

Summary Totals Spreadsheet

Clif Summary Totals Spreadsheet

Year	Age	INCOME				ASSETS					
		Total Income	Total Expenses	Total Taxes	After Tax Cash	Accum. Savings	Fin Assets	Equity in Real Est.	IRA / 401(k)	Other Assets	Net Worth
2009	54	151,200	99,760	50,545	895	319,677	136,000	0	174,300	129,035	759,012
2010	55	162,341	96,537	50,948	14,856	340,927	138,040	0	183,015	131,275	793,257
2011	56	164,543	98,830	56,343	9,370	357,116	140,121	0	192,166	130,148	819,551
2012	57	166,613	96,854	57,210	12,549	376,807	142,243	0	201,775	129,133	849,958
2013	58	168,804	98,669	58,121	12,014	396,357	144,408	0	211,864	128,220	880,849
2014	59	171,008	100,538	59,041	11,429	415,713	146,616	0	222,457	127,398	912,184
2015	60	173,222	85,052	59,968	28,202	452,229	148,868	0	233,580	126,658	961,335
2016	61	175,969	86,579	61,076	28,314	489,588	151,165	0	245,259	125,992	1,012,004
2017	62	178,760	88,139	62,205	28,416	527,796	153,508	0	257,522	125,393	1,064,219
2018	63	181,593	89,739	63,333	28,521	566,873	155,898	0	270,399	124,854	1,118,024
2019	64	184,472	91,380	64,500	28,592	606,802	158,336	0	283,919	124,368	1,173,425
2020	65	187,393	93,062	65,780	28,551	647,489	160,823	0	298,115	123,931	1,230,358
2021	66	219,183	94,788	76,224	48,171	708,610	163,359	0	308,194	123,538	1,303,701
2022	67	222,917	96,553	77,701	48,663	771,445	165,946	0	318,637	123,184	1,379,212
2023	68	226,724	98,368	79,190	49,166	836,040	168,585	0	329,458	122,866	1,456,949
2024	69	230,609	100,222	80,728	49,659	902,420	171,277	0	340,671	122,579	1,536,947
2025	70	239,036	102,126	83,764	53,146	973,614	174,023	0	347,829	122,321	1,617,787
2026	71	256,426	92,077	80,071	84,278	1,077,364	176,823	0	354,889	22,089	1,631,165
2027	72	75,468	94,076	7,558	(26,166)	1,072,591	179,679	0	361,829	21,880	1,635,979
2028	73	75,961	96,128	7,674	(27,841)	1,065,875	182,593	0	368,621	21,692	1,638,781
2029	74	75,221	98,229	7,243	(30,251)	1,056,411	185,565	0	375,238	21,523	1,638,737
2030	75	75,621	100,381	7,310	(32,070)	1,044,723	188,596	0	381,649	21,371	1,636,339
2031	76	75,981	102,587	7,357	(33,963)	1,030,671	191,688	0	387,821	21,234	1,631,414
2032	77	76,232	104,850	7,343	(35,961)	1,014,079	194,842	0	393,785	21,110	1,623,816
2033	78	76,494	107,165	7,336	(38,007)	994,827	198,059	0	399,445	20,999	1,613,330
2034	79	76,626	109,540	7,277	(40,191)	972,697	201,340	0	404,838	20,899	1,599,774
2035	80	76,693	111,979	7,178	(42,464)	947,516	204,687	0	409,935	20,809	1,582,947
2036	81	76,683	114,478	7,029	(44,824)	919,108	208,101	0	414,708	20,728	1,562,645
2037	82	76,595	117,038	6,871	(47,314)	887,249	211,583	0	419,127	20,656	1,538,615
2038	83	76,418	119,661	6,650	(49,893)	851,751	215,135	0	423,160	20,590	1,510,636

Clif's other assets are his construction business, whole life insurance policy, and vehicle. When After Tax Cash is negative, assets are sold to make up the difference.

Summary Totals Spreadsheet (cont.)

Amy Summary Totals Spreadsheet

Year	Age	INCOME				ASSETS					
		Total Income	Total Expenses	Total Taxes	After Tax Cash	Accum. Savings	Fin Assets	Equity in Real Est.	IRA / 401(k)	Other Assets	Net Worth
2009	49	90,600	70,272	12,338	7,990	326,772	78,960	184,617	174,300	6,190	770,839
2010	50	101,652	70,539	12,997	18,116	351,423	79,939	199,777	183,015	5,856	820,010
2011	51	92,419	86,637	18,088	(12,306)	346,072	80,938	215,559	192,166	4,977	839,712
2012	52	89,821	88,119	18,575	(16,873)	335,922	81,957	231,998	201,775	4,231	855,883
2013	53	90,858	89,638	19,044	(17,824)	324,504	82,996	249,127	211,865	3,596	872,088
2014	54	91,893	91,199	20,904	(20,210)	310,314	84,056	266,983	222,459	3,057	886,869
2015	55	92,878	75,404	21,419	(3,945)	312,461	85,137	285,605	233,581	2,598	919,382
2016	56	94,390	76,605	22,099	(4,314)	314,247	86,240	305,034	245,260	2,209	952,990
2017	57	95,922	77,840	22,810	(4,728)	315,614	87,365	325,311	257,523	1,877	987,690
2018	58	97,482	79,105	23,524	(5,147)	316,544	88,512	346,485	270,399	1,596	1,023,536
2019	59	99,066	80,399	24,275	(5,608)	316,980	89,682	368,601	283,919	1,356	1,060,538
2020	60	100,675	81,731	25,058	(6,114)	316,860	90,876	391,711	298,115	1,153	1,098,715
2021	61	102,307	83,094	25,844	(6,631)	316,155	92,094	415,868	313,021	980	1,138,118
2022	62	103,961	84,484	26,666	(7,189)	314,805	93,336	441,129	328,672	833	1,178,775
2023	63	105,635	85,922	27,518	(7,805)	312,730	94,603	467,553	345,106	708	1,220,700
2024	64	107,331	87,386	28,392	(8,447)	309,881	95,895	495,204	362,362	602	1,263,944
2025	65	109,050	88,888	29,299	(9,137)	306,185	97,213	524,148	380,481	512	1,308,539
2026	66	104,947	90,431	28,274	(13,758)	297,341	98,557	554,455	393,344	435	1,344,132
2027	67	46,286	92,012	3,991	(49,717)	248,950	99,928	586,201	406,673	370	1,342,122
2028	68	45,086	78,421	3,575	(36,910)	213,418	101,327	604,054	420,483	314	1,339,596
2029	69	43,080	68,036	2,775	(27,731)	187,123	102,754	610,095	434,795	267	1,335,034
2030	70	48,256	69,736	4,547	(26,027)	162,061	104,209	616,196	443,931	227	1,326,624
2031	71	48,159	71,481	4,433	(27,755)	134,462	105,693	622,358	452,942	193	1,315,648
2032	72	48,010	73,270	4,288	(29,548)	104,192	107,207	628,582	461,799	164	1,301,944
2033	73	47,807	75,095	4,121	(31,409)	71,116	108,751	634,867	470,468	139	1,285,341
2034	74	47,550	76,973	3,939	(33,362)	35,078	110,326	641,216	478,913	118	1,265,651
2035	75	47,232	78,898	3,733	(35,399)	702	107,724	647,628	487,096	101	1,243,251
2036	76	46,994	80,873	3,539	(37,418)	14	70,673	654,104	494,975	86	1,219,852
2037	77	47,071	82,899	3,452	(39,280)	0	25,589	660,645	502,588	73	1,188,895
2038	78	45,584	84,967	2,796	(42,179)	0	0	667,252	489,605	62	1,156,919

Amy's other asset is her vehicle. When After Tax Cash is negative, asset are sold to make up the difference.