

Prepared by Financial Planner



Financial Projections

Your financial and retirement income projections

Prepared for John Snapper, Ontario, Canada on August 15, 2023

Retire at age 60 - Short Sample Plan



Note to Reader

These financial projections are provided for illustration and/or discussion purposes only. The actual outcomes depend on many factors, variables, assumptions, estimates, and forecasts based on beliefs and assumptions made by the author and/or recipient. As such, the results are not guaranteed to occur as they involve risks and uncertainties and are not guarantees of future performance or results and no assurance can be given that these estimates and expectations will prove to have been correct. Actual outcomes and results may differ materially from what is expressed, implied or projected in such financial projections.

Assumptions

We have used the following assumptions in your projections:

For Projections

Assumption	Value
Projections commence as of	January 1, 2023
Projections run until	December 31, 2066
Inflation rate	2.00%
Indexing rate for the CPP	2.00%
Indexing rate for the OAS	2.00%

Assumption	Value
Province for tax purposes	Ontario
Default rate of return: Cash	1.00%
Default rate of return: Fixed Income	2.00%
Default rate of return: Equity	5.00%

For John

Assumption	Value
Retirement age	60 (born September 1, 1971)
CPP start age	65
OAS start age	65
CPP percent of maximum (adjusted to age 65)	68%
OAS percent of maximum (adjusted to age 65, before clawback)	100%
Rate of return: John's RRSP (RRSP/RRIF)	4.25%

Assumption	Value
Rate of return: John's Non-Registered #2 (Other Firm) (Non-Registered)	3.80%
Rate of return: John's DCP (DCPP/LIRA/LIF)	4.40%
Daughter's RESP (RESP), John's Daughter, Annual education cost, in real dollars (2029-2032)	\$15,759
Daughter's RESP (RESP), John's Daughter, Annual education cost inflation rate	2.50%
Home Appreciation rate (Real Assets)	2.00%

Assumption	Value
Rate of return: John's TFSA (TFSA)	2.80%
Rate of return: John's Non-Registered #1 (Non-Registered)	4.40%

Assumption	Value
Family Cottage Appreciation rate (Real Assets)	2.00%
Mortgage Interest rate (Debt)	3.00%

For Corporation

Assumption	Value
Ownership: John	100%

Assumption	Value
Rate of return: Investments	4.10%

Comments

Other Assumptions

- We've assumed a wage increase of 1.5% per year until retirement.
- You have a Defined Benefit Pension from a previous employer that will pay you \$1,000/month at age 65, indexed to 75% to inflation.

Investment Contributions

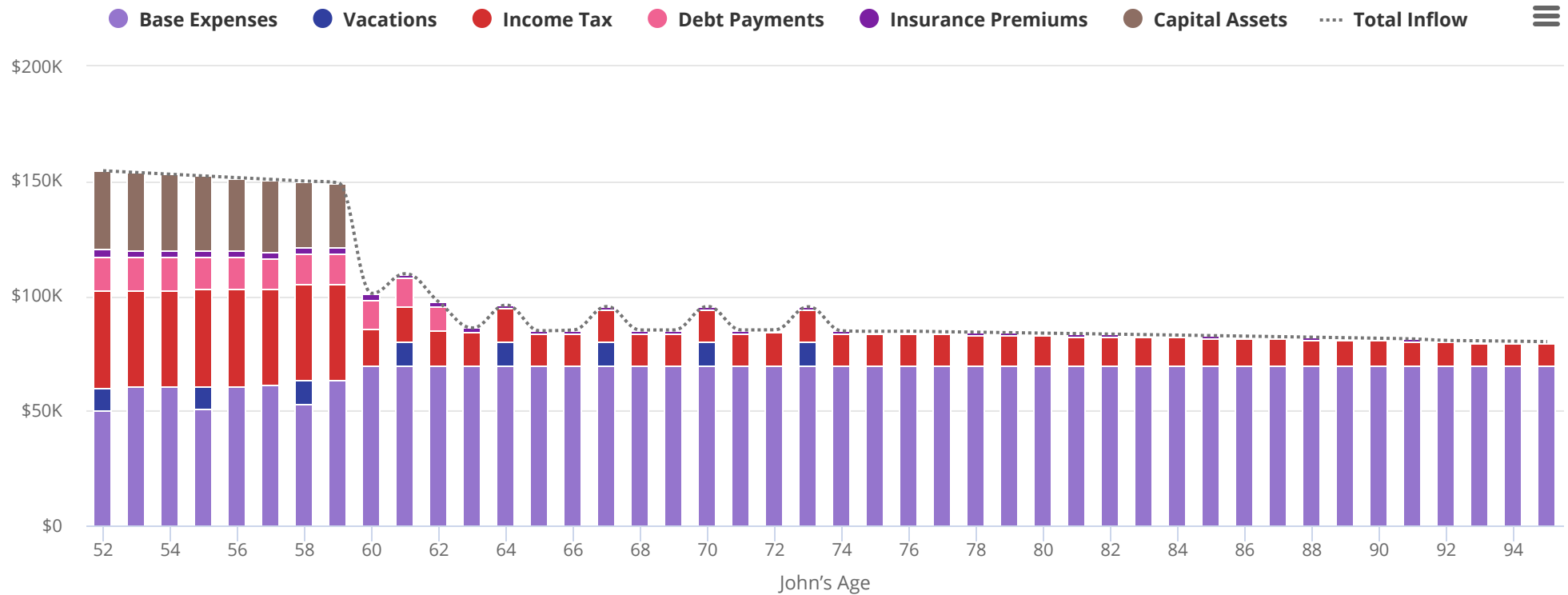
- John's Workplace Pension Plan: \$625/month (5% of salary) for both the employee and employer (total of \$1,250/month to DCPP).
- RRSP: \$1,000/month.
- TFSA: \$500/month (to be increased as the TFSA contribution limit increases with inflation).
- Non-Registered: \$500/month.
- RESP: \$200/month.

Debt Payments Mortgage

- \$1,250/month. Your mortgage will be fully paid by the end of the year 2033

Cash Outflows

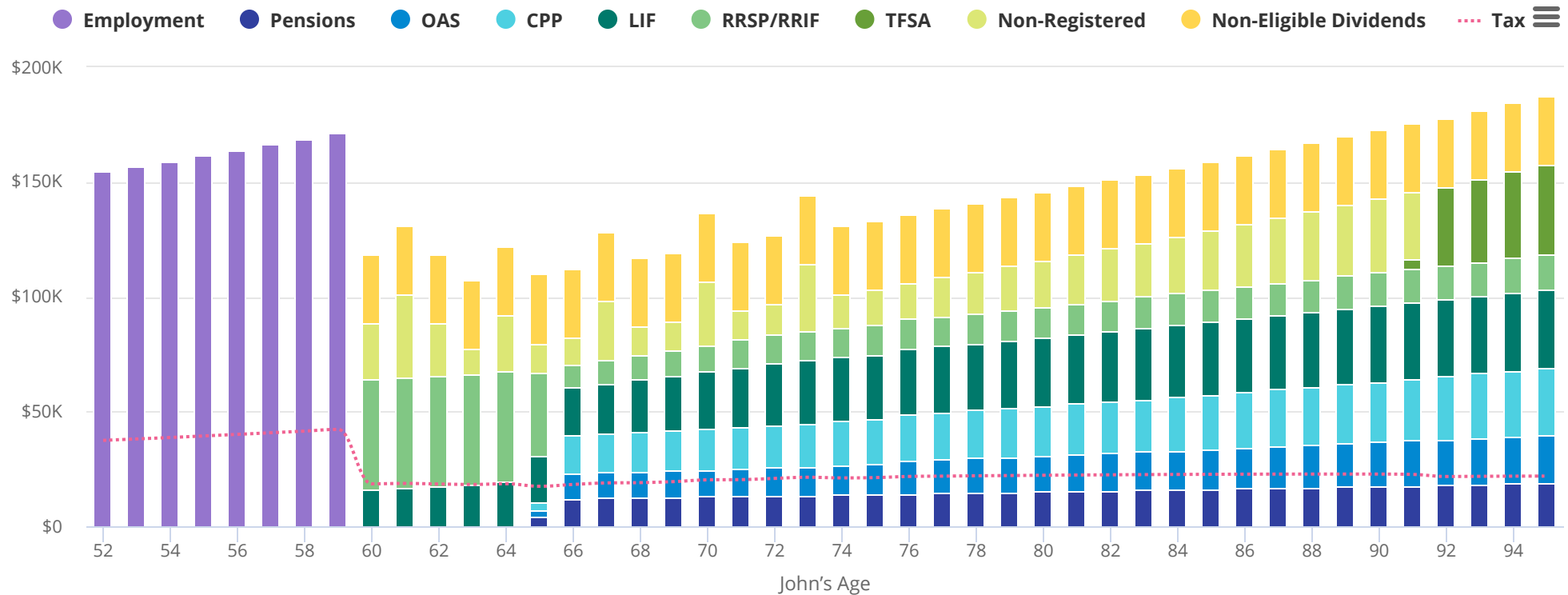
Shown In Real Dollars.



Comments

This graph represents your total cash outflows from today until the end of the projection. We can see that your basic expenses (lifestyle expenses) remain relatively constant throughout. We can also see your debt payments, vacations and savings contributions. The dotted total inflow line indicates that you have enough income to cover all cash outflows.

Cash Inflows



Comments

This chart illustrates how we construct your “retirement check” from various sources of income and investment withdrawals.

Net Worth Statement

Item	John
Capital Assets	\$828,533
Non-Registered	\$239,402
John's Non-Registered #1	\$88,560
John's Non-Registered #2 (Other Firm)	\$150,842
TFSA	\$104,909
John's TFSA	\$104,909
RRSP/RRIF	\$235,350
John's RRSP	\$235,350
DCPP/LIRA/LIF	\$248,872
John's DCPP	\$248,872
Real Assets	\$832,320
Home	\$520,200
Family Cottage	\$312,120
Liabilities	(\$139,003)
Mortgage	(\$139,003)
Insurance	\$33,075
Whole Life Policy	\$33,075

Item	John
Corporations	\$561,448
Corporation	\$561,448
Net Worth	\$2,116,373

Net Worth Projection

Year	Age	Total Capital Assets					Total Real Assets	Total Debt	Total Insurance	Corporations	Net Worth	Estate Before Tax	Tax on Estate	Estate After Tax
		Non-Registered	TFSA	RRSP/RRIF	DCPP/LIRA/LIF	All Types								
2023	52	\$255,030	\$113,846	\$257,353	\$275,276	\$901,505	\$848,966	\$128,023	\$33,075	\$643,956	\$2,299,479	\$2,923,961	\$513,474	\$2,410,487
2024	53	\$271,312	\$123,034	\$280,290	\$303,073	\$977,709	\$865,946	\$116,708	\$34,729	\$728,891	\$2,490,567	\$3,117,258	\$566,093	\$2,551,164
2025	54	\$288,275	\$132,479	\$304,203	\$332,329	\$1,057,285	\$883,265	\$105,050	\$36,465	\$816,317	\$2,688,281	\$3,317,157	\$620,746	\$2,696,411
2026	55	\$305,947	\$142,188	\$329,131	\$363,110	\$1,140,376	\$900,930	\$93,038	\$38,288	\$906,298	\$2,892,854	\$3,523,887	\$677,510	\$2,846,377
2027	56	\$324,358	\$152,169	\$355,119	\$395,489	\$1,227,135	\$918,949	\$80,659	\$40,203	\$998,902	\$3,104,529	\$3,737,687	\$736,468	\$3,001,219
2028	57	\$343,539	\$162,430	\$382,212	\$429,538	\$1,317,719	\$937,328	\$67,905	\$42,213	\$1,094,198	\$3,323,553	\$3,958,801	\$797,704	\$3,161,097
2029	58	\$363,522	\$172,978	\$410,456	\$465,335	\$1,412,291	\$956,074	\$54,762	\$44,324	\$1,192,260	\$3,550,187	\$4,187,486	\$861,308	\$3,326,177
2030	59	\$384,342	\$183,821	\$439,900	\$502,960	\$1,511,025	\$975,196	\$41,220	\$46,540	\$1,293,042	\$3,784,582	\$4,423,889	\$927,341	\$3,496,548
2031	60	\$374,773	\$188,968	\$408,556	\$508,152	\$1,480,450	\$994,699	\$27,266	\$48,867	\$1,305,958	\$3,802,708	\$4,443,976	\$912,333	\$3,531,644
2032	61	\$352,482	\$194,260	\$375,880	\$512,827	\$1,435,449	\$1,014,593	\$12,887	\$51,310	\$1,319,026	\$3,807,492	\$4,050,669	\$902,318	\$3,148,351
2033	62	\$343,031	\$199,699	\$341,815	\$516,930	\$1,401,475	\$1,034,885	\$0	\$53,876	\$1,332,260	\$3,822,496	\$4,067,525	\$891,376	\$3,176,149
2034	63	\$346,042	\$205,290	\$306,302	\$520,401	\$1,378,035	\$1,055,583	\$0	\$56,569	\$1,345,671	\$3,835,858	\$4,082,677	\$879,862	\$3,202,815
2035	64	\$334,690	\$211,039	\$269,280	\$523,176	\$1,338,184	\$1,076,695	\$0	\$59,398	\$1,355,048	\$3,829,325	\$4,077,866	\$865,811	\$3,212,054
2036	65	\$334,895	\$216,948	\$243,194	\$525,188	\$1,320,225	\$1,098,229	\$0	\$62,368	\$1,362,828	\$3,843,649	\$4,093,839	\$856,506	\$3,237,334
2037	66	\$335,900	\$223,022	\$243,388	\$526,365	\$1,328,675	\$1,120,193	\$0	\$65,486	\$1,370,711	\$3,885,065	\$4,136,825	\$861,991	\$3,274,834
2038	67	\$322,410	\$229,267	\$243,160	\$526,628	\$1,321,465	\$1,142,597	\$0	\$68,761	\$1,378,653	\$3,911,476	\$4,164,720	\$865,980	\$3,298,740
2039	68	\$322,585	\$235,686	\$242,473	\$525,895	\$1,326,639	\$1,165,449	\$0	\$72,199	\$1,386,656	\$3,950,943	\$4,205,579	\$869,388	\$3,336,190
2040	69	\$322,600	\$242,285	\$241,288	\$524,078	\$1,330,252	\$1,188,758	\$0	\$75,809	\$1,394,720	\$3,989,539	\$4,245,468	\$872,230	\$3,373,238
2041	70	\$307,294	\$249,069	\$239,565	\$521,084	\$1,317,012	\$1,212,533	\$0	\$79,599	\$1,402,846	\$4,011,990	\$4,269,105	\$873,654	\$3,395,451
2042	71	\$306,518	\$256,043	\$237,259	\$516,811	\$1,316,631	\$1,236,784	\$0	\$83,579	\$1,411,033	\$4,048,027	\$4,306,212	\$874,280	\$3,431,932
2043	72	\$305,720	\$263,213	\$234,283	\$511,062	\$1,314,278	\$1,261,519	\$0	\$87,758	\$1,419,281	\$4,082,836	\$4,341,969	\$874,137	\$3,467,832
2044	73	\$287,732	\$270,583	\$231,051	\$504,737	\$1,294,103	\$1,286,750	\$0	\$92,146	\$1,427,589	\$4,100,587	\$4,360,535	\$872,636	\$3,487,899

Year	Age	Total Capital Assets					Total Real Assets	Total Debt	Total Insurance	Corporations	Net Worth	Estate Before Tax	Tax on Estate	Estate After Tax
		Non-Registered	TFSA	RRSP/RRIF	DCPP/LIRA/LIF	All Types								
2045	74	\$284,197	\$278,159	\$227,550	\$497,806	\$1,287,712	\$1,312,485	\$0	\$96,753	\$1,435,956	\$4,132,906	\$4,393,529	\$870,817	\$3,522,712
2046	75	\$279,458	\$285,947	\$223,771	\$490,242	\$1,279,418	\$1,338,734	\$0	\$101,591	\$1,444,380	\$4,164,123	\$4,425,268	\$868,819	\$3,556,450
2047	76	\$274,429	\$293,954	\$219,704	\$482,025	\$1,270,112	\$1,365,509	\$0	\$106,670	\$1,452,862	\$4,195,153	\$4,456,660	\$866,623	\$3,590,036
2048	77	\$268,083	\$302,185	\$215,345	\$473,141	\$1,258,753	\$1,392,819	\$0	\$112,004	\$1,461,398	\$4,224,974	\$4,486,670	\$863,575	\$3,623,095
2049	78	\$260,425	\$310,646	\$210,646	\$463,481	\$1,245,198	\$1,420,676	\$0	\$117,604	\$1,469,987	\$4,253,464	\$4,515,166	\$859,908	\$3,655,258
2050	79	\$251,289	\$319,344	\$205,632	\$453,100	\$1,229,365	\$1,449,089	\$0	\$123,484	\$1,478,626	\$4,280,565	\$4,542,076	\$855,605	\$3,686,471
2051	80	\$240,651	\$328,285	\$200,265	\$441,911	\$1,211,112	\$1,478,071	\$0	\$129,658	\$1,487,315	\$4,306,156	\$4,567,268	\$850,640	\$3,716,628
2052	81	\$228,411	\$337,477	\$194,538	\$429,890	\$1,190,317	\$1,507,632	\$0	\$136,141	\$1,496,048	\$4,330,139	\$4,590,630	\$844,971	\$3,745,659
2053	82	\$214,455	\$346,927	\$188,447	\$417,030	\$1,166,859	\$1,537,785	\$0	\$142,948	\$1,504,825	\$4,352,417	\$4,612,050	\$838,579	\$3,773,471
2054	83	\$198,736	\$356,641	\$181,958	\$403,249	\$1,140,583	\$1,568,541	\$0	\$150,096	\$1,513,641	\$4,372,861	\$4,631,385	\$831,422	\$3,799,962
2055	84	\$181,129	\$366,627	\$175,066	\$388,533	\$1,111,355	\$1,599,912	\$0	\$157,600	\$1,522,494	\$4,391,360	\$4,648,509	\$823,461	\$3,825,048
2056	85	\$161,525	\$376,892	\$167,760	\$372,854	\$1,079,030	\$1,631,910	\$0	\$165,480	\$1,531,378	\$4,407,799	\$4,663,289	\$814,672	\$3,848,616
2057	86	\$139,854	\$387,445	\$160,006	\$356,133	\$1,043,439	\$1,664,548	\$0	\$173,754	\$1,540,292	\$4,422,032	\$4,675,563	\$805,005	\$3,870,558
2058	87	\$115,955	\$398,294	\$151,811	\$338,378	\$1,004,437	\$1,697,839	\$0	\$182,442	\$1,549,229	\$4,433,947	\$4,685,199	\$794,429	\$3,890,769
2059	88	\$89,727	\$409,446	\$143,149	\$319,530	\$961,851	\$1,731,796	\$0	\$191,564	\$1,558,186	\$4,443,396	\$4,692,032	\$782,914	\$3,909,118
2060	89	\$61,063	\$420,910	\$133,996	\$299,530	\$915,498	\$1,766,432	\$0	\$201,143	\$1,567,157	\$4,450,230	\$4,695,890	\$770,407	\$3,925,483
2061	90	\$29,824	\$432,696	\$124,339	\$278,342	\$865,201	\$1,801,760	\$0	\$211,200	\$1,576,138	\$4,454,299	\$4,696,604	\$756,864	\$3,939,740
2062	91	\$0	\$440,815	\$114,172	\$255,951	\$810,937	\$1,837,796	\$0	\$221,760	\$1,585,122	\$4,455,615	\$4,694,162	\$742,421	\$3,951,741
2063	92	\$0	\$417,892	\$103,480	\$232,315	\$753,686	\$1,874,551	\$0	\$232,848	\$1,594,104	\$4,455,190	\$4,689,554	\$728,336	\$3,961,217
2064	93	\$0	\$392,651	\$92,246	\$207,393	\$692,290	\$1,912,043	\$0	\$244,490	\$1,603,077	\$4,451,900	\$4,681,630	\$714,034	\$3,967,596
2065	94	\$0	\$364,979	\$80,453	\$181,139	\$626,571	\$1,950,283	\$0	\$256,715	\$1,612,036	\$4,445,606	\$4,670,224	\$698,765	\$3,971,459
2066	95	\$0	\$334,695	\$68,113	\$153,576	\$556,384	\$1,989,289	\$0	\$269,550	\$1,620,972	\$4,436,194	\$4,655,197	\$682,528	\$3,972,669

Estate Summary

	John
	December 31, 2066
Capital Assets	\$556,384
Real Assets	\$1,989,289
Total Assets	\$2,545,673
Debts	\$0
Insurance CSV	\$269,550
Corporations	\$1,620,972
Net Worth	\$4,436,194
Insurance CSV	(\$269,550)
Insurance Proceeds	\$488,553
Estate Before Tax	\$4,655,197
Tax on Estate	(\$682,528)
Estate After Tax (Nominal)	\$3,972,669
Estate After Tax (Real)	\$1,695,411

Cash Flow Summary

Year	Age	Expenses			Incomes		Pensions	Government Benefits			Income Tax				Capital Assets – Inflows / Outflows				RESP	Debt Payments	Insurance Premiums
		Base (Real)	Base (Nominal)	Additional	Employment Income	All Non-Eligible Dividends	All Pensions	CPP Pension	OAS Pension	CPP/EI Premiums	Total Tax	Taxable Income	Marginal Tax Rate	Effective Tax Rate	Non-Registered	TFSA	RRSP/RRIF	DCPP/LIRA/LIF			
2023	52	\$50,233	\$50,233	\$10,000	\$154,533	\$0	\$0	\$0	\$0	\$4,757	\$37,416	\$140,531	43.41%	26.63%	\$6,000	\$6,000	\$12,000	\$7,727	\$2,400	\$15,000	\$3,000
2024	53	\$60,324	\$61,530	\$0	\$156,851	\$0	\$0	\$0	\$0	\$5,046	\$38,032	\$143,202	43.41%	26.56%	\$6,000	\$6,000	\$12,000	\$7,843	\$2,400	\$15,000	\$3,000
2025	54	\$60,401	\$62,842	\$0	\$159,204	\$0	\$0	\$0	\$0	\$5,346	\$38,656	\$145,924	43.41%	26.49%	\$6,000	\$6,000	\$12,000	\$7,960	\$2,400	\$15,000	\$3,000
2026	55	\$50,609	\$53,707	\$10,612	\$161,592	\$0	\$0	\$0	\$0	\$5,457	\$39,336	\$148,699	43.41%	26.45%	\$6,000	\$6,000	\$12,000	\$8,080	\$2,400	\$15,000	\$3,000
2027	56	\$60,805	\$65,817	\$0	\$164,016	\$0	\$0	\$0	\$0	\$5,570	\$40,028	\$151,527	43.41%	26.42%	\$6,000	\$6,000	\$12,000	\$8,201	\$2,400	\$15,000	\$3,000
2028	57	\$60,987	\$67,334	\$0	\$166,476	\$0	\$0	\$0	\$0	\$5,685	\$40,732	\$154,411	43.41%	26.38%	\$6,000	\$6,000	\$12,000	\$8,324	\$2,400	\$15,000	\$3,000
2029	58	\$53,287	\$60,010	\$11,262	\$168,973	\$0	\$0	\$0	\$0	\$5,803	\$41,449	\$157,352	43.41%	26.34%	\$6,000	\$6,000	\$12,000	\$8,449	\$0	\$15,000	\$3,000
2030	59	\$63,403	\$72,830	\$0	\$171,508	\$0	\$0	\$0	\$0	\$5,924	\$42,179	\$160,351	43.41%	26.30%	\$6,000	\$6,000	\$12,000	\$8,575	\$0	\$15,000	\$3,000
2031	60	\$70,000	\$82,016	\$0	\$0	\$30,000	\$0	\$0	\$0	\$0	\$18,478	\$109,554	29.65%	16.87%	(\$24,270)	\$0	(\$48,000)	(\$16,225)	\$0	\$15,000	\$3,000
2032	61	\$70,000	\$83,656	\$11,951	\$0	\$30,000	\$0	\$0	\$0	\$0	\$18,651	\$110,639	29.65%	16.86%	(\$36,120)	\$0	(\$48,000)	(\$16,938)	\$0	\$15,000	\$1,800
2033	62	\$70,000	\$85,330	\$0	\$0	\$30,000	\$0	\$0	\$0	\$0	\$18,394	\$110,466	29.65%	16.65%	(\$22,912)	\$0	(\$48,000)	(\$17,684)	\$0	\$13,073	\$1,800
2034	63	\$70,000	\$87,036	\$0	\$0	\$30,000	\$0	\$0	\$0	\$0	\$18,196	\$110,591	29.65%	16.45%	(\$10,571)	\$0	(\$48,000)	(\$18,462)	\$0	\$0	\$1,800
2035	64	\$70,000	\$88,777	\$12,682	\$0	\$30,000	\$0	\$0	\$0	\$0	\$18,506	\$112,234	29.65%	16.49%	(\$24,491)	\$0	(\$48,000)	(\$19,274)	\$0	\$0	\$1,800
2036	65	\$70,000	\$90,552	\$0	\$0	\$30,000	\$4,011	\$4,015	\$2,668	\$0	\$17,408	\$111,013	29.65%	15.68%	(\$12,945)	\$0	(\$36,000)	(\$20,122)	\$0	\$0	\$1,800
2037	66	\$70,000	\$92,364	\$0	\$0	\$30,000	\$12,180	\$16,381	\$10,887	\$0	\$18,206	\$114,426	29.65%	15.91%	(\$12,187)	\$0	(\$9,728)	(\$21,008)	\$0	\$0	\$1,800
2038	67	\$70,000	\$94,211	\$13,459	\$0	\$30,000	\$12,363	\$16,708	\$11,046	\$0	\$18,874	\$117,305	29.65%	16.09%	(\$26,154)	\$0	(\$10,141)	(\$21,932)	\$0	\$0	\$1,800
2039	68	\$70,000	\$96,095	\$0	\$0	\$30,000	\$12,548	\$17,043	\$11,326	\$0	\$18,991	\$118,444	29.65%	16.03%	(\$12,500)	\$0	(\$10,572)	(\$22,897)	\$0	\$0	\$1,800
2040	69	\$70,000	\$98,017	\$0	\$0	\$30,000	\$12,736	\$17,383	\$11,553	\$0	\$19,444	\$120,730	29.65%	16.11%	(\$12,662)	\$0	(\$11,022)	(\$23,904)	\$0	\$0	\$1,800
2041	70	\$70,000	\$99,977	\$14,282	\$0	\$30,000	\$12,927	\$17,731	\$11,784	\$0	\$20,213	\$123,979	29.65%	16.30%	(\$27,384)	\$0	(\$11,490)	(\$24,956)	\$0	\$0	\$1,800
2042	71	\$70,000	\$101,977	\$0	\$0	\$30,000	\$13,121	\$18,086	\$12,020	\$0	\$20,308	\$125,083	29.65%	16.24%	(\$12,826)	\$0	(\$11,978)	(\$26,054)	\$0	\$0	\$1,800
2043	72	\$70,000	\$104,016	\$0	\$0	\$30,000	\$13,318	\$18,447	\$12,260	\$0	\$20,843	\$127,687	29.65%	16.32%	(\$12,819)	\$0	(\$12,527)	(\$27,288)	\$0	\$0	\$1,800
2044	73	\$70,000	\$106,097	\$15,157	\$0	\$30,000	\$13,518	\$18,816	\$12,505	\$0	\$21,339	\$130,041	29.65%	16.41%	(\$29,304)	\$0	(\$12,651)	(\$27,597)	\$0	\$0	\$1,800
2045	74	\$70,000	\$108,219	\$0	\$0	\$30,000	\$13,721	\$19,193	\$12,755	\$0	\$21,053	\$129,886	29.65%	16.21%	(\$14,714)	\$0	(\$12,777)	(\$27,912)	\$0	\$0	\$1,800
2046	75	\$70,000	\$110,383	\$0	\$0	\$30,000	\$13,926	\$19,576	\$13,011	\$0	\$21,193	\$131,176	29.65%	16.16%	(\$15,735)	\$0	(\$12,902)	(\$28,226)	\$0	\$0	\$1,800
2047	76	\$70,000	\$112,591	\$0	\$0	\$30,000	\$14,135	\$19,968	\$14,598	\$0	\$21,694	\$133,698	29.65%	16.23%	(\$15,828)	\$0	(\$13,023)	(\$28,532)	\$0	\$0	\$1,800
2048	77	\$70,000	\$114,842	\$0	\$0	\$30,000	\$14,347	\$20,367	\$14,890	\$0	\$21,824	\$134,974	29.65%	16.17%	(\$16,898)	\$0	(\$13,138)	(\$28,825)	\$0	\$0	\$1,800
2049	78	\$70,000	\$117,139	\$0	\$0	\$30,000	\$14,563	\$20,775	\$15,188	\$0	\$21,976	\$136,333	29.65%	16.12%	(\$17,910)	\$0	(\$13,287)	(\$29,193)	\$0	\$0	\$1,800
2050	79	\$70,000	\$119,482	\$0	\$0	\$30,000	\$14,781	\$21,190	\$15,491	\$0	\$22,086	\$137,557	29.65%	16.06%	(\$19,031)	\$0	(\$13,397)	(\$29,477)	\$0	\$0	\$1,800
2051	80	\$70,000	\$121,872	\$0	\$0	\$30,000	\$15,003	\$21,614	\$15,801	\$0	\$22,208	\$138,829	29.65%	16.00%	(\$20,117)	\$0	(\$13,531)	(\$29,814)	\$0	\$0	\$1,800

Year	Age	Expenses			Incomes		Pensions	Government Benefits		Income Tax					Capital Assets – Inflows / Outflows				RESP	Debt Payments	Insurance Premiums
		Base (Real)	Base (Nominal)	Additional	Employment Income	All Non-Eligible Dividends	All Pensions	CPP Pension	OAS Pension	CPP/EI Premiums	Total Tax	Taxable Income	Marginal Tax Rate	Effective Tax Rate	Non-Registered	TFSA	RRSP/RRIF	DCPP/LIRA/LIF			
2052	81	\$70,000	\$124,309	\$0	\$0	\$30,000	\$15,228	\$22,046	\$16,117	\$0	\$22,316	\$140,059	29.65%	15.93%	(\$21,237)	\$0	(\$13,658)	(\$30,138)	\$0	\$0	\$1,800
2053	82	\$70,000	\$126,795	\$0	\$0	\$30,000	\$15,456	\$22,487	\$16,440	\$0	\$22,403	\$141,226	29.65%	15.86%	(\$22,406)	\$0	(\$13,773)	(\$30,436)	\$0	\$0	\$1,800
2054	83	\$70,000	\$129,331	\$0	\$0	\$30,000	\$15,688	\$22,937	\$16,768	\$0	\$22,497	\$142,422	29.65%	15.80%	(\$23,551)	\$0	(\$13,907)	(\$30,777)	\$0	\$0	\$1,800
2055	84	\$70,000	\$131,918	\$0	\$0	\$30,000	\$15,923	\$23,396	\$17,104	\$0	\$22,570	\$143,549	29.65%	15.72%	(\$24,746)	\$0	(\$14,029)	(\$31,090)	\$0	\$0	\$1,800
2056	85	\$70,000	\$134,556	\$0	\$0	\$30,000	\$16,162	\$23,864	\$17,446	\$0	\$22,627	\$144,628	29.65%	15.64%	(\$25,973)	\$0	(\$14,145)	(\$31,393)	\$0	\$0	\$1,800
2057	86	\$70,000	\$137,247	\$0	\$0	\$30,000	\$16,405	\$24,341	\$17,795	\$0	\$22,685	\$145,716	29.65%	15.57%	(\$27,186)	\$0	(\$14,276)	(\$31,730)	\$0	\$0	\$1,800
2058	87	\$70,000	\$139,992	\$0	\$0	\$30,000	\$16,651	\$24,828	\$18,151	\$0	\$22,710	\$146,696	29.65%	15.48%	(\$28,472)	\$0	(\$14,385)	(\$32,016)	\$0	\$0	\$1,800
2059	88	\$70,000	\$142,792	\$0	\$0	\$30,000	\$16,901	\$25,324	\$18,514	\$0	\$22,727	\$147,651	29.65%	15.39%	(\$29,768)	\$0	(\$14,498)	(\$32,315)	\$0	\$0	\$1,800
2060	89	\$70,000	\$145,648	\$0	\$0	\$30,000	\$17,154	\$25,831	\$18,884	\$0	\$22,733	\$148,574	29.65%	15.30%	(\$31,073)	\$0	(\$14,615)	(\$32,624)	\$0	\$0	\$1,800
2061	90	\$70,000	\$148,561	\$0	\$0	\$30,000	\$17,411	\$26,347	\$19,262	\$0	\$22,719	\$149,430	29.65%	15.20%	(\$32,415)	\$0	(\$14,726)	(\$32,918)	\$0	\$0	\$1,800
2062	91	\$70,000	\$151,532	\$0	\$0	\$30,000	\$17,673	\$26,874	\$19,647	\$0	\$22,573	\$149,875	29.65%	15.06%	(\$29,824)	(\$3,888)	(\$14,821)	(\$33,178)	\$0	\$0	\$1,800
2063	92	\$70,000	\$154,563	\$0	\$0	\$30,000	\$17,938	\$27,412	\$20,040	\$0	\$21,670	\$148,227	29.65%	14.62%	\$0	(\$34,305)	(\$14,911)	(\$33,427)	\$0	\$0	\$1,800
2064	93	\$70,000	\$157,654	\$0	\$0	\$30,000	\$18,207	\$27,960	\$20,441	\$0	\$21,746	\$149,764	29.65%	14.52%	\$0	(\$35,936)	(\$14,994)	(\$33,662)	\$0	\$0	\$1,800
2065	94	\$70,000	\$160,807	\$0	\$0	\$30,000	\$18,480	\$28,519	\$20,849	\$0	\$21,815	\$151,309	29.65%	14.42%	\$0	(\$37,613)	(\$15,073)	(\$33,888)	\$0	\$0	\$1,800
2066	95	\$70,000	\$164,023	\$0	\$0	\$30,000	\$18,757	\$29,090	\$21,266	\$0	\$21,843	\$152,766	29.65%	14.30%	\$0	(\$39,400)	(\$15,117)	(\$34,036)	\$0	\$0	\$1,800