



Worksheet #1: FUTURE DOLLARS GOAL

Annual Income Required After _____ Years (2007 Dollars)

| | |
|----------------------------|----------|
| Housing/Taxes | \$ _____ |
| Car | _____ |
| Travel | _____ |
| Entertainment | _____ |
| Food | _____ |
| Clothing | _____ |
| Medical/Insurance | _____ |
| Charitable Donations/Gifts | _____ |

Total Retirement Income Required. \$ _____

Committed Sources of Annual Retirement Income (2007 Dollars)

| | |
|----------------------|----------|
| Social Security | \$ _____ |
| Company Pension | _____ |
| 401(k) or equivalent | _____ |
| IRA/Keogh/SEP | _____ |
| _____ | _____ |

MINUS
 Total Committed Funds \$ _____

EQUALS
 Additional Income Required \$ _____

Expected Yield during Retirement. _____

DIVIDED INTO
 Additional Income Required \$ _____

EQUALS
 Additional Dollars Need for Nest-Egg (A) \$ _____

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Other Future Dollars Needed

| | |
|---------------------|----------|
| Second Home | \$ _____ |
| Extended Travel | _____ |
| Scholarships/Gifts | _____ |
| New Track Education | _____ |
| _____ | _____ |

Total Other Future Dollars Needed (B) \$ _____

ADD

Additional Dollars Needed for Nest-Egg (A) \$ _____

Total Other Future Dollars Needed (B) _____

EQUALS

Total Amount of Dollars Need at Retirement (2007 Dollars) \$ _____

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Inflation Adjustment

MULTIPLY

Total Amount of Dollars Needed at Retirement \$ _____

BY

Compounding for Expected Inflation Rate _____

EQUALS

Total Dollars Needed at Retirement Adjusted for Inflation \$ _____

Notes: _____



Worksheet #2: CURRENT SOURCES FOR ONE-TIME INVESTMENT FUNDS

Investment Funds Currently Available

Liquid/Marketable Assets

| | |
|--|-----------------|
| Cash On-Hand (Net of Desired Reserve) | \$ _____ |
| Savings | _____ |
| Life Insurance Cash Values | _____ |
| Stock/Bond Holdings | _____ |
| Promissory Notes Receivable | _____ |
| Non-Sheltered Mutual Funds | _____ |
| _____ | _____ |
| _____ | _____ |
| Total of Liquid/Marketable Assets (A) | \$ _____ |

Real Estate Equity and Refinance Proceeds

| | | |
|-----|--|-----------------|
| (B) | Market Value of All Real Estate Owned/Available | \$ _____ |
| | LESS Cost of Disposition | _____ |
| | LESS Payoff of Mortgage Balances | _____ |
| | NET Equity Position in Real Estate Owned | \$ _____ |
| (C) | Potential New Money from Refinancing | \$ _____ |
| | LESS Costs to Refinance | _____ |
| | LESS Current Balances to Be Paid | _____ |
| | Total Net Proceeds from Refinancing (C) | \$ _____ |
| | ADD | |
| | Total of Liquid/Marketable Assets (A) | \$ _____ |
| | Total Net Equity from Real Estate Sales (B) | _____ |
| | or | |
| | Total Net Proceeds from Refinancing (C) | _____ |
| | <u>Total Investment Funds Currently Available</u> | \$ _____ |



Worksheet #3: CURRENT SOURCES OF REPEATED ANNUAL INVESTMENT

Current Income

| | |
|---------------------------|-----------------|
| Salary/Commissions | \$ _____ |
| Fees Receivable | _____ |
| Dividends/Interest Income | _____ |
| Real Estate Rental Income | _____ |
| Annuities Receivable | _____ |
| Second Business Income | _____ |
| _____ | _____ |
| Total Earnings (A) | \$ _____ |

Expenditures

| | |
|-------------------------------|-----------------|
| Housing/Taxes | \$ _____ |
| Car | _____ |
| Travel | _____ |
| Entertainment | _____ |
| Food | _____ |
| Clothing | _____ |
| Medical/Insurance | _____ |
| Charitable Donations/Gifts | _____ |
| Child Support | _____ |
| Federal Income Tax | _____ |
| State Income Tax | _____ |
| Self-employment Tax | _____ |
| _____ | _____ |
| Total Expenditures (B) | \$ _____ |

(A) LESS (B)
Net Amount Available for Annual Investment \$ _____

