

Capital Needs Analysis

Client

Base Plan (2004)

(John & Jane)

Year	Age(s)	Total Income	Total Tax	Expenses (Except Taxes)	Investment Assets	Retirement Assets	Business Assets	Lifestyle Assets	Total Net Worth
2004	47/49	190,036	52,910	124,231	6,154	47,528	0	141,511	195,193
2005	48/50	196,158	53,298	118,706	19,693	64,876	0	152,321	236,890
2006	49/51	202,519	58,935	118,280	34,879	83,908	0	163,500	282,287
2007	50/52	209,102	61,910	120,667	51,875	104,785	0	175,066	331,726
2008	51/53	215,916	64,965	123,133	70,776	127,679	0	187,040	385,496
2009	52/54	222,972	68,208	125,571	91,828	152,781	0	199,442	444,052
2010	53/55	230,279	71,525	128,100	115,167	180,299	0	212,296	507,763
2011	54/56	237,849	75,079	130,561	141,070	210,460	0	225,625	577,154
2012	55/57	245,811	78,712	137,329	164,727	245,775	0	239,454	649,956
2013	56/58	253,938	82,568	140,366	190,316	284,713	0	253,811	728,841
2014	57/59	262,359	86,509	143,121	218,280	327,608	0	268,726	814,614
2015	58/60	271,086	90,594	181,966	208,666	374,824	0	284,228	867,718
2016	59/61	282,860	96,240	186,417	195,018	426,758	0	300,351	922,126
2017	60/62	295,125	101,779	191,682	176,731	483,841	0	317,130	977,702
2018	61/63	303,353	105,903	243,170	105,052	546,544	0	334,603	986,199
2019	62/64	306,715	108,671	206,896	74,092	615,379	0	352,810	1,042,282
2020	63/65	175,829	41,668	154,644	31,123	678,587	0	371,795	1,081,504
2021	64/66	138,744	22,434	132,394	0	669,153	0	391,602	1,060,761
2022	65/67	98,037	4,273	84,232	0	691,877	0	412,282	1,104,157
2023	66/68	100,388	4,360	85,786	0	716,156	0	433,886	1,150,041
2024	67/69	102,800	4,448	87,358	0	742,121	0	456,471	1,198,591
2025	68/70	105,287	4,537	88,947	0	769,755	0	480,097	1,249,849
2026	69/71	107,852	4,630	90,551	0	799,343	0	504,827	1,304,168
2027	70/72	110,996	5,231	92,167	0	829,366	0	530,731	1,360,088
2028	71/73	114,380	5,982	93,794	0	860,754	0	557,882	1,418,627
2029	72/74	117,866	6,755	95,428	0	893,584	0	586,358	1,479,937
2030	73/75	121,441	7,542	97,068	0	927,951	0	616,244	1,544,188
2031	74/76	125,528	8,546	98,709	195	963,535	0	647,629	1,611,359
2032	75/77	131,311	10,336	100,348	1,426	998,819	0	680,610	1,680,855
2033	76/78	137,483	12,275	102,086	12,611	1,033,508	0	706,431	1,752,550
2034	77/79	144,213	14,394	104,956	37,776	1,067,526	0	720,560	1,825,861
2035	78/80	152,132	16,970	108,210	65,635	1,100,325	0	734,971	1,900,931
2036	79/81	160,288	19,610	111,565	96,324	1,131,778	0	749,670	1,977,773
2037	80/82	168,928	22,432	115,023	130,109	1,161,502	0	764,664	2,056,274
2038	81/83	178,079	25,445	118,589	167,276	1,189,065	0	779,957	2,136,298
2039	82/84	187,771	29,003	122,265	207,792	1,213,988	0	795,556	2,217,336
2040	83/85	197,976	33,261	126,055	251,438	1,235,781	0	811,467	2,298,686
2041	84/86	208,735	37,795	129,963	298,450	1,253,865	0	827,697	2,380,011
2042	85/87	219,540	41,934	133,992	349,226	1,268,158	0	844,250	2,461,635
2043	86/88	230,862	45,154	138,146	405,171	1,278,102	0	861,135	2,544,408
2044	87/89	242,763	48,735	142,428	466,495	1,283,098	0	878,358	2,627,951
2045	88/90	255,174	52,494	214,644	465,726	1,282,584	0	895,925	2,644,235
2046	89/--	196,912	44,609	151,396	477,810	1,276,807	0	913,844	2,668,461
2047	90/--	1,474,366	1,045,095	291,494	0	0	0	0	1,559,175