

CAPITAL NEEDS ANALYSIS

Matthew Retires at age 62

Matthew & Tammy McCarthy

Current Condition

CAPITAL NEEDS

Funds Needed in Next 45 years

Mortgage Payments	274,276
Household Costa	2,296,350
Medical Expenses	323,517
Food Clothing Transportation	3,218,730
Other Living Expenses	716,539
Children's Education	160,000
Nonliquid Assets Purchased	967,260
Retirement Plan Contributions	669,505
Income Taxes Paid	3,671,480
Other Needs	198,488

Total Funds Needed 12,496,144

Funds Available in Next 45 years

Personal Service Income	4,669,718
Liquid Capital Int & Divs	325,631
Other Investment Income	3,059,755
Specific Liquid Assets Sold	131,090

Total Funds Available 8,186,195

Capital Needs Exceeding Available Funds 4,309,949

INVESTMENT NEEDS

Desired Capital Reserve 0

Capital Reserve Available

Investment Beg Balance	107,150
Investment Growth	7,854,636
Client's IRA Beg Balance	31,600
Client's IRA Growth	16,278,645
Spouse's IRA Beg Balance	27,350
Spouse's IRA Growth	3,345,175

Total Investment Capital Available 27,644,556

Excess Investment Capital Available 27,644,556

EXCESS FUNDS AVAILABLE 23,334,607