Financial Plan

for

Harold J Jones

and

Marianne P Jones

Husband: Harold J Jones
Wife: Marianne P Jones
Date: 06/08/2006 - 9:56am
Case: 44-32323 In re: Jones
Judge: Marion Winslet, phone: 610-333-2323
Court: Court of Common Pleas of Philadelphia
333 Monroe St
Norristown, PA 19323
County: Philadelphia
Phone: 610-333-2222
Prepared by: Myra Murphy, CDFA
DFI Wealth Management
PO Box 1918
Fernandina Beach, FL 32035
Phone: 904 583-4360
Email: danieli@msn.com

Contact & Background Information

Harold J Jones

SSN: 444-55-3333
Birth Date: 4/5/1970
State where Harold J Jones lives: PA
Address: 17 Merion Ln, Merion, PA 19333
Phone: 610-444-5555
Email: hjones@merrybuilders.com

Marianne P Jones

SSN: 222-33-4444
Birth Date: 11/20/1973
State where Marianne P Jones lives: PA
Address: 40 Winding Way, Berwyn, PA 19434
Phone: 610-333-2222
Email: marianne55@hotmail.com

Children

Tiffany

Birth Date: 4/5/1998
Tiffany is a child of this marriage.
Tiffany is young enough to be eligible for child support.
Marianne P Jones will claim the tax exemption.
Tiffany will be a tax exemption until 21.

Amber

Birth Date: 12/2/2000
Amber is a child of this marriage.
Amber is young enough to be eligible for child support.
Marianne P Jones will claim the tax exemption.
Amber will be a tax exemption until 21.

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One-Page Summary

Annual totals for Harold J Jones or Marianne P Jones.

Total Income	Harold	Marianne
Wages and Salary	$175,000	$49,400
Child Support Received	0	20,712
Alimony Received	0	1,800
All Other Income	12,500	6,500
TOTAL INCOME	187,500	78,412

Total Expenses		
Child Support Paid	20,712	0
Alimony Paid	1,800	0
All Other Expenses	57,651	97,141
TOTAL EXPENSES	80,163	97,141

Taxes		
Federal Income Tax	43,333	-137
State Income Tax	5,756	1,716
Other Taxes	8,234	3,779
TOTAL TAXES	57,323	5,358

After-Tax Cash		
AFTER-TAX CASH	50,014	-24,087

Property		
Marital Property	123,705	180,905
Separate Property	0	0
TOTAL PROPERTY	$123,705	$180,905

Miscellaneous		
Number of Dependents	0	2
Filing Status	Single	Single
Alimony paid, % of gross income	1	0
Child Support paid, % of gross income	11	0
Combined pmts, % of gross income	12	0

Total Property Division (Marital plus Separate) Report

Property division report for Harold J Jones and Marianne P Jones.

	Harold Amount	Pct	Marianne Amount	Pct	Total Amount
Residence Equity					
40 Winding Way[1]	$0		$130,000		$130,000
Vacation Home	$81,250		$0		$81,250
Total Residence Equity	$81,250	38%	$130,000	62%	$211,250
Investments					
First Union	$938		$937		$1,875
Vanguard Index 500	$6,378		$6,377		$12,755
Florida Condo	$22,500		$22,500		$45,000
Total Investments	$29,816	50%	$29,814	50%	$59,630
Businesses					
Mary Kay franchise	$0		$0		$0
Total Businesses	$0	0%	$0	0%	$0
Personal Items					
Jewelry	$1,500		$0		$1,500
Paintings[2]	$700		$0		$700
Total Personal Items	$2,200	100%	$0	0%	$2,200
Subtotal Non-Retirement	**$113,266**	**41%**	**$159,814**	**59%**	**$273,080**
IRAs and 401(k)s					
Vanguard IRA	$12,555		$0		$12,555
Total IRAs and 401(k)s	$12,555	100%	$0	0%	$12,555
Defined Benefit Pensions					
AMFAC Teacher's Assn	$0		$23,207		$23,207
Total Pensions	$0	0%	$23,207	100%	$23,207
Subtotal Retirement	**$12,555**	**35%**	**$23,207**	**65%**	**$35,762**
Total Assets	**$125,821**	**41%**	**$183,021**	**59%**	**$308,842**
Debts					
MasterCard Bank Two	($1,728)		($1,728)		($3,456)
VISA Country Card	($388)		($388)		($775)
Total Debt	($2,116)	50%	($2,116)	50%	($4,232)
Total Debts	**($2,116)**	**50%**	**($2,116)**	**50%**	**($4,232)**
Total Property	**$123,705**	**41%**	**$180,905**	**59%**	**$304,610**

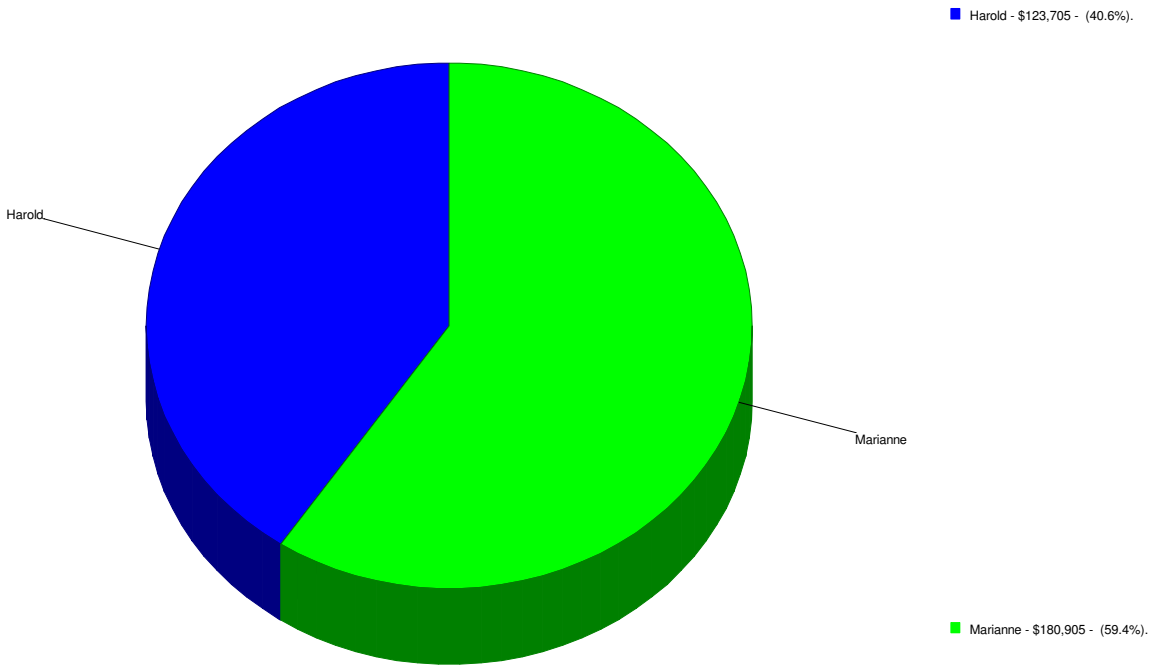
Note: "Total Amount" column may not add due to rounding.

Footnotes:

(1) 40 Winding Way - Marianne will remain in the marital home.

(2) Paintings - Paintings have sentimental value to Marianne

Property Division:



Property division report for Harold J Jones and Marianne P Jones.

	Harold Amount	Pct	Marianne Amount	Pct	Total Amount
Residence Equity					
40 Winding Way[1]	$0		$130,000		$130,000
Vacation Home	$81,250		$0		$81,250
Total Residence Equity	$81,250	38%	$130,000	62%	$211,250
Investments					
First Union	$938		$937		$1,875
Vanguard Index 500	$6,378		$6,377		$12,755
Florida Condo	$22,500		$22,500		$45,000
Total Investments	$29,816	50%	$29,814	50%	$59,630
Businesses					
Mary Kay franchise	$0		$0		$0
Total Businesses	$0	0%	$0	0%	$0
Personal Items					
Jewelry	$1,500		$0		$1,500
Paintings[2]	$700		$0		$700
Total Personal Items	$2,200	100%	$0	0%	$2,200
Subtotal Non-Retirement	**$113,266**	**41%**	**$159,814**	**59%**	**$273,080**
IRAs and 401(k)s					
Vanguard IRA	$12,555		$0		$12,555
Total IRAs and 401(k)s	$12,555	100%	$0	0%	$12,555
Defined Benefit Pensions					
AMFAC Teacher's Assn	$0		$23,207		$23,207
Total Pensions	$0	0%	$23,207	100%	$23,207
Subtotal Retirement	**$12,555**	**35%**	**$23,207**	**65%**	**$35,762**
Total Assets	**$125,821**	**41%**	**$183,021**	**59%**	**$308,842**
Debts					
MasterCard Bank Two	($1,728)		($1,728)		($3,456)
VISA Country Card	($388)		($388)		($776)
Total Debt	($2,116)	50%	($2,116)	50%	($4,232)
Total Debts	**($2,116)**	**50%**	**($2,116)**	**50%**	**($4,232)**
Total Property	**$123,705**	**41%**	**$180,905**	**59%**	**$304,610**

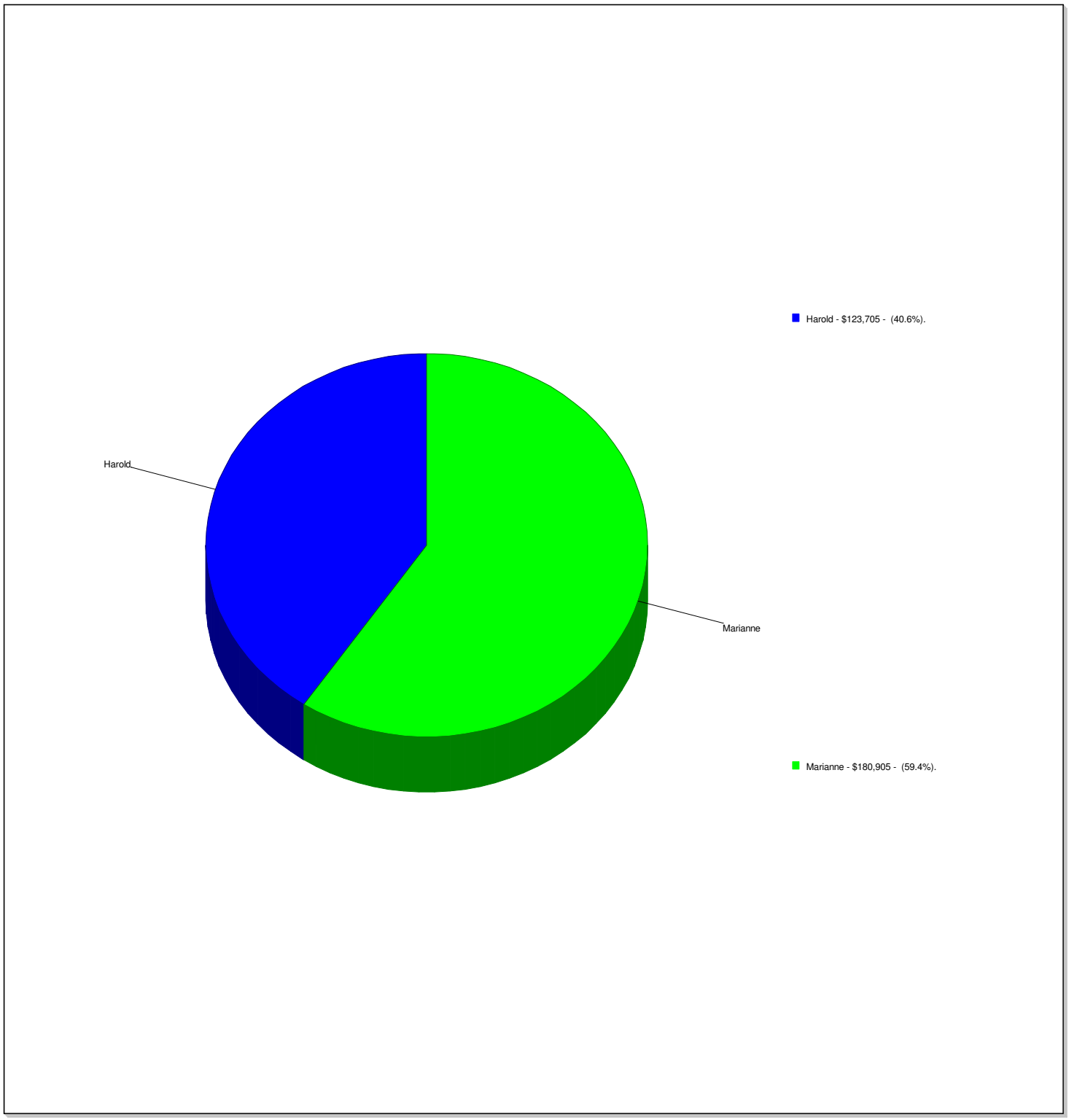
Note: "Total Amount" column may not add due to rounding.

Footnotes:

(1) 40 Winding Way - Marianne will remain in the marital home.

(2) Paintings - Paintings have sentimental value to Marianne

Division of Marital Property:



Marital and Separate Property Report

This report shows for Harold J Jones or Marianne P Jones, each item of property, its current value, allocation between marital and separate, and who is keeping it. It also shows totals for each property type.

Property	Total Equity	Total Marital	Total Separate	Harold Total	Marianne Total
Investments					
First Union	$1,875	$1,875	$0	$938	$937
Vanguard Index 500	$12,755	$12,755	$0	$6,378	$6,377
Florida Condo	$45,000	$45,000	$0	$22,500	$22,500
Investments	$59,630	$59,630	$0	$29,816	$29,814
Personal Items					
Jewelry	$1,500	$1,500	$0	$1,500	$0
Paintings(1)	$700	$700	$0	$700	$0
Personal Items	$2,200	$2,200	$0	$2,200	$0
Residence Equity (*)					
40 Winding Way(2)	$130,000	$130,000	$0	$0	$130,000
Vacation Home	$81,250	$81,250	$0	$81,250	$0
Residence Equity (*)	$211,250	$211,250	$0	$81,250	$130,000
Businesses					
IRA/401(k)					
Vanguard IRA	$12,555	$12,555	$0	$12,555	$0
Defined Benefit Pension					
AMFAC Teacher's Assn	$23,207	$23,207	$0	$0	$23,207
Debts					
MasterCard Bank Two	($3,456)	($3,456)	$0	($1,728)	($1,728)
VISA Country Card	($775)	($775)	$0	($388)	($388)
Debts	($4,231)	($4,231)	$0	($2,116)	($2,116)
Notes (Debts) Btw Spouses					
Mortgage on residence	$0	$0	$0	$0	$0
Notes on businesses	$0	$0	$0	$0	$0
Notes (Debts) Btw Spouses	$0	$0	$0	$0	$0

Totals

Property	Total Equity	Total Marital	Total Separate	Harold Total	Marianne Total
Totals	$304,610	$304,611	($1)	$123,705	$180,905
% of Total Equity	100%	100%	0%	41%	59%
% of Marital Equity		100%			

Marital and Separate Property (cont.)

Property	Harold Total	Harold Marital	Harold Separate	Marianne Total	Marianne Marital	Marianne Separate
Investments						
First Union	$938	$938	$0	$937	$937	$0
Vanguard Index 500	$6,378	$6,378	$0	$6,377	$6,377	$0
Florida Condo	$22,500	$22,500	$0	$22,500	$22,500	$0
Investments	$29,816	$29,816	$0	$29,814	$29,814	$0
Personal Items						
Jewelry	$1,500	$1,500	$0	$0	$0	$0
Paintings(1)	$700	$700	$0	$0	$0	$0
Personal Items	$2,200	$2,200	$0	$0	$0	$0
Residence Equity (*)						
40 Winding Way(2)	$0	$0	$0	$130,000	$130,000	$0
Vacation Home	$81,250	$81,250	$0	$0	$0	$0
Residence Equity (*)	$81,250	$81,250	$0	$130,000	$130,000	$0
Businesses						
IRA/401(k)						
Vanguard IRA	$12,555	$12,555	$0	$0	$0	$0
Defined Benefit Pension						
AMFAC Teacher's Assn	$0	$0	$0	$23,207	$23,207	$0
Debts						
MasterCard Bank Two	($1,728)	($1,728)	$0	($1,728)	($1,728)	$0
VISA Country Card	($388)	($388)	$0	($388)	($388)	$0
Debts	($2,116)	($2,116)	$0	($2,116)	($2,116)	$0
Notes (Debts) Btw Spouses						
Mortgage on residence	$0	$0	$0	$0	$0	$0
Notes on businesses	$0	$0	$0	$0	$0	$0
Notes (Debts) Btw Spouses	$0	$0	$0	$0	$0	$0

Totals

Property	Harold Total	Harold Marital	Harold Separate	Marianne Total	Marianne Marital	Marianne Separate
Totals	$123,705	$123,705	$0	$180,905	$180,905	$0
% of Total Equity	41%	41%	0%	59%	59%	0%
% of Marital Equity		41%			59%	

(*) Residence Footnotes:

(1) 40 Winding Way: Equity of $130,000 equals: current value of $450,000, less first mortgage of $320,000.

(2) Vacation Home: Equity of $81,250 equals: current value of $100,000, less first mortgage of $18,750.

Footnotes:

(1) Paintings - Paintings have sentimental value to Marianne

(2) 40 Winding Way - Marianne will remain in the marital home.

Marital Property - After Tax Effects

The marital assets for Harold J Jones and Marianne P Jones after projected tax effects are calculated by multiplying Marital Property amounts by a tax discount factor.

Projected Tax Discount Factors

	Harold	Marianne
Residence Equity	100.00	100.00
Cash & Investments	81.97	81.97
Businesses	100.00	100.00
Defined Contribution	64.00	100.00
Pension	100.00	72.00
Personal Items	86.36	100.00
Insurance	100.00	100.00

Marital Assets After Projected Tax Discounts

	Harold Amount	Harold % of Total	Marianne Amount	Marianne % of Total	Total
Marital Assets After Tax:					
Residence Equity	81,250	38.5%	130,000	61.5%	211,250
Cash & Investments	24,440	50.0%	24,439	50.0%	48,879
Defined Contribution	8,035	100.0%	0	0.0%	8,035
Pension	0	0.0%	16,709	100.0%	16,709
Personal Items	1,900	100.0%	0	0.0%	1,900
Subtotal Assets:	115,625	40.3%	171,148	59.7%	286,773
Less Debts:					
Debts	2,116	50.0%	2,116	50.0%	4,232
Tax-Effected Net Worth:					
Net Worth	113,509	40.2%	169,032	59.8%	282,541

Tax Calculation

Taxes for Harold J Jones in 2005 are $57,323, and taxes for Marianne P Jones are $5,358.

Harold	Marianne	
Single	Single	Filing Status in 2005
1	3	Number of exemptions
Income:		
175,000	49,400	Wages and salary.
0	0	Taxable interest income.
500	500	Taxable dividend income.
0	1,800	Alimony income.
0	2,000	Business and farm income.
0	0	Capital gain taxable.
0	0	Other gains and losses.
0	0	Taxable IRA and pension income.
4,000	4,000	Rent, royalty, partnership, S corporation.
0	0	Social Security taxable.
8,000	0	Other income.
187,500	57,700	Taxable gross income.
Adjustments:		
0	0	IRA deduction.
0	0	Moving expenses.
0	142	Deduction of 1/2 of self-employment tax.
0	0	Part of health insurance for self-employed people.
1,800	0	Alimony paid.
0	0	Interest on education loans.
0	0	Other deductions.
1,800	142	Total adjustments.
185,700	57,558	Adjusted Gross Income ("AGI") = gross income - total adjustments).
Itemized Deductions:		
0	0	Deductible medical expenditures.
5,756	1,716	State income taxes.
0	0	Local income taxes.
5,000	3,000	Property taxes.
978	22,335	Mortgage interest.
2,000	0	Charitable contributions.
50	240	Miscellaneous, subject to 2% AGI threshold.
0	0	miscellaneous, after 2% AGI threshold.
0	0	Miscellaneous, not subject to 2% AGI threshold.
13,734	27,051	Itemized deductions before phase-out.
12,542	27,051	Itemized deductions after phase-out.
5,000	5,000	Compare: standard deduction.

Harold	Marianne	
Exemptions:		
3,200	9,600	Deduction for exemptions before phase-out.
2,176	9,600	Deduction for exemptions after phase-out.
Tax Before Credits and Other Taxes:		
170,982	20,907	Taxable Income = AGI - greater of itemized or standard deductions - exemptions.
43,333	2,724	Tax before credits and other taxes (from tax table or formula).
Non-refundable Credits:		
0	1,144	Child care credit.
0	0	Hope education credit.
0	0	Lifetime learning credit.
0	0	Child credit, after phase-out, non-refundable portion.
0	1,144	Total non-refundable credits (reduce tax, but not below zero).
Refundable Credits:		
0	2,000	Child credit, after phase-out, refundable portion.
0	0	Earned income credit.
0	2,000	Total refundable credits (can reduce tax below zero and generate a payment from the IRS).
Other Taxes on Form 1040:		
0	0	Tax on retirement plan premature distribution.
0	0	Alternative minimum tax.
0	0	Lump-sum distribution 5- or 10- year averaging.
0	283	Self-employment tax.
Total Federal Income Tax:		
		= tax before credits and other taxes - total nonrefundable credits (down to zero) - total refundable credits + other taxes on Form 1040
43,333	(137)	Total Federal Income Tax.
Taxes Not on Form 1040:		
5,580	3,063	FICA Taxes.
2,654	716	Medicare Taxes.
5,756	1,716	State Income Tax (PA: 3.1% of gross income).
Total Taxes:		
57,323	**5,358**	**Total taxes.**

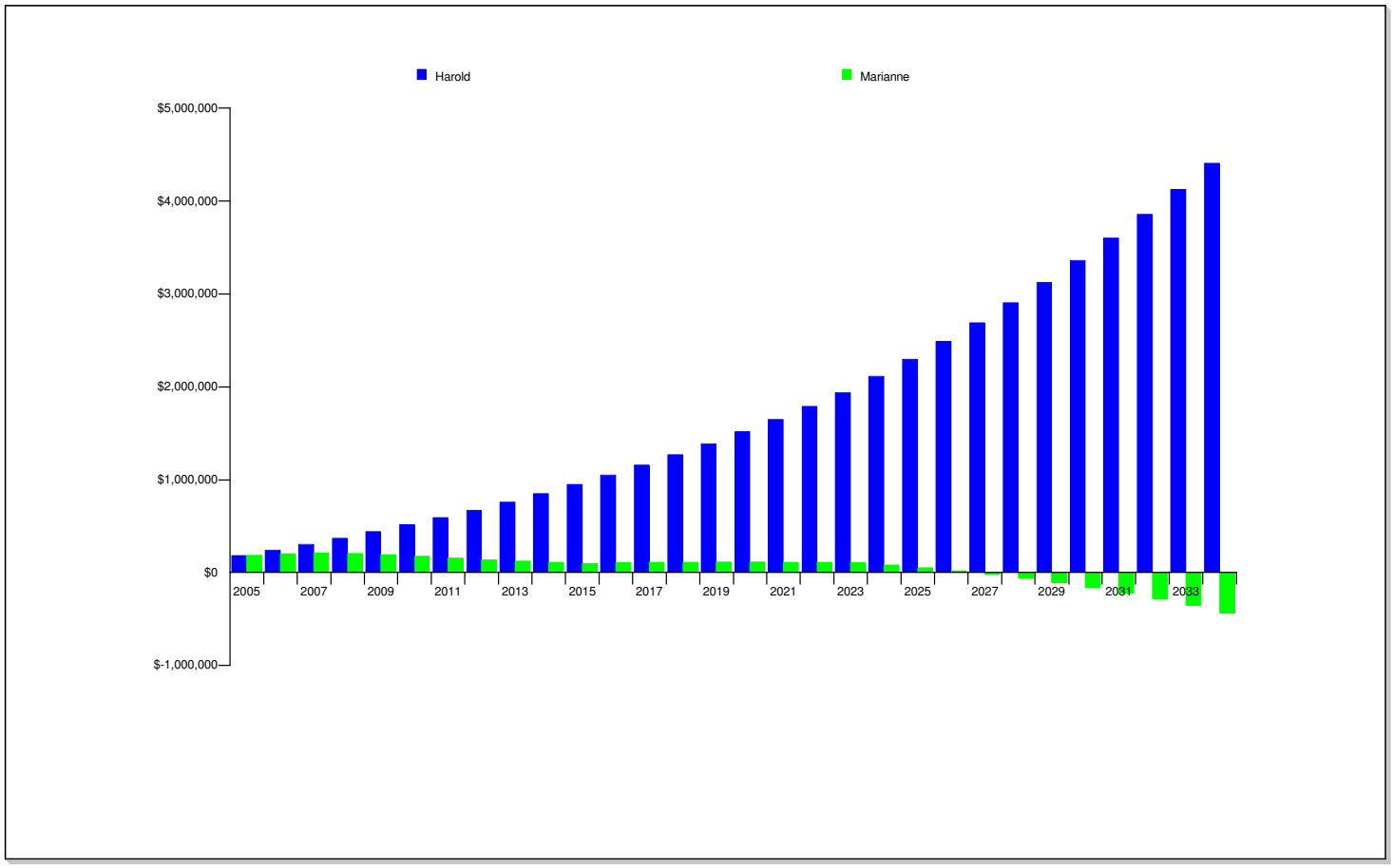
Five Year Projection Report

Projections for Harold J Jones or Marianne P Jones.

This table shows key income, expense and tax results projected for years, 1, 2, 3, 4, and 5.
The graph below shows net worth projected for 30 years.

# Years	1	2	3	4	5
Year	**2005**	**2006**	**2007**	**2008**	**2009**
Total Income					
Harold	$187,500	$194,425	$201,642	$209,101	$216,834
Marianne	*$78,412*	*$80,043*	*$81,727*	*$83,465*	*$85,259*
Total Expenses					
Harold	$80,163	$81,442	$83,183	$84,974	$86,826
Marianne	*$97,141*	*$100,030*	*$110,672*	*$129,176*	*$136,564*
Total Taxes					
Harold	$57,323	$58,861	$62,048	$64,528	$67,083
Marianne	*$5,358*	*$5,859*	*$6,420*	*$7,056*	*$7,753*
After-Tax Cash Flow					
Harold	$50,014	$54,122	$56,411	$59,599	$62,925
Marianne	*($24,087)*	*($25,846)*	*($35,365)*	*($52,767)*	*($59,058)*
Year-End Net Worth					
Harold	$180,023	$240,341	$303,245	$369,651	$439,712
Marianne	*$187,913*	*$203,687*	*$212,208*	*$205,743*	*$195,566*

Net Worth Projected 30 Years

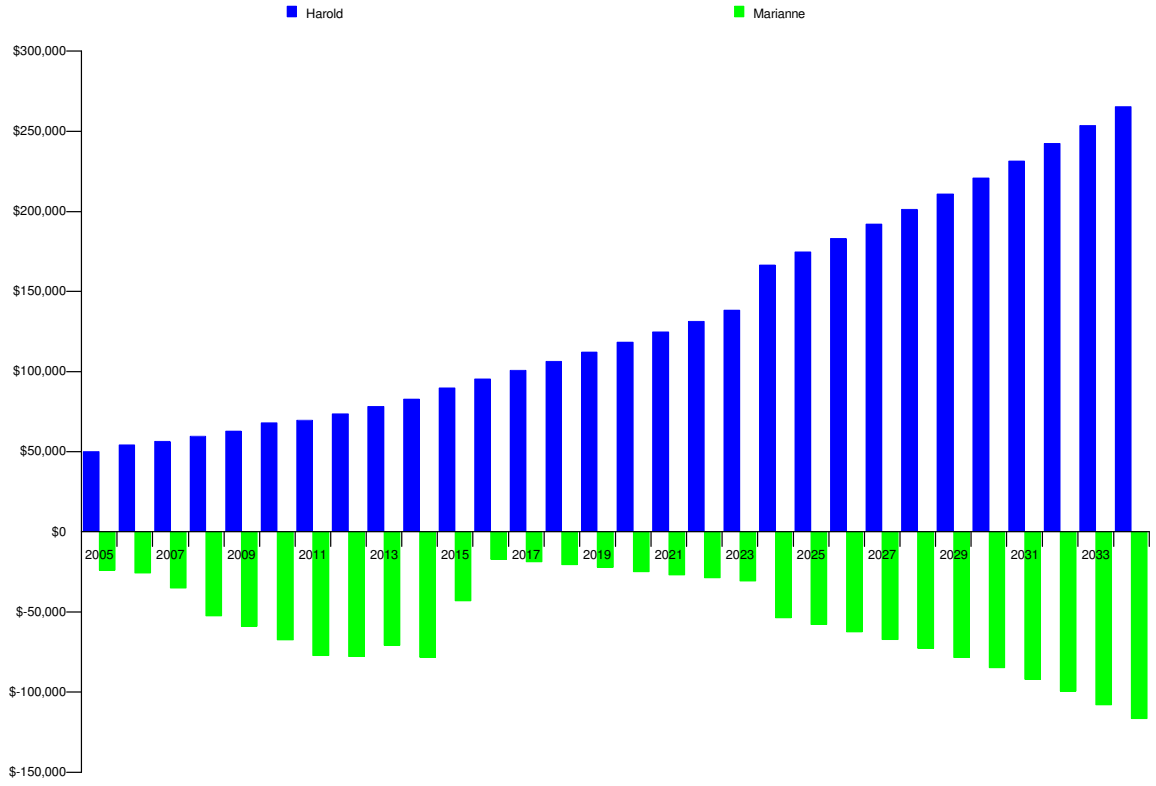


Projected After-Tax Cash Report

Projected After-Tax Cash for Harold J Jones or Marianne P Jones for 30 years.

	Harold	Marianne
2005	$ 50,014	($ 24,087)
2006	$ 54,122	($ 25,846)
2007	$ 56,411	($ 35,365)
2008	$ 59,599	($ 52,767)
2009	$ 62,925	($ 59,058)
2010	$ 67,948	($ 67,726)
2011	$ 69,491	($ 77,438)
2012	$ 73,714	($ 78,102)
2013	$ 78,166	($ 70,967)
2014	$ 82,813	($ 78,572)
2015	$ 89,642	($ 43,104)
2016	$ 95,225	($ 17,438)
2017	$ 100,619	($ 18,847)
2018	$ 106,269	($ 20,719)
2019	$ 112,135	($ 22,159)

	Harold	Marianne
2020	$ 118,298	($ 25,171)
2021	$ 124,718	($ 26,989)
2022	$ 131,393	($ 28,961)
2023	$ 138,393	($ 31,052)
2024	$ 166,354	($ 54,048)
2025	$ 174,540	($ 58,142)
2026	$ 183,116	($ 62,557)
2027	$ 192,000	($ 67,465)
2028	$ 201,297	($ 72,850)
2029	$ 210,928	($ 78,710)
2030	$ 220,954	($ 85,213)
2031	$ 231,444	($ 92,239)
2032	$ 242,315	($ 99,827)
2033	$ 253,628	($ 108,029)
2034	$ 265,446	($ 116,888)

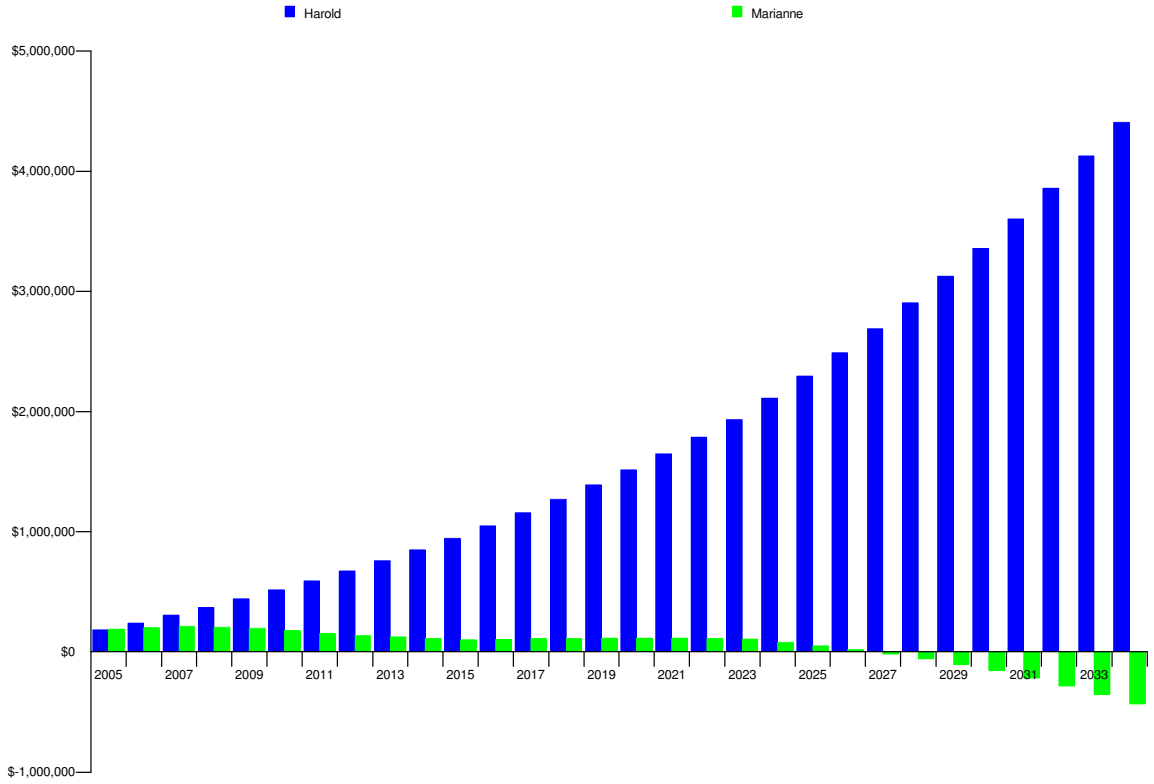


Projected Net Worth Report

Projected Net Worth for Harold J Jones or Marianne P Jones for 30 years.

	Harold	Marianne
2005	$ 180,023	$ 187,913
2006	$ 240,341	$ 203,687
2007	$ 303,245	$ 212,208
2008	$ 369,651	$ 205,743
2009	$ 439,712	$ 195,566
2010	$ 514,761	$ 179,083
2011	$ 591,592	$ 155,691
2012	$ 672,975	$ 134,709
2013	$ 759,159	$ 124,138
2014	$ 850,356	$ 109,463
2015	$ 946,736	$ 99,148
2016	$ 1,048,562	$ 104,221
2017	$ 1,156,065	$ 108,491
2018	$ 1,269,516	$ 111,512
2019	$ 1,389,146	$ 113,736

	Harold	Marianne
2020	$ 1,515,269	$ 113,611
2021	$ 1,648,157	$ 112,352
2022	$ 1,788,086	$ 109,826
2023	$ 1,935,400	$ 105,935
2024	$ 2,111,079	$ 79,798
2025	$ 2,295,371	$ 50,339
2026	$ 2,488,691	$ 17,261
2027	$ 2,691,369	($ 19,903)
2028	$ 2,903,846	($ 61,606)
2029	$ 3,126,485	($ 108,297)
2030	$ 3,359,711	($ 160,590)
2031	$ 3,604,017	($ 218,982)
2032	$ 3,859,821	($ 284,005)
2033	$ 4,127,600	($ 356,245)
2034	$ 4,407,897	($ 436,326)



Harold Summary Spreadsheet

		INCOME				ASSETS					
Year	Age	Total Income	Total Expenses	Total Taxes	**After Tax Cash**	Accum. Savings	Fin Assets	Resid-ences	IRA / 401(k)	Other Assets	**Net Worth**
2005	35	187,500	80,163	57,323	**50,014**	50,014	7,826	85,772	13,183	23,228	**180,023**
2006	36	194,425	81,442	58,861	**54,122**	104,136	8,377	90,469	13,842	23,517	**240,341**
2007	37	201,642	83,183	62,048	**56,411**	160,547	8,972	95,349	14,534	23,843	**303,245**
2008	38	209,101	84,974	64,528	**59,599**	220,146	9,615	100,419	15,261	24,210	**369,651**
2009	39	216,834	86,826	67,083	**62,925**	283,071	10,309	105,685	16,024	24,623	**439,712**
2010	40	224,852	86,554	70,350	**67,948**	351,019	11,059	111,158	16,825	24,700	**514,761**
2011	41	233,211	88,442	75,278	**69,491**	420,510	11,869	116,847	17,666	24,700	**591,592**
2012	42	241,811	90,467	77,630	**73,714**	494,224	12,743	122,759	18,549	24,700	**672,975**
2013	43	250,741	92,556	80,019	**78,166**	572,390	13,687	128,906	19,476	24,700	**759,159**
2014	44	260,012	94,703	82,496	**82,813**	655,203	14,707	135,296	20,450	24,700	**850,356**
2015	45	269,637	94,934	85,061	**89,642**	744,845	15,809	139,909	21,473	24,700	**946,736**
2016	46	279,688	96,817	87,646	**95,225**	840,070	16,999	144,246	22,547	24,700	**1,048,562**
2017	47	290,135	99,168	90,348	**100,619**	940,689	18,284	148,718	23,674	24,700	**1,156,065**
2018	48	300,979	101,606	93,104	**106,269**	1,046,958	19,672	153,328	24,858	24,700	**1,269,516**
2019	49	312,235	104,116	95,984	**112,135**	1,159,093	21,171	158,081	26,101	24,700	**1,389,146**
2020	50	323,917	106,698	98,921	**118,298**	1,277,391	22,790	162,982	27,406	24,700	**1,515,269**
2021	51	336,042	109,371	101,953	**124,718**	1,402,109	24,538	168,034	28,776	24,700	**1,648,157**
2022	52	348,625	112,109	105,123	**131,393**	1,533,502	26,426	173,243	30,215	24,700	**1,788,086**
2023	53	361,683	114,945	108,345	**138,393**	1,671,895	28,465	178,614	31,726	24,700	**1,935,400**
2024	54	375,234	97,157	111,723	**166,354**	1,838,249	30,667	184,151	33,312	24,700	**2,111,079**
2025	55	389,914	100,172	115,202	**174,540**	2,012,789	33,045	189,859	34,978	24,700	**2,295,371**
2026	56	405,141	103,274	118,751	**183,116**	2,195,905	35,614	195,745	36,727	24,700	**2,488,691**
2027	57	420,934	106,475	122,459	**192,000**	2,387,905	38,388	201,813	38,563	24,700	**2,691,369**
2028	58	437,313	109,776	126,240	**201,297**	2,589,202	41,384	208,069	40,491	24,700	**2,903,846**
2029	59	454,300	113,179	130,193	**210,928**	2,800,130	44,620	214,519	42,516	24,700	**3,126,485**
2030	60	471,916	116,687	134,275	**220,954**	3,021,084	48,115	221,170	44,642	24,700	**3,359,711**
2031	61	490,183	120,303	138,436	**231,444**	3,252,528	51,889	228,026	46,874	24,700	**3,604,017**
2032	62	509,125	124,031	142,779	**242,315**	3,494,843	55,965	235,095	49,218	24,700	**3,859,821**
2033	63	528,765	127,875	147,262	**253,628**	3,748,471	60,367	242,383	51,679	24,700	**4,127,600**
2034	64	549,128	131,840	151,842	**265,446**	4,013,917	65,121	249,896	54,263	24,700	**4,407,897**

Marianne Summary Spreadsheet

		INCOME				ASSETS					
Year	Age	Total Income	Total Expenses	Total Taxes	**After Tax Cash**	Accum. Savings	Fin Assets	Resid-ences	IRA / 401(k)	Other Assets	**Net Worth**
2005	32	78,412	97,141	5,358	**(24,087)**	(17,144)	0	160,821	0	44,236	**187,913**
2006	33	80,043	100,030	5,859	**(25,846)**	(42,990)	0	199,158	0	47,519	**203,687**
2007	34	81,727	110,672	6,420	**(35,365)**	(78,355)	0	239,725	0	50,838	**212,208**
2008	35	83,465	129,176	7,056	**(52,767)**	(131,122)	0	282,666	0	54,199	**205,743**
2009	36	85,259	136,564	7,753	**(59,058)**	(190,180)	0	328,139	0	57,607	**195,566**
2010	37	85,311	144,220	8,817	**(67,726)**	(257,906)	0	376,312	0	60,677	**179,083**
2011	38	87,222	153,007	11,653	**(77,438)**	(335,344)	0	427,364	0	63,671	**155,691**
2012	39	89,195	154,403	12,894	**(78,102)**	(413,446)	0	481,490	0	66,665	**134,709**
2013	40	91,232	147,050	15,149	**(70,967)**	(484,413)	0	538,892	0	69,659	**124,138**
2014	41	93,335	155,355	16,552	**(78,572)**	(562,985)	0	599,795	0	72,653	**109,463**
2015	42	95,506	120,648	17,962	**(43,104)**	(606,089)	0	629,590	0	75,647	**99,148**
2016	43	97,747	95,859	19,326	**(17,438)**	(623,527)	0	649,107	0	78,641	**104,221**
2017	44	100,061	98,723	20,185	**(18,847)**	(642,374)	0	669,230	0	81,635	**108,491**
2018	45	102,449	101,748	21,420	**(20,719)**	(663,093)	0	689,976	0	84,629	**111,512**
2019	46	104,915	104,964	22,110	**(22,159)**	(685,252)	0	711,365	0	87,623	**113,736**
2020	47	107,461	108,344	24,288	**(25,171)**	(710,423)	0	733,417	0	90,617	**113,611**
2021	48	110,090	112,020	25,059	**(26,989)**	(737,412)	0	756,153	0	93,611	**112,352**
2022	49	112,804	115,887	25,878	**(28,961)**	(766,373)	0	779,594	0	96,605	**109,826**
2023	50	115,606	119,969	26,689	**(31,052)**	(797,425)	0	803,761	0	99,599	**105,935**
2024	51	97,788	124,272	27,564	**(54,048)**	(851,473)	0	828,678	0	102,593	**79,798**
2025	52	100,776	130,472	28,446	**(58,142)**	(909,615)	0	854,367	0	105,587	**50,339**
2026	53	103,861	137,055	29,363	**(62,557)**	(972,172)	0	880,852	0	108,581	**17,261**
2027	54	107,047	144,052	30,460	**(67,465)**	(1,039,637)	0	908,159	0	111,575	**(19,903)**
2028	55	110,337	151,505	31,682	**(72,850)**	(1,112,487)	0	936,312	0	114,569	**(61,606)**
2029	56	113,735	159,451	32,994	**(78,710)**	(1,191,197)	0	965,337	0	117,563	**(108,297)**
2030	57	117,244	167,933	34,524	**(85,213)**	(1,276,410)	0	995,263	0	120,557	**(160,590)**
2031	58	120,867	177,001	36,105	**(92,239)**	(1,368,649)	0	1,026,116	0	123,551	**(218,982)**
2032	59	124,610	186,700	37,737	**(99,827)**	(1,468,476)	0	1,057,926	0	126,545	**(284,005)**
2033	60	128,475	197,081	39,423	**(108,029)**	(1,576,505)	0	1,090,721	0	129,539	**(356,245)**
2034	61	132,467	208,190	41,165	**(116,888)**	(1,693,393)	0	1,124,534	0	132,533	**(436,326)**

Harold After-Tax Cash Spreadsheet

Year	Age	Wages & Salary	Non-Wage Income	Fin. Invest.	Interest on Accm Svg	Real Est. Income	**Total Income**	Living Expenses	Resid. Expenses	Alimony Paid	Child Supt Pd
2005	35	175,000	8,000	500	0	4,000	187,500	54,394	2,400	1,800	20,712
2006	36	180,425	8,000	500	1,500	4,000	194,425	56,080	2,400	1,800	20,712
2007	37	186,018	8,000	500	3,124	4,000	201,642	57,820	2,400	1,800	20,712
2008	38	191,785	8,000	500	4,816	4,000	209,101	59,612	2,400	1,800	20,712
2009	39	197,730	8,000	500	6,604	4,000	216,834	61,463	2,400	1,800	20,712
2010	40	203,860	8,000	500	8,492	4,000	224,852	63,364	2,400	0	20,712
2011	41	210,180	8,000	500	10,531	4,000	233,211	65,330	2,400	0	20,712
2012	42	216,696	8,000	500	12,615	4,000	241,811	67,355	2,400	0	20,712
2013	43	223,414	8,000	500	14,827	4,000	250,741	69,444	2,400	0	20,712
2014	44	230,340	8,000	500	17,172	4,000	260,012	71,591	2,400	0	20,712
2015	45	237,481	8,000	500	19,656	4,000	269,637	73,813	409	0	20,712
2016	46	244,843	8,000	500	22,345	4,000	279,688	76,105	0	0	20,712
2017	47	252,433	8,000	500	25,202	4,000	290,135	78,456	0	0	20,712
2018	48	260,258	8,000	500	28,221	4,000	300,979	80,894	0	0	20,712
2019	49	268,326	8,000	500	31,409	4,000	312,235	83,404	0	0	20,712
2020	50	276,644	8,000	500	34,773	4,000	323,917	85,986	0	0	20,712
2021	51	285,220	8,000	500	38,322	4,000	336,042	88,659	0	0	20,712
2022	52	294,062	8,000	500	42,063	4,000	348,625	91,397	0	0	20,712
2023	53	303,178	8,000	500	46,005	4,000	361,683	94,233	0	0	20,712
2024	54	312,577	8,000	500	50,157	4,000	375,234	97,157	0	0	0
2025	55	322,267	8,000	500	55,147	4,000	389,914	100,172	0	0	0
2026	56	332,257	8,000	500	60,384	4,000	405,141	103,274	0	0	0
2027	57	342,557	8,000	500	65,877	4,000	420,934	106,475	0	0	0
2028	58	353,176	8,000	500	71,637	4,000	437,313	109,776	0	0	0
2029	59	364,124	8,000	500	77,676	4,000	454,300	113,179	0	0	0
2030	60	375,412	8,000	500	84,004	4,000	471,916	116,687	0	0	0
2031	61	387,050	8,000	500	90,633	4,000	490,183	120,303	0	0	0
2032	62	399,049	8,000	500	97,576	4,000	509,125	124,031	0	0	0
2033	63	411,420	8,000	500	104,845	4,000	528,765	127,875	0	0	0
2034	64	424,174	8,000	500	112,454	4,000	549,128	131,840	0	0	0

Harold After-Tax Cash Spreadsheet cont.

Year	Age	Payments on Debt	**Total Expenses**	**Pre-tax Cash flow**	Federal Inc Tax	FICA / Soc Sec	State Inc Tax	**Total Taxes**	**After-tax Cash**
2005	35	857	80,163	107,337	43,333	8,234	5,756	57,323	50,014
2006	36	450	81,442	112,983	44,366	8,572	5,923	58,861	54,122
2007	37	451	83,183	118,459	46,932	9,021	6,095	62,048	56,411
2008	38	450	84,974	124,127	48,958	9,298	6,272	64,528	59,599
2009	39	451	86,826	130,008	51,047	9,582	6,454	67,083	62,925
2010	40	78	86,554	138,298	53,832	9,876	6,642	70,350	67,948
2011	41	0	88,442	144,769	58,264	10,178	6,836	75,278	69,491
2012	42	0	90,467	151,344	60,104	10,490	7,036	77,630	73,714
2013	43	0	92,556	158,185	61,964	10,812	7,243	80,019	78,166
2014	44	0	94,703	165,309	63,898	11,143	7,455	82,496	82,813
2015	45	0	94,934	174,703	65,902	11,485	7,674	85,061	89,642
2016	46	0	96,817	182,871	67,909	11,837	7,900	87,646	95,225
2017	47	0	99,168	190,967	70,014	12,201	8,133	90,348	100,619
2018	48	0	101,606	199,373	72,154	12,576	8,374	93,104	106,269
2019	49	0	104,116	208,119	74,401	12,962	8,621	95,984	112,135
2020	50	0	106,698	217,219	76,684	13,360	8,877	98,921	118,298
2021	51	0	109,371	226,671	79,042	13,771	9,140	101,953	124,718
2022	52	0	112,109	236,516	81,518	14,194	9,411	105,123	131,393
2023	53	0	114,945	246,738	84,024	14,630	9,691	108,345	138,393
2024	54	0	97,157	278,077	86,663	15,080	9,980	111,723	166,354
2025	55	0	100,172	289,742	89,381	15,544	10,277	115,202	174,540
2026	56	0	103,274	301,867	92,144	16,023	10,584	118,751	183,116
2027	57	0	106,475	314,459	95,044	16,515	10,900	122,459	192,000
2028	58	0	109,776	327,537	97,990	17,024	11,226	126,240	201,297
2029	59	0	113,179	341,121	101,083	17,548	11,562	130,193	210,928
2030	60	0	116,687	355,229	104,278	18,088	11,909	134,275	220,954
2031	61	0	120,303	369,880	107,525	18,645	12,266	138,436	231,444
2032	62	0	124,031	385,094	110,924	19,220	12,635	142,779	242,315
2033	63	0	127,875	400,890	114,436	19,812	13,014	147,262	253,628
2034	64	0	131,840	417,288	118,013	20,423	13,406	151,842	265,446

Marianne After-Tax Cash Spreadsheet

Year	Age	Wages & Salary	Business Income	Fin. Invest.	Real Est. Income	Child Support	Alimony Received	**Total Income**	Living Expenses	Major Expenses	Resid. Expenses
2005	32	49,400	2,000	500	4,000	20,712	1,800	78,412	33,860	17,427	45,000
2006	33	50,931	2,100	500	4,000	20,712	1,800	80,043	34,910	18,298	45,000
2007	34	52,510	2,205	500	4,000	20,712	1,800	81,727	35,992	25,792	45,000
2008	35	54,138	2,315	500	4,000	20,712	1,800	83,465	37,110	40,348	45,000
2009	36	55,816	2,431	500	4,000	20,712	1,800	85,259	38,259	42,366	45,000
2010	37	57,546	2,553	500	4,000	20,712	0	85,311	39,445	44,484	45,000
2011	38	59,330	2,680	500	4,000	20,712	0	87,222	40,667	46,708	45,000
2012	39	61,169	2,814	500	4,000	20,712	0	89,195	41,928	40,647	45,000
2013	40	63,065	2,955	500	4,000	20,712	0	91,232	43,226	25,748	45,000
2014	41	65,020	3,103	500	4,000	20,712	0	93,335	44,567	27,035	45,000
2015	42	67,036	3,258	500	4,000	20,712	0	95,506	45,948	18,667	10,994
2016	43	69,114	3,421	500	4,000	20,712	0	97,747	47,372	0	0
2017	44	71,257	3,592	500	4,000	20,712	0	100,061	48,841	0	0
2018	45	73,466	3,771	500	4,000	20,712	0	102,449	50,358	0	0
2019	46	75,743	3,960	500	4,000	20,712	0	104,915	51,917	0	0
2020	47	78,091	4,158	500	4,000	20,712	0	107,461	53,524	0	0
2021	48	80,512	4,366	500	4,000	20,712	0	110,090	55,186	0	0
2022	49	83,008	4,584	500	4,000	20,712	0	112,804	56,894	0	0
2023	50	85,581	4,813	500	4,000	20,712	0	115,606	58,659	0	0
2024	51	88,234	5,054	500	4,000	0	0	97,788	60,478	0	0
2025	52	90,969	5,307	500	4,000	0	0	100,776	62,354	0	0
2026	53	93,789	5,572	500	4,000	0	0	103,861	64,286	0	0
2027	54	96,696	5,851	500	4,000	0	0	107,047	66,278	0	0
2028	55	99,694	6,143	500	4,000	0	0	110,337	68,334	0	0
2029	56	102,785	6,450	500	4,000	0	0	113,735	70,452	0	0
2030	57	105,971	6,773	500	4,000	0	0	117,244	72,637	0	0
2031	58	109,256	7,111	500	4,000	0	0	120,867	74,888	0	0
2032	59	112,643	7,467	500	4,000	0	0	124,610	77,208	0	0
2033	60	116,135	7,840	500	4,000	0	0	128,475	79,603	0	0
2034	61	119,735	8,232	500	4,000	0	0	132,467	82,070	0	0

Marianne After-Tax Cash Spreadsheet cont.

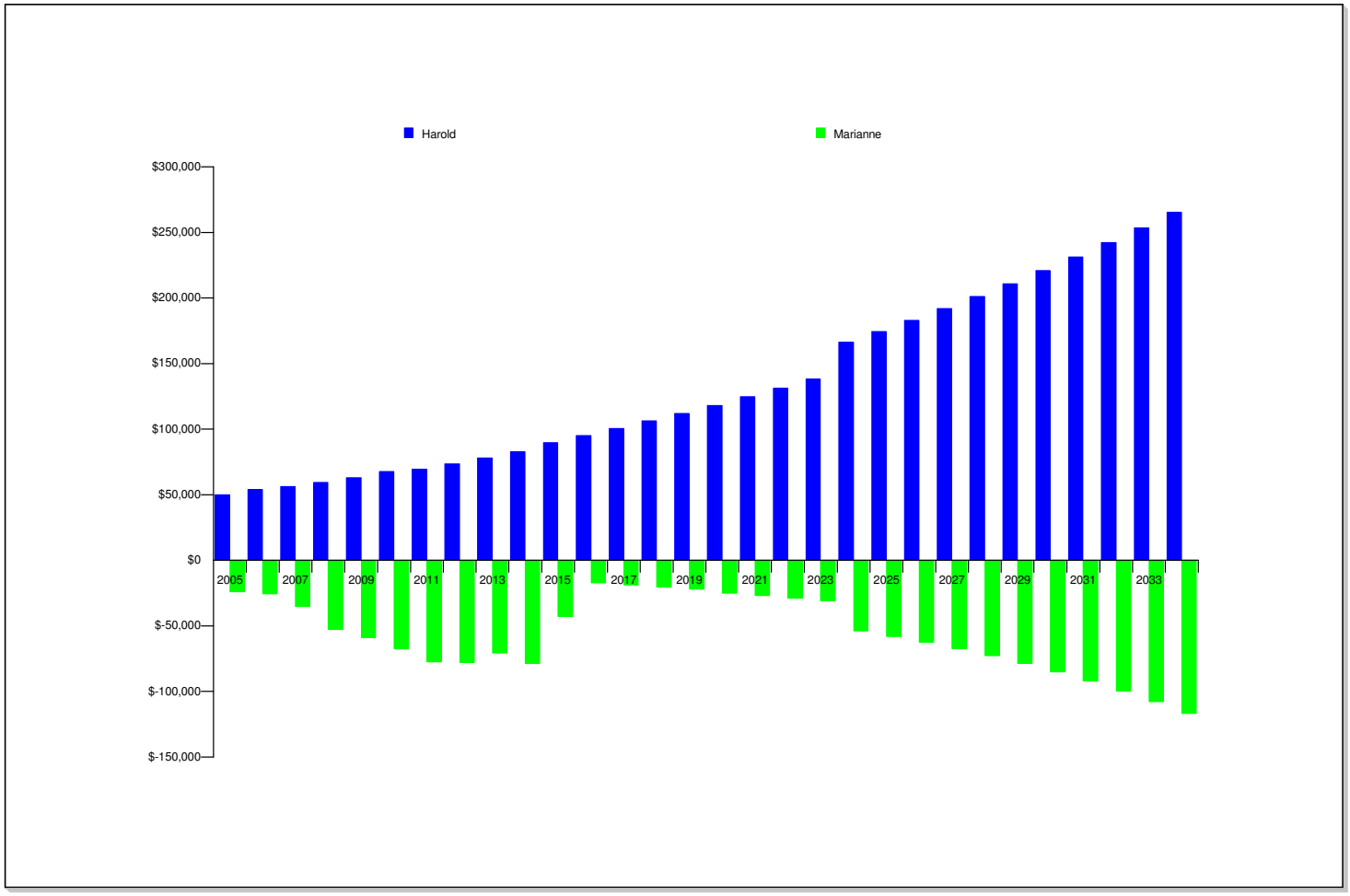
Year	Age	Payments on Debt	Int on Neg Accm Svg	**Total Expenses**	**Pre-tax Cash flow**	Federal Inc Tax	FICA / Soc Sec	State Inc Tax	**Total Taxes**	**After-tax Cash**
2005	32	854	0	97,141	(18,729)	(137)	3,779	1,716	5,358	(24,087)
2006	33	450	1,372	100,030	(19,987)	197	3,896	1,766	5,859	(25,846)
2007	34	449	3,439	110,672	(28,945)	585	4,017	1,818	6,420	(35,365)
2008	35	450	6,268	129,176	(45,711)	1,043	4,142	1,871	7,056	(52,767)
2009	36	449	10,490	136,564	(51,305)	1,557	4,270	1,926	7,753	(59,058)
2010	37	77	15,214	144,220	(58,909)	2,432	4,402	1,983	8,817	(67,726)
2011	38	0	20,632	153,007	(65,785)	5,073	4,538	2,042	11,653	(77,438)
2012	39	0	26,828	154,403	(65,208)	6,113	4,679	2,102	12,894	(78,102)
2013	40	0	33,076	147,050	(55,818)	8,160	4,824	2,165	15,149	(70,967)
2014	41	0	38,753	155,355	(62,020)	9,348	4,974	2,230	16,552	(78,572)
2015	42	0	45,039	120,648	(25,142)	10,538	5,128	2,296	17,962	(43,104)
2016	43	0	48,487	95,859	1,888	11,674	5,287	2,365	19,326	(17,438)
2017	44	0	49,882	98,723	1,338	12,298	5,451	2,436	20,185	(18,847)
2018	45	0	51,390	101,748	701	13,291	5,620	2,509	21,420	(20,719)
2019	46	0	53,047	104,964	(49)	13,731	5,794	2,585	22,110	(22,159)
2020	47	0	54,820	108,344	(883)	15,651	5,974	2,663	24,288	(25,171)
2021	48	0	56,834	112,020	(1,930)	16,156	6,159	2,744	25,059	(26,989)
2022	49	0	58,993	115,887	(3,083)	16,701	6,350	2,827	25,878	(28,961)
2023	50	0	61,310	119,969	(4,363)	17,229	6,547	2,913	26,689	(31,052)
2024	51	0	63,794	124,272	(26,484)	17,812	6,750	3,002	27,564	(54,048)
2025	52	0	68,118	130,472	(29,696)	18,393	6,959	3,094	28,446	(58,142)
2026	53	0	72,769	137,055	(33,194)	18,999	7,175	3,189	29,363	(62,557)
2027	54	0	77,774	144,052	(37,005)	19,777	7,397	3,286	30,460	(67,465)
2028	55	0	83,171	151,505	(41,168)	20,668	7,627	3,387	31,682	(72,850)
2029	56	0	88,999	159,451	(45,716)	21,639	7,863	3,492	32,994	(78,710)
2030	57	0	95,296	167,933	(50,689)	22,818	8,107	3,599	34,524	(85,213)
2031	58	0	102,113	177,001	(56,134)	24,036	8,358	3,711	36,105	(92,239)
2032	59	0	109,492	186,700	(62,090)	25,294	8,617	3,826	37,737	(99,827)
2033	60	0	117,478	197,081	(68,606)	26,595	8,884	3,944	39,423	(108,029)
2034	61	0	126,120	208,190	(75,723)	27,938	9,160	4,067	41,165	(116,888)

After-Tax Cash Flow Spreadsheet (cont.)

Projected After-Tax Cash: Table

	Harold	Marianne		Harold	Marianne
2005	$ 50,014	($ 24,087)	2020	$ 118,298	($ 25,171)
2006	$ 54,122	($ 25,846)	2021	$ 124,718	($ 26,989)
2007	$ 56,411	($ 35,365)	2022	$ 131,393	($ 28,961)
2008	$ 59,599	($ 52,767)	2023	$ 138,393	($ 31,052)
2009	$ 62,925	($ 59,058)	2024	$ 166,354	($ 54,048)
2010	$ 67,948	($ 67,726)	2025	$ 174,540	($ 58,142)
2011	$ 69,491	($ 77,438)	2026	$ 183,116	($ 62,557)
2012	$ 73,714	($ 78,102)	2027	$ 192,000	($ 67,465)
2013	$ 78,166	($ 70,967)	2028	$ 201,297	($ 72,850)
2014	$ 82,813	($ 78,572)	2029	$ 210,928	($ 78,710)
2015	$ 89,642	($ 43,104)	2030	$ 220,954	($ 85,213)
2016	$ 95,225	($ 17,438)	2031	$ 231,444	($ 92,239)
2017	$ 100,619	($ 18,847)	2032	$ 242,315	($ 99,827)
2018	$ 106,269	($ 20,719)	2033	$ 253,628	($ 108,029)
2019	$ 112,135	($ 22,159)	2034	$ 265,446	($ 116,888)

Projected After-Tax Cash: Graph



Harold Net Worth Spreadsheet

Year	Age	Fin. Assets	Real Estate	Cars / Furn.	Resid-ences	IRA / 401(k)	Defined Benefit	Debt	Accum. Savings	**Net Worth**
2005	35	7,826	22,500	2,200	85,772	13,183	0	(1,472)	50,014	180,023
2006	36	8,377	22,500	2,200	90,469	13,842	0	(1,183)	104,136	240,341
2007	37	8,972	22,500	2,200	95,349	14,534	0	(857)	160,547	303,245
2008	38	9,615	22,500	2,200	100,419	15,261	0	(490)	220,146	369,651
2009	39	10,309	22,500	2,200	105,685	16,024	0	(77)	283,071	439,712
2010	40	11,059	22,500	2,200	111,158	16,825	0	0	351,019	514,761
2011	41	11,869	22,500	2,200	116,847	17,666	0	0	420,510	591,592
2012	42	12,743	22,500	2,200	122,759	18,549	0	0	494,224	672,975
2013	43	13,687	22,500	2,200	128,906	19,476	0	0	572,390	759,159
2014	44	14,707	22,500	2,200	135,296	20,450	0	0	655,203	850,356
2015	45	15,809	22,500	2,200	139,909	21,473	0	0	744,845	946,736
2016	46	16,999	22,500	2,200	144,246	22,547	0	0	840,070	1,048,562
2017	47	18,284	22,500	2,200	148,718	23,674	0	0	940,689	1,156,065
2018	48	19,672	22,500	2,200	153,328	24,858	0	0	1,046,958	1,269,516
2019	49	21,171	22,500	2,200	158,081	26,101	0	0	1,159,093	1,389,146
2020	50	22,790	22,500	2,200	162,982	27,406	0	0	1,277,391	1,515,269
2021	51	24,538	22,500	2,200	168,034	28,776	0	0	1,402,109	1,648,157
2022	52	26,426	22,500	2,200	173,243	30,215	0	0	1,533,502	1,788,086
2023	53	28,465	22,500	2,200	178,614	31,726	0	0	1,671,895	1,935,400
2024	54	30,667	22,500	2,200	184,151	33,312	0	0	1,838,249	2,111,079
2025	55	33,045	22,500	2,200	189,859	34,978	0	0	2,012,789	2,295,371
2026	56	35,614	22,500	2,200	195,745	36,727	0	0	2,195,905	2,488,691
2027	57	38,388	22,500	2,200	201,813	38,563	0	0	2,387,905	2,691,369
2028	58	41,384	22,500	2,200	208,069	40,491	0	0	2,589,202	2,903,846
2029	59	44,620	22,500	2,200	214,519	42,516	0	0	2,800,130	3,126,485
2030	60	48,115	22,500	2,200	221,170	44,642	0	0	3,021,084	3,359,711
2031	61	51,889	22,500	2,200	228,026	46,874	0	0	3,252,528	3,604,017
2032	62	55,965	22,500	2,200	235,095	49,218	0	0	3,494,843	3,859,821
2033	63	60,367	22,500	2,200	242,383	51,679	0	0	3,748,471	4,127,600
2034	64	65,121	22,500	2,200	249,896	54,263	0	0	4,013,917	4,407,897

Note: Numbers are all as of "end of year."

Footnotes:

(1) 40 Winding Way - Marianne will remain in the marital home.

(2) Paintings - Paintings have sentimental value to Marianne

Marianne Net Worth Spreadsheet

Year	Age	Fin. Assets	Real Estate	Cars / Furn.	Resid-ences	IRA / 401(k)	Defined Benefit	Debt	Accum. Savings	**Net Worth**
2005	32	0	22,500	0	160,821	0	23,207	(1,471)	(17,144)	187,913
2006	33	0	22,500	0	199,158	0	26,201	(1,182)	(42,990)	203,687
2007	34	0	22,500	0	239,725	0	29,195	(857)	(78,355)	212,208
2008	35	0	22,500	0	282,666	0	32,189	(490)	(131,122)	205,743
2009	36	0	22,500	0	328,139	0	35,183	(76)	(190,180)	195,566
2010	37	0	22,500	0	376,312	0	38,177	0	(257,906)	179,083
2011	38	0	22,500	0	427,364	0	41,171	0	(335,344)	155,691
2012	39	0	22,500	0	481,490	0	44,165	0	(413,446)	134,709
2013	40	0	22,500	0	538,892	0	47,159	0	(484,413)	124,138
2014	41	0	22,500	0	599,795	0	50,153	0	(562,985)	109,463
2015	42	0	22,500	0	629,590	0	53,147	0	(606,089)	99,148
2016	43	0	22,500	0	649,107	0	56,141	0	(623,527)	104,221
2017	44	0	22,500	0	669,230	0	59,135	0	(642,374)	108,491
2018	45	0	22,500	0	689,976	0	62,129	0	(663,093)	111,512
2019	46	0	22,500	0	711,365	0	65,123	0	(685,252)	113,736
2020	47	0	22,500	0	733,417	0	68,117	0	(710,423)	113,611
2021	48	0	22,500	0	756,153	0	71,111	0	(737,412)	112,352
2022	49	0	22,500	0	779,594	0	74,105	0	(766,373)	109,826
2023	50	0	22,500	0	803,761	0	77,099	0	(797,425)	105,935
2024	51	0	22,500	0	828,678	0	80,093	0	(851,473)	79,798
2025	52	0	22,500	0	854,367	0	83,087	0	(909,615)	50,339
2026	53	0	22,500	0	880,852	0	86,081	0	(972,172)	17,261
2027	54	0	22,500	0	908,159	0	89,075	0	(1,039,637)	(19,903)
2028	55	0	22,500	0	936,312	0	92,069	0	(1,112,487)	(61,606)
2029	56	0	22,500	0	965,337	0	95,063	0	(1,191,197)	(108,297)
2030	57	0	22,500	0	995,263	0	98,057	0	(1,276,410)	(160,590)
2031	58	0	22,500	0	1,026,116	0	101,051	0	(1,368,649)	(218,982)
2032	59	0	22,500	0	1,057,926	0	104,045	0	(1,468,476)	(284,005)
2033	60	0	22,500	0	1,090,721	0	107,039	0	(1,576,505)	(356,245)
2034	61	0	22,500	0	1,124,534	0	110,033	0	(1,693,393)	(436,326)

Note: Numbers are all as of "end of year."

Footnotes:

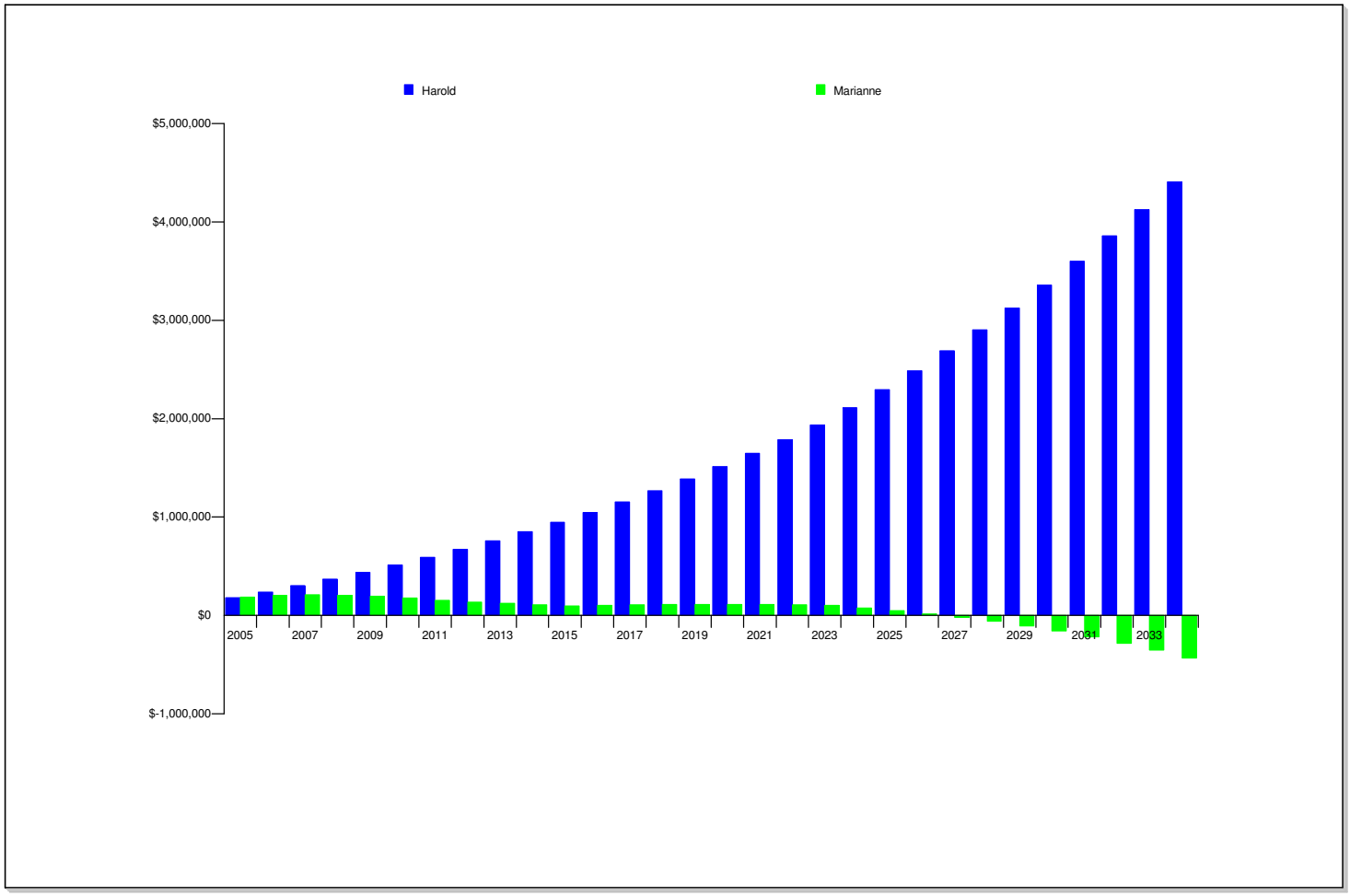
(1) 40 Winding Way - Marianne will remain in the marital home.

(2) Paintings - Paintings have sentimental value to Marianne

Projected Net Worth: Table

	Harold	Marianne		Harold	Marianne
2005	$ 180,023	$ 187,913	2020	$ 1,515,269	$ 113,611
2006	$ 240,341	$ 203,687	2021	$ 1,648,157	$ 112,352
2007	$ 303,245	$ 212,208	2022	$ 1,788,086	$ 109,826
2008	$ 369,651	$ 205,743	2023	$ 1,935,400	$ 105,935
2009	$ 439,712	$ 195,566	2024	$ 2,111,079	$ 79,798
2010	$ 514,761	$ 179,083	2025	$ 2,295,371	$ 50,339
2011	$ 591,592	$ 155,691	2026	$ 2,488,691	$ 17,261
2012	$ 672,975	$ 134,709	2027	$ 2,691,369	($ 19,903)
2013	$ 759,159	$ 124,138	2028	$ 2,903,846	($ 61,606)
2014	$ 850,356	$ 109,463	2029	$ 3,126,485	($ 108,297)
2015	$ 946,736	$ 99,148	2030	$ 3,359,711	($ 160,590)
2016	$ 1,048,562	$ 104,221	2031	$ 3,604,017	($ 218,982)
2017	$ 1,156,065	$ 108,491	2032	$ 3,859,821	($ 284,005)
2018	$ 1,269,516	$ 111,512	2033	$ 4,127,600	($ 356,245)
2019	$ 1,389,146	$ 113,736	2034	$ 4,407,897	($ 436,326)

Projected Net Worth: Graph



Key Entries and Assumptions

This report presents the key assumptions behind the income and asset projections for Harold J Jones and Marianne P Jones.

Key Rates

1. Inflation. . . . . 3.1 %
2. After-tax rate of return on Accumulated Savings (reinvested income). . . . . 3.0 %
3. Cost of borrowing (%) for net deficits. . . . . 8.0 %

Plan Start Date

1. The start year for plan is 2005.

Taxes

1. Federal taxes are calculated on a detailed basis using the tax laws for each year, including Earned Income Credit, Alternative Minimum tax, and phase-outs currently enacted.
2. Taxes for Harold J Jones
   - Federal and state filing status for 2005. . . . . Single
   - Filing status for subsequent years. . . . . Single
   - State taxes are estimated by applying the current tax table to gross income.
   - In Pennsylvania, alimony and retirement income are excluded from taxable income.
3. Taxes for Marianne P Jones
   - Federal and state filing status for 2005. . . . . Single
   - Filing status for subsequent years. . . . . Single
   - State taxes are estimated by applying the current tax table to gross income.
   - In Pennsylvania, alimony and retirement income are excluded from taxable income.

Assumptions Relating to Children

	Custody	Tax Exemption
1. Tiffany..	Marianne	Marianne
2. Amber..	Marianne	Marianne

Assumptions Relating to Child Support

1. Harold paying child support through 2023. . . . . $ 1,726 per month

Assumptions Relating to Alimony

1. Harold paying alimony through 2009. . . . . $ 150 per month

Residence Assumptions - 40 Winding Way

1. Market Value. $450,000
2. Rate of appreciation of residence. . . . . With Inflation
3. This residence will not be sold in the time frame under consideration.
4. There is a first mortgage with a current mortgage balance of $320,000.
5. This mortgage will be paid by Marianne.

Residence Assumptions - Vacation Home

1. Market Value. $100,000
2. Rate of appreciation of residence. . . . . With Inflation
3. This residence will not be sold in the time frame under consideration.

4. There is a first mortgage with a current mortgage balance of $18,750.
5. This mortgage will be paid by Harold.

Assumptions Relating to Wages

	Harold	Marianne
1. Wage amount and period.	$175,000 / year	$950 / week
2. Rate of increase of wages.	With Inflation	With Inflation
3. Retirement age.	65	65

Assumptions Relating to Major Expenses

1. Tiffany's prep school expense will start on 9/1/2004, run for 8 years.
   The annual cost is $18,000 in present dollars, and will increase at a rate of 5.0%.
   Marianne P Jones will pay 100% of this expense.
2. Amber's prep school expense will start on 9/1/2007, run for 8 years.
   The annual cost is $18,000 in present dollars, and will increase at a rate of 5.0%.
   Marianne P Jones will pay 100% of this expense.

Assumptions Relating to Cash & Investments

1. First Union: The current market value is $1,875.
   The annual income from this asset is $0. The annual rate of appreciation is 0.0%.
2. Vanguard Index 500: The current market value is $12,755.
   The annual income from this asset is $1,000. The annual rate of appreciation is 8.0%.
3. Florida Condo: The current market value is $45,000.
   The annual income from this asset is $8,000.

Assumptions Relating to IRAs and 401(k) Plans

1. Vanguard IRA. The current value is $12,555, and the growth rate is 5.0%.
   Retirement age for Harold J Jones is 65.
   Harold J Jones will take minimum distributions at retirement.

Assumptions Relating to Defined Benefit Pensions

1. AMFAC Teacher's Assn.
   The plan is owned by Marianne P Jones.
   The monthly benefit specified by the plan is $725.
   This assumes the employee works until the cut-off date and begins receiving payments at age 65.
   The discount rate is 4.95%.
   We are using mortality table GAR-94.

Assumptions Relating to Debts

1. MasterCard Bank Two. The current balance is $3,456. The current rate is 12.00%.
   The monthly payment is $75.00.
2. VISA Country Card. The current balance is $775. The current rate is 14.00%.
   The monthly payment is $120.00.

Property Statement Report

Property Statement report for Harold J Jones and Marianne P Jones. This report shows the combined assets and debts for the parties, prior to any property division.

	Amount
Residence Equity	
40 Winding Way[1]	$130,000
Vacation Home	$81,250
Total Residence Equity	$211,250
Investments	
First Union	$1,875
Vanguard Index 500	$12,755
Florida Condo	$45,000
Total Investments	$59,630
Businesses	
Mary Kay franchise	$0
Total Businesses	$0
Personal Items	
Jewelry	$1,500
Paintings[2]	$700
Total Personal Items	$2,200
Subtotal Non-Retirement	**$273,080**
IRAs and 401(k)s	
Vanguard IRA	$12,555
Total IRAs and 401(k)s	$12,555
Defined Benefit Pensions	
AMFAC Teacher's Assn	$23,207
Total Pensions	$23,207
Subtotal Retirement	**$35,762**
Total Assets	**$308,842**
Debts	
MasterCard Bank Two	($3,456)
VISA Country Card	($775)
Total Debt	($4,232)
Total Debts	**($4,232)**
Total Property	**$304,610**

Note: "Total Amount" column may not add due to rounding.

Footnotes:

(1) 40 Winding Way - Marianne will remain in the marital home.

(2) Paintings - Paintings have sentimental value to Marianne

Combined Income Report

This report shows the combined after-tax cash flow of Harold and Marianne for 2005.

Income or Expense	2005
Wages & Salary	224,400
Non-Wage Income	8,000
Business Income	2,000
Fin. Invest.	1,000
Interest on Accm Svg	0
Real Est. Income	8,000
Total Income	**243,400**
Living Expenses	88,254
Major Expenses	17,427
Resid. Expenses	47,400
Payments on Debt	1,711
Int on Neg Accm Svg	0
Total Expenses	**154,792**
Pre-tax Cash flow	**88,608**
Federal Inc Tax	45,050
FICA / Soc Sec	12,013
State Inc Tax	7,472
Total Taxes	**64,535**
After-tax Cash	**24,073**

Spending Report for Harold for 2005

This report shows Harold J Jones's spending, excluding alimony, support, and residence downpayments.

	Weekly	Monthly	Annual
Residence Expenses			
Vacation Home	$46.15	$200.00	$2,400
Total Residence Expenses	$46.15	$200.00	$2,400
Living Expenses			
Cable TV	$9.23	$40.00	$480
Cell phone	11.54	50.00	600
Homeowners' Insurance	15.38	66.67	800
Household maintenance / repair	23.08	100.00	1,200
Laundry	0.69	3.00	36
Lawn service	50.00	216.67	2,600
Maid / cleaning service	75.00	325.00	3,900
Snow removal	25.00	108.33	1,300
Tax - Property Tax	96.15	416.67	5,000
Utilities - Electricity	17.31	75.00	900
Utilities - Oil Heat	23.08	100.00	1,200
Utilities - Phone	11.54	50.00	600
Utilities - Water/Sewer	9.62	41.67	500
Car Payments	115.38	500.00	6,000
Car Insurance	19.23	83.33	1,000
Car Gasoline/oil	30.00	130.00	1,560
Car Maintenance and repair	17.31	75.00	900
Parking	10.00	43.33	520
Public/alt. Transportation	10.00	43.33	520
Bank fees	0.96	4.17	50
Clothes	15.38	66.67	800
Charitable	19.23	83.33	1,000
Church / synagogue / mosque et	19.23	83.33	1,000
Dues / Clubs	19.23	83.33	1,000
Entertainment	20.00	86.67	1,040
Food / Groceries	50.00	216.67	2,600
Gifts	9.62	41.67	500
Hair	2.00	8.67	104
Internet Access	4.62	20.00	240
Legal and Accounting	46.15	200.00	2,400
Previous Relship Child Support	46.15	200.00	2,400
Restaurants	30.00	130.00	1,560
Toiletries/Grooming/Drug Store	20.00	86.67	1,040
Vacations	38.46	166.67	2,000
Health Insurance	115.38	500.00	6,000
Drug & Prescription Exp	20.08	87.00	1,044
Total Living Expenses	$1,046.04	$4,532.83	$54,394
Payments on Debt			
MasterCard Bank Two	$8.67	$37.58	$451
VISA Country Card	7.81	33.83	406

Total Payments on Debt	$16.48	$71.42	$857
TOTAL SPENDING	**$1,108.67**	**$4,804.25**	**$57,651**

Spending Report for Marianne for 2005

This report shows Marianne P Jones's spending, excluding alimony, support, and residence downpayments.

	Weekly	Monthly	Annual
Residence Expenses			
40 Winding Way[1]	$865.38	$3,750.00	$45,000
Total Residence Expenses	$865.38	$3,750.00	$45,000
Living Expenses			
Union Dues	$4.62	$20.00	$240
Cable TV	11.54	50.00	600
Cell phone	16.15	70.00	840
Lawn service	23.08	100.00	1,200
Rent	207.69	900.00	10,800
Tax - Property Tax	57.69	250.00	3,000
Utilities - Electricity	23.08	100.00	1,200
Utilities - Oil Heat	15.38	66.67	800
Car Payments	80.77	350.00	4,200
Car Insurance	9.62	41.67	500
Child Care - Day Care	110.00	476.67	5,720
Food / Groceries	80.00	346.67	4,160
Medical/Doctor Exp	11.54	50.00	600
Total Living Expenses	$651.15	$2,821.67	$33,860
Major Expenses			
Tiffany's prep school	$335.13	$1,452.25	$17,427
Total Major Expenses	$335.13	$1,452.25	$17,427
Payments on Debt			
MasterCard Bank Two	$8.63	$37.42	$449
VISA Country Card	7.79	33.75	405
Total Payments on Debt	$16.42	$71.17	$854
TOTAL SPENDING	**$1,868.10**	**$8,095.08**	**$97,141**

Footnotes:

(1) 40 Winding Way - Marianne will remain in the marital home.

After-Tax Income on Sale of Residence

No residences are indicated as being sold.

To indicate a residence as being sold, enter a year of sale with the residence information.

This valuation is for the plan: AMFAC Teacher's Assn.

This report values the plan as of the evaluation date, which is: 5/5/2005.

Based on the information entered (see below), the value of the pension as of the evaluation date is:

$23,207, using the GAR-94 mortality tables and a gender-specific approach.

As of 5/5/2005, 100.00% of this pension is so-called 'marital property.'

The "marital amount" is typically the amount the judge will divide. (The rest stays with the employee.)

Using a gender-specfic approach, the marital amount of the pension plan is $23,207 (that is, 100.00% of $23,207).

Using a gender-specific approach, if the judge divides the pension 50/50, say, then $11,603.50 (half of $23,207) would be awarded to each spouse.

These comments about marital property apply in most states, even community property states.

Value of Pension at Retirement:

The value of the pension is $123,647 (gender-specific approach) as of regular retirement age.

This is typically more than the value as of the evaluation date because, like money in a bank account, a pension's value increases over time.

Knowing the value at earliest retirement age tends to be most useful if the worker is near retirement, or is likely to reach retirement with this company.

If the non-worker spouse is considering taking a share of the payout, as opposed to a cash buyout today, this number helps both spouses see what that payout might be.

This report is based on the following data entered:

Key Dates:

11/20/1973	Employee's birth date.
3/7/1995	Date the employee was married.
3,694	Number of days from marriage to separation.
4/5/1998	Date the employee started in the plan.
4/17/2005	Date the employment stopped being 'marital.' (This is usually the separation date).
5/5/2005	Date to evaluate the plan. (This is usually today or trial date).
65	Employee's regular retirement age.
62	Employee's earliest retirement age.
NO	Is the employee already retired?

The Plan:

$725	Monthly benefit, estimated outside the software, at "as if" retirement date.
1.0%	Cost of living adjustment (COLA) percent.
4.95%	Interest rate (also known as the "discount rate").

Calculation Options Selected:

The pension benefit and marital portion are calculated "as if" the employee works until the cut-off date.

"Cut-off" means the date after which the plan is no longer marital. This is typically the separation date.

The pension's value is calculated assuming the employee retired or will retire on the regular retirement date.

The employee is a female.

Accumulated Savings Report

Accumulated Savings report for Harold J Jones or Marianne P Jones.

Accumulated Savings is the account for reinvested earnings that are not spent, and also for deficits (negative Accumulated Savings), which reflect borrowing to cover expenses and taxes.

Residence sale and refinance proceeds and downpayments affect Net Worth through additions to or subtractions from the Accumulated Savings account.

Liquidations of assets increase the Accumulated Savings account by offsetting deficits which would otherwise have to be covered by borrowing.

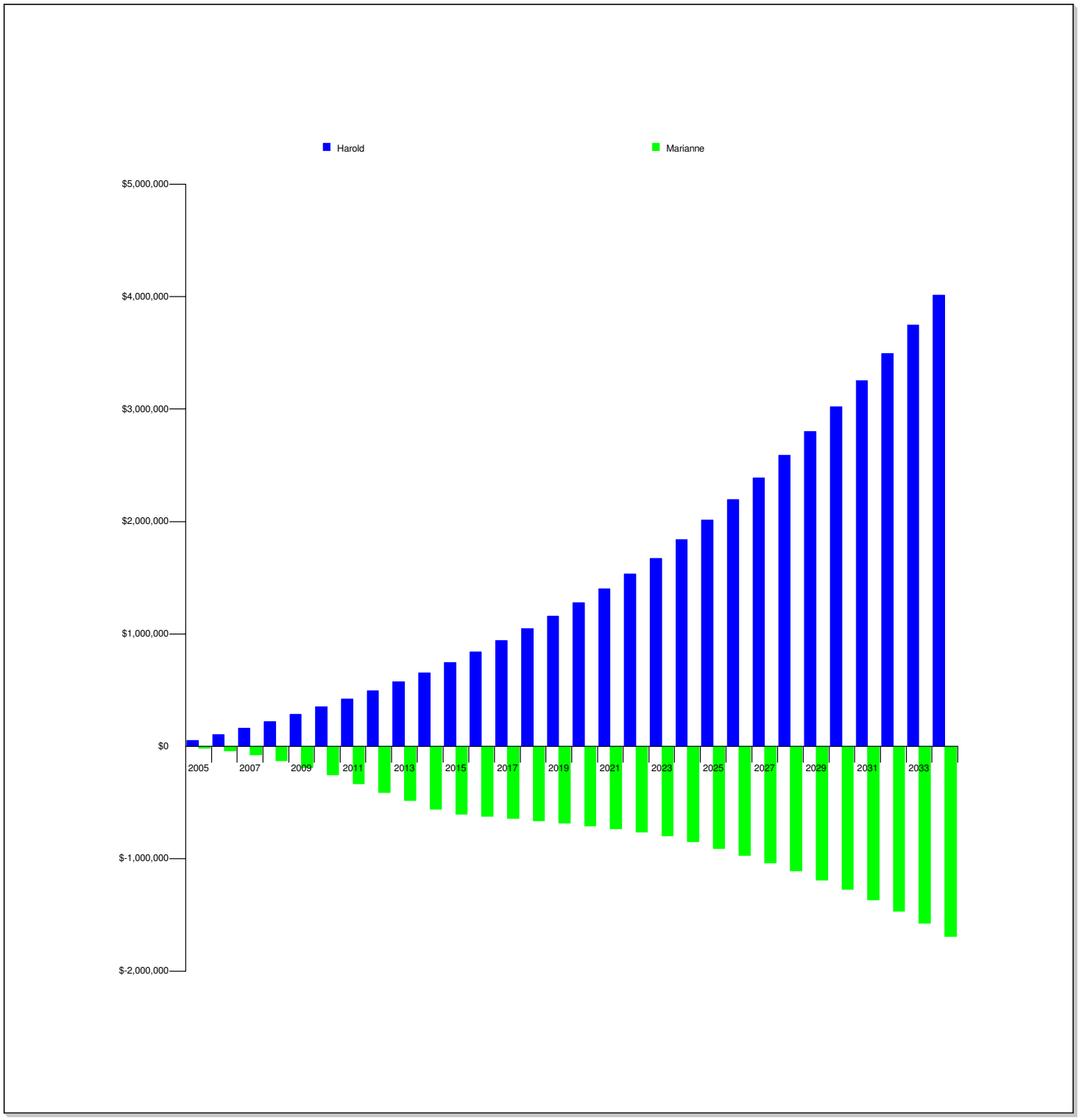
Accumulated Savings for Harold.

	(1) Start With: End of Previous Yr Accumulated Savings	(2) +/- Current Year After-Tax Cash	(3) Plus: Residence Sale or Refinance Proceeds	(4) Minus: Current Year Down-Payment	(5) Plus: Investmt Assets To Cover Deficit	(6) Plus: IRA Assets To Cover Deficit	(7) Equals: End-of Year Accumulated Savings
2005	0	50,014	0	0	0	0	50,014
2006	50,014	54,122	0	0	0	0	104,136
2007	104,136	56,411	0	0	0	0	160,547
2008	160,547	59,599	0	0	0	0	220,146
2009	220,146	62,925	0	0	0	0	283,071
2010	283,071	67,948	0	0	0	0	351,019
2011	351,019	69,491	0	0	0	0	420,510
2012	420,510	73,714	0	0	0	0	494,224
2013	494,224	78,166	0	0	0	0	572,390
2014	572,390	82,813	0	0	0	0	655,203
2015	655,203	89,642	0	0	0	0	744,845
2016	744,845	95,225	0	0	0	0	840,070
2017	840,070	100,619	0	0	0	0	940,689
2018	940,689	106,269	0	0	0	0	1,046,958
2019	1,046,958	112,135	0	0	0	0	1,159,093
2020	1,159,093	118,298	0	0	0	0	1,277,391
2021	1,277,391	124,718	0	0	0	0	1,402,109
2022	1,402,109	131,393	0	0	0	0	1,533,502
2023	1,533,502	138,393	0	0	0	0	1,671,895
2024	1,671,895	166,354	0	0	0	0	1,838,249
2025	1,838,249	174,540	0	0	0	0	2,012,789
2026	2,012,789	183,116	0	0	0	0	2,195,905
2027	2,195,905	192,000	0	0	0	0	2,387,905
2028	2,387,905	201,297	0	0	0	0	2,589,202
2029	2,589,202	210,928	0	0	0	0	2,800,130
2030	2,800,130	220,954	0	0	0	0	3,021,084
2031	3,021,084	231,444	0	0	0	0	3,252,528
2032	3,252,528	242,315	0	0	0	0	3,494,843
2033	3,494,843	253,628	0	0	0	0	3,748,471
2034	3,748,471	265,446	0	0	0	0	4,013,917

Accumulated Savings for Marianne.

	(1) Start With: End of Previous Yr Accumulated Savings	(2) +/- Current Year After-Tax Cash	(3) Plus: Residence Sale or Refinance Proceeds	(4) Minus: Current Year Down-Payment	(5) Plus: Investmt Assets To Cover Deficit	(6) Plus: IRA Assets To Cover Deficit	(7) Equals: End-of Year Accumulated Savings
2005	0	-24,087	0	0	6,943	0	-17,144
2006	-17,144	-25,846	0	0	0	0	-42,990
2007	-42,990	-35,365	0	0	0	0	-78,355
2008	-78,355	-52,767	0	0	0	0	-131,122
2009	-131,122	-59,058	0	0	0	0	-190,180
2010	-190,180	-67,726	0	0	0	0	-257,906
2011	-257,906	-77,438	0	0	0	0	-335,344
2012	-335,344	-78,102	0	0	0	0	-413,446
2013	-413,446	-70,967	0	0	0	0	-484,413
2014	-484,413	-78,572	0	0	0	0	-562,985
2015	-562,985	-43,104	0	0	0	0	-606,089
2016	-606,089	-17,438	0	0	0	0	-623,527
2017	-623,527	-18,847	0	0	0	0	-642,374
2018	-642,374	-20,719	0	0	0	0	-663,093
2019	-663,093	-22,159	0	0	0	0	-685,252
2020	-685,252	-25,171	0	0	0	0	-710,423
2021	-710,423	-26,989	0	0	0	0	-737,412
2022	-737,412	-28,961	0	0	0	0	-766,373
2023	-766,373	-31,052	0	0	0	0	-797,425
2024	-797,425	-54,048	0	0	0	0	-851,473
2025	-851,473	-58,142	0	0	0	0	-909,615
2026	-909,615	-62,557	0	0	0	0	-972,172
2027	-972,172	-67,465	0	0	0	0	-1,039,637
2028	-1,039,637	-72,850	0	0	0	0	-1,112,487
2029	-1,112,487	-78,710	0	0	0	0	-1,191,197
2030	-1,191,197	-85,213	0	0	0	0	-1,276,410
2031	-1,276,410	-92,239	0	0	0	0	-1,368,649
2032	-1,368,649	-99,827	0	0	0	0	-1,468,476
2033	-1,468,476	-108,029	0	0	0	0	-1,576,505
2034	-1,576,505	-116,888	0	0	0	0	-1,693,393

Accumulated Savings Graph:



Child support and alimony summary report for Harold J Jones and Marianne P Jones.

Child Support

$20,712	Annual child support payment in current year by Harold
$1,726	Monthly payment.
11%	Percent of Harold's gross income (current year).
41%	Percent of Harold's after-tax cash flow (current year).

Alimony

$1,800	Annual payment in current year by Harold
$150	Monthly payment.

Child Support + Alimony

12%	Percent of Harold's gross income (current year).
45%	Percent of Harold's after-tax cash flow (current year).

Filing Statuses

Filing Status in Year of Divorce:
Harold: Single
Marianne: Single

Filing Status After Divorce:
Harold: Single
Marianne: Single

Exemptions

Number of Exemptions (including self) for Harold: 1
Number of Exemptions (including self) for Marianne: 3

Liquidations to Cover Negative Cash Flow Report

Liquidations to Cover Negative Cash Flow report for Harold J Jones or Marianne P Jones.

The "liquidation" amount is the amount of investments and IRA/401(k) that is used to cover negative cash flow (expenses in excess of income) and downpayments on homes to be purchased in the future.

The software first sells securities, then distributes from the IRA/401(k) plan(s).

Upon each liquidation sale, the software sells a bit extra to pay for taxes on the sales.

Data Entries:

YES	Distribute accumulated savings to cover downpayment?
YES	Sell securities to cover downpayment?
YES	Distribute accumulated savings to cover negative cash flow?
YES	Sell securities to cover negative cash flow?
YES	Distribute from IRA/401(k) to cover negative cash flow?

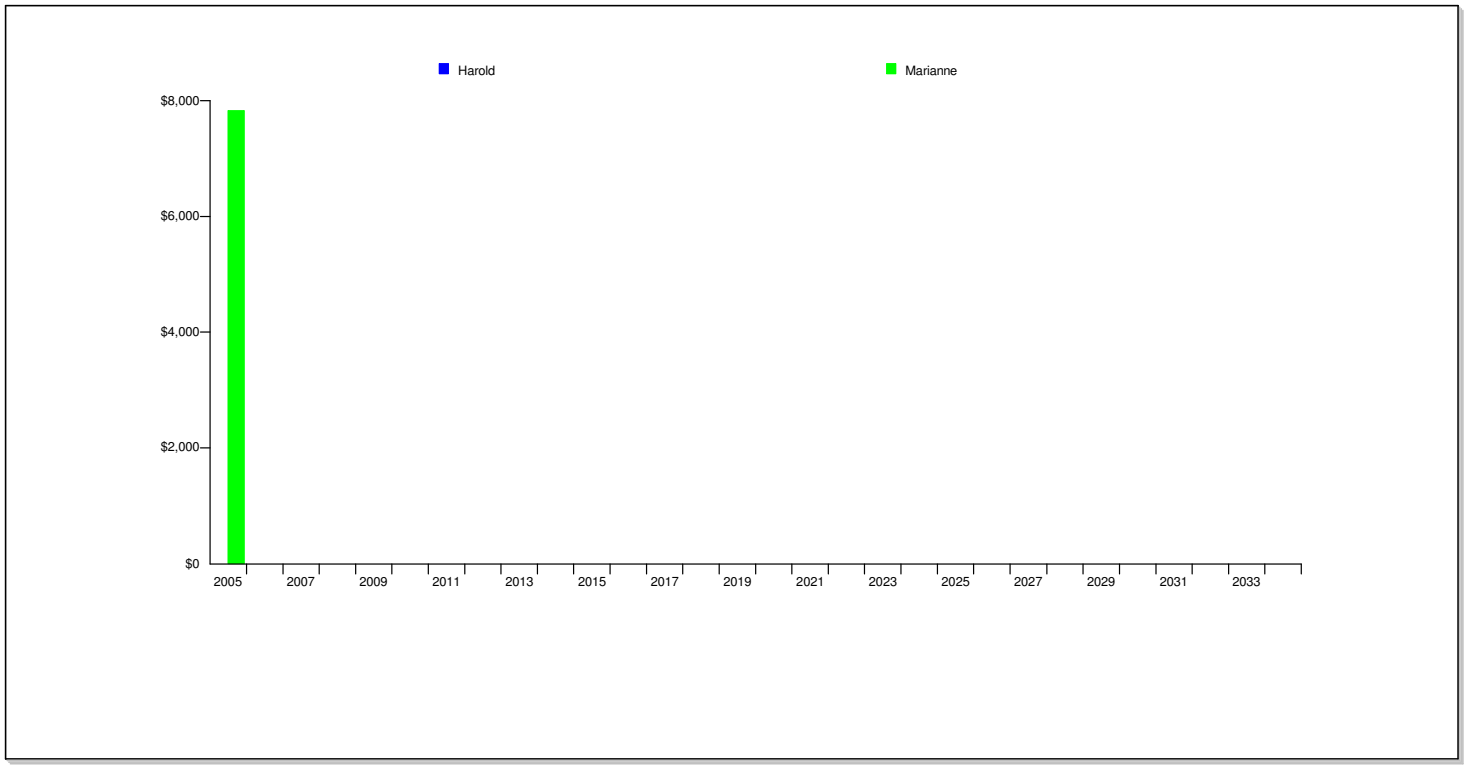
Liquidations of Securities and IRA/401(k):

Accumulated savings distributed										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Plus: Securities sold										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*7,826*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Plus: IRA/401(k) distributed										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Liquidations to Cover Negative Cash Flow (cont.)

Equals: Total Liquidations										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*7,826*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Less: Incremental federal and state tax (including penalties)										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*883*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Equals: Liquidation Available for Negative Cash Flow										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*6,943*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Assets Used to Cover Negative Cash Flow



Financial Investment Liquidation Report

This report shows each asset that is being liquidated.

For each asset, it shows the amount liquidated, the tax basis of the amount liquidated, the gain on the liquidation sale, the tax paid on that gain, and the after-tax amount available to cover the cash flow deficit.

The tax rate used is a federal capital gains rate of 15.0% plus a state tax rate of 3.07%, for a combined tax rate of 18.07%.

First Union

(a) Year End Value Before Liquidation										
Harold										
2005-2014	938	938	938	938	938	938	938	938	938	938
2015-2024	938	938	938	938	938	938	938	938	938	938
2025-2034	938	938	938	938	938	938	938	938	938	938
Marianne										
2005-2014	*938*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
(b) Amount Liquidated										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*938*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
(c) Year End Value After Liquidation = (a) - (b)										
Harold										
2005-2014	938	938	938	938	938	938	938	938	938	938
2015-2024	938	938	938	938	938	938	938	938	938	938
2025-2034	938	938	938	938	938	938	938	938	938	938
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
(d) Party's Basis at Start of Year										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*938*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

(e) Basis Sold in Liquidation Sale = (d) * ((b) / (a))

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*938*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

(f) Taxable Gain Or Loss On Liquidation Sale = (b) - (e)

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*1*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

(g) Tax on Liquidation Sale = (f) * (capital gain + state tax rate) = (f) * 18.07%

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

(h) Amount of Liquidation Sale Used to Fund Negative After-Tax Cash = (b) - (g)

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*938*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Vanguard Index 500

(a) Year End Value Before Liquidation

Harold										
2005-2014	6,888	7,439	8,034	8,677	9,371	10,121	10,931	11,805	12,749	13,769
2015-2024	14,871	16,061	17,346	18,734	20,233	21,852	23,600	25,488	27,527	29,729
2025-2034	32,107	34,676	37,450	40,446	43,682	47,177	50,951	55,027	59,429	64,183
Marianne										
2005-2014	*6,888*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

(b) Amount Liquidated

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*6,888*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

(c) Year End Value After Liquidation = (a) - (b)

Harold										
2005-2014	6,888	7,439	8,034	8,677	9,371	10,121	10,931	11,805	12,749	13,769
2015-2024	14,871	16,061	17,346	18,734	20,233	21,852	23,600	25,488	27,527	29,729
2025-2034	32,107	34,676	37,450	40,446	43,682	47,177	50,951	55,027	59,429	64,183
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

(d) Party's Basis at Start of Year

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*2,000*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

(e) Basis Sold in Liquidation Sale = (d) * ((b) / (a))

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*2,000*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

(f) Taxable Gain Or Loss On Liquidation Sale = (b) - (e)

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*4,888*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

(g) Tax on Liquidation Sale = (f) * (capital gain + state tax rate) = (f) * 18.07%

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*883*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

(h) Amount of Liquidation Sale Used to Fund Negative After-Tax Cash = (b) - (g)

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*6,005*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Florida Condo

(a) Year End Value Before Liquidation

Harold										
2005-2014	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500
2015-2024	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500
2025-2034	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500
Marianne										
2005-2014	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*
2015-2024	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*
2025-2034	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*

(b) Amount Liquidated

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

(c) Year End Value After Liquidation = (a) - (b)

Harold										
2005-2014	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500
2015-2024	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500
2025-2034	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500
Marianne										
2005-2014	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*
2015-2024	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*
2025-2034	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*

(d) Party's Basis at Start of Year

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

(e) Basis Sold in Liquidation Sale = (d) * ((b) / (a))

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

(f) Taxable Gain Or Loss On Liquidation Sale = (b) - (e)

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

(g) Tax on Liquidation Sale = (f) * (capital gain + state tax rate) = (f) * 18.07%

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

(h) Amount of Liquidation Sale Used to Fund Negative After-Tax Cash = (b) - (g)

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

(a) Total Amount of Securities Liquidated

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*7,826*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

(b) Total Basis Sold In Liquidation Sale

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*2,938*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

(c) Total Taxable Gain Or Loss On Liquidation Sale = (a) - (b)

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*4,889*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

(d) Total Tax on Liquidation Sale

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*883*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

(e) Total Amount of Liquidation Sale Used to Fund Negative After-Tax Cash = (a) - (d)

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*6,943*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

IRA/401(k) Liquidation Report

There are no IRA/401(k) accounts that are being liquidated.

Harold	Marianne	
Single	Single	Filing Status in 2005
1	3	Number of exemptions

Income:

175,000	49,400	Wages and salary.
		Taxable interest income.
500	500	Taxable dividend income.
	1,800	Alimony income.
	2,000	Business and farm income.
		Capital gain taxable.
		Other gains and losses.
		Taxable IRA and pension income.
4,000	4,000	Rent, royalty, partnership, S corporation.
		Social Security taxable.
8,000		Other income.
187,500	57,700	Taxable gross income.

Adjustments:

		IRA deduction.
		Moving expenses.
	142	Deduction of 1/2 of self-employment tax.
		Part of health insurance for self-employed people.
1,800		Alimony paid.
		Interest on education loans.
		Other deductions.
1,800	142	Total adjustments.
185,700	57,558	Adjusted Gross Income ("AGI") = gross income - total adjustments).

Itemized Deductions:

		Deductible medical expenditures.
5,756	1,716	State income taxes.
		Local income taxes.
5,000	3,000	Property taxes.
978	22,335	Mortgage interest.
2,000		Charitable contributions.
50	240	Miscellaneous, subject to 2% AGI threshold.
		miscellaneous, after 2% AGI threshold.
		Miscellaneous, not subject to 2% AGI threshold.
13,734	27,051	Itemized deductions before phase-out.
12,542	27,051	Itemized deductions after phase-out.
5,000	5,000	Compare: standard deduction.

Harold	Marianne	
Exemptions:		
3,200	9,600	Deduction for exemptions before phase-out.
2,176	9,600	Deduction for exemptions after phase-out.
Tax Before Credits and Other Taxes:		
170,982	20,907	Taxable Income
		= AGI - greater of itemized or standard deductions - exemptions.
43,333	2,724	Tax before credits and other taxes (from tax table or formula).
Non-refundable Credits:		
	1,144	Child care credit.
		Hope education credit.
		Lifetime learning credit.
	0	Child credit, after phase-out, non-refundable portion.
	1,144	Total non-refundable credits (reduce tax, but not below zero).
Refundable Credits:		
	2,000	Child credit, after phase-out, refundable portion.
		Earned income credit.
	2,000	Total refundable credits
		(can reduce tax below zero and generate a payment from the IRS).
Other Taxes on Form 1040:		
		Tax on retirement plan premature distribution.
0	0	Alternative minimum tax.
		Lump-sum distribution 5- or 10- year averaging.
	283	Self-employment tax.
Total Federal Income Tax:		
		= tax before credits and other taxes
		- total nonrefundable credits (down to zero)
		- total refundable credits
		+ other taxes on Form 1040
43,333	-137	Total Federal Income Tax.
Taxes Not on Form 1040:		
5,580	3,063	FICA Taxes.
2,654	716	Medicare Taxes.
5,756	1,716	State Income Tax (PA: 3.1% of gross income).
Total Taxes:		
57,323	5,358	Total taxes.

Tax report for Harold J Jones or Marianne P Jones.

State and federal taxes are automatically calculated.

Federal taxes are calcluated based on the rules detailed in the Internal Revenue Code.

PA state taxes are estimated as 3.1% of gross income.

Data Entries:

Filing Statuses

Filing Status in 2005

Harold: Single

Marianne: Single

Filing Status in later years:

Harold: Single

Marianne: Single

Tax Calculation Detail:

EXEMPTIONS

Exemptions										
Harold										
2005-2014	1	1	1	1	1	1	1	1	1	1
2015-2024	1	1	1	1	1	1	1	1	1	1
2025-2034	1	1	1	1	1	1	1	1	1	1
Marianne										
2005-2014	*3*	*3*	*3*	*3*	*3*	*3*	*3*	*3*	*3*	*3*
2015-2024	*3*	*3*	*3*	*2*	*2*	*1*	*1*	*1*	*1*	*1*
2025-2034	*1*	*1*	*1*	*1*	*1*	*1*	*1*	*1*	*1*	*1*

INCOME

Wages and salary										
Harold										
2005-2014	175,000	180,425	186,018	191,785	197,730	203,860	210,180	216,696	223,414	230,340
2015-2024	237,481	244,843	252,433	260,258	268,326	276,644	285,220	294,062	303,178	312,577
2025-2034	322,267	332,257	342,557	353,176	364,124	375,412	387,050	399,049	411,420	424,174
Marianne										
2005-2014	*49,400*	*50,931*	*52,510*	*54,138*	*55,816*	*57,546*	*59,330*	*61,169*	*63,065*	*65,020*
2015-2024	*67,036*	*69,114*	*71,257*	*73,466*	*75,743*	*78,091*	*80,512*	*83,008*	*85,581*	*88,234*
2025-2034	*90,969*	*93,789*	*96,696*	*99,694*	*102,785*	*105,971*	*109,256*	*112,643*	*116,135*	*119,735*
Taxable interest income										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Tax Detail (part 1 - AGI) (cont.)

Taxable dividend income										
Harold										
2005-2014	500	500	500	500	500	500	500	500	500	500
2015-2024	500	500	500	500	500	500	500	500	500	500
2025-2034	500	500	500	500	500	500	500	500	500	500
Marianne										
2005-2014	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*
2015-2024	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*
2025-2034	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*
Alimony income										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*1,800*	*1,800*	*1,800*	*1,800*	*1,800*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Business and farm income										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*2,000*	*2,100*	*2,205*	*2,315*	*2,431*	*2,553*	*2,680*	*2,814*	*2,955*	*3,103*
2015-2024	*3,258*	*3,421*	*3,592*	*3,771*	*3,960*	*4,158*	*4,366*	*4,584*	*4,813*	*5,054*
2025-2034	*5,307*	*5,572*	*5,851*	*6,143*	*6,450*	*6,773*	*7,111*	*7,467*	*7,840*	*8,232*
Capital gain taxable										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Other gains and losses										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Taxable IRA and pension income										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Rent, royalty, partnership, S Corporation										
Harold										
2005-2014	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
2015-2024	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
2025-2034	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Marianne										
2005-2014	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*
2015-2024	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*
2025-2034	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*
Social Security taxable										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Non-Wage income										
Harold										
2005-2014	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
2015-2024	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
2025-2034	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Taxable gross income										
Harold										
2005-2014	187,500	192,925	198,518	204,285	210,230	216,360	222,680	229,196	235,914	242,840
2015-2024	249,981	257,343	264,933	272,758	280,826	289,144	297,720	306,562	315,678	325,077
2025-2034	334,767	344,757	355,057	365,676	376,624	387,912	399,550	411,549	423,920	436,674
Marianne										
2005-2014	*57,700*	*59,331*	*61,015*	*62,753*	*64,547*	*64,599*	*66,510*	*68,483*	*70,520*	*72,623*
2015-2024	*74,794*	*77,035*	*79,349*	*81,737*	*84,203*	*86,749*	*89,378*	*92,092*	*94,894*	*97,788*
2025-2034	*100,776*	*103,861*	*107,047*	*110,337*	*113,735*	*117,244*	*120,867*	*124,610*	*128,475*	*132,467*

ADJUSTMENTS

IRA deduction										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Moving expenses										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
1/2 of Self-Employment Tax										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*142*	*149*	*156*	*164*	*172*	*181*	*190*	*199*	*209*	*219*
2015-2024	*230*	*242*	*254*	*267*	*280*	*294*	*309*	*324*	*340*	*357*
2025-2034	*375*	*394*	*414*	*434*	*456*	*479*	*503*	*528*	*554*	*582*
Part of Health Insurance for Self-Employed People										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Alimony Paid										
Harold										
2005-2014	1,800	1,800	1,800	1,800	1,800	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Interest on Education Loans										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Other Deductions										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Total Adjustments										
Harold										
2005-2014	1,800	1,800	1,800	1,800	1,800	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*142*	*149*	*156*	*164*	*172*	*181*	*190*	*199*	*209*	*219*
2015-2024	*230*	*242*	*254*	*267*	*280*	*294*	*309*	*324*	*340*	*357*
2025-2034	*375*	*394*	*414*	*434*	*456*	*479*	*503*	*528*	*554*	*582*

ADJUSTED GROSS INCOME

Adjusted Gross Income (i.e., Gross Income - Total Adjustments)										
Harold										
2005-2014	185,700	191,125	196,718	202,485	208,430	216,360	222,680	229,196	235,914	242,840
2015-2024	249,981	257,343	264,933	272,758	280,826	289,144	297,720	306,562	315,678	325,077
2025-2034	334,767	344,757	355,057	365,676	376,624	387,912	399,550	411,549	423,920	436,674
Marianne										
2005-2014	*57,558*	*59,182*	*60,859*	*62,589*	*64,375*	*64,418*	*66,320*	*68,284*	*70,311*	*72,404*
2015-2024	*74,564*	*76,793*	*79,095*	*81,470*	*83,923*	*86,455*	*89,069*	*91,768*	*94,554*	*97,431*
2025-2034	*100,401*	*103,467*	*106,633*	*109,903*	*113,279*	*116,765*	*120,364*	*124,082*	*127,921*	*131,885*

ITEMIZED DEDUCTIONS:

Deductible Medical Expenditures										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
State Income Taxes										
Harold										
2005-2014	5,756	5,923	6,095	6,272	6,454	6,642	6,836	7,036	7,243	7,455
2015-2024	7,674	7,900	8,133	8,374	8,621	8,877	9,140	9,411	9,691	9,980
2025-2034	10,277	10,584	10,900	11,226	11,562	11,909	12,266	12,635	13,014	13,406
Marianne										
2005-2014	*1,716*	*1,766*	*1,818*	*1,871*	*1,926*	*1,983*	*2,042*	*2,102*	*2,165*	*2,230*
2015-2024	*2,296*	*2,365*	*2,436*	*2,509*	*2,585*	*2,663*	*2,744*	*2,827*	*2,913*	*3,002*
2025-2034	*3,094*	*3,189*	*3,286*	*3,387*	*3,492*	*3,599*	*3,711*	*3,826*	*3,944*	*4,067*
Property Taxes										
Harold										
2005-2014	5,000	5,155	5,315	5,480	5,649	5,825	6,005	6,191	6,383	6,581
2015-2024	6,785	6,995	7,212	7,436	7,666	7,904	8,149	8,402	8,662	8,931
2025-2034	9,208	9,493	9,787	10,091	10,403	10,726	11,058	11,401	11,755	12,119
Marianne										
2005-2014	*3,000*	*3,093*	*3,189*	*3,288*	*3,390*	*3,495*	*3,603*	*3,715*	*3,830*	*3,949*
2015-2024	*4,071*	*4,197*	*4,327*	*4,462*	*4,600*	*4,742*	*4,889*	*5,041*	*5,197*	*5,358*
2025-2034	*5,525*	*5,696*	*5,872*	*6,054*	*6,242*	*6,436*	*6,635*	*6,841*	*7,053*	*7,271*
Local Income Taxes										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Mortgage Interest										
Harold										
2005-2014	978	899	816	728	636	538	435	326	211	90
2015-2024	3	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*22,335*	*21,045*	*19,262*	*17,347*	*15,289*	*13,077*	*10,702*	*8,149*	*5,406*	*2,460*
2015-2024	*129*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Charitable Contributions										
Harold										
2005-2014	2,000	2,062	2,126	2,192	2,260	2,330	2,402	2,476	2,554	2,632
2015-2024	2,714	2,798	2,884	2,974	3,066	3,162	3,260	3,360	3,464	3,572
2025-2034	3,684	3,798	3,914	4,036	4,162	4,290	4,424	4,560	4,702	4,848
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Miscellaneous, Subject to 2% AGI Threshold										
Harold										
2005-2014	50	52	53	55	56	58	60	62	64	66
2015-2024	68	70	72	74	77	79	81	84	87	89
2025-2034	92	95	98	101	104	107	111	114	118	121
Marianne										
2005-2014	*240*	*247*	*255*	*263*	*271*	*280*	*288*	*297*	*306*	*316*
2015-2024	*326*	*336*	*346*	*357*	*368*	*379*	*391*	*403*	*416*	*429*
2025-2034	*442*	*456*	*470*	*484*	*499*	*515*	*531*	*547*	*564*	*582*
Miscellaneous, After 2% AGI Threshold										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Miscellaneous, Not Subject to 2% AGI Threshold										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

PHASE OUT:

Itemized Deductions Before Phase-Out										
Harold										
2005-2014	13,734	14,039	14,352	14,672	14,999	15,335	15,678	16,029	16,391	16,758
2015-2024	17,176	17,693	18,229	18,784	19,353	19,943	20,549	21,173	21,817	22,483
2025-2034	23,169	23,875	24,601	25,353	26,127	26,925	27,748	28,596	29,471	30,373
Marianne										
2005-2014	*27,051*	*25,904*	*24,269*	*22,506*	*20,605*	*18,555*	*16,347*	*13,966*	*11,401*	*8,639*
2015-2024	*6,496*	*6,562*	*6,763*	*6,971*	*7,185*	*7,405*	*7,633*	*7,868*	*8,110*	*8,360*
2025-2034	*8,619*	*8,885*	*9,158*	*9,441*	*9,734*	*10,035*	*10,346*	*10,667*	*10,997*	*11,338*

Itemized Deductions After Phase-Out										
Harold										
2005-2014	12,542	13,226	13,617	14,297	14,615	15,335	14,420	14,744	15,078	15,416
2015-2024	15,804	16,290	16,794	17,316	17,851	18,406	18,976	19,563	20,169	20,795
2025-2034	21,440	22,104	22,787	23,495	24,223	24,973	25,747	26,545	27,368	28,216
Marianne										
2005-2014	*27,051*	*25,904*	*24,269*	*22,506*	*20,605*	*18,555*	*16,347*	*13,966*	*11,401*	*8,639*
2015-2024	*6,496*	*6,562*	*6,763*	*6,971*	*7,185*	*7,405*	*7,633*	*7,868*	*8,110*	*8,360*
2025-2034	*8,619*	*8,885*	*9,158*	*9,441*	*9,734*	*10,035*	*10,346*	*10,667*	*10,997*	*11,338*
Compare: Standard Deduction										
Harold										
2005-2014	5,000	5,150	5,315	5,480	5,650	5,825	5,800	5,950	6,100	6,250
2015-2024	6,450	6,600	6,750	6,900	7,100	7,250	7,450	7,650	7,850	8,050
2025-2034	8,250	8,450	8,650	8,850	9,100	9,300	9,550	9,800	10,050	17,600
Marianne										
2005-2014	*5,000*	*5,150*	*5,315*	*5,480*	*5,650*	*5,825*	*5,800*	*5,950*	*6,100*	*6,250*
2015-2024	*6,450*	*6,600*	*6,750*	*6,900*	*7,100*	*7,250*	*7,450*	*7,650*	*7,850*	*8,050*
2025-2034	*8,250*	*8,450*	*8,650*	*8,850*	*9,100*	*9,300*	*9,550*	*9,800*	*10,050*	*10,300*

EXEMPTIONS:

Deduction for Exemptions Before Phase-Out										
Harold										
2005-2014	3,200	3,300	3,500	3,600	3,700	3,800	3,950	4,050	4,200	4,300
2015-2024	4,450	4,600	4,750	4,900	5,050	5,200	5,350	5,500	5,700	5,850
2025-2034	6,050	6,250	6,450	6,650	6,850	7,050	7,250	7,500	7,750	7,950
Marianne										
2005-2014	*9,600*	*9,900*	*10,500*	*10,800*	*11,100*	*11,400*	*11,850*	*12,150*	*12,600*	*12,900*
2015-2024	*13,350*	*13,800*	*14,250*	*9,800*	*10,100*	*5,200*	*5,350*	*5,500*	*5,700*	*5,850*
2025-2034	*6,050*	*6,250*	*6,450*	*6,650*	*6,850*	*7,050*	*7,250*	*7,500*	*7,750*	*7,950*
Deduction for Exemptions After Phase-Out										
Harold										
2005-2014	2,176	2,552	2,800	3,216	3,305	3,800	2,607	2,592	2,688	2,752
2015-2024	2,759	2,852	2,850	2,940	2,929	3,016	3,103	3,080	3,192	3,159
2025-2034	3,146	3,250	3,225	3,325	3,288	3,243	3,335	3,300	3,255	3,339
Marianne										
2005-2014	*9,600*	*9,900*	*10,500*	*10,800*	*11,100*	*11,400*	*11,850*	*12,150*	*12,600*	*12,900*
2015-2024	*13,350*	*13,800*	*14,250*	*9,800*	*10,100*	*5,200*	*5,350*	*5,500*	*5,700*	*5,850*
2025-2034	*6,050*	*6,250*	*6,450*	*6,650*	*6,850*	*7,050*	*7,250*	*7,500*	*7,750*	*7,950*
Taxable Income = AGI - greater of Itemized or Standard Deduction - Exemptions										
Harold										
2005-2014	170,982	175,347	180,301	184,972	190,510	197,225	205,653	211,860	218,148	224,672
2015-2024	231,418	238,201	245,289	252,502	260,046	267,722	275,641	283,919	292,317	301,123
2025-2034	310,181	319,403	329,045	338,856	349,113	359,696	370,468	381,704	393,297	405,119
Marianne										
2005-2014	*20,907*	*23,378*	*26,090*	*29,283*	*32,670*	*34,463*	*38,123*	*42,168*	*46,310*	*50,865*
2015-2024	*54,718*	*56,393*	*58,082*	*64,699*	*66,638*	*73,850*	*76,086*	*78,400*	*80,744*	*83,221*
2025-2034	*85,732*	*88,332*	*91,025*	*93,812*	*96,695*	*99,680*	*102,768*	*105,915*	*109,174*	*112,597*

Tax Before Credits and Other Taxes (from tax table or formula)

Harold										
2005-2014	43,333	44,366	45,590	46,703	48,089	49,849	58,264	60,104	61,964	63,898
2015-2024	65,902	67,909	70,014	72,154	74,401	76,684	79,042	81,518	84,024	86,663
2025-2034	89,381	92,144	95,044	97,990	101,083	104,278	107,525	110,924	114,436	118,013
Marianne										
2005-2014	*2,724*	*3,079*	*3,473*	*3,916*	*4,414*	*4,671*	*6,174*	*7,195*	*8,242*	*9,398*
2015-2024	*10,354*	*10,692*	*11,041*	*12,758*	*13,171*	*15,063*	*15,539*	*16,053*	*16,549*	*17,098*
2025-2034	*17,643*	*18,212*	*18,805*	*19,422*	*20,048*	*20,713*	*21,399*	*22,096*	*22,819*	*23,584*

NON-REFUNDABLE CREDITS (reduce tax, but not below zero):

Child Care Credit										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*1,144*	*1,179*	*1,200*	*1,200*	*1,200*	*600*	*480*	*480*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Hope Education Credit										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Lifetime Learning Credit										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Child Credit, after phase-out, non-refundable portion										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*1,000*	*1,000*	*500*	*500*
2015-2024	*500*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Total Non-refundable Credits

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*1,144*	*1,179*	*1,200*	*1,200*	*1,200*	*600*	*1,480*	*1,480*	*500*	*500*
2015-2024	*500*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

REFUNDABLE CREDITS (can reduce tax below zero and generate a payment from the IRS):

Child Credit, after phase-out, refundable portion

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*2,000*	*2,000*	*2,000*	*2,000*	*2,000*	*2,000*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Earned Income Credit

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Total Refundable Credits

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*2,000*	*2,000*	*2,000*	*2,000*	*2,000*	*2,000*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

OTHER TAXES on Form 1040:

Tax on Early Plan Distribution

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Tax Detail (part 2 - Deductions) (cont.)

Alternative Minimum Tax										
Harold										
2005-2014	0	0	1,342	2,255	2,958	3,983	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*12*
2015-2024	*224*	*499*	*749*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*145*	*378*	*680*	*1,148*	*1,632*	*2,143*	*2,668*	*3,191*
Lump-Sum Distribution 5- or 10- Year Averaging										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Self-Employment Tax										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*283*	*297*	*312*	*327*	*343*	*361*	*379*	*398*	*418*	*438*
2015-2024	*460*	*483*	*508*	*533*	*560*	*588*	*617*	*648*	*680*	*714*
2025-2034	*750*	*787*	*827*	*868*	*911*	*957*	*1,005*	*1,055*	*1,108*	*1,163*

TOTAL FEDERAL INCOME TAX = Tax Before Credits And Other Taxes

- Total Nonrefundable Credits (down to zero)
- Total Refundable Credits + Other Taxes on Form 1040

Total Federal Income Tax										
Harold										
2005-2014	43,333	44,366	46,932	48,958	51,047	53,832	58,264	60,104	61,964	63,898
2015-2024	65,902	67,909	70,014	72,154	74,401	76,684	79,042	81,518	84,024	86,663
2025-2034	89,381	92,144	95,044	97,990	101,083	104,278	107,525	110,924	114,436	118,013
Marianne										
2005-2014	*(137)*	*197*	*585*	*1,043*	*1,557*	*2,432*	*5,073*	*6,113*	*8,160*	*9,348*
2015-2024	*10,538*	*11,674*	*12,298*	*13,291*	*13,731*	*15,651*	*16,156*	*16,701*	*17,229*	*17,812*
2025-2034	*18,393*	*18,999*	*19,777*	*20,668*	*21,639*	*22,818*	*24,036*	*25,294*	*26,595*	*27,938*

TAXES NOT ON FORM 1040:

FICA Taxes										
Harold										
2005-2014	5,580	5,840	6,208	6,401	6,599	6,804	7,014	7,232	7,456	7,687
2015-2024	7,926	8,171	8,425	8,686	8,955	9,233	9,519	9,814	10,118	10,432
2025-2034	10,755	11,089	11,432	11,787	12,152	12,529	12,917	13,318	13,730	14,156
Marianne										
2005-2014	*3,063*	*3,158*	*3,256*	*3,357*	*3,461*	*3,568*	*3,678*	*3,792*	*3,910*	*4,031*
2015-2024	*4,156*	*4,285*	*4,418*	*4,555*	*4,696*	*4,842*	*4,992*	*5,146*	*5,306*	*5,471*
2025-2034	*5,640*	*5,815*	*5,995*	*6,181*	*6,373*	*6,570*	*6,774*	*6,984*	*7,200*	*7,424*
Medicare Taxes										
Harold										
2005-2014	2,654	2,732	2,813	2,897	2,983	3,072	3,164	3,258	3,356	3,456
2015-2024	3,559	3,666	3,776	3,890	4,007	4,127	4,252	4,380	4,512	4,648
2025-2034	4,789	4,934	5,083	5,237	5,396	5,559	5,728	5,902	6,082	6,267
Marianne										
2005-2014	*716*	*738*	*761*	*785*	*809*	*834*	*860*	*887*	*914*	*943*
2015-2024	*972*	*1,002*	*1,033*	*1,065*	*1,098*	*1,132*	*1,167*	*1,204*	*1,241*	*1,279*
2025-2034	*1,319*	*1,360*	*1,402*	*1,446*	*1,490*	*1,537*	*1,584*	*1,633*	*1,684*	*1,736*
State Income Tax (PA: 3.1% of gross income).										
Harold										
2005-2014	5,756	5,923	6,095	6,272	6,454	6,642	6,836	7,036	7,243	7,455
2015-2024	7,674	7,900	8,133	8,374	8,621	8,877	9,140	9,411	9,691	9,980
2025-2034	10,277	10,584	10,900	11,226	11,562	11,909	12,266	12,635	13,014	13,406
Marianne										
2005-2014	*1,716*	*1,766*	*1,818*	*1,871*	*1,926*	*1,983*	*2,042*	*2,102*	*2,165*	*2,230*
2015-2024	*2,296*	*2,365*	*2,436*	*2,509*	*2,585*	*2,663*	*2,744*	*2,827*	*2,913*	*3,002*
2025-2034	*3,094*	*3,189*	*3,286*	*3,387*	*3,492*	*3,599*	*3,711*	*3,826*	*3,944*	*4,067*

TOTAL TAXES = Total Federal Income Tax + Taxes Not On Form 1040

Total Taxes										
Harold										
2005-2014	57,323	58,861	62,048	64,528	67,083	70,350	75,278	77,630	80,019	82,496
2015-2024	85,061	87,646	90,348	93,104	95,984	98,921	101,953	105,123	108,345	111,723
2025-2034	115,202	118,751	122,459	126,240	130,193	134,275	138,436	142,779	147,262	151,842
Marianne										
2005-2014	*5,358*	*5,859*	*6,420*	*7,056*	*7,753*	*8,817*	*11,653*	*12,894*	*15,149*	*16,552*
2015-2024	*17,962*	*19,326*	*20,185*	*21,420*	*22,110*	*24,288*	*25,059*	*25,878*	*26,689*	*27,564*
2025-2034	*28,446*	*29,363*	*30,460*	*31,682*	*32,994*	*34,524*	*36,105*	*37,737*	*39,423*	*41,165*

Pennsylvania

Pennsylvania has a single tax rate of . . . . . 3.07 %.

State tax in Pennsylvania is based on Federal Gross Income.

Harold	Marianne	
187,500	57,700	Federal Reference Income. Amount of Federal gross, AGI, or taxable income, as inc
5,756	1,716	State Tax Amount. Federal reference income * state tax rate shown above.

For Pennsylvania, alimony and retirement income are added back to Federal Gross Income before applying the tax rate.

Wages and Salary Report

Wages and salary report for Harold J Jones or Marianne P Jones.

For each party whose wages show level or steady growth, data entries with respect to wages and salaries are annualized, then increased by inflation or other percent specified.

Data Entries:

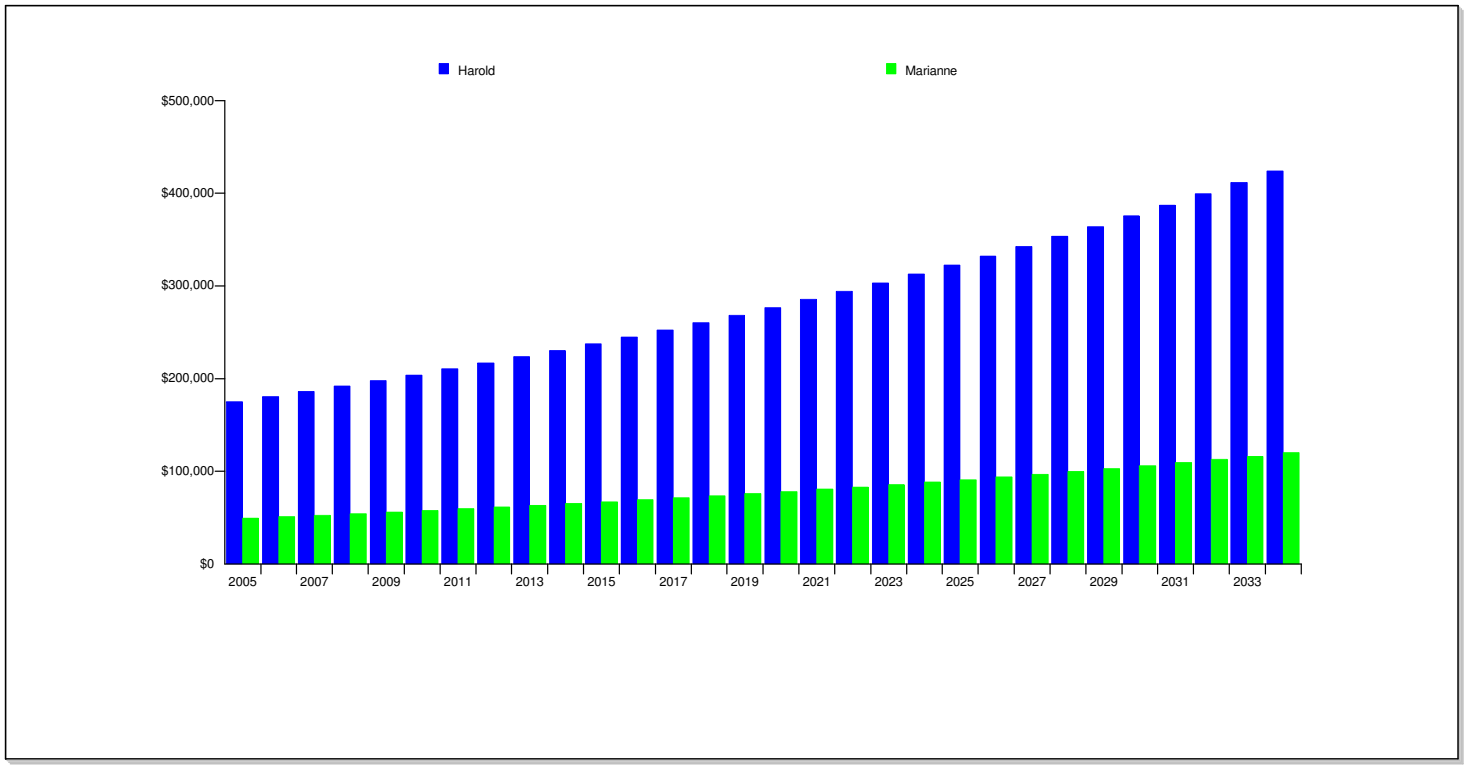
Harold's wages will be level or show steady growth for a period of years.
Harold's wages are $175,000 per year.
Harold's wages will increase with inflation (3.1% per year) until retirement.
Harold will retire at age 65.

Marianne's wages will be level or show steady growth for a period of years.
Marianne's wages are $950 per week.
Marianne's wages will increase with inflation (3.1% per year) until retirement.
Marianne will retire at age 65.

Wage and Salary Totals:

Harold										
2005-2014	175,000	180,425	186,018	191,785	197,730	203,860	210,180	216,696	223,414	230,340
2015-2024	237,481	244,843	252,433	260,258	268,326	276,644	285,220	294,062	303,178	312,577
2025-2034	322,267	332,257	342,557	353,176	364,124	375,412	387,050	399,049	411,420	424,174
Marianne										
2005-2014	*49,400*	*50,931*	*52,510*	*54,138*	*55,816*	*57,546*	*59,330*	*61,169*	*63,065*	*65,020*
2015-2024	*67,036*	*69,114*	*71,257*	*73,466*	*75,743*	*78,091*	*80,512*	*83,008*	*85,581*	*88,234*
2025-2034	*90,969*	*93,789*	*96,696*	*99,694*	*102,785*	*105,971*	*109,256*	*112,643*	*116,135*	*119,735*

Wages and Salary Graph:



Non-Wage Income Report

Non-Wage income report for Harold J Jones or Marianne P Jones.

Non-Wage Income items for Harold:

Item	Start	End	Weekly	Monthly	Annual	Non-tax?
Bonuses	0	0	154	667	8,000	NO

Non-Wage Income items for Marianne:
No non-wage income items have been entered for Marianne.

Non-wage income for each of the next 30 years.

For Harold:

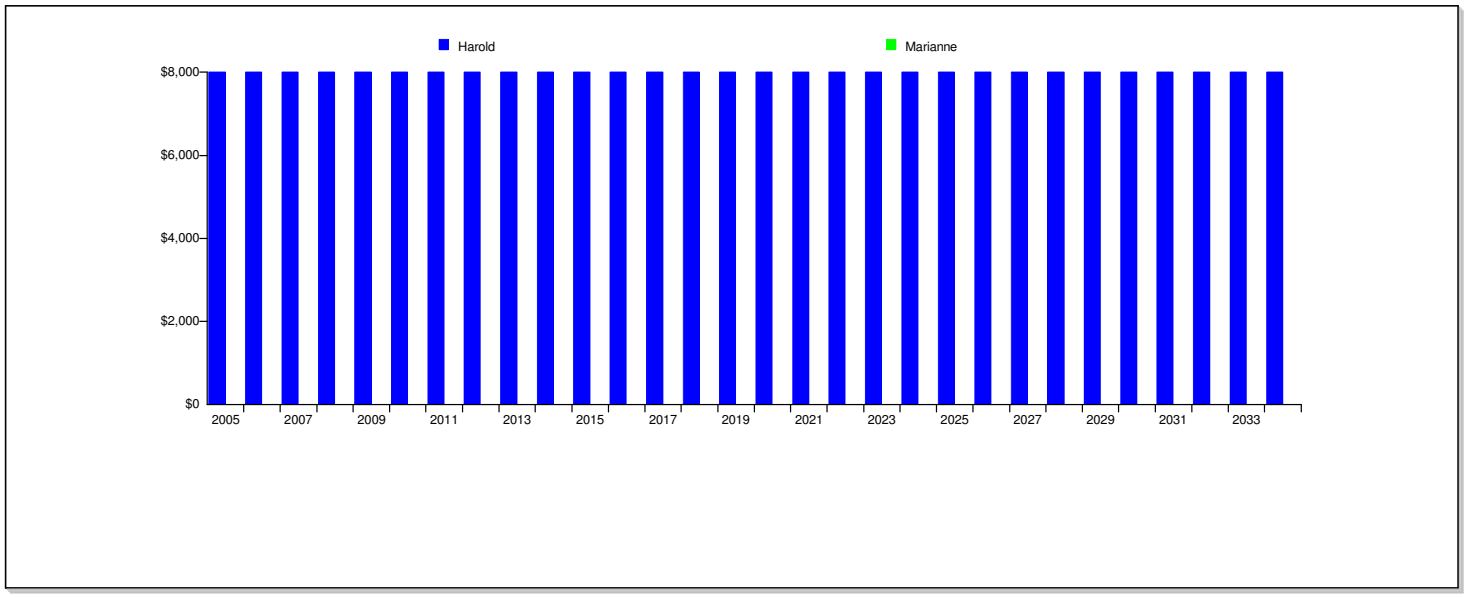
Bonuses										
2005-2014	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
2015-2024	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
2025-2034	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000

For Marianne:
No non-wage income items have been entered for Marianne.

Total Non-Wage Income

Total Non-Wage Income - Harold										
2005-2014	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
2015-2024	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
2025-2034	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
Total Non-Wage Income - Marianne										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0

Non-Wage Income:



Businesses income report for Harold J Jones or Marianne P Jones.

The totals in this report are based on data entries of:

1. Partnership/proprietorship net cash flow.
2. Corporate dividends.
3. Taxable receivables, partnership regular payments, corporate buyouts, proprietorship interest deductions.
4. Interest income on buyout notes.
5. Non-taxable receivables, one-time cash, and principal on notes.
6. Less: buyout payments made (if it is specified to subtract them from the buyer's income).
7. Income from sale of the business to an outside party.

Data Entries:

Mary Kay franchise.

1. Partnership/proprietorship net cash flow.

$2,000	Current annual net cash flow of the business.
0%	Percent being kept by Harold.
$0	Current annual amount being kept by Harold.
$2,000	Current annual amount being kept by Marianne.
5.0%	Percent by which this increases each year.

2. Corporate Dividends.

3. Taxable receivables, partnership regular payments, corporate buyouts, proprietorship interest.

4. Interest income on buyout notes.

5. Non-taxable receivables, one-time cash, and principal on notes.

6. Subtractions from income: Buyout payments made (if specified).
It has been specified that the calculations are NOT deducting business buyout payments from the buyer's income.

7. Income from Sale of the Business to an Outside Party.

Business Totals:

1. Partnership/proprietorship net cash flow										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*2,000*	*2,100*	*2,205*	*2,315*	*2,431*	*2,553*	*2,680*	*2,814*	*2,955*	*3,103*
2015-2024	*3,258*	*3,421*	*3,592*	*3,771*	*3,960*	*4,158*	*4,366*	*4,584*	*4,813*	*5,054*
2025-2034	*5,307*	*5,572*	*5,851*	*6,143*	*6,450*	*6,773*	*7,111*	*7,467*	*7,840*	*8,232*

2. Corporate dividends

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

3. Taxable Receivables, Partnership Regular Payments, Corporate Buyouts, Proprietorship Interest Deductions

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

4. Interest Income on Buyout Notes

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

5. Non-Taxable Receivables, One-Time Cash, And Principal On Notes

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

6. Subtract: buyout payments made (if it is specified to subtract them from the buyer's income.)

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

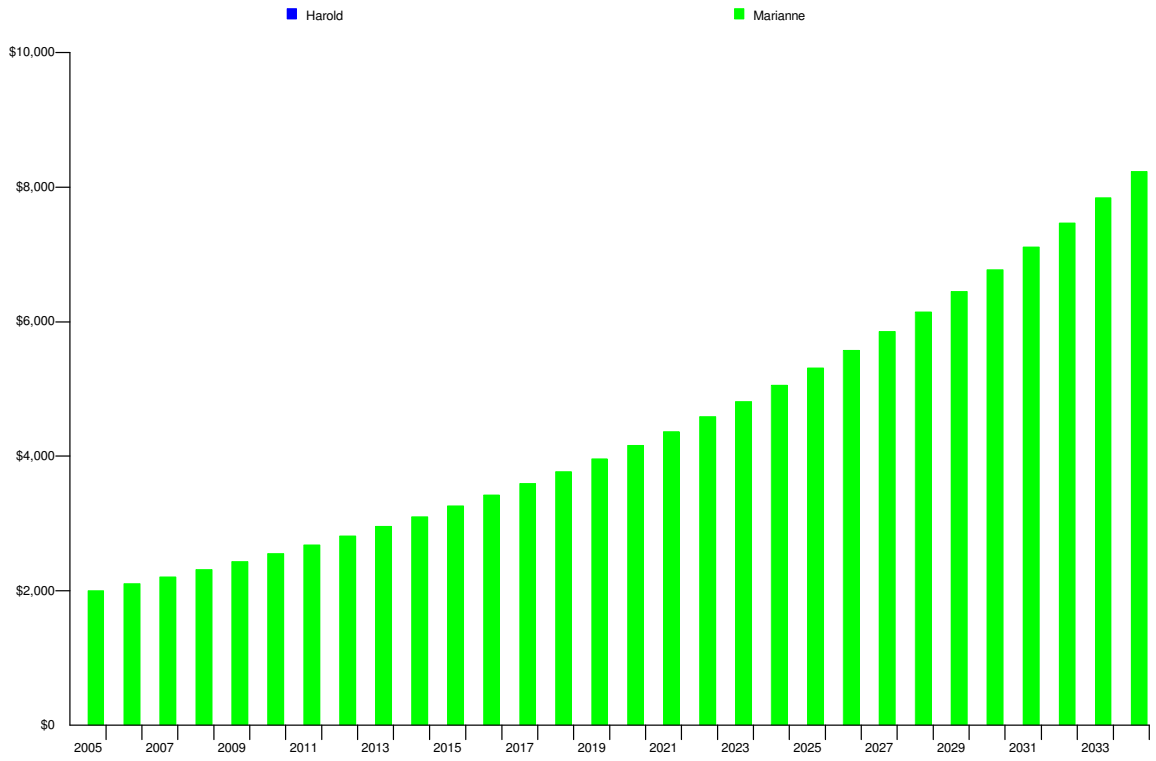
7. Income from sale of business to outside party.

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Equals: Total Business Income (Per Year)

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*2,000*	*2,100*	*2,205*	*2,315*	*2,431*	*2,553*	*2,680*	*2,814*	*2,955*	*3,103*
2015-2024	*3,258*	*3,421*	*3,592*	*3,771*	*3,960*	*4,158*	*4,366*	*4,584*	*4,813*	*5,054*
2025-2034	*5,307*	*5,572*	*5,851*	*6,143*	*6,450*	*6,773*	*7,111*	*7,467*	*7,840*	*8,232*

Total Business Income Table:



Financial Investment Income Report

Financial investment report for Harold J Jones or Marianne P Jones.

Totals in this report are the amount of annual income entered for each financial investment asset, increased by the growth rate for the asset.

The categories are interest, dividends, capital gains, or tax-free, as selected.

If ownership of the asset is divided, the allocation reflects that division.

Data Entries:

Investment Name	Current Value	Rate Rtn	Pct	This year Harold	This year Marianne	Type of Income
First Union	$1,875	0.0%	50%	$0.00	$0.00	Dividend
Vanguard Index 500	$12,755	0.0%	50%	$0.00	$0.00	Dividend

Financial Investment Income Totals:

Interest Income										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Dividend Income										
Harold										
2005-2014	500	500	500	500	500	500	500	500	500	500
2015-2024	500	500	500	500	500	500	500	500	500	500
2025-2034	500	500	500	500	500	500	500	500	500	500
Marianne										
2005-2014	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*
2015-2024	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*
2025-2034	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*
Capital Gain Income										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Financial Investment Income (cont.)

Tax Free Income										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Equals: Total Investment Income Per Year										
Harold										
2005-2014	500	500	500	500	500	500	500	500	500	500
2015-2024	500	500	500	500	500	500	500	500	500	500
2025-2034	500	500	500	500	500	500	500	500	500	500
Marianne										
2005-2014	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*
2015-2024	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*
2025-2034	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*	*500*

Total Annual Investment Income Graph:

Real Estate Income Report

Real estate income report for Harold J Jones or Marianne P Jones.

Real estate income includes income from real estate investments.

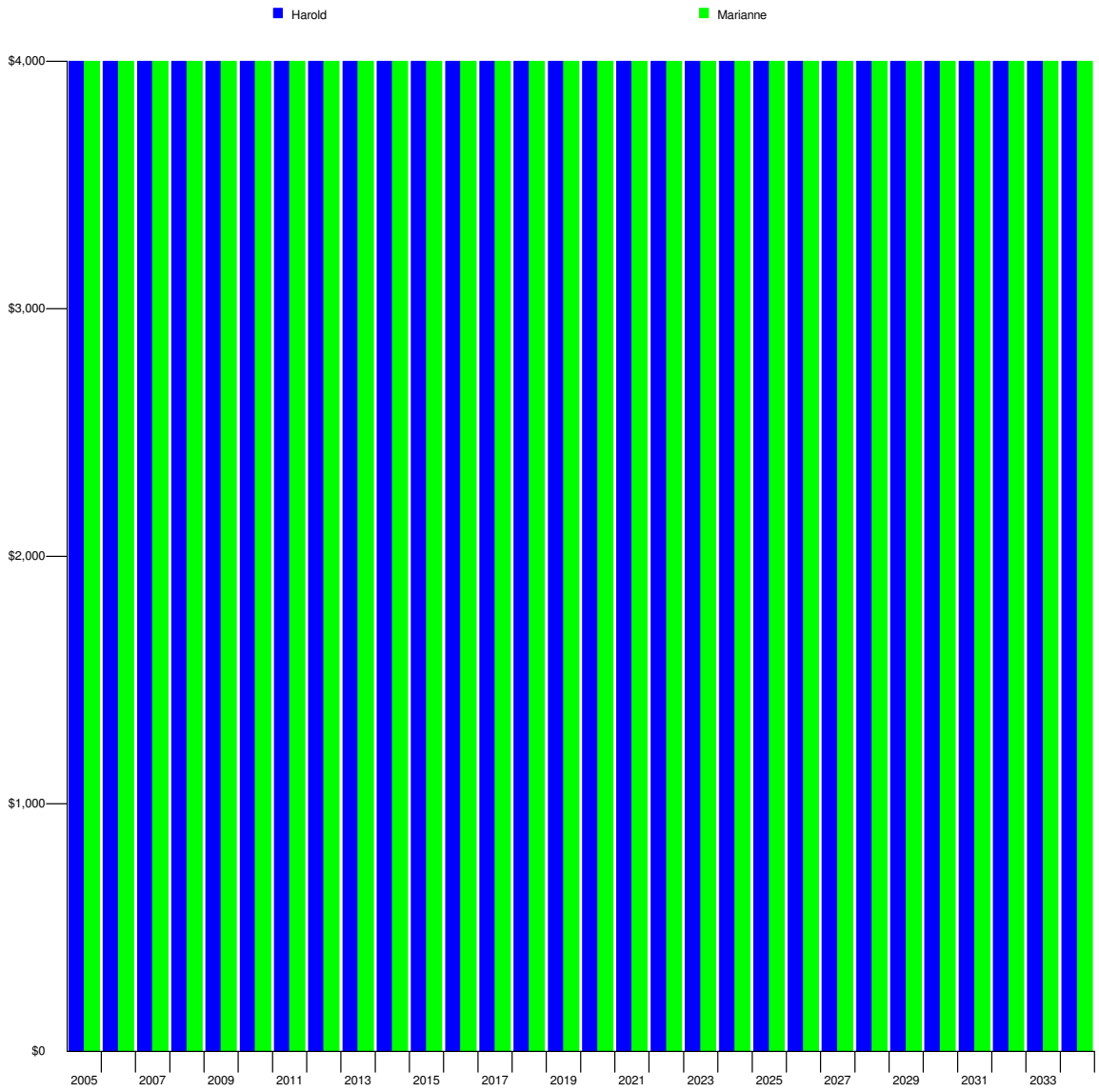
Data Entries:

Investment Name	Current Value	Rate Rtn	Pct	This year Harold	This year Marianne	Type of Income
Florida Condo	$45,000	0.0%	50%	$0.00	$0.00	

Real Estate Income Totals:

Income on Investment Real Estate										
Harold										
2005-2014	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
2015-2024	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
2025-2034	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Marianne										
2005-2014	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*
2015-2024	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*
2025-2034	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*
Equals: Total Real Estate Income Per Year										
Harold										
2005-2014	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
2015-2024	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
2025-2034	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Marianne										
2005-2014	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*
2015-2024	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*
2025-2034	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*	*4,000*

Graph of Total Real Estate Income Per Year:



Social Security Income Report

Social security income report for Harold J Jones or Marianne P Jones.

Totals in this report are based on the social security benefit entered.

This increases each year by inflation, if it is indicated that benefits should be adjusted for inflation.

If a party retires before regular retirement age, the amount received will be reduced, per formulas specified by law, from the benefit entered for regular retirement age.

If a party retires after regular retirement age, the amount received will be more than the amount entered for regular retirement age, again per formula.

The law specifies that "retirement age" itself varies between 65 and 67, depending on the year and month of a party's birth.

Data Entries:

Harold:

NO	Is Harold receiving Social Security payments yet?
Regular	Best guess retirement age.
67	Retirement age used in calculations.
$0	Projected annual benefit if Harold retires at regular retirement age.
NO	Does Social Security increase with inflation?

Marianne:

NO	Is Marianne receiving Social Security payments yet?
Regular	Best guess retirement age.
67	Retirement age used in calculations.
$0	Projected annual benefit if Marianne retires at regular retirement age.
NO	Does Social Security increase with inflation?

Social Security Income Totals:

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

IRA/401(k) Payouts Report

IRA/401(k) payouts report for Harold J Jones or Marianne P Jones.

This report describes regular IRA retirement distributions, not liquidating distributions. Liquidating distributions occur when the software automatically distributes from the IRA to cover an income shortfall.

Securities, and IRAs used to cover expenses in excess of income are shown in the report entitled "Liquidations to Cover Negative Cash Flow."

Totals in this report are calculated as follows:

- Start with the current value of the investment.
- Calculate self and spouse portions, based on the percent entered.
- Subtract any distribution and account fee in 2005.
- Increase what is left by the growth rate specified until the age at which distributions are specified to begin.

If that is within our 30 year time frame, distributions are shown.

If "minimum distributions" are specified, the minimum allowed by law per year is calculated.

Otherwise, each year the specified amount is distributed. This continues for 30 years, or until the fund is fully distributed.

After each distribution, the remaining balance is increased by the growth rate.

Data Entries:

Vanguard IRA

$12,555	Current value of account (dollars).
5.0%	Growth rate of account specified (percent).

Harold:

$12,555	Dollar amount allocated to Harold.
$0	Distribution to Harold in the current year (dollars).
65	Age at which distributions to Harold should start.
Minimum	Desired distribution size for Harold.

Marianne:

$0	Dollar amount allocated to Marianne.

IRA and 401(k) Totals:

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Defined Benefit Plan Payouts Report

Defined benefit plan payouts report for Harold J Jones or Marianne P Jones.

This amount is calculated as follows:

- Both the annual and lump sum values are based on the value of the plan at retirement.
- If there is more than one defined benefit plan, these numbers reflect the combined values of all plans.

Data Entries:

There are no distributions from any defined benefit plans for the next 30 years.

Defined Benefit Pension Payout Totals:

Annual Pension Payments										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Lump-Sum Pension Payments										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Total Pension Payments										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Income from Sale or Mortgage of Residence Report

Income from Sale of Residence report for Harold J Jones or Marianne P Jones.

Income from Sale or Mortgage of Residence consists of:

1. Cash from Sale of Home, which is the party's share of the amount received less:
   a) Any mortgages outstanding on the date of sale; and
   b) Expenses of sale
2. Payments Received on a mortgage note from the other spouse.
3. Cash received on a mortgage refinancing.

Data Entries:

Cash from sale of home, after all expenses										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Mortgage payments received from the other spouse										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Cash received on mortgage refinancing										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Equals: Total income from sale of home										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Child Support Received Report

Child Support received report for Harold J Jones or Marianne P Jones.

This amount is the Child Support payment specified, annualized.
Child Support increases annually for inflation if so indicated.
If modifications in child support occurring at specific times are indicated, those modifications are reflected as well.
The first year payment may reflect voluntary or pendente lite payments entered.

Data Entries:

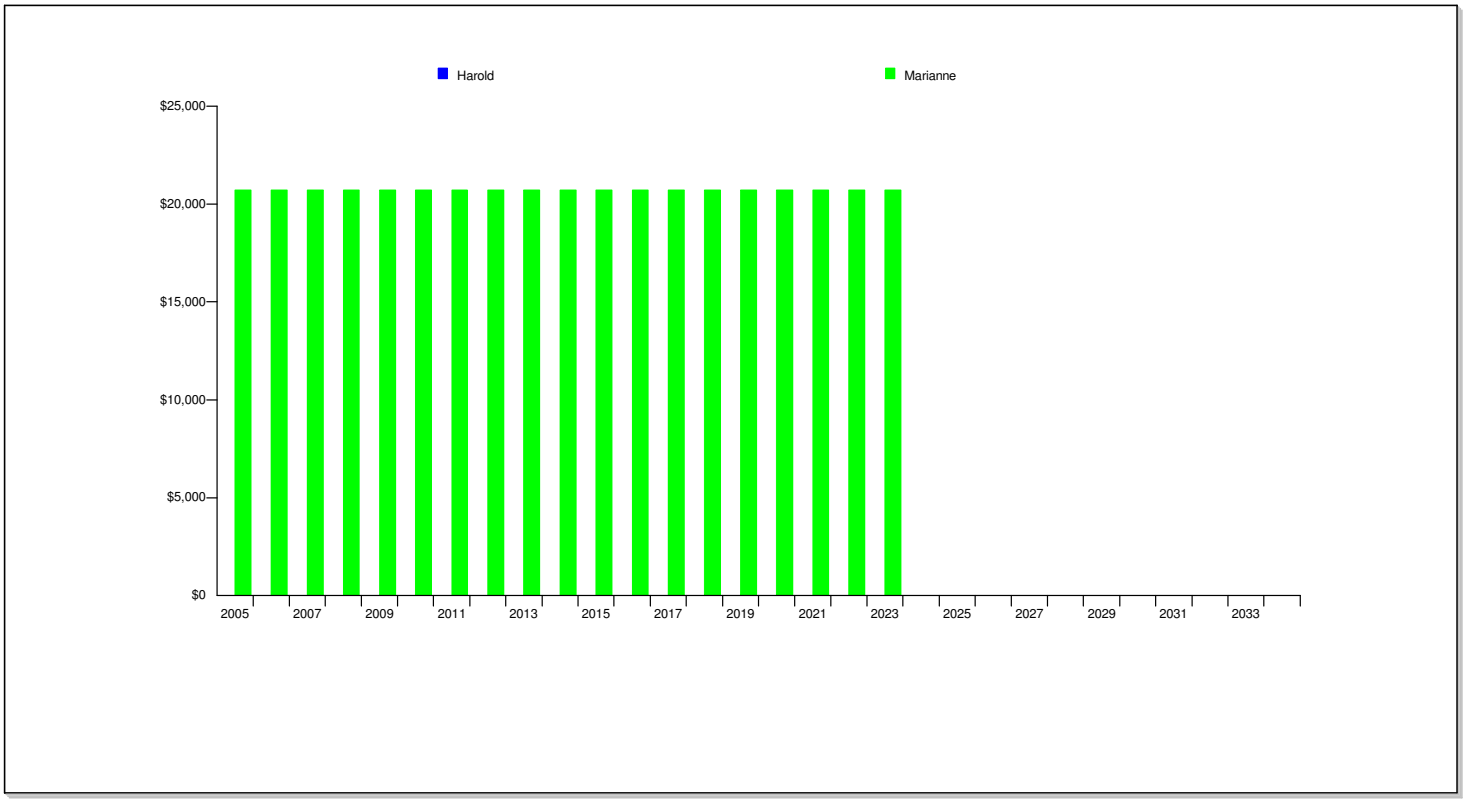
From 2005 to 2023, child support in the amount of $1,726 per month is specified.

These amounts are specified not to increase with inflation.

Child Support is specified to be received by Marianne from Harold.

Child Support Received										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*20,712*	*20,712*	*20,712*	*20,712*	*20,712*	*20,712*	*20,712*	*20,712*	*20,712*	*20,712*
2015-2024	*20,712*	*20,712*	*20,712*	*20,712*	*20,712*	*20,712*	*20,712*	*20,712*	*20,712*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Graph of Child Support Received Per Year:



Alimony Received Report

Alimony received report for Harold J Jones or Marianne P Jones.

This amount is the Alimony payment specified, annualized.
Alimony increases annually for inflation if so indicated.
If modifications in alimony occurring at specific times are indicated, those modifications are reflected as well.
The first year payment may reflect voluntary or pendente lite payments entered.

Data Entries:

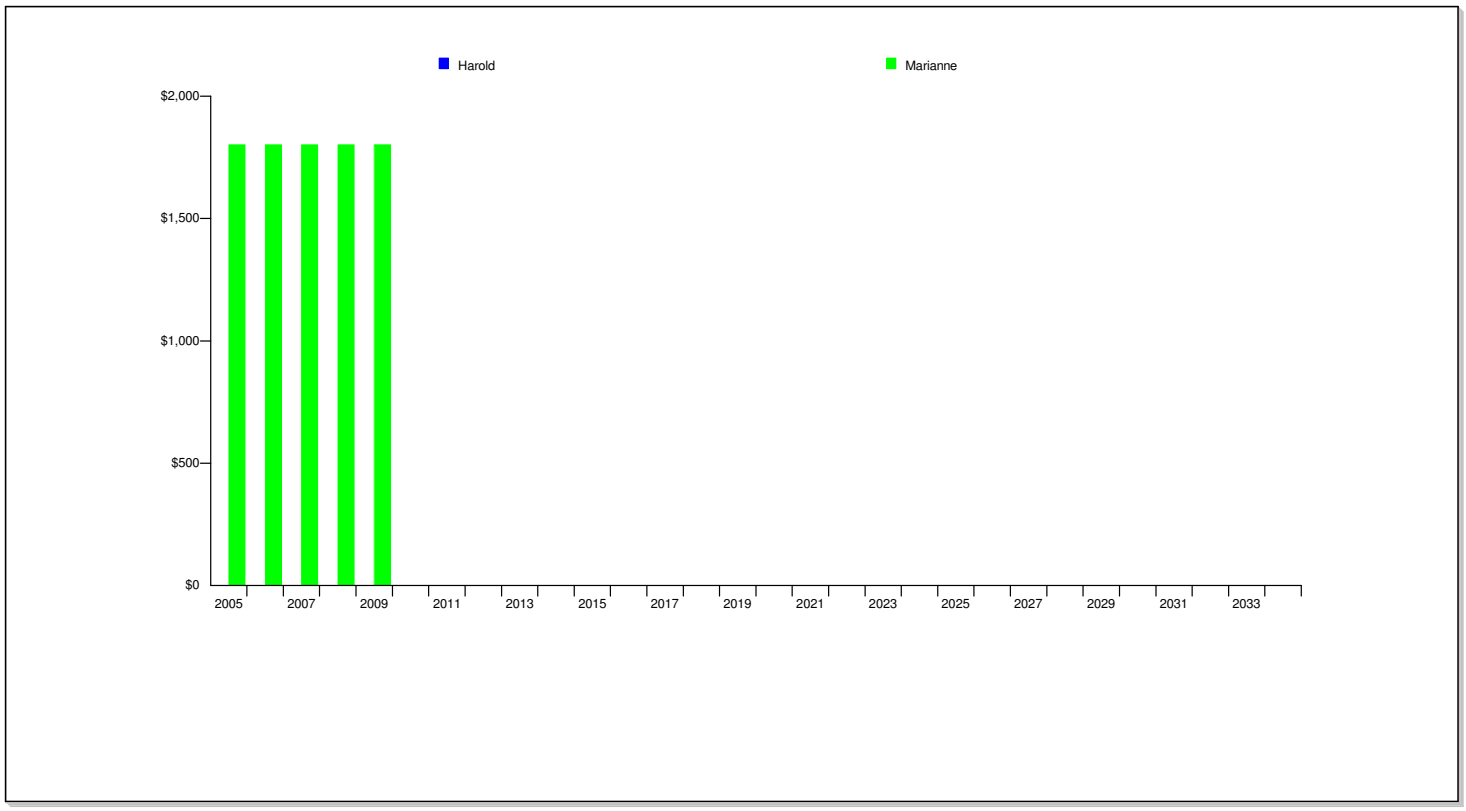
From 2005 to 2009, alimony in the amount of $150 per month is specified.

These amounts are specified not to increase with inflation.

Alimony is specified to be received by Marianne from Harold.

Alimony Received										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*1,800*	*1,800*	*1,800*	*1,800*	*1,800*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Graph of Alimony Received Per Year:



Living expenses report for Harold J Jones or Marianne P Jones.

Harold:

The Detail Method (line by line) of entering living expenses is being used for Harold.
Below are the items of living expenses that have been entered.

Cable TV										
2005-2014	480	495	510	526	542	559	576	594	613	632
2015-2024	651	672	692	714	736	759	782	807	832	857
2025-2034	884	911	940	969	999	1,030	1,062	1,095	1,128	1,163
Cell phone										
2005-2014	600	619	638	658	678	699	721	743	766	790
2015-2024	814	839	865	892	920	948	978	1,008	1,039	1,072
2025-2034	1,105	1,139	1,174	1,211	1,248	1,287	1,327	1,368	1,411	1,454
Homeowners' Insurance										
2005-2014	800	825	850	877	904	932	961	991	1,021	1,053
2015-2024	1,086	1,119	1,154	1,190	1,227	1,265	1,304	1,344	1,386	1,429
2025-2034	1,473	1,519	1,566	1,615	1,665	1,716	1,769	1,824	1,881	1,939
Household maintenance / repair										
2005-2014	1,200	1,237	1,276	1,315	1,356	1,398	1,441	1,486	1,532	1,579
2015-2024	1,628	1,679	1,731	1,785	1,840	1,897	1,956	2,016	2,079	2,143
2025-2034	2,210	2,278	2,349	2,422	2,497	2,574	2,654	2,736	2,821	2,909
Laundry										
2005-2014	36	37	38	39	41	42	43	45	46	47
2015-2024	49	50	52	54	55	57	59	60	62	64
2025-2034	66	68	70	73	75	77	80	82	85	87
Lawn service										
2005-2014	2,600	2,681	2,764	2,849	2,938	3,029	3,123	3,219	3,319	3,422
2015-2024	3,528	3,638	3,750	3,867	3,987	4,110	4,238	4,369	4,504	4,644
2025-2034	4,788	4,936	5,089	5,247	5,410	5,578	5,750	5,929	6,112	6,302
Maid / cleaning service										
2005-2014	3,900	4,021	4,146	4,274	4,407	4,543	4,684	4,829	4,979	5,133
2015-2024	5,292	5,456	5,626	5,800	5,980	6,165	6,356	6,553	6,756	6,966
2025-2034	7,182	7,405	7,634	7,871	8,115	8,366	8,626	8,893	9,169	9,453
Snow removal										
2005-2014	1,300	1,340	1,382	1,425	1,469	1,514	1,561	1,610	1,660	1,711
2015-2024	1,764	1,819	1,875	1,933	1,993	2,055	2,119	2,184	2,252	2,322
2025-2034	2,394	2,468	2,545	2,624	2,705	2,789	2,875	2,964	3,056	3,151
Tax - Property Tax										
2005-2014	5,000	5,155	5,315	5,480	5,649	5,825	6,005	6,191	6,383	6,581
2015-2024	6,785	6,995	7,212	7,436	7,666	7,904	8,149	8,402	8,662	8,931
2025-2034	9,208	9,493	9,787	10,091	10,403	10,726	11,058	11,401	11,755	12,119
Utilities - Electricity										
2005-2014	900	928	957	986	1,017	1,048	1,081	1,114	1,149	1,185
2015-2024	1,221	1,259	1,298	1,338	1,380	1,423	1,467	1,512	1,559	1,608
2025-2034	1,657	1,709	1,762	1,816	1,873	1,931	1,991	2,052	2,116	2,181
Utilities - Oil Heat										
2005-2014	1,200	1,237	1,276	1,315	1,356	1,398	1,441	1,486	1,532	1,579
2015-2024	1,628	1,679	1,731	1,785	1,840	1,897	1,956	2,016	2,079	2,143
2025-2034	2,210	2,278	2,349	2,422	2,497	2,574	2,654	2,736	2,821	2,909
Utilities - Phone										
2005-2014	600	619	638	658	678	699	721	743	766	790
2015-2024	814	839	865	892	920	948	978	1,008	1,039	1,072

2025-2034	1,105	1,139	1,174	1,211	1,248	1,287	1,327	1,368	1,411	1,454
Utilities - Water/Sewer										
2005-2014	500	516	531	548	565	582	601	619	638	658
2015-2024	679	700	721	744	767	790	815	840	866	893
2025-2034	921	949	979	1,009	1,040	1,073	1,106	1,140	1,175	1,212
Car Payments										
2005-2014	6,000	6,186	6,378	6,575	6,779	6,989	7,206	7,430	7,660	7,897
2015-2024	8,142	8,395	8,655	8,923	9,200	9,485	9,779	10,082	10,395	10,717
2025-2034	11,049	11,392	11,745	12,109	12,484	12,871	13,270	13,682	14,106	14,543
Car Insurance										
2005-2014	1,000	1,031	1,063	1,096	1,130	1,165	1,201	1,238	1,277	1,316
2015-2024	1,357	1,399	1,442	1,487	1,533	1,581	1,630	1,680	1,732	1,786
2025-2034	1,842	1,899	1,957	2,018	2,081	2,145	2,212	2,280	2,351	2,424
Car Gasoline/oil										
2005-2014	1,560	1,608	1,658	1,710	1,763	1,817	1,874	1,932	1,992	2,053
2015-2024	2,117	2,183	2,250	2,320	2,392	2,466	2,543	2,621	2,703	2,786
2025-2034	2,873	2,962	3,054	3,148	3,246	3,347	3,450	3,557	3,667	3,781
Car Maintenance and repair										
2005-2014	900	928	957	986	1,017	1,048	1,081	1,114	1,149	1,185
2015-2024	1,221	1,259	1,298	1,338	1,380	1,423	1,467	1,512	1,559	1,608
2025-2034	1,657	1,709	1,762	1,816	1,873	1,931	1,991	2,052	2,116	2,181
Parking										
2005-2014	520	536	553	570	588	606	625	644	664	684
2015-2024	706	728	750	773	797	822	848	874	901	929
2025-2034	958	987	1,018	1,049	1,082	1,116	1,150	1,186	1,222	1,260
Public/alt. Transportation										
2005-2014	520	536	553	570	588	606	625	644	664	684
2015-2024	706	728	750	773	797	822	848	874	901	929
2025-2034	958	987	1,018	1,049	1,082	1,116	1,150	1,186	1,222	1,260
Bank fees										
2005-2014	50	52	53	55	56	58	60	62	64	66
2015-2024	68	70	72	74	77	79	81	84	87	89
2025-2034	92	95	98	101	104	107	111	114	118	121
Clothes										
2005-2014	800	825	850	877	904	932	961	991	1,021	1,053
2015-2024	1,086	1,119	1,154	1,190	1,227	1,265	1,304	1,344	1,386	1,429
2025-2034	1,473	1,519	1,566	1,615	1,665	1,716	1,769	1,824	1,881	1,939
Charitable										
2005-2014	1,000	1,031	1,063	1,096	1,130	1,165	1,201	1,238	1,277	1,316
2015-2024	1,357	1,399	1,442	1,487	1,533	1,581	1,630	1,680	1,732	1,786
2025-2034	1,842	1,899	1,957	2,018	2,081	2,145	2,212	2,280	2,351	2,424
Church / synagogue / mosque etc										
2005-2014	1,000	1,031	1,063	1,096	1,130	1,165	1,201	1,238	1,277	1,316
2015-2024	1,357	1,399	1,442	1,487	1,533	1,581	1,630	1,680	1,732	1,786
2025-2034	1,842	1,899	1,957	2,018	2,081	2,145	2,212	2,280	2,351	2,424
Dues / Clubs										
2005-2014	1,000	1,031	1,063	1,096	1,130	1,165	1,201	1,238	1,277	1,316
2015-2024	1,357	1,399	1,442	1,487	1,533	1,581	1,630	1,680	1,732	1,786
2025-2034	1,842	1,899	1,957	2,018	2,081	2,145	2,212	2,280	2,351	2,424
Entertainment										
2005-2014	1,040	1,072	1,105	1,140	1,175	1,212	1,249	1,288	1,328	1,369
2015-2024	1,411	1,455	1,500	1,547	1,595	1,644	1,695	1,748	1,802	1,858
2025-2034	1,915	1,975	2,036	2,099	2,164	2,231	2,300	2,371	2,445	2,521
Food / Groceries										

2005-2014	2,600	2,681	2,764	2,849	2,938	3,029	3,123	3,219	3,319	3,422
2015-2024	3,528	3,638	3,750	3,867	3,987	4,110	4,238	4,369	4,504	4,644
2025-2034	4,788	4,936	5,089	5,247	5,410	5,578	5,750	5,929	6,112	6,302
Gifts										
2005-2014	500	516	531	548	565	582	601	619	638	658
2015-2024	679	700	721	744	767	790	815	840	866	893
2025-2034	921	949	979	1,009	1,040	1,073	1,106	1,140	1,175	1,212
Hair										
2005-2014	104	107	111	114	118	121	125	129	133	137
2015-2024	141	146	150	155	159	164	170	175	180	186
2025-2034	192	197	204	210	216	223	230	237	244	252
Internet Access										
2005-2014	240	247	255	263	271	280	288	297	306	316
2015-2024	326	336	346	357	368	379	391	403	416	429
2025-2034	442	456	470	484	499	515	531	547	564	582
Legal and Accounting										
2005-2014	2,400	2,474	2,551	2,630	2,712	2,796	2,882	2,972	3,064	3,159
2015-2024	3,257	3,358	3,462	3,569	3,680	3,794	3,912	4,033	4,158	4,287
2025-2034	4,420	4,557	4,698	4,844	4,994	5,148	5,308	5,473	5,642	5,817
Previous Relship Child Support										
2005-2014	2,400	2,474	2,551	2,630	2,712	2,796	2,882	2,972	3,064	3,159
2015-2024	3,257	3,358	3,462	3,569	3,680	3,794	3,912	4,033	4,158	4,287
2025-2034	4,420	4,557	4,698	4,844	4,994	5,148	5,308	5,473	5,642	5,817
Restaurants										
2005-2014	1,560	1,608	1,658	1,710	1,763	1,817	1,874	1,932	1,992	2,053
2015-2024	2,117	2,183	2,250	2,320	2,392	2,466	2,543	2,621	2,703	2,786
2025-2034	2,873	2,962	3,054	3,148	3,246	3,347	3,450	3,557	3,667	3,781
Toiletries/Grooming/Drug Store										
2005-2014	1,040	1,072	1,105	1,140	1,175	1,212	1,249	1,288	1,328	1,369
2015-2024	1,411	1,455	1,500	1,547	1,595	1,644	1,695	1,748	1,802	1,858
2025-2034	1,915	1,975	2,036	2,099	2,164	2,231	2,300	2,371	2,445	2,521
Vacations										
2005-2014	2,000	2,062	2,126	2,192	2,260	2,330	2,402	2,477	2,553	2,632
2015-2024	2,714	2,798	2,885	2,974	3,067	3,162	3,260	3,361	3,465	3,572
2025-2034	3,683	3,797	3,915	4,036	4,161	4,290	4,423	4,561	4,702	4,848
Health Insurance										
2005-2014	6,000	6,186	6,378	6,575	6,779	6,989	7,206	7,430	7,660	7,897
2015-2024	8,142	8,395	8,655	8,923	9,200	9,485	9,779	10,082	10,395	10,717
2025-2034	11,049	11,392	11,745	12,109	12,484	12,871	13,270	13,682	14,106	14,543
Drug & Prescription Exp										
2005-2014	1,044	1,076	1,110	1,144	1,180	1,216	1,254	1,293	1,333	1,374
2015-2024	1,417	1,461	1,506	1,553	1,601	1,650	1,702	1,754	1,809	1,865
2025-2034	1,923	1,982	2,044	2,107	2,172	2,240	2,309	2,381	2,454	2,530
Living Expenses										
2005-2014	54,394	56,080	57,820	59,612	61,463	63,364	65,330	67,355	69,444	71,591
2015-2024	73,813	76,105	78,456	80,894	83,404	85,986	88,659	91,397	94,233	97,157
2025-2034	100,172	103,274	106,475	109,776	113,179	116,687	120,303	124,031	127,875	131,840

Marianne:

The Detail Method (line by line) of entering living expenses is being used for Marianne.
Below are the items of living expenses that have been entered.

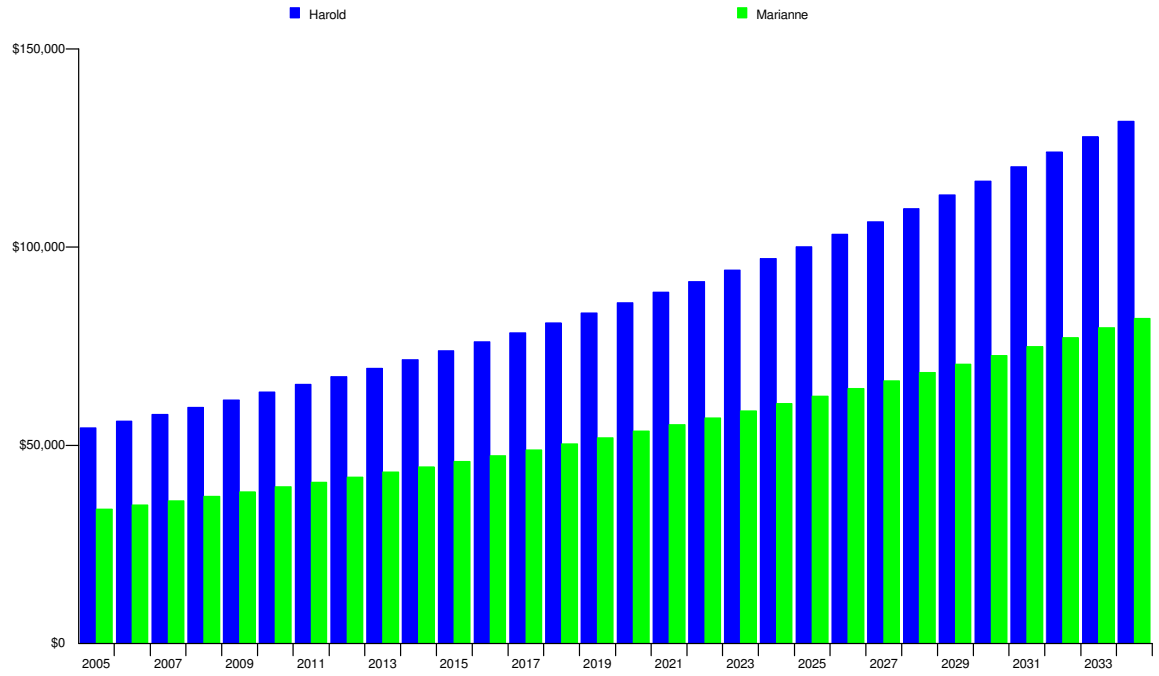
Union Dues										
2005-2014	240	247	255	263	271	280	288	297	306	316
2015-2024	326	336	346	357	368	379	391	403	416	429
2025-2034	442	456	470	484	499	515	531	547	564	582
Cable TV										
2005-2014	600	619	638	658	678	699	721	743	766	790
2015-2024	814	839	865	892	920	948	978	1,008	1,039	1,072
2025-2034	1,105	1,139	1,174	1,211	1,248	1,287	1,327	1,368	1,411	1,454
Cell phone										
2005-2014	840	866	893	921	949	979	1,009	1,040	1,072	1,106
2015-2024	1,140	1,175	1,212	1,249	1,288	1,328	1,369	1,411	1,455	1,500
2025-2034	1,547	1,595	1,644	1,695	1,748	1,802	1,858	1,915	1,975	2,036
Lawn service										
2005-2014	1,200	1,237	1,276	1,315	1,356	1,398	1,441	1,486	1,532	1,579
2015-2024	1,628	1,679	1,731	1,785	1,840	1,897	1,956	2,016	2,079	2,143
2025-2034	2,210	2,278	2,349	2,422	2,497	2,574	2,654	2,736	2,821	2,909
Rent										
2005-2014	10,800	11,135	11,480	11,836	12,203	12,581	12,971	13,373	13,788	14,215
2015-2024	14,656	15,110	15,579	16,062	16,559	17,073	17,602	18,148	18,710	19,290
2025-2034	19,888	20,505	21,140	21,796	22,471	23,168	23,886	24,627	25,390	26,177
Tax - Property Tax										
2005-2014	3,000	3,093	3,189	3,288	3,390	3,495	3,603	3,715	3,830	3,949
2015-2024	4,071	4,197	4,327	4,462	4,600	4,742	4,889	5,041	5,197	5,358
2025-2034	5,525	5,696	5,872	6,054	6,242	6,436	6,635	6,841	7,053	7,271
Utilities - Electricity										
2005-2014	1,200	1,237	1,276	1,315	1,356	1,398	1,441	1,486	1,532	1,579
2015-2024	1,628	1,679	1,731	1,785	1,840	1,897	1,956	2,016	2,079	2,143
2025-2034	2,210	2,278	2,349	2,422	2,497	2,574	2,654	2,736	2,821	2,909
Utilities - Oil Heat										
2005-2014	800	825	850	877	904	932	961	991	1,021	1,053
2015-2024	1,086	1,119	1,154	1,190	1,227	1,265	1,304	1,344	1,386	1,429
2025-2034	1,473	1,519	1,566	1,615	1,665	1,716	1,769	1,824	1,881	1,939
Car Payments										
2005-2014	4,200	4,330	4,464	4,603	4,746	4,893	5,044	5,201	5,362	5,528
2015-2024	5,699	5,876	6,058	6,246	6,440	6,639	6,845	7,057	7,276	7,502
2025-2034	7,734	7,974	8,221	8,476	8,739	9,010	9,289	9,577	9,874	10,180
Car Insurance										
2005-2014	500	516	531	548	565	582	601	619	638	658
2015-2024	679	700	721	744	767	790	815	840	866	893
2025-2034	921	949	979	1,009	1,040	1,073	1,106	1,140	1,175	1,212
Child Care - Day Care										
2005-2014	5,720	5,897	6,080	6,269	6,463	6,663	6,870	7,083	7,302	7,529
2015-2024	7,762	8,003	8,251	8,507	8,770	9,042	9,323	9,612	9,910	10,217
2025-2034	10,533	10,860	11,197	11,544	11,902	12,271	12,651	13,043	13,447	13,864
Food / Groceries										
2005-2014	4,160	4,289	4,422	4,559	4,700	4,846	4,996	5,151	5,311	5,475
2015-2024	5,645	5,820	6,001	6,187	6,378	6,576	6,780	6,990	7,207	7,430
2025-2034	7,661	7,898	8,143	8,395	8,656	8,924	9,201	9,486	9,780	10,083
Medical/Doctor Exp										

2005-2014	600	619	638	658	678	699	721	743	766	790
2015-2024	814	839	865	892	920	948	978	1,008	1,039	1,072
2025-2034	1,105	1,139	1,174	1,211	1,248	1,287	1,327	1,368	1,411	1,454
Living Expenses										
2005-2014	33,860	34,910	35,992	37,110	38,259	39,445	40,667	41,928	43,226	44,567
2015-2024	45,948	47,372	48,841	50,358	51,917	53,524	55,186	56,894	58,659	60,478
2025-2034	62,354	64,286	66,278	68,334	70,452	72,637	74,888	77,208	79,603	82,070

Living Expense Totals:

Living Expenses										
Harold										
2005-2014	54,394	56,080	57,820	59,612	61,463	63,364	65,330	67,355	69,444	71,591
2015-2024	73,813	76,105	78,456	80,894	83,404	85,986	88,659	91,397	94,233	97,157
2025-2034	100,172	103,274	106,475	109,776	113,179	116,687	120,303	124,031	127,875	131,840
Marianne										
2005-2014	*33,860*	*34,910*	*35,992*	*37,110*	*38,259*	*39,445*	*40,667*	*41,928*	*43,226*	*44,567*
2015-2024	*45,948*	*47,372*	*48,841*	*50,358*	*51,917*	*53,524*	*55,186*	*56,894*	*58,659*	*60,478*
2025-2034	*62,354*	*64,286*	*66,278*	*68,334*	*70,452*	*72,637*	*74,888*	*77,208*	*79,603*	*82,070*

Living Expense Totals Graph:



Life Insurance Premiums Report

Life insurance premiums report for Harold J Jones or Marianne P Jones.

The first year's premium is the life insurance premium amount entered.

Premiums continue for the amount of time entered.

Data Entries:

There are no life insurance premiums entered.

Major Expenses

Major expenses such as schools, camps, etc. for Harold J Jones or Marianne P Jones.

If so indicated, each expense is increased annually for inflation.

Data Entries:

Description of Expense	Start Date	Num Yrs	Present or Future Dollars	First Year's Amount	Pct to Harol	Amt to Harold	Amt to Marianne	Pct Infl
Tiffany's prep schoo	9/1/2004	8	Present	$18,000	0%	$0	$18,000	5.0
Amber's prep school	9/1/2007	8	Present	$18,000	0%	$0	$18,000	5.0

Total major expenses for schools, colleges, camps, etc., for Harold are $0 (0% of the total spent by both parties).

Total recurring major expenses for schools, colleges and camps, etc., for Marianne are $347,520 (100% of the total spent by both parties).

Discounting future expenses for inflation (at a rate of 3.1%), the value in today's dollars of these expenses is $0 (0%) for Harold and 289,153 (100%) for Marianne.

Projected Expense For Each Item

Tiffany's prep school

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*17,427*	*18,298*	*19,213*	*20,174*	*21,183*	*22,242*	*23,354*	*16,125*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Total										
2005-2014	17,427	18,298	19,213	20,174	21,183	22,242	23,354	16,125	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0

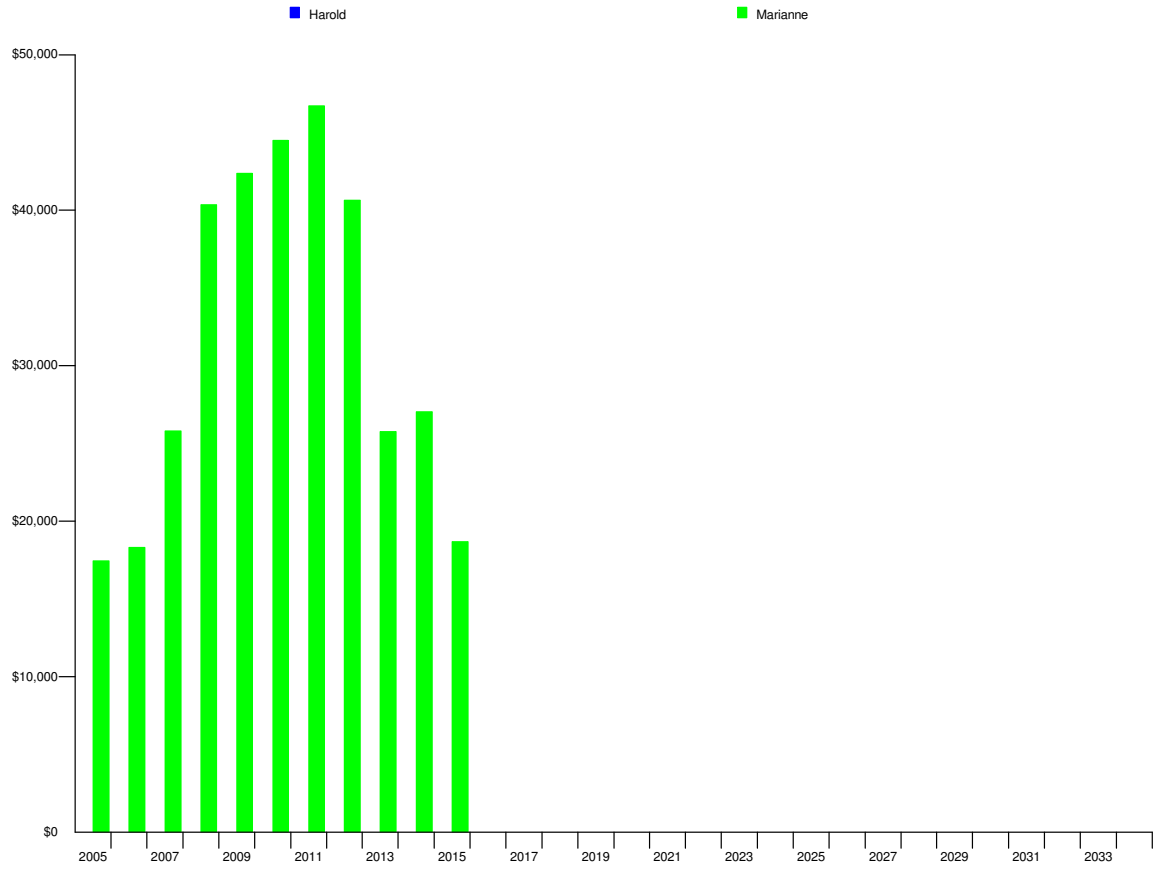
Amber's prep school

Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*6,579*	*20,174*	*21,183*	*22,242*	*23,354*	*24,522*	*25,748*	*27,035*
2015-2024	*18,667*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Total										
2005-2014	0	0	6,579	20,174	21,183	22,242	23,354	24,522	25,748	27,035
2015-2024	18,667	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0

Major Expense Totals:

Major Expenses										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*17,427*	*18,298*	*25,792*	*40,348*	*42,366*	*44,484*	*46,708*	*40,647*	*25,748*	*27,035*
2015-2024	*18,667*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Major Expense Totals Graph:



Residence Purchase Expenses Report

This report shows payments related to the Harold J Jones's or Marianne P Jones's residence(s).

These include:

- Payments on mortgages (payable to banks or the other party).
- Downpayments on residences to be purchased in the future.

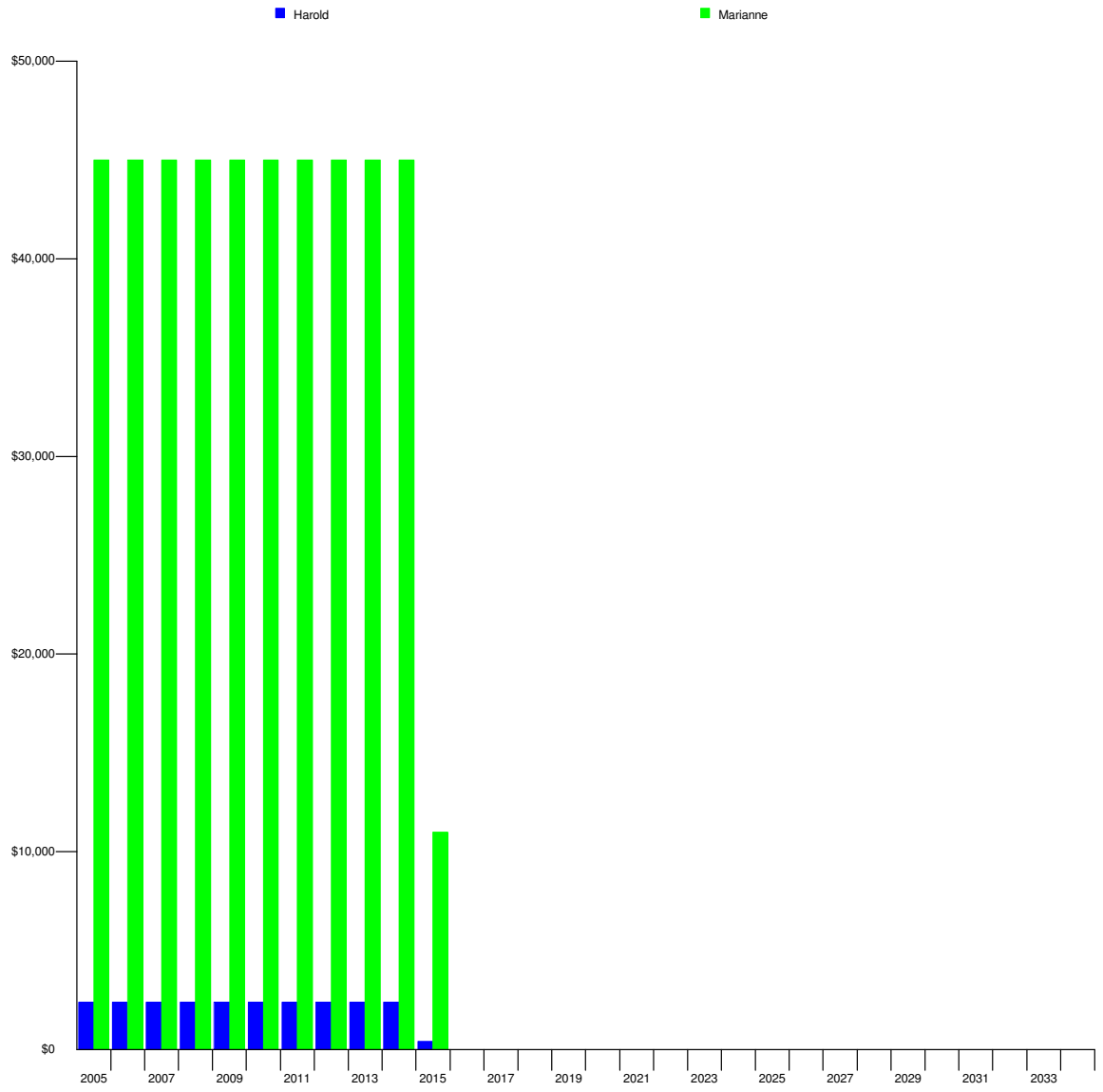
Data Entries:

Mortgage paid										
Harold										
2005-2014	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400
2015-2024	409	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*45,000*	*45,000*	*45,000*	*45,000*	*45,000*	*45,000*	*45,000*	*45,000*	*45,000*	*45,000*
2015-2024	*10,994*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Home Purchase Expense Totals:

Home Purchase Expenses										
Harold										
2005-2014	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400
2015-2024	409	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*45,000*	*45,000*	*45,000*	*45,000*	*45,000*	*45,000*	*45,000*	*45,000*	*45,000*	*45,000*
2015-2024	*10,994*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Residence Purchase Expenses Graph:



Alimony Paid Report

Alimony paid report for Harold J Jones or Marianne P Jones.

This amount is the Alimony payment from this relationship, annualized.
Alimony is increased annually for inflation if so indicated.
If declines in alimony occurring at specific times are indicated, those declines are reflected as well.
Payments in the first year are pro-rated for the portion of the year remaining and may reflect voluntary or pendente lite payments entered.

Data Entries:

From 2005 to 2009, alimony in the amount of $150 per month is specified.

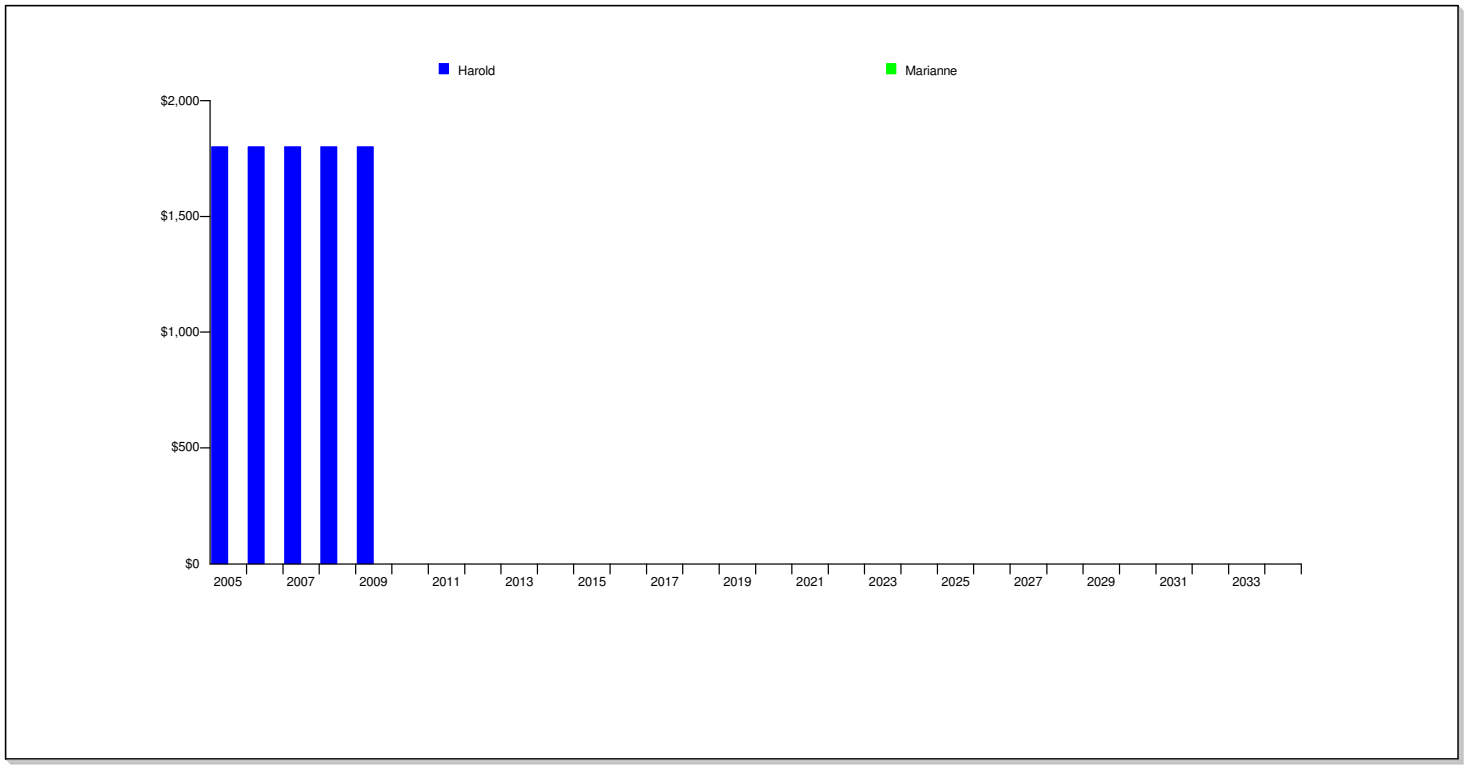
These amounts are specified not to increase with inflation.

Alimony is specified to be paid by Harold to Marianne.

Alimony Paid Totals:

Alimony Paid										
Harold										
2005-2014	1,800	1,800	1,800	1,800	1,800	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Alimony Paid Graph:



Child Support Paid Report

Child Support paid report for Harold J Jones or Marianne P Jones.

This amount is the Child Support payment from this relationship, annualized.
Child Support is increased annually for inflation if so indicated.
If declines in child support occurring at specific times are indicated, those declines are reflected as well.
Payments in the first year are pro-rated for the portion of the year remaining and may reflect voluntary or pendente lite payments entered.

Data Entries:

From 2005 to 2023, child support in the amount of $1,726 per month is specified.

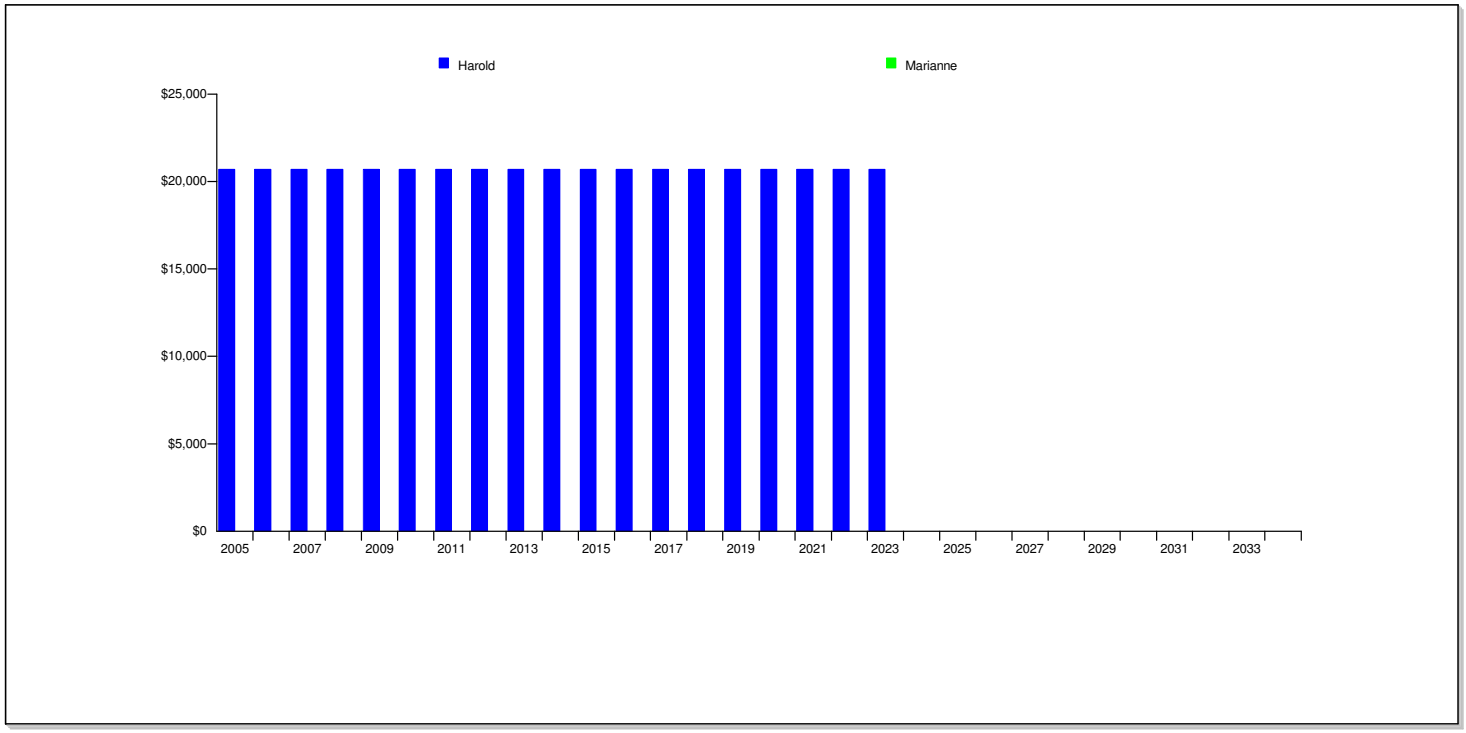
These amounts are specified not to increase with inflation.

Child Support is specified to be paid by Harold to Marianne.

Child Support Paid Totals:

Child Support Paid										
Harold										
2005-2014	20,712	20,712	20,712	20,712	20,712	20,712	20,712	20,712	20,712	20,712
2015-2024	20,712	20,712	20,712	20,712	20,712	20,712	20,712	20,712	20,712	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Child Support Paid Graph:



Debt Payments Report

Debt payments report for Harold J Jones or Marianne P Jones.

Payments are calculated on the debts listed and shown on a "per year" basis.

Data Entries:

Description of this debt	Debt Amount	Pct to Harold	Amount to Harold	Interest rate	Monthly Payment Amount	Balloon Payoff Mo/Yr
MasterCard Bank Two	$3,456	50	1,728	12.00	75.00	[none]
VISA Country Card	$775	50	388	14.00	120.00	[none]

Harold

MasterCard Bank Two										
2005-2014	451	450	451	450	451	78	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
VISA Country Card										
2005-2014	406	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Total										
2005-2014	857	450	451	450	451	78	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0

Marianne

MasterCard Bank Two										
2005-2014	449	450	449	450	449	77	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
VISA Country Card										
2005-2014	405	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Total										
2005-2014	854	450	449	450	449	77	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0

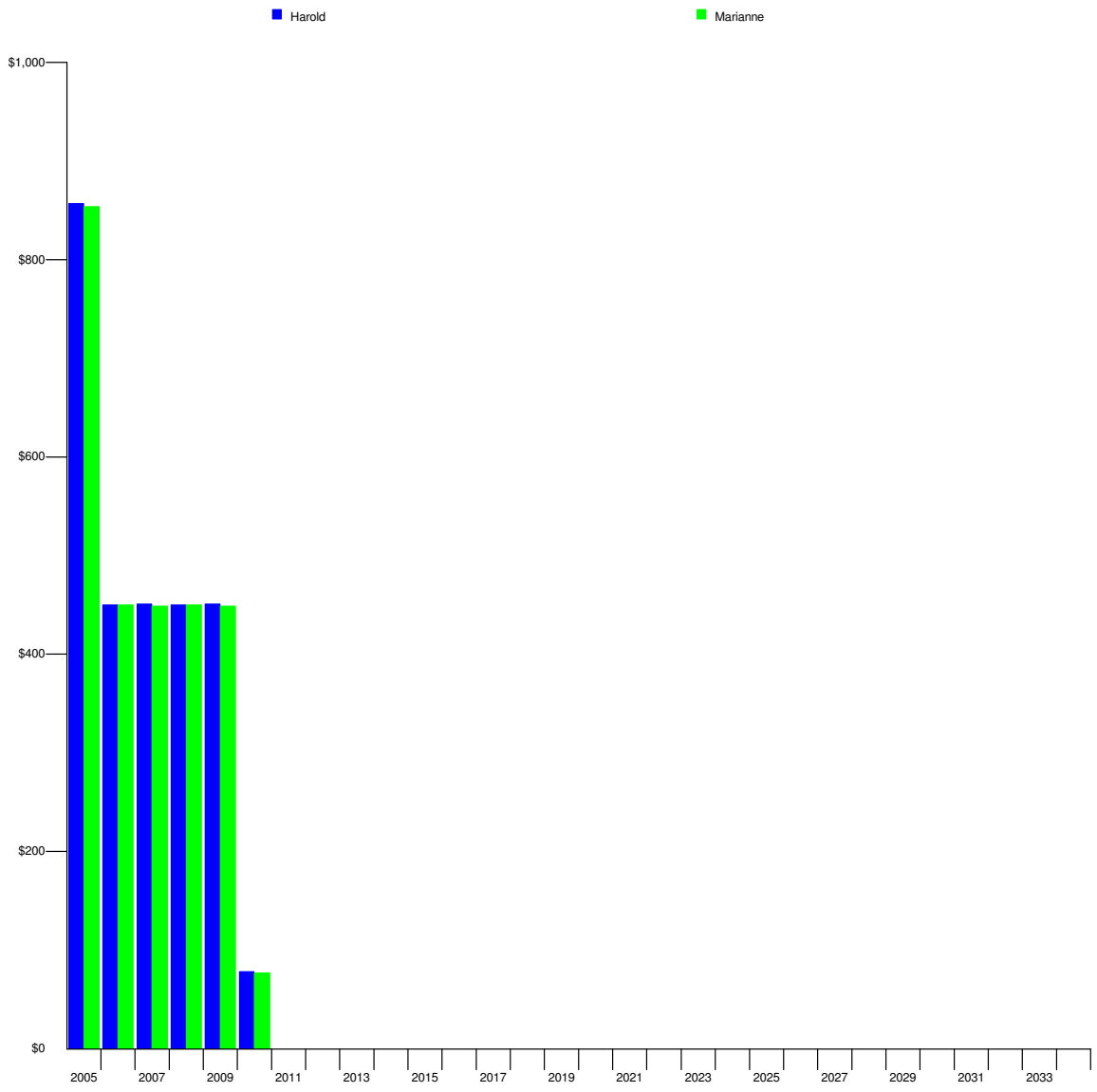
Debt Payment Totals:

Harold										
2005-2014	857	450	451	450	451	78	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0

Debt Payments (cont.)

Marianne										
2005-2014	854	450	449	450	449	77	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0

Debt Payment Totals Graph:



Investment Assets Report

Investments assets report for Harold J Jones or Marianne P Jones.

The total here is the amount entered as "current market value" of each investment.

The percent each spouse will keep is specified for each investment as well.

The asset values shown in the report reflect increases for growth at the rate specified for each asset.

If securities are sold to cover negative cash flow (expenses in excess of income) then the value of the securities shown will decrease by the amount sold.

If securities are sold to cover negative cash flow, the software sells them in the order the securities are listed.

Securities, and IRAs used to cover negative cash flow are shown in the report entitled "Liquidations to Cover Negative Cash Flow."

Data Entries:

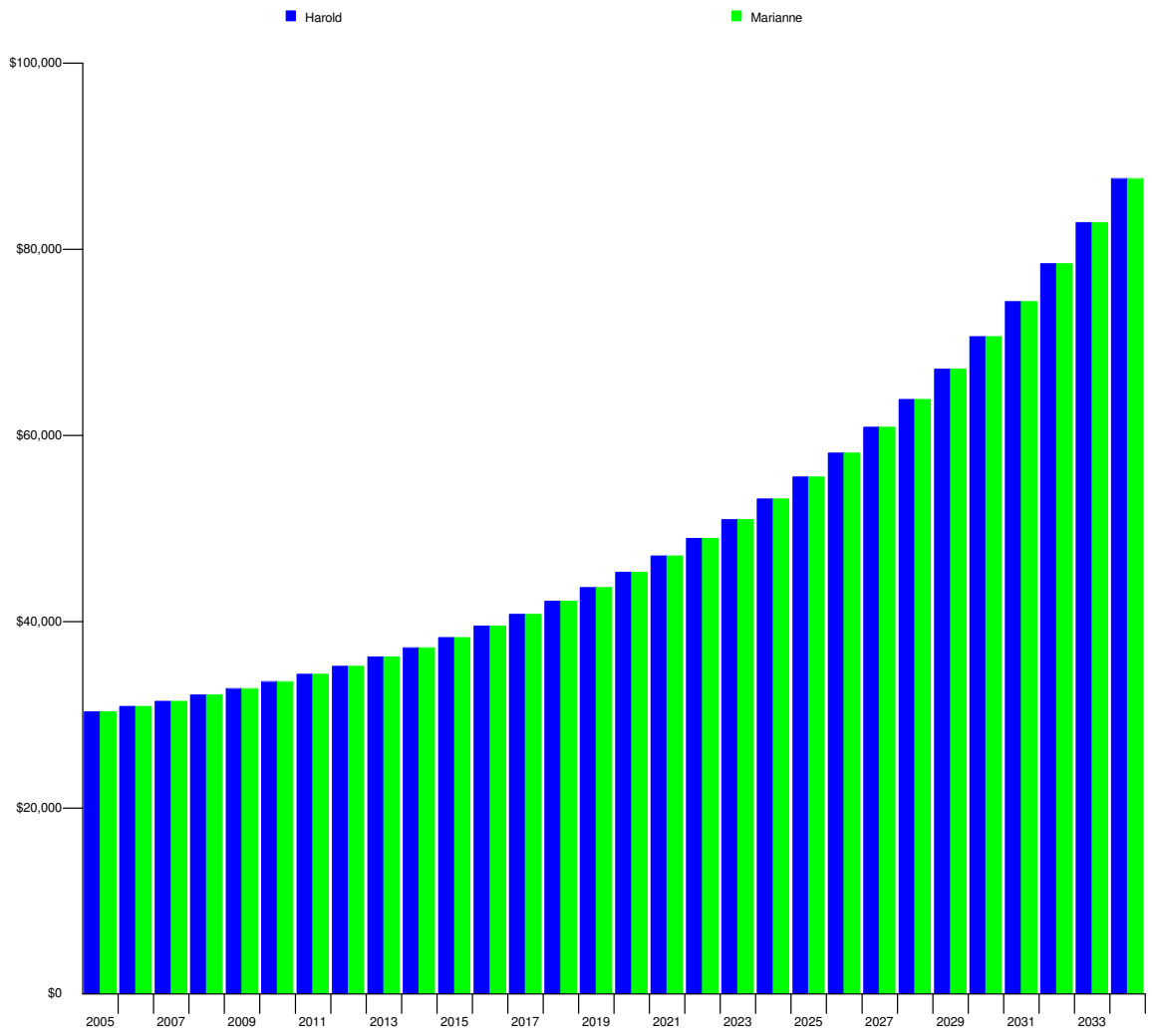
	Harold Amount	Pct	Marianne Amount	Pct	Total Amount
Investments					
First Union	$938		$937		$1,875
Vanguard Index 500	$6,378		$6,377		$12,755
Florida Condo	$22,500		$22,500		$45,000
Total Investments	$29,816	50%	$29,814	50%	$59,630

Securities										
Harold										
2005-2014	7,826	8,377	8,972	9,615	10,309	11,059	11,869	12,743	13,687	14,707
2015-2024	15,809	16,999	18,284	19,672	21,171	22,790	24,538	26,426	28,465	30,667
2025-2034	33,045	35,614	38,388	41,384	44,620	48,115	51,889	55,965	60,367	65,121
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Real Estate										
Harold										
2005-2014	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500
2015-2024	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500
2025-2034	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500
Marianne										
2005-2014	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*
2015-2024	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*
2025-2034	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*

Investment Assets (cont.)

Total										
Harold										
2005-2014	30,326	30,877	31,472	32,115	32,809	33,559	34,369	35,243	36,187	37,207
2015-2024	38,309	39,499	40,784	42,172	43,671	45,290	47,038	48,926	50,965	53,167
2025-2034	55,545	58,114	60,888	63,884	67,120	70,615	74,389	78,465	82,867	87,621
Marianne										
2005-2014	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*
2015-2024	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*
2025-2034	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*	*22,500*

Total Investment Assets:



Personal Items Report

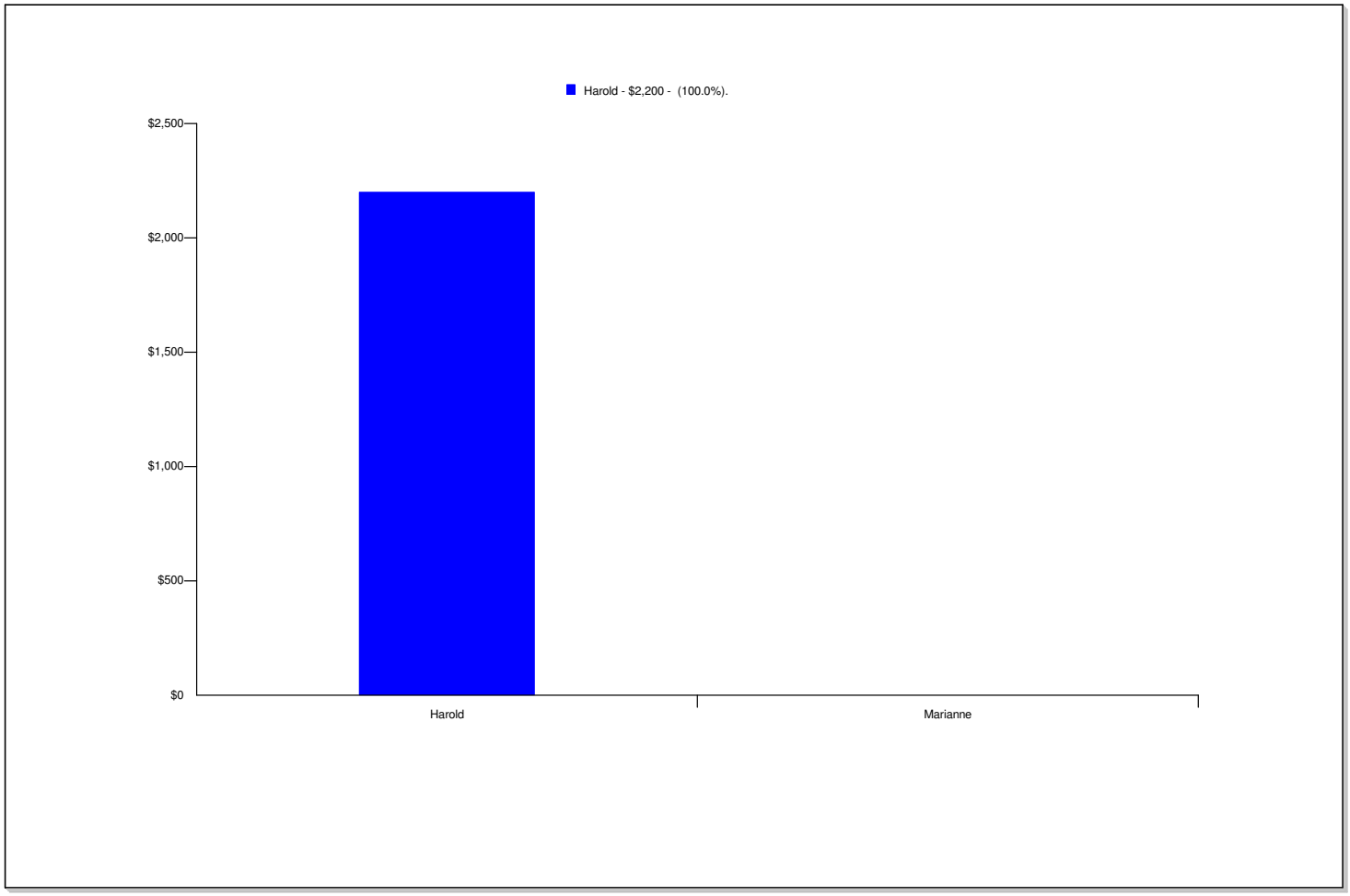
Personal items are listed with the "worth" and allocation for Harold J Jones or Marianne P Jones.

Data Entries:

	Harold Amount	Pct	Marianne Amount	Pct	Total Amount
Personal Items					
Jewelry	$1,500		$0		$1,500
Paintings(2)	$700		$0		$700
Total Personal Items	$2,200	100%	$0	0%	$2,200

Personal Items										
Harold										
2005-2014	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200
2015-2024	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200
2025-2034	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Personal Items Graph:



Report on equity in residences for Harold J Jones or Marianne P Jones.

This is the total amount of equity on each home entered.
Equity is calculated as: value less current mortgage balances and projected refinancings.

Residence	Home Value	First Mortgage	Second Mortgage	Equity in Home	Harold Amount	Marianne Amount
40 Winding Way	$450,000	$320,000	$0	$130,000	$0	$130,000
Vacation Home	$100,000	$18,750	$0	$81,250	$81,250	$0
Total Residence Equity	$550,000	$338,750	$0	$211,250	$81,250	$130,000

The following lines show equity in each residence for each spouse projected to future years.
Note: Mortgage balances shown are "year end" and may not not exactly match the "current" mortgage numbers.

40 Winding Way

Residence Value										
2005-2014	463,950	478,332	493,161	508,449	524,211	540,461	557,215	574,489	592,298	610,660
2015-2024	629,590	649,107	669,230	689,976	711,365	733,417	756,153	779,594	803,761	828,678
2025-2034	854,367	880,852	908,159	936,312	965,337	995,263	1,026,116	1,057,926	1,090,721	1,124,534
Less: 1st Mortgage Balance										
2005-2014	303,129	279,174	253,436	225,783	196,072	164,149	129,851	92,999	53,406	10,865
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Less: 2nd Mortgage Balance										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Equals: Equity in home										
2005-2014	160,821	199,158	239,725	282,666	328,139	376,312	427,364	481,490	538,892	599,795
2015-2024	629,590	649,107	669,230	689,976	711,365	733,417	756,153	779,594	803,761	828,678
2025-2034	854,367	880,852	908,159	936,312	965,337	995,263	1,026,116	1,057,926	1,090,721	1,124,534
Amount to Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Amount to Marianne										
2005-2014	160,821	199,158	239,725	282,666	328,139	376,312	427,364	481,490	538,892	599,795
2015-2024	629,590	649,107	669,230	689,976	711,365	733,417	756,153	779,594	803,761	828,678
2025-2034	854,367	880,852	908,159	936,312	965,337	995,263	1,026,116	1,057,926	1,090,721	1,124,534

Vacation Home

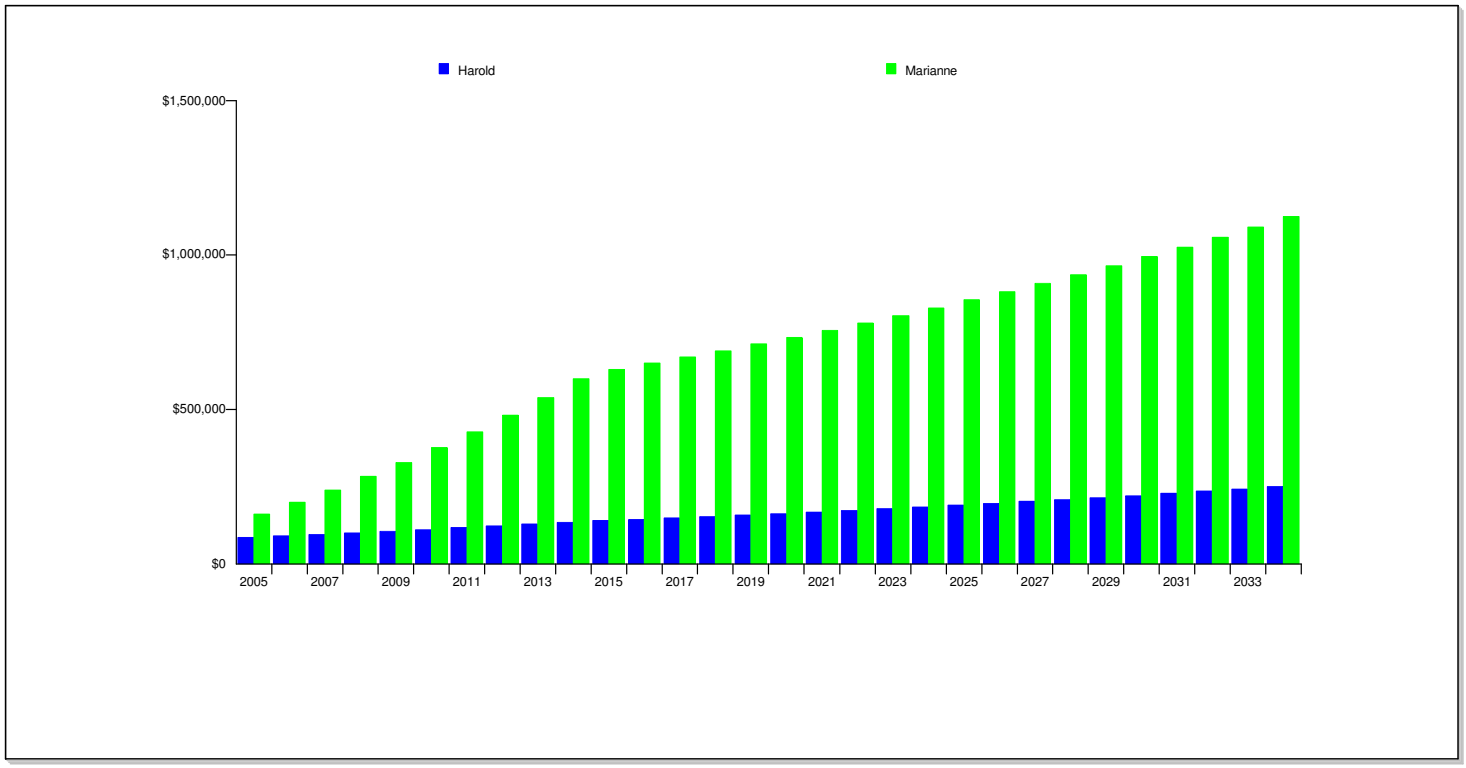
Residence Value										
2005-2014	103,100	106,296	109,591	112,989	116,491	120,102	123,826	127,664	131,622	135,702
2015-2024	139,909	144,246	148,718	153,328	158,081	162,982	168,034	173,243	178,614	184,151
2025-2034	189,859	195,745	201,813	208,069	214,519	221,170	228,026	235,095	242,383	249,896
Less: 1st Mortgage Balance										
2005-2014	17,328	15,827	14,242	12,570	10,806	8,944	6,979	4,905	2,716	406
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Less: 2nd Mortgage Balance										
2005-2014	0	0	0	0	0	0	0	0	0	0

Residence Assets (cont.)

2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Equals: Equity in home										
2005-2014	85,772	90,469	95,349	100,419	105,685	111,158	116,847	122,759	128,906	135,296
2015-2024	139,909	144,246	148,718	153,328	158,081	162,982	168,034	173,243	178,614	184,151
2025-2034	189,859	195,745	201,813	208,069	214,519	221,170	228,026	235,095	242,383	249,896
Amount to Harold										
2005-2014	85,772	90,469	95,349	100,419	105,685	111,158	116,847	122,759	128,906	135,296
2015-2024	139,909	144,246	148,718	153,328	158,081	162,982	168,034	173,243	178,614	184,151
2025-2034	189,859	195,745	201,813	208,069	214,519	221,170	228,026	235,095	242,383	249,896
Amount to Marianne										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0

Residence Equity										
Harold										
2005-2014	85,772	90,469	95,349	100,419	105,685	111,158	116,847	122,759	128,906	135,296
2015-2024	139,909	144,246	148,718	153,328	158,081	162,982	168,034	173,243	178,614	184,151
2025-2034	189,859	195,745	201,813	208,069	214,519	221,170	228,026	235,095	242,383	249,896
Marianne										
2005-2014	*160,821*	*199,158*	*239,725*	*282,666*	*328,139*	*376,312*	*427,364*	*481,490*	*538,892*	*599,795*
2015-2024	*629,590*	*649,107*	*669,230*	*689,976*	*711,365*	*733,417*	*756,153*	*779,594*	*803,761*	*828,678*
2025-2034	*854,367*	*880,852*	*908,159*	*936,312*	*965,337*	*995,263*	*1,026,116*	*1,057,926*	*1,090,721*	*1,124,534*

Residence Equity - All Residences



Life Insurance Assets Report

Report on life insurance assets for Harold J Jones or Marianne P Jones.

If a party has whole life insurance, the cash value is an asset.

The total here reflects the cash value of each policy.

The percents here reflect the percents of value each spouse is keeping.

Data Entries:

	Harold Amount	Pct	Marianne Amount	Pct	Total Amount
Life Insurance	**$0**	**0%**	**$0**	**0%**	**$0**

Insurance										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Business Assets Report

Businesses report for Harold J Jones or Marianne P Jones.

The percentages here are the percentages specified that each party will own of the business after the divorce.

If the business is sold, the proceeds become part of the owners' income in the year of sale.
For the year of sale, and afterward, the value of the business is shown in this report as zero.

Data Entries:

	Harold Amount	Pct	Marianne Amount	Pct	Total Amount
Businesses					
Mary Kay franchise	$0		$0		$0
Total Businesses	$0	0%	$0	0%	$0

Business Values										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

IRA / 401(k) Assets Report

IRA / 401(k) assets report for Harold J Jones or Marianne P Jones.

If IRA assets are distributed to cover negative cash flow, then the value shown of the IRAs will decline. If a party owns more than one IRA, IRAs are used in the order listed.

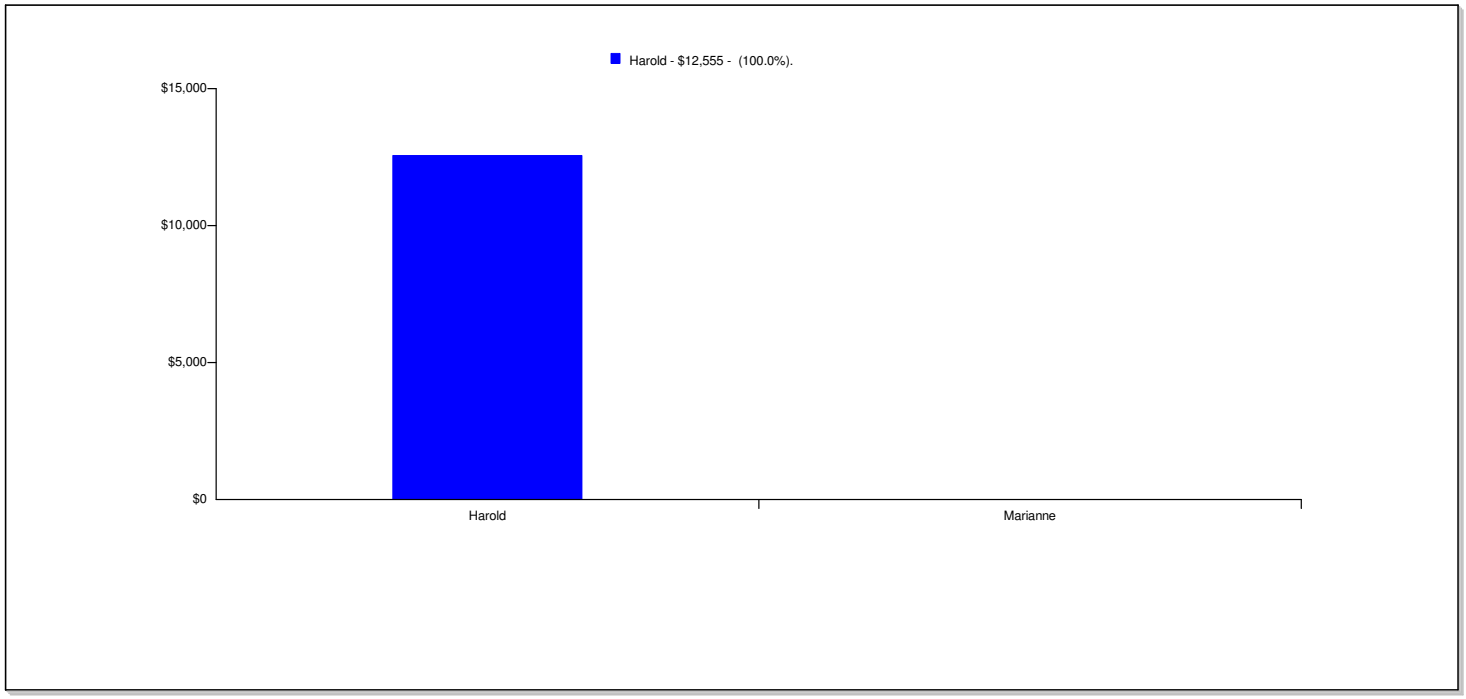
The securities and IRAs distributed to cover negative cash flow are detailed in the report entitled "Liquidations to Cover Negative Cash Flow."

Data Entries:

	Harold Amount	Pct	Marianne Amount	Pct	Total Amount
IRAs and 401(k)s					
Vanguard IRA	$12,555		$0		$12,555
Total IRAs and 401(k)s	$12,555	100%	$0	0%	$12,555

Total IRAs and 401(k)s										
Harold										
2005-2014	13,183	13,842	14,534	15,261	16,024	16,825	17,666	18,549	19,476	20,450
2015-2024	21,473	22,547	23,674	24,858	26,101	27,406	28,776	30,215	31,726	33,312
2025-2034	34,978	36,727	38,563	40,491	42,516	44,642	46,874	49,218	51,679	54,263
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

IRAs and 401(k)s Graph:



Defined Benefit Pension Division Report

Defined benefit pension division report for Harold J Jones or Marianne P Jones.

The total value here is the amount shown as the pension value in the Defined Benefit Pension chapter.

However, if it was specified that the calculation should use a value entered directly (such as an actuary's result), then the number here is the number entered at that point.

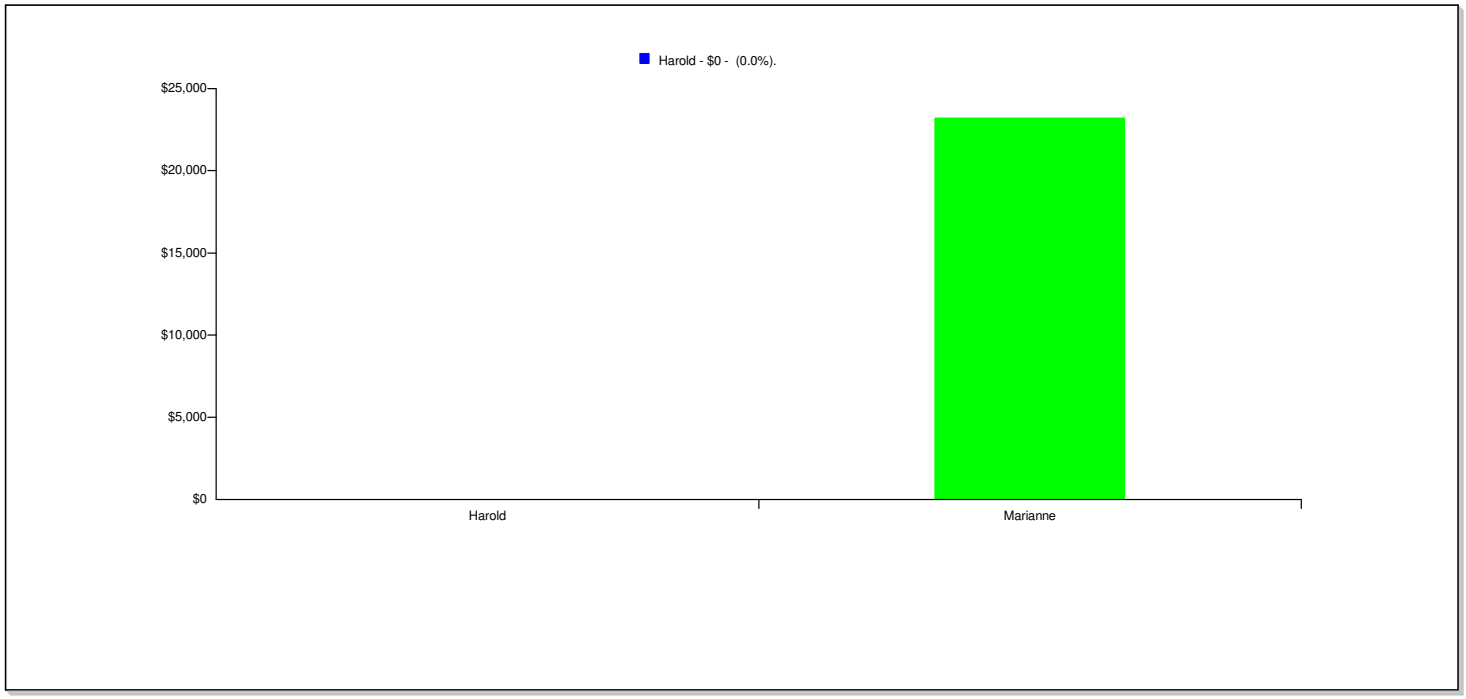
The percentages here are the percentages entered in the Defined Benefit Pension chapter for each spouse.

Data Entries:

	Harold Amount	Pct	Marianne Amount	Pct	Total Amount
Defined Benefit Pensions					
AMFAC Teacher's Assn	$0		$23,207		$23,207
Total Pensions	$0	0%	$23,207	100%	$23,207

Defined Benefit Pensions										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*23,207*	*26,201*	*29,195*	*32,189*	*35,183*	*38,177*	*41,171*	*44,165*	*47,159*	*50,153*
2015-2024	*53,147*	*56,141*	*59,135*	*62,129*	*65,123*	*68,117*	*71,111*	*74,105*	*77,099*	*80,093*
2025-2034	*83,087*	*86,081*	*89,075*	*92,069*	*95,063*	*98,057*	*101,051*	*104,045*	*107,039*	*110,033*

Defined Benefit Pensions Graph:



Notes (Debt) Between Spouses Report

Report for notes (debt) between Harold J Jones and Marianne P Jones.

There are two categories of debt between spouses: business debt and debt related to the home.

Business debt between spouses includes the following:

- The amount of any buyout note that the selling party will receive.
- For sole proprietorships, the amount of receivables that the selling party will receive.
- For partnerships and corporations, the amount of any 1-time buyout payment.
- For partnerships and corporations, the amount of any buyout note.
- For partnerships, the total value of any regular payments.
  (This is the monthly payment * # months for payout.)
- For corporations, the total value of any preferred dividend payments.
  (This is the annual payment * # of years.)

In the case of partnerships and corporations, there is an option to have payments made by the entity be subtracted from the buyer's income and assets. If this option is selected, then the value of buyout notes and regular payments appear as debt of the buyer as well as an asset of the seller.

Debt related to the residence, between spouses, counts as an asset only if:

- There is a mortgage on a residence; and
- The mortgage is being paid to the other party.

Data Entries:

Mary Kay franchise

Sole Proprietorship	Business Entity type.
NO	Option to deduct payments from buyer selected.

	Harold Amount	Pct	Marianne Amount	Pct	Total Amount
Notes (Debts) btw Spouses					
Total Notes btw Spouses	$0	0%	$0	0%	$0

Note (Debt) Between Spouses (cont.)

Mortgage notes on Residences owed to...										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Notes on Businesses owed to...										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
Total Notes between Spouses										
Harold										
2005-2014	0	0	0	0	0	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

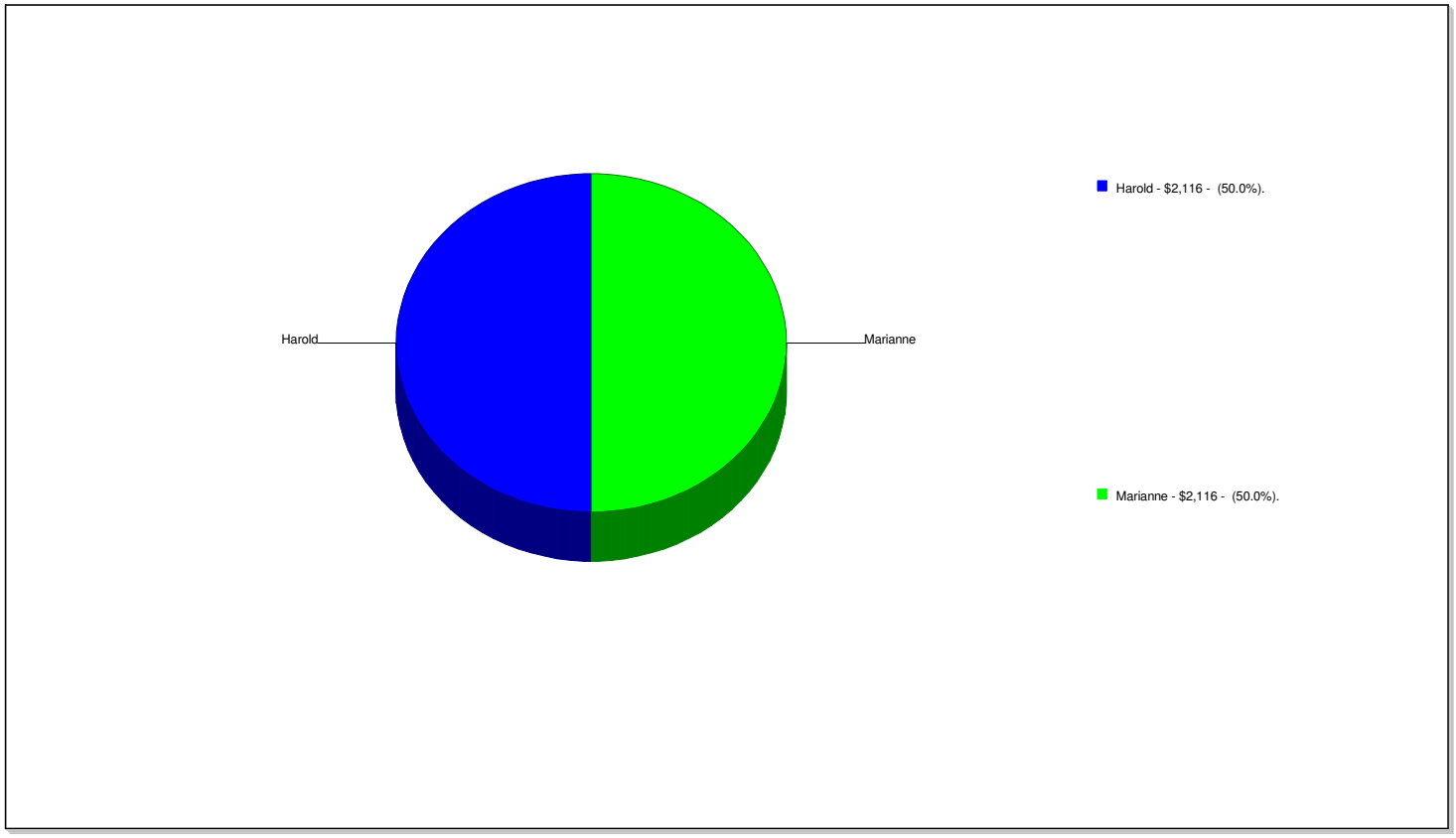
Debt Balance Report

Debt balance report for Harold J Jones or Marianne P Jones.

Each debt is shown, with the amount of the debt, and which party will be responsible. At the bottom of the page, we show projected year-end debt balances.

Data Entries:

	Harold Amount	Pct	Marianne Amount	Pct	Total Amount Debts
MasterCard Bank Two	($1,728)		($1,728)		($3,456)
VISA Country Card	($388)		($388)		($776)
Total Debt	($2,116)	50%	($2,116)	50%	($4,232)

Debts										
Harold										
2005-2014	(1,472)	(1,183)	(857)	(490)	(77)	0	0	0	0	0
2015-2024	0	0	0	0	0	0	0	0	0	0
2025-2034	0	0	0	0	0	0	0	0	0	0
Marianne										
2005-2014	*(1,471)*	*(1,182)*	*(857)*	*(490)*	*(76)*	*0*	*0*	*0*	*0*	*0*
2015-2024	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
2025-2034	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*

Debts Graph: