

Value of Assets Now**Summary of Income Needed, Assets and Investing**

Income Needed If Retired Today		Value Of Assets		Annual Amount Being Invested This Year	
Income:	\$ 180,000	Income Producing:	\$ 1,114,494	Personal Investing:	\$ 2,500
Long Term Care:	\$ 0	Non-Producing:	\$ 1,080,500	Retirement Plans:	\$ 7,500
Total:	\$ 180,000	Total Assets:	\$ 2,194,994	Total Being Invested:	\$ 10,000

Future Value Of Assets

At retirement, it is important to distinguish between the assets you have that will produce income for you and those assets that will not.

Question?

Do the Income Producing Assets provide adequate income for your retirement?

Retirement Age: 63 Years: 16

Total Assets
\$ 5,084,915

Non-Income Producing	Income Producing
\$ 1,850,926	\$ 3,233,989

Income At Retirement**Present Situation**

Total income from Income Producing Assets: (At 7.0% rate of return: (Earnings+Growth))	\$ 226,379
Income from Social Security, Pensions and other Sources:	\$ 2,000
Total Income from All Sources:	\$ 228,379
Future Income Needed: (\$ 180,000 at 2.5% Inflation.)	\$ 267,211
Income Shortage / Surplus:	-\$ 38,832

Additional Income Producing assets
are needed at Rate of Return of: 7.0%

\$ 554,740

**New & Additional Yearly Investments
Are Needed at a Growth Rate of 9.0%
Between Now and Retirement.**

Level Investment Plan: \$ 16,115

With an Inflation Rate of :2.5% Increasing Investment Plan: \$ 14,397

Assumptions**Retirement Age:**

Client: 63

Spouse: 63

Present Net Income: \$ 180,000

Income needed today to provide a comfortable life style if you were retired today.

Rate of Inflation: 2.5%

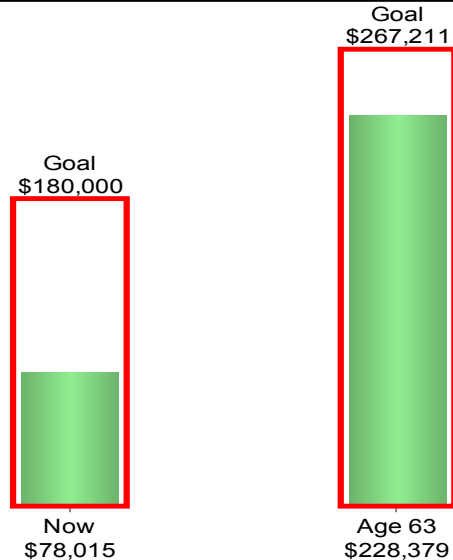
Assumed rate of inflation from now until the retirement age.

Rate of Return: 7.0%

Assumed rate of return, i.e., rate of earnings from plus growth rate of assets.

Growth Rate: 9.0%

New and additional yearly investments, if needed, grow at this assumed rate from now until the retirement age.

Does The Income Achieve Your Goal?**Income Needed / Goals****Now****Age: 63**

Future income needed is based on a present income goal and an inflation rate of: 2.5%

Estimated cost of long term care today & future:

\$ 180,000

\$ 0

\$ 267,211

\$ 0

Total annual income needed - goal:**\$ 180,000****\$ 267,211****Assets**

Total assets at retirement:

\$ 2,194,994

\$ 5,084,915

Less Non-Income Producing Assets:

\$ 1,080,500

\$ 1,850,926

Total income producing assets:**\$ 1,114,494****\$ 3,233,989****Sources of Income**

Assumed rate of return:

7.0%

7.0%

Expected annual net income from assets:**\$ 78,015****\$ 226,379**

(Social Security & Other Income start ages):

Client Social Security / Government: 65

\$ 0

\$ 0

Spouse Social Security / Government: 67

\$ 0

\$ 0

CL Other: Defined Benefit Pension 63

\$ 0

\$ 2,000

CL Other:

\$ 0

\$ 0

CL Other:

\$ 0

\$ 0

SP Other: GrandFather Trust 70

\$ 0

\$ 0

SP Other:

\$ 0

\$ 0

SP Other:

\$ 0

\$ 0

Total income from all sources:**\$ 78,015****\$ 228,379****Shortage / Surplus**

Income shortage / surplus (Goal less Total Income):

-\$ 101,985

-\$ 38,832

New & additional Income Producing Assets are needed at a Rate of Return of: 7.0%

\$ 1,456,934

\$ 554,740

New & Additional Yearly Investment Is Needed, Starting Now, at a Growth Rate of: 9.0%

Level Investment Plan:

\$ 16,115

With an Inflation Rate of : 2.5%

Increasing Investment Plan:

\$ 14,397

Financial Statement = Actual

Value of Assets and Investing

Income Needed If Retired Today		Summary Of Income Needed, Assets and Investing		Annual Amount Being Invested This Year	
		Value Of Assets			
Income:	\$ 180,000	Income Producing:	\$ 1,114,494	Personal Investing:	\$ 2,500
Long Term Care:	\$ 0	Non-Producing:	\$ 1,080,500	Retirement Plans:	\$ 7,500
Total:	\$ 180,000	Total Assets:	\$ 2,194,994	Total Being Invested:	\$ 10,000

Income Needed & Value of Assets at Retirement

At an Inflation Rate of: 2.5%

Total Income Needed at Retirement: \$ 267,211

Future Value of Assets plus Yearly Investing:

Total Assets at Retirement Age: \$ 5,084,915

Non-Income Producing Assets: \$ 1,850,926

Value of Income Producing Assets: \$ 3,233,989

Rate of Earnings: 2.5%

Growth Rate: 4.5%

Retirement = Actual Retirement Age 63

Soc. Sec & Other Income of: Jim

Current Age: 47 Retirement Age: 63

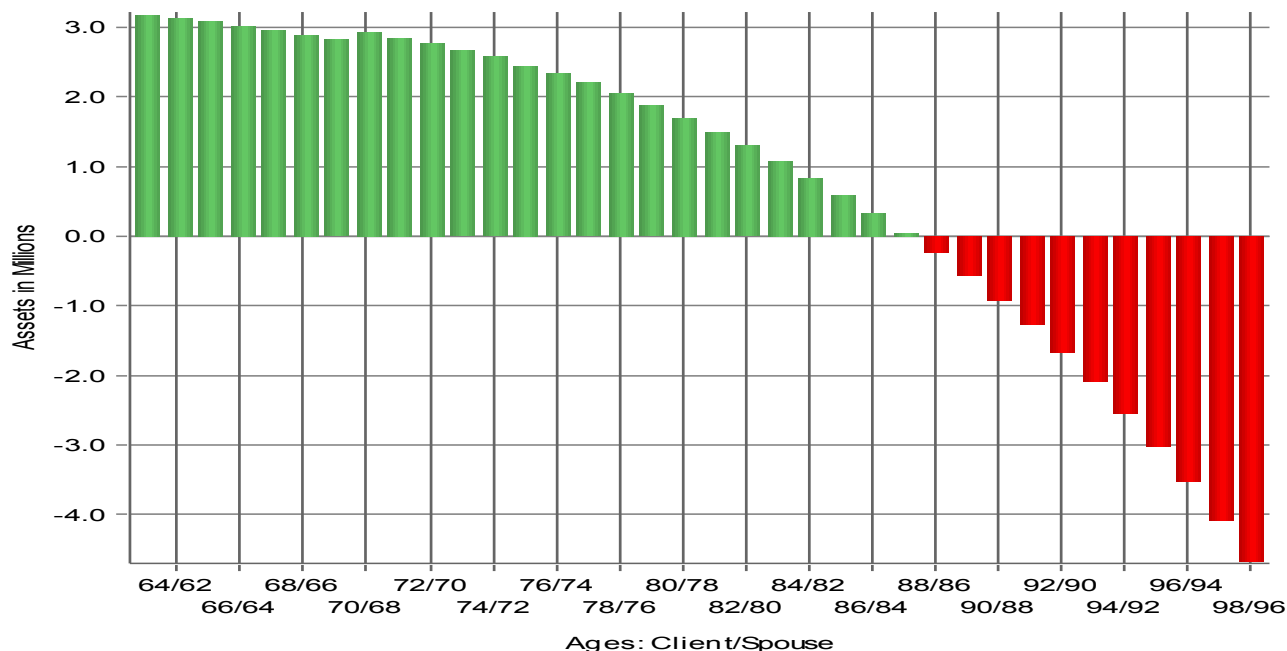
Description	Amount	COLA	Age	Yrs
Social Security Benefit:	\$ 0	2.0%	65	99
Other Income or Expenses (-):				
1: Defined Benefit Pension	\$ 2,000	2.0%	63	99
2:	\$ 0	0.0%		
3:	\$ 0	0.0%		

Soc. Sec. & Other Income of: Mary

Current Age: 45 Retirement Age: 63

Description	Amount	COLA	Age	Yrs
Social Security Benefit:	\$ 0	2.0%	67	99
Other Income or Expenses (-):				
1: GrandFather Trust	\$ 4,000	0.0%	70	6
2:	\$ 0	0.0%		
3:	\$ 0	0.0%		

Income Producing Assets



Post Retirement Detail

All Assets

Retirement = Actual Retirement Age 63

Financial Statement = Actual

Income Needed at Retirement Age: 63

Income Needed If Retired Today: \$ 180,000

Inflation Rate of: 2.5%

Income Needed at Retirement: \$ 267,211

Income Producing Assets:

Total Asset at Retirement Age: \$ 5,084,915

Non-Producing Assets: \$ 1,850,926

Income Producing Assets: \$ 3,233,989

Year	Age CL/SP	Income Needed + Inflation of: 2.5%	Earnings from Income Prod. Assets at: 2.5%	Social Security + COLA of: 2.0%	Other Income (See Detail Pg.)	Income Surplus or Shortage	Assets after Shortage or Surplus	Growth of Assets at: 4.5%	Income Producing Assets
Initial Value of Income Producing Assets									\$3,233,989
2021	63/61	\$267,211	\$80,850	\$0	\$2,000	-\$184,361	\$3,049,627	\$137,233	\$3,186,861
2022	64/62	\$273,891	\$79,672	\$0	\$2,040	-\$192,180	\$2,994,681	\$134,761	\$3,129,442
Jim: Start (Social Security)				\$22,589					
2023	65/63	\$280,739	\$78,236	\$22,589	\$2,081	-\$177,833	\$2,951,609	\$132,822	\$3,084,431
2024	66/64	\$287,757	\$77,111	\$23,041	\$2,122	-\$185,483	\$2,898,948	\$130,453	\$3,029,401
2025	67/65	<u>\$293,512</u>	\$75,735	\$23,502	\$2,165	-\$192,111	\$2,837,290	\$127,678	\$2,964,968
2026	68/66	\$299,382	\$74,124	\$23,972	\$2,208	-\$199,078	\$2,765,890	\$124,465	\$2,890,355
Mary: Start (Social Security)				\$12,986					
2027	69/67	\$305,370	\$72,259	\$37,437	\$2,252	-\$193,422	\$2,696,933	\$121,362	\$2,818,295
Asset: Start (Future Inheritance)									\$200,000
2028	70/68	\$311,477	\$70,457	\$38,186	\$2,297	-\$200,537	\$2,617,758	\$117,799	\$2,935,557
2029	71/69	<u>\$316,150</u>	\$73,389	\$38,950	\$2,343	-\$201,468	\$2,734,089	\$123,034	\$2,857,123
Mary: Start (GrandFather Trust)					\$4,000				
2030	72/70	\$320,892	\$71,428	\$39,729	\$6,390	-\$203,345	\$2,653,778	\$119,420	\$2,773,198
2031	73/71	\$325,705	\$69,330	\$40,523	\$6,438	-\$209,414	\$2,563,784	\$115,370	\$2,679,154
2032	74/72	\$330,591	\$66,979	\$41,334	\$6,487	-\$215,792	\$2,463,363	\$110,851	\$2,574,214
2033	75/73	<u>\$333,897</u>	\$64,355	\$42,160	\$6,536	-\$220,845	\$2,353,369	\$105,902	\$2,459,271
2034	76/74	\$337,236	\$61,482	\$43,003	\$6,587	-\$226,163	\$2,233,108	\$100,490	\$2,333,597
2035	77/75	\$340,608	\$58,340	\$43,863	\$6,639	-\$231,766	\$2,101,832	\$94,582	\$2,196,414
Mary: Stop (GrandFather Trust)					-\$4,000				
2036	78/76	\$344,014	\$54,910	\$44,741	\$2,692	-\$241,671	\$1,954,743	\$87,963	\$2,042,706
2037	79/77	<u>\$345,734</u>	\$51,068	\$45,636	\$2,746	-\$246,285	\$1,796,421	\$80,839	\$1,877,260
2038	80/78	\$347,463	\$46,931	\$46,548	\$2,800	-\$251,183	\$1,626,077	\$73,173	\$1,699,251
2039	81/79	\$349,200	\$42,481	\$47,479	\$2,856	-\$256,383	\$1,442,867	\$64,929	\$1,507,796
2040	82/80	\$350,946	\$37,695	\$48,429	\$2,914	-\$261,909	\$1,245,888	\$56,065	\$1,301,953
2041	83/81	<u>\$350,946</u>	\$32,549	\$49,397	\$2,972	-\$266,028	\$1,035,924	\$46,617	\$1,082,541
2042	84/82	<i>\$350,946</i>	\$27,064	\$50,385	\$3,031	-\$270,466	\$812,075	\$36,543	\$848,618
2043	85/83	<i>\$350,946</i>	\$21,215	\$51,393	\$3,092	-\$275,246	\$573,373	\$25,802	\$599,174
2044	86/84	<i>\$350,946</i>	\$14,979	\$52,421	\$3,154	-\$280,392	\$318,782	\$14,345	\$333,128
2045	87/85	<i>\$350,946</i>	\$8,328	\$53,469	\$3,217	-\$285,932	\$47,196	\$2,124	\$49,320
2046	88/86	<i>\$350,946</i>	\$1,233	\$54,539	\$3,281	-\$291,893	-\$242,574	-\$10,916	-\$253,490
2047	89/87	<i>\$350,946</i>	-\$6,337	\$55,630	\$3,347	-\$298,307	-\$551,797	-\$24,831	-\$576,627
2048	90/88	<i>\$350,946</i>	-\$14,416	\$56,742	\$3,414	-\$305,206	-\$881,833	-\$39,683	-\$921,516
2049	91/89	<i>\$350,946</i>	-\$23,038	\$57,877	\$3,482	-\$312,625	-\$1,234,141	-\$55,536	-\$1,289,677
2050	92/90	<i>\$350,946</i>	-\$32,242	\$59,034	\$3,552	-\$320,602	-\$1,610,279	-\$72,463	-\$1,682,742
2051	93/91	<i>\$350,946</i>	-\$42,069	\$60,215	\$3,623	-\$329,177	-\$2,011,919	-\$90,536	-\$2,102,455
2052	94/92	<i>\$350,946</i>	-\$52,561	\$61,419	\$3,695	-\$338,393	-\$2,440,848	-\$109,838	-\$2,550,686
2053	95/93	<i>\$350,946</i>	-\$63,767	\$62,648	\$3,769	-\$348,296	-\$2,898,983	-\$130,454	-\$3,029,437
2054	96/94	<i>\$350,946</i>	-\$75,736	\$63,901	\$3,844	-\$358,937	-\$3,388,374	-\$152,477	-\$3,540,851
2055	97/95	<i>\$350,946</i>	-\$88,521	\$65,179	\$3,921	-\$370,367	-\$3,911,218	-\$176,005	-\$4,087,223
2056	98/96	<i>\$350,946</i>	-\$102,181	\$66,482	\$4,000	-\$382,645	-\$4,469,867	-\$201,144	-\$4,671,011

Underline = Inflation Reduced by 0.5% every 4 years until it reaches 0%

Italic = Inflation Reduced to 0%

Retirement Summary

All Assets

Retirement = Actual Retirement Age 63

Financial Statement = Actual

Alternative 1

Financial Statement = Actual

Value of Assets Now

Income Needed If Retired Today	
Income:	\$ 180,000
Long Term Care:	\$ 0
Total:	\$ 180,000

Present Value of Assets	
Income Producing:	\$ 1,114,494
Non-Producing:	\$ 1,080,500
Total Assets:	\$ 2,194,994
Present Annual Payments	
Personal Investment:	\$ 2,500
Retirement Plans:	\$ 7,500
Total Being Invested:	\$ 10,000

Alternative Value of Assets	
Income Producing:	\$ 1,114,494
Non-Producing:	\$ 1,080,500
Total Assets:	\$ 2,194,994
Alternative Annual Payments	
Personal Investment:	\$ 2,500
Retirement Plans:	\$ 7,500
Total Being Invested:	\$ 10,000

Future Value Of Assets

At retirement, it is important to distinguish between the assets you have that will produce income for you and those assets that will not.

Question?

Do the Income Producing Assets provide adequate income for your retirement?

Actual Assets

Age: 63 Years: 16

Total Assets
\$ 5,084,915

Non-Income Producing	Income Producing
\$ 1,850,926	\$ 3,233,989

Alternative Assets

Age: 65 Years: 18

Total Assets
\$ 5,669,835

Non-Income Producing	Income Producing
\$ 1,990,770	\$ 3,679,066

Income At Retirement

	Present Situation	Alternative Situation
Total income from Income Producing Assets: (At 7.0% rate of return: (Earnings+Growth))	\$ 226,379	\$ 257,535
Income from Soc. Sec., Pensions & Other Sources:	\$ 2,000	\$ 2,000
Total Income from All Sources:	\$ 228,379	\$ 259,535
Future Income Needed: (\$ 180,000 at 2.5% Inflation.)	\$ 267,211	\$ 280,739
Income Shortage / Surplus:	-\$ 38,832	-\$ 21,204

Additional Income Producing assets
are needed at Rate of Return of: 7.0%

\$ 554,740

\$ 302,914

**New & Additional Yearly Investments
Are Needed at a Growth Rate of 9.0%
Between Now and Retirement.**

Level Plan:	\$ 16,115	\$ 7,031
With an Inflation Rate of : 2.5%	Increasing Plan:	\$ 14,397
		\$ 5,983

Retirement Income Compare

All Assets

Alternative 1

Financial Statement = Actual

Assumptions

Retirement Age:

Client: 63

Spouse: 63

Present Net Income: \$180,000

Income needed today to provide a comfortable life style if you were retired today.

Rate of Inflation: 2.5%

Assumed rate of inflation from now until the retirement age.

Rate of Return: 7.0%

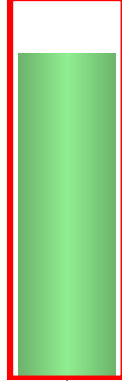
Assumed rate of return, i.e., rate of earnings from plus growth rate of assets.

Growth Rate: 9.0%

New and additional yearly investments, if needed, grow at this assumed rate from now until the retirement age.

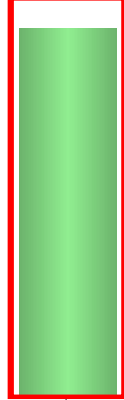
Does The Income Achieve Your Goal?

Goal
\$267,211



Actual
\$228,379

Goal
\$280,739



Alternative 1
\$259,535

Income Needed / Goals

Age: 63

Actual

Alternative

Future income needed is based on a present income goal and an inflation rate of: 2.5%

Estimated cost of long term care today & future:

\$267,211

\$280,739

\$0

\$0

Total annual income needed - goal:

\$267,211

\$280,739

Assets

Total assets at retirement:

\$5,084,915

\$5,669,835

Less Non-Income Producing Assets:

\$1,850,926

\$1,990,770

Total income producing assets:

\$3,233,989

\$3,679,066

Sources of Income

Assumed rate of return:

7.0%

7.0%

Expected annual net income from assets:

\$226,379

\$257,535

Social Security and Other Income:

Client Social Security / Government:

\$0

\$0

Spouse Social Security / Government:

\$0

\$0

CL Other: (CL Item One per Age)

\$2,000

\$2,000

CL Other: (CL Item Two per Age)

\$0

\$0

CL Other: (CL Item Three per Age)

\$0

\$0

SP Other: (SP Item One per Age)

\$0

\$0

SP Other: (SP Item Two per Age)

\$0

\$0

SP Other: (SP Item Three per Age)

\$0

\$0

Total income from all sources:

\$228,379

\$259,535

Shortage / Surplus

Income shortage / surplus (Goal less Total Income):

-\$38,832

-\$21,204

New & additional Income Producing Assets are needed at a Rate of Return of: 7.0%

\$554,740

\$302,914

New & Additional Yearly Investment Is Needed,

Starting Now, at a Growth Rate of: 9.0%

Level Plan:

\$16,115

\$7,031

With an Inflation Rate of : 2.5%

Increasing Plan:

\$14,397

\$5,983

Financial Statement = Actual

Value of Assets and Investing

Income Needed If Retired Today	
Income:	\$ 180,000
Long Term Care:	\$ 0
Total:	\$ 180,000

Summary Of Income Needed, Assets and Investing

Value Of Assets	
Income Producing:	\$ 1,114,494
Non-Producing:	\$ 1,080,500
Total Assets:	\$ 2,194,994

Annual Amount Being Invested This Year	
Personal Investing:	\$ 2,500
Retirement Plans:	\$ 7,500
Total Being Invested:	\$ 10,000

Income Needed & Value of Assets at Retirement

At an Inflation Rate of: 2.5%

Total Income Needed at Retirement: \$ 280,739

Future Value of Assets plus Yearly Investing:

Total Assets at Retirement Age:	\$ 5,669,835
Non-Income Producing Assets:	\$ 1,990,770

Value of Income Producing Assets: \$ 3,679,066Rate of Earnings: 2.5%
Growth Rate: 4.5%

Retirement = Alternative 1

Soc. Sec & Other Income of: Jim

Current Age: 47 Retirement Age: 65

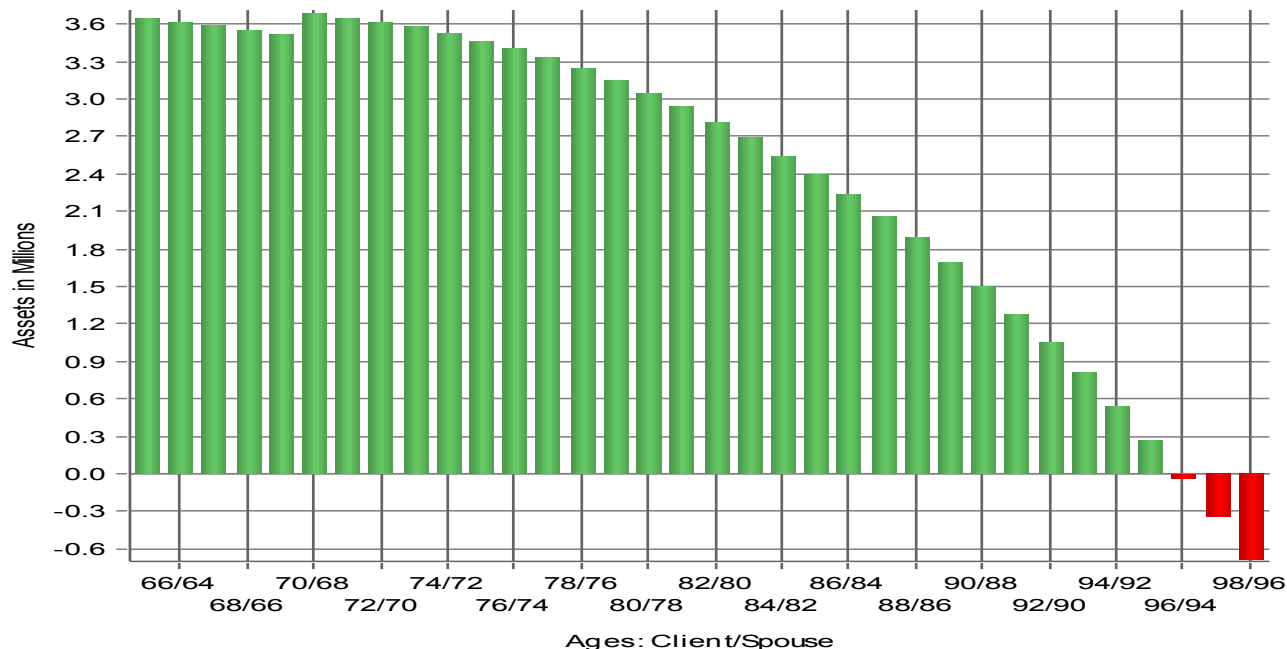
Description	Amount	COLA	Age	Yrs
Social Security Benefit:	\$ 0	2.0%	67	99
Other Income or Expenses (-):				
1: Defined Benefit Pension	\$ 2,000	2.0%	65	99
2:	\$ 0	0.0%		
3:	\$ 0	0.0%		

Soc. Sec. & Other Income of: Mary

Current Age: 45 Retirement Age: 65

Description	Amount	COLA	Age	Yrs
Social Security Benefit:	\$ 0	2.0%	67	99
Other Income or Expenses (-):				
1: GrandFather Trust	\$ 4,000	0.0%	70	6
2:	\$ 0	0.0%		
3:	\$ 0	0.0%		

Income Producing Assets



Post Retirement Detail

All Assets

Retirement = Alternative 1
Financial Statement = Actual

Income Needed at Retirement Age: 65

Income Needed If Retired Today: \$ 180,000
Inflation Rate of: 2.5%Income Needed at Retirement: **\$ 280,739**

Income Producing Assets:

Total Asset at Retirement Age: \$ 5,669,835
Non-Producing Assets: \$ 1,990,770Income Producing Assets: **\$ 3,679,066**

Year	Age CL/SP	Income Needed + Inflation of: 2.5%	Earnings from Income Prod. Assets at: 2.5%	Social Security + COLA of: 2.0%	Other Income (See Detail Pg.)	Income Surplus or Shortage	Assets after Shortage or Surplus	Growth of Assets at: 4.5%	Income Producing Assets
Initial Value of Income Producing Assets									\$3,679,066
2023	65/63	\$280,739	\$91,977	\$0	\$2,000	-\$186,762	\$3,492,304	\$157,154	\$3,649,457
2024	66/64	\$287,757	\$91,236	\$0	\$2,040	-\$194,481	\$3,454,977	\$155,474	\$3,610,451
Jim: Start (Social Security)				\$22,589					
2025	67/65	\$294,951	\$90,261	\$22,589	\$2,081	-\$180,020	\$3,430,431	\$154,369	\$3,584,800
2026	68/66	\$302,325	\$89,620	\$23,041	\$2,122	-\$187,542	\$3,397,259	\$152,877	\$3,550,135
Mary: Start (Social Security)				\$12,986					
2027	69/67	<u>\$308,371</u>	\$88,753	\$36,488	\$2,165	-\$180,965	\$3,369,170	\$151,613	\$3,520,783
Asset: Start (Future Inheritance)									\$200,000
2028	70/68	\$314,539	\$88,020	\$37,217	\$2,208	-\$187,094	\$3,333,689	\$150,016	\$3,683,705
2029	71/69	\$320,829	\$92,093	\$37,962	\$2,252	-\$188,523	\$3,495,182	\$157,283	\$3,652,466
Mary: Start (GrandFather Trust)					\$4,000				
2030	72/70	\$327,246	\$91,312	\$38,721	\$6,297	-\$190,916	\$3,461,550	\$155,770	\$3,617,319
2031	73/71	<u>\$332,155</u>	\$90,433	\$39,495	\$6,343	-\$195,883	\$3,421,436	\$153,965	\$3,575,401
2032	74/72	\$337,137	\$89,385	\$40,285	\$6,390	-\$201,077	\$3,374,324	\$151,845	\$3,526,169
2033	75/73	\$342,194	\$88,154	\$41,091	\$6,438	-\$206,511	\$3,319,658	\$149,385	\$3,469,043
2034	76/74	\$347,327	\$86,726	\$41,913	\$6,487	-\$212,201	\$3,256,841	\$146,558	\$3,403,399
2035	77/75	<u>\$350,800</u>	\$85,085	\$42,751	\$6,536	-\$216,428	\$3,186,971	\$143,414	\$3,330,385
Mary: Stop (GrandFather Trust)					-\$4,000				
2036	78/76	\$354,308	\$83,260	\$43,606	\$2,587	-\$224,855	\$3,105,530	\$139,749	\$3,245,279
2037	79/77	\$357,851	\$81,132	\$44,478	\$2,639	-\$229,602	\$3,015,676	\$135,705	\$3,151,382
2038	80/78	\$361,430	\$78,785	\$45,368	\$2,692	-\$234,586	\$2,916,796	\$131,256	\$3,048,052
2039	81/79	<u>\$363,237</u>	\$76,201	\$46,275	\$2,746	-\$238,015	\$2,810,037	\$126,452	\$2,936,488
2040	82/80	\$365,053	\$73,412	\$47,201	\$2,800	-\$241,640	\$2,694,848	\$121,268	\$2,816,117
2041	83/81	\$366,878	\$70,403	\$48,145	\$2,856	-\$245,474	\$2,570,642	\$115,679	\$2,686,321
2042	84/82	\$368,713	\$67,158	\$49,107	\$2,914	-\$249,534	\$2,436,787	\$109,655	\$2,546,443
2043	85/83	<u>\$368,713</u>	\$63,661	\$50,090	\$2,972	-\$251,990	\$2,294,452	\$103,250	\$2,397,703
2044	86/84	<i>\$368,713</i>	\$59,943	\$51,091	\$3,031	-\$254,648	\$2,143,055	\$96,437	\$2,239,493
2045	87/85	<i>\$368,713</i>	\$55,987	\$52,113	\$3,092	-\$257,520	\$1,981,973	\$89,189	\$2,071,161
2046	88/86	<i>\$368,713</i>	\$51,779	\$53,156	\$3,154	-\$260,624	\$1,810,537	\$81,474	\$1,892,011
2047	89/87	<i>\$368,713</i>	\$47,300	\$54,219	\$3,217	-\$263,977	\$1,628,034	\$73,262	\$1,701,295
2048	90/88	<i>\$368,713</i>	\$42,532	\$55,303	\$3,281	-\$267,596	\$1,433,699	\$64,516	\$1,498,216
2049	91/89	<i>\$368,713</i>	\$37,455	\$56,409	\$3,347	-\$271,502	\$1,226,714	\$55,202	\$1,281,916
2050	92/90	<i>\$368,713</i>	\$32,048	\$57,537	\$3,414	-\$275,714	\$1,006,202	\$45,279	\$1,051,481
2051	93/91	<i>\$368,713</i>	\$26,287	\$58,688	\$3,482	-\$280,256	\$771,226	\$34,705	\$805,931
2052	94/92	<i>\$368,713</i>	\$20,148	\$59,862	\$3,552	-\$285,151	\$520,780	\$23,435	\$544,215
2053	95/93	<i>\$368,713</i>	\$13,605	\$61,059	\$3,623	-\$290,426	\$253,789	\$11,421	\$265,210
2054	96/94	<i>\$368,713</i>	\$6,630	\$62,280	\$3,695	-\$296,107	-\$30,898	-\$1,390	-\$32,288
2055	97/95	<i>\$368,713</i>	-\$807	\$63,526	\$3,769	-\$302,225	-\$334,513	-\$15,053	-\$349,566
2056	98/96	<i>\$368,713</i>	-\$8,739	\$64,796	\$3,844	-\$308,811	-\$658,378	-\$29,627	-\$688,005

Underline = Inflation Reduced by 0.5% every 4 years until it reaches 0%

Italic = Inflation Reduced to 0%