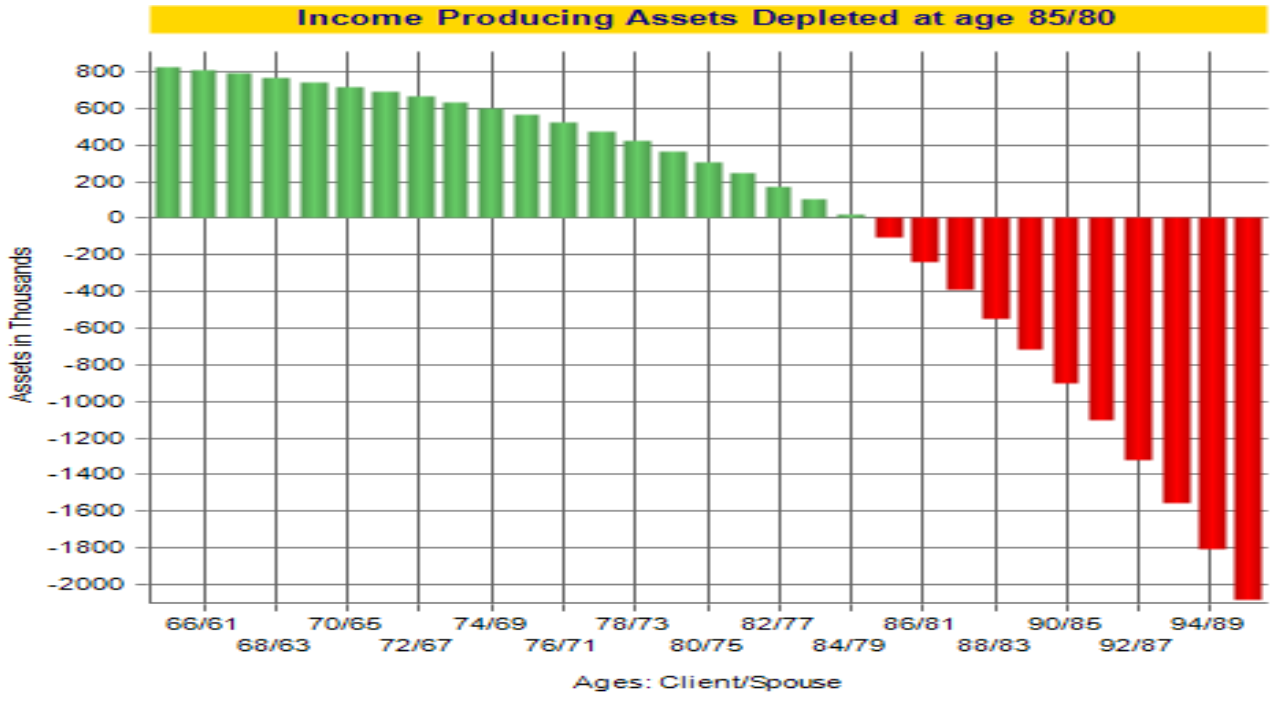
Description	Amount	COLA	Age	Yrs
Social Security Benefit:	$38,763	2.0%	65	99
Other Income or Expenses (-):				
1: Assisted Living Costs	($40,000)	3.0%	85	99
2:	$0	0.0%		
3:	$0	0.0%		

Soc. Sec. & Other Income of: Sue

Current Age: 40 Retirement Age: 69

Description	Amount	COLA	Age	Yrs
Social Security Benefit:	$8,326	2.0%	65	99
Other Income or Expenses (-):				
1:	$0	0.0%		
2:	$0	0.0%		
3:	$0	0.0%		

Income Producing Assets



John & Susan Doe

Monday, June 05, 2006 9:46:27
Retirement\Use All Assets\Post\Detail

Post Retirement Detail

Use All Assets

Note: Growth Rate & Earnings are Not Guaranteed

Retirement = Actual
Financial Statement = Actual

Income Needed at Retirement Age: 65

Income Needed If Retired Today:	$70,000
Inflation Rate of:	2.5%
Income Needed at Retirement:	**$114,703**

Income Producing Assets:

Total Asset at Retirement Age:	$1,920,039
Non-Producing Assets:	$1,086,901
Income Producing Assets:	**$833,138**

Year	Age CL/SP	Income Needed + Inflation of: 2.5%	Earnings from Income Prod. Assets at: 3.0%	Social Security + COLA of: 2.0%	Other Income (See Detail Pg.)	Income Surplus or Shortage	Assets after Shortage or Surplus	Growth of Assets at 5.0%	Income Producing Assets
Initial Value of Income Producing Assets									$833,138
2026	**65/60**	$114,703	$24,994	$38,763	$0	($50,946)	$782,192	$39,110	$821,302
2027	**66/61**	$117,571	$24,639	$39,538	$0	($53,393)	$767,908	$38,395	$806,304
2028	**67/62**	$120,510	$24,189	$40,329	$0	($55,992)	$750,312	$37,516	$787,827
2029	**68/63**	$123,523	$23,635	$41,136	$0	($58,752)	$729,075	$36,454	$765,529
2030	**69/64**	$125,993	$22,966	$41,958	$0	($61,069)	$704,460	$35,223	$739,683
Sue: Start (Social Security)				$8,326					
2031	**70/65**	$128,513	$22,190	$51,123	$0	($55,199)	$684,484	$34,224	$718,708
2032	**71/66**	$131,083	$21,561	$52,146	$0	($57,376)	$661,332	$33,067	$694,398
2033	**72/67**	$133,705	$20,832	$53,189	$0	($59,684)	$634,714	$31,736	$666,450
2034	**73/68**	$135,711	$19,993	$54,253	$0	($61,464)	$604,985	$30,249	$635,235
2035	**74/69**	$137,746	$19,057	$55,338	$0	($63,351)	$571,883	$28,594	$600,477
2036	**75/70**	$139,812	$18,014	$56,444	$0	($65,354)	$535,124	$26,756	$561,880
2037	**76/71**	$141,910	$16,856	$57,573	$0	($67,480)	$494,400	$24,720	$519,120
2038	**77/72**	$143,329	$15,574	$58,725	$0	($69,030)	$450,090	$22,504	$472,594
2039	**78/73**	$144,762	$14,178	$59,899	$0	($70,685)	$401,909	$20,095	$422,005
2040	**79/74**	$146,210	$12,660	$61,097	$0	($72,452)	$349,552	$17,478	$367,030
2041	**80/75**	$147,672	$11,011	$62,319	$0	($74,342)	$292,689	$14,634	$307,323
2042	**81/76**	$148,410	$9,220	$63,566	$0	($75,625)	$231,698	$11,585	$243,283
2043	**82/77**	$149,152	$7,298	$64,837	$0	($77,017)	$166,266	$8,313	$174,580
2044	**83/78**	$149,898	$5,237	$66,134	$0	($78,527)	$96,053	$4,803	$100,856
2045	**84/79**	$150,647	$3,026	$67,456	$0	($80,165)	$20,690	$1,035	$21,725
John: Start (Assisted Living Costs)					($40,000)				
2046	**85/80**	*$150,647*	$652	$68,805	($40,000)	($121,190)	($99,465)	($4,973)	($104,439)
2047	**86/81**	*$150,647*	($3,133)	$70,182	($41,200)	($124,799)	($229,238)	($11,462)	($240,699)
2048	**87/82**	*$150,647*	($7,221)	$71,585	($42,436)	($128,719)	($369,419)	($18,471)	($387,889)
2049	**88/83**	*$150,647*	($11,637)	$73,017	($43,709)	($132,976)	($520,866)	($26,043)	($546,909)
2050	**89/84**	*$150,647*	($16,407)	$74,477	($45,020)	($137,598)	($684,507)	($34,225)	($718,732)
2051	**90/85**	*$150,647*	($21,562)	$75,967	($46,371)	($142,613)	($861,346)	($43,067)	($904,413)
2052	**91/86**	*$150,647*	($27,132)	$77,486	($47,762)	($148,056)	($1,052,469)	($52,623)	($1,105,092)
2053	**92/87**	*$150,647*	($33,153)	$79,036	($49,195)	($153,959)	($1,259,051)	($62,953)	($1,322,004)
2054	**93/88**	*$150,647*	($39,660)	$80,617	($50,671)	($160,362)	($1,482,365)	($74,118)	($1,556,484)
2055	**94/89**	*$150,647*	($46,695)	$82,229	($52,191)	($167,304)	($1,723,788)	($86,189)	($1,809,977)
2056	**95/90**	*$150,647*	($54,299)	$83,873	($53,757)	($174,830)	($1,984,807)	($99,240)	($2,084,047)

Underline = Inflation Reduced by 0.5% every 4 years until it reaches 0%

Italic = Inflation Reduced to 0%