

Spreadsheet for Net Income After Expenses and Taxes (Annual)

Steve Spreadsheet for Net Income After Expenses and Taxes 30 year amortization for Lori's new residence

| Year | Age | Wages & Salary | Non-Wage Income | Fin. Invest. | Income on Accum Svc | IRA/401k Income | Total Income | Living Expenses | IRA/401k Contribs | Major Expenses | Mortgage Payments |
|------|-----|----------------|-----------------|--------------|---------------------|-----------------|--------------|-----------------|-------------------|----------------|-------------------|
| 2014 | 48 | 487,500 | 319,000 | 17,878 | 0 | 0 | 824,378 | 127,152 | 17,000 | 110,700 | 39,032 |
| 2015 | 49 | 487,500 | 319,000 | 18,414 | 689 | 0 | 825,603 | 127,152 | 17,000 | 110,700 | 39,139 |
| 2016 | 50 | 487,500 | 319,000 | 18,957 | 29 | 0 | 825,486 | 127,152 | 17,000 | 110,700 | 39,139 |
| 2017 | 51 | 487,500 | 319,000 | 18,852 | 1 | 0 | 825,353 | 127,152 | 17,000 | 103,200 | 39,139 |
| 2018 | 52 | 487,500 | 319,000 | 19,372 | 0 | 0 | 825,872 | 127,152 | 17,000 | 103,200 | 39,139 |
| 2019 | 53 | 487,500 | 319,000 | 19,953 | 169 | 0 | 826,622 | 127,152 | 17,000 | 103,200 | 39,139 |
| 2020 | 54 | 487,500 | 319,000 | 20,553 | 946 | 0 | 827,999 | 127,152 | 17,000 | 100,000 | 39,139 |
| 2021 | 55 | 487,500 | 319,000 | 21,169 | 1,950 | 0 | 829,619 | 127,152 | 17,000 | 0 | 39,139 |
| 2022 | 56 | 500,000 | 0 | 21,803 | 8,035 | 0 | 529,838 | 127,152 | 0 | 0 | 39,139 |
| 2023 | 57 | 500,000 | 0 | 22,457 | 5,606 | 0 | 528,063 | 127,152 | 0 | 0 | 39,139 |
| 2024 | 58 | 500,000 | 0 | 23,131 | 2,990 | 0 | 526,121 | 127,152 | 0 | 0 | 39,139 |
| 2025 | 59 | 500,000 | 0 | 23,825 | 175 | 0 | 524,000 | 127,152 | 0 | 0 | 39,139 |
| 2026 | 60 | 500,000 | 0 | 22,413 | 6 | 0 | 522,419 | 127,152 | 0 | 0 | 39,139 |
| 2027 | 61 | 500,000 | 0 | 20,776 | 0 | 0 | 520,776 | 127,152 | 0 | 0 | 39,139 |
| 2028 | 62 | 500,000 | 0 | 19,423 | 0 | 0 | 519,423 | 127,152 | 0 | 0 | 39,139 |
| 2029 | 63 | 500,000 | 0 | 19,933 | 0 | 0 | 519,933 | 127,152 | 0 | 0 | 39,139 |
| 2030 | 64 | 500,000 | 0 | 20,460 | 0 | 0 | 520,460 | 127,152 | 0 | 0 | 39,139 |
| 2031 | 65 | 500,000 | 0 | 21,007 | 0 | 0 | 521,007 | 127,152 | 0 | 0 | 39,139 |
| 2032 | 66 | 500,000 | 0 | 21,575 | 0 | 0 | 521,575 | 127,152 | 0 | 0 | 39,139 |
| 2033 | 67 | 0 | 0 | 22,161 | 0 | 0 | 22,161 | 127,152 | 0 | 0 | 39,139 |
| 2034 | 68 | 0 | 0 | 17,510 | 0 | 0 | 17,510 | 127,152 | 0 | 0 | 39,139 |
| 2035 | 69 | 0 | 0 | 12,566 | 0 | 0 | 12,566 | 127,152 | 0 | 0 | 39,139 |
| 2036 | 70 | 0 | 0 | 7,301 | 0 | 25,087 | 32,388 | 127,152 | 0 | 0 | 39,139 |
| 2037 | 71 | 0 | 0 | 2,608 | 0 | 26,289 | 28,897 | 127,152 | 0 | 0 | 39,139 |
| 2038 | 72 | 0 | 0 | (2,355) | 0 | 27,547 | 25,192 | 127,152 | 0 | 0 | 39,139 |
| 2039 | 73 | 0 | 0 | (7,615) | 0 | 28,863 | 21,248 | 127,152 | 0 | 0 | 39,139 |
| 2040 | 74 | 0 | 0 | (13,161) | 0 | 30,239 | 17,078 | 127,152 | 0 | 0 | 39,139 |
| 2041 | 75 | 0 | 0 | (14,994) | 0 | 25,561 | 10,567 | 127,152 | 0 | 0 | 39,139 |
| 2042 | 76 | 0 | 0 | (15,444) | 0 | 17,529 | 2,085 | 127,152 | 0 | 0 | 39,139 |
| 2043 | 77 | 0 | 0 | (15,907) | 0 | 0 | (7,673) | 127,152 | 0 | 0 | 39,140 |

Steve Spreadsheet for Net Income After Expenses and Taxes

| Year | Age | Spousal Support Pd. | Child Supt Pd | Total Expenses | Pre-tax Cash flow | Federal Inc Tax | FICA / Soc Sec | State Tax (Estimate) | Total Taxes | Net After Exp&Tax |
|------|-----|---------------------|---------------|----------------|-------------------|-----------------|----------------|----------------------|-------------|-------------------|
| 2014 | 48 | 300,000 | 82,800 | 676,684 | 147,694 | 127,167 | 24,407 | 25,308 | 176,882 | (29,188) |
| 2015 | 49 | 275,000 | 82,800 | 651,791 | 173,812 | 137,899 | 24,407 | 25,346 | 187,652 | (13,840) |
| 2016 | 50 | 275,000 | 82,800 | 651,791 | 173,695 | 142,073 | 24,407 | 25,342 | 191,822 | (18,127) |
| 2017 | 51 | 275,000 | 77,157 | 638,648 | 186,705 | 138,170 | 24,407 | 25,338 | 187,915 | (1,210) |
| 2018 | 52 | 275,000 | 72,729 | 634,220 | 191,652 | 138,511 | 24,407 | 25,354 | 188,272 | 3,380 |
| 2019 | 53 | 275,000 | 60,984 | 622,475 | 204,147 | 138,938 | 24,407 | 25,377 | 188,722 | 15,425 |
| 2020 | 54 | 275,000 | 60,984 | 619,275 | 208,724 | 139,593 | 24,407 | 25,420 | 189,420 | 19,304 |
| 2021 | 55 | 275,000 | 60,984 | 519,275 | 310,344 | 140,345 | 24,407 | 25,469 | 190,221 | 120,123 |
| 2022 | 56 | 275,000 | 60,984 | 502,275 | 27,563 | 48,597 | 17,204 | 16,266 | 82,067 | (54,504) |
| 2023 | 57 | 275,000 | 60,984 | 502,275 | 25,788 | 48,207 | 17,204 | 16,212 | 81,623 | (55,835) |
| 2024 | 58 | 275,000 | 60,984 | 502,275 | 23,846 | 47,772 | 17,204 | 16,152 | 81,128 | (57,282) |
| 2025 | 59 | 275,000 | 60,984 | 502,275 | 21,725 | 47,288 | 17,204 | 16,087 | 80,579 | (58,854) |
| 2026 | 60 | 275,000 | 60,984 | 502,275 | 20,144 | 47,126 | 17,204 | 16,038 | 80,368 | (60,224) |
| 2027 | 61 | 275,000 | 50,820 | 492,111 | 28,665 | 46,968 | 17,204 | 15,988 | 80,160 | (51,495) |
| 2028 | 62 | 275,000 | 0 | 441,291 | 78,132 | 46,896 | 17,204 | 15,946 | 80,046 | (1,914) |

| | | | | | | | | | | |
|------|----|---------|---|---------|-----------|--------|--------|--------|--------|-----------|
| 2029 | 63 | 275,000 | 0 | 441,291 | 78,642 | 47,307 | 17,204 | 15,962 | 80,473 | (1,831) |
| 2030 | 64 | 275,000 | 0 | 441,291 | 79,169 | 47,733 | 17,204 | 15,978 | 80,915 | (1,746) |
| 2031 | 65 | 275,000 | 0 | 441,291 | 79,716 | 48,177 | 17,204 | 15,995 | 81,376 | (1,660) |
| 2032 | 66 | 275,000 | 0 | 441,291 | 80,284 | 48,639 | 17,204 | 16,012 | 81,855 | (1,571) |
| 2033 | 67 | 0 | 0 | 166,291 | (144,130) | 0 | 0 | 680 | 680 | (144,810) |
| 2034 | 68 | 0 | 0 | 166,291 | (148,781) | 0 | 0 | 538 | 538 | (149,319) |
| 2035 | 69 | 0 | 0 | 166,291 | (153,725) | 0 | 0 | 386 | 386 | (154,111) |
| 2036 | 70 | 0 | 0 | 166,291 | (133,903) | 0 | 0 | 224 | 224 | (134,127) |
| 2037 | 71 | 0 | 0 | 166,291 | (137,394) | 0 | 0 | 80 | 80 | (137,474) |
| 2038 | 72 | 0 | 0 | 166,291 | (141,099) | (89) | 0 | 0 | (89) | (141,010) |
| 2039 | 73 | 0 | 0 | 166,291 | (145,043) | (289) | 0 | 0 | (289) | (144,754) |
| 2040 | 74 | 0 | 0 | 166,291 | (149,213) | (500) | 0 | 0 | (500) | (148,713) |
| 2041 | 75 | 0 | 0 | 166,291 | (155,724) | (570) | 0 | 0 | (570) | (155,154) |
| 2042 | 76 | 0 | 0 | 166,291 | (164,206) | (587) | 0 | 0 | (587) | (163,619) |
| 2043 | 77 | 0 | 0 | 166,292 | (173,965) | (604) | 0 | 0 | (604) | (173,361) |

Lori Spreadsheet for Net Income After Expenses and Taxes
30 year amortization for Lori's new residence

| Year | Age | Wages & Salary | Fin. Invest. | Income on Accum Svg | Real Est. Income | IRA/401k Income | Child Support | Spousal Support | Total Income | Living Expenses | Mortgage Payments |
|------|-----|----------------|--------------|---------------------|------------------|-----------------|---------------|-----------------|--------------|-----------------|-------------------|
| 2014 | 47 | 20,000 | 21,574 | 0 | (4,560) | 0 | 82,800 | 300,000 | 419,814 | 198,967 | 89,293 |
| 2015 | 48 | 20,000 | 14,007 | 0 | (4,560) | 0 | 82,800 | 275,000 | 387,247 | 188,967 | 51,561 |
| 2016 | 49 | 20,000 | 14,426 | 3,709 | (4,560) | 0 | 82,800 | 275,000 | 391,375 | 188,967 | 51,561 |
| 2017 | 50 | 20,000 | 14,859 | 7,841 | (4,560) | 0 | 77,157 | 275,000 | 390,297 | 192,927 | 51,561 |
| 2018 | 51 | 20,000 | 15,304 | 11,604 | (4,560) | 0 | 72,729 | 275,000 | 390,077 | 192,927 | 51,561 |
| 2019 | 52 | 20,000 | 15,763 | 15,395 | (4,560) | 0 | 60,984 | 275,000 | 382,582 | 192,927 | 51,560 |
| 2020 | 53 | 20,000 | 16,238 | 18,856 | (4,560) | 0 | 60,984 | 275,000 | 386,518 | 192,927 | 51,561 |
| 2021 | 54 | 20,000 | 16,724 | 22,550 | (4,560) | 0 | 60,984 | 275,000 | 390,698 | 192,927 | 51,560 |
| 2022 | 55 | 20,000 | 17,225 | 26,490 | (4,560) | 0 | 60,984 | 275,000 | 395,139 | 192,927 | 51,561 |
| 2023 | 56 | 20,000 | 17,741 | 30,695 | (4,560) | 0 | 60,984 | 275,000 | 399,860 | 192,927 | 51,561 |
| 2024 | 57 | 20,000 | 18,274 | 35,181 | (4,560) | 0 | 60,984 | 275,000 | 404,879 | 192,927 | 51,561 |
| 2025 | 58 | 20,000 | 18,824 | 39,989 | (4,560) | 0 | 60,984 | 275,000 | 410,237 | 192,927 | 51,561 |
| 2026 | 59 | 20,000 | 19,389 | 45,144 | (4,560) | 0 | 60,984 | 275,000 | 415,957 | 192,927 | 51,560 |
| 2027 | 60 | 20,000 | 19,969 | 50,676 | (4,560) | 0 | 50,820 | 275,000 | 411,905 | 192,927 | 51,561 |
| 2028 | 61 | 20,000 | 20,568 | 56,105 | 36,559 | 0 | 0 | 275,000 | 408,232 | 192,927 | 51,561 |
| 2029 | 62 | 20,000 | 21,185 | 61,454 | 39,372 | 0 | 0 | 275,000 | 417,011 | 192,927 | 51,561 |
| 2030 | 63 | 20,000 | 21,821 | 67,351 | 39,372 | 0 | 0 | 275,000 | 423,544 | 192,927 | 51,561 |
| 2031 | 64 | 20,000 | 22,475 | 73,704 | 39,372 | 0 | 0 | 275,000 | 430,551 | 192,927 | 51,561 |
| 2032 | 65 | 20,000 | 23,150 | 80,541 | 39,372 | 0 | 0 | 275,000 | 438,063 | 192,927 | 51,561 |
| 2033 | 66 | 20,000 | 23,844 | 87,904 | 39,372 | 0 | 0 | 0 | 171,120 | 192,927 | 51,560 |
| 2034 | 67 | 0 | 24,559 | 86,714 | 39,372 | 0 | 0 | 0 | 150,645 | 192,927 | 51,560 |
| 2035 | 68 | 0 | 25,296 | 84,799 | 39,372 | 0 | 0 | 0 | 149,467 | 192,927 | 51,560 |
| 2036 | 69 | 0 | 26,056 | 82,709 | 39,372 | 0 | 0 | 0 | 148,137 | 192,927 | 51,561 |
| 2037 | 70 | 0 | 26,837 | 80,430 | 39,372 | 14,024 | 0 | 0 | 160,663 | 192,927 | 51,561 |
| 2038 | 71 | 0 | 27,642 | 78,455 | 39,372 | 14,696 | 0 | 0 | 160,165 | 192,927 | 51,561 |
| 2039 | 72 | 0 | 28,471 | 76,326 | 39,372 | 15,399 | 0 | 0 | 159,568 | 192,927 | 51,561 |
| 2040 | 73 | 0 | 29,325 | 74,039 | 39,372 | 16,135 | 0 | 0 | 158,871 | 192,927 | 51,560 |
| 2041 | 74 | 0 | 30,206 | 71,185 | 39,372 | 16,905 | 0 | 0 | 157,668 | 192,927 | 51,561 |
| 2042 | 75 | 0 | 31,113 | 68,114 | 39,372 | 17,709 | 0 | 0 | 156,308 | 192,927 | 51,560 |
| 2043 | 76 | 0 | 32,044 | 64,810 | 39,372 | 18,550 | 0 | 0 | 154,776 | 192,927 | 51,560 |

Lori Spreadsheet for Net Income After Expenses and Taxes

| Year | Age | Total Expenses | Pre-tax Cash flow | Federal Inc Tax | FICA / Soc Sec | State Tax (Estimate) | Total Taxes | Net After Exp&Tax |
|------|-----|----------------|-------------------|-----------------|----------------|----------------------|-------------|-------------------|
| 2014 | 47 | 288,260 | 131,554 | 85,454 | 1,530 | 1,453 | 88,437 | 43,117 |
| 2015 | 48 | 240,528 | 146,719 | 69,782 | 1,530 | 1,247 | 72,559 | 74,160 |
| 2016 | 49 | 240,528 | 150,847 | 68,199 | 1,530 | 1,400 | 71,129 | 79,718 |
| 2017 | 50 | 244,488 | 145,809 | 73,778 | 1,530 | 1,568 | 76,876 | 68,933 |
| 2018 | 51 | 244,488 | 145,589 | 75,758 | 1,530 | 1,725 | 79,013 | 66,576 |
| 2019 | 52 | 244,487 | 138,095 | 77,769 | 1,530 | 1,884 | 81,183 | 56,912 |
| 2020 | 53 | 244,488 | 142,030 | 79,694 | 1,530 | 2,035 | 83,259 | 58,771 |
| 2021 | 54 | 244,487 | 146,211 | 81,723 | 1,530 | 2,193 | 85,446 | 60,765 |
| 2022 | 55 | 244,488 | 150,651 | 83,859 | 1,530 | 2,361 | 87,750 | 62,901 |
| 2023 | 56 | 244,488 | 155,372 | 86,111 | 1,530 | 2,538 | 90,179 | 65,193 |
| 2024 | 57 | 244,488 | 160,391 | 88,166 | 1,530 | 2,725 | 92,421 | 67,970 |
| 2025 | 58 | 244,488 | 165,749 | 90,159 | 1,530 | 2,924 | 94,613 | 71,136 |
| 2026 | 59 | 244,487 | 171,470 | 92,269 | 1,530 | 3,135 | 96,934 | 74,536 |
| 2027 | 60 | 244,488 | 167,417 | 94,502 | 1,530 | 3,358 | 99,390 | 68,027 |
| 2028 | 61 | 244,488 | 163,744 | 96,579 | 1,530 | 3,565 | 101,674 | 62,070 |
| 2029 | 62 | 244,488 | 172,523 | 98,423 | 1,530 | 3,749 | 103,702 | 68,821 |
| 2030 | 63 | 244,488 | 179,056 | 100,427 | 1,530 | 3,949 | 105,906 | 73,150 |
| 2031 | 64 | 244,488 | 186,063 | 102,569 | 1,530 | 4,164 | 108,263 | 77,800 |

| | | | | | | | | |
|------|----|---------|----------|---------|-------|-------|---------|-----------|
| 2032 | 65 | 244,488 | 193,575 | 104,858 | 1,530 | 4,395 | 110,783 | 82,792 |
| 2033 | 66 | 244,487 | (73,367) | 13,878 | 1,530 | 4,642 | 20,050 | (93,417) |
| 2034 | 67 | 244,487 | (93,842) | 8,288 | 0 | 4,014 | 12,302 | (106,144) |
| 2035 | 68 | 244,487 | (95,020) | 8,361 | 0 | 3,977 | 12,338 | (107,358) |
| 2036 | 69 | 244,488 | (96,351) | 8,412 | 0 | 3,937 | 12,349 | (108,700) |
| 2037 | 70 | 244,488 | (83,825) | 12,652 | 0 | 3,891 | 16,543 | (100,368) |
| 2038 | 71 | 244,488 | (84,323) | 12,981 | 0 | 3,855 | 16,836 | (101,159) |
| 2039 | 72 | 244,488 | (84,920) | 13,305 | 0 | 3,815 | 17,120 | (102,040) |
| 2040 | 73 | 244,487 | (85,616) | 20,414 | 0 | 4,382 | 24,796 | (110,412) |
| 2041 | 74 | 244,488 | (86,820) | 20,621 | 0 | 4,321 | 24,942 | (111,762) |
| 2042 | 75 | 244,487 | (88,179) | 20,808 | 0 | 4,255 | 25,063 | (113,242) |
| 2043 | 76 | 244,487 | (89,711) | 20,969 | 0 | 4,182 | 25,151 | (114,862) |