

Your Financial Plan

Prepared for:

Bill Smith Mary Smith AB

Prepared by:

Financial Advisor, CFP Financial Planner Any Address Any City, AB T5T 5T5 (780) 555 5555 mike@razorplan.com



March 10, 2020

CONTENTS

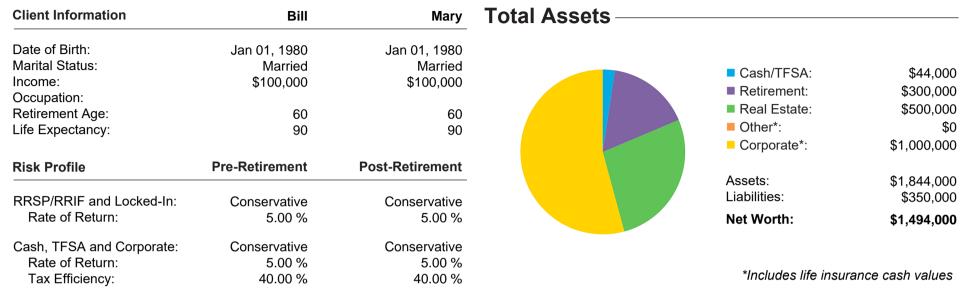
Financial Summary Summary of current net worth, cash flow and investment assets	
Retirement Analysis Available retirement planning options	
Goals and Recommendations Descriptions, Time Periods and Responsibilities	
Planning Assumptions Planning methodology, key values, limitations and guarantees	4
Financial Assets Chart Changing asset values over time	5
Net Worth Chart Current net worth and required future liquidity	
Net Worth Statement Summary of current and future net worth	
Lifestyle and Capital Needs Summary of all included Lifestyle and Capital Needs	
Cash Flow Chart Annual savings and retirement cash flow	
Cash Flow Allocation Detailed Breakdown of cashflow allocation for up to 5 years	
Cash Flow Statement Summary of detailed cash flow over a specified period	
Income Tax Chart Projected average and highest tax rate each year	
Risk Management Analysis Life insurance, disability income replacement and critical illness needs	
Insurance Policies Summary of all included insurance policies	
Bill and Mary Smith	March 10, 2

CONTENTS

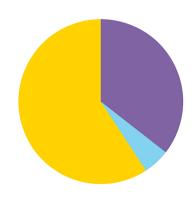
Life Insurance Summary: Bill	
Survivor and estate needs	
Life Insurance Summary: Mary	
Survivor and estate needs	
Planning Notes	
Notes relating to the calculated analysis or data entered	
Projected Net Worth	
Estimated value of future assets and liabilities	
Projected Estate Worth	
Estimated estate value of future assets and liabilities	
Projected Life Insurance	
Personal and corporate life insurance values	
Projected Cash Flow	
Pre and post-retirement cash flow	
Projected Taxation: Bill	
Sources of income and estimated income tax rates	
Projected Taxation: Mary	
Sources of income and estimated income tax rates	23
Projected Retirement Investments	
Deposits, withdrawals and future asset/estate values	
Projected Cash Investments	
Deposits, withdrawals and future asset/estate values	25
Projected Corporate Investments	
Deposits, withdrawals and future asset/estate values	



FINANCIAL SUMMARY



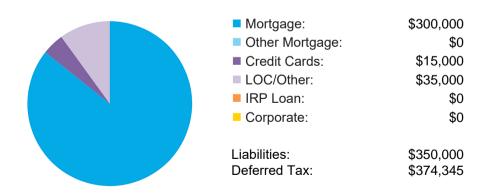
Investment Assets -



Non-Registered:	\$0
TFSA:	\$44,000
RRSP/RRIF:	\$300,000
LRSP/LIRA:	\$0
Insurance*:	\$0
Corporate:	\$500,000
Total Investments:	\$844,000
RRSP Contribution Room:	\$65,000
TFSA Contribution Room:	\$60,000

*Includes life insurance cash values

Total Liabilities –





Planned Retirement Age: 60

Attainable Retirement Age: 57

Planning Options –

Your financial situation offers you a number of planning options. The planning options presented are based on numerous assumptions that are certain to change and cannot be guaranteed. Actual results will vary over the life of your plan.

Option #1: Increase Lifestyle	Planned Retirement Lifestyle:	\$96,000
Estimated amount you can increase your retirement lifestyle by: \$9,800	Attainable Retirement Lifestyle:	\$105,800
The above values represent the first year of retiren	nent only, it is assumed that all future years receive the same percen	t adjustment.

Option #2: Retire Sooner

Estimated number of years you can retire before your planned retirement age: 3

The above values assume a full year change to the retirement age beginning Jan 1st.

Option #3: Take Less Risk	Portfolio Rate of Return: 5.00 %
Estimated amount you can reduce portfolio rate of return: 1.19 %	Required Rate of Return: 3.81 %

Estimated amount you can reduce portfolio rate of return: 1.19 %

Portfolio Rate of Return represents the equivalent lifetime return projected based on the four rates of returns entered.

Option #4: Asset Allocation	Projected Capital at Retirement:	\$2,843,900
Based on the assumptions, you are projected to have sufficient retirement capital.	Required Capital at Retirement:	\$2,000,900

Current Value of Retirement Capital: \$844,000

Required Capital at Retirement is equal to the amount of liquid assets needed to fully fund your retirement.



Summary of Goals

As discussed, your goals are:

- 1. Plan for retirement income.
- 2. To get out of debt so that we can have more money for other things.
- 3. To make sure our family is financially secure should either of us die prematurely.

Recommendations

To reach your goals, this financial analysis suggests that you take action on a few levels:

Financial Management

To get out of debt you should stop using your credit cards and allocate excess payments to the highest interest debt until it is paid, then to the next highest interest debt and so on.

Time Period:	1-3 Months
Responsibility:	Advisor

Asset Management

You should make your TFSA contributions at the beginning of each year to allow for maximum tax-free interest growth.

Time Period:	1-3 Months
Responsibility:	Client

Retirement Planning

The 5 years just before and after you retire is called the "Retirement Risk Zone" where your investments may not have time to recover from a significant market correction before your planned retirement age. It is important that you allocate your investments with this risk in mind.

Time Period:	5-10 Years
Responsibility:	Advisor

Estate Planning

You should create an estate plan that will help you to minimize income taxes now and in the future.

Time Period:	6-12 Months
Responsibility:	Advisor



PLANNING ASSUMPTIONS

Methodology

This analysis will vary in scope and complexity depending upon your needs. Your situation can range from advice that focuses on one or more financial goals to advice that is comprehensive, involving integration across multiple financial planning disciplines.

This analysis is completed in two life phases: wealth accumulation (*save*) and wealth decumulation (*spend*). Using this process will provide you with an understanding of your current situation and the options available that can help you achieve your financial goals.

Wealth Accumulation:

Starting with the value of your assets, planned savings are added each year with interest calculated using the assumed rate of return and frequency of your savings. The future value of your investments will be determined by how much your annual savings change overtime due to inflation and/or cash flow constraints and the tax treatment of each investment.

Retirement Income:

Wealth decumulation involves comparing your income goals in retirement to the after-tax "base" income you can expect to receive from pensions, government benefits, RRIF minimums and any employment income you plan to earn. Any gaps are then made up using withdrawals from your investments. The withdrawal or decumulation strategy will be determined by your advisor taking into consideration whether your goal is to maximize your after-tax estate value or your ability to spend the maximum amount in retirement.

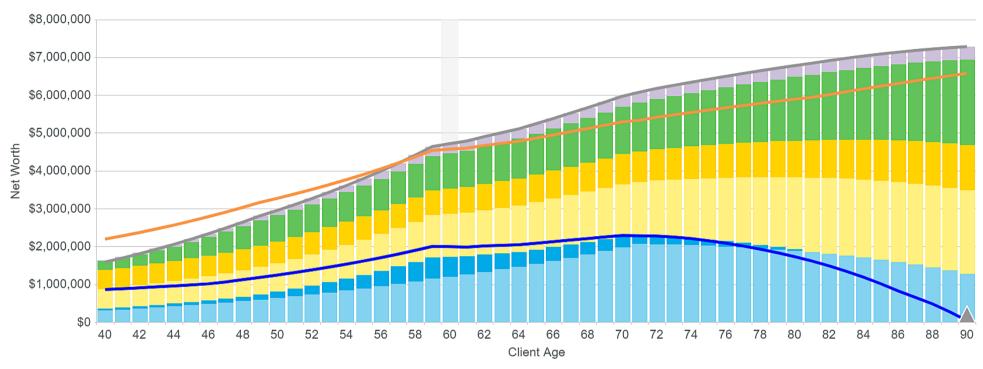
Income tax is calculated each year using progressive tax rates as prescribed by the Federal Income Tax Act and the province in which you live. Age/Pension tax credits and the applicable clawback of government benefits in addition to any provincial surtax are also calculated to provide the most accurate tax assumptions possible based on current legislation and the estimated rate of inflation.

Index Assumptions

Growth Rates	
Rate of Inflation:	3.00 %
Portfolio Rate of Return:	5.00 %
Real Estate Growth Rate:	3.00 %
Business Operations Growth Rate:	0.00 %
Lifestyle Funding Cost of Borrowing:	0.00 %

Tax Rates	
Tax Efficiency (Wealth Accumulation):	40.00 %
Tax Efficiency (<i>Retirement</i>):	40.00 %
Income Splitting Efficiency:	80.00 %
Top Marginal Rate of Tax in Province:	48.00 %
Top Corporate Tax Rate on Investment Income:	48.67 %





Retirement Investments
 Cash Investments
 Corporate Investments
 Corporate Fixed Assets
 Investment Real Estate
 Principal Residence
 Other Assets
 Personal Insurance Cash Value
 Corporate Insurance Cash Value
 Total Net Assets
 Required Retirement Assets
 Estate Worth
 Client Life Expectancy
 Spouse Life Expectancy

The Financial Assets chart provides an analysis of your financial situation as it relates to your wealth and income goals. Your projected Net Worth is calculated as the sum of your total assets less any debts, and your Estate Worth is calculated as the sum of your Net Worth and life insurance death benefits less any taxes payable at death. The gap between your Estate Worth and Net Worth is the portion of your wealth that will be lost to taxation on death.

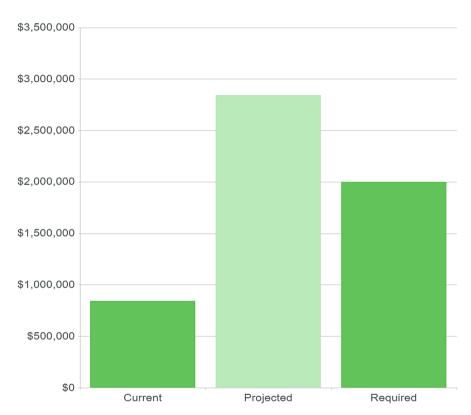
Required Retirement Assets represent the minimum investment assets needed to fund your retirement each year. If Required Retirement Assets are greater than the sum of your investment assets, and you do not increase the amount you are saving now, you may be left with few options other than to liquidate fixed assets or reduce spending in retirement.



Liquid Assets					
Retirement Investments:	\$300,000				
Cash Investments:	\$44,000				
Insurance Cash Surrender Values*:	\$0				
Corporate Investments:	\$500,000				
Total Liquid Assets:	\$844,000				
Fixed Assets					
Real Estate:	\$500,000				
Net Corporate Assets:	\$500,000				
Other Assets:	\$0				
Total Fixed Assets:	\$1,000,000				
Personal Liabilities:	(\$350,000)				
Net Worth:	\$1,494,000				
Terminal Taxes:	(\$374,345)				
Life Insurance Benefits**:	\$1,000,000				
Estate Worth:	\$2,119,655				

*Includes both personal and corporate insurance cash values less any borrowing **Does not include Cash Surrender Values

Income Producing Assets



The above chart compares the current and/or projected value of your income producing investments with the amount you require to meet your income goals.

If the value of your income producing assets is significantly less than the required amount, you may be left with few options other than to liquidate fixed assets or reduce spending in retirement.



	C	Current Value		Project	Projected Retirement Value		
Investment Assets	Bill	Mary	Total	Bill	Mary	Total	
Retirement Savings (RRSP & RRIF)	\$150,000	\$150,000	\$300,000	\$579,930	\$579,930	\$1,159,861	
Locked-In Retirement Savings (LRSP)	\$0	\$0	\$0	\$0	\$0	\$0	
Tax Free Savings Account (TFSA)	\$22,000	\$22,000	\$44,000	\$273,206	\$273,206	\$546,411	
Non-Registered Cash Accounts	\$0	\$0	\$0	\$12,562	\$12,562	\$25,124	
Life Insurance Cash Value			\$0			\$0	
Sub-Total	\$172,000	\$172,000	\$344,000	\$865,698	\$865,698	\$1,731,396	
Fixed Assets							
Principal Residence			\$500,000			\$903,056	
Recreation & Investment Properties			\$0			\$0	
Other Assets			\$0			\$0	
Sub-Total			\$500,000			\$903,056	
Corporate Assets							
Investment Savings			\$500,000			\$1,107,598	
Life Insurance Cash Value			\$0			\$236,544	
Real Estate & Goodwill			\$500,000			\$661,222	
Sub-Total			\$1,000,000			\$2,005,364	
Total Assets			\$1,844,000			\$4,639,816	
Liabilities							
Home Mortgage			\$300,000			\$0	
Other Debts			\$50,000			\$0	
Corporate Real Estate Debt			\$0			\$0	
Total Liabilities			\$350,000			\$0	
Net Worth			\$1,494,000			\$4,639,816	
Estate Assets							
Personal Life Insurance*			\$0			\$0	
Corporate Life Insurance*			\$1,000,000			\$1,236,544	
Estate Liabilities							
Personal Taxes			\$204,000			\$858,020	
Corporate Taxes			\$170,345			\$244,357	
Estate Worth			\$2,119,655			\$4,773,982	

*Net of any Cash Value included under Investment Assets

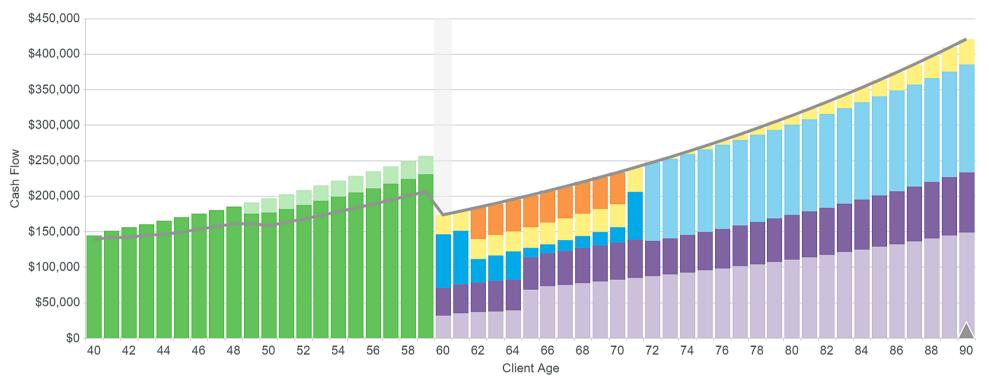


LIFESTYLE NEEDS

	Pre-Retirement	Active Retirement	Passive Retirement
Bill Smith	40	60	75
Mary Smith	40	60	75
Monthly Income	\$8,000	\$8,000	\$8,000
Annual Income	\$96,000	\$96,000	\$96,000

* The income goal displayed represents the target minimum, additional annual needs are not included in these values





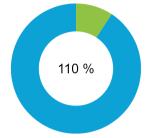
Government Benefits
 Pension Plans
 Retirement Investments
 Cash Investments
 Corporate Investments
 Other Income
 Allocated Income
 UnAllocated Income
 Lifestyle Deficiencies
 Lifestyle Goals
 Client Life Expectancy
 Spouse Life Expectancy

The Cash Flow chart provides an analysis of your financial situation as it relates to your planned spending and lifestyle goals. Included are the different sources of income you are projected to receive in retirement after deducting any applicable withholding taxes. At any point should your sources of income be less than the amount you plan to spend, a Lifestyle Deficiency will be created. All Lifestyle Deficiencies are assumed to be financed using a notional line of credit that is then factored into your projected Net Worth.

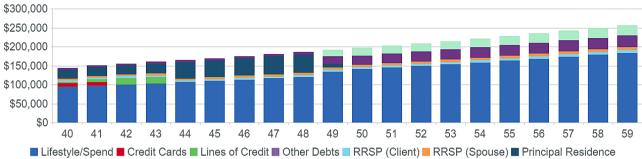
In retirement, all sources of income received are grouped together by type. The amount withdrawn from each type of investment will depend on several factors including minimum withdrawals from registered investments, and strategies implemented to minimize tax.



Bill Smith & Mary Smith



Attainable Retirement Lifestyle



Recreational Properties Investment Properties Non-Reg/TFSA UnAllocated

Year Sources of Income	2020	2021	2022	2023	2024
Bill					
Earned Income	\$100,000	\$103,000	\$106,090	\$109,273	\$112,551
Pension/Other	\$0	\$0	\$0	\$0	\$0
Less W/H Taxes	(\$27,841)	(\$28,800)	(\$29,825)	(\$30,885)	(\$31,811)
Mary					
Earned Income	\$100,000	\$103,000	\$106,090	\$109,273	\$112,551
Pension/Other	\$0	\$0	\$0	\$0	\$0
Less W/H Taxes	(\$27,841)	(\$28,800)	(\$29,825)	(\$30,885)	(\$31,811)
Tax Refund	\$0	\$2,916	\$3,014	\$3,119	\$3,228
Net Cash Flow	\$144,319	\$151,315	\$155,544	\$159,895	\$164,707
Planned Allocations					
Tax Due	\$0	\$0	\$0	\$0	\$0
Lifestyle	\$96,000	\$98,880	\$101,846	\$104,902	\$108,049
Debts/Credit	\$6,600	\$6,600	\$3,000	\$3,000	\$0
Mortgages	\$24,000	\$24,000	\$24,000	\$24,000	\$24,000
RRSP/LRSP	\$8,400	\$8,652	\$8,912	\$9,179	\$9,454
Non-Reg/TFSA	\$3,600	\$3,708	\$3,819	\$3,934	\$4,052
Insurance	\$0	\$0	\$0	\$0	\$0
Total	\$138,600	\$141,840	\$141,577	\$145,015	\$145,555
Excess/Deficiency	\$5,719	\$9,475	\$13,967	\$14,881	\$19,153

Year	2020	2021	2022	2023	2024
Excess Allocations					
Lifestyle / Spend	\$0	\$0	\$0	\$0	\$0
First Priorities					
Credit Cards	\$5,719	\$6,538	\$0	\$0	\$0
Lines of Credit	\$0	\$2,938	\$13,967	\$13,452	\$0
Principal Residence	\$0	\$0	\$0	\$1,429	\$19,153
Second Priorities					
Non-Reg/TFSA	\$0	\$0	\$0	\$0	\$0

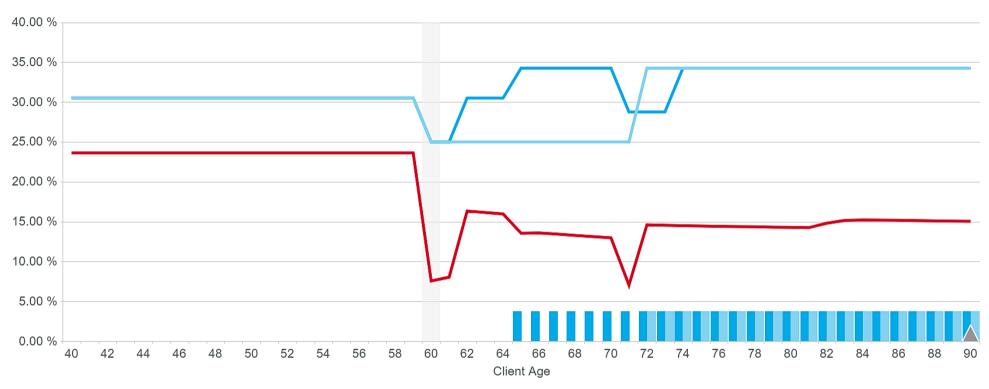
Total	\$5,719	\$9,475	\$13,967	\$14,881	\$19,153
Total Allocations					
Lifestyle	\$96,000	\$98,880	\$101,846	\$104,902	\$108,049
Debts/Credit	\$12,319	\$16,075	\$16,967	\$16,452	\$0
Mortgages	\$24,000	\$24,000	\$24,000	\$25,429	\$43,153
RRSP/LRSP	\$8,400	\$8,652	\$8,912	\$9,179	\$9,454
Non-Reg/TFSA	\$3,600	\$3,708	\$3,819	\$3,934	\$4,052
Insurance	\$0	\$0	\$0	\$0	\$0
Total	\$144,319	\$151,315	\$155,544	\$159,895	\$164,707
Un-Allocated	\$0	\$0	\$0	\$0	\$0



CASH FLOW STATEMENT

Year	2020	2021	2022	2023	2024	2025	2026	2027
Income	1	2	3	4	5	6	7	8
Bill								
Earned Income	\$100,000	\$103,000	\$106,090	\$109,273	\$112,551	\$115,927	\$119,405	\$122,987
CPP/QPP Benefits	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
OAS Benefits	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Pension Plans	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Mary								
Earned Income	\$100,000	\$103,000	\$106,090	\$109,273	\$112,551	\$115,927	\$119,405	\$122,987
CPP/QPP Benefits	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
OAS Benefits	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Pension Plans	\$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0	\$0
Other Income	<u>\$0</u>	\$0	\$0		\$0	\$0	\$0	\$0
Total	\$200,000	\$206,000	\$212,180	\$218,545	\$225,102	\$231,855	\$238,810	\$245,975
Withholding Taxes	(\$55,681)	(\$57,601)	(\$59,650)	(\$61,769)	(\$63,622)	(\$65,531)	(\$67,497)	(\$69,522)
Investment Withdrawals / (Savings)								
Registered Retirement Plans	(\$8,400)	(\$8,652)	(\$8,912)	(\$9,179)	(\$9,454)	(\$9,738)	(\$10,030)	(\$10,331)
Withholding Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Non-Registered / Cash	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
TFSA	(\$3,600)	(\$3,708)	(\$3,819)	(\$3,934)	(\$4,052)	(\$4,173)	(\$4,299)	(\$4,428)
Corporate Investment, Dividends	\$0	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	\$0
Total	(\$12,000)	(\$12,360)	(\$12,731)	(\$13,113)	(\$13,506)	(\$13,911)	(\$14,329)	(\$14,758)
Debt & Insurance								
Home Mortgage	(\$24,000)	(\$24,000)	(\$24,000)	(\$25,429)	(\$43,153)	(\$44,435)	(\$45,755)	(\$47,115)
Other Debts	(\$12,319)	(\$16,075)	(\$16,967)	(\$16,452)	\$0	\$0	\$0	\$0
Life Insurance Premiums	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	(\$36,319)	(\$40,075)	(\$40,967)	(\$41,881)	(\$43,153)	(\$44,435)	(\$45,755)	(\$47,115)
Net Cash Flow	\$96,000	\$95,964	\$98,833	\$101,782	\$104,821	\$107,978	\$111,230	\$114,579
Lifestyle / Discretionary Spending	\$96,000	\$95,964	\$98,833	\$101,782	\$104,821	\$107,978	\$111,230	\$114,579
Income Tax Summary								
Net Tax: Bill	(\$26,383)	(\$27,294)	(\$28,265)	(\$29,271)	(\$30,155)	(\$31,066)	(\$32,004)	(\$32,970)
Net Tax: Mary	(\$26,383)	(\$27,294)	(\$28,265)	(\$29,271)	(\$30,155)	(\$31,066)	(\$32,004)	(\$32,970)
Total Income Tax								
Paid at Source*	\$55,681	\$57,601	\$59,650	\$61,769	\$63,622	\$65,531	\$67,497	\$69,522
Tax Refund / (Payable)*	\$2,916	\$3,014	\$3,119	\$3,228	\$3,313	\$3,399	\$3,489	\$3,581
*Does not include CPP/EI deductions			The above	information is an e	stimate only and ca	annot be guarantee	d, it is for illustratio	n purposes only
Bill and Mary Smith			11			0		arch 10, 2020





- Average Tax Rate - Highest Tax Rate (Client) - Highest Tax Rate (Spouse) Tax Credit Clawback (Client) Tax Credit Clawback (Spouse)

▲ Client Life Expectancy ▲ Spouse Life Expectancy

The Income Tax chart provides an analysis of your financial situation as it relates to the percentage of your income that will be paid in tax. Your Average Tax Rate is calculated as total income taxes divided by total income, and your Highest Tax Rate is the percentage of tax paid on your last dollar earned, including any Clawback.

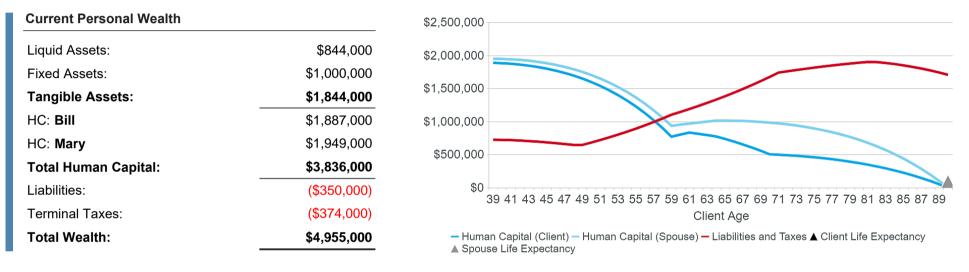
Also displayed is any Tax Credit Clawback of Age Credit and Old Age Security (OAS) benefits. These values are expressed as a percentage of tax and are included in the calculation of your Highest Tax Rate. The Age Credit clawback is usually equivalent to less than 5% tax, depending on the province in which you file, and the Old Age Security clawback is equivalent to a 15% tax on your annual benefit above the OAS Recovery Tax income threshold.



RISK MANAGEMENT ANALYSIS

Human Capital

All of us have an intangible Human Capital that may be more valuable than all our other tangible assets combined. The process of calculating your Human Capital involves estimating your future earnings potential, then discounting this future cash flow using an appropriate investment rate of return. The lifestyle you enjoy now, and hope to enjoy in your retirement, is only made possible because each year you convert part of your Human Capital into cash, investments, real estate and other assets you will use in the future.



Insurance

The insurance needs suggested below are estimated based on your future earnings potential. A complete insurance solution will address your need for all types of insurance including life, disability, critical illness, long term care and estate. To meet your needs and those of your family, the amount of insurance you should maintain may be more or less than illustrated.

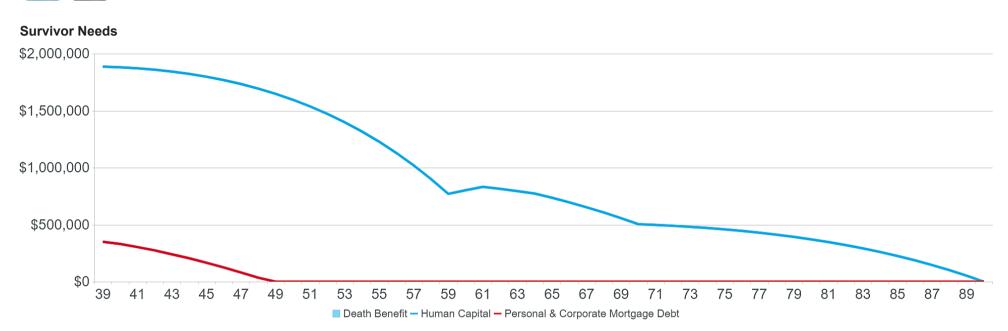
Insurance Needs	Bill	Mary	Methodology
Life Insurance:	\$1,887,000	\$1,949,000	The greater of 'Life Expectancy HC' or your liabilities
Disability Insurance:	\$4,700/m	\$4,700/m	70 % of 'Retirement HC' divided by months remaining
Critical Illness Insurance:	\$280,000	\$280,000	An amount equal to '3 Years HC'
Long Term Care Insurance:	\$5,600/m	\$5,600/m	70 % of your 'Retirement Needs'
Estate Preservation:	\$1,705,000	\$1,705,000	Estimated Tax Liabilities at Life Expectancy



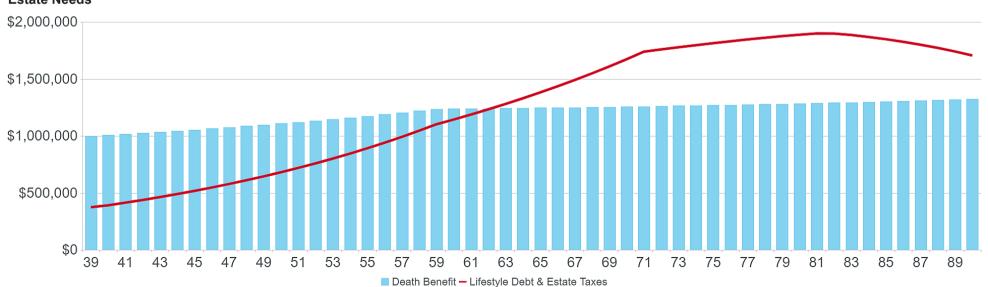
CORPORATE LIFE INSURANCE

Policy Name	Туре	Insured	Coverage
Joint Last Policy	Permanent Insurance	Joint Last	\$1,000,000



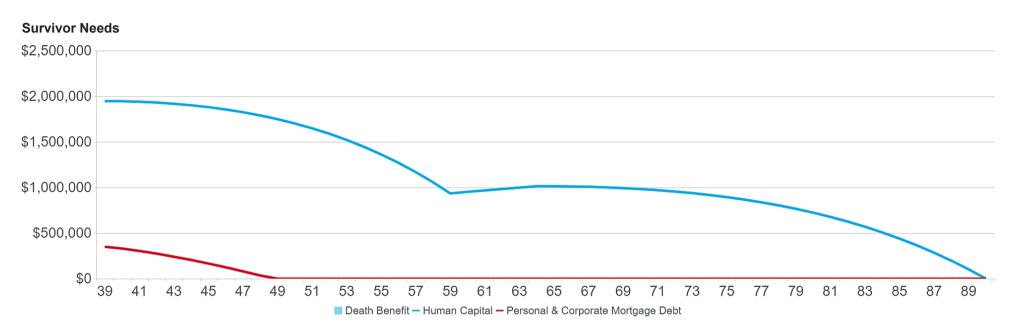




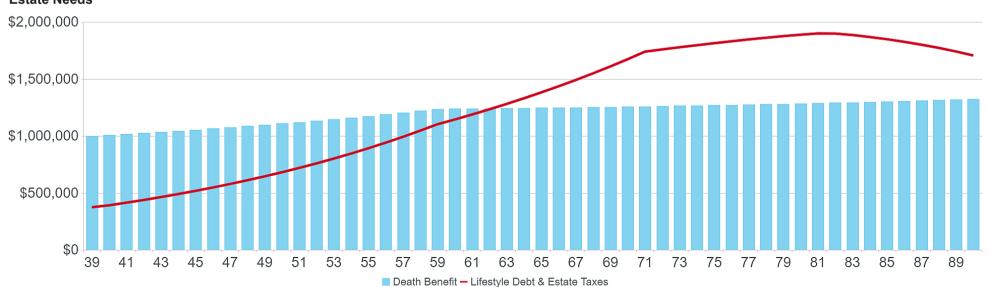


Bill and Mary Smith









Bill and Mary Smith



				Li	quid Assets			F	Fixed Assets		Net Worth		
Year	Client	Spouse	Retirement Investments	Cash Investments	Personal Ins. CSV	Corporate Investments	Corporate Ins. CSV	Real Estate	Corporate Assets	Other Assets	Total Liabilities	Net Worth	
2020	40	40	\$323,590	\$49,882	\$0	\$513,518	\$8,364	\$515,000	\$506,000	\$0	(\$330,764)	\$1,585,590	
2021	41	41	\$348,618	\$56,168	\$0	\$531,615	\$17,021	\$530,450	\$512,180	\$0	(\$303,983)	\$1,692,069	
2022	42	42	\$375,162	\$62,882	\$0	\$550,816	\$25,982	\$546,364	\$518,545	\$0	(\$274,876)	\$1,804,875	
2023	43	43	\$403,307	\$70,049	\$0	\$571,175	\$35,255	\$562,754	\$525,102	\$0	(\$239,874)	\$1,927,769	
2024	44	44	\$433,141	\$77,696	\$0	\$592,745	\$44,854	\$579,637	\$531,855	\$0	(\$205,573)	\$2,054,354	
2025	45	45	\$464,756	\$85,848	\$0	\$615,586	\$54,788	\$597,026	\$538,810	\$0	(\$166,176)	\$2,190,640	
2026	46	46	\$498,251	\$94,537	\$0	\$639,757	\$65,070	\$614,937	\$545,975	\$0	(\$124,625)	\$2,333,902	
2027	47	47	\$533,729	\$103,792	\$0	\$665,321	\$75,712	\$633,385	\$553,354	\$0	(\$80,837)	\$2,484,455	
2028	48	48	\$571,297	\$113,645	\$0	\$692,343	\$86,726	\$652,387	\$560,955	\$0	(\$34,722)	\$2,642,630	
2029	49	49	\$611,070	\$138,994	\$0	\$720,892	\$98,126	\$671,958	\$568,783	\$0	\$0	\$2,809,824	
2030	50	50	\$653,168	\$170,184	\$0	\$751,039	\$109,925	\$692,117	\$576,847	\$0	\$0	\$2,953,279	
2031	51	51	\$697,717	\$203,656	\$0	\$782,857	\$122,137	\$712,880	\$585,152	\$0	\$0	\$3,104,399	
2032	52	52	\$744,850	\$239,545	\$0	\$816,425	\$134,776	\$734,267	\$593,707	\$0	\$0	\$3,263,569	
2033	53	53	\$794,707	\$277,995	\$0	\$851,823	\$147,858	\$756,295	\$602,518	\$0	\$0	\$3,431,195	
2034	54	54	\$847,436	\$319,157	\$0	\$889,134	\$161,397	\$778,984	\$611,593	\$0	\$0	\$3,607,701	
2035	55	55	\$903,190	\$363,191	\$0	\$928,447	\$175,411	\$802,353	\$620,941	\$0	\$0	\$3,793,533	
2036	56	56	\$962,134	\$410,263	\$0	\$969,853	\$189,915	\$826,424	\$630,570	\$0	\$0	\$3,989,158	
2037	57	57	\$1,024,439	\$460,552	\$0	\$1,013,446	\$204,926	\$851,217	\$640,487	\$0	\$0	\$4,195,066	
2038	58	58	\$1,090,284	\$514,244	\$0	\$1,059,327	\$220,463	\$876,753	\$650,701	\$0	\$0	\$4,411,772	
2039	59	59	\$1,159,861	\$571,535	\$0	\$1,107,598	\$236,544	\$903,056	\$661,222	\$0	\$0	\$4,639,816	
2040	60	60	\$1,217,852	\$527,576	\$0	\$1,130,397	\$238,128	\$930,147	\$672,059	\$0	\$ 0	\$4,716,160	
2041	61	61	\$1,278,743	\$472,875	\$0	\$1,153,666	\$239,768	\$958,052	\$683,221	\$0	\$0	\$4,786,324	
2042	62	62	\$1,342,678	\$457,005	\$0	\$1,177,414	\$241,466	\$986,793	\$694,717	\$0	\$0	\$4,900,073	
2043 2044	63 64	63 64	\$1,409,810	\$425,431	\$0	\$1,201,651	\$243,222	\$1,016,397	\$706,559	\$0	\$0 \$0	\$5,003,070	
2044			\$1,480,298	\$389,460	\$0	\$1,226,387	\$245,040	\$1,046,889	\$718,756	\$0		\$5,106,829	
2045	65	65	\$1,554,310 \$1,632,024	\$377,802 \$366,229	\$0 \$0	\$1,251,632 \$1,277,396	\$246,922 \$248,870	\$1,078,296 \$1,110,645	\$731,318 \$744,258	\$0	\$0 \$0	\$5,240,280 \$5,379,421	
2046	66 67	66 67	\$1,032,024	\$366,229	\$0 \$0	\$1,303,691	\$250,886		\$757,586	\$0 \$0	\$0 \$0	\$5,520,867	
2047	68	68	\$1,799,301	\$333,024	\$0 \$0	\$1,330,527	\$252,972	\$1,143,964 \$1,178,283	\$757,586	\$0 \$0	\$0 \$0	\$5,665,420	
2048	69	69	\$1,799,301	\$333,024 \$311,724	\$0 \$0	\$1,330,527	\$255,131	\$1,178,283	\$785.452	\$0 \$0	\$0 \$0	\$5,865,420	
2049	70	70	\$1,983,723	\$286,985	\$0 \$0	\$1,385,868	\$257,366	\$1,250,040	\$800,016	\$0 \$0	\$0 \$0	\$5,963,999	
2050	70	70	\$2,082,906	\$213,523	\$0 \$0	\$1,414,396	\$259,680	\$1,287,541	\$815,017	\$0 \$0	\$0 \$0	\$6,073,062	
2052	72	72	\$2,074,115	\$216,922	\$0 \$0	\$1,464,462	\$262,074	\$1,326,168	\$830,467	\$0 \$0	\$0 \$0	\$6,174,208	
2052	72	72	\$2,062,804	\$201,002	\$0	\$1,515,552	\$264,552	\$1,365,953	\$846,381	\$0 \$0	\$0 \$0	\$6,256,243	
2053	74	74	\$2,048,802	\$183,557	\$0	\$1,567,631	\$267,117	\$1,406,931	\$862,772	\$0 \$0	\$0 \$0	\$6,336,810	
2055	74	74	\$2,031,949	\$164,528	\$0	\$1,620,688	\$269,771	\$1,449,139	\$879,656	\$0 \$0	\$0 \$0	\$6,415,732	
2055	76	76	\$2,012,105	\$143,782	\$0 \$0	\$1,674,692	\$272,519	\$1,492,613	\$897,045	\$0 \$0	\$0 \$0	\$6,492,756	
2050	70	70	\$1,989,149	\$121,215	\$0 \$0	\$1,729,590	\$275,362	\$1,537,392	\$914,957	\$0 \$0	\$0 \$0	\$6,567,664	
2058	78	78	\$1,962,574	\$96,719	\$0 \$0	\$1,785,559	\$278,305	\$1,583,513	\$933,405	\$0 \$0	\$0 \$0	\$6,640,075	
2059	70	79	\$1,932,524	\$70,151	\$0 \$0	\$1,842,368	\$281,351	\$1,631,019	\$952,408	\$0 \$0	\$0 \$0	\$6,709,821	
2060	80	80	\$1,898,569	\$41,414	\$0	\$1,900,130	\$284,504	\$1,679,949	\$971,980	\$0 \$0	\$0 \$0	\$6,776,547	
2000	00	00	ψ1,030,009	ψ+1,+1+	ψυ	ψ1,300,130	ψ204,004	ψ1,013,343	ψ3/1,300	ψυ	ψυ	ψ0,770,347	

	<u> </u>													
Retireme	Retirement													
2040	60	60	\$1,217,852	\$527,576	\$0	\$1,130,397	\$238,128	\$930,147	\$672,059	\$0	\$0	\$4,716,160		
Passive I	Passive Retirement													
2055	75	75	\$2,031,949	\$164,528	\$0	\$1,620,688	\$269,771	\$1,449,139	\$879,656	\$0	\$0	\$6,415,732		
Client As	sumed Life	e Expectancy	/											
2070	90	90	\$1,292,659	\$0	\$0	\$2,201,348	\$322,785	\$2,257,712	\$1,203,085	\$0	\$0	\$7,277,588		
Spouse A	Assumed L	ife Expectan	ICY											
2070	90	90	\$1,292,659	\$0	\$0	\$2,201,348	\$322,785	\$2,257,712	\$1,203,085	\$0	\$0	\$7,277,588		

		Personal	Personal	Corporate	Corporate	Net	Personal	Corporate	Personal	Corporate	Estate
Year	Client	Assets	Liabilities	Assets	Liabilities	Worth	Estate Tax	Deferred Tax	Insurance	Insurance	Worth
2020	40	\$888,472	(\$330,764)	\$1,027,883	\$0	\$1,585,590	(\$222,015)	(\$169,453)	\$0	\$1,000,000	\$2,194,122
2021	41	\$935,236	(\$303,983)	\$1,060,817	\$0	\$1,692,069	(\$241,933)	(\$172,291)	\$0	\$1,000,000	\$2,277,845
2022	42	\$984,408	(\$274,876)	\$1,095,343	\$0	\$1,804,875	(\$262,960)	(\$175,223)	\$0	\$1,000,000	\$2,366,692
2023	43	\$1,036,111	(\$239,874)	\$1,131,532	\$0	\$1,927,769	(\$285,155)	(\$178,253)	\$0	\$1,000,000	\$2,464,361
2024	44	\$1,090,474	(\$205,573)	\$1,169,454	\$0	\$2,054,354	(\$308,577)	(\$181,385)	\$0	\$1,000,000	\$2,564,392
2025	45	\$1,147,631	(\$166,176)	\$1,209,184	\$0	\$2,190,640	(\$333,287)	(\$184,625)	\$0	\$1,000,000	\$2,672,728
2026	46	\$1,207,725	(\$124,625)	\$1,250,802	\$0	\$2,333,902	(\$359,353)	(\$187,976)	\$0	\$1,000,000	\$2,786,573
2027	47	\$1,270,906	(\$80,837)	\$1,294,387	\$0	\$2,484,455	(\$386,843)	(\$191,444)	\$0	\$1,000,000	\$2,906,169
2028	48	\$1,337,329	(\$34,722)	\$1,340,024	\$0	\$2,642,630	(\$415,828)	(\$195,034)	\$0	\$1,000,000	\$3,031,768
2029	49	\$1,422,023	\$0	\$1,387,801	\$0	\$2,809,824	(\$446,386)	(\$198,752)	\$0	\$1,000,000	\$3,164,686
2030	50	\$1,515,469	\$0	\$1,437,810	\$0	\$2,953,279	(\$478,595)	(\$202,604)	\$0	\$1,000,000	\$3,272,080
2031	51	\$1,614,253	\$0	\$1,490,146	\$0	\$3,104,399	(\$512,539)	(\$206,596)	\$0	\$1,000,000	\$3,385,264
2032	52	\$1,718,662	\$0	\$1,544,908	\$0	\$3,263,569	(\$548,306)	(\$210,733)	\$0	\$1,000,000	\$3,504,531
2033	53	\$1,828,997	\$0	\$1,602,198	\$0	\$3,431,195	(\$585,987)	(\$215,022)	\$0	\$1,000,000	\$3,630,186
2034	54	\$1,945,576	\$0	\$1,662,125	\$0	\$3,607,701	(\$625,679)	(\$219,471)	\$0	\$1,000,000	\$3,762,551
2035	55	\$2,068,734	\$0	\$1,724,799	\$0	\$3,793,533	(\$667,483)	(\$224,086)	\$0	\$1,000,000	\$3,901,964
2036	56	\$2,198,821	\$0	\$1,790,337	\$0	\$3,989,158	(\$711,505)	(\$228,874)	\$0	\$1,000,000	\$4,048,779
2037	57	\$2,336,207	\$0	\$1,858,859	\$0	\$4,195,066	(\$757,857)	(\$233,843)	\$0	\$1,000,000	\$4,203,366
2038	58	\$2,481,281	\$0	\$1,930,491	\$0	\$4,411,772	(\$806,654)	(\$239,002)	\$0	\$1,000,000	\$4,366,116
2039	59	\$2,634,452	\$0	\$2,005,364	\$0	\$4,639,816	(\$858,020)	(\$244,357)	\$0	\$1,000,000	\$4,537,438
2040	60	\$2,675,575	\$0	\$2,040,585	\$0	\$4,716,160	(\$894,309)	(\$249,959)	\$0	\$1,000,000	\$4,571,891
2041	61	\$2,709,669	\$0	\$2,076,655	\$0	\$4,786,324	(\$932,194)	(\$255,701)	\$0	\$1,000,000	\$4,598,429
2042	62	\$2,786,476	\$0	\$2,113,597	\$0	\$4,900,073	(\$971,749)	(\$261,587)	\$0	\$1,000,000	\$4,666,737
2043	63	\$2,851,638	\$0	\$2,151,432	\$0	\$5,003,070	(\$1,013,052)	(\$267,620)	\$0	\$1,000,000	\$4,722,397
2044	64	\$2,916,646	\$0	\$2,190,183	\$0	\$5,106,829	(\$1,056,187)	(\$273,805)	\$0	\$1,000,000	\$4,776,837
2045	65	\$3,010,408	\$0	\$2,229,872	\$0	\$5,240,280	(\$1,101,238)	(\$280,145)	\$0	\$1,000,000	\$4,858,897
2046	66	\$3,108,897	\$0	\$2,270,524	\$0	\$5,379,421	(\$1,148,297)	(\$286,644)	\$0	\$1,000,000	\$4,944,480
2047	67	\$3,208,705	\$0	\$2,312,162	\$0	\$5,520,867	(\$1,197,458)	(\$293,307)	\$0	\$1,000,000	\$5,030,103
2048	68	\$3,310,607	\$0	\$2,354,812	\$0	\$5,665,420	(\$1,248,819)	(\$300,137)	\$0	\$1,000,000	\$5,116,463
2049	69	\$3,414,618	\$0	\$2,398,500	\$0	\$5,813,118	(\$1,302,486)	(\$307,139)	\$0	\$1,000,000	\$5,203,492
2050	70	\$3,520,748	\$0	\$2,443,251	\$0	\$5,963,999	(\$1,358,567)	(\$314,318)	\$0	\$1,000,000	\$5,291,113
2051	71	\$3,583,970	\$0	\$2,489,092	\$0	\$6,073,062	(\$1,417,177)	(\$321,678)	\$0	\$1,000,000	\$5,334,207
2052	72	\$3,617,204	\$0	\$2,557,003	\$0	\$6,174,208	(\$1,429,256)	(\$329,224)	\$0	\$1,000,000	\$5,415,728
2053	73	\$3,629,759	\$0	\$2,626,484	\$0	\$6,256,243	(\$1,440,502)	(\$337,017)	\$0	\$1,000,000	\$5,478,724
2054	74	\$3,639,290	\$0	\$2,697,521	\$0	\$6,336,810	(\$1,450,830)	(\$345,062)	\$0	\$1,000,000	\$5,540,918
2055	75	\$3,645,617	\$0	\$2,770,115	\$0	\$6,415,732	(\$1,460,163)	(\$353,367)	\$0	\$1,000,000	\$5,602,202
2056	76	\$3,648,501	\$0	\$2,844,255	\$0	\$6,492,756	(\$1,468,432)	(\$361,937)	\$0	\$1,000,000	\$5,662,387
2057	77	\$3,647,755	\$0	\$2,919,909	\$0	\$6,567,664	(\$1,475,570)	(\$370,779)	\$0	\$1,000,000	\$5,721,316
2058	78	\$3,642,806	\$0	\$2,997,269	\$0	\$6,640,075	(\$1,481,380)	(\$379,898)	\$0	\$1,000,000	\$5,778,797
2059	79	\$3,633,694	\$0	\$3,076,127	\$0	\$6,709,821	(\$1,485,882)	(\$389,301)	\$0	\$1,000,000	\$5,834,638
2060	80	\$3,619,933	\$0	\$3,156,614	\$0	\$6,776,547	(\$1,488,901)	(\$398,996)	\$0	\$1,000,000	\$5,888,651

Retireme	nt										
2040	60	\$2,675,575	\$0	\$2,040,585	\$0	\$4,716,160	(\$894,309)	(\$249,959)	\$0	\$1,000,000	\$4,571,891
Passive F	Retirement										
2055	75	\$3,645,617	\$0	\$2,770,115	\$0	\$6,415,732	(\$1,460,163)	(\$353,367)	\$0	\$1,000,000	\$5,602,202
Client As	sumed Life E	xpectancy									
2070	90	\$3,550,371	\$0	\$3,727,217	\$0	\$7,277,588	(\$1,335,008)	(\$370,474)	\$0	\$1,000,000	\$6,572,105
Spouse A	ssumed Life	Expectancy									
2070	90	\$3,550,371	\$0	\$3,727,217	\$0	\$7,277,588	(\$1,335,008)	(\$370,474)	\$0	\$1,000,000	\$6,572,105

		Bill		Mary		Joint Las	t	Personal		Corporate	
Year	Client	Human Capital	Death Benefit	Human Capital	Death Benefit	Estate Taxes	Death Benefit	Annual Premiums	Cash Value	Annual Premiums	Cash Value
2020	40	\$1,881,153	\$0	\$1,946,175	\$0	(\$391,468)	\$1,008,364	\$0	\$0	\$15,000	\$8,364
2021	41	\$1,872,211	\$0	\$1,940,484	\$0	(\$414,224)	\$1,017,021	\$0	\$0	\$15,000	\$17,021
2022	42	\$1,859,731	\$0	\$1,931,418	\$0	(\$438,184)	\$1,025,982	\$0	\$0	\$15,000	\$25,982
2023	43	\$1,843,445	\$0	\$1,918,716	\$0	(\$463,408)	\$1,035,255	\$0	\$0	\$15,000	\$35,255
2024	44	\$1,823,067	\$0	\$1,902,101	\$0	(\$489,962)	\$1,044,854	\$0	\$0	\$15,000	\$44,854
2025	45	\$1,798,293	\$0	\$1,881,279	\$0	(\$517,912)	\$1,054,788	\$0	\$0	\$15,000	\$54,788
2026	46	\$1,768,802	\$0	\$1,855,937	\$0	(\$547,329)	\$1,065,070	\$0	\$0	\$15,000	\$65,070
2027	47	\$1,734,255	\$0	\$1,825,747	\$0	(\$578,286)	\$1,075,712	\$0	\$0	\$15,000	\$75,712
2028	48	\$1,694,290	\$0	\$1,790,357	\$0	(\$610,862)	\$1,086,726	\$0	\$0	\$15,000	\$86,726
2029	49	\$1,648,528	\$0	\$1,749,398	\$0	(\$645,138)	\$1,098,126	\$0	\$0	\$15,000	\$98,126
2030	50	\$1,596,562	\$0	\$1,702,476	\$0	(\$681,199)	\$1,109,925	\$0	\$0	\$15,000	\$109,925
2031	51	\$1,537,967	\$0	\$1,649,176	\$0	(\$719,135)	\$1,122,137	\$0	\$0	\$15,000	\$122,137
2032	52	\$1,472,289	\$0	\$1,589,059	\$0	(\$759,039)	\$1,134,776	\$0	\$0	\$15,000	\$134,776
2033	53	\$1,399,051	\$0	\$1,521,659	\$0	(\$801,009)	\$1,147,858	\$0	\$0	\$15,000	\$147,858
2034	54	\$1,317,744	\$0	\$1,446,483	\$0	(\$845,150)	\$1,161,397	\$0	\$0	\$15,000	\$161,397
2035	55	\$1,227,835	\$0	\$1,363,010	\$0	(\$891,569)	\$1,175,411	\$0	\$0	\$15,000	\$175,411
2036	56	\$1,128,756	\$0	\$1,270,690	\$0	(\$940,379)	\$1,189,915	\$0	\$0	\$15,000	\$189,915
2037	57	\$1,019,909	\$0	\$1,168,940	\$0	(\$991,700)	\$1,204,926	\$0	\$0	\$15,000	\$204,926
2038	58	\$900,661	\$0	\$1,057,143	\$0	(\$1,045,656)	\$1,220,463	\$0	\$0	\$15,000	\$220,463
2039	59	\$770,343	\$0	\$934,650	\$0	(\$1,102,378)	\$1,236,544	\$0	\$0	\$15,000	\$236,544
2040	60	\$802,243	\$0	\$953,092	\$0	(\$1,144,269)	\$1,238,128	\$0	\$0	\$0	\$238,128
2041	61	\$832,534	\$0	\$968,602	\$0	(\$1,187,895)	\$1,239,768	\$0	\$0	\$0	\$239,768
2042	62	\$814.045	\$0	\$983,923	\$0	(\$1,233,336)	\$1,241,466	\$0	\$0	\$0	\$241,466
2043	63	\$794,328	\$0	\$999,017	\$0	(\$1,280,673)	\$1,243,222	\$0	\$0	\$0	\$243,222
2044	64	\$773,312	\$0	\$1,013,842	\$0	(\$1,329,992)	\$1,245,040	\$0	\$0	\$0	\$245,040
2045	65	\$736.793	\$0	\$1.014.224	\$0	(\$1,381,383)	\$1,246,922	\$0	\$0	\$0	\$246.922
2046	66	\$696.370	\$0	\$1.011.793	\$0	(\$1,434,941)	\$1,248,870	\$0	\$0	\$0	\$248.870
2047	67	\$653,107	\$0	\$1,007,646	\$0	(\$1,490,764)	\$1,250,886	\$0	\$0	\$0	\$250.886
2048	68	\$606.839	\$0	\$1,001,650	\$0	(\$1.548.956)	\$1,252,972	\$0	\$0	\$0	\$252.972
2049	69	\$557.390	\$0	\$993.663	\$0	(\$1,609,625)	\$1,255,131	\$0	\$0	\$0	\$255,131
2050	70	\$504,575	\$0	\$983,534	\$0	(\$1,672,885)	\$1,257,366	\$0	\$0	\$0	\$257,366
2051	71	\$498,198	\$0	\$971,104	\$0	(\$1,738,855)	\$1,259,680	\$0	\$0	\$0	\$259,680
2052	72	\$490.554	\$0	\$956.204	\$0	(\$1,758,480)	\$1,262,074	\$0	\$0	\$0	\$262.074
2053	73	\$481,552	\$0	\$938,656	\$0	(\$1,777,519)	\$1,264,552	\$0	\$0	\$0	\$264,552
2054	74	\$471.093	\$0	\$918,270	\$0	(\$1,795,892)	\$1,267,117	\$0	\$0	\$0	\$267.117
2055	75	\$459,075	\$0	\$894,845	\$0	(\$1,813,530)	\$1,269,771	\$0	\$0	\$0	\$269,771
2056	76	\$445,390	\$0	\$868,168	\$0	(\$1,830,369)	\$1,272,519	\$0	\$0	\$0	\$272,519
2057	77	\$429,921	\$0	\$838,016	\$0 \$0	(\$1,846,348)	\$1,275,362	\$0	\$0	\$0	\$275,362
2058	78	\$412,546	\$0	\$804,148	\$0	(\$1,861,278)	\$1,278,305	\$0	\$0	\$0	\$278,305
2059	79	\$393,136	\$0	\$766,314	\$0 \$0	(\$1,875,184)	\$1,281,351	\$0 \$0	\$0	\$0 \$0	\$281,351
2060	80	\$371,555	\$0	\$724,248	\$0 \$0	(\$1,887,897)	\$1,284,504	\$0	\$0	\$0 \$0	\$284,504
2000	00	ψ011,000	ψυ	ψ1 Z+, Z+0	ψυ	(\$1,001,001)	ψ1,204,004	ψυ	ΨΟ	ΨΟ	ψ204,004

Retiremer	nt										
2040	60	\$802,243	\$0	\$953,092	\$0	(\$1,144,269)	\$1,238,128	\$0	\$0	\$0	\$238,128
Passive R	Retirement										
2055	75	\$459,075	\$0	\$894,845	\$0	(\$1,813,530)	\$1,269,771	\$0	\$0	\$0	\$269,771
Client Ass	sumed Life Exp	pectancy									
2070	90	\$0	\$0	\$0	\$0	(\$1,705,483)	\$1,322,785	\$0	\$0	\$0	\$322,785
Spouse A	ssumed Life E	xpectancy									
2070	90	\$0	\$0	\$0	\$0	(\$1,705,483)	\$1,322,785	\$0	\$0	\$0	\$322,785

Year Client Spoule Savings Investments Income Gal Insurance Deficiency Tax Witholding (f) 2020 40 41 \$12,200 50 \$0 \$144,319 \$96,000 \$36,319 50 \$55,681 (f) 2021 41 41 \$12,200 \$0 \$144,339 \$98,880 \$44,047 \$0 \$55,681 \$56,681			_				Source of Inc	ome				Income Tax	
2021 41 41 \$12,360 \$0 \$14,390 \$80,880 \$40,075 \$0 \$54,687 \$57,601 2022 42 42 \$12,711 \$0 \$0 \$156,250 \$10,184 \$40,967 \$0 \$56,530 \$56,660 \$26,623 \$10,804 \$43,153 \$0 \$56,531 \$56,531 \$202 44 44 \$13,506 \$0 \$16,779 \$10,804 \$43,153 \$0 \$56,531 \$50 \$56,531 \$50 \$56,531 \$50 \$56,531 \$50 \$56,531 \$50 \$56,531 \$50 \$56,531 \$50 \$56,531 \$50 \$57,601 \$50,576 \$50 \$56,531 \$50 \$50 \$51,417,758 \$50 \$56,531 \$50 \$50 \$50 \$50 \$50 \$51,417,70 \$50 \$51,418,33 \$50 \$57,596 \$57,596 \$50 \$57,596 \$57,596 \$50 \$57,596 \$50 \$52,55 \$54,41,417,70 \$50 \$21,666 \$57,596 \$57,596 \$50,576 </th <th>Year</th> <th>Client</th> <th>Spouse</th> <th></th> <th></th> <th></th> <th></th> <th>Goal</th> <th></th> <th></th> <th></th> <th></th> <th>Tax Due (Refund)</th>	Year	Client	Spouse					Goal					Tax Due (Refund)
2022 42 42 \$12,731 50 \$0 \$152,50 \$101,846 \$40,967 \$0 \$556,530 \$56,650 \$2024 44 44 \$13,506 \$0 \$516,776 \$104,902 \$41,831 \$0 \$566,330 \$56,571 \$102,444 \$44,455 \$0 \$566,370 \$56,574 \$104,902 \$44,455 \$0 \$56,774 \$102,444 \$11,200 \$44,455 \$0 \$567,749 \$102,444 \$10,755 \$30 \$68,4030 \$57,497 \$102,446 \$46 \$15,576 \$10,244 \$11,200 \$44,455 \$10 \$68,4030 \$57,497 \$102,244 \$44,831 \$50 \$51 \$53,677 \$50 \$50 \$519,599 \$67,469 \$57,599 \$60 \$20,457 \$516,511 \$50 \$57,599 \$60 \$20,456 \$50	2020	40	40		\$0	\$0				\$0	(\$52,765)		(\$2,916)
2023 43 43 513,113 50 50 516,779 \$100,049 \$43,153 50 \$56,541 \$56,541 \$56,541 \$56,541 \$56,541 \$56,541 \$56,541 \$50 \$56,541 \$50 \$56,531 \$2025 46 46 \$13,911 50 \$50 \$51,1733 \$51,14,629 \$44,455 \$50 \$56,541 \$56,541 \$50 \$56,747 \$67,477 \$0 \$56,521 \$51,1748 \$51,261 \$50 \$57,477 \$60 \$56,274 \$10,324 \$11,963 \$68,962 \$77,564 \$60 \$10,324 \$14,963 \$68,962 \$77,5764 \$60 \$21,064 \$15,024 \$50 \$21,0464 \$51,024 \$50 \$21,0464 \$50,024 \$50 \$21,0464 \$50,024 \$50 \$21,0464 \$50,024 \$50 \$21,0464 \$50,024 \$50 \$21,0464 \$50,024 \$50 \$21,0464 \$50,024 \$50 \$21,0464 \$50,024 \$50 \$21,0464 \$50,024 \$50 \$21,0464 \$50,024	2021	41	41	\$12,360	\$0	\$0	\$148,399	\$98,880	\$40,075	\$0	(\$54,587)	\$57,601	(\$3,014)
2024 44 44 \$13,506 \$0 \$164,79 \$108,049 \$44,435 \$0 \$63,622 \$0 2025 45 45 \$13,3911 \$0 \$0 \$111,290 \$44,435 \$0 \$66,108 \$67,477 \$0 \$66,608 \$67,477 \$0 \$66,608 \$67,492 \$71,663 \$111,290 \$44,435 \$0 \$66,608 \$67,492 \$71,668 \$0 \$67,922 \$71,668 \$71,179 \$10,374 \$10,689 \$71,676 \$0 \$35,419 \$0 \$0 \$112,719 \$10,3516 \$114,280 \$\$19,292 \$77,676 \$0 2030 50 \$50 \$32,447 \$0 \$0 \$118,599 \$14,477 \$0 \$10,8516 \$14,437 \$0 \$20,457 \$16,511 \$0 \$20,457 \$16,511 \$0 \$20,457 \$16,511 \$0 \$20,457 \$16,511 \$0 \$21,648 \$183,613 \$0 \$20,457 \$150,511 \$0 \$20,457 \$160,310 \$0 \$0	2022	42	42	\$12,731	\$0	\$0	\$152,530	\$101,846	\$40,967	\$0	(\$56,530)	\$59,650	(\$3,119)
2025 45 45 \$13,911 \$0 \$0 \$16,324 \$111,290 \$44,435 \$0 \$62,132 \$65,531 2026 46 46 \$14,329 \$0 \$0 \$171,313 \$114,629 \$45,755 \$0 \$64,008 \$67,432 \$71,606 \$62,732 \$71,606 \$62,732 \$71,606 \$62,732 \$71,606 \$73,256 \$71,606 \$74,473 \$14,663 \$50,857,13 \$50 \$51,81,77 \$0 \$13,21,610 \$48,516 \$0 \$57,2094 \$75,569 \$0 2030 50 \$36,477 \$0 \$0 \$19,21,815 \$141,877 \$0 \$19,866 \$74,209 \$78,848 2031 51 \$51 \$36,477 \$0 \$0 \$204,557 \$160,511 \$0 \$20,467 \$76,510 \$80,596 \$12,7015 \$160,511 \$0 \$21,066 \$183,195 \$160,510 \$20,457 \$160,511 \$0 \$21,066 \$162,330,313 \$10 \$20,357 \$160,513 \$102,336	2023	43	43	\$13,113	\$0	\$0	\$156,776	\$104,902	\$41,881	\$0	(\$58,541)	\$61,769	(\$3,228)
2026 46 46 \$14,329 \$0 \$17,6453 \$118,062 \$44,755 \$0 \$56,541 \$56,241 2022 47 47 \$14,758 \$0 \$118,066 \$47,115 \$0 \$67,932 \$73,756 \$222 48 48 \$15,201 \$0 \$107,199 \$135,167 \$10,324 \$14,463 \$(\$9,982) \$73,756 \$23,757 \$0 \$137,476 \$10,324 \$14,463 \$(\$72,994) \$75,569 \$203 \$1 \$10 \$13,466 \$74,229) \$78,764 \$23,555 \$146,131 \$0 \$13,866 \$74,229) \$78,764 \$80,595 \$108,599 \$146,131 \$0 \$21,064 \$83,043 \$80,595 \$103,157 \$150,501 \$0 \$22,046 \$83,643 \$80,595 \$102,234 \$81,939 \$22,046 \$83,143 \$80,503 \$22,046 \$83,643 \$88,668 \$20,375 \$7 \$7 \$43,525 \$0 \$22,352 \$164,456 \$0 \$22,046 \$86,762 \$80,710 \$20,457	2024	44	44	\$13,506	\$0	\$0	\$161,479	\$108,049	\$43,153	\$0	(\$60,310)	\$63,622	(\$3,313)
2027 47 50 512,610 544,516 50 667,932 571,766 (202) 2030 50 535,419 50 \$19,281 672,094 \$75,969 (672,094) \$75,969 (72,094) \$75,969 (72,094) \$75,969 (72,094) \$75,969 (72,094) \$77,956 (72,094) \$75,969 (72,094) \$75,969 (72,094) \$75,969 (72,094) \$75,969 (73,756 (74,72,89) \$78,248 (73,756) (74,72,89) \$78,248 (73,756) (74,72,89) \$78,248 (75,757) \$75,757 \$33,85,89 \$0 \$21,616 \$81,195 \$85,503 (75,757) \$43,525 \$0 \$0 \$22,32,55 \$164,458 \$0 \$22,404 \$88,616 \$20,710 (75,757) \$74,452,52 \$0 \$0 \$22,42,397 \$89,432	2025	45	45	\$13,911	\$0	\$0	\$166,324	\$111,290		\$0	(\$62,132)	\$65,531	(\$3,399)
2029 48 48 515,201 50 50 5117,146 5121,1610 548,516 50 667,932 571,606 1 2030 50 50 535,419 50 50 514,113 50 \$19,282 (572,094) \$75,569 (574,269) \$73,248 (203) 51 51 536,477 50 \$20,457 \$150,511 50 \$20,467 (576,510) \$80,595 (203) 53 53 538,689 50 \$21,069 \$155,671 \$0 \$21,066 (578,816) \$83,013 (203) 55 55 \$41,036 \$0 \$223,252 \$164,465 \$0 \$22,340 (83,644) \$88,563 (203) \$173,467 \$0 \$23,605 (88,165) \$90,710 (203) \$174,467 \$0 \$23,605 (88,165) \$90,710 (203) \$173,467 \$0 \$23,601 (88,165) \$90,710 (203) \$174,467 \$0 \$23,601 (80,762) \$93,422 (203) \$146,131 \$173,668 <td>2026</td> <td>46</td> <td>46</td> <td>\$14,329</td> <td>\$0</td> <td>\$0</td> <td>\$171,313</td> <td>\$114,629</td> <td>\$45,755</td> <td>\$0</td> <td>(\$64,008)</td> <td>\$67,497</td> <td>(\$3,489)</td>	2026	46	46	\$14,329	\$0	\$0	\$171,313	\$114,629	\$45,755	\$0	(\$64,008)	\$67,497	(\$3,489)
2029 49 49 49 50 50 50 510 521 51 51 53 54 54 54 54 54 58 56 55 55 54 53 55 55 54 54 54 54 56 54 52 57 57 57 543,525 50 50 52,24,72 50 50 52,24,22 50 50 52,24,23 50 52,24,32 59 59 59 54,35,25 50 50 52,24,27 50 52,32,325 51,6,94 50 52,32,40 58,86,63 50,90,97,10 50 50,90,710 60 52,32,40 58,96,725 50 50,90,710 <t< td=""><td>2027</td><td>47</td><td>47</td><td>\$14,758</td><td>\$0</td><td>\$0</td><td>\$176,453</td><td>\$118,068</td><td>\$47,115</td><td>\$0</td><td>(\$65,941)</td><td>\$69,522</td><td>(\$3,581)</td></t<>	2027	47	47	\$14,758	\$0	\$0	\$176,453	\$118,068	\$47,115	\$0	(\$65,941)	\$69,522	(\$3,581)
2030 50 50 \$36,419 \$0 \$0 \$19,215 \$14,1877 \$0 \$19,222 \$17,2041 \$75,969 \$14,6131 \$0 \$19,266 \$74,229 \$75,969 \$14,6131 \$0 \$19,266 \$74,229 \$76,570 \$80,8056 \$10,641 \$10 \$20,457 \$15,611 \$0 \$20,457 \$57,6570 \$80,8056 \$10,646 \$15,612 \$20,457 \$57,6570 \$80,8056 \$10,646 \$15,612 \$20,457 \$15,6161 \$0 \$20,457 \$57,6570 \$80,805,066 \$10,203 \$21,694 \$81,195 \$86,503 \$10 \$20,355 \$55 \$41,036 \$0 \$22,325 \$16,4,651 \$0 \$22,340 \$83,643 \$86,088 \$10 \$10 \$10,377 \$17,57 \$7 \$44,525 \$10 \$0 \$22,325 \$16,4,658 \$0 \$22,340 \$38,647 \$30,482 \$10 \$10,377 \$17,467 \$0 \$23,691 \$36,676,22 \$31,432 \$10,277 \$17,179,698 \$20,377 \$10,371 \$10,373 \$10,277 \$10,373 \$10,277 \$10,341,430 \$90,257,143 \$11,41,481	2028	48	48		\$0	\$0	\$181,746	\$121,610		\$0		\$71,608	(\$3,676)
2031 51 51 53 54 54 54 54 54 54 54 54 54 54 55 55 54 1195 56 56 54 54 50 50 52 50 50 52 50 50 52 50 50 52 50 50 52 50 50 52 52 59 50 52 50 50 52 52 52 50 50 52 52 52 53 54 58 58 58 54 54 50 50 52 52 517 518 50 50 50 50 50 52	2029	49	49	\$30,521	\$0	\$0	\$187,199	\$135,167	\$10,324	\$14,863	(\$69,982)	\$73,756	(\$3,774)
2032 52 52 52 52 52 52 52 52 52 53 54 53 54 53 54 55 54 1006 50 5223,252 516 44,458 50 522,051 (58,61,65) 590,710 (61,02,03,056,023,005,023,005,023,005,023,005,023,005,023,005,023,005,023,005,023,005,023,005,023,005,023,005,023,005,023,005,023,005,005,023,005,023,005,005,023,005,005,023,005,005,023,005,005,023,005,005,023,005,005,005,023,005,005,023,005,005,023,005,005,023,005,005,023,005,005,023,005,005,005,005,005,005,005,005,005,00	2030	50	50	\$35,419	\$0	\$0	\$192,815	\$141,877	\$0	\$19,292	(\$72,094)	\$75,969	(\$3,875)
2033 53 53 53 53 53 53 53 53 53 53 53 54 54 53 54 54 53 55 55 54 54 53 55 55 55 54 54 54 54 54 54 54 54 54 54 53 55 55 55 54 54 50 \$22,352 \$164,458 \$0 \$22,340 (\$83,643) \$88,068 (\$23,677 \$7 \$43,525 \$0 \$23,7138 \$174,467 \$0 \$22,3691 (\$88,762) \$34,342 (\$23,691 \$86,166 \$0 \$24,397 \$189,468 \$0 \$24,397 \$189,488 \$96,235 (\$22,124 \$14,688,762) \$34,342 (\$22,124) \$14,348 \$96,235 (\$22,124) \$24,497 \$189,464 \$0 \$24,1397 \$189,464 \$0 \$26,124 \$88,017 \$43,325 \$20,444 \$24,455 \$160,727,478 \$13,3946 \$0 \$0 \$26,124 \$26,124 \$26,124 \$26,124 \$26,124 \$26,124,465 \$20,124,465 \$10,741<	2031	51	51	\$36,477	\$0	\$0	\$198,599	\$146,131	\$0	\$19,866	(\$74,269)	\$78,248	(\$3,978)
2034 54 54 53 55 55 541,036 50 \$22,325 \$164,458 \$0 \$22,305 \$86,068 (\$23,055 \$56,55 \$41,036 \$0 \$223,225 \$164,458 \$0 \$223,005 \$86,6165 \$90,710 (\$23,71,38 \$174,467 \$0 \$223,005 \$86,6165 \$90,710 (\$23,71,38 \$174,467 \$0 \$223,005 \$86,6165 \$90,710 (\$23,71,38 \$174,467 \$0 \$223,015 \$86,6165 \$90,710 (\$23,71,38 \$174,467 \$0 \$22,397 \$81,438 \$96,235 (\$20,000 \$24,397 \$81,438 \$96,235 (\$20,000 \$0 \$24,397 \$81,380 \$0 \$24,971 \$4,328 \$0 \$86,235 (\$21,400 \$24,971 \$4,338 \$96,235 (\$21,400 \$90,171 \$4,335 \$24,971 \$41,363 \$80,235 (\$22,400 \$0 \$0 \$24,971 \$41,383 \$24,971 \$41,383 \$24,971 \$41,383 \$24,971 \$41,383 \$24,971 \$44,383 \$20,413 \$14,613 \$24,971 \$51,353 \$24,3073 \$41,323 \$24,4143 \$0	2032	52	52	\$37,567	\$0	\$0	\$204,557	\$150,511	\$0	\$20,457	(\$76,510)	\$80,595	(\$4,085)
2035 55 55 \$41,036 \$0 \$20 \$22,325 \$164,458 \$0 \$22,340 \$85,643) \$80,668 \$10 2036 65 6 \$42,252 \$0 \$20,231,138 \$174,467 \$0 \$23,691 \$(\$88,762) \$93,432 \$(\$23,691) \$(\$88,762) \$93,432 \$(\$23,95) \$9 \$44,626 \$0 \$0 \$24,422 \$179,698 \$0 \$22,497 \$(\$91,438) \$99,122 \$(\$20,72) \$(\$16,66) \$0 \$24,397 \$(\$80,77) \$343,525 \$(\$0 \$0 \$24,397 \$(\$80,77) \$343,525 \$(\$27,457) \$346,506 \$0 \$22,397 \$185,066 \$0 \$26,996 \$4,465 2041 61 \$0 \$0 \$61,714 \$124,753 \$189,464 \$0 \$0 \$27,145 \$10,879 \$2 \$2044 \$6 \$6 \$0 \$0 \$27,145 \$10,779 \$2 \$2046 \$6 \$6 \$0 \$0 \$27,145 \$10,779 \$2 \$2046 \$6 \$6 \$0 \$0 \$27,457 \$11,021 \$2 \$24,464	2033	53	53	\$38,689	\$0	\$0	\$210,694	\$155,024	\$0	\$21,066	(\$78,818)	\$83,013	(\$4,195)
2036 56 542,262 \$0 \$0 \$230,231 \$169,389 \$0 \$22,005 \$86,165 \$90,710 \$237,138 \$174,467 \$0 \$23,691 \$86,762 \$93,432 \$10 2038 58 58 \$44,826 \$0 \$0 \$24,252 \$179,698 \$0 \$24,397 \$(\$91,438) \$99,232 \$10 2039 59 59 \$46,166 \$0 \$0 \$242,257 \$185,086 \$0 \$22,124 \$99,122 \$10 2040 60 60 \$4,928 \$0 \$102,274 \$71,113 \$173,387 \$0 \$0 \$68,999 \$4,465 2041 61 61 \$0 \$0 \$102,373 \$183,946 \$0 \$0 \$68,999 \$10,741 \$2 2042 62 \$0 \$0 \$67,968 \$127,180 \$195,148 \$0 \$0 \$27,459 \$11,021 \$2 2045 65 65 \$0 \$0 \$44,062 \$17,181 \$123,244 \$0 \$0 \$27,499 \$11,168 \$2	2034	54	54	\$39,845	\$0	\$0	\$217,015	\$159,671	\$0	\$21,694	(\$81,195)	\$85,503	(\$4,309)
2037 57 57 543,525 \$0 \$0 \$23,7138 \$174,467 \$0 \$23,691 \$88,762 \$93,432 \$122,2038 2038 58 58 \$44,826 \$0 \$20 \$24,397 \$14,383 \$96,235 \$102,274 \$71,113 \$173,387 \$0 \$22,124 \$94,148 \$99,122 \$102,274 \$71,113 \$173,387 \$0 \$0 \$186,017 \$43,335 2040 60 60 \$4,928 \$0 \$102,336 \$76,252 \$173,887 \$0 \$0 \$88,017 \$44,665 2042 62 62 \$0 \$0 \$61,714 \$122,397 \$183,946 \$0 \$0 \$26,639) \$10,741 \$2 2043 63 63 \$0 \$0 \$67,968 \$127,180 \$195,148 \$0 \$0 \$27,451 \$10,879 \$2 2044 64 64 \$0 \$0 \$43,023 \$167,614 \$207,033 \$0 \$0 \$27,488 \$11,108 \$2 2046 66 60 \$0 \$43,023	2035	55	55	\$41,036	\$0	\$0	\$223,525	\$164,458	\$0	\$22,340	(\$83,643)	\$88,068	(\$4,425)
2038 58 58 54 \$44,26 \$0 \$244,252 \$179,698 \$0 \$24,397 (\$91,436) \$96,235 \$2039 59 59 \$46,166 \$0 \$251,579 \$185,086 \$0 \$224,297 (\$91,436) \$99,122 \$0 2040 60 60 \$4,928 \$0 \$102,274 \$71,113 \$173,387 \$0 \$0 \$68,096 \$4,453 2041 61 61 \$0 \$0 \$61,549 \$122,377 \$183,946 \$0 \$0 \$27,455 \$10,741 \$124,753 \$189,464 \$0 \$0 \$27,455 \$10,879 \$2 2044 64 64 \$0 \$0 \$27,450 \$11,021 \$2 \$2 \$10 \$10,274 \$10,879 \$2 \$10,741 \$2 2045 65 65 \$0 \$0 \$43,062 \$157,941 \$201,003 \$0 \$27,458 \$11,018 \$2 2045 65 65 \$0	2036	56	56	\$42,262	\$0	\$0	\$230,231	\$169,389	\$0	\$23,005	(\$86,165)	\$90,710	(\$4,546)
2039 59 59 \$46,166 \$0 \$221,579 \$185,086 \$0 \$22,124 \$59,122 \$6 2040 60 60 \$4,928 \$0 \$102,274 \$71,113 \$173,387 \$0 \$0 \$8,017 \$4,335 2041 61 61 \$0 \$0 \$102,236 \$76,522 \$178,588 \$0 \$0 \$22,7145 \$10,741 \$2042 2043 63 63 \$0 \$0 \$64,711 \$124,753 \$189,464 \$0 \$0 \$27,145 \$10,879 \$2 2044 64 64 \$0 \$0 \$64,711 \$124,753 \$189,464 \$0 \$0 \$27,357 \$11,021 \$2 2044 64 64 \$0 \$0 \$43,062 \$157,941 \$201,003 \$0 \$27,459 \$11,88 \$2 2046 66 66 \$0 \$0 \$43,023 \$167,614 \$213,244 \$0 \$0 \$22,8293 \$11,4	2037	57	57	\$43,525	\$0	\$0	\$237,138	\$174,467	\$0	\$23,691	(\$88,762)	\$93,432	(\$4,669)
2040 60 60 \$4,928 \$0 \$102,274 \$71,113 \$173,387 \$0 \$0 \$80,017) \$4,335 2041 61 61 \$0 \$0 \$102,236 \$76,252 \$178,588 \$0 \$0 \$(\$8,996) \$4,465 2042 62 62 \$0 \$0 \$61,549 \$122,397 \$183,946 \$0 \$0 \$(\$26,939) \$10,741 \$ 2043 63 63 \$0 \$0 \$67,968 \$122,397 \$183,9464 \$0 \$0 \$27,145 \$10,879 \$ 2044 64 64 \$0 \$0 \$27,498 \$11,021 \$ 2045 65 65 \$0 \$0 \$43,023 \$164,010 \$207,033 \$0 \$0 \$28,793 \$11,474 \$ 2047 67 67 \$0 \$0 \$46,629 \$17,614 \$213,244 \$0 \$28,933 \$11,474 \$ 2048 68 <td< td=""><td>2038</td><td>58</td><td>58</td><td>\$44,826</td><td>\$0</td><td>\$0</td><td>\$244,252</td><td>\$179,698</td><td>\$0</td><td>\$24,397</td><td>(\$91,438)</td><td>\$96,235</td><td>(\$4,797)</td></td<>	2038	58	58	\$44,826	\$0	\$0	\$244,252	\$179,698	\$0	\$24,397	(\$91,438)	\$96,235	(\$4,797)
2041 62 62 \$0 \$0 \$61,549 \$122,337 \$183,946 \$0 \$0 \$262,939 \$10,741 \$2044 64 64 64 \$0 \$0 \$67,968 \$127,180 \$195,148 \$0 \$0 \$27,357 \$11,021 \$2045 65 65 \$0 \$0 \$43,062 \$157,941 \$201,003 \$0 \$27,357 \$11,021 \$2046 66 66 \$0 \$0 \$43,062 \$167,941 \$201,003 \$0 \$0 \$27,357 \$11,021 \$2046 \$66 \$66 \$0 \$0 \$43,062 \$167,941 \$201,003 \$0 \$0 \$27,498 \$11,168 \$2047 \$0 \$0 \$247,028 \$0 \$0 \$28,793 \$11,474 \$2048 \$0 \$0 \$28,623 \$11,474 \$2 \$2446 \$0 \$0	2039	59	59	\$46,166	\$0	\$0	\$251,579	\$185,086	\$0	\$25,124	(\$94,193)	\$99,122	(\$4,928)
2042 62 62 \$0 \$0 \$61,549 \$122,397 \$183,946 \$0 \$0 \$26,939 \$10,741 \$2043 63 63 \$0 \$0 \$26,939 \$10,741 \$124,753 \$189,464 \$0 \$0 \$27,357 \$110,211 \$124,753 \$189,464 \$0 \$0 \$27,357 \$110,211 \$124,753 \$195,148 \$0 \$0 \$27,457 \$11,012 \$2046 66 66 \$0 \$0 \$27,457 \$11,014 \$2046 66 66 \$0 \$0 \$27,498 \$11,168 \$2046 66 66 \$0 \$0 \$43,062 \$167,614 \$213,244 \$0 \$0 \$28,793 \$11,474 \$2049 \$0 \$0 \$28,793 \$11,474 \$2049 \$0 \$0 \$28,949 \$11,474 \$2049 \$0 \$0 \$28,949 \$11,474 \$2049 \$0 \$0 \$53,927 \$179,90 \$23,017 \$0 \$0 \$29,040 \$11,98 \$2050 \$0 \$0 \$53,927 \$179,909 \$23,017 \$0 \$0 \$29,644 \$11,988	2040	60	60	\$4,928	\$0	\$102,274	\$71,113	\$173,387	\$0	\$0	(\$8,017)	\$4,335	\$3,683
2043 63 63 \$0 \$0 \$64,711 \$124,753 \$189,464 \$0 \$0 \$27,145 \$10,879 \$2044 64 64 \$0 \$0 \$27,357 \$11,021 \$2045 65 65 \$0 \$0 \$43,062 \$157,941 \$201,003 \$0 \$0 \$27,357 \$11,021 \$2046 66 66 \$0 \$0 \$43,062 \$157,941 \$201,003 \$0 \$0 \$28,523 \$11,318 \$2047 67 67 \$0 \$0 \$43,023 \$164,010 \$207,033 \$0 \$0 \$28,523 \$11,318 \$2047 67 67 67 \$0 \$0 \$246,923 \$167,614 \$213,244 \$0 \$0 \$28,933 \$11,474 \$2048 68 68 \$0 \$0 \$213,777 \$219,641 \$0 \$0 \$29,070 \$11,634 \$2049 \$0 \$0 \$229,070 \$11,634 \$2052 \$17 \$1 \$1 \$0 \$0 \$11,793 \$2 \$2050 \$0 \$0 \$233,017 \$0 \$0 \$29,644 \$11,968<	2041	61	61	\$0	\$0	\$102,336	\$76,252	\$178,588	\$0	\$0	(\$8,996)	\$4,465	\$4,532
2044 64 64 \$0 \$0 \$67,968 \$127,180 \$195,148 \$0 \$0 \$27,357 \$11,021 \$2045 65 65 \$0 \$0 \$43,062 \$157,941 \$201,003 \$0 \$0 \$27,498 \$11,188 \$2046 66 66 \$0 \$0 \$43,023 \$164,010 \$207,033 \$0 \$0 \$28,523 \$11,318 \$2047 67 67 67 \$0 \$0 \$43,023 \$167,614 \$213,244 \$0 \$0 \$28,523 \$11,318 \$2048 68 68 68 \$0 \$0 \$48,314 \$171,327 \$219,641 \$0 \$0 \$29,070 \$11,634 \$2050 70 70 \$0 \$0 \$53,927 \$179,090 \$233,017 \$0 \$0 \$29,644 \$11,968 \$2051 71 71 71 \$0 \$0 \$100,718 \$139,289 \$240,008 \$0 \$0 \$12,930 \$6,000 \$0 \$29,976 \$131,30 \$2 \$2 \$2 \$2 \$2 \$2 \$2 \$2 \$2 \$2	2042	62	62	\$0	\$0	\$61,549	\$122,397	\$183,946	\$0	\$0	(\$26,939)	\$10,741	\$16,197
20456565\$0\$0\$43,062\$157,941\$201,003\$0\$0\$27,498\$11,168\$204620466666\$0\$0\$0\$43,023\$164,010\$207,033\$0\$0\$28,523\$11,318\$21,24420476767\$0\$0\$45,629\$167,614\$213,244\$0\$0\$28,793\$11,474\$21,24420486868\$0\$0\$48,314\$171,327\$219,641\$0\$0\$29,634\$11,788\$20492049696969\$0\$0\$53,927\$179,090\$233,017\$0\$0\$29,644\$11,968\$205120517171\$0\$0\$100,718\$139,289\$240,008\$0\$0\$29,644\$11,968\$205220527272\$0\$109,977\$0\$137,288\$247,208\$0\$0\$37,909\$12,360\$2053,7373\$0\$114,073\$2,541\$14,649\$262,263\$0\$0\$39,976\$13,113\$2055\$75\$75\$0\$114,167\$2,541\$145,649\$262,263\$0\$0\$39,976\$13,113\$205\$205\$75\$75\$0\$114,167\$2,541\$14,5649\$262,263\$0\$0\$39,976\$13,113\$205\$0\$0\$39,976\$13,113\$205\$0\$0\$39,976\$13,113\$205\$0\$0\$39,976\$13,113\$205\$0\$0 </td <td>2043</td> <td>63</td> <td>63</td> <td>\$0</td> <td>\$0</td> <td>\$64,711</td> <td>\$124,753</td> <td>\$189,464</td> <td>\$0</td> <td>\$0</td> <td>(\$27,145)</td> <td>\$10,879</td> <td>\$16,266</td>	2043	63	63	\$0	\$0	\$64,711	\$124,753	\$189,464	\$0	\$0	(\$27,145)	\$10,879	\$16,266
2046 66 66 \$0 \$0 \$43,023 \$164,010 \$207,033 \$0 \$0 \$28,523 \$11,318 \$1 2047 67 67 \$0 \$0 \$45,629 \$167,614 \$213,244 \$0 \$0 \$28,793 \$11,474 \$2 2048 68 68 \$0 \$0 \$48,314 \$171,327 \$219,641 \$0 \$0 \$29,070 \$11,634 \$2 2049 69 69 \$0 \$0 \$51,079 \$175,151 \$226,230 \$0 \$0 \$29,070 \$11,634 \$2 2050 70 70 \$0 \$0 \$53,927 \$179,090 \$233,017 \$0 \$0 \$29,644 \$11,968 \$2 2051 71 71 \$0 \$0 \$100,718 \$139,289 \$240,008 \$0 \$0 \$12,300 \$6,000 2052 72 72 \$0 \$109,977 \$0 \$137,288 \$247,208 \$0 \$0 \$38,917 \$12,360 \$2 2054 74 74 \$0	2044	64	64	\$0	\$0	\$67,968	\$127,180	\$195,148	\$0	\$0	(\$27,357)	\$11,021	\$16,336
2047676767\$0\$0\$0\$45,629\$167,614\$213,244\$0\$0\$0\$28,793\$11,474\$204820486868\$0\$0\$0\$48,314\$171,327\$219,641\$0\$0\$0\$29,070\$11,634\$204920496969\$0\$0\$51,079\$175,151\$226,230\$0\$0\$29,844\$11,798\$205020507070\$0\$0\$53,927\$179,090\$233,017\$0\$0\$29,644\$11,798\$205120517171\$0\$0\$100,718\$139,289\$240,008\$0\$0\$12,930\$6,00020527272\$0\$109,977\$0\$137,288\$247,208\$0\$0\$138,917\$12,360\$22054747440\$114,072\$2,541\$144,407\$254,624\$0\$0\$38,917\$12,731\$220557575\$0\$116,167\$3,946\$145,649\$26,263\$0\$0\$38,917\$13,507\$220567676\$0\$116,167\$3,946\$150,018\$270,131\$0\$0\$43,431\$13,507\$220577777\$0\$122,730\$8,520\$163,929\$278,235\$0\$0\$44,667\$14,329\$220577777\$0\$122,730\$8,620\$163,929\$295,179\$0\$0\$44,667 </td <td>2045</td> <td>65</td> <td>65</td> <td></td> <td>\$0</td> <td>\$43,062</td> <td>\$157,941</td> <td>\$201,003</td> <td>\$0</td> <td>\$0</td> <td>(\$27,498)</td> <td>\$11,168</td> <td>\$16,331</td>	2045	65	65		\$0	\$43,062	\$157,941	\$201,003	\$0	\$0	(\$27,498)	\$11,168	\$16,331
2048 68 68 68 \$0 \$0 \$48,314 \$171,327 \$219,641 \$0 \$0 \$29,070 \$11,634 \$ 2049 69 69 69 \$0 \$0 \$51,079 \$175,151 \$226,230 \$0 \$0 \$29,354 \$11,798 \$ 2050 70 70 \$0 \$0 \$53,927 \$179,090 \$233,017 \$0 \$0 \$29,644 \$11,988 \$ 2051 71 71 \$0 \$0 \$10,0718 \$139,289 \$240,008 \$0 \$0 \$12,360 \$ \$ 2052 72 72 \$0 \$109,977 \$0 \$137,288 \$247,208 \$0 \$0 \$12,360 \$		66						\$207,033		\$0		\$11,318	\$17,205
2049696969\$0\$0\$0\$51,079\$175,151\$226,230\$0\$0\$0\$29,354\$11,798\$220507070\$0\$0\$0\$53,927\$179,090\$233,017\$0\$0\$0\$29,644\$11,988\$220517171\$0\$0\$109,977\$0\$137,288\$240,008\$0\$0\$57\$37,909\$6,00020527272\$0\$109,977\$0\$137,288\$247,208\$0\$57\$37,909\$12,360\$220537373\$0\$114,073\$2,541\$144,407\$254,624\$0\$0\$0\$39,976\$13,113\$220547474\$0\$114,073\$2,541\$145,649\$262,263\$0\$0\$0\$39,976\$13,113\$220557575\$0\$116,167\$3,946\$150,018\$270,131\$0\$0\$41,099\$13,507\$220567676\$0\$118,259\$5,457\$154,519\$278,235\$0\$0\$42,251\$13,912\$220577777\$0\$12,0324\$7,104\$159,154\$286,582\$0\$0\$44,467\$14,359\$220587878\$0\$122,730\$8,520\$163,929\$295,179\$0\$0\$44,667\$14,759\$220597979\$0\$124,820\$10,368\$168,847\$30	2047	67	67		\$0			\$213,244		\$0		\$11,474	\$17,320
20507070\$0\$0\$53,927\$179,090\$233,017\$0\$0\$0\$29,644\$11,968\$220517171\$0\$0\$109,977\$0\$139,289\$240,008\$0\$0\$12,930\$6,00020527272\$0\$109,977\$0\$137,288\$247,208\$0\$57\$37,909\$12,360\$2205373\$0\$112,002\$1,215\$141,407\$254,624\$0\$0\$38,917\$12,731\$220547474\$0\$114,073\$2,541\$145,649\$262,263\$0\$0\$39,976\$13,113\$220557575\$0\$116,167\$3,946\$150,018\$270,131\$0\$0\$41,099\$13,507\$220567676\$0\$118,259\$5,457\$154,519\$278,235\$0\$0\$42,251\$13,912\$220577777\$0\$122,730\$8,520\$163,929\$295,179\$0\$0\$44,467\$14,459\$220587878\$0\$124,820\$10,368\$168,847\$304,035\$0\$0\$44,667\$15,202\$120597979\$0\$124,820\$10,368\$168,847\$304,035\$0\$0\$44,667\$15,202\$120597979\$0\$10\$12,4820\$10,368\$168,847\$304,035\$0\$0\$44,667\$15,202\$1		68	68		\$0					\$0			\$17,437
20517171\$0\$0\$100,718\$139,289\$240,008\$0\$0\$12,300\$6,00020527272\$0\$109,977\$0\$137,288\$247,208\$0\$57\$37,909\$12,360\$220537373\$0\$112,002\$1,215\$141,407\$254,624\$0\$0\$38,917\$12,731\$220547474\$0\$114,073\$2,541\$145,649\$262,263\$0\$0\$39,976\$13,113\$220557575\$0\$116,167\$3,946\$150,018\$270,131\$0\$0\$41,099\$13,507\$220567676\$0\$118,259\$5,457\$154,519\$278,235\$0\$0\$42,251\$13,912\$220577777\$0\$122,730\$8,520\$163,929\$295,179\$0\$0\$44,667\$14,759\$220587878\$0\$124,820\$10,368\$168,847\$304,035\$0\$0\$44,667\$14,759\$220597979\$0\$124,820\$10,368\$168,847\$304,035\$0\$0\$44,671\$14,759\$220597979\$0\$124,820\$10,368\$168,847\$304,035\$0\$0\$44,671\$14,759\$220597979\$0\$124,820\$10,368\$168,847\$304,035\$0\$0\$44,671\$14,759\$2 <td< td=""><td></td><td>69</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>\$17,555</td></td<>		69											\$17,555
20527272\$0\$109,977\$0\$137,288\$247,208\$0\$57\$37,909\$12,360\$25320537373\$0\$112,002\$1,215\$141,407\$254,624\$0\$0\$0\$38,917\$12,731\$25420547474\$0\$114,073\$2,541\$145,649\$262,263\$0\$0\$39,976\$13,113\$25520557575\$0\$116,167\$3,946\$150,018\$270,131\$0\$0\$41,099\$13,507\$25620567676\$0\$118,259\$5,457\$154,519\$278,235\$0\$0\$42,251\$13,912\$25720577777\$0\$120,324\$7,104\$159,154\$286,582\$0\$0\$44,667\$14,391\$14,329\$25820587878\$0\$122,730\$8,520\$163,929\$295,179\$0\$0\$44,667\$14,759\$25920597979\$0\$124,820\$10,368\$168,847\$304,035\$0\$0\$45,911\$15,202\$35		70											\$17,676
20537373\$0\$112,002\$1,215\$141,407\$254,624\$0\$0\$\$0\$\$38,917\$12,731\$320547474\$0\$114,073\$2,541\$145,649\$262,263\$0\$0\$\$0\$\$39,976\$13,113\$320557575\$0\$116,167\$3,946\$150,018\$270,131\$0\$0\$\$0\$\$41,099\$13,507\$320567676\$0\$118,259\$5,457\$154,519\$278,235\$0\$0\$42,251\$13,912\$320577777\$0\$120,324\$7,104\$159,154\$286,582\$0\$0\$44,667\$14,329\$320587878\$0\$122,730\$8,520\$163,929\$295,179\$0\$0\$44,667\$14,759\$320597979\$0\$124,820\$10,368\$168,847\$304,035\$0\$0\$45,911\$15,202\$3													\$6,930
20547474\$0\$114,073\$2,541\$145,649\$262,263\$0\$0\$39,976\$13,113\$205520557575\$0\$116,167\$3,946\$150,018\$270,131\$0\$0\$41,099\$13,507\$205620567676\$0\$118,259\$5,457\$154,519\$278,235\$0\$0\$42,251\$13,912\$205720577777\$0\$120,324\$7,104\$159,154\$286,582\$0\$0\$43,431\$14,329\$205820587878\$0\$122,730\$8,520\$163,929\$295,179\$0\$0\$44,667\$14,759\$205920597979\$0\$124,820\$10,368\$168,847\$304,035\$0\$0\$45,911\$15,202\$30		72		\$0		\$0	\$137,288			\$57	(\$37,909)	\$12,360	\$25,549
2055 75 75 \$0 \$116,167 \$3,946 \$150,018 \$270,131 \$0 \$0 \$41,099 \$13,507 \$ 2056 76 76 \$0 \$118,259 \$5,457 \$154,519 \$278,235 \$0 \$0 \$42,251 \$13,912 \$ 2057 77 77 \$0 \$120,324 \$7,104 \$159,154 \$286,582 \$0 \$0 \$43,431 \$14,329 \$ 2058 78 80 \$122,730 \$8,520 \$163,929 \$295,179 \$0 \$0 \$44,667 \$14,759 \$ 2059 79 79 \$0 \$124,820 \$10,368 \$168,847 \$304,035 \$0 \$0 \$45,911 \$15,202 \$	2053	73	73	\$0	\$112,002	\$1,215	\$141,407	\$254,624	\$0	\$0	(\$38,917)	\$12,731	\$26,186
20567676\$0\$118,259\$5,457\$154,519\$278,235\$0\$0\$42,251\$13,912\$20577777\$0\$120,324\$7,104\$159,154\$286,582\$0\$0\$43,431\$14,329\$20587878\$0\$122,730\$8,520\$163,929\$295,179\$0\$0\$44,667\$14,759\$20597979\$0\$124,820\$10,368\$168,847\$304,035\$0\$0\$45,911\$15,202\$		74											\$26,863
20577777\$0\$120,324\$7,104\$159,154\$286,582\$0\$0\$43,431\$14,329\$20587878\$0\$122,730\$8,520\$163,929\$295,179\$0\$0\$0\$44,667\$14,759\$20597979\$0\$124,820\$10,368\$168,847\$304,035\$0\$0\$45,911\$15,202\$													\$27,593
2058 78 \$0 \$122,730 \$8,520 \$163,929 \$295,179 \$0 \$0 \$44,667 \$14,759 \$ 2059 79 79 \$0 \$10,368 \$168,847 \$304,035 \$0 \$0 \$45,911 \$15,202 \$		76	76							\$0			\$28,339
2059 79 79 \$0 \$124,820 \$10,368 \$168,847 \$304,035 \$0 \$0 (<mark>\$45,911</mark>) \$15,202 \$		77					\$159,154			\$0		\$14,329	\$29,102
		78							\$0		(\$44,667)		\$29,908
2060 80 80 \$0 \$127,160 \$12,083 \$173,912 \$313,156 \$0 \$0 (<mark>\$47,206</mark>) \$15,658 \$		79	79	\$0				\$304,035		\$0		\$15,202	\$30,709
	2060	80	80	\$0	\$127,160	\$12,083	\$173,912	\$313,156	\$0	\$0	(\$47,206)	\$15,658	\$31,548

	,											
Retiremer	nt											
2040	60	60	\$4,928	\$0	\$102,274	\$71,113	\$173,387	\$0	\$0	(\$8,017)	\$4,335	\$3,683
Passive R	Retirement											
2055	75	75	\$0	\$116,167	\$3,946	\$150,018	\$270,131	\$0	\$0	(\$41,099)	\$13,507	\$27,593
Client Ass	sumed Life	e Expectancy										
2070	90	90	\$0	\$151,592	\$35,540	\$233,724	\$420,855	\$0	\$0	(\$76,581)	\$21,043	\$55,538
Spouse A	ssumed L	ife Expectancy										
2070	90	90	\$0	\$151,592	\$35,540	\$233,724	\$420,855	\$0	\$0	(\$76,581)	\$21,043	\$55,538

Estimated income taxes and rates (*Excludes CPP/EI premiums)

					Incon	ne Tax Payable				Rat	e of Taxation *	
Year	Client	Spouse	Taxable Income	Basic Tax	Age Credit	Pension Credit	Age Clawback	OAS Clawback	Total Payable	Average Tax Rate	Marginal Tax Rate	Effective Tax Rate
2020	40	40	\$95,800	(\$26,383)	\$0	\$0	\$0	\$0	(\$26,383)	23.62 %	30.50 %	30.50 %
2021	41	41	\$98,674	(\$27,294)	\$0	\$0	\$0	\$0	(\$27,294)	23.62 %	30.50 %	30.50 %
2022	42	42	\$101,634	(\$28,265)	\$0	\$0	\$0	\$0	(\$28,265)	23.62 %	30.50 %	30.50 %
2023	43	43	\$104,683	(\$29,271)	\$0	\$0	\$0	\$0	(\$29,271)	23.62 %	30.50 %	30.50 %
2024	44	44	\$107,824	(\$30,155)	\$0	\$0	\$0	\$0	(\$30,155)	23.62 %	30.50 %	30.50 %
2025	45	45	\$111,058	(\$31,066)	\$0	\$0	\$0	\$0	(\$31,066)	23.62 %	30.50 %	30.50 %
2026	46	46	\$114,390	(\$32,004)	\$0	\$0	\$0	\$0	(\$32,004)	23.62 %	30.50 %	30.50 %
2027	47	47	\$117,822	(\$32,970)	\$0	\$0	\$0	\$0	(\$32,970)	23.62 %	30.50 %	30.50 %
2028	48	48	\$121,357	(\$33,966)	\$0	\$0	\$0	\$0	(\$33,966)	23.62 %	30.50 %	30.50 %
2029	49	49	\$124,997	(\$34,991)	\$0	\$0	\$0	\$0	(\$34,991)	23.62 %	30.50 %	30.50 %
2030	50	50	\$128,747	(\$36,047)	\$0	\$0	\$0	\$0	(\$36,047)	23.62 %	30.50 %	30.50 %
2031	51	51	\$132,610	(\$37,135)	\$0	\$0	\$0	\$0	(\$37,135)	23.62 %	30.50 %	30.50 %
2032	52	52	\$136,588	(\$38,255)	\$0	\$0	\$0	\$0	(\$38,255)	23.62 %	30.50 %	30.50 %
2033	53	53	\$140,686	(\$39,409)	\$0	\$0	\$0	\$0	(\$39,409)	23.62 %	30.50 %	30.50 %
2034	54	54	\$144,906	(\$40,597)	\$0	\$0	\$0	\$0	(\$40,597)	23.62 %	30.50 %	30.50 %
2035	55	55	\$149,253	(\$41,822)	\$0	\$0	\$0	\$0	(\$41,822)	23.62 %	30.50 %	30.50 %
2036	56	56	\$153,731	(\$43,082)	\$0	\$0	\$0	\$0	(\$43,082)	23.62 %	30.50 %	30.50 %
2037	57	57	\$158,343	(\$44,381)	\$0	\$0	\$0	\$0	(\$44,381)	23.62 %	30.50 %	30.50 %
2038	58	58	\$163,093	(\$45,719)	\$0	\$0	\$0	\$0	(\$45,719)	23.62 %	30.50 %	30.50 %
2039	59	59	\$167,986	(\$47,097)	\$0	\$0	\$0	\$0	(\$47,097)	23.62 %	30.50 %	30.50 %
2040	60	60	\$63,976	(\$5,483)	\$0	\$449	\$0	\$0	(\$5,034)	7.87 %	25.00 %	25.00 %
2041	61	61	\$67,111	(\$5,984)	\$0	\$449	\$0	\$0	(\$5,534)	8.25 %	25.00 %	25.00 %
2042	62	62	\$118,830	(\$23,808)	\$0	\$449	\$0	\$0	(\$23,359)	16.49 %	30.50 %	30.50 %
2043	63	63	\$120,595	(\$23,894)	\$0	\$449	\$0	\$0	(\$23,445)	16.32 %	30.50 %	30.50 %
2044	64	64	\$122,407	(\$23,982)	\$0	\$449	\$0	\$0	(\$23,532)	16.15 %	30.50 %	30.50 %
2045	65	65	\$138,397	(\$25,405)	\$3,529	\$449	(\$2,114)	\$0	(\$23,541)	16.44 %	30.50 %	34.25 %
2046	66	66	\$142,053	(\$26,028)	\$3,634	\$449	(\$2,159)	\$0	(\$24,103)	16.41 %	30.50 %	34.25 %
2047	67	67	\$144,489	(\$26,265)	\$3,743	\$449	(\$2,155)	\$0	(\$24,227)	16.22 %	30.50 %	34.25 %
2048	68	68	\$146,992	(\$26,508)	\$3,856	\$449	(\$2,151)	\$0	(\$24,354)	16.03 %	30.50 %	34.25 %
2049	69	69	\$149,563	(\$26,756)	\$3,971	\$449	(\$2,147)	\$0	(\$24,482)	15.84 %	30.50 %	34.25 %
2050	70	70	\$152,204	(\$27,011)	\$4,091	\$449	(\$2,142)	\$0	(\$24,613)	15.65 %	30.50 %	34.25 %
2051	71	71	\$104,917	(\$12,135)	\$4,213	\$449	(\$261)	\$0	(\$7,735)	7.37 %	25.00 %	28.75 %
2052	72	72	\$123,633	(\$20,811)	\$4,340	\$449	(\$853)	\$0	(\$16,875)	13.65 %	25.00 %	28.75 %
2053	73	73	\$128,102	(\$21,468)	\$4,470	\$449	(\$907)	\$0	(\$17,457)	13.63 %	25.00 %	28.75 %
2054	74	74	\$132,783	(\$22,166)	\$4,604	\$449	(\$966)	\$0	(\$18,079)	13.62 %	30.50 %	34.25 %
2055	75	75	\$137,630	(\$22,923)	\$4,742	\$449	(\$1,027)	\$0	(\$18,759)	13.63 %	30.50 %	34.25 %
2056	76	76	\$142,664	(\$23,707)	\$4,884	\$449	(\$1,092)	\$0	(\$19,466)	13.64 %	30.50 %	34.25 %
2057	77	77	\$147,908	(\$24,522)	\$5,031	\$449	(\$1,161)	\$0	(\$20,203)	13.66 %	30.50 %	34.25 %
2058	78	78	\$153,127	(\$25,341)	\$5,182	\$449	(\$1,225)	\$0	(\$20,935)	13.67 %	30.50 %	34.25 %
2059	79	79	\$158,757	(\$26,211)	\$5,337	\$449	(\$1,301)	\$0	(\$21,726)	13.68 %	30.50 %	34.25 %
2060	80	80	\$164,432	(\$27,095)	\$5,497	\$449	(\$1,374)	\$0	(\$22,522)	13.70 %	30.50 %	34.25 %

Retireme	ent											
2040	60	60	\$63,976	(\$5,483)	\$0	\$449	\$0	\$0	(\$5,034)	7.87 %	25.00 %	25.00 %
Passive I	Retirement	t										
2055	75	75	\$137,630	(\$22,923)	\$4,742	\$449	(\$1,027)	\$0	(\$18,759)	13.63 %	30.50 %	34.25 %
Client As	sumed Life	e Expectancy										
2070	90	90	\$295,715	(\$49,747)	\$7,388	\$449	(\$4,649)	\$0	(\$46,559)	15.74 %	30.50 %	34.25 %
Spouse A	Assumed L	ife Expectanc	cy									
2070	90	90	\$295,715	(\$49,747)	\$7,388	\$449	(\$4,649)	\$0	(\$46,559)	15.74 %	30.50 %	34.25 %

Estimated income taxes and rates (*Excludes CPP/EI premiums)

					Incon	ne Tax Payable				Rat	e of Taxation *	
Year	Client	Spouse	Taxable Income	Basic Tax	Age Credit	Pension Credit	Age Clawback	OAS Clawback	Total Payable	Average Tax Rate	Marginal Tax Rate	Effective Tax Rate
2020	40	40	\$95,800	(\$26,383)	\$0	\$0	\$0	\$0	(\$26,383)	23.62 %	30.50 %	30.50 %
2021	41	41	\$98,674	(\$27,294)	\$0	\$0	\$0	\$0	(\$27,294)	23.62 %	30.50 %	30.50 %
2022	42	42	\$101,634	(\$28,265)	\$0	\$0	\$0	\$0	(\$28,265)	23.62 %	30.50 %	30.50 %
2023	43	43	\$104,683	(\$29,271)	\$0	\$0	\$0	\$0	(\$29,271)	23.62 %	30.50 %	30.50 %
2024	44	44	\$107,824	(\$30,155)	\$0	\$0	\$0	\$0	(\$30,155)	23.62 %	30.50 %	30.50 %
2025	45	45	\$111,058	(\$31,066)	\$0	\$0	\$0	\$0	(\$31,066)	23.62 %	30.50 %	30.50 %
2026	46	46	\$114,390	(\$32,004)	\$0	\$0	\$0	\$0	(\$32,004)	23.62 %	30.50 %	30.50 %
2027	47	47	\$117,822	(\$32,970)	\$0	\$0	\$0	\$0	(\$32,970)	23.62 %	30.50 %	30.50 %
2028	48	48	\$121,357	(\$33,966)	\$0	\$0	\$0	\$0	(\$33,966)	23.62 %	30.50 %	30.50 %
2029	49	49	\$124,997	(\$34,991)	\$0	\$0	\$0	\$0	(\$34,991)	23.62 %	30.50 %	30.50 %
2030	50	50	\$128,747	(\$36,047)	\$0	\$0	\$0	\$0	(\$36,047)	23.62 %	30.50 %	30.50 %
2031	51	51	\$132,610	(\$37,135)	\$0	\$0	\$0	\$0	(\$37,135)	23.62 %	30.50 %	30.50 %
2032	52	52	\$136,588	(\$38,255)	\$0	\$0	\$0	\$0	(\$38,255)	23.62 %	30.50 %	30.50 %
2033	53	53	\$140,686	(\$39,409)	\$0	\$0	\$0	\$0	(\$39,409)	23.62 %	30.50 %	30.50 %
2034	54	54	\$144,906	(\$40,597)	\$0	\$0	\$0	\$0	(\$40,597)	23.62 %	30.50 %	30.50 %
2035	55	55	\$149,253	(\$41,822)	\$0	\$0	\$0	\$0	(\$41,822)	23.62 %	30.50 %	30.50 %
2036	56	56	\$153,731	(\$43,082)	\$0	\$0	\$0	\$0	(\$43,082)	23.62 %	30.50 %	30.50 %
2037	57	57	\$158,343	(\$44,381)	\$0	\$0	\$0	\$0	(\$44,381)	23.62 %	30.50 %	30.50 %
2038	58	58	\$163,093	(\$45,719)	\$0	\$0	\$0	\$0	(\$45,719)	23.62 %	30.50 %	30.50 %
2039	59	59	\$167,986	(\$47,097)	\$0	\$0	\$0	\$0	(\$47,097)	23.62 %	30.50 %	30.50 %
2040	60	60	\$42,058	(\$3,432)	\$0	\$449	\$0	\$0	(\$2,983)	7.09 %	25.00 %	25.00 %
2041	61	61	\$44,823	(\$3,911)	\$0	\$449	\$0	\$0	(\$3,462)	7.72 %	25.00 %	25.00 %
2042	62	62	\$46,168	(\$4,028)	\$0	\$449	\$0	\$0	(\$3,579)	7.75 %	25.00 %	25.00 %
2043	63	63	\$47,553	(\$4,149)	\$0	\$449	\$0	\$0	(\$3,700)	7.78 %	25.00 %	25.00 %
2044	64	64	\$48,979	(\$4,274)	\$0	\$449	\$0	\$0	(\$3,825)	7.81 %	25.00 %	25.00 %
2045	65	65	\$64,579	(\$7,935)	\$3,529	\$449	\$0	\$0	(\$3,957)	6.13 %	25.00 %	25.00 %
2046	66	66	\$67,840	(\$8,503)	\$3,634	\$449	\$0	\$0	(\$4,420)	6.52 %	25.00 %	25.00 %
2047	67	67	\$69,875	(\$8,759)	\$3,743	\$449	\$0	\$0	(\$4,566)	6.53 %	25.00 %	25.00 %
2048	68	68	\$71,971	(\$9,021)	\$3,856	\$449	\$0	\$0	(\$4,716)	6.55 %	25.00 %	25.00 %
2049	69	69	\$74,130	(\$9,292)	\$3,971	\$449	\$0	\$0	(\$4,871)	6.57 %	25.00 %	25.00 %
2050	70	70	\$76,354	(\$9,571)	\$4,091	\$449	\$0	\$0	(\$5,031)	6.59 %	25.00 %	25.00 %
2051	71	71	\$78,645	(\$9,858)	\$4,213	\$449	\$0	\$0	(\$5,195)	6.61 %	25.00 %	25.00 %
2052	72	72	\$135,993	(\$24,506)	\$4,340	\$449	(\$1,317)	\$0	(\$21,034)	15.47 %	30.50 %	34.25 %
2053	73	73	\$139,436	(\$25,047)	\$4,470	\$449	(\$1,332)	\$0	(\$21,460)	15.39 %	30.50 %	34.25 %
2054	74	74	\$142,974	(\$25,602)	\$4,604	\$449	(\$1,348)	\$0	(\$21,897)	15.32 %	30.50 %	34.25 %
2055	75	75	\$146,599	(\$26,167)	\$4,742	\$449	(\$1,364)	\$0	(\$22,340)	15.24 %	30.50 %	34.25 %
2056	76	76	\$150,301	(\$26,740)	\$4,884	\$449	(\$1,378)	\$0	(\$22,785)	15.16 %	30.50 %	34.25 %
2057	77	77	\$154,068	(\$27,316)	\$5,031	\$449	(\$1,392)	\$0	(\$23,228)	15.08 %	30.50 %	34.25 %
2058	78	78	\$158,089	(\$27,952)	\$5,182	\$449	(\$1,411)	\$0	(\$23,732)	15.01 %	30.50 %	34.25 %
2059	79	79	\$162,035	(\$28,548)	\$5,337	\$449	(\$1,424)	\$0	(\$24,185)	14.93 %	30.50 %	34.25 %
2060	80	80	\$166,194	(\$29,190)	\$5,497	\$449	(\$1,440)	\$0	(\$24,684)	14.85 %	30.50 %	34.25 %

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Retireme	nt											
2040	60	60	\$42,058	(\$3,432)	\$0	\$449	\$0	\$0	(\$2,983)	7.09 %	25.00 %	25.00 %
Passive I	Retirement											
2055	75	75	\$146,599	(\$26,167)	\$4,742	\$449	(\$1,364)	\$0	(\$22,340)	15.24 %	30.50 %	34.25 %
Client As	sumed Life	Expectancy										
2070	90	90	\$213,700	(\$36,286)	\$7,388	\$449	(\$1,573)	\$0	(\$30,022)	14.05 %	30.50 %	34.25 %
Spouse A	Assumed L	ife Expectanc	су									
2070	90	90	\$213,700	(\$36,286)	\$7,388	\$449	(\$1,573)	\$0	(\$30,022)	14.05 %	30.50 %	34.25 %

Values are estimated based on your assumed rate of return

			Inve	estment Deposits			Investment With	drawals		Inv	estment Values	
Year	Client	Spouse	Annual Deposits	Estimated Tax Savings	Investment Growth	Required Minimum	Income Needs	Tax Withdrawal	Witholding Tax	Investment Value	Deferred Tax	After-Tax Value
2020	40	40	\$8,400	(\$2,562)	\$15,190	\$0	\$0	\$0	\$0	\$323,590	(\$155,323)	\$168,267
2021	41	41	\$8,652	(\$2,639)	\$16,376	\$0	\$0	\$0	\$0	\$348,618	(\$167,337)	\$181,281
2022	42	42	\$8,912	(\$2,718)	\$17,633	\$0	\$0	\$0	\$0	\$375,162	(\$180,078)	\$195,084
2023	43	43	\$9,179	(\$2,800)	\$18,966	\$0	\$0	\$0	\$0	\$403,307	(\$193,587)	\$209,720
2024	44	44	\$9,454	(\$2,884)	\$20,379	\$0	\$0	\$0	\$0	\$433,141	(\$207,908)	\$225,233
2025	45	45	\$9,738	(\$2,970)	\$21,878	\$0	\$0	\$0	\$0	\$464,756	(\$223,083)	\$241,673
2026	46	46	\$10,030	(\$3,059)	\$23,465	\$0	\$0	\$0	\$0	\$498,251	(\$239,161)	\$259,091
2027	47	47	\$10,331	(\$3,151)	\$25,146	\$0	\$0	\$0	\$0	\$533,729	(\$256,190)	\$277,539
2028	48	48	\$10,641	(\$3,245)	\$26,927	\$0	\$0	\$0	\$0	\$571,297	(\$274,222)	\$297,074
2029	49	49	\$10,960	(\$3,343)	\$28,813	\$0	\$0	\$0	\$0	\$611,070	(\$293,314)	\$317,756
2030	50	50	\$11,289	(\$3,443)	\$30,809	\$0	\$0	\$0	\$0	\$653,168	(\$313,520)	\$339,647
2031	51	51	\$11,628	(\$3,546)	\$32,921	\$0	\$0	\$0	\$0	\$697,717	(\$334,904)	\$362,813
2032	52	52	\$11,976	(\$3,653)	\$35,157	\$0	\$0	\$0	\$0	\$744,850	(\$357,528)	\$387,322
2033	53	53	\$12,336	(\$3,762)	\$37,522	\$0	\$0	\$0	\$0	\$794,707	(\$381,459)	\$413,248
2034	54	54	\$12,706	(\$3,875)	\$40,023	\$0	\$0	\$0	\$0	\$847,436	(\$406,769)	\$440,667
2035	55	55	\$13,087	(\$3,992)	\$42,668	\$0	\$0	\$0	\$0	\$903,190	(\$433,531)	\$469,659
2036	56	56	\$13,480	(\$4,111)	\$45,464	\$0	\$0	\$0	\$0	\$962,134	(\$461,824)	\$500,310
2037	57	57	\$13,884	(\$4,235)	\$48,421	\$0	\$0	\$0	\$0	\$1,024,439	(\$491,731)	\$532,708
2038	58	58	\$14,300	(\$4,362)	\$51,545	\$0	\$0	\$0	\$0	\$1,090,284	(\$523,336)	\$566,948
2039	59	59	\$14,729	(\$4,492)	\$54,847	\$0	\$0	\$0	\$0	\$1,159,861	(\$556,733)	\$603,128
2040	60	60	\$0	\$0	\$57,991	\$0	\$0	\$0	\$0	\$1,217,852	(\$584,569)	\$633,283
2041	61	61	\$0	\$0	\$60,891	\$0	\$0	\$0	\$0	\$1,278,743	(\$613,796)	\$664,946
2042	62	62	\$0	\$0	\$63,935	\$0	\$0	\$0	\$0	\$1,342,678	(\$644,485)	\$698,192
2043	63	63	\$0	\$0	\$67,132	\$0	\$0	\$0	\$0	\$1,409,810	(\$676,709)	\$733,101
2044	64	64	\$0	\$0	\$70,488	\$0	\$0	\$0	\$0	\$1,480,298	(\$710,543)	\$769,755
2045	65	65	\$0	\$0	\$74,013	\$0	\$0	\$0	\$0	\$1,554,310	(\$746,069)	\$808,241
2046	66	66	\$0	\$0	\$77,713	\$0	\$0	\$0	\$0	\$1,632,024	(\$783,371)	\$848,652
2047	67	67	\$0	\$0	\$81,599	\$0	\$0	\$0	\$0	\$1,713,622	(\$822,539)	\$891,084
2048	68	68	\$0	\$0	\$85,678	\$0	\$0	\$0	\$0	\$1,799,301	(\$863,664)	\$935,636
2049	69	69	\$0	\$0	\$89,962	\$0	\$0	\$0	\$0	\$1,889,263	(\$906,846)	\$982,417
2050	70	70	\$0	\$0	\$94,460	\$0	\$0	\$0	\$0	\$1,983,723	(\$952,187)	\$1,031,536
2051	71	71	\$0	\$0	\$99,183	\$0	\$0	\$0	\$0	\$2,082,906	(\$999,795)	\$1,083,111
2052	72	72	\$0	\$0	\$101,186	\$109,977	\$109,977	\$0	\$0	\$2,074,115	(\$995,575)	\$1,078,540
2053	73	73	\$0	\$0	\$100,692	\$112,002	\$112,002	\$0	\$0	\$2,062,804	(\$990,146)	\$1,072,658
2054	74	74	\$0	\$0	\$100,071	\$114,073	\$114,073	\$0	\$0	\$2,048,802	(\$983,425)	\$1,065,377
2055	75	75	\$0	\$0	\$99,314	\$116,167	\$116,167	\$0	\$0	\$2,031,949	(\$975,336)	\$1,056,613
2056	76	76	\$0	\$0	\$98,415	\$118,259	\$118,259	\$0	\$0	\$2,012,105	(\$965,810)	\$1,046,295
2057	77	77	\$0	\$0	\$97,368	\$120,324	\$120,324	\$0	\$0	\$1,989,149	(\$954,791)	\$1,034,357
2058	78	78	\$0	\$0	\$96,155	\$122,730	\$122,730	\$0	\$0	\$1,962,574	(\$942,035)	\$1,020,538
2059	79	79	\$0	\$0	\$94,770	\$124,820	\$124,820	\$0	\$0	\$1,932,524	(\$927,612)	\$1,004,913
2060	80	80	\$0	\$0	\$93,205	\$127,160	\$127,160	\$0	\$0	\$1,898,569	(\$911,313)	\$987,256

60	\$0	\$0	\$57,991	\$0	\$0	\$0	\$0	\$1,217,852	(\$584,569)	\$633,283
nt										
75	\$0	\$0	\$99,314	\$116,167	\$116,167	\$0	\$0	\$2,031,949	(\$975,336)	\$1,056,613
fe Expectancy										
90	\$0	\$0	\$64,891	\$151,592	\$151,592	\$0	\$0	\$1,292,659	(\$620,476)	\$672,183
Life Expectancy										
90	\$0	\$0	\$64,891	\$151,592	\$151,592	\$0	\$0	\$1,292,659	(\$620,476)	\$672,183
	nt 75 fe Expectancy 90 Life Expectancy	nt 75 \$0 fe Expectancy 90 \$0 Life Expectancy	nt 75 \$0 \$0 fe Expectancy 90 \$0 \$0 Life Expectancy	nt 75 \$0 \$0 \$99,314 fe Expectancy 90 \$0 \$0 \$64,891 Life Expectancy	nt 75 \$0 \$0 \$99,314 \$116,167 fe Expectancy 90 \$0 \$0 \$64,891 \$151,592 Life Expectancy	nt 75 \$0 \$0 \$99,314 \$116,167 \$116,167 fe Expectancy 90 \$0 \$0 \$64,891 \$151,592 \$151,592 Life Expectancy	nt 75 \$0 \$0 \$99,314 \$116,167 \$116,167 \$0 fe Expectancy 90 \$0 \$0 \$64,891 \$151,592 \$151,592 \$0 Life Expectancy	nt 75 \$0 \$0 \$99,314 \$116,167 \$116,167 \$0 \$0 fe Expectancy 90 \$0 \$0 \$64,891 \$151,592 \$151,592 \$0 \$0 Life Expectancy	nt 75 \$0 \$0 \$99,314 \$116,167 \$116,167 \$0 \$0 \$2,031,949 fe Expectancy 90 \$0 \$0 \$0 \$64,891 \$151,592 \$151,592 \$0 \$0 \$1,292,659 Life Expectancy	nt 75 \$0 \$0 \$99,314 \$116,167 \$116,167 \$0 \$0 \$2,031,949 (\$975,336) fe Expectancy 90 \$0 \$0 \$64,891 \$151,592 \$151,592 \$0 \$0 \$1,292,659 (\$620,476) Life Expectancy

Values are estimated based on your assumed rate of return

			Inve	stment Deposits		Inves	tment Withdrawals			Investment Va	alues	
Year	Client	Spouse	Annual Deposits	Investment Growth	Taxable Portion	Income Needs	Tax Withdrawal	Total Withdrawal	Investment Value	TFSA Balance	Deferred Tax	After-Tax Value
2020	40	40	\$3,600	\$2,282	\$0	\$0	\$0	\$0	\$49,882	\$49,882	\$0	\$49,882
2021	41	41	\$3,708	\$2,578	\$0	\$0	\$0	\$0	\$56,168	\$56,168	\$0	\$56,168
2022	42	42	\$3,819	\$2,895	\$0	\$0	\$0	\$0	\$62,882	\$62,882	\$0	\$62,882
2023	43	43	\$3,934	\$3,233	\$0	\$0	\$0	\$0	\$70,049	\$70,049	\$0	\$70,049
2024	44	44	\$4,052	\$3,594	\$0	\$0	\$0	\$0	\$77,696	\$77,696	\$0	\$77,696
2025	45	45	\$4,173	\$3,979	\$0	\$0	\$0	\$0	\$85,848	\$85,848	\$0	\$85,848
2026	46	46	\$4,299	\$4,390	\$0	\$0	\$0	\$0	\$94,537	\$94,537	\$0	\$94,537
2027	47	47	\$4,428	\$4,827	\$0	\$0	\$0	\$0	\$103,792	\$103,792	\$0	\$103,792
2028	48	48	\$4,560	\$5,293	\$0	\$0	\$0	\$0	\$113,645	\$113,645	\$0	\$113,645
2029	49	49	\$19,560	\$5,789	\$0	\$0	\$0	\$0	\$138,994	\$124,131	\$0	\$138,994
2030	50	50	\$24,130	\$7,059	\$0	\$0	\$0	\$0	\$170,184	\$150,892	\$0	\$170,184
2031	51	51	\$24,849	\$8,622	\$0	\$0	\$0	\$0	\$203,656	\$183,789	\$0	\$203,656
2032	52	52	\$25,590	\$10,299	\$0	\$0	\$0	\$0	\$239,545	\$219,087	\$0	\$239,545
2033	53	53	\$26,353	\$12,097	\$0	\$0	\$0	\$0	\$277,995	\$256,929	\$0	\$277,995
2034	54	54	\$27,139	\$14,023	\$0	\$0	\$0	\$0	\$319,157	\$297,463	\$0	\$319,157
2035	55	55	\$27,949	\$16,085	\$0	\$0	\$0	\$0	\$363,191	\$340,851	\$0	\$363,191
2036	56	56	\$28,782	\$18,290	\$0	\$0	\$0	\$0	\$410,263	\$387,258	\$0	\$410,263
2037	57	57	\$29,641	\$20,648	\$0	\$0	\$0	\$0	\$460,552	\$436,861	\$0	\$460,552
2038	58	58	\$30,526	\$23,166	\$0	\$0	\$0	\$0	\$514,244	\$489,847	\$0	\$514,244
2039	59	59	\$31,437	\$25,855	\$0	\$0	\$0	\$0	\$571,535	\$546,411	\$0	\$571,535
2040	60	60	\$4,928	\$26,788	\$0	\$75,676	\$0	\$75,676	\$527,576	\$527,576	\$0	\$527,576
2041	61	61	\$0	\$24,173	\$0	\$75,191	\$3,683	\$78,874	\$472,875	\$472,875	\$0	\$472,875
2042	62	62	\$0	\$22,507	\$0	\$33,845	\$4,532	\$38,377	\$457,005	\$457,005	\$0	\$457,005
2043	63	63	\$0	\$21,060	\$0	\$36,437	\$16,197	\$52,634	\$425,431	\$425,431	\$0	\$425,431
2044	64	64	\$0	\$19,406	\$0	\$39,112	\$16,266	\$55,378	\$389,460	\$389,460	\$0	\$389,460
2045	65	65	\$0	\$18,290	\$0	\$13,611	\$16,336	\$29,947	\$377,802	\$377,802	\$0	\$377,802
2046	66	66	\$0	\$17,724	\$0	\$12,966	\$16,331	\$29,297	\$366,229	\$366,229	\$0	\$366,229
2047	67	67	\$0	\$17,049	\$0	\$14,954	\$17,205	\$32,159	\$351,119	\$351,119	\$0	\$351,119
2048	68	68	\$0	\$16,232	\$0	\$17,007	\$17,320	\$34,327	\$333,024	\$333,024	\$0	\$333,024
2049	69	69	\$0	\$15,265	\$0	\$19,128	\$17,437	\$36,565	\$311,724	\$311,724	\$0	\$311,724
2050	70	70	\$0	\$14,135	\$0	\$21,318	\$17,555	\$38,874	\$286,985	\$286,985	\$0	\$286,985
2051	71	71	\$0	\$11,652	\$0	\$67,438	\$17,676	\$85,114	\$213,523	\$213,523	\$0	\$213,523
2052	72	72	\$0	\$10,329	\$0	\$0	\$6,930	\$6,930	\$216,922	\$216,922	\$0	\$216,922
2053	73	73	\$0	\$9,571	\$0	\$0	\$25,491	\$25,491	\$201,002	\$201,002	\$0	\$201,002
2054	74	74	\$0	\$8,741	\$0	\$0	\$26,186	\$26,186	\$183,557	\$183,557	\$0	\$183,557
2055	75	75	\$0	\$7,834	\$0	\$0	\$26,863	\$26,863	\$164,528	\$164,528	\$0	\$164,528
2056	76	76	\$0	\$6,847	\$0	\$0	\$27,593	\$27,593	\$143,782	\$143,782	\$0	\$143,782
2057	77	77	\$0	\$5,772	\$0	\$0	\$28,339	\$28,339	\$121,215	\$121,215	\$0	\$121,215
2058	78	78	\$0	\$4,606	\$0	\$0	\$29,102	\$29,102	\$96,719	\$96,719	\$0	\$96,719
2059	79	79	\$0	\$3,340	\$0	\$0	\$29,908	\$29,908	\$70,151	\$70,151	\$0	\$70,151
2060	80	80	\$0	\$1,972	\$0	\$0	\$30,709	\$30,709	\$41,414	\$41,414	\$0	\$41,414

60	60	\$4,928	\$26,788	\$0	\$75,676	\$0	\$75,676	\$527,576	\$527,576	\$0	\$527,576
rement											
75	75	\$0	\$7,834	\$0	\$0	\$26,863	\$26,863	\$164,528	\$164,528	\$0	\$164,528
ned Life	Expectancy										
90	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
umed Li	fe Expectancy										
90	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
n	ement 75 ed Life 90 med Li	ement 75 75 ed Life Expectancy 90 90 med Life Expectancy	ement 75 75 \$0 ed Life Expectancy 90 90 \$0 med Life Expectancy	ement \$0 \$7,834 75 75 \$0 \$7,834 ed Life Expectancy 90 90 \$0 90 90 \$0 \$0 med Life Expectancy \$0 \$0 \$0	ement \$0 \$7,834 \$0 75 75 \$0 \$7,834 \$0 ed Life Expectancy 90 90 \$0 \$0 90 90 \$0 \$0 \$0 med Life Expectancy 50 \$0 \$0	ement 5 75 75 \$0 \$7,834 \$0 \$0 ed Life Expectancy 90 90 \$0 \$0 \$0 \$0 \$0 med Life Expectancy 90 \$0 \$0 \$0 \$0 \$0	ement 75 75 \$0 \$7,834 \$0 \$0 \$26,863 ed Life Expectancy 90 90 \$0	ement 75 75 \$0 \$7,834 \$0 \$0 \$26,863 \$26,863 ed Life Expectancy 90 90 \$0 \$0 \$0 \$0 \$0 \$0 med Life Expectancy 90 \$0 \$0 \$0 \$0 \$0 \$0	ement 75 75 \$0 \$7,834 \$0 \$0 \$26,863 \$26,863 \$164,528 ed Life Expectancy 90 90 \$0 <td>ement 75 75 \$0 \$7,834 \$0 \$26,863 \$26,863 \$164,528 \$164,528 ed Life Expectancy 90 90 \$0 <td< td=""><td>ement 75 75 \$0 \$7,834 \$0 \$0 \$26,863 \$26,863 \$164,528 \$164,528 \$0 ed Life Expectancy 90 90 \$0 <td< td=""></td<></td></td<></td>	ement 75 75 \$0 \$7,834 \$0 \$26,863 \$26,863 \$164,528 \$164,528 ed Life Expectancy 90 90 \$0 <td< td=""><td>ement 75 75 \$0 \$7,834 \$0 \$0 \$26,863 \$26,863 \$164,528 \$164,528 \$0 ed Life Expectancy 90 90 \$0 <td< td=""></td<></td></td<>	ement 75 75 \$0 \$7,834 \$0 \$0 \$26,863 \$26,863 \$164,528 \$164,528 \$0 ed Life Expectancy 90 90 \$0 <td< td=""></td<>

Values are estimated based on your assumed rate of return

Vear Chrunal Deposition Toxable Growth Annual Portion RDTOH RDTOH Needs With/wavel With/wavel Premiums Premiums Utel Insurance Value Deferred Tax 2020 40 40 \$15.000 \$24,250 \$22,050 \$6,763 \$0 \$10,732 \$15,000 \$531,816 (\$119,323) 2021 41 41 \$15,640 \$22,851 \$16,405 \$4,493 \$0 \$7,423 \$15,000 \$553,1615 (\$122,407) 2024 44 416,648 \$27,499 \$16,645 \$51,817 \$0 \$8,121 \$15,000 \$553,175 \$124,463 2026 44 44 \$16,645 \$27,899 \$16,645 \$50 \$8,179 \$15,000 \$583,776 \$124,463 2028 44 48 \$19,002 \$32,657 \$20,320 \$6,522 \$0 \$9,465 \$15,000 \$569,234 \$133,341 2029 49 49 49 \$19,572 \$33,867 \$20,320 \$6,242 \$0 \$10,307				Investment Deposits				Investment Withdrawals			Investment Values		
2021 41 41 \$15,490 \$24,926 \$14,966 \$4,753 \$0 \$7,279 \$15,000 \$531,615 \$122,0677 2024 44 44 \$16,391 \$26,791 \$16,074 \$4,930 \$0 \$7,823 \$15,000 \$527,417 \$(512,047) 2024 44 44 \$16,883 \$27,009 \$16,074 \$4,930 \$0 \$7,823 \$15,000 \$527,417 \$(512,476) 2025 45 45 \$17,389 \$28,867 \$17,322 \$5,117 \$0 \$8,436 \$15,000 \$563,757 \$(512,610) 2026 46 46 \$17,911 \$30,029 \$51,648 \$0 \$10,007 \$15,000 \$566,327 \$(512,640) \$26,224 \$(512,640) \$26,234 \$(512,640) \$26,234 \$(512,640) \$26,242 \$(512,640) \$26,242 \$(512,640) \$26,242 \$(512,640) \$26,242 \$(512,640) \$26,242 \$(512,640) \$26,242 \$(512,640) \$26,242 \$(512,640) \$26,772	Year Clie	lient S	Spouse										After-Tax Value
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2022 42 42 \$15,914 \$25,831 \$15,488 \$4,753 \$0 \$7,543 \$15,000 \$57,175 \$122,473 2023 443 44 \$16,883 \$27,809 \$16,6074 \$4,930 \$0 \$7,843 \$15,000 \$57,175 \$122,475 \$15,000 \$55,274 \$122,475 \$15,000 \$56,274 \$15,2475 \$122,475 \$15,000 \$56,321 \$122,6744 \$4 \$46 \$17,911 \$30,029 \$18,018 \$55,268 \$0 \$8,769 \$15,000 \$56,321 \$122,118 2026 46 46 \$17,911 \$30,029 \$18,713 \$57,48 \$0 \$8,495 \$15,000 \$56,321 \$133,341 2029 49 49 \$19,572 \$33,467 \$30,334 \$10,471 \$15,000 \$77,082 \$133,341 2030 50 50 \$20,159 \$35,226 \$21,107 \$8,495 \$10,477 \$15,000 \$71,628 \$133,341 2031 51 50 \$20,1		41	41	\$15,450	\$24,926	\$14,956	\$4,587	\$0	\$7,279	\$15,000	\$531,615	(\$120,657)	\$410,958
2023 43 43 43 516,091 \$26,791 \$16,607 \$8,430 \$0 \$7,223 \$15,000 \$571,775 \$(\$12,475) 2025 45 45 \$17,389 \$22,887 \$17,332 \$5,316 \$0 \$8,436 \$15,000 \$561,586 \$(\$12,610) 2026 46 46 \$17,311 \$30,029 \$18,018 \$5,526 \$0 \$8,436 \$15,000 \$5639,757 \$(\$122,179) 2027 47 47 47 \$18,448 \$31,238 \$18,173 \$5,748 \$0 \$9,990 \$15,000 \$562,343 \$(\$13,151) 2028 48 48 \$19,572 \$33,867 \$20,320 \$8,232 \$0 \$10,007 \$15,000 \$72,0892 \$(\$13,3,24) 2030 50 50 \$20,764 \$33,802 \$22,011 \$8,772 \$0 \$10,747 \$15,000 \$72,487 \$(\$13,32,29) \$33,333 \$15,002 \$72,487 \$(\$13,32,49) \$33,333 \$13,244 \$14,405 \$33,242 \$14,405 \$34,247 \$14,406 \$14,403 \$37,244 \$14,405		42	42										\$428,776
2025 45 45 \$17,389 \$28,887 \$17,332 \$5,316 \$0 \$8,436 \$15,000 \$615,566 \$(\$126,510) 2026 46 46 \$17,911 \$30,029 \$18,018 \$5,526 \$0 \$8,769 \$15,000 \$669,327 \$(\$122,790) 2028 48 48 \$19,002 \$32,516 \$5,944 \$0 \$9,495 \$15,000 \$720,892 \$(\$133,344) 2030 50 \$20,0764 \$38,892 \$22,011 \$6,772 \$0 \$10,307 \$15,000 \$721,393 \$13,229) 2031 51 51 \$20,764 \$38,893 \$23,006 \$7,766 \$0 \$11,712 \$15,000 \$816,426 \$133,249) 2032 52 \$22,028 \$40,071 \$24,043 \$7,774 \$0 \$11,712 \$15,000 \$881,823 \$14,4465 2034 54 54 \$22,208 \$40,071 \$26,224 \$8,043 \$0 \$13,347 \$15,000 \$881,823 \$14,4465 <td></td> <td>43</td> <td>43</td> <td></td> <td></td> <td>\$16,074</td> <td>\$4,930</td> <td></td> <td></td> <td></td> <td>\$571,175</td> <td>(\$123,475)</td> <td>\$447,700</td>		43	43			\$16,074	\$4,930				\$571,175	(\$123,475)	\$447,700
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$		44	44	\$16,883	\$27,809	\$16,685	\$5,117	\$0	\$8,121	\$15,000	\$592,745	(\$124,963)	\$467,782
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	4	45	45	\$17,389	\$28,887	\$17,332	\$5,316	\$0	\$8,436	\$15,000	\$615,586	(\$126,510)	\$489,076
2028 44 48 \$19,002 \$32,516 \$19,510 \$5,094 \$0 \$9,495 \$16,000 \$502,343 \$(513,344) 2030 50 50 \$20,159 \$33,867 \$20,320 \$56,232 \$0 \$10,307 \$15,000 \$720,892 \$(513,234) 2031 51 51 \$20,764 \$36,802 \$22,081 \$6,772 \$0 \$10,747 \$15,000 \$\$12,276 \$15,000 \$\$16,274 \$15,000 \$\$16,274 \$15,000 \$\$16,276 \$133,239 \$22,036 \$7,74 \$0 \$11,702 \$15,000 \$\$86,1822 \$14,405 \$22,043 \$10,747 \$15,000 \$869,184 \$14,455 \$14,465 \$14,465 \$14,465 \$14,465 \$14,465 \$14,464 \$22,689 \$41,414 \$25,105 \$7,700 \$0 \$12,218 \$15,000 \$89,89,134 \$14,459,965 \$20,377 \$15,500 \$89,89,134 \$14,459,965 \$13,337 \$15,000 \$10,98,227 \$14,464 \$14,459,965 \$13,337 \$15,000 \$10,98,227 \$15,150,98 \$14,459,965 \$13,337 \$15,000 \$10,98,227 \$15,150,98		46	46	\$17,911		\$18,018	\$5,526			\$15,000		(\$128,118)	\$511,639
2029 49 49 \$19,572 \$32,367 \$20,320 \$6,232 \$0 \$8,890 \$15,000 \$720,882 \$(\$133,344) 2030 50 50 \$20,159 \$35,256 \$21,177 \$6,495 \$0 \$10,747 \$15,000 \$720,882 \$(\$133,244) 2031 51 51 \$20,764 \$36,802 \$22,081 \$6,772 \$0 \$10,747 \$15,000 \$781,039 \$(\$13,324) 2033 53 53 \$22,028 \$44,071 \$24,043 \$7,374 \$0 \$11,211 \$15,000 \$881,6425 \$(\$13,92,59) 2034 54 54 \$22,689 \$44,071 \$24,043 \$7,70 \$0 \$12,218 \$15,000 \$899,853 \$(\$14,843) 2036 55 55 \$22,370 \$43,707 \$26,24 \$8,045 \$0 \$13,337 \$15,000 \$199,983 \$(\$14,843) 2037 57 \$52,4773 \$47,74 \$26,464 \$8,786 \$0 \$13,373 \$15,000 \$1,07,999,927 \$15,366,864 2039 59 59 \$22,6303<	4	47	47	\$18,448	\$31,238	\$18,743	\$5,748	\$0	\$9,122	\$15,000	\$665,321	(\$129,790)	\$535,531
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2039 59 59 \$26,303 \$52,216 \$31,330 \$9,609 \$0 \$15,248 \$15,000 \$1,107,598 \$156,454 2040 60 60 \$0 \$56,518 \$33,227 \$10,191 \$26,598 \$5,981 \$0 \$1,130,397 \$159,419 2041 61 61 \$0 \$56,518 \$33,911 \$10,400 \$27,145 \$6,104 \$0 \$1,153,666 \$(\$152,445) 2042 62 62 \$0 \$57,682 \$34,609 \$10,615 \$27,704 \$6,358 \$0 \$1,127,414 \$(\$165,533) 2043 63 63 \$0 \$56,048 \$11,056 \$28,856 \$6,489 \$0 \$1,226,387 \$(\$171,91) 2045 65 65 \$0 \$61,317 \$36,790 \$11,284 \$29,450 \$6,622 \$0 \$1,277,396 \$178,534 2046 66 66 \$0 \$65,183 \$39,110 \$11,995 \$31,307 \$7,400 \$0 \$1,330,527		57											\$862,461
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(\$159,419)	\$970,979
(\$212,308)	\$1,408,381
(\$150,709)	\$2,050,639
(\$150,709)	\$2,050,639
	(\$212,308) (\$150,709)

DISCLAIMER

Important ~ The calculations or other information generated by RazorPlan regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results.

Criteria, Assumptions, Methodology, and Limitations of the Assessment ~ The assumptions used in this analysis are based on information provided and reviewed by you. Those assumptions must be reconsidered on a frequent basis to ensure the results are adjusted accordingly. The smallest of changes in assumptions can have a dramatic impact on the outcome of this analysis. Any inaccurate representation by you of any facts or assumptions used in this analysis invalidates the results. This analysis does not constitute advice in the areas of legal, accounting or tax. It is your responsibility to consult with the appropriate professionals in those areas either independently or in conjunction with this planning process.

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Actual return rates and performance may vary to a significant degree from that represented in this analysis.

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The illustrations are not indicative of the future performance or actual investments, which will fluctuate