

CAPITAL NEEDS ANALYSIS

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CAPITAL NEEDS

Funds Needed in Next 47 years

Mortgage Payments	417,145
Household Costs	6,140,444
Medical Expenses	362,045
Food Clothing Transportation	5,803,327
Other Living Expenses	3,029,629
Children's Education	95,406
Nonliquid Assets Purchased	917,116
Retirement Plan Contributions	273,000
Income Taxes Paid	6,620,642
Other Needs	530,543

Total Funds Needed **24,189,296**

Funds Available in Next 47 years

Personal Service Income	6,674,966
Liquid Capital Int & Divs	6,446,512
Other Investment Income	2,011,349
Social Security Benefits	3,495,383
Retirement Plan Withdrawals	94,047

Total Funds Available **18,722,258**

Capital Needs Exceeding Available Funds 5,467,039

INVESTMENT NEEDS

Desired Capital Reserve		0
Capital Reserve Available		
Investment Beg Balance	1,078,583	
Investment Growth	15,676,904	
Client's IRA Beg Balance	114,885	
Client's IRA Growth	5,801,956	
Client's Rollovers into IRA's	1,582,578	
Spouse's IRA Beg Balance	56,765	
Spouse's IRA Growth	534,702	

Total Investment Capital Available **24,846,374**

Excess Investment Capital Available **24,846,374**

EXCESS FUNDS AVAILABLE **19,379,334**

You have adequate sources of capital to meet your needs.