

**Tom & Tess London Current Scenario**

Description	Owned	NPV	2011	2012	2013	2014	2015	2016	2017
Tom's Age	C		50	51	52	53	54	55	56
Tess's Age	S		49	50	51	52	53	54	55
<b>Capital</b>									
Tom's Tax Efficient Investments	C	0	100,000	113,036	126,980	141,886	157,811	174,814	192,960
Tess's Tax Efficient Investments	S	0	100,000	109,356	119,320	129,927	141,214	153,221	165,988
Tom's general investments	C	0	35,152	40,616	46,398	52,515	54,885	54,075	36,171
Tess's general investments	S	0	18,972	24,355	30,057	36,092	38,380	38,152	25,861
<b>Total Capital</b>		<b>0</b>	<b>254,124</b>	<b>287,363</b>	<b>322,755</b>	<b>360,421</b>	<b>392,290</b>	<b>420,262</b>	<b>420,980</b>
<b>Salaries, Pensions &amp; Other Revenues</b>									
Tom's Salary	C	688,873	75,000	77,250	79,568	81,955	84,413	86,946	89,554
State Pension	C	64,079	0	0	0	0	0	0	0
Tess's Salary	S	500,501	50,000	51,500	53,045	54,636	56,275	57,964	59,703
State Pension	S	62,858	0	0	0	0	0	0	0
Tess's Teacher's Pension	S	495,745	0	0	0	0	0	0	0
Tom's Tax Deductions/Relief's	C	0	0	0	0	0	0	0	0
Tess's Tax Deductions/Relief's	S	0	0	0	0	0	0	0	0
Life Insurance	S	14,205	0	0	0	0	0	0	0
Life Insurance	S	13,528	0	0	0	0	0	0	0
<b>Total Salaries, Pensions &amp; Other Revenues</b>		<b>1,839,790</b>	<b>125,000</b>	<b>128,750</b>	<b>132,613</b>	<b>136,591</b>	<b>140,689</b>	<b>144,909</b>	<b>149,257</b>
<b>Investment Income</b>									
Tom's Investment Income	C	17,590	1,578	1,823	2,083	2,357	2,464	2,427	1,624
Tom's Dividend Income	C	652	58	68	77	87	91	90	60
Tess's Investment Income	S	12,199	852	1,093	1,349	1,620	1,723	1,712	1,161
Tess's Dividend Income	S	452	32	41	50	60	64	63	43
<b>Total Investment Income</b>		<b>30,893</b>	<b>2,519</b>	<b>3,024</b>	<b>3,559</b>	<b>4,125</b>	<b>4,341</b>	<b>4,293</b>	<b>2,888</b>
<b>Withdrawals from Capital</b>									
Tax Efficient Investments/Annuity	C	165,549	0	0	0	0	0	0	0
Tax Efficient Investments/Annuity	S	135,913	0	0	0	0	0	0	0
Tom's General Investment Withdrawals	C	52,799	0	0	0	0	2,209	19,333	3,104
Tess's General Investment Withdrawals	S	41,226	0	0	0	0	1,545	13,640	2,219
<b>Total Withdrawals From Capital</b>		<b>395,488</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,754</b>	<b>32,973</b>	<b>5,323</b>
<b>Taxes Payable</b>									
Taxes Payable Tom	C	164,564	17,390	17,990	18,610	19,252	19,844	20,403	20,824
Taxes Payable Tess	S	174,584	8,465	8,804	9,156	9,521	9,828	10,101	10,271
<b>Total Taxes Payable</b>		<b>339,148</b>	<b>25,855</b>	<b>26,794</b>	<b>27,766</b>	<b>28,773</b>	<b>29,671</b>	<b>30,504</b>	<b>31,095</b>
<b>Assessable Income</b>		<b>1,927,023</b>	<b>101,664</b>	<b>104,981</b>	<b>108,406</b>	<b>111,943</b>	<b>119,113</b>	<b>151,671</b>	<b>126,372</b>
<b>Savings</b>									
Tom's Tax Efficient Savings	C	62,579	7,500	7,725	7,957	8,195	8,441	8,695	8,955
Tess's Tax Efficient Savings	S	33,376	4,000	4,120	4,244	4,371	4,502	4,637	4,776
Tom's Planned General Savings	J	8,344	1,000	1,030	1,061	1,093	1,126	1,159	1,194
Tom's Unplanned General Savings	C	25,246	4,288	4,550	4,824	1,015	0	0	0
Tess's Planned General Savings	S	8,344	1,000	1,030	1,061	1,093	1,126	1,159	1,194
Tess's Unplanned General Savings	S	25,246	4,288	4,550	4,824	1,015	0	0	0
<b>Total Savings</b>		<b>163,134</b>	<b>22,076</b>	<b>23,005</b>	<b>23,971</b>	<b>16,782</b>	<b>15,194</b>	<b>15,650</b>	<b>16,120</b>
<b>Life Goals</b>									
Current Lifestyle	J	742,373	79,588	81,975	84,435	86,965	89,576	92,266	95,036
Retirement Lifestyle (After Tax)	J	1,592,530	0	0	0	0	0	0	0
Downpayment Condo in Spain	J	22,708	0	0	0	0	0	28,982	0
New Windows in London house	J	7,080	0	0	0	8,195	0	0	0
South Pacific Tour at Retirement	J	16,501	0	0	0	0	0	0	0
Robert's Education	J	45,866	0	0	0	0	14,342	14,773	15,216
<b>Total Life Goals</b>		<b>2,427,057</b>	<b>79,588</b>	<b>81,975</b>	<b>84,435</b>	<b>95,161</b>	<b>103,918</b>	<b>136,021</b>	<b>110,252</b>
<b>Total Outflows</b>		<b>2,590,192</b>	<b>101,664</b>	<b>104,981</b>	<b>108,406</b>	<b>111,943</b>	<b>119,113</b>	<b>151,671</b>	<b>126,372</b>
<b>Shortfall to Achieve Objectives</b>		<b>-663,169</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Tom & Tess London Current Scenario**

Description	2018	2019	2020	2021	2022	2023	2024	2025	2026
Tom's Age	57	58	59	60	61	62	63	64	65
Tess's Age	56	57	58	59	60	61	62	63	64
<b>Capital</b>									
Tom's Tax Efficient Investments	212,314	232,947	254,934	268,063	281,868	266,571	227,260	189,995	147,923
Tess's Tax Efficient Investments	179,558	193,978	209,296	220,075	231,409	218,855	186,572	155,985	121,453
Tom's general investments	34,442	32,733	39,405	51,738	21,009	0	0	0	0
Tess's general investments	24,965	24,065	30,694	42,984	17,454	0	0	0	0
<b>Total Capital</b>	<b>451,279</b>	<b>483,723</b>	<b>534,330</b>	<b>582,860</b>	<b>551,740</b>	<b>485,426</b>	<b>413,831</b>	<b>345,979</b>	<b>269,376</b>
<b>Salaries, Pensions &amp; Other Revenues</b>									
Tom's Salary	92,241	95,008	97,858	0	0	0	0	0	0
State Pension	0	0	0	0	0	0	0	0	6,449
Tess's Salary	61,494	63,339	65,239	67,196	0	0	0	0	0
State Pension	0	0	0	0	0	0	0	0	0
Tess's Teacher's Pension	0	0	32,619	33,598	34,606	35,644	36,713	37,815	38,949
Tom's Tax Deductions/Relief's	0	0	0	0	0	0	0	0	0
Tess's Tax Deductions/Relief's	0	0	0	0	0	0	0	0	0
Life Insurance	0	0	0	0	0	0	0	0	0
Life Insurance	0	0	0	0	0	0	0	0	0
<b>Total Salaries, Pensions &amp; Other Revenues</b>	<b>153,734</b>	<b>158,346</b>	<b>195,716</b>	<b>100,794</b>	<b>34,606</b>	<b>35,644</b>	<b>36,713</b>	<b>37,815</b>	<b>45,398</b>
<b>Investment Income</b>									
Tom's Investment Income	1,546	1,469	1,769	2,322	943	0	0	0	0
Tom's Dividend Income	57	54	66	86	35	0	0	0	0
Tess's Investment Income	1,121	1,080	1,378	1,929	783	0	0	0	0
Tess's Dividend Income	42	40	51	71	29	0	0	0	0
<b>Total Investment Income</b>	<b>2,765</b>	<b>2,644</b>	<b>3,263</b>	<b>4,409</b>	<b>1,790</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Withdrawals from Capital</b>									
Tax Efficient Investments/Annuity	0	0	0	0	28,353	50,442	46,571	49,316	46,023
Tax Efficient Investments/Annuity	0	0	0	0	23,273	41,421	38,227	40,480	37,792
Tom's General Investment Withdrawals	3,111	0	0	30,988	21,009	0	0	0	0
Tess's General Investment Withdrawals	2,255	0	0	25,744	17,454	0	0	0	0
<b>Total Withdrawals From Capital</b>	<b>5,365</b>	<b>0</b>	<b>0</b>	<b>56,732</b>	<b>90,089</b>	<b>91,863</b>	<b>84,797</b>	<b>89,796</b>	<b>83,816</b>
<b>Taxes Payable</b>									
Taxes Payable Tom	21,254	21,846	26,700	0	5,671	4,418	-774	549	-659
Taxes Payable Tess	10,450	10,736	26,546	27,543	10,076	9,028	4,802	6,055	5,235
<b>Total Taxes Payable</b>	<b>31,704</b>	<b>32,582</b>	<b>53,246</b>	<b>27,543</b>	<b>15,747</b>	<b>13,446</b>	<b>4,028</b>	<b>6,604</b>	<b>4,576</b>
<b>Assessable Income</b>	<b>130,161</b>	<b>128,408</b>	<b>145,733</b>	<b>134,392</b>	<b>110,739</b>	<b>114,061</b>	<b>117,483</b>	<b>121,007</b>	<b>124,637</b>
<b>Savings</b>									
Tom's Tax Efficient Savings	9,224	9,501	0	0	0	0	0	0	0
Tess's Tax Efficient Savings	4,920	5,067	0	0	0	0	0	0	0
Tom's Planned General Savings	1,230	1,267	0	0	0	0	0	0	0
Tom's Unplanned General Savings	0	5,242	12,136	0	0	0	0	0	0
Tess's Planned General Savings	1,230	1,267	0	0	0	0	0	0	0
Tess's Unplanned General Savings	0	5,242	12,136	0	0	0	0	0	0
<b>Total Savings</b>	<b>16,603</b>	<b>27,586</b>	<b>24,273</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Life Goals</b>									
Current Lifestyle	97,885	100,822	121,461	0	0	0	0	0	0
Retirement Lifestyle (After Tax)	0	0	0	107,513	110,739	114,061	117,483	121,007	124,637
Downpayment Condo in Spain	0	0	0	0	0	0	0	0	0
New Windows in London house	0	0	0	0	0	0	0	0	0
South Pacific Tour at Retirement	0	0	0	26,878	0	0	0	0	0
Robert's Education	15,672	0	0	0	0	0	0	0	0
<b>Total Life Goals</b>	<b>113,558</b>	<b>100,822</b>	<b>121,461</b>	<b>134,392</b>	<b>110,739</b>	<b>114,061</b>	<b>117,483</b>	<b>121,007</b>	<b>124,637</b>
<b>Total Outflows</b>	<b>130,161</b>	<b>128,408</b>	<b>145,734</b>	<b>134,392</b>	<b>110,739</b>	<b>114,061</b>	<b>117,483</b>	<b>121,007</b>	<b>124,637</b>
<b>Shortfall to Achieve Objectives</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Tom & Tess London Current Scenario**

<b>Description</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>	<b>2030</b>	<b>2031</b>	<b>2032</b>	<b>2033</b>	<b>2034</b>	<b>2035</b>
Tom's Age	66	67	68	69	70	71	72	73	74
Tess's Age	65	66	67	68	69	70	71	72	73
<b>Capital</b>									
Tom's Tax Efficient Investments	107,148	66,363	21,194	0	0	0	0	0	0
Tess's Tax Efficient Investments	87,969	54,477	17,401	0	0	0	0	0	0
Tom's general investments	0	0	0	0	0	0	0	0	0
Tess's general investments	0	0	0	0	0	0	0	0	0
<b>Total Capital</b>	<b>195,117</b>	<b>120,840</b>	<b>38,595</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Salaries, Pensions &amp; Other Revenues</b>									
Tom's Salary	0	0	0	0	0	0	0	0	0
State Pension	6,642	6,841	7,047	7,258	7,476	7,700	7,931	8,169	8,414
Tess's Salary	0	0	0	0	0	0	0	0	0
State Pension	6,642	6,841	7,047	7,258	7,476	7,700	7,931	8,169	8,414
Tess's Teacher's Pension	40,118	41,321	42,561	43,838	45,153	46,507	47,903	49,340	50,820
Tom's Tax Deductions/Relief's	0	0	0	0	0	0	0	0	0
Tess's Tax Deductions/Relief's	0	0	0	0	0	0	0	0	0
Life Insurance	0	0	0	0	0	0	0	0	0
Life Insurance	0	0	0	0	0	0	0	0	0
<b>Total Salaries, Pensions &amp; Other Revenues</b>	<b>53,402</b>	<b>55,004</b>	<b>56,654</b>	<b>58,354</b>	<b>60,105</b>	<b>61,908</b>	<b>63,765</b>	<b>65,678</b>	<b>67,648</b>
<b>Investment Income</b>									
Tom's Investment Income	0	0	0	0	0	0	0	0	0
Tom's Dividend Income	0	0	0	0	0	0	0	0	0
Tess's Investment Income	0	0	0	0	0	0	0	0	0
Tess's Dividend Income	0	0	0	0	0	0	0	0	0
<b>Total Investment Income</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Withdrawals from Capital</b>									
Tax Efficient Investments/Annuity	44,036	46,207	21,194	0	0	0	0	0	0
Tax Efficient Investments/Annuity	36,160	37,928	17,401	0	0	0	0	0	0
Tom's General Investment Withdrawals	0	0	0	0	0	0	0	0	0
Tess's General Investment Withdrawals	0	0	0	0	0	0	0	0	0
<b>Total Withdrawals From Capital</b>	<b>80,196</b>	<b>84,135</b>	<b>38,595</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Taxes Payable</b>									
Taxes Payable Tom	-398	434	-5,003	-4,239	0	0	0	0	0
Taxes Payable Tess	5,619	6,477	2,202	3,017	6,692	6,892	7,099	7,312	7,532
<b>Total Taxes Payable</b>	<b>5,222</b>	<b>6,912</b>	<b>-2,801</b>	<b>-1,222</b>	<b>6,692</b>	<b>6,892</b>	<b>7,099</b>	<b>7,312</b>	<b>7,532</b>
<b>Assessable Income</b>	<b>128,377</b>	<b>132,228</b>	<b>98,050</b>	<b>59,576</b>	<b>53,413</b>	<b>55,015</b>	<b>56,666</b>	<b>58,366</b>	<b>60,117</b>
<b>Savings</b>									
Tom's Tax Efficient Savings	0	0	0	0	0	0	0	0	0
Tess's Tax Efficient Savings	0	0	0	0	0	0	0	0	0
Tom's Planned General Savings	0	0	0	0	0	0	0	0	0
Tom's Unplanned General Savings	0	0	0	0	0	0	0	0	0
Tess's Planned General Savings	0	0	0	0	0	0	0	0	0
Tess's Unplanned General Savings	0	0	0	0	0	0	0	0	0
<b>Total Savings</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Life Goals</b>									
Current Lifestyle	0	0	0	0	0	0	0	0	0
Retirement Lifestyle (After Tax)	128,377	132,228	136,195	140,280	144,489	148,824	153,288	157,887	162,624
Downpayment Condo in Spain	0	0	0	0	0	0	0	0	0
New Windows in London house	0	0	0	0	0	0	0	0	0
South Pacific Tour at Retirement	0	0	0	0	0	0	0	0	0
Robert's Education	0	0	0	0	0	0	0	0	0
<b>Total Life Goals</b>	<b>128,377</b>	<b>132,228</b>	<b>136,195</b>	<b>140,280</b>	<b>144,489</b>	<b>148,824</b>	<b>153,288</b>	<b>157,887</b>	<b>162,624</b>
<b>Total Outflows</b>	<b>128,377</b>	<b>132,228</b>	<b>136,195</b>	<b>140,280</b>	<b>144,489</b>	<b>148,824</b>	<b>153,288</b>	<b>157,887</b>	<b>162,624</b>
<b>Shortfall to Achieve Objectives</b>	<b>0</b>	<b>0</b>	<b>-38,145</b>	<b>-80,704</b>	<b>-91,076</b>	<b>-93,808</b>	<b>-96,623</b>	<b>-99,521</b>	<b>-102,507</b>

Tom & Tess London Current Scenario

Description	2036	2037	2038	2039	2040	2041	2042	2043	2044
Tom's Age	75	76	77	78	79	80	81	82	83
Tess's Age	74	75	76	77	78	79	80	81	82
<b>Capital</b>									
Tom's Tax Efficient Investments	0	0	0	0	0	0	0	0	0
Tess's Tax Efficient Investments	0	0	0	0	0	0	0	0	0
Tom's general investments	0	0	0	0	0	0	0	0	0
Tess's general investments	0	0	0	0	0	0	0	0	0
<b>Total Capital</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Salaries, Pensions &amp; Other Revenues</b>									
Tom's Salary	0	0	0	0	0	0	0	0	0
State Pension	8,667	8,927	9,194	9,470	9,754	10,047	10,348	10,659	10,979
Tess's Salary	0	0	0	0	0	0	0	0	0
State Pension	8,667	8,927	9,194	9,470	9,754	10,047	10,348	10,659	10,979
Tess's Teacher's Pension	52,344	53,915	55,532	57,198	58,914	60,682	62,502	64,377	66,308
Tom's Tax Deductions/Relief's	0	0	0	0	0	0	0	0	0
Tess's Tax Deductions/Relief's	0	0	0	0	0	0	0	0	0
Life Insurance	0	0	0	0	0	0	0	0	0
Life Insurance	0	0	0	0	0	0	0	0	0
<b>Total Salaries, Pensions &amp; Other Revenues</b>	<b>69,678</b>	<b>71,768</b>	<b>73,921</b>	<b>76,139</b>	<b>78,423</b>	<b>80,775</b>	<b>83,199</b>	<b>85,695</b>	<b>88,265</b>
<b>Investment Income</b>									
Tom's Investment Income	0	0	0	0	0	0	0	0	0
Tom's Dividend Income	0	0	0	0	0	0	0	0	0
Tess's Investment Income	0	0	0	0	0	0	0	0	0
Tess's Dividend Income	0	0	0	0	0	0	0	0	0
<b>Total Investment Income</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Withdrawals from Capital</b>									
Tax Efficient Investments/Annuity	0	0	0	0	0	0	0	0	0
Tax Efficient Investments/Annuity	0	0	0	0	0	0	0	0	0
Tom's General Investment Withdrawals	0	0	0	0	0	0	0	0	0
Tess's General Investment Withdrawals	0	0	0	0	0	0	0	0	0
<b>Total Withdrawals From Capital</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Taxes Payable</b>									
Taxes Payable Tom	0	0	0	0	0	0	0	0	0
Taxes Payable Tess	7,757	7,990	8,230	8,477	8,731	8,993	9,263	9,541	9,827
<b>Total Taxes Payable</b>	<b>7,757</b>	<b>7,990</b>	<b>8,230</b>	<b>8,477</b>	<b>8,731</b>	<b>8,993</b>	<b>9,263</b>	<b>9,541</b>	<b>9,827</b>
<b>Assessable Income</b>	<b>61,920</b>	<b>63,778</b>	<b>65,691</b>	<b>67,662</b>	<b>69,692</b>	<b>71,782</b>	<b>73,936</b>	<b>76,154</b>	<b>78,439</b>
<b>Savings</b>									
Tom's Tax Efficient Savings	0	0	0	0	0	0	0	0	0
Tess's Tax Efficient Savings	0	0	0	0	0	0	0	0	0
Tom's Planned General Savings	0	0	0	0	0	0	0	0	0
Tom's Unplanned General Savings	0	0	0	0	0	0	0	0	0
Tess's Planned General Savings	0	0	0	0	0	0	0	0	0
Tess's Unplanned General Savings	0	0	0	0	0	0	0	0	0
<b>Total Savings</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Life Goals</b>									
Current Lifestyle	0	0	0	0	0	0	0	0	0
Retirement Lifestyle (After Tax)	167,502	172,527	177,703	183,034	188,525	194,181	200,006	206,007	212,187
Downpayment Condo in Spain	0	0	0	0	0	0	0	0	0
New Windows in London house	0	0	0	0	0	0	0	0	0
South Pacific Tour at Retirement	0	0	0	0	0	0	0	0	0
Robert's Education	0	0	0	0	0	0	0	0	0
<b>Total Life Goals</b>	<b>167,502</b>	<b>172,527</b>	<b>177,703</b>	<b>183,034</b>	<b>188,525</b>	<b>194,181</b>	<b>200,006</b>	<b>206,007</b>	<b>212,187</b>
<b>Total Outflows</b>	<b>167,502</b>	<b>172,527</b>	<b>177,703</b>	<b>183,034</b>	<b>188,525</b>	<b>194,181</b>	<b>200,006</b>	<b>206,007</b>	<b>212,187</b>
<b>Shortfall to Achieve Objectives</b>	<b>-105,582</b>	<b>-108,750</b>	<b>-112,012</b>	<b>-115,372</b>	<b>-118,834</b>	<b>-122,399</b>	<b>-126,071</b>	<b>-129,853</b>	<b>-133,748</b>

**Tom & Tess London Current Scenario**

Description	2045	2046	2047	2048	2049	2050	2051	2052	2053
Tom's Age	84	85	86	87	88	89	90	91	92
Tess's Age	83	84	85	86	87	88	89	90	91
<b>Capital</b>									
Tom's Tax Efficient Investments	0	0	0	0	0	0	0	0	0
Tess's Tax Efficient Investments	0	0	0	0	0	0	0	0	0
Tom's general investments	0	0	0	0	0	0	0	0	0
Tess's general investments	0	0	0	0	0	0	0	0	0
<b>Total Capital</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Salaries, Pensions &amp; Other Revenues</b>									
Tom's Salary	0	0	0	0	0	0	0	0	0
State Pension	11,308	11,647	11,997	12,356	12,727	13,109	13,502	0	0
Tess's Salary	0	0	0	0	0	0	0	0	0
State Pension	11,308	11,647	11,997	12,356	12,727	13,109	13,502	13,907	0
Tess's Teacher's Pension	68,298	70,347	72,457	74,631	76,870	79,176	0	0	0
Tom's Tax Deductions/Relief's	0	0	0	0	0	0	0	0	0
Tess's Tax Deductions/Relief's	0	0	0	0	0	0	0	0	0
Life Insurance	0	0	0	0	0	0	100,000	0	0
Life Insurance	0	0	0	0	0	0	0	100,000	0
<b>Total Salaries, Pensions &amp; Other Revenues</b>	<b>90,913</b>	<b>93,641</b>	<b>96,450</b>	<b>99,344</b>	<b>102,324</b>	<b>105,394</b>	<b>127,004</b>	<b>113,907</b>	<b>0</b>
<b>Investment Income</b>									
Tom's Investment Income	0	0	0	0	0	0	0	0	0
Tom's Dividend Income	0	0	0	0	0	0	0	0	0
Tess's Investment Income	0	0	0	0	0	0	0	0	0
Tess's Dividend Income	0	0	0	0	0	0	0	0	0
<b>Total Investment Income</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Withdrawals from Capital</b>									
Tax Efficient Investments/Annuity	0	0	0	0	0	0	0	0	0
Tax Efficient Investments/Annuity	0	0	0	0	0	0	0	0	0
Tom's General Investment Withdrawals	0	0	0	0	0	0	0	0	0
Tess's General Investment Withdrawals	0	0	0	0	0	0	0	0	0
<b>Total Withdrawals From Capital</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Taxes Payable</b>									
Taxes Payable Tom	0	0	0	0	0	0	0	0	0
Taxes Payable Tess	10,122	10,425	10,738	11,060	11,392	11,734	0	0	0
<b>Total Taxes Payable</b>	<b>10,122</b>	<b>10,425</b>	<b>10,738</b>	<b>11,060</b>	<b>11,392</b>	<b>11,734</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Assessable Income</b>	<b>80,792</b>	<b>83,215</b>	<b>85,712</b>	<b>88,283</b>	<b>90,932</b>	<b>93,660</b>	<b>127,004</b>	<b>113,907</b>	<b>0</b>
<b>Savings</b>									
Tom's Tax Efficient Savings	0	0	0	0	0	0	0	0	0
Tess's Tax Efficient Savings	0	0	0	0	0	0	0	0	0
Tom's Planned General Savings	0	0	0	0	0	0	0	0	0
Tom's Unplanned General Savings	0	0	0	0	0	0	0	0	0
Tess's Planned General Savings	0	0	0	0	0	0	0	0	0
Tess's Unplanned General Savings	0	0	0	0	0	0	0	0	0
<b>Total Savings</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Life Goals</b>									
Current Lifestyle	0	0	0	0	0	0	0	0	0
Retirement Lifestyle (After Tax)	218,552	225,109	231,862	238,818	245,983	253,362	260,963	268,792	0
Downpayment Condo in Spain	0	0	0	0	0	0	0	0	0
New Windows in London house	0	0	0	0	0	0	0	0	0
South Pacific Tour at Retirement	0	0	0	0	0	0	0	0	0
Robert's Education	0	0	0	0	0	0	0	0	0
<b>Total Life Goals</b>	<b>218,552</b>	<b>225,109</b>	<b>231,862</b>	<b>238,818</b>	<b>245,983</b>	<b>253,362</b>	<b>260,963</b>	<b>268,792</b>	<b>0</b>
<b>Total Outflows</b>	<b>218,552</b>	<b>225,109</b>	<b>231,862</b>	<b>238,818</b>	<b>245,983</b>	<b>253,362</b>	<b>260,963</b>	<b>268,792</b>	<b>0</b>
<b>Shortfall to Achieve Objectives</b>	<b>-137,761</b>	<b>-141,894</b>	<b>-146,150</b>	<b>-150,535</b>	<b>-155,051</b>	<b>-159,702</b>	<b>-133,959</b>	<b>-154,885</b>	<b>0</b>