

CURRENT FINANCIAL PROJECTION - SUMMARY**For
John and Mary Demo**

	2001	2002	2003	2004	2005
TAXABLE INCOME					
(1) Salaries & Self-Emp Income	145,000	152,500	160,400	168,722	177,491
(2) Other Ord Income + Soc Sec	0	0	0	0	0
(3) Interest & Dividends	112,189	15,200	16,326	17,831	19,849
(4) Gross Capital Gains	20,000	0	0	0	0
(5) Passive Income	0	0	0	4,297	5,110
(6) Gross Income	277,189	167,700	176,726	190,850	202,450
INCOME TAXES					
(7) Adjustments To Income	4,353	4,389	4,427	4,470	4,517
(8) Usable Ordinary Losses	0	0	0	0	0
(9) Usable Capital Losses	0	0	0	0	0
(10) Usable Passive Losses	0	0	0	4,124	0
(11) Adjusted Gross Income	272,836	163,311	172,299	182,256	197,933
(12) Usable Deductions	32,584	25,901	26,242	26,615	27,317
(13) California Tax Estimate	20,198	10,357	11,119	11,971	13,355
(14) Exemption Amount	7,308	17,922	18,460	19,013	19,584
(15) Form 1040 Taxable Income	232,944	119,488	127,598	136,628	151,032
(16) Tax Credits	0	0	0	0	0
(17) Federal Tax	63,184	27,614	29,845	32,353	36,518
(18) Method	table	table	table	table	table
(19) Combined Tax Bracket	42	37	37	37	37
(20) Addl. Pref. Before AMT	342	5,581	6,290	6,456	5,156
CASH FLOW					
(21) Total Cash Flow	361,736	172,319	181,405	191,277	202,092
(22) Living Expenses	30,150	31,356	32,610	33,915	35,271
(23) Extraordinary Liv. Expense	0	0	0	0	0
(24) Federal & State Taxes	83,382	37,970	40,964	44,324	49,874
(25) Social Security Taxes	10,201	10,647	11,115	11,608	12,127
(26) Loan, Property & Other Exp	62,813	63,090	56,083	45,009	45,322
(27) Investments	4,085	4,085	4,085	4,085	4,085
(28) Surplus Cash	171,105	25,171	36,547	52,336	55,413
LIQUIDITY					
(29) Accumulated Surplus Cash	171,105	196,275	232,823	285,159	340,573
(30) Cash Assets	82,098	83,306	84,629	86,080	87,669
(31) Total Cash Assets	253,203	279,581	317,452	371,239	428,242
RETIREMENT PLANS					
(32) Plan Contributions	4,000	4,000	4,000	4,000	4,000
(33) Plan Projected Balance	76,252	87,185	99,071	111,996	126,050
NET WORTH					
(34) Apparent Net Worth	827,094	919,281	1,020,778	1,132,646	1,252,581
(35) 3.00% Inflation Adjusted	827,094	892,506	962,181	1,036,532	1,112,902