

CASHFLOW - OUTFLOWS

Base Living Expense

Name	Pre-Tax	Start Year	End Year	% Incr.	Amount
Living Expense (Client)	-	2008	2068	3.0%	\$22,775

PSG Model Withdrawal Expense

Name	Pre-Tax	Start Year	End Year	% Incr.	Amount
PSG Model Withdrawal	-	2009	2068	0.0%	\$0

Final Expense

Name	Pre-Tax	Start Year	End Year	% Incr.	Amount
Final Expense (Client)	-	2065	2065	0.0%	\$0
Final Expense (Spouse)	-	2068	2068	0.0%	\$0

Wealth Eroding Factors

Name	Pre-Tax	Start Year	End Year	% Incr.	Amount
Technological Change (Client)	-	2008	2068	0.0%	\$1,700
Planned Obsolescence (Client)	-	2008	2068	0.0%	\$2,550
P.O. & T.C. (Client)	-	2042	2060	3.0%	\$2,000

Wedding expense

Name	Pre-Tax	Start Year	End Year	% Incr.	Amount
Other Expense (Client)	-	2033	2033	3.0%	\$50,000

Education

Name	Pre-Tax	Start Year	End Year	% Incr.	Amount
Private College	-	2017	2020	4.0%	\$0
Other cost	-	2017	2020	3.0%	\$0
University of Virginia	-	2020	2023	4.0%	\$32,854
Other cost	-	2020	2023	3.0%	\$0
Boston University	-	2023	2026	4.0%	\$44,272
Other cost	-	2023	2026	3.0%	\$0

Premiums

Name	Pre-Tax	Start Year	End Year	% Incr.	Amount
Life Insurance	-				\$650
Disability Insurance	-				\$0
Other Insurance	-				\$7,260

Contributions

Name	Pre-Tax	Start Year	End Year	% Incr.	Amount
Taxable Contributions	-				\$0
Tax-Deferred Contributions	-				\$6,000
Tax Free Contributions	-				\$5,000
Trust Contributions	-				\$0
Other Contributions	-				\$0

Liabilities

Name	Pre-Tax	Start Year	End Year	% Incr.	Amount
Mortgage Payments	-				\$19,536
Debt Payments	-				\$7,018

Taxes

Name	Pre-Tax	Start Year	End Year	% Incr.	Amount
Income Taxes	-				\$24,059

CASHFLOW - INFLOWS

Salary

Name	Taxable	Start Year	End Year	% Incr.	Amount
Salary (Client)	yes	2009	2042	1.0%	\$85,000
Salary (Spouse)	yes	2009	2045	0.0%	\$0

Social Security

Name	Taxable	Start Year	End Year	% Incr.	Amount
Social Security (Client)	yes	2042	2065	2.0%	\$27,000
Spouse Survivor Benefit	yes	2009	2042	0.0%	\$0
Family Survivor Benefit	yes	2009	2042	0.0%	\$0
Disability Benefit (Client)	yes	2009	2042	0.0%	\$0
Social Security (Spouse)	yes	2045	2068	3.0%	\$0

Pension

Name	Taxable	Start Year	End Year	% Incr.	Amount
Pension (Client)	yes	2042	11989	0.0%	\$0
Pension (Spouse)	yes	2045	11992	0.0%	\$0

Other

Name	Taxable	Start Year	End Year	% Incr.	Amount
Other Income (Client)	yes	2009	2042	0.0%	\$0

Tax Adjustment

Name	Taxable	Start Year	End Year	% Incr.	Amount
Tax Adjustment (Client)	no	2009	2042	0.0%	\$7,000

Other Income

Name	Taxable	Start Year	End Year	% Incr.	Amount
Disability Benefit (Client)	yes	2009	2042	0.0%	\$0
Survivor Benefit (Client)	yes	2009	2042	0.0%	\$0
Trust Income (Client)	yes	2009	2042	0.0%	\$0

Education

Name	Taxable	Start Year	End Year	% Incr.	Amount
Scholarships	no	2017	2020	0.0%	\$0
Part-Time Job	no	2017	2020	0.0%	\$0
Gifts	no	2017	2020	0.0%	\$0
Grants and Loans	no	2017	2020	0.0%	\$0
Other Income 1	no	2017	2020	0.0%	\$0
Other Income 2	no	2017	2020	0.0%	\$0
Scholarships	no	2020	2023	0.0%	\$0
Part-Time Job	no	2020	2023	0.0%	\$0
Gifts	no	2020	2023	0.0%	\$0
Grants and Loans	no	2020	2023	0.0%	\$0
Other Income 1	no	2020	2023	0.0%	\$0
Other Income 2	no	2020	2023	0.0%	\$0
Scholarships	no	2023	2026	0.0%	\$0
Part-Time Job	no	2023	2026	0.0%	\$0
Gifts	no	2023	2026	0.0%	\$0
Grants and Loans	no	2023	2026	0.0%	\$0
Other Income 1	no	2023	2026	0.0%	\$0
Other Income 2	no	2023	2026	0.0%	\$0

Investment Inflows

Name	Taxable	Start Year	End Year	% Incr.	Amount
Specified Withdrawals	yes				\$0
Calculated Withdrawals	yes				\$4,547
RMD Withdrawals	yes				\$0
Dividends and Short-Term	yes				\$10,033
LT Capital Appreciation	yes				\$370
LT Asset Appreciation	yes				\$8,870
Business Income	yes			0.0%	\$0
Real Estate Income	yes			0.0%	\$0
Other Assets Income	yes			0.0%	\$0
Client's Insurance Payout					\$0
Spouse's Insurance Payout					\$0

NET CASHFLOWS

Inflows:		\$92,000
Earned Income:	\$85,000	
Other Income:	\$7,000	
Outflows:		\$58,522
Liability:	\$26,554	
Insurance:	\$7,910	
Taxes and Penalties:	\$24,059	
Savings:		\$11,000
Taxable Savings:	\$0	
Tax-Advantaged Savings:	\$11,000	
Living Expenses:		\$22,478

