

1. Current Retirement Plan

Presented By: [Licensed user's name appears here]

For: Alan Westbrook & Jordan Westbrook

Cash Flow Analysis

See Column (6) starting in year 32 (their age 76).

Page 2 continues the shortfall which ends up over \$8 million less than Column (1).

		Annual Cash Flow Required	Annual Cash Flow Provided				
Year	M/F Ages	(1) After Tax Spendable Cash Flow Required*	(2) Expected After Tax Cash Flow	(3) After Tax Cash Flow from Retirement Plan Assets	(4) After Tax Cash Flow from Taxable Account	(5) After Tax Cash Flow from Equity Assets	(6) Total After Tax Cash Flow Provided*
1	45/45	0	0	0	0	0	0
2	46/46	0	0	0	0	0	0
3	47/47	0	0	0	0	0	0
4	48/48	0	0	0	0	0	0
5	49/49	0	0	0	0	0	0
6	50/50	0	0	0	0	0	0
7	51/51	0	0	0	0	0	0
8	52/52	0	0	0	0	0	0
9	53/53	0	0	0	0	0	0
10	54/54	0	0	0	0	0	0
11	55/55	0	0	0	0	0	0
12	56/56	0	0	0	0	0	0
13	57/57	0	0	0	0	0	0
14	58/58	0	0	0	0	0	0
15	59/59	0	0	0	0	0	0
16	60/60	0	0	0	0	0	0
17	61/61	0	0	0	0	0	0
18	62/62	0	0	0	0	0	0
19	63/63	0	0	0	0	0	0
20	64/64	0	0	0	0	0	0
21	65/65	325,000	0	0	160,693	164,307	325,000
22	66/66	334,750	0	0	0	334,750	334,750
23	67/67	344,793	82,642	0	0	262,151	344,793
24	68/68	355,136	85,121	0	0	270,015	355,136
25	69/69	365,790	87,674	0	0	278,116	365,790
26	70/70	376,764	90,305	52,224	0	234,235	376,764
27	71/71	388,067	93,014	241,686	0	53,367	388,067
28	72/72	399,709	95,804	303,905	0	0	399,709
29	73/73	411,700	98,678	313,022	0	0	411,700
30	74/74	424,051	101,639	322,412	0	0	424,051
31	75/75	436,773	104,688	332,085	0	0	436,773
32	76/76	449,876	107,828	213,551	0	0	321,379
33	77/77	463,372	111,063	0	0	0	111,063
34	78/78	477,273	114,395	0	0	0	114,395
35	79/79	491,592	117,827	0	0	0	117,827
36	80/80	506,339	121,362	0	0	0	121,362
37	81/81	521,530	125,003	0	0	0	125,003
38	82/82	537,175	128,753	0	0	0	128,753
39	83/83	553,291	132,615	0	0	0	132,615
40	84/84	569,889	136,594	0	0	0	136,594
		8,732,870	1,935,005	1,778,885	160,693	1,596,941	5,471,524

436,773
321,379
111,063
114,395
117,827
121,362
125,003
128,753
132,615
136,594

*IMPORTANT NOTE: For this plan to be financially sound, column (6) must be sufficient to provide the values in column (1). Any highlighted numbers in column (6) reflect the problem. For details, see the report entitled "Cash Flow Shortfall".

- Column (1): assumes 0.00% inflation in yrs 1-21, 3.00% thereafter.
- Column (2): see "Expected Cash Flow".
- Column (3): see "Summary of Retirement Plan Assets".
- Column (4): see "Details of Taxable Account".
- Column (5): see "Details of Equity Assets" and "Details of Portfolio Turnover".

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Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required	Annual Cash Flow Provided				
		(1) After Tax Spendable Cash Flow Required*	(2) Expected After Tax Cash Flow	(3) After Tax Cash Flow from Retirement Plan Assets	(4) After Tax Cash Flow from Taxable Account	(5) After Tax Cash Flow from Equity Assets	(6) Total After Tax Cash Flow Provided*
41	85/85	586,986	140,692	0	0	0	140,692
42	86/86	604,596	144,912	0	0	0	144,912
43	87/87	622,734	149,260	0	0	0	149,260
44	88/88	641,416	153,738	0	0	0	153,738
45	89/89	660,658	158,350	0	0	0	158,350
46	90/90	680,478	163,100	0	0	0	163,100
47	91/91	700,892	167,993	0	0	0	167,993
48	92/92	721,919	173,033	0	0	0	173,033
49	93/93	743,576	178,224	0	0	0	178,224
50	94/94	765,884	183,571	0	0	0	183,571

15,462,009

3,547,878

1,778,885

160,693

1,596,941

7,084,397

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Column (1): assumes 0.00% inflation in yrs 1-21, 3.00% thereafter.

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