

Mark & Maria Green Current Scenario

Description	Owned	NPV	2011	2012	2013	2014	2015	2016	2017	2018
Mark's Age	C		50	51	52	53	54	55	56	57
Maria's Age	S		49	50	51	52	53	54	55	56
Capital										
Mark's Registered	C	0	59,750	68,466	77,842	87,919	98,743	104,411	110,404	116,741
Maria's Registered	S	0	32,675	37,194	42,051	47,270	52,871	58,882	62,261	65,835
Education capital	T	0	13,625	17,580	21,856	26,476	31,462	36,838	42,630	48,865
Mark's Non-Registered	C	0	50,039	50,337	40,154	33,910	32,802	29,423	19,103	2,782
Mark's TFSA	C	0	11,766	17,442	23,443	30,288	37,527	45,181	53,774	62,861
Maria's Non-Registered	S	0	50,039	49,337	38,223	30,984	28,696	26,319	16,122	0
Maria's TFSA	S	0	11,766	17,442	23,443	30,288	37,527	45,181	53,774	62,536
Total Capital		0	229,661	257,798	267,012	287,135	319,628	346,235	358,069	359,621
Salaries, Pensions & Other Revenues										
Mark's Salary	C	481,314	100,000	103,000	106,090	109,273	112,551	0	0	0
Mark's CPP/QPP	C	156,862	0	0	0	0	0	0	0	0
Mark's OAS	C	97,387	0	0	0	0	0	0	0	0
Maria's Salary	S	286,073	50,000	51,500	53,045	54,636	56,275	57,964	0	0
Maria's CPP/QPP	S	153,874	0	0	0	0	0	0	0	0
Maria's OAS	S	95,532	0	0	0	0	0	0	0	0
Mark's Pension	C	595,598	0	0	0	0	0	28,982	29,851	30,747
Mark's Inheritance	C	58,469	0	0	0	0	0	0	0	0
Maria's Small Business	S	44,551	0	0	0	0	0	0	59,703	0
Education Savings	J	5,005	500	515	530	546	563	580	597	615
Life Insurance	S	3,551	0	0	0	0	0	0	0	0
Life Insurance	S	0	0	0	0	0	0	0	0	0
Total Salaries, Pensions & Other Revenues		1,978,216	150,500	155,015	159,665	164,455	169,389	87,525	90,151	31,362
Investment Income										
Mark's Investment Income	C	4,536	987	993	792	669	647	580	377	55
Mark's Dividend Income	C	1,777	387	389	310	262	253	227	148	22
Maria's Investment Income	S	4,235	987	973	754	611	566	519	318	0
Maria's Dividend Income	S	1,659	387	381	295	239	222	203	125	0
Total Investment Income		12,207	2,747	2,736	2,151	1,781	1,688	1,530	967	76
Withdrawals from Capital										
Mark's Registered Withdrawals	C	84,727	0	0	0	0	0	0	0	0
Maria's Registered Withdrawals	S	47,781	0	0	0	0	0	0	0	0
Education funds	T	45,485	0	0	0	0	0	0	0	0
Mark's Non-Registered Withdrawals	C	59,410	5,000	13,751	9,568	5,500	5,500	11,202	16,892	2,782
Mark's TFSA Withdrawals	C	69,505	0	0	0	0	0	0	0	29,189
Maria's Non-Registered Withdrawals	S	56,453	5,000	13,621	9,445	5,500	5,500	10,985	16,122	0
Maria's TFSA Withdrawals	C	68,202	0	0	0	0	0	0	0	30,458
Total Withdrawals From Capital		431,563	10,000	27,372	19,013	11,000	11,000	22,187	33,014	62,429
Taxes Payable										
Taxes Payable Mark	C	283,492	25,795	26,920	27,669	28,459	31,710	3,711	3,910	4,086
Taxes Payable Maria	S	75,914	8,676	8,973	9,362	9,543	9,710	10,904	3,471	0
Total Taxes Payable		359,406	34,472	35,892	37,031	38,002	41,420	14,615	7,380	4,086
Net Income		2,062,579	128,775	149,231	143,799	139,235	140,657	96,627	116,752	89,781
Savings										
Mark's RSP Savings	C	19,436	5,000	5,150	5,305	5,464	0	0	0	0
Maria's RSP Savings	S	12,033	2,500	2,575	2,652	2,732	2,814	0	0	0
Mark's Planned Open and TFSA Savings	J	7,774	2,000	2,060	2,122	2,185	0	0	0	0
Mark's Unplanned Other Savings	C	26,333	1,800	0	0	1,191	1,139	0	0	0
Maria's Planned Open and TFSA Savings	J	4,813	1,000	1,030	1,061	1,093	1,126	0	0	0
Maria's Unplanned Other Savings	S	25,261	1,800	0	0	1,191	1,139	0	0	0
Education savings	C	30,030	3,000	3,090	3,183	3,278	3,377	3,478	3,582	3,690
Mark's TFSA Savings	C	33,205	5,000	5,000	5,500	5,500	5,500	6,000	6,000	0
Maria's TFSA Savings	C	32,963	5,000	5,000	5,500	5,500	5,500	6,000	5,675	0
Total Savings		191,848	27,100	23,905	25,322	28,135	20,594	15,478	15,258	3,690
Life Goals										
Current Lifestyle	J	494,005	101,675	104,726	107,868	111,101	120,063	0	0	0
Retirement Lifestyle (After Tax)	J	1,699,492	0	0	0	0	0	81,149	83,584	86,091
David's Education	J	57,152	0	0	0	0	0	0	0	0
Kitchen Renovations	J	19,619	0	20,600	0	0	0	0	0	0
Roof on House	J	9,623	0	0	10,609	0	0	0	0	0
Retirement Cruise	J	13,365	0	0	0	0	0	0	17,911	0
Total Life Goals		2,293,256	101,675	125,326	118,477	111,101	120,063	81,149	101,494	86,091
Total Outflows		2,485,104	128,775	149,231	143,799	139,235	140,657	96,627	116,752	89,781
Shortfall to Achieve Objectives		-422,525	0	0	0	0	0	0	0	0

Mark & Maria Green Current Scenario

Description	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028
Mark's Age	58	59	60	61	62	63	64	65	66	67
Maria's Age	57	58	59	60	61	62	63	64	65	66
Capital										
Mark's Registered	123,442	130,528	93,294	45,398	0	0	0	0	0	0
Maria's Registered	69,614	73,610	52,611	25,599	0	0	0	0	0	0
Education capital	55,571	40,458	23,481	4,483	0	0	0	0	0	0
Mark's Non-Registered	0	0	0	0	0	0	0	0	0	0
Mark's TFSA	37,280	6,682	0	0	38,597	16,214	0	0	0	0
Maria's Non-Registered	0	0	0	0	0	0	0	0	0	0
Maria's TFSA	35,668	6,393	0	0	36,762	15,443	0	0	0	0
Total Capital	321,576	257,670	169,387	75,480	75,358	31,658	0	0	0	0
Salaries, Pensions & Other Revenues										
Mark's Salary	0	0	0	0	0	0	0	0	0	0
Mark's CPP/QPP	0	0	10,837	11,162	11,497	11,842	12,198	12,563	12,940	13,329
Mark's OAS	0	0	0	0	0	0	0	9,801	10,095	10,398
Maria's Salary	0	0	0	0	0	0	0	0	0	0
Maria's CPP/QPP	0	0	0	11,162	11,497	11,842	12,198	12,563	12,940	13,329
Maria's OAS	0	0	0	0	0	0	0	0	10,095	10,398
Mark's Pension	31,669	32,619	33,598	34,606	35,644	36,713	37,815	38,949	40,118	41,321
Mark's Inheritance	0	0	0	100,000	0	0	0	0	0	0
Maria's Small Business	0	0	0	0	0	0	0	0	0	0
Education Savings	633	652	672	0	0	0	0	0	0	0
Life Insurance	0	0	0	0	0	0	0	0	0	0
Life Insurance	0	0	0	0	0	0	0	0	0	0
Total Salaries, Pensions & Other Revenues	32,303	33,272	45,107	156,931	58,639	60,398	62,210	73,877	86,188	88,774
Investment Income										
Mark's Investment Income	0	0	0	0	0	0	0	0	0	0
Mark's Dividend Income	0	0	0	0	0	0	0	0	0	0
Maria's Investment Income	0	0	0	0	0	0	0	0	0	0
Maria's Dividend Income	0	0	0	0	0	0	0	0	0	0
Total Investment Income	0	0	0	0	0	0	0	0	0	0
Withdrawals from Capital										
Mark's Registered Withdrawals	0	42,298	50,361	45,398	0	0	0	0	0	0
Maria's Registered Withdrawals	0	23,855	28,402	25,599	0	0	0	0	0	0
Education funds	21,110	22,165	23,274	4,483	0	0	0	0	0	0
Mark's Non-Registered Withdrawals	0	0	0	0	0	0	0	0	0	0
Mark's TFSA Withdrawals	32,738	6,682	0	0	24,598	16,214	0	0	0	0
Maria's Non-Registered Withdrawals	0	0	0	0	0	0	0	0	0	0
Maria's TFSA Withdrawals	31,323	6,393	0	0	23,428	15,443	0	0	0	0
Total Withdrawals From Capital	85,171	101,393	102,036	75,480	48,026	31,658	0	0	0	0
Taxes Payable										
Taxes Payable Mark	3,889	12,479	20,083	30,215	6,741	7,013	7,247	9,194	9,567	9,957
Taxes Payable Maria	0	4,771	5,680	5,503	121	156	177	175	1,625	1,687
Total Taxes Payable	3,889	17,250	25,764	35,719	6,862	7,168	7,424	9,369	11,192	11,644
Net Income	113,584	117,414	121,380	196,692	99,803	84,887	54,786	64,508	74,996	77,130
Savings										
Mark's RSP Savings	0	0	0	0	0	0	0	0	0	0
Maria's RSP Savings	0	0	0	0	0	0	0	0	0	0
Mark's Planned Open and TFSA Savings	0	0	0	0	0	0	0	0	0	0
Mark's Unplanned Other Savings	0	0	0	38,597	0	0	0	0	0	0
Maria's Planned Open and TFSA Savings	0	0	0	0	0	0	0	0	0	0
Maria's Unplanned Other Savings	0	0	0	36,762	0	0	0	0	0	0
Education savings	3,800	3,914	4,032	0	0	0	0	0	0	0
Mark's TFSA Savings	0	0	0	0	0	0	0	0	0	0
Maria's TFSA Savings	0	0	0	0	0	0	0	0	0	0
Total Savings	3,800	3,914	4,032	75,358	0	0	0	0	0	0
Life Goals										
Current Lifestyle	0	0	0	0	0	0	0	0	0	0
Retirement Lifestyle (After Tax)	88,674	91,334	94,074	96,896	99,803	102,797	105,881	109,058	112,329	115,699
David's Education	21,110	22,165	23,274	24,437	0	0	0	0	0	0
Kitchen Renovations	0	0	0	0	0	0	0	0	0	0
Roof on House	0	0	0	0	0	0	0	0	0	0
Retirement Cruise	0	0	0	0	0	0	0	0	0	0
Total Life Goals	109,784	113,500	117,348	121,334	99,803	102,797	105,881	109,058	112,329	115,699
Total Outflows	113,584	117,414	121,380	196,692	99,803	102,797	105,881	109,058	112,329	115,699
Shortfall to Achieve Objectives	0	0	0	0	0	-17,910	-51,096	-44,550	-37,334	-38,570

Mark & Maria Green Current Scenario

Description	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038
Mark's Age	68	69	70	71	72	73	74	75	76	77
Maria's Age	67	68	69	70	71	72	73	74	75	76
Capital										
Mark's Registered	0	0	0	0	0	0	0	0	0	0
Maria's Registered	0	0	0	0	0	0	0	0	0	0
Education capital	0	0	0	0	0	0	0	0	0	0
Mark's Non-Registered	0	0	0	0	0	0	0	0	0	0
Mark's TFSA	0	0	0	0	0	0	0	0	0	0
Maria's Non-Registered	0	0	0	0	0	0	0	0	0	0
Maria's TFSA	0	0	0	0	0	0	0	0	0	0
Total Capital	0	0	0	0	0	0	0	0	0	0
Salaries, Pensions & Other Revenues										
Mark's Salary	0	0	0	0	0	0	0	0	0	0
Mark's CPP/QPP	13,728	14,140	14,564	15,001	15,451	15,915	16,392	16,884	17,391	17,912
Mark's OAS	10,710	11,031	11,362	11,703	12,054	12,415	12,788	13,171	13,567	13,974
Maria's Salary	0	0	0	0	0	0	0	0	0	0
Maria's CPP/QPP	13,728	14,140	14,564	15,001	15,451	15,915	16,392	16,884	17,391	17,912
Maria's OAS	10,710	11,031	11,362	11,703	12,054	12,415	12,788	13,171	13,567	13,974
Mark's Pension	42,561	43,838	45,153	46,507	47,903	49,340	50,820	52,344	53,915	55,532
Mark's Inheritance	0	0	0	0	0	0	0	0	0	0
Maria's Small Business	0	0	0	0	0	0	0	0	0	0
Education Savings	0	0	0	0	0	0	0	0	0	0
Life Insurance	0	0	0	0	0	0	0	0	0	0
Life Insurance	0	0	0	0	0	0	0	0	0	0
Total Salaries, Pensions & Other Revenues	91,437	94,180	97,005	99,916	102,913	106,000	109,180	112,456	115,829	119,304
Investment Income										
Mark's Investment Income	0	0	0	0	0	0	0	0	0	0
Mark's Dividend Income	0	0	0	0	0	0	0	0	0	0
Maria's Investment Income	0	0	0	0	0	0	0	0	0	0
Maria's Dividend Income	0	0	0	0	0	0	0	0	0	0
Total Investment Income	0	0	0	0	0	0	0	0	0	0
Withdrawals from Capital										
Mark's Registered Withdrawals	0	0	0	0	0	0	0	0	0	0
Maria's Registered Withdrawals	0	0	0	0	0	0	0	0	0	0
Education funds	0	0	0	0	0	0	0	0	0	0
Mark's Non-Registered Withdrawals	0	0	0	0	0	0	0	0	0	0
Mark's TFSA Withdrawals	0	0	0	0	0	0	0	0	0	0
Maria's Non-Registered Withdrawals	0	0	0	0	0	0	0	0	0	0
Maria's TFSA Withdrawals	0	0	0	0	0	0	0	0	0	0
Total Withdrawals From Capital	0	0	0	0	0	0	0	0	0	0
Taxes Payable										
Taxes Payable Mark	10,363	10,721	11,057	11,402	11,758	12,125	12,502	12,891	13,292	13,706
Taxes Payable Maria	1,752	1,818	1,887	1,957	2,029	2,104	2,181	2,260	2,342	2,426
Total Taxes Payable	12,115	12,539	12,943	13,359	13,787	14,229	14,683	15,151	15,633	16,132
Net Income	79,322	81,640	84,062	86,556	89,126	91,772	94,497	97,305	100,196	103,172
Savings										
Mark's RSP Savings	0	0	0	0	0	0	0	0	0	0
Maria's RSP Savings	0	0	0	0	0	0	0	0	0	0
Mark's Planned Open and TFSA Savings	0	0	0	0	0	0	0	0	0	0
Mark's Unplanned Other Savings	0	0	0	0	0	0	0	0	0	0
Maria's Planned Open and TFSA Savings	0	0	0	0	0	0	0	0	0	0
Maria's Unplanned Other Savings	0	0	0	0	0	0	0	0	0	0
Education savings	0	0	0	0	0	0	0	0	0	0
Mark's TFSA Savings	0	0	0	0	0	0	0	0	0	0
Maria's TFSA Savings	0	0	0	0	0	0	0	0	0	0
Total Savings	0	0	0	0	0	0	0	0	0	0
Life Goals										
Current Lifestyle	0	0	0	0	0	0	0	0	0	0
Retirement Lifestyle (After Tax)	119,170	122,745	126,428	130,221	134,127	138,151	142,296	146,564	150,961	155,490
David's Education	0	0	0	0	0	0	0	0	0	0
Kitchen Renovations	0	0	0	0	0	0	0	0	0	0
Roof on House	0	0	0	0	0	0	0	0	0	0
Retirement Cruise	0	0	0	0	0	0	0	0	0	0
Total Life Goals	119,170	122,745	126,428	130,221	134,127	138,151	142,296	146,564	150,961	155,490
Total Outflows	119,170	122,745	126,428	130,221	134,127	138,151	142,296	146,564	150,961	155,490
Shortfall to Achieve Objectives	-39,848	-41,105	-42,366	-43,664	-45,002	-46,379	-47,798	-49,260	-50,765	-52,318

Mark & Maria Green Current Scenario

Description	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048
Mark's Age	78	79	80	81	82	83	84	85	86	87
Maria's Age	77	78	79	80	81	82	83	84	85	86
Capital										
Mark's Registered	0	0	0	0	0	0	0	0	0	0
Maria's Registered	0	0	0	0	0	0	0	0	0	0
Education capital	0	0	0	0	0	0	0	0	0	0
Mark's Non-Registered	0	0	0	0	0	0	0	0	0	0
Mark's TFSA	0	0	0	0	0	0	0	0	0	0
Maria's Non-Registered	0	0	0	0	0	0	0	0	0	0
Maria's TFSA	0	0	0	0	0	0	0	0	0	0
Total Capital	0	0	0	0	0	0	0	0	0	0
Salaries, Pensions & Other Revenues										
Mark's Salary	0	0	0	0	0	0	0	0	0	0
Mark's CPP/QPP	18,450	19,003	19,573	20,161	20,765	21,388	22,030	22,691	23,372	24,073
Mark's OAS	14,393	14,825	15,269	15,727	16,199	16,685	17,186	17,701	18,232	18,779
Maria's Salary	0	0	0	0	0	0	0	0	0	0
Maria's CPP/QPP	18,450	19,003	19,573	20,161	20,765	21,388	22,030	22,691	23,372	24,073
Maria's OAS	14,393	14,825	15,269	15,727	16,199	16,685	17,186	17,701	18,232	18,779
Mark's Pension	57,198	58,914	60,682	62,502	64,377	66,308	68,298	70,347	72,457	74,631
Mark's Inheritance	0	0	0	0	0	0	0	0	0	0
Maria's Small Business	0	0	0	0	0	0	0	0	0	0
Education Savings	0	0	0	0	0	0	0	0	0	0
Life Insurance	0	0	0	0	0	0	0	0	0	0
Life Insurance	0	0	0	0	0	0	0	0	0	0
Total Salaries, Pensions & Other Revenues	122,883	126,570	130,367	134,278	138,306	142,456	146,729	151,131	155,665	160,335
Investment Income										
Mark's Investment Income	0	0	0	0	0	0	0	0	0	0
Mark's Dividend Income	0	0	0	0	0	0	0	0	0	0
Maria's Investment Income	0	0	0	0	0	0	0	0	0	0
Maria's Dividend Income	0	0	0	0	0	0	0	0	0	0
Total Investment Income	0	0	0	0	0	0	0	0	0	0
Withdrawals from Capital										
Mark's Registered Withdrawals	0	0	0	0	0	0	0	0	0	0
Maria's Registered Withdrawals	0	0	0	0	0	0	0	0	0	0
Education funds	0	0	0	0	0	0	0	0	0	0
Mark's Non-Registered Withdrawals	0	0	0	0	0	0	0	0	0	0
Mark's TFSA Withdrawals	0	0	0	0	0	0	0	0	0	0
Maria's Non-Registered Withdrawals	0	0	0	0	0	0	0	0	0	0
Maria's TFSA Withdrawals	0	0	0	0	0	0	0	0	0	0
Total Withdrawals From Capital	0	0	0	0	0	0	0	0	0	0
Taxes Payable										
Taxes Payable Mark	14,159	14,625	15,104	15,599	16,108	16,632	17,172	17,763	18,398	19,052
Taxes Payable Maria	2,512	1,249	1,300	1,353	1,407	1,463	1,521	1,580	1,641	1,704
Total Taxes Payable	16,671	15,873	16,404	16,951	17,515	18,095	18,693	19,343	20,039	20,757
Net Income	106,212	110,697	113,963	117,327	120,792	124,361	128,037	131,788	135,626	139,579
Savings										
Mark's RSP Savings	0	0	0	0	0	0	0	0	0	0
Maria's RSP Savings	0	0	0	0	0	0	0	0	0	0
Mark's Planned Open and TFSA Savings	0	0	0	0	0	0	0	0	0	0
Mark's Unplanned Other Savings	0	0	0	0	0	0	0	0	0	0
Maria's Planned Open and TFSA Savings	0	0	0	0	0	0	0	0	0	0
Maria's Unplanned Other Savings	0	0	0	0	0	0	0	0	0	0
Education savings	0	0	0	0	0	0	0	0	0	0
Mark's TFSA Savings	0	0	0	0	0	0	0	0	0	0
Maria's TFSA Savings	0	0	0	0	0	0	0	0	0	0
Total Savings	0	0	0	0	0	0	0	0	0	0
Life Goals										
Current Lifestyle	0	0	0	0	0	0	0	0	0	0
Retirement Lifestyle (After Tax)	160,155	164,960	169,908	175,006	180,256	185,663	191,233	196,970	202,879	208,966
David's Education	0	0	0	0	0	0	0	0	0	0
Kitchen Renovations	0	0	0	0	0	0	0	0	0	0
Roof on House	0	0	0	0	0	0	0	0	0	0
Retirement Cruise	0	0	0	0	0	0	0	0	0	0
Total Life Goals	160,155	164,960	169,908	175,006	180,256	185,663	191,233	196,970	202,879	208,966
Total Outflows	160,155	164,960	169,908	175,006	180,256	185,663	191,233	196,970	202,879	208,966
Shortfall to Achieve Objectives	-53,943	-54,263	-55,945	-57,679	-59,464	-61,303	-63,197	-65,182	-67,254	-69,387

Mark & Maria Green Current Scenario

Description	2049	2050	2051	2052	2053
Mark's Age	88	89	90	91	92
Maria's Age	87	88	89	90	91
Capital					
Mark's Registered	0	0	0	0	0
Maria's Registered	0	0	0	0	0
Education capital	0	0	0	0	0
Mark's Non-Registered	0	0	0	0	0
Mark's TFSA	0	0	0	0	0
Maria's Non-Registered	0	0	0	0	0
Maria's TFSA	0	0	0	0	0
Total Capital	0	0	0	0	0
Salaries, Pensions & Other Revenues					
Mark's Salary	0	0	0	0	0
Mark's CPP/QPP	24,795	25,539	26,305	0	0
Mark's OAS	19,343	19,923	20,521	0	0
Maria's Salary	0	0	0	0	0
Maria's CPP/QPP	24,795	25,539	26,305	27,094	0
Maria's OAS	19,343	19,923	20,521	21,136	0
Mark's Pension	76,870	79,176	81,551	0	0
Mark's Inheritance	0	0	0	0	0
Maria's Small Business	0	0	0	0	0
Education Savings	0	0	0	0	0
Life Insurance	0	0	25,000	0	0
Life Insurance	0	0	0	0	0
Total Salaries, Pensions & Other Revenues	165,145	170,100	200,202	48,231	0
Investment Income					
Mark's Investment Income	0	0	0	0	0
Mark's Dividend Income	0	0	0	0	0
Maria's Investment Income	0	0	0	0	0
Maria's Dividend Income	0	0	0	0	0
Total Investment Income	0	0	0	0	0
Withdrawals from Capital					
Mark's Registered Withdrawals	0	0	0	0	0
Maria's Registered Withdrawals	0	0	0	0	0
Education funds	0	0	0	0	0
Mark's Non-Registered Withdrawals	0	0	0	0	0
Mark's TFSA Withdrawals	0	0	0	0	0
Maria's Non-Registered Withdrawals	0	0	0	0	0
Maria's TFSA Withdrawals	0	0	0	0	0
Total Withdrawals From Capital	0	0	0	0	0
Taxes Payable					
Taxes Payable Mark	19,726	20,420	21,135	0	0
Taxes Payable Maria	1,769	1,836	1,905	1,976	0
Total Taxes Payable	21,495	22,257	23,040	1,976	0
Net Income	143,650	147,843	177,162	46,255	0
Savings					
Mark's RSP Savings	0	0	0	0	0
Maria's RSP Savings	0	0	0	0	0
Mark's Planned Open and TFSA Savings	0	0	0	0	0
Mark's Unplanned Other Savings	0	0	0	0	0
Maria's Planned Open and TFSA Savings	0	0	0	0	0
Maria's Unplanned Other Savings	0	0	0	0	0
Education savings	0	0	0	0	0
Mark's TFSA Savings	0	0	0	0	0
Maria's TFSA Savings	0	0	0	0	0
Total Savings	0	0	0	0	0
Life Goals					
Current Lifestyle	0	0	0	0	0
Retirement Lifestyle (After Tax)	215,235	221,692	228,343	235,193	0
David's Education	0	0	0	0	0
Kitchen Renovations	0	0	0	0	0
Roof on House	0	0	0	0	0
Retirement Cruise	0	0	0	0	0
Total Life Goals	215,235	221,692	228,343	235,193	0
Total Outflows	215,235	221,692	228,343	235,193	0
Shortfall to Achieve Objectives	-71,585	-73,849	-51,181	-188,938	0