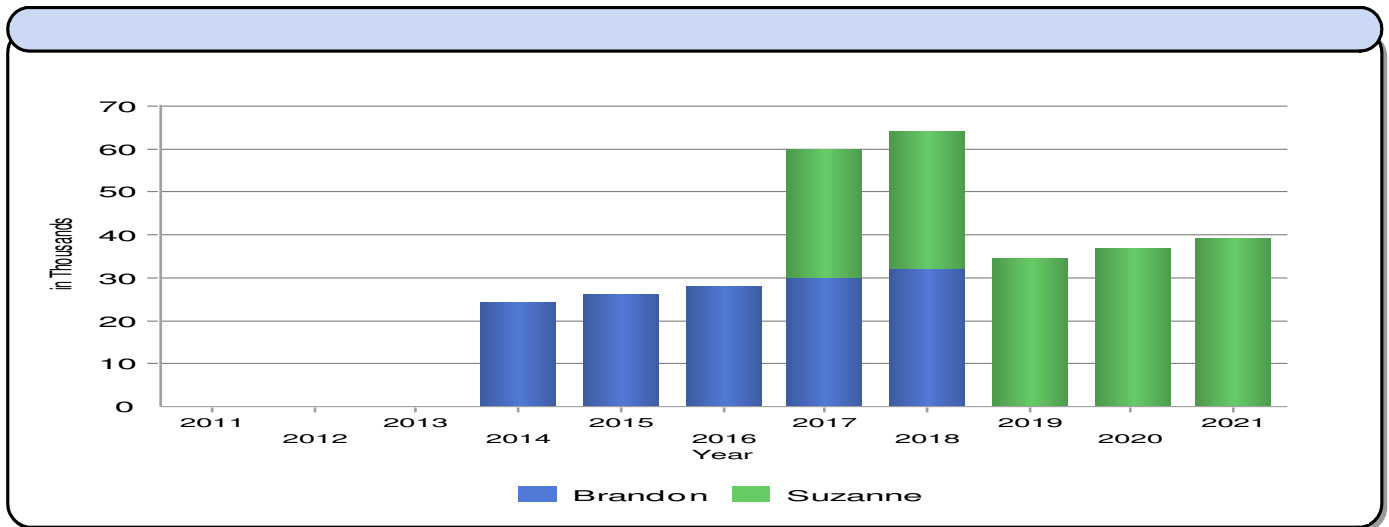


**Donald & Mary Death Needs**

Tuesday, October 04, 2011 11:32:44

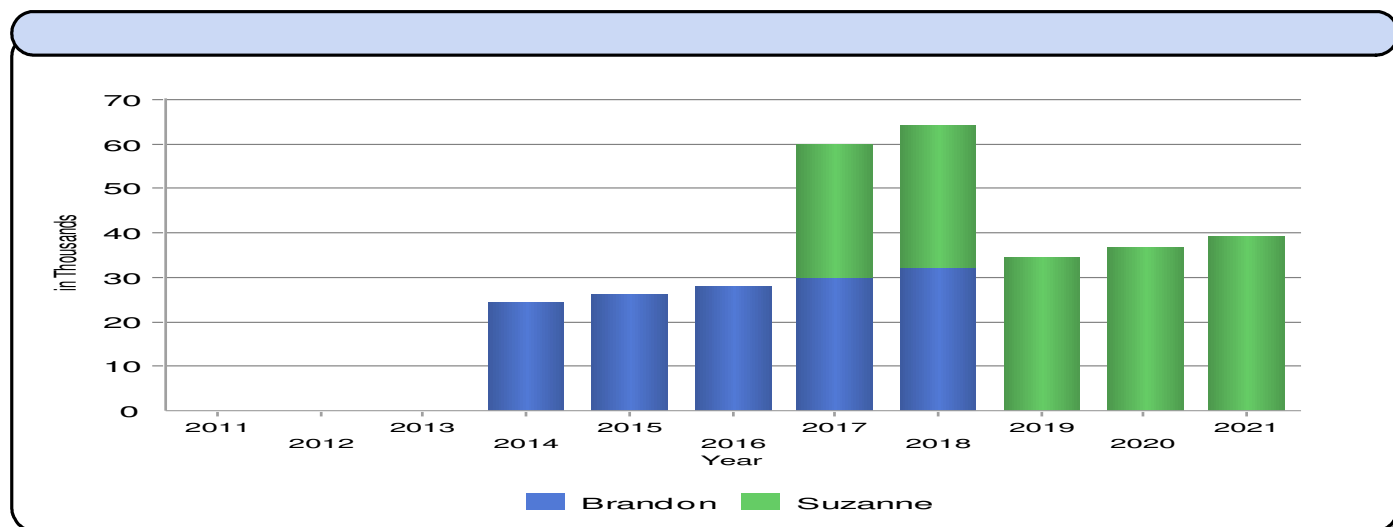
Education\Costs Grouped By Child

**Education Costs Detail**



**Cost of Education - College - Graduate School - Technical College - Other Training**

Year	Age	Name	Cost of Education in Today's Dollars	Inflation Rate	Future Cost with the Inflation Rate	Percentage To Be Paid By Clients	Amount To Be Paid By Clients
<b>Brandon</b>							
2014	18	Brandon	\$20,000	7%	\$24,501	100%	\$24,501
2015	19	Brandon	\$20,000	7%	\$26,216	100%	\$26,216
2016	20	Brandon	\$20,000	7%	\$28,051	100%	\$28,051
2017	21	Brandon	\$20,000	7%	\$30,015	100%	\$30,015
2018	22	Brandon	\$20,000	7%	\$32,116	100%	\$32,116
<b>Brandon Total</b>			<b>\$100,000</b>		<b>\$140,898</b>		<b>\$140,898</b>
<b>Suzanne</b>							
2017	18	Suzanne	\$20,000	7%	\$30,015	100%	\$30,015
2018	19	Suzanne	\$20,000	7%	\$32,116	100%	\$32,116
2019	20	Suzanne	\$20,000	7%	\$34,364	100%	\$34,364
2020	21	Suzanne	\$20,000	7%	\$36,769	100%	\$36,769
2021	22	Suzanne	\$20,000	7%	\$39,343	100%	\$39,343
<b>Suzanne Total</b>			<b>\$100,000</b>		<b>\$172,606</b>		<b>\$172,606</b>
<b>Grand Total</b>			<b>\$200,000</b>		<b>\$313,504</b>		<b>\$313,504</b>



**Cost of Education - College - Graduate School - Technical College - Other Training**

Year	Age	Name	Cost of Education in Today's Dollars	Inflation Rate	Future Cost with the Inflation Rate	Percentage To Be Paid By Clients	Amount To Be Paid By Clients
2011		*No Expense Year					\$0
<b>2011 Total</b>			<b>\$0</b>		<b>\$0</b>		<b>\$0</b>
2012		*No Expense Year					\$0
<b>2012 Total</b>			<b>\$0</b>		<b>\$0</b>		<b>\$0</b>
2013		*No Expense Year					\$0
<b>2013 Total</b>			<b>\$0</b>		<b>\$0</b>		<b>\$0</b>
2014	18	Brandon	\$20,000	7%	\$24,501	100%	\$24,501
<b>2014 Total</b>			<b>\$20,000</b>		<b>\$24,501</b>		<b>\$24,501</b>
2015	19	Brandon	\$20,000	7%	\$26,216	100%	\$26,216
<b>2015 Total</b>			<b>\$20,000</b>		<b>\$26,216</b>		<b>\$26,216</b>
2016	20	Brandon	\$20,000	7%	\$28,051	100%	\$28,051
<b>2016 Total</b>			<b>\$20,000</b>		<b>\$28,051</b>		<b>\$28,051</b>
2017	21	Brandon	\$20,000	7%	\$30,015	100%	\$30,015
	18	Suzanne	\$20,000	7%	\$30,015	100%	\$30,015
<b>2017 Total</b>			<b>\$40,000</b>		<b>\$60,029</b>		<b>\$60,029</b>
2018	22	Brandon	\$20,000	7%	\$32,116	100%	\$32,116
	19	Suzanne	\$20,000	7%	\$32,116	100%	\$32,116
<b>2018 Total</b>			<b>\$40,000</b>		<b>\$64,231</b>		<b>\$64,231</b>
2019	20	Suzanne	\$20,000	7%	\$34,364	100%	\$34,364
<b>2019 Total</b>			<b>\$20,000</b>		<b>\$34,364</b>		<b>\$34,364</b>
2020	21	Suzanne	\$20,000	7%	\$36,769	100%	\$36,769
<b>2020 Total</b>			<b>\$20,000</b>		<b>\$36,769</b>		<b>\$36,769</b>

**Donald & Mary Death Needs**

Tuesday, October 04, 2011 11:32:45

Education\Costs Grouped By Year

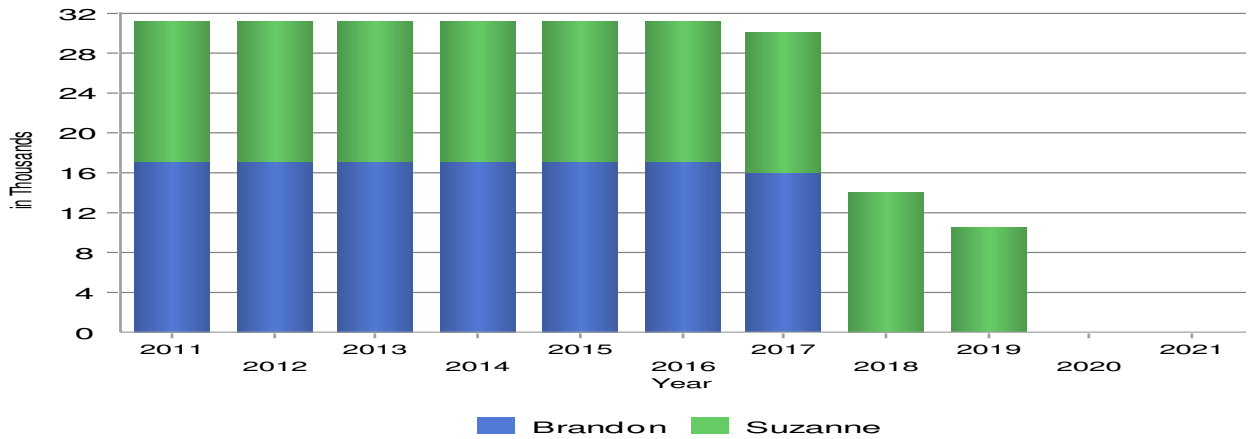
**Education Costs Detail**

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<b>2021</b>	22	Suzanne	\$20,000	7%	\$39,343	100%	\$39,343
<b>2021 Total</b>			<b>\$20,000</b>		<b>\$39,343</b>		<b>\$39,343</b>
<b>Grand Total</b>			<b>\$200,000</b>		<b>\$313,504</b>		<b>\$313,504</b>

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Total Payments per year



Education Fund and Assumptions

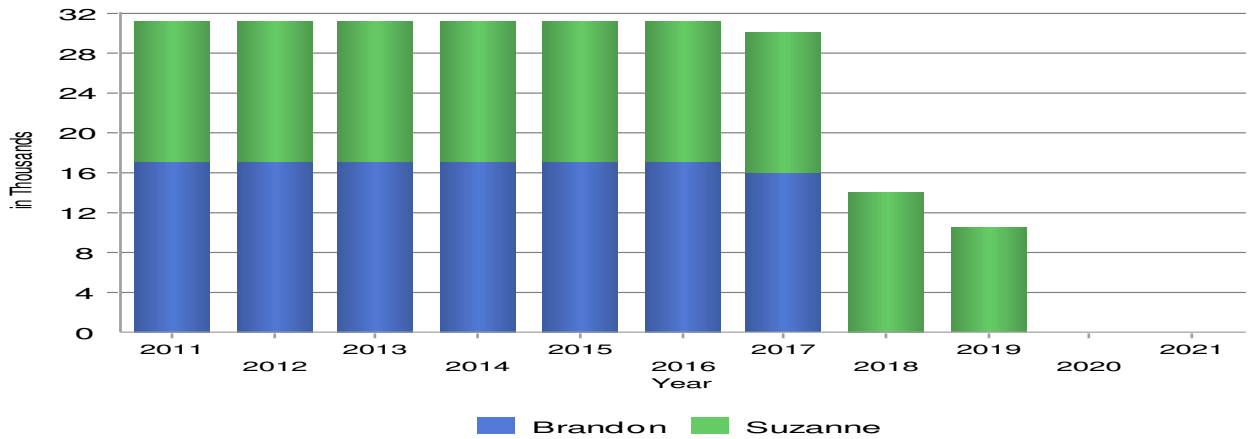
- 1. Value of the education fund: \$0
- 2. Growth rate of Fund: 8%
- 3. Year payments to the Fund begin: 2006

Year	Name	Payment to Education Fund	Future Cost with the Inflation Rate	Part to be Paid by Client	Amount to be Withdrawn for Education	Yearly Growth	Ending Balance
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Brandon

							\$0
2011		\$17,094			\$0	\$0	\$17,094
2012		\$17,094			\$0	\$1,367	\$35,555
2013		\$17,094			\$0	\$2,844	\$55,492
2014		\$17,094	\$24,501	100%	\$24,501	\$4,439	\$52,524
2015		\$17,094	\$26,216	100%	\$26,216	\$4,202	\$47,604
2016		\$17,094	\$28,051	100%	\$28,051	\$3,808	\$40,455
2017		\$16,060	\$30,015	100%	\$30,015	\$3,236	\$29,737
2018		\$0	\$32,116	100%	\$32,116	\$2,379	\$0
<b>Brandon's Totals:</b>		<b>\$118,621</b>	<b>\$140,898</b>		<b>\$140,898</b>	<b>\$22,277</b>	

Total Payments per year



Education Fund and Assumptions

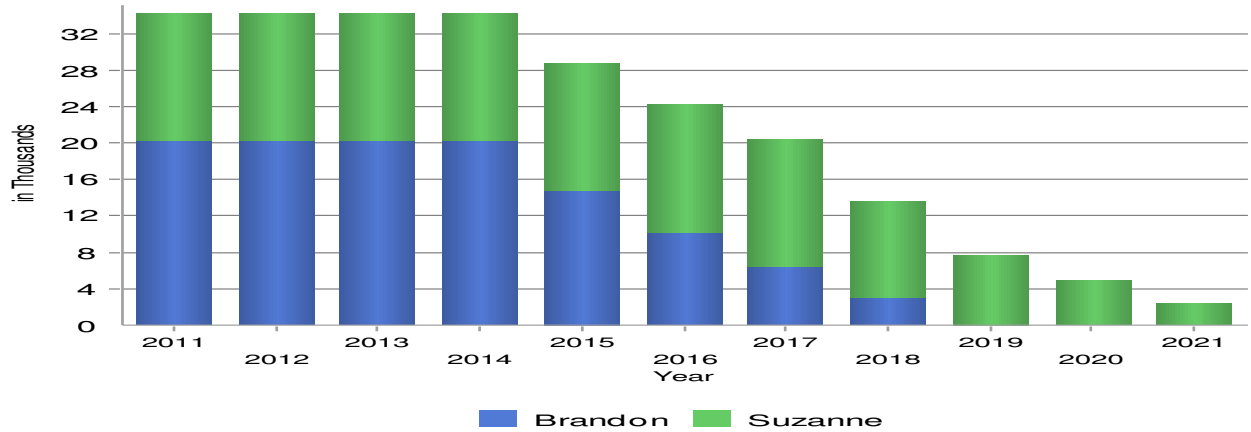
- 1. Value of the education fund: \$0
- 2. Growth rate of Fund: 8%
- 3. Year payments to the Fund begin: 2006

Year	Name	Payment to Education Fund	Future Cost with the Inflation Rate	Part to be Paid by Client	Amount to be Withdrawn for Education	Yearly Growth	Ending Balance
	Suzanne						

Suzanne

							\$0
2011		\$14,037			\$0	\$0	\$14,037
2012		\$14,037			\$0	\$1,123	\$29,196
2013		\$14,037			\$0	\$2,336	\$45,569
2014		\$14,037			\$0	\$3,646	\$63,251
2015		\$14,037			\$0	\$5,060	\$82,348
2016		\$14,037			\$0	\$6,588	\$102,972
2017		\$14,037	\$30,015	100%	\$30,015	\$8,238	\$95,232
2018		\$14,037	\$32,116	100%	\$32,116	\$7,619	\$84,772
2019		\$10,586	\$34,364	100%	\$34,364	\$6,782	\$67,776
2020		\$0	\$36,769	100%	\$36,769	\$5,422	\$36,429
2021		\$0	\$39,343	100%	\$39,343	\$2,914	\$0
<b>Suzanne's Totals:</b>		<b>\$122,880</b>	<b>\$172,606</b>		<b>\$172,606</b>	<b>\$49,727</b>	

Total Payments per year



Education Fund and Assumptions

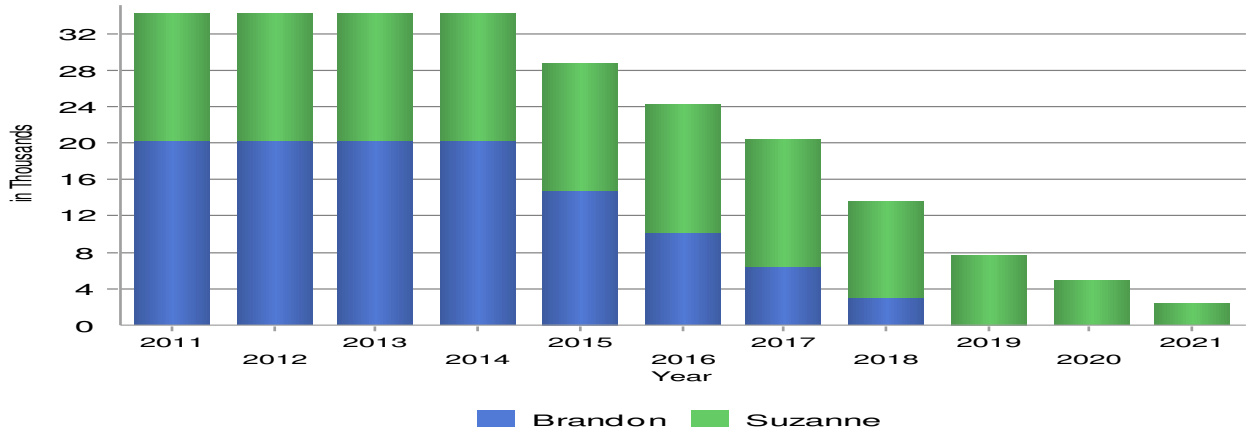
- 1. Value of the education fund: \$0
- 2. Growth rate of Fund: 8%
- 3. Year payments to the Fund begin: 2006

Year	Name	Payment to Education Fund	Future Cost with the Inflation Rate	Part to be Paid by Client	Amount to be Withdrawn for Education	Yearly Growth	Ending Balance
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Brandon

							\$0
2011		\$20,113			\$0	\$0	\$20,113
2012		\$20,113			\$0	\$1,609	\$41,835
2013		\$20,113			\$0	\$3,347	\$65,294
2014		\$20,113	\$24,501	100%	\$24,501	\$5,224	\$66,130
2015		\$14,676	\$26,216	100%	\$26,216	\$5,290	\$59,880
2016		\$10,207	\$28,051	100%	\$28,051	\$4,790	\$46,826
2017		\$6,383	\$30,015	100%	\$30,015	\$3,746	\$26,941
2018		\$3,019	\$32,116	100%	\$32,116	\$2,155	\$0
<b>Brandon's Totals:</b>		<b>\$114,737</b>	<b>\$140,898</b>		<b>\$140,898</b>	<b>\$26,162</b>	

Total Payments per year



Education Fund and Assumptions

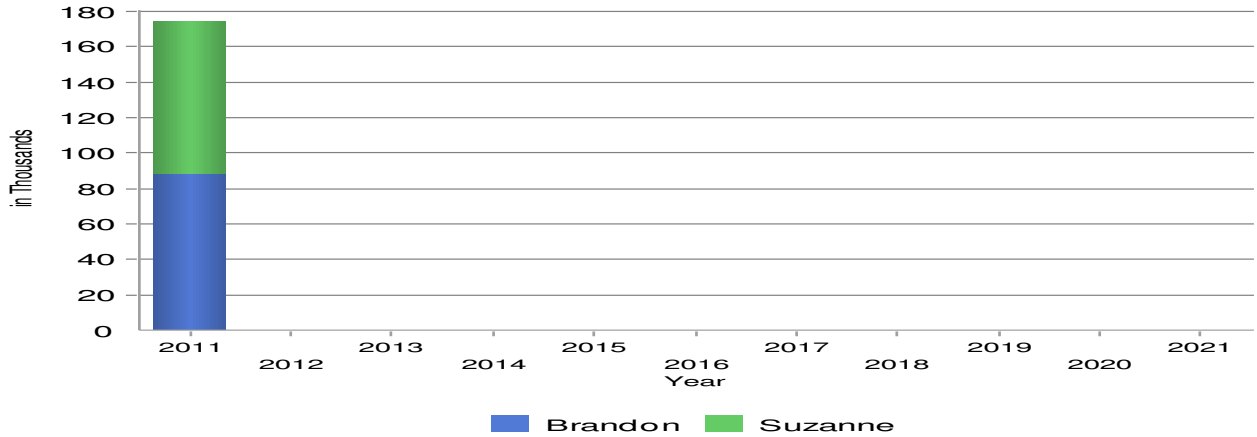
- 1. Value of the education fund: \$0
- 2. Growth rate of Fund: 8%
- 3. Year payments to the Fund begin: 2006

Year	Name	Payment to Education Fund	Future Cost with the Inflation Rate	Part to be Paid by Client	Amount to be Withdrawn for Education	Yearly Growth	Ending Balance
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Suzanne

							\$0
2011		\$14,037			\$0	\$0	\$14,037
2012		\$14,037			\$0	\$1,123	\$29,196
2013		\$14,037			\$0	\$2,336	\$45,569
2014		\$14,037			\$0	\$3,646	\$63,251
2015		\$14,037			\$0	\$5,060	\$82,348
2016		\$14,037			\$0	\$6,588	\$102,972
2017		\$14,037	\$30,015	100%	\$30,015	\$8,238	\$95,232
2018		\$10,673	\$32,116	100%	\$32,116	\$7,619	\$81,408
2019		\$7,654	\$34,364	100%	\$34,364	\$6,513	\$61,211
2020		\$4,902	\$36,769	100%	\$36,769	\$4,897	\$34,240
2021		\$2,364	\$39,343	100%	\$39,343	\$2,739	\$0
<b>Suzanne's Totals:</b>		<b>\$123,849</b>	<b>\$172,606</b>		<b>\$172,606</b>	<b>\$48,757</b>	

Total Payments per year



Education Fund and Assumptions

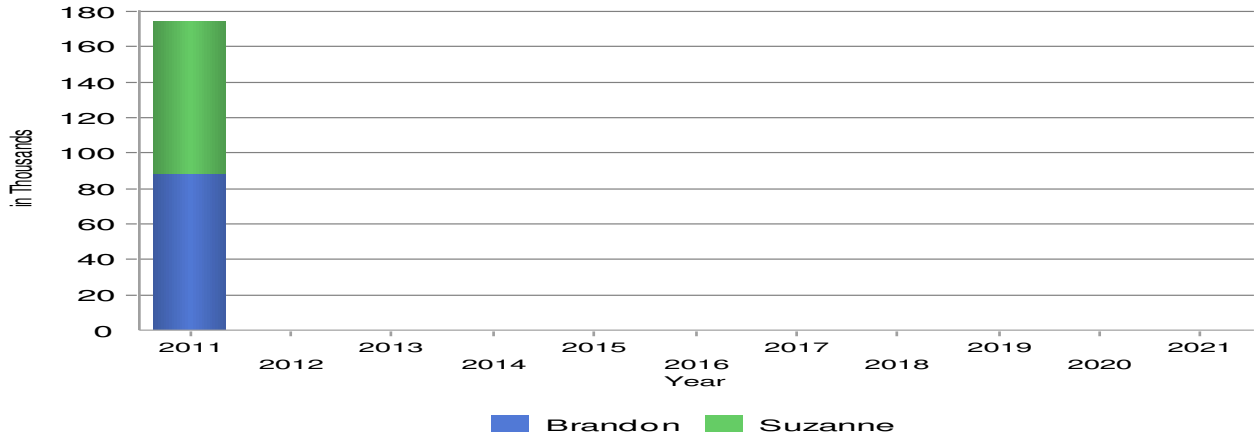
- 1. Value of the education fund: \$0
- 2. Growth rate of Fund: 8%
- 3. Year payments to the Fund begin: 2011

Year	Name	Payment to Education Fund	Future Cost with the Inflation Rate	Part to be Paid by Client	Amount to be Withdrawn for Education	Yearly Growth	Ending Balance
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Brandon

Year	Payment to Education Fund	Future Cost with the Inflation Rate	Part to be Paid by Client	Amount to be Withdrawn for Education	Yearly Growth	Ending Balance
	\$88,392					<i>Current Education Fund Balance</i> \$0
2011				\$0	\$7,071	\$88,392
2012				\$0	\$7,637	\$95,464
2013				\$0	\$8,248	\$103,101
2014		\$24,501	100%	\$24,501	\$8,908	\$111,349
2015		\$26,216	100%	\$26,216	\$7,660	\$95,756
2016		\$28,051	100%	\$28,051	\$6,176	\$77,200
2017		\$30,015	100%	\$30,015	\$4,426	\$55,325
2018		\$32,116	100%	\$32,116	\$2,379	\$29,737
<b>Brandon's Totals:</b>	<b>\$88,392</b>	<b>\$140,898</b>		<b>\$140,898</b>	<b>\$52,506</b>	

Total Payments per year



Education Fund and Assumptions

- 1. Value of the education fund: \$0
- 2. Growth rate of Fund: 8%
- 3. Year payments to the Fund begin: 2011

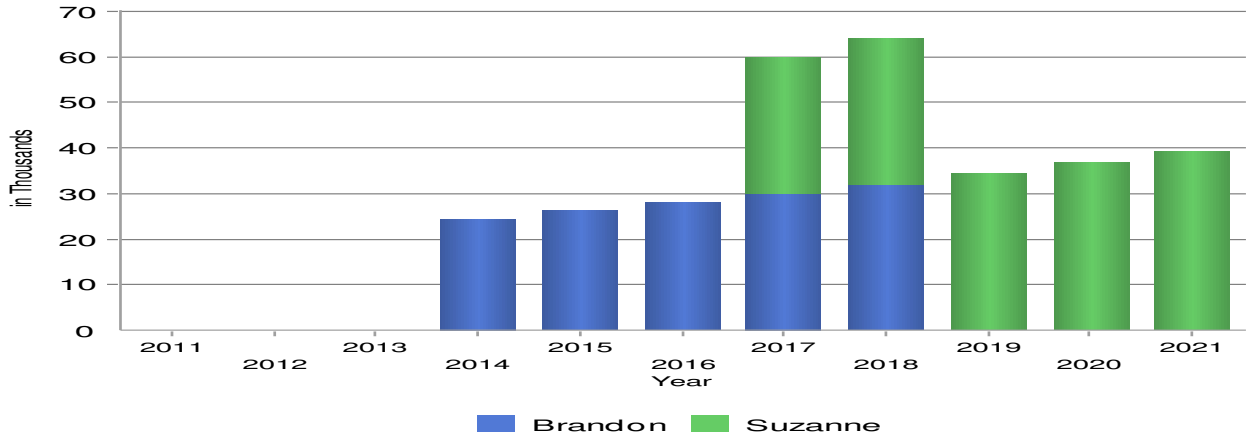
Year	Name	Payment to Education Fund	Future Cost with the Inflation Rate	Part to be Paid by Client	Amount to be Withdrawn for Education	Yearly Growth	Ending Balance
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Suzanne

Current Education Fund Balance \$0

		\$85,960					\$85,960
2011					\$0	\$6,877	\$92,836
2012					\$0	\$7,427	\$100,263
2013					\$0	\$8,021	\$108,284
2014					\$0	\$8,663	\$116,947
2015					\$0	\$9,356	\$126,303
2016					\$0	\$10,104	\$136,407
2017			\$30,015	100%	\$30,015	\$10,913	\$117,305
2018			\$32,116	100%	\$32,116	\$9,384	\$94,574
2019			\$34,364	100%	\$34,364	\$7,566	\$67,776
2020			\$36,769	100%	\$36,769	\$5,422	\$36,429
2021			\$39,343	100%	\$39,343	\$2,914	\$0
<b>Suzanne's Totals:</b>		<b>\$85,960</b>	<b>\$172,606</b>		<b>\$172,606</b>	<b>\$86,647</b>	

Total Payments per year



Education Fund and Assumptions

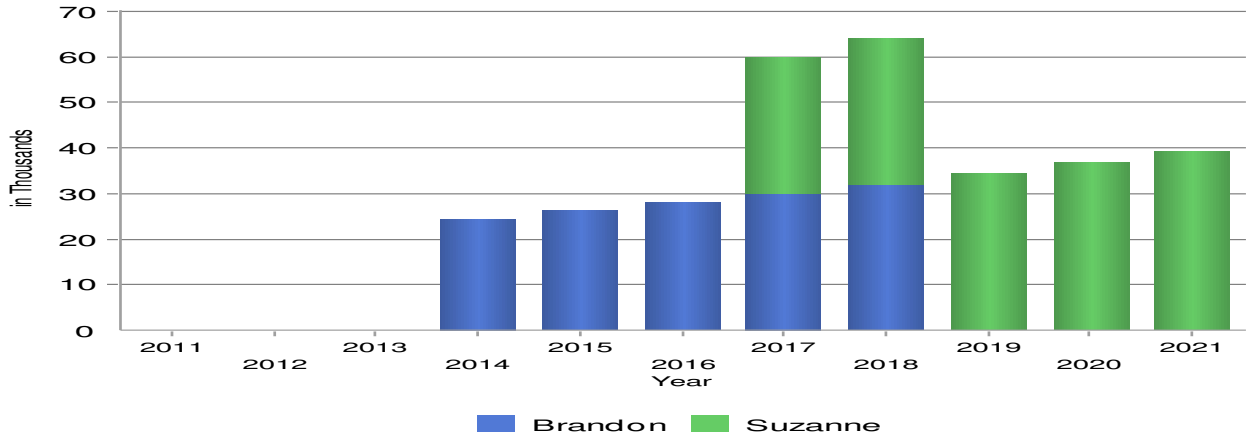
- 1. Value of the education fund: \$0
- 2. Growth rate of Fund: 8%
- 3. Year payments to the Fund begin: 2006

Year	Name	Payment to Education Fund	Future Cost with the Inflation Rate	Part to be Paid by Client	Amount to be Withdrawn for Education	Yearly Growth	Ending Balance
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Brandon

2011		\$0			\$0	\$0	\$0
2012		\$0			\$0	\$0	\$0
2013		\$0			\$0	\$0	\$0
2014		\$24,501	\$24,501	100%	\$24,501	\$0	\$0
2015		\$26,216	\$26,216	100%	\$26,216	\$0	\$0
2016		\$28,051	\$28,051	100%	\$28,051	\$0	\$0
2017		\$30,015	\$30,015	100%	\$30,015	\$0	\$0
2018		\$32,116	\$32,116	100%	\$32,116	\$0	\$0
<b>Brandon's Totals:</b>		<b>\$140,898</b>	<b>\$140,898</b>		<b>\$140,898</b>	<b>\$0</b>	

Total Payments per year



Education Fund and Assumptions

- 1. Value of the education fund: \$0
- 2. Growth rate of Fund: 8%
- 3. Year payments to the Fund begin: 2006

Year	Name	Payment to Education Fund	Future Cost with the Inflation Rate	Part to be Paid by Client	Amount to be Withdrawn for Education	Yearly Growth	Ending Balance
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Suzanne

2011		\$0			\$0	\$0	\$0
2012		\$0			\$0	\$0	\$0
2013		\$0			\$0	\$0	\$0
2014		\$0			\$0	\$0	\$0
2015		\$0			\$0	\$0	\$0
2016		\$0			\$0	\$0	\$0
2017		\$30,015	\$30,015	100%	\$30,015	\$0	\$0
2018		\$32,116	\$32,116	100%	\$32,116	\$0	\$0
2019		\$34,364	\$34,364	100%	\$34,364	\$0	\$0
2020		\$36,769	\$36,769	100%	\$36,769	\$0	\$0
2021		\$39,343	\$39,343	100%	\$39,343	\$0	\$0
<b>Suzanne's Totals:</b>		<b>\$172,606</b>	<b>\$172,606</b>		<b>\$172,606</b>	<b>\$0</b>	