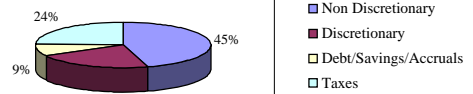


Cash-Flow Statement

for
John & Jane Sample

Scenario: *Baseline*

Spending Overview-After Planning



	Before Planning 2008	After Planning 2008	2009	2010	2011	2012
INCOME:						
Employment Income-						
John - Primary/Current Job	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
John - Secondary/Later Jobs	0	0	0	0	0	0
Jane - Primary/Current Job	0	0	0	0	0	0
Jane - Secondary/Later Jobs	0	0	0	0	0	0
Personal Investment Income	0	0	0	0	0	0
Pension & IRA Income/Distributions	25,188	25,188	25,692	26,206	26,730	27,264
Social Security Income	0	0	0	0	0	0
Unincorporated Business Income-						
John	0	0	0	0	0	0
Jane	0	0	0	0	0	0
Other Regular Income	48,000	48,000	48,000	48,000	48,000	48,000
Other Extraordinary Income	0	0	0	0	0	0
TOTAL INCOME	\$ 123,188	\$ 123,188	\$ 123,692	\$ 124,206	\$ 124,730	\$ 125,264
EXPENSES:						
Non-Discretionary						
Mortgages and Property Taxes	\$ 9,862	\$ 9,862	\$ 9,955	\$ 10,051	\$ 10,149	\$ 10,251
Other Housing (including rent)	7,365	7,365	7,623	7,890	8,166	8,452
Clothing	1,200	1,200	1,242	1,285	1,330	1,377
Food	11,840	11,840	12,254	12,683	13,127	13,587
Transportation	8,049	8,049	8,330	8,622	8,924	9,236
Insurance	3,818	3,818	3,922	4,029	4,140	4,255
Flexible Spending Accounts	0	0	0	0	0	0
Medical/Dental Expense	9,098	9,098	9,416	9,746	10,087	10,440
Alimony	0	0	0	0	0	0
Discretionary						
Personal	6,741	6,741	6,977	7,221	7,474	7,735
Recreation/Entertainment	2,965	2,965	3,069	3,176	3,287	3,402
Vacations	5,000	5,000	5,175	5,356	5,544	5,738
Gifts	3,000	3,000	3,105	3,214	3,326	3,443
Charitable Contributions	6,000	6,000	6,210	6,427	6,652	6,885
Adult Ed.	0	0	0	0	0	0
Professional Fees	0	0	0	0	0	0
Children's Expenses (incl. Higher Educ.)	0	0	0	0	0	0
Hobbies	520	520	538	557	577	597
Debt Service, Accruals, and Other						
Loan Payments	0	0	0	0	0	0
Accruals	9,227	9,227	9,549	9,884	10,230	10,588
Other Regular Expenses	480	480	497	514	532	551
Other Extraordinary Expenses	0	0	0	0	0	0
Taxes						
Federal (Income, F.I.C.A., and Gift)	20,304	20,304	20,133	19,920	19,702	19,477
State Income Tax	7,166	7,166	7,180	7,182	7,183	7,185
TOTAL EXPENSES	\$ 112,634	\$ 112,634	\$ 115,175	\$ 117,758	\$ 120,430	\$ 123,197
Regular Living Expenses	\$ 75,937	\$ 75,937	\$ 78,313	\$ 80,772	\$ 83,316	\$ 85,948
Extraordinary Cash Flow	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NET CASH FLOW (available for savings)	\$ 10,554	\$ 10,554	\$ 8,517	\$ 6,448	\$ 4,299	\$ 2,067
Qualified Retirement Savings - John		0	0	0	0	0
Qualified Retirement Savings - Jane		4,000	4,000	4,000	4,000	4,000
Amount Available for Other Goals		\$ 6,554	\$ 4,517	\$ 2,448	\$ 299	(\$ 1,933)
Savings Goals (excluding savings into qualified retirement accounts)						
Education	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
Total Savings Needed To Fund These Goals	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
RESIDUAL NET CASH FLOW		\$ 6,554	\$ 4,517	\$ 2,448	\$ 299	(\$ 1,933)