

# After-Tax Cash Flow Spreadsheet

## Clif After-Tax Cash Flow Spreadsheet

Major Expenses are for son's college expenses.

Year	Age	Business Income	Fin. Invest.	Income on Accum Svc	Social Security	IRA/401(k) Income	<b>Total Income</b>	Living Expenses	Life Ins. Premiums	Major Expenses	Spousal Support Pd.
2009	54	145,000	6,200	0	0	0	151,200	52,560	100	0	24,000
2010	55	146,450	6,300	9,591	0	0	162,341	53,876	100	0	24,000
2011	56	147,914	6,402	10,227	0	0	164,543	55,220	100	15,760	24,000
2012	57	149,394	6,506	10,713	0	0	166,613	56,600	100	16,154	24,000
2013	58	150,888	6,612	11,304	0	0	168,804	58,012	100	16,557	24,000
2014	59	152,396	6,720	11,892	0	0	171,008	59,467	100	16,971	24,000
2015	60	153,920	6,831	12,471	0	0	173,222	60,952	100	0	24,000
2016	61	155,460	6,943	13,566	0	0	175,969	62,479	100	0	24,000
2017	62	157,014	7,058	14,688	0	0	178,760	64,039	100	0	24,000
2018	63	158,584	7,175	15,834	0	0	181,593	65,639	100	0	24,000
2019	64	160,170	7,295	17,007	0	0	184,472	67,280	100	0	24,000
2020	65	161,772	7,417	18,204	0	0	187,393	68,962	100	0	24,000
2021	66	163,390	7,541	19,425	24,000	4,827	219,183	70,688	100	0	24,000
2022	67	165,024	7,668	21,258	24,000	4,967	222,917	72,453	100	0	24,000
2023	68	166,674	7,797	23,142	24,000	5,111	226,724	74,268	100	0	24,000
2024	69	168,340	7,929	25,080	24,000	5,260	230,609	76,122	100	0	24,000
2025	70	170,024	8,064	27,072	24,000	9,876	239,036	78,026	100	0	24,000
2026	71	184,686	8,201	29,208	24,000	10,331	256,426	79,977	100	0	12,000
2027	72	0	8,341	32,322	24,000	10,805	75,468	81,976	100	0	12,000
2028	73	0	8,484	32,178	24,000	11,299	75,961	84,028	100	0	12,000
2029	74	0	7,430	31,977	24,000	11,814	75,221	86,129	100	0	12,000
2030	75	0	7,578	31,692	24,000	12,351	75,621	88,281	100	0	12,000
2031	76	0	7,730	31,341	24,000	12,910	75,981	90,487	100	0	12,000
2032	77	0	7,884	30,921	24,000	13,427	76,232	92,750	100	0	12,000
2033	78	0	8,042	30,423	24,000	14,029	76,494	95,065	100	0	12,000
2034	79	0	8,203	29,844	24,000	14,579	76,626	97,440	100	0	12,000
2035	80	0	8,367	29,181	24,000	15,145	76,693	99,879	100	0	12,000
2036	81	0	8,534	28,425	24,000	15,724	76,683	102,378	100	0	12,000
2037	82	0	8,705	27,573	24,000	16,317	76,595	104,938	100	0	12,000
2038	83	0	8,879	26,616	24,000	16,923	76,418	107,561	100	0	12,000

## Clif After-Tax Cash Flow Spreadsheet

Year	Age	Child Supt Pd	Payments on Debt	<b>Total Expenses</b>	<b>Pre-tax Cash flow</b>	Federal Inc Tax	State Inc Tax	<b>Total Taxes</b>	<b>After-tax Cash</b>
2009	54	15,000	8,100	99,760	51,440	41,587	8,958	50,545	895
2010	55	15,000	3,561	96,537	65,804	42,105	8,843	50,948	14,856
2011	56	3,750	0	98,830	65,713	47,336	9,007	56,343	9,370
2012	57	0	0	96,854	69,759	48,048	9,162	57,210	12,549
2013	58	0	0	98,669	70,135	48,795	9,326	58,121	12,014
2014	59	0	0	100,538	70,470	49,550	9,491	59,041	11,429
2015	60	0	0	85,052	88,170	50,311	9,657	59,968	28,202
2016	61	0	0	86,579	89,390	51,208	9,868	61,076	28,314
2017	62	0	0	88,139	90,621	52,122	10,083	62,205	28,416
2018	63	0	0	89,739	91,854	53,037	10,296	63,333	28,521
2019	64	0	0	91,380	93,092	53,983	10,517	64,500	28,592
2020	65	0	0	93,062	94,331	55,016	10,764	65,780	28,551
2021	66	0	0	94,788	124,395	63,056	13,168	76,224	48,171

## After-Tax Cash Flow Spreadsheet (cont.)

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2022	67	0	0	96,553	126,364	64,238	13,463	77,701	48,663
2023	68	0	0	98,368	128,356	65,430	13,760	79,190	49,166
2024	69	0	0	100,222	130,387	66,661	14,067	80,728	49,659
2025	70	0	0	102,126	136,910	68,994	14,770	83,764	53,146
2026	71	0	0	92,077	164,349	62,251	17,820	80,071	84,278
2027	72	0	0	94,076	(18,608)	5,776	1,782	7,558	(26,166)
2028	73	0	0	96,128	(20,167)	5,854	1,820	7,674	(27,841)
2029	74	0	0	98,229	(23,008)	5,577	1,666	7,243	(30,251)
2030	75	0	0	100,381	(24,760)	5,620	1,690	7,310	(32,070)
2031	76	0	0	102,587	(26,606)	5,654	1,703	7,357	(33,963)
2032	77	0	0	104,850	(28,618)	5,647	1,696	7,343	(35,961)
2033	78	0	0	107,165	(30,671)	5,645	1,691	7,336	(38,007)
2034	79	0	0	109,540	(32,914)	5,611	1,666	7,277	(40,191)
2035	80	0	0	111,979	(35,286)	5,552	1,626	7,178	(42,464)
2036	81	0	0	114,478	(37,795)	5,458	1,571	7,029	(44,824)
2037	82	0	0	117,038	(40,443)	5,363	1,508	6,871	(47,314)
2038	83	0	0	119,661	(43,243)	5,226	1,424	6,650	(49,893)

When after-tax cash is negative, the shortfall is paid with the liquidation of assets.

# After-Tax Cash Flow Spreadsheet (cont.)

## Amy After-Tax Cash Flow Spreadsheet

Major Expenses are for son's college expenses.

Year	Age	Wages & Salary	Fin. Invest.	Income on Accum Svc	Child Support	Spousal Support	Total Income	Living Expenses	Major Expenses	Mortgage Payments	Payments on Debt
2009	49	48,000	3,600	0	15,000	24,000	90,600	41,520	0	27,252	1,500
2010	50	49,200	3,648	9,804	15,000	24,000	101,652	42,560	0	27,252	727
2011	51	50,430	3,697	10,542	3,750	24,000	92,419	43,626	15,759	27,252	0
2012	52	51,691	3,747	10,383	0	24,000	89,821	44,714	16,153	27,252	0
2013	53	52,983	3,798	10,077	0	24,000	90,858	45,829	16,557	27,252	0
2014	54	54,308	3,850	9,735	0	24,000	91,893	46,976	16,971	27,252	0
2015	55	55,666	3,903	9,309	0	24,000	92,878	48,152	0	27,252	0
2016	56	57,058	3,957	9,375	0	24,000	94,390	49,353	0	27,252	0
2017	57	58,484	4,012	9,426	0	24,000	95,922	50,588	0	27,252	0
2018	58	59,946	4,068	9,468	0	24,000	97,482	51,853	0	27,252	0
2019	59	61,445	4,126	9,495	0	24,000	99,066	53,147	0	27,252	0
2020	60	62,981	4,184	9,510	0	24,000	100,675	54,479	0	27,252	0
2021	61	64,556	4,244	9,507	0	24,000	102,307	55,842	0	27,252	0
2022	62	66,170	4,305	9,486	0	24,000	103,961	57,232	0	27,252	0
2023	63	67,824	4,367	9,444	0	24,000	105,635	58,670	0	27,252	0
2024	64	69,520	4,430	9,381	0	24,000	107,331	60,134	0	27,252	0
2025	65	71,258	4,495	9,297	0	24,000	109,050	61,636	0	27,252	0
2026	66	73,039	4,561	9,186	0	12,000	104,947	63,179	0	27,252	0
2027	67	0	4,628	8,919	0	12,000	46,286	64,760	0	27,252	0
2028	68	0	4,696	7,467	0	12,000	45,086	66,375	0	12,046	0
2029	69	0	3,566	6,402	0	12,000	43,080	68,036	0	0	0
2030	70	0	3,638	5,613	0	12,000	48,256	69,736	0	0	0
2031	71	0	3,710	4,863	0	12,000	48,159	71,481	0	0	0
2032	72	0	3,785	4,035	0	12,000	48,010	73,270	0	0	0
2033	73	0	3,860	3,126	0	12,000	47,807	75,095	0	0	0
2034	74	0	3,938	2,133	0	12,000	47,550	76,973	0	0	0
2035	75	0	4,016	1,053	0	12,000	47,232	78,898	0	0	0
2036	76	0	4,097	21	0	12,000	46,994	80,873	0	0	0
2037	77	0	3,534	0	0	12,000	47,071	82,899	0	0	0
2038	78	0	1,279	0	0	12,000	45,584	84,967	0	0	0

## Amy After-Tax Cash Flow Spreadsheet

Year	Age	Total Expenses	Pre-tax Cash flow	Federal Inc Tax	FICA / Soc Sec	State Inc Tax	Total Taxes	After-tax Cash
2009	49	70,272	20,328	6,790	3,672	1,876	12,338	7,990
2010	50	70,539	31,113	7,423	3,763	1,811	12,997	18,116
2011	51	86,637	5,782	11,136	3,858	3,094	18,088	(12,306)
2012	52	88,119	1,702	11,401	3,955	3,219	18,575	(16,873)
2013	53	89,638	1,220	11,655	4,053	3,336	19,044	(17,824)
2014	54	91,199	694	12,940	4,154	3,810	20,904	(20,210)
2015	55	75,404	17,474	13,223	4,258	3,938	21,419	(3,945)
2016	56	76,605	17,785	13,620	4,365	4,114	22,099	(4,314)
2017	57	77,840	18,082	14,041	4,474	4,295	22,810	(4,728)
2018	58	79,105	18,377	14,460	4,586	4,478	23,524	(5,147)
2019	59	80,399	18,667	14,903	4,701	4,671	24,275	(5,608)
2020	60	81,731	18,944	15,370	4,818	4,870	25,058	(6,114)
2021	61	83,094	19,213	15,834	4,938	5,072	25,844	(6,631)

## After-Tax Cash Flow Spreadsheet (cont.)

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2022	62	84,484	19,477	16,320	5,062	5,284	26,666	(7,189)
2023	63	85,922	19,713	16,832	5,188	5,498	27,518	(7,805)
2024	64	87,386	19,945	17,351	5,318	5,723	28,392	(8,447)
2025	65	88,888	20,162	17,896	5,451	5,952	29,299	(9,137)
2026	66	90,431	14,516	16,992	5,587	5,695	28,274	(13,758)
2027	67	92,012	(45,726)	3,398	0	593	3,991	(49,717)
2028	68	78,421	(33,335)	3,080	0	495	3,575	(36,910)
2029	69	68,036	(24,956)	2,459	0	316	2,775	(27,731)
2030	70	69,736	(21,480)	3,843	0	704	4,547	(26,027)
2031	71	71,481	(23,322)	3,758	0	675	4,433	(27,755)
2032	72	73,270	(25,260)	3,648	0	640	4,288	(29,548)
2033	73	75,095	(27,288)	3,520	0	601	4,121	(31,409)
2034	74	76,973	(29,423)	3,382	0	557	3,939	(33,362)
2035	75	78,898	(31,666)	3,226	0	507	3,733	(35,399)
2036	76	80,873	(33,879)	3,079	0	460	3,539	(37,418)
2037	77	82,899	(35,828)	3,011	0	441	3,452	(39,280)
2038	78	84,967	(39,383)	2,494	0	302	2,796	(42,179)

When after-tax cash is negative, the shortfall is paid with the liquidation of assets.