



**Long-Term Projection**  
for  
**John & Jane Sample**

Scenario:	Baseline	
Inflation	3.5%	
Total Return--Personal*	7.4%	
Total Return--Tax-Deferred	7.5%	
Total Return--Tax-Free	7.5%	
<b>John                  Jane</b>		
Full Retirement	70	56
Year of Death	2043	2044
End-of-Plan Total Investments:		\$5,033,271
Present Value of Ending Total Investments:		\$1,458,807
<b>This Plan Works!</b>		

\*Note that return may vary from this value as assets are bought and sold in future years.

**EXPLANATION:** This model illustrates the sufficiency of your income and investment resources to fund your goals given certain assumptions. Future expenses are satisfied from your earnings, investment income, and retirement income and then, if necessary, by drawing principal from investments.

Year	John/Jane Ages	Beginning Investments		Cash Inflows			NET Cash To/(From) Liquid Inv.	Cash Outflows			NET Cash/ Surplus/ (Deficit)	Total Retirement Account Flows (To)/From	Investment Gains	
		Total on 1/1/2008 \$933,770		Earnings & Misc. Income	Social Security	Defined Benefit		Living Expenses	Taxes	College Costs			Reinv. Income	Total Return
		Personal	Retirement											
2008	59/58	\$362,843	\$570,927	\$98,000	\$0	\$25,188	\$0	\$85,164	\$27,471	\$0	\$10,554	(\$4,000)	\$13,479	\$42,819
2009	60/59	382,876	625,246	98,000	-	25,692	-	87,863	27,313	-	8,517	(4,000)	14,967	46,893
2010	61/60	402,359	683,640	98,000	-	26,206	-	90,655	27,102	-	6,448	(4,000)	16,416	51,273
2011	62/61	421,223	746,413	98,000	-	26,730	-	93,545	26,885	-	4,299	(4,000)	17,821	55,981
2012	63/62	439,343	813,893	98,000	-	27,264	-	96,535	26,662	-	2,067	(4,000)	19,173	61,042
2013	64/63	456,583	886,435	98,000	14,189	27,810	-	99,629	30,487	-	9,882	(4,000)	20,447	66,483
2014	65/64	482,912	964,418	98,000	14,473	28,366	-	102,831	30,339	-	7,669	(4,000)	22,394	72,331
2015	66/65	508,974	1,048,249	98,000	29,360	28,933	-	106,144	34,295	-	15,854	(4,000)	24,320	78,619
2016	67/66	545,148	1,138,367	98,000	32,489	29,512	-	109,572	34,945	-	15,483	(4,000)	26,994	85,377
2017	68/67	583,626	1,235,245	98,000	33,138	30,102	-	113,120	34,893	-	13,228	(4,000)	29,839	92,643
2018	69/68	622,693	1,339,388	98,000	33,801	30,704	-	116,791	34,836	-	10,879	(4,000)	32,727	100,454
2019	70/69	662,299	1,451,342	-	34,477	31,318	180,000	120,589	1,541	-	123,665	-	35,655	108,850
2020	71/70	641,620	1,560,193	-	35,167	31,944	-	124,519	16,816	-	(74,224)	53,067	47,433	117,014
2021	72/71	667,896	1,624,140	-	35,870	32,583	-	128,586	18,076	-	(78,209)	56,981	49,376	121,810
2022	73/72	696,045	1,688,970	-	36,587	17,401	-	132,795	15,525	-	(94,331)	61,181	51,457	126,672
2023	74/73	714,351	1,754,460	-	37,319	17,749	-	137,150	16,756	-	(98,838)	65,688	52,810	131,584
2024	75/74	734,012	1,820,357	-	38,066	18,104	-	141,656	18,427	-	(103,913)	70,523	54,264	136,527
2025	76/75	754,885	1,886,361	-	38,827	18,466	-	146,319	20,459	-	(109,485)	75,710	55,807	141,477
2026	77/76	776,917	1,952,127	-	39,603	18,836	-	151,144	22,575	-	(115,280)	81,101	57,435	146,409
2027	78/77	800,174	2,017,435	-	40,395	19,212	-	156,137	24,816	-	(121,345)	86,831	59,155	151,307
2028	79/78	824,815	2,081,911	-	41,203	19,597	-	161,304	27,246	-	(127,749)	92,986	60,976	156,143
2029	80/79	851,028	2,145,069	-	42,027	19,989	-	166,650	29,741	-	(134,375)	99,279	62,914	160,880
2030	81/80	878,846	2,206,669	-	42,868	20,388	-	172,182	32,389	-	(141,315)	105,967	64,971	165,500
2031	82/81	908,468	2,266,202	-	43,725	20,796	-	177,593	35,186	-	(148,257)	113,068	67,161	169,965
2032	83/82	940,440	2,323,100	-	44,600	21,212	-	177,069	38,054	-	(149,311)	120,602	69,524	174,232
2033	84/83	981,255	2,376,730	-	45,492	21,636	-	183,199	40,984	-	(157,054)	128,587	72,542	178,254
2034	85/84	1,025,329	2,426,398	-	46,402	22,069	-	189,542	44,543	-	(165,614)	136,624	75,800	181,980
2035	86/85	1,072,139	2,471,754	-	47,330	22,510	-	196,105	48,101	-	(174,366)	144,535	79,260	185,381
2036	87/86	1,121,568	2,512,600	-	48,276	22,961	-	202,897	51,824	-	(183,484)	152,779	82,915	188,445
2037	88/87	1,173,778	2,548,266	-	49,242	23,420	-	209,926	55,685	-	(192,949)	161,345	86,774	191,120
2038	89/88	1,228,949	2,578,040	-	50,227	23,888	-	217,198	59,676	-	(202,759)	170,220	90,853	193,353
2039	90/89	1,287,263	2,601,173	-	51,231	24,366	-	224,724	63,543	-	(212,670)	178,674	95,164	195,088
2040	91/90	1,348,431	2,617,587	-	52,256	24,853	-	232,512	67,256	-	(222,658)	186,373	99,686	196,319
2041	92/91	1,411,832	2,627,532	-	53,301	25,350	-	240,570	71,023	-	(232,942)	194,064	104,373	197,065
2042	93/92	1,477,327	2,630,532	-	54,367	25,857	-	248,909	74,767	-	(243,452)	201,677	109,215	197,290
2043	94/93	1,544,767	1,791,713	-	25,701	26,375	-	256,867	35,314	-	(240,106)	116,410	114,201	134,378
2044	95/94	-	-	-	-	-	-	-	-	-	-	-	-	-
2045	96/95	-	-	-	-	-	-	-	-	-	-	-	-	-
2046	97/96	-	-	-	-	-	-	-	-	-	-	-	-	-
2047	98/97	-	-	-	-	-	-	-	-	-	-	-	-	-
2048	99/98	-	-	-	-	-	-	-	-	-	-	-	-	-
2049	100/99	-	-	-	-	-	-	-	-	-	-	-	-	-
2050	101/100	-	-	-	-	-	-	-	-	-	-	-	-	-
2051	102/101	-	-	-	-	-	-	-	-	-	-	-	-	-
2052	103/102	-	-	-	-	-	-	-	-	-	-	-	-	-
2053	104/103	-	-	-	-	-	-	-	-	-	-	-	-	-
2054	105/104	-	-	-	-	-	-	-	-	-	-	-	-	-
2055	106/105	-	-	-	-	-	-	-	-	-	-	-	-	-
2056	107/106	-	-	-	-	-	-	-	-	-	-	-	-	-
2057	108/107	-	-	-	-	-	-	-	-	-	-	-	-	-
2058	109/108	-	-	-	-	-	-	-	-	-	-	-	-	-
2059	110/109	-	-	-	-	-	-	-	-	-	-	-	-	-