

Goals:

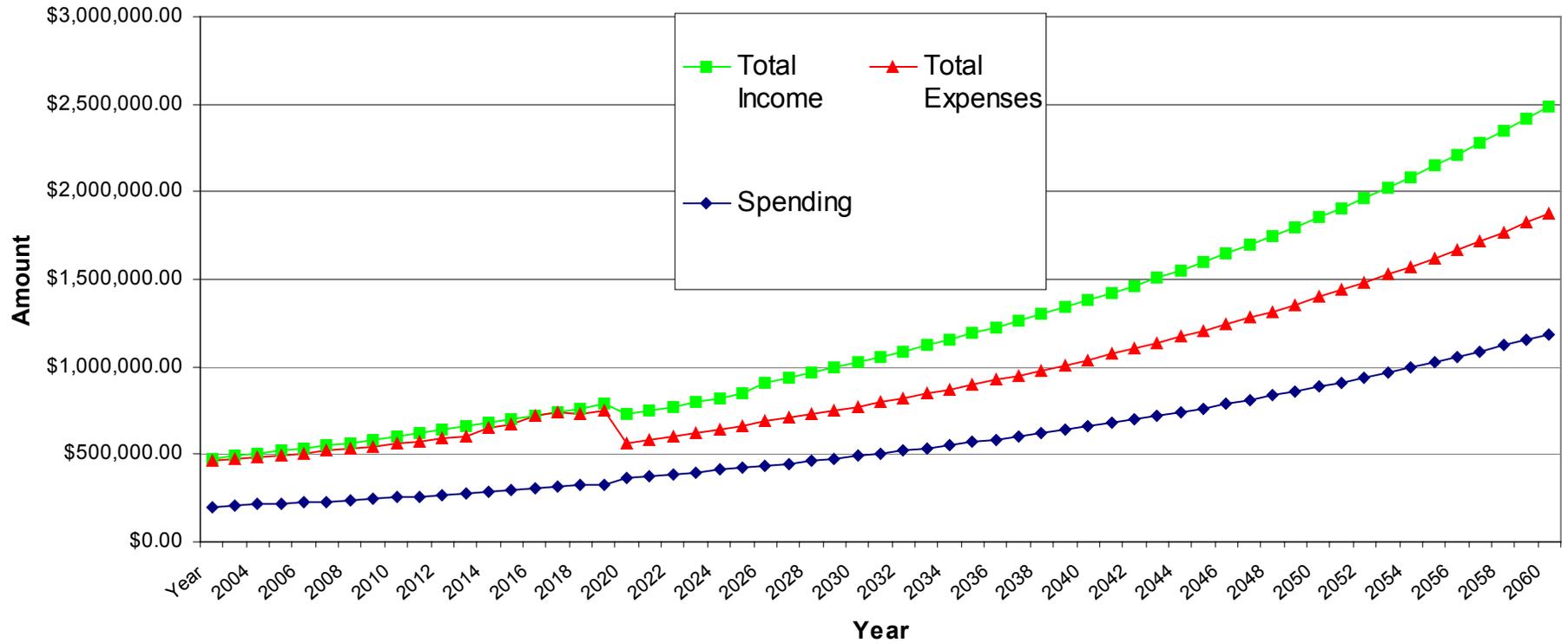
Short term	Budget	Long Term	Budget
Jane would like to quit her job to spend more time with the kids	\$ -	Required After-Tax Income in the year 2021	\$ 340,000.00
John would like to purchase a boat (\$10,000)	\$ 10,000.00	John wants to purchase a franchise in retirement	\$ 250,000.00
House remodel (\$25,000)	\$ 25,000.00	Fully fund two children's college education beginning in year 20	\$ 28,000.00
Down payment for John's office building (own instead of renting)	\$ 30,000.00	Jane's mother has health problems--may need financial assista	\$ 24,000.00
		Condo at the beach for the kids/grandkids	\$ 600,000.00
		Hunting Land in Wisconsin	\$ 550,000.00
		Purchase an RV to travel in 2021	\$ 200,000.00

Assumptions:

Current Salary	\$ 375,000.00		
Current Salary (spouse)	\$ -	Inflation (Salary/Spending)	3%
Current Bonus	\$ 100,000.00	Inflation (College)	8%
Current Bonus (spouse)	\$ -	Investment Growth	10%
Social Security Estimate	\$ 20,000.00	Housing Appreciation	4%
Social Security Estimate (spouse)	\$ 20,000.00	Portfolio Withdrawl Rate	5%
Current Mortgage/Taxes Payments	\$ 12,000.00	Taxable Account Annual Deposits	\$48,000
Current Spending	\$ 200,000.00	401k Annual Deposits	\$30,000
Current Taxable Account Value	\$ 1,759,033.00	IRA Account Annual Deposits	\$3,000
Current 401k Value	\$ 287,000.00	Income Tax Pre- Retirement	35%
Current 401k Value (spouse)	\$ 112,000.00	Income Tax Post Retirement	25%
Current Home Value	\$ 1,325,000.00		
Current Mortgage	\$ -		

	Year	Age	Salary	Salary 2	Bonus	Portfolio	Social	Total	Income	Mortgage/	Spending	Taxable	401k	IRA	College 1	College 2	Total	Income	
						Income	Security	Income	Taxes	Taxes		Deposits	Deposits	Expenses			less		
Working Years	2003	42	\$375,000.00	\$0.00	\$100,000.00	\$0.00	\$0.00	\$475,000.00	\$166,250.00	\$12,000.00	\$200,000.00	\$48,000.00	\$30,000.00	\$3,000.00	\$0.00	\$0.00	\$459,250.00	\$15,750.00	
	2004	43	\$386,250.00	\$0.00	\$103,000.00	\$0.00	\$0.00	\$489,250.00	\$171,237.50	\$12,360.00	\$206,000.00	\$48,000.00	\$30,000.00	\$3,000.00	\$0.00	\$0.00	\$470,597.50	\$18,652.50	
	2005	44	\$397,837.50	\$0.00	\$106,090.00	\$0.00	\$0.00	\$503,927.50	\$176,374.63	\$12,730.80	\$212,180.00	\$48,000.00	\$30,000.00	\$3,000.00	\$0.00	\$0.00	\$482,285.43	\$21,642.08	
	2006	45	\$409,772.63	\$0.00	\$109,272.70	\$0.00	\$0.00	\$519,045.33	\$181,665.86	\$13,112.72	\$218,545.40	\$48,000.00	\$30,000.00	\$3,000.00	\$0.00	\$0.00	\$494,323.99	\$24,721.34	
	2007	46	\$422,065.80	\$0.00	\$112,550.88	\$0.00	\$0.00	\$534,616.68	\$187,115.84	\$13,506.11	\$225,101.76	\$48,000.00	\$30,000.00	\$3,000.00	\$0.00	\$0.00	\$506,723.71	\$27,892.98	
	2008	47	\$434,727.78	\$0.00	\$115,927.41	\$0.00	\$0.00	\$550,655.19	\$192,729.31	\$13,911.29	\$231,854.81	\$48,000.00	\$30,000.00	\$3,000.00	\$0.00	\$0.00	\$519,495.42	\$31,159.77	
	2009	48	\$447,769.61	\$0.00	\$119,405.23	\$0.00	\$0.00	\$567,174.84	\$198,511.19	\$14,328.63	\$238,810.46	\$48,000.00	\$30,000.00	\$3,000.00	\$0.00	\$0.00	\$532,650.28	\$34,524.56	
	2010	49	\$461,202.70	\$0.00	\$122,987.39	\$0.00	\$0.00	\$584,190.09	\$204,466.53	\$14,758.49	\$245,974.77	\$48,000.00	\$30,000.00	\$3,000.00	\$0.00	\$0.00	\$546,199.79	\$37,990.30	
	2011	50	\$475,038.78	\$0.00	\$126,677.01	\$0.00	\$0.00	\$601,715.79	\$210,600.53	\$15,201.24	\$253,354.02	\$48,000.00	\$30,000.00	\$3,000.00	\$0.00	\$0.00	\$560,155.78	\$41,560.01	
	2012	51	\$489,289.94	\$0.00	\$130,477.32	\$0.00	\$0.00	\$619,767.26	\$216,918.54	\$15,657.28	\$260,954.64	\$48,000.00	\$30,000.00	\$3,000.00	\$0.00	\$0.00	\$574,530.46	\$45,236.81	
	2013	52	\$503,968.64	\$0.00	\$134,391.64	\$0.00	\$0.00	\$638,360.28	\$223,426.10	\$16,127.00	\$268,783.28	\$48,000.00	\$30,000.00	\$3,000.00	\$0.00	\$0.00	\$589,336.37	\$49,023.91	
	2014	53	\$519,087.70	\$0.00	\$138,423.39	\$0.00	\$0.00	\$657,511.09	\$230,128.88	\$16,610.81	\$276,846.77	\$48,000.00	\$30,000.00	\$3,000.00	\$0.00	\$0.00	\$604,586.46	\$52,924.63	
	2015	54	\$534,660.33	\$0.00	\$142,576.09	\$0.00	\$0.00	\$677,236.42	\$237,032.75	\$17,109.13	\$285,152.18	\$48,000.00	\$30,000.00	\$3,000.00	\$28,000.00	\$0.00	\$648,294.06	\$28,942.37	
	2016	55	\$550,700.14	\$0.00	\$146,853.37	\$0.00	\$0.00	\$697,553.51	\$244,143.73	\$17,622.40	\$293,706.74	\$48,000.00	\$30,000.00	\$3,000.00	\$30,240.00	\$0.00	\$666,712.88	\$30,840.64	
	2017	56	\$567,221.15	\$0.00	\$151,258.97	\$0.00	\$0.00	\$718,480.12	\$251,468.04	\$18,151.08	\$302,517.94	\$48,000.00	\$30,000.00	\$3,000.00	\$32,659.20	\$32,659.20	\$718,455.46	\$24.66	
	2018	57	\$584,237.78	\$0.00	\$155,796.74	\$0.00	\$0.00	\$740,034.52	\$259,012.08	\$18,695.61	\$311,593.48	\$48,000.00	\$30,000.00	\$3,000.00	\$35,271.94	\$35,271.94	\$740,845.05	-\$810.52	
	2019	58	\$601,764.91	\$0.00	\$160,470.64	\$0.00	\$0.00	\$762,235.56	\$266,782.45	\$19,256.48	\$320,941.29	\$48,000.00	\$30,000.00	\$3,000.00	\$0.00	\$38,093.69	\$726,073.90	\$36,161.66	
	2020	59	\$619,817.86	\$0.00	\$165,284.76	\$0.00	\$0.00	\$785,102.63	\$274,785.92	\$19,834.17	\$330,569.53	\$48,000.00	\$30,000.00	\$3,000.00	\$0.00	\$41,141.19	\$747,330.80	\$37,771.82	
	Financial Independence	2021	60	\$0.00	\$0.00	\$0.00	\$729,807.86	\$0.00	\$729,807.86	\$182,451.96	\$20,429.20	\$364,486.61	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$567,367.77	\$162,440.08
		2022	61	\$0.00	\$0.00	\$0.00	\$751,702.09	\$0.00	\$751,702.09	\$187,925.52	\$21,042.07	\$375,421.21	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$584,388.81	\$167,313.28
2023		62	\$0.00	\$0.00	\$0.00	\$774,253.15	\$0.00	\$774,253.15	\$193,563.29	\$21,673.33	\$386,683.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$601,920.47	\$172,332.68	
2024		63	\$0.00	\$0.00	\$0.00	\$797,480.75	\$0.00	\$797,480.75	\$199,370.19	\$22,323.53	\$398,284.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$619,978.08	\$177,502.66	
2025		64	\$0.00	\$0.00	\$0.00	\$821,405.17	\$0.00	\$821,405.17	\$205,351.29	\$22,993.24	\$410,232.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$638,577.43	\$182,827.74	
2026		65	\$0.00	\$0.00	\$0.00	\$846,047.33	\$0.00	\$846,047.33	\$211,511.83	\$23,683.04	\$422,539.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$657,734.75	\$188,312.58	
2027		66	\$0.00	\$0.00	\$0.00	\$871,428.75	\$40,000.00	\$911,428.75	\$227,857.19	\$24,393.53	\$435,216.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$687,466.79	\$223,961.95	
2028		67	\$0.00	\$0.00	\$0.00	\$897,571.61	\$41,200.00	\$938,771.61	\$234,692.90	\$25,125.34	\$448,272.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$708,090.80	\$230,680.81	
2029		68	\$0.00	\$0.00	\$0.00	\$924,498.76	\$42,436.00	\$966,934.76	\$241,733.69	\$25,879.10	\$461,720.74	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$729,333.52	\$237,601.24	
2030		69	\$0.00	\$0.00	\$0.00	\$952,233.72	\$43,709.08	\$995,942.80	\$248,985.70	\$26,655.47	\$475,572.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$751,213.53	\$244,729.27	
2031		70	\$0.00	\$0.00	\$0.00	\$980,800.73	\$45,020.35	\$1,025,821.08	\$256,455.27	\$27,455.13	\$489,839.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$773,749.93	\$252,071.15	
2032		71	\$0.00	\$0.00	\$0.00	\$1,010,224.75	\$46,370.96	\$1,056,595.72	\$264,148.93	\$28,278.79	\$504,534.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$796,962.43	\$259,633.29	
2033		72	\$0.00	\$0.00	\$0.00	\$1,040,531.49	\$47,762.09	\$1,088,293.59	\$272,073.40	\$29,127.15	\$519,670.76	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$820,871.30	\$267,422.28	
2034		73	\$0.00	\$0.00	\$0.00	\$1,071,747.44	\$49,194.95	\$1,120,942.39	\$280,235.60	\$30,000.96	\$535,260.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$845,497.44	\$275,444.95	
2035		74	\$0.00	\$0.00	\$0.00	\$1,103,899.86	\$50,670.80	\$1,154,570.67	\$288,642.67	\$30,900.99	\$551,318.70	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$870,862.36	\$283,708.30	
2036		75	\$0.00	\$0.00	\$0.00	\$1,137,016.86	\$52,190.93	\$1,189,207.79	\$297,301.95	\$31,828.02	\$567,858.27	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$896,988.24	\$292,219.55	
2037		76	\$0.00	\$0.00	\$0.00	\$1,171,127.36	\$53,756.66	\$1,224,884.02	\$306,221.00	\$32,782.86	\$584,894.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$923,897.88	\$300,986.14	
2038		77	\$0.00	\$0.00	\$0.00	\$1,206,261.19	\$55,369.35	\$1,261,630.54	\$315,407.64	\$33,766.35	\$602,440.83	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$951,614.82	\$310,015.72	
2039		78	\$0.00	\$0.00	\$0.00	\$1,242,449.02	\$57,030.44	\$1,299,479.46	\$324,869.86	\$34,779.34	\$620,514.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$980,163.26	\$319,316.19	
2040		79	\$0.00	\$0.00	\$0.00	\$1,279,722.49	\$58,741.35	\$1,338,463.84	\$334,615.96	\$35,822.72	\$639,129.48	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,009,568.16	\$328,895.68	
2041		80	\$0.00	\$0.00	\$0.00	\$1,318,114.17	\$60,503.59	\$1,378,617.76	\$344,654.44	\$36,897.40	\$658,303.37	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,039,855.21	\$338,762.55	
2042		81	\$0.00	\$0.00	\$0.00	\$1,357,657.59	\$62,318.70	\$1,419,976.29	\$354,994.07	\$38,004.32	\$678,052.47	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,071,050.86	\$348,925.43	
2043		82	\$0.00	\$0.00	\$0.00	\$1,398,387.32	\$64,188.26	\$1,462,575.58	\$365,643.89	\$39,144.45	\$698,394.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,103,182.39	\$359,393.19	
2044		83	\$0.00	\$0.00	\$0.00	\$1,440,338.94	\$66,113.91	\$1,506,452.84	\$376,613.21	\$40,318.79	\$719,345.86	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,136,277.86	\$370,174.98	
2045		84	\$0.00	\$0.00	\$0.00	\$1,483,549.11	\$68,097.32	\$1,551,646.43	\$387,911.61	\$41,528.35	\$740,926.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,170,366.20	\$381,280.23	
2046		85	\$0.00	\$0.00	\$0.00	\$1,528,055.58	\$70,140.24	\$1,598,195.82	\$399,548.96	\$42,774.20	\$763,154.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,205,477.18	\$392,718.64	
2047		86	\$0.00	\$0.00	\$0.00	\$1,573,897.25	\$72,244.45	\$1,646,141.70	\$411,535.42	\$44,057.43	\$786,048.65	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,241,641.50	\$404,500.20	
2048		87	\$0.00	\$0.00	\$0.00	\$1,621,114.16	\$74,411.78	\$1,695,525.95	\$423,881.49	\$45,379.15	\$809,630.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,278,890.74	\$416,635.21	
2049		88	\$0.00	\$0.00	\$0.00	\$1,669,747.59	\$76,644.14	\$1,746,391.73	\$436,597.93	\$46,740.52	\$833,919.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,317,257.46	\$429,134.26	
2050		89	\$0.00	\$0.00	\$0.00	\$1,719,840.02	\$78,943.46	\$1,798,783.48	\$449,695.87	\$48,142.74	\$858,936.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,356,775.19	\$442,008.29	
2051	90	\$0.00	\$0.00	\$0.00	\$1,771,435.22	\$81,311.76	\$1,852,746.98	\$463,186.75	\$49,587.02	\$884,704.68	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,397,478.44	\$455,268.54		
2052	91	\$0.00	\$0.00	\$0.00	\$1,824,578.27	\$83,751.12	\$1,908,329.39	\$477,082.35	\$51,074.63	\$911,245.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,439,402.80	\$468,926.60		
2053	92	\$0.00	\$0.00	\$0.00	\$1,879,315.62	\$86,263.65	\$1,965,579.27	\$491,394.82	\$52,606.87	\$938,583.19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,482,584.88	\$482,994.39		
2054	93	\$0.00	\$0.00	\$0.00	\$1,935,695.09	\$88,851.56	\$2,024,546.65	\$506,136.66	\$54,185.08	\$966,740.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,527,062.43	\$497,484.22		
2055	94	\$0.00	\$0.00	\$0.00	\$1,993,765.94	\$91,517.11	\$2,085,283.05	\$521,320.76	\$55,810.63	\$995,742.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,572,874.30	\$512,408.75		
2056	95	\$0.00	\$0.00	\$0.00	\$2,053,578.92	\$94,262.62	\$2,147,841.54	\$536,960.39	\$57,484.95	\$1,025,615.19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,620,060.53	\$527,781.01		
2057	96	\$0.00	\$0.00	\$0.00	\$2,115,186.29	\$97,090.50	\$2,212,276.79	\$553,069.20	\$59,209.50	\$1,056,383.65	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,668,662.34	\$543,614.44		
2058	97	\$0.00	\$0.00	\$0.00	\$2,178,641.88	\$100,003.21	\$2,278,645.09	\$569,661.27	\$60,985.78	\$1,088,075.16	\$0.00	\$0.00</							

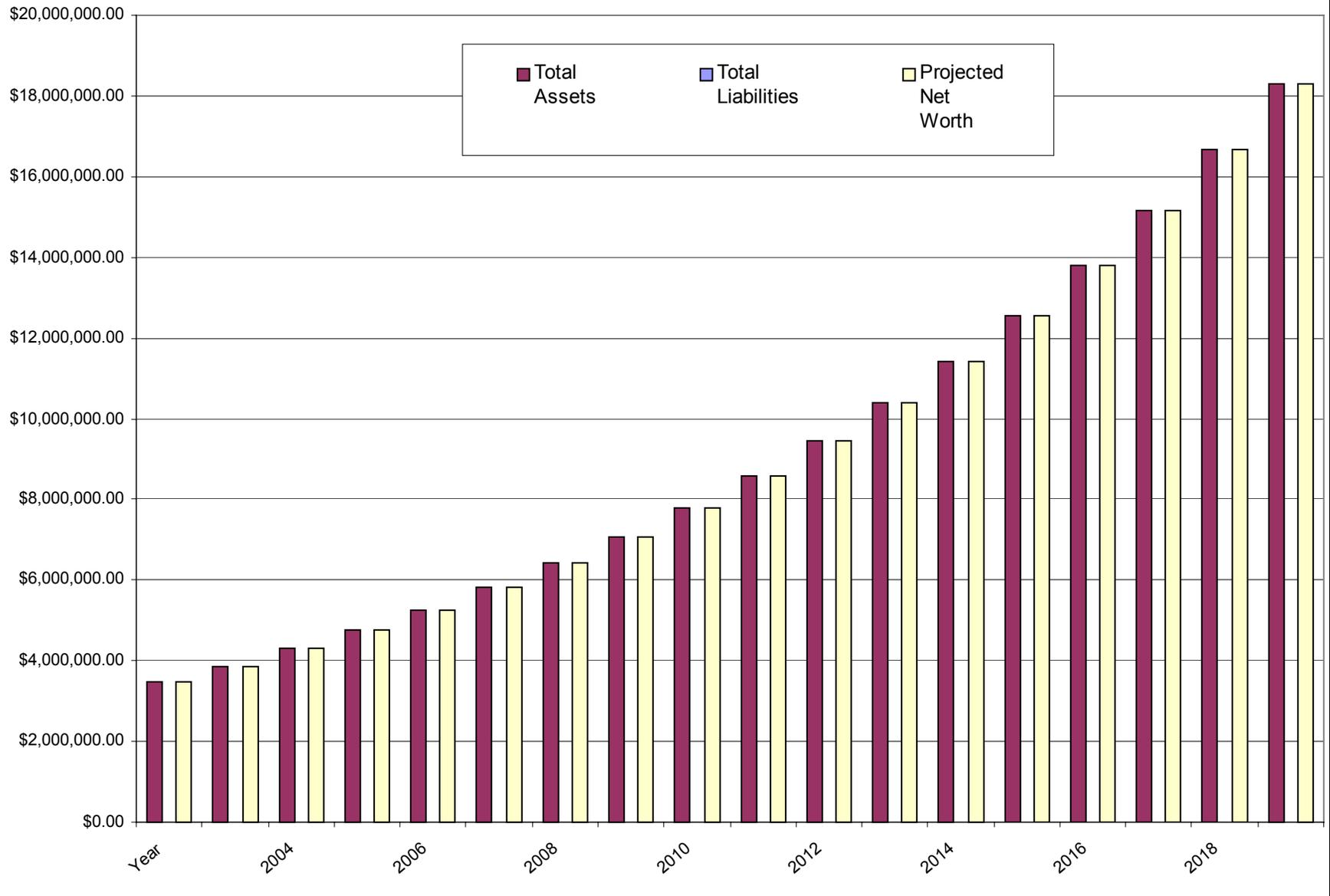
Projected Income vs Expenses



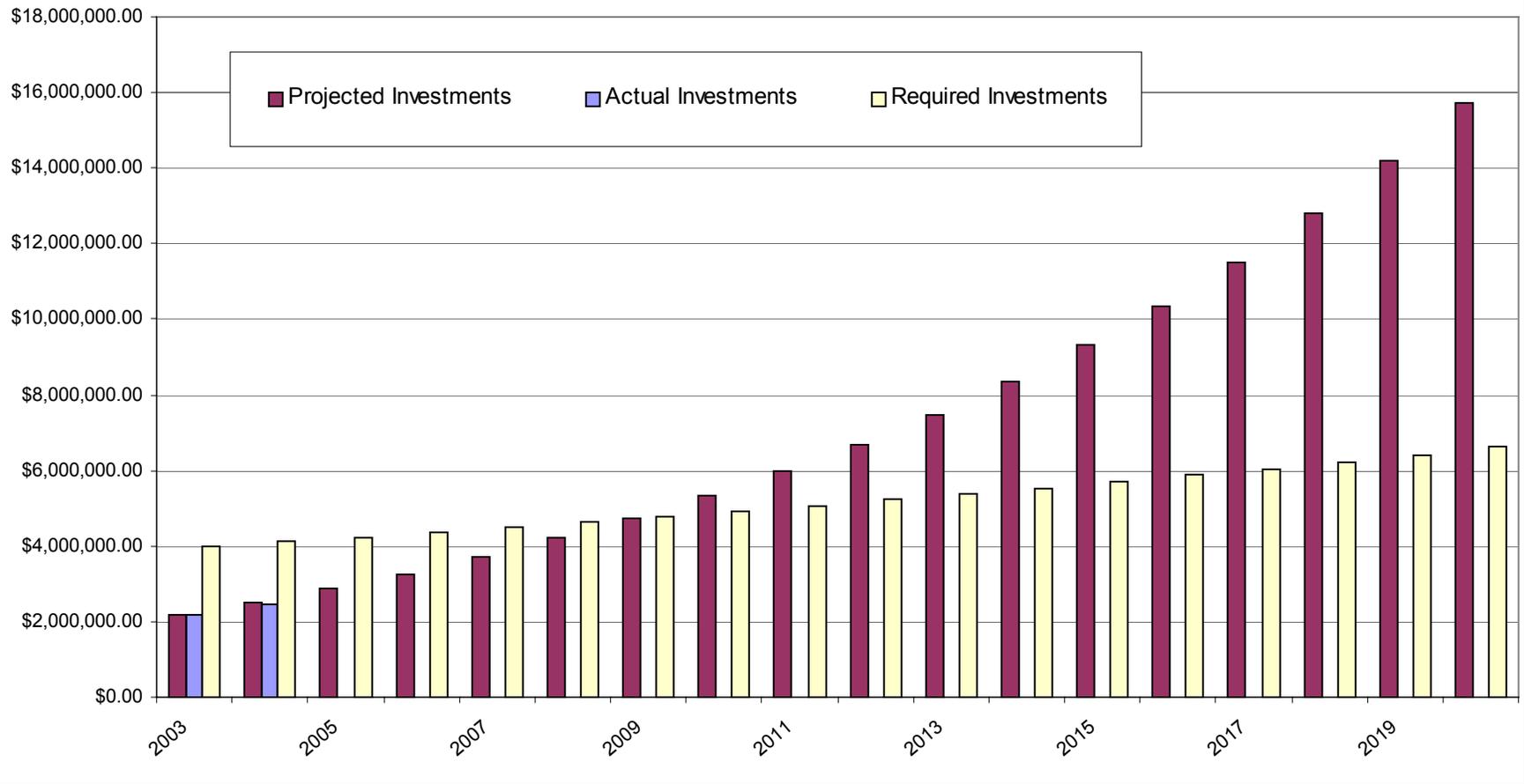
	Year	Age	Projections						Mortgage	Total Liabilities	Projected Net Worth
			Taxable Account	401k	401k 2	Total Investments	Home Value	Total Assets			
Working Years	2003	42	\$1,759,033.00	\$287,000.00	\$112,000.00	\$2,158,033.00	\$1,325,000.00	\$3,483,033.00	\$0.00	\$0.00	\$3,483,033.00
	2004	43	\$1,987,736.30	\$348,700.00	\$156,200.00	\$2,492,636.30	\$1,378,000.00	\$3,870,636.30	\$0.00	\$0.00	\$3,870,636.30
	2005	44	\$2,239,309.93	\$416,570.00	\$204,820.00	\$2,860,699.93	\$1,433,120.00	\$4,293,819.93	\$0.00	\$0.00	\$4,293,819.93
	2006	45	\$2,516,040.92	\$491,227.00	\$258,302.00	\$3,265,569.92	\$1,490,444.80	\$4,756,014.72	\$0.00	\$0.00	\$4,756,014.72
	2007	46	\$2,820,445.02	\$573,349.70	\$317,132.20	\$3,710,926.92	\$1,550,062.59	\$5,260,989.51	\$0.00	\$0.00	\$5,260,989.51
	2008	47	\$3,155,289.52	\$663,684.67	\$381,845.42	\$4,200,819.61	\$1,612,065.10	\$5,812,884.70	\$0.00	\$0.00	\$5,812,884.70
	2009	48	\$3,523,618.47	\$763,053.14	\$453,029.96	\$4,739,701.57	\$1,676,547.70	\$6,416,249.27	\$0.00	\$0.00	\$6,416,249.27
	2010	49	\$3,928,780.32	\$872,358.45	\$531,332.96	\$5,332,471.72	\$1,743,609.61	\$7,076,081.33	\$0.00	\$0.00	\$7,076,081.33
	2011	50	\$4,374,458.35	\$992,594.30	\$617,466.25	\$5,984,518.90	\$1,813,353.99	\$7,797,872.89	\$0.00	\$0.00	\$7,797,872.89
	2012	51	\$4,864,704.18	\$1,124,853.73	\$712,212.88	\$6,701,770.79	\$1,885,888.15	\$8,587,658.94	\$0.00	\$0.00	\$8,587,658.94
	2013	52	\$5,403,974.60	\$1,270,339.10	\$816,434.17	\$7,490,747.86	\$1,961,323.68	\$9,452,071.54	\$0.00	\$0.00	\$9,452,071.54
	2014	53	\$5,997,172.06	\$1,430,373.01	\$931,077.58	\$8,358,622.65	\$2,039,776.62	\$10,398,399.28	\$0.00	\$0.00	\$10,398,399.28
2015	54	\$6,649,689.27	\$1,606,410.31	\$1,057,185.34	\$9,313,284.92	\$2,121,367.69	\$11,434,652.61	\$0.00	\$0.00	\$11,434,652.61	
2016	55	\$7,367,458.19	\$1,800,051.34	\$1,195,903.88	\$10,363,413.41	\$2,206,222.40	\$12,569,635.81	\$0.00	\$0.00	\$12,569,635.81	
2017	56	\$8,157,004.01	\$2,013,056.47	\$1,348,494.26	\$11,518,554.75	\$2,294,471.29	\$13,813,026.04	\$0.00	\$0.00	\$13,813,026.04	
2018	57	\$9,025,504.41	\$2,247,362.12	\$1,516,343.69	\$12,789,210.22	\$2,386,250.14	\$15,175,460.37	\$0.00	\$0.00	\$15,175,460.37	
2019	58	\$9,980,854.85	\$2,505,098.33	\$1,700,978.06	\$14,186,931.25	\$2,481,700.15	\$16,668,631.40	\$0.00	\$0.00	\$16,668,631.40	
2020	59	\$11,031,740.34	\$2,788,608.17	\$1,904,075.87	\$15,724,424.37	\$2,580,968.16	\$18,305,392.53	\$0.00	\$0.00	\$18,305,392.53	
Financial Independence	2021	60	\$9,762,692.55	\$2,872,266.41	\$1,961,198.14	\$14,596,157.10	\$2,684,206.88	\$17,280,363.99	\$0.00	\$0.00	\$17,280,363.99
	2022	61	\$10,055,573.33	\$2,958,434.40	\$2,020,034.09	\$15,034,041.82	\$2,791,575.16	\$17,825,616.97	\$0.00	\$0.00	\$17,825,616.97
	2023	62	\$10,357,240.53	\$3,047,187.44	\$2,080,635.11	\$15,485,063.07	\$2,903,238.16	\$18,388,301.23	\$0.00	\$0.00	\$18,388,301.23
	2024	63	\$10,667,957.74	\$3,138,603.06	\$2,143,054.16	\$15,949,614.96	\$3,019,367.69	\$18,968,982.65	\$0.00	\$0.00	\$18,968,982.65
	2025	64	\$10,987,996.47	\$3,232,761.15	\$2,207,345.79	\$16,428,103.41	\$3,140,142.40	\$19,568,245.81	\$0.00	\$0.00	\$19,568,245.81
	2026	65	\$11,317,636.37	\$3,329,743.98	\$2,273,566.16	\$16,920,946.51	\$3,265,748.09	\$20,186,694.61	\$0.00	\$0.00	\$20,186,694.61
	2027	66	\$11,657,165.46	\$3,429,636.30	\$2,341,773.15	\$17,428,574.91	\$3,396,378.02	\$20,824,952.93	\$0.00	\$0.00	\$20,824,952.93
	2028	67	\$12,006,880.42	\$3,532,525.39	\$2,412,026.34	\$17,951,432.16	\$3,532,233.14	\$21,483,665.29	\$0.00	\$0.00	\$21,483,665.29
	2029	68	\$12,367,086.84	\$3,638,501.15	\$2,484,387.13	\$18,489,975.12	\$3,673,522.46	\$22,163,497.59	\$0.00	\$0.00	\$22,163,497.59
	2030	69	\$12,738,099.44	\$3,747,656.19	\$2,558,918.74	\$19,044,674.37	\$3,820,463.36	\$22,865,137.74	\$0.00	\$0.00	\$22,865,137.74
	2031	70	\$13,120,242.42	\$3,860,085.88	\$2,635,686.31	\$19,616,014.61	\$3,973,281.90	\$23,589,296.50	\$0.00	\$0.00	\$23,589,296.50
	2032	71	\$13,513,849.70	\$3,975,888.45	\$2,714,756.90	\$20,204,495.04	\$4,132,213.17	\$24,336,708.22	\$0.00	\$0.00	\$24,336,708.22
	2033	72	\$13,919,265.19	\$4,095,165.11	\$2,796,199.60	\$20,810,629.89	\$4,297,501.70	\$25,108,131.60	\$0.00	\$0.00	\$25,108,131.60
	2034	73	\$14,336,843.14	\$4,218,020.06	\$2,880,085.59	\$21,434,948.79	\$4,469,401.77	\$25,904,350.56	\$0.00	\$0.00	\$25,904,350.56
	2035	74	\$14,766,948.44	\$4,344,560.66	\$2,966,488.16	\$22,077,997.26	\$4,648,177.84	\$26,726,175.09	\$0.00	\$0.00	\$26,726,175.09
	2036	75	\$15,209,956.89	\$4,474,897.48	\$3,055,482.80	\$22,740,337.17	\$4,834,104.95	\$27,574,442.13	\$0.00	\$0.00	\$27,574,442.13
	2037	76	\$15,666,255.60	\$4,609,144.40	\$3,147,147.29	\$23,422,547.29	\$5,027,469.15	\$28,450,016.44	\$0.00	\$0.00	\$28,450,016.44
	2038	77	\$16,136,243.27	\$4,747,418.74	\$3,241,561.71	\$24,125,223.71	\$5,228,567.92	\$29,353,791.62	\$0.00	\$0.00	\$29,353,791.62
	2039	78	\$16,620,330.56	\$4,889,841.30	\$3,338,808.56	\$24,848,980.42	\$5,437,710.63	\$30,286,691.05	\$0.00	\$0.00	\$30,286,691.05
	2040	79	\$17,118,940.48	\$5,036,536.54	\$3,438,972.81	\$25,594,449.83	\$5,655,219.06	\$31,249,668.89	\$0.00	\$0.00	\$31,249,668.89
	2041	80	\$17,632,508.69	\$5,187,632.63	\$3,542,142.00	\$26,362,283.33	\$5,881,427.82	\$32,243,711.15	\$0.00	\$0.00	\$32,243,711.15
	2042	81	\$18,161,483.96	\$5,343,261.61	\$3,648,406.26	\$27,153,151.83	\$6,116,684.93	\$33,269,836.76	\$0.00	\$0.00	\$33,269,836.76
	2043	82	\$18,706,328.47	\$5,503,559.46	\$3,757,858.45	\$27,967,746.38	\$6,361,352.33	\$34,329,098.71	\$0.00	\$0.00	\$34,329,098.71
	2044	83	\$19,267,518.33	\$5,668,666.24	\$3,870,594.20	\$28,806,778.77	\$6,615,806.43	\$35,422,585.20	\$0.00	\$0.00	\$35,422,585.20
	2045	84	\$19,845,543.88	\$5,838,726.23	\$3,986,712.02	\$29,670,982.13	\$6,880,438.68	\$36,551,420.82	\$0.00	\$0.00	\$36,551,420.82
	2046	85	\$20,440,910.19	\$6,013,888.02	\$4,106,313.39	\$30,561,111.60	\$7,155,656.23	\$37,716,767.83	\$0.00	\$0.00	\$37,716,767.83
	2047	86	\$21,054,137.50	\$6,194,304.66	\$4,229,502.79	\$31,477,944.95	\$7,441,882.48	\$38,919,827.43	\$0.00	\$0.00	\$38,919,827.43
	2048	87	\$21,685,761.62	\$6,380,133.80	\$4,356,387.87	\$32,422,283.29	\$7,739,557.78	\$40,161,841.07	\$0.00	\$0.00	\$40,161,841.07
	2049	88	\$22,336,334.47	\$6,571,537.81	\$4,487,079.51	\$33,394,951.79	\$8,049,140.09	\$41,444,091.88	\$0.00	\$0.00	\$41,444,091.88
	2050	89	\$23,006,424.51	\$6,768,683.95	\$4,621,691.89	\$34,396,800.35	\$8,371,105.69	\$42,767,906.04	\$0.00	\$0.00	\$42,767,906.04
	2051	90	\$23,696,617.24	\$6,971,744.47	\$4,760,342.65	\$35,428,704.36	\$8,705,949.92	\$44,134,654.28	\$0.00	\$0.00	\$44,134,654.28
	2052	91	\$24,407,515.76	\$7,180,896.80	\$4,903,152.93	\$36,491,565.49	\$9,054,187.92	\$45,545,753.41	\$0.00	\$0.00	\$45,545,753.41
	2053	92	\$25,139,741.23	\$7,396,323.70	\$5,050,247.52	\$37,586,312.45	\$9,416,355.43	\$47,002,667.89	\$0.00	\$0.00	\$47,002,667.89
	2054	93	\$25,893,933.47	\$7,618,213.42	\$5,201,754.94	\$38,713,901.83	\$9,793,009.65	\$48,506,911.48	\$0.00	\$0.00	\$48,506,911.48
2055	94	\$26,670,751.47	\$7,846,759.82	\$5,357,807.59	\$39,875,318.88	\$10,184,730.04	\$50,060,048.92	\$0.00	\$0.00	\$50,060,048.92	
2056	95	\$27,470,874.02	\$8,082,162.61	\$5,518,541.82	\$41,071,578.45	\$10,592,119.24	\$51,663,697.69	\$0.00	\$0.00	\$51,663,697.69	
2057	96	\$28,295,000.24	\$8,324,627.49	\$5,684,098.07	\$42,303,725.80	\$11,015,804.01	\$53,319,529.81	\$0.00	\$0.00	\$53,319,529.81	
2058	97	\$29,143,850.25	\$8,574,366.32	\$5,854,621.01	\$43,572,837.58	\$11,456,436.17	\$55,029,273.74	\$0.00	\$0.00	\$55,029,273.74	
2059	98	\$30,018,165.75	\$8,831,597.30	\$6,030,259.64	\$44,880,022.70	\$11,914,693.62	\$56,794,716.32	\$0.00	\$0.00	\$56,794,716.32	
2060	99	\$30,918,710.73	\$9,096,545.22	\$6,211,167.43	\$46,226,423.38	\$12,391,281.36	\$58,617,704.74	\$0.00	\$0.00	\$58,617,704.74	
2061	100	\$31,846,272.05	\$9,369,441.58	\$6,397,502.46	\$47,613,216.09	\$12,886,932.61	\$60,500,148.70	\$0.00	\$0.00	\$60,500,148.70	

Year	Age	Taxable Account	401k	401k 2	Total Investments	Actual			Mortgage	Total Liabilities	Net Worth	Current Investment Portfolio	Required Investment Portfolio
						Home Value	Total Assets						
2003	42	\$1,759,033.00	\$287,000.00	\$112,000.00	\$2,158,033.00	\$1,325,000.00	\$3,483,033.00	\$0.00	\$0.00	\$3,483,033.00	\$2,158,033.00	\$ 4,000,000.00	
2004	43	\$2,050,930.00	\$287,000.00	\$139,005.00	\$2,476,935.00	\$2,100,000.00	\$4,576,935.00	\$0.00	\$0.00	\$4,576,935.00	\$2,476,935.00	\$ 4,120,000.00	
2005	44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 4,243,600.00	
2006	45	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 4,370,908.00	
2007	46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 4,502,035.24	
2008	47	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 4,637,096.30	
2009	48	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 4,776,209.19	
2010	49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 4,919,495.46	
2011	50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 5,067,080.33	
2012	51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 5,219,092.74	
2013	52	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 5,375,665.52	
2014	53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 5,536,935.48	
2015	54	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 5,703,043.55	
2016	55	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 5,874,134.85	
2017	56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 6,050,358.90	
2018	57	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 6,231,869.67	
2019	58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 6,418,825.76	
2020	59	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 6,611,390.53	
2021	60	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 7,289,732.24	
2022	61	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 7,508,424.21	
2023	62	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 7,733,676.94	
2024	63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 7,965,687.25	
2025	64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 8,204,657.86	
2026	65	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 8,450,797.60	
2027	66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 8,704,321.53	
2028	67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 8,965,451.17	
2029	68	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 9,234,414.71	
2030	69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 9,511,447.15	
2031	70	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 9,796,790.57	
2032	71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 10,090,694.28	
2033	72	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 10,393,415.11	
2034	73	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 10,705,217.56	
2035	74	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 11,026,374.09	
2036	75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 11,357,165.31	
2037	76	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 11,697,880.27	
2038	77	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 12,048,816.68	
2039	78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 12,410,281.18	
2040	79	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 12,782,589.62	
2041	80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 13,166,067.31	
2042	81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 13,561,049.32	
2043	82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 13,967,880.80	
2044	83	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 14,386,917.23	
2045	84	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 14,818,524.75	
2046	85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 15,263,080.49	
2047	86	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 15,720,972.90	
2048	87	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 16,192,602.09	
2049	88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 16,678,380.15	
2050	89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 17,178,731.56	
2051	90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 17,694,093.50	
2052	91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 18,224,916.31	
2053	92	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 18,771,663.80	
2054	93	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 19,334,813.71	
2055	94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 19,914,858.12	
2056	95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 20,512,303.87	
2057	96	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 21,127,672.98	
2058	97	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 21,761,503.17	
2059	98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 22,414,348.27	
2060	99	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 23,086,778.72	
2061	100	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$ 23,779,382.08	

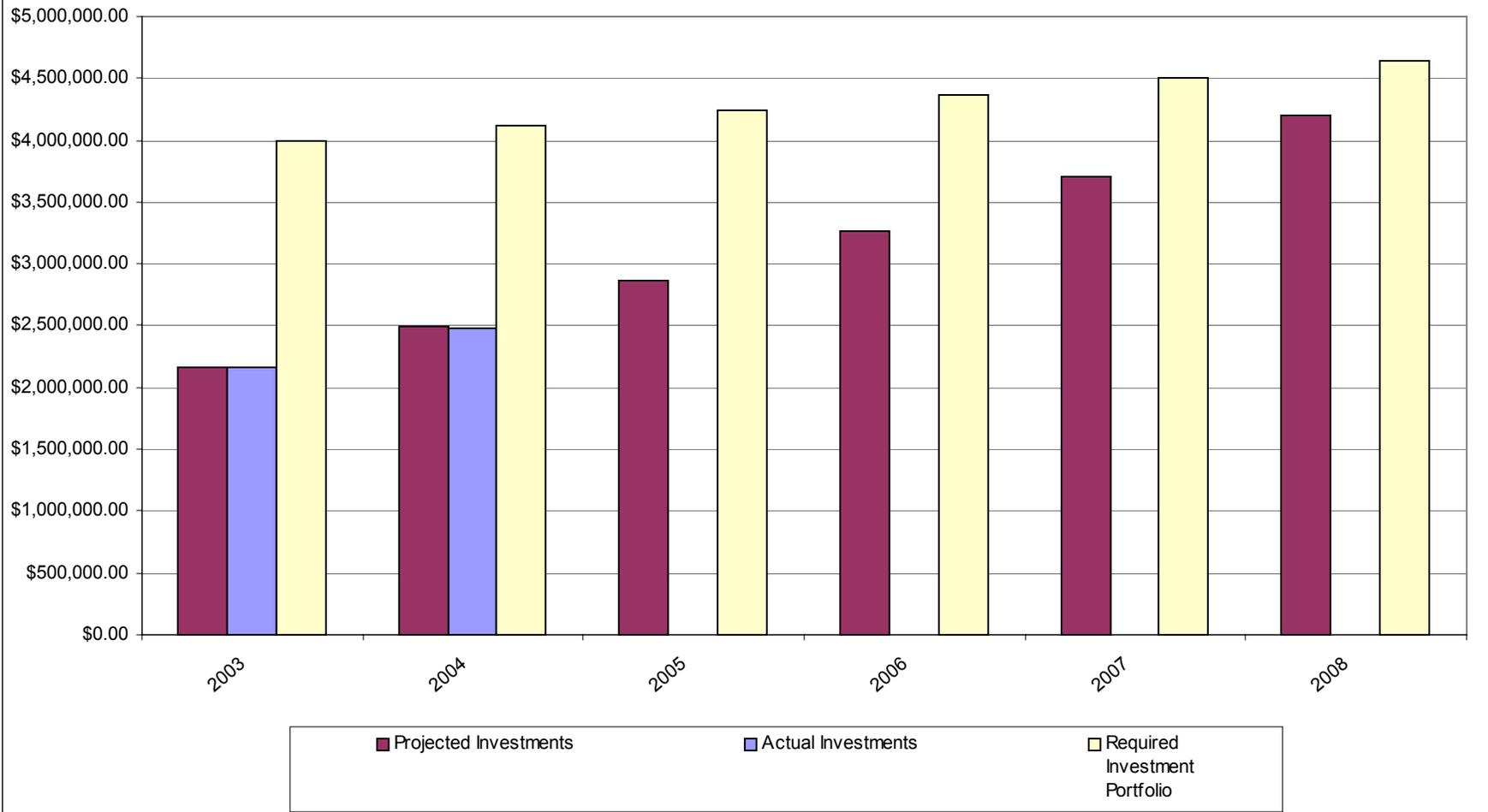
Projected Assets vs Liabilities



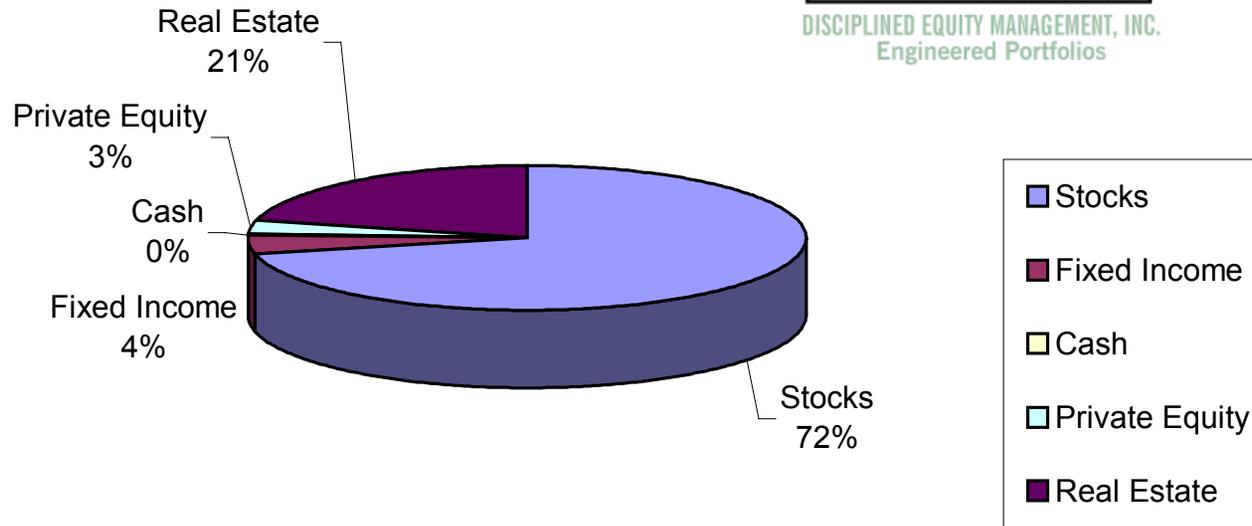
Projected, Actual, and Required Investments



Projected, Actual, and Required Investments



Total Assets



Overall Asset Allocation	
Stocks	\$ 14,596,157.10
Fixed Income	\$ 850,000.00
Cash	\$ 50,000.00
Private Equity	\$ 600,000.00
Real Estate	\$ 4,334,206.88
Total Value	\$ 20,430,363.99

Projected Assets for John and Jane Jones in 2021

Asset Class	Type	Holding	Joint	401k	401k 2	Direct Investments	Total Assets
Stocks		Stocks	\$ 9,762,692.55	\$ 2,872,266.41	\$ 1,961,198.14		\$ 14,596,157.10
Fixed Income		Bonds	\$ 850,000.00				\$ 850,000.00
Cash		Cash	\$ 50,000.00				\$ 50,000.00
Private Equity		Firehouse Subs				\$ 350,000.00	\$ 350,000.00
		Intra-Focus				\$ 250,000.00	\$ 250,000.00
Real Estate	Commercial	200 First Street				\$ 500,000.00	\$ 500,000.00
	Residential	Georgetown, TX				\$ 2,684,206.88	\$ 2,684,206.88
	Residential	Middleton, WI land				\$ 550,000.00	\$ 550,000.00
	Residential	Neptune Beach, FL Condo				\$ 600,000.00	\$ 600,000.00
Total Value:			\$ 10,662,692.55	\$ 2,872,266.41	\$ 1,961,198.14	\$ 4,934,206.88	\$ 20,430,363.99