

Itemized Cash Flow Projection for Family

Client
Base Plan (2004)

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Cash Inflows										
Employment Inflows										
Employment Salary (John)	140,000	144,340	148,815	153,428	158,184	163,088	168,143	173,356	178,730	184,271
Employment Salary (Jane)	50,000	51,550	53,148	54,796	56,494	58,246	60,051	61,913	63,832	65,811
Total Employment Inflows	190,000	195,890	201,963	208,223	214,678	221,333	228,195	235,269	242,562	250,082
Investment Inflows										
Investment Portfolio (Joint/Non-Qualified)	36	268	556	878	1,238	1,639	2,085	2,580	3,249	3,857
Total Investment Inflows	36	268	556	878	1,238	1,639	2,085	2,580	3,249	3,857
Total Cash Inflows	190,036	196,158	202,519	209,102	215,916	222,972	230,279	237,849	245,811	253,938
Cash Outflows										
Lifestyle Expenses										
Other Lifestyle Expense (John)	42,000	43,302	44,644	46,028	47,455	48,926	50,443	52,007	53,619	55,281
Surplus Lifestyle Expenses (John)	41,839	36,650	35,187	35,754	36,357	36,909	37,496	38,003	42,741	43,752
Surplus Lifestyle Expenses (Jane)	22,041	20,598	20,502	21,165	21,842	22,517	23,220	23,910	24,649	25,358
Mortgage (Joint)	21,009	21,009	21,009	21,009	21,009	21,009	21,009	21,009	21,009	21,009
Total Lifestyle Expenses	126,890	121,559	121,344	123,956	126,664	129,362	132,169	134,930	142,019	145,401
Non-Qualified Contributions and Reinvestments										
Investment Portfolio (Joint/Non-Qualified)	3,036	6,454	6,934	7,454	8,017	8,628	9,291	10,009	10,909	11,754
Total Non-Qualified Contributions and Reinvestments	3,036	6,454	6,934	7,454	8,017	8,628	9,291	10,009	10,909	11,754
Qualified Contributions										
Harmony's 529 (John/529 Plan for Harmony)	1,200	2,474	2,551	2,630	2,712	2,796	2,882	2,972	3,064	3,159
John's 401(k)	3,000	6,186	6,378	6,575	6,779	6,989	7,206	7,430	7,660	7,897
Melody's 529 (John/529 Plan for Melody)	1,800	3,712	3,827	3,945	4,068	4,194	4,324	4,458	383	0
Jane's 401(k)	1,200	2,474	2,551	2,630	2,712	2,796	2,882	2,972	3,064	3,159
Total Qualified Contributions	7,200	14,846	15,307	15,781	16,270	16,775	17,295	17,831	14,171	14,215
Taxes										
Regular Federal Tax	30,680	30,728	31,805	33,040	34,185	35,586	36,838	44,432	46,024	47,774
Alternative Minimum Tax	0	0	3,767	4,619	5,635	6,539	7,624	2,557	3,533	4,555
Social Security Tax - employment	8,550	8,776	9,043	9,387	9,715	10,065	10,438	10,832	11,230	11,632
Medicare Tax - employment	2,755	2,840	2,928	3,019	3,113	3,209	3,309	3,411	3,517	3,626
State Income Tax	10,925	10,954	11,391	11,846	12,317	12,807	13,317	13,846	14,408	14,981
Total Taxes	52,910	53,298	58,935	61,910	64,965	68,208	71,525	75,079	78,712	82,568
Total Cash Outflows	190,036	196,158	202,519	209,102	215,916	222,972	230,279	237,849	245,811	253,938
Current Surplus/(Deficit)	0	0	0	0	0	0	0	0	0	0
Previous Surplus/(Deficit)	0	0	0	0	0	0	0	0	0	0
Ending Surplus/(Deficit)	0	0	0	0	0	0	0	0	0	0