

**DISABILITY NEEDS ANALYSIS**  
**For**  
**John and Mary Demo**  
**(Client Disabled)**

Year	2001	2002	2003	2004	2005
<b>DISABILITY INCOME REQUIREMENTS (ANNUAL)</b>					
Living Expenses	27,638	31,356	32,610	33,915	35,271
Extraordinary Liv. Exp	0	0	0	0	0
Loan, Property & Other Exp	57,578	63,090	56,083	45,009	45,322
<b>TOTAL ANNUAL INCOME NEEDS</b>	<b>85,216</b>	<b>94,446</b>	<b>88,694</b>	<b>78,924</b>	<b>80,593</b>
<b>DISABILITY INCOME PROVIDED (ANNUAL)</b>					
Social Security Income	0	0	0	0	0
State Disability	0	0	0	0	0
Accrued Sick Leave	0	0	0	0	0
Employer Provided Disab	0	0	0	0	0
Individually Owned Disab	8,000	12,000	12,000	12,000	12,000
Earned Income	41,250	47,500	50,150	52,960	55,941
Investment Income	108,035	21,347	22,819	24,686	27,086
<b>LESS: TOTAL INCOME PROVIDED</b>	<b>157,285</b>	<b>80,847</b>	<b>84,969</b>	<b>89,646</b>	<b>95,027</b>
<b>DISABILITY INCOME (SHORTAGE) \$</b>	<b>72,069</b>	<b>-13,598</b>	<b>-3,725</b>	<b>10,722</b>	<b>14,434</b>