

Strategy 3b (Blog #98): Include Monitoring Fees

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

For: Robert Sullivan & Lynne Sullivan

Spensible Cash Flow Required

Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	+	(2) After Tax Cash Flow for Loan Interest Due Bank	+	(3) After Tax Cash Flow for Additional Spensible Cash	+	(4) After Tax Cash Flow for Monitoring Fees	=	(5) After Tax Spensible Cash Flow Required
1	46/46	0		23,154		0		0		23,154
2	47/47	0		46,309		0		10,300		56,609
3	48/48	0		69,463		0		10,609		80,072
4	49/49	0		92,617		0		10,927		103,544
5	50/50	0		115,771		0		11,255		127,026
6	51/51	0		115,771		0		11,593		127,364
7	52/52	0		115,771		0		11,941		127,712
8	53/53	0		115,771		0		12,299		128,070
9	54/54	0		115,771		0		12,668		128,439
10	55/55	0		115,771		0		13,048		128,819
11	56/56	0		0		0		10,079		10,079
12	57/57	0		0		0		10,382		10,382
13	58/58	0		0		0		10,693		10,693
14	59/59	0		0		0		11,014		11,014
15	60/60	300,000		0		133,295		11,344		444,639
16	61/61	309,000		0		137,294		11,685		457,979
17	62/62	318,270		0		141,413		12,035		471,718
18	63/63	327,818		0		145,655		12,396		485,869
19	64/64	337,653		0		150,025		12,768		500,446
20	65/65	347,782		0		154,525		13,151		515,458
21	66/66	358,216		0		159,161		13,546		530,923
22	67/67	368,962		0		163,936		13,952		546,850
23	68/68	380,031		0		168,854		14,371		563,256
24	69/69	391,432		0		173,920		14,802		580,154
25	70/70	403,175		0		179,137		15,246		597,558
26	71/71	415,270		0		184,511		15,703		615,484
27	72/72	427,728		0		190,047		16,174		633,949
28	73/73	440,560		0		195,748		16,660		652,968
29	74/74	453,777		0		201,621		17,159		672,557
30	75/75	467,390		0		207,669		17,674		692,733
31	76/76	481,412		0		213,899		18,204		713,515
32	77/77	495,854		0		220,316		18,751		734,921
33	78/78	510,730		0		226,926		19,313		756,969
34	79/79	526,052		0		233,734		19,893		779,679
35	80/80	541,833		0		240,746		20,489		803,068
36	81/81	558,088		0		247,968		21,104		827,160
37	82/82	574,831		0		255,407		21,737		851,975
38	83/83	592,076		0		263,069		22,389		877,534
39	84/84	609,838		0		270,961		23,061		903,860
40	85/85	628,133		0		279,090		23,753		930,976
		11,565,911		926,169		5,138,927		584,168		18,215,175

Column (1) assumes 0.00% inflation for 15 years, 3.00% thereafter.
 Column (4) assumes 3.00% inflation.

Strategy 3b (Blog #98): Include Monitoring Fees

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

For: Robert Sullivan & Lynne Sullivan

Spendable Cash Flow Required

Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	+	(2) After Tax Cash Flow for Loan Interest Due Bank	+	(3) After Tax Cash Flow for Additional Spendable Cash	+	(4) After Tax Cash Flow for Monitoring Fees	=	(5) After Tax Spendable Cash Flow Required
41	86/86	646,977		0		287,463		24,465		958,905
42	87/87	666,387		0		296,087		25,199		987,673
43	88/88	686,378		0		304,969		25,955		1,017,302
44	89/89	706,970		0		314,118		26,734		1,047,822
45	90/90	728,179		0		323,542		27,536		1,079,257
46	91/91	750,024		0		333,248		28,362		1,111,634
47	92/92	772,525		0		343,246		29,213		1,144,984
48	93/93	795,701		0		353,543		30,089		1,179,333
49	94/94	819,572		0		364,149		30,992		1,214,713
50	95/95	844,159		0		375,074		31,922		1,251,155
51	96/96	869,484		0		386,326		32,879		1,288,689
52	97/97	895,568		0		397,916		33,866		1,327,350
53	98/98	922,435		0		409,853		34,882		1,367,170
54	99/99	950,108		0		422,149		35,928		1,408,185
		<u>22,620,378</u>		<u>926,169</u>		<u>10,050,610</u>		<u>1,002,190</u>		<u>34,599,347</u>

Column (1) assumes 0.00% inflation for 15 years, 3.00% thereafter.
 Column (4) assumes 3.00% inflation.