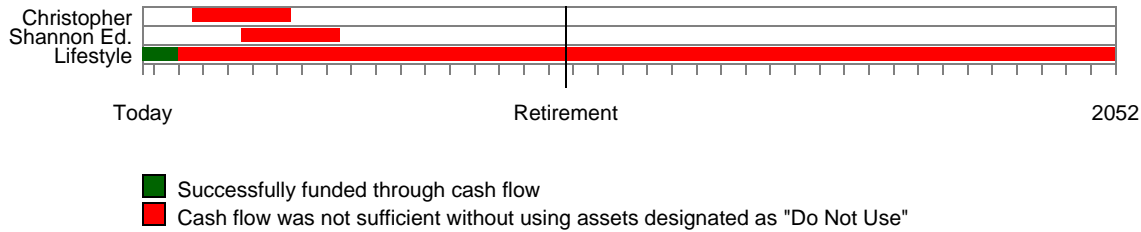


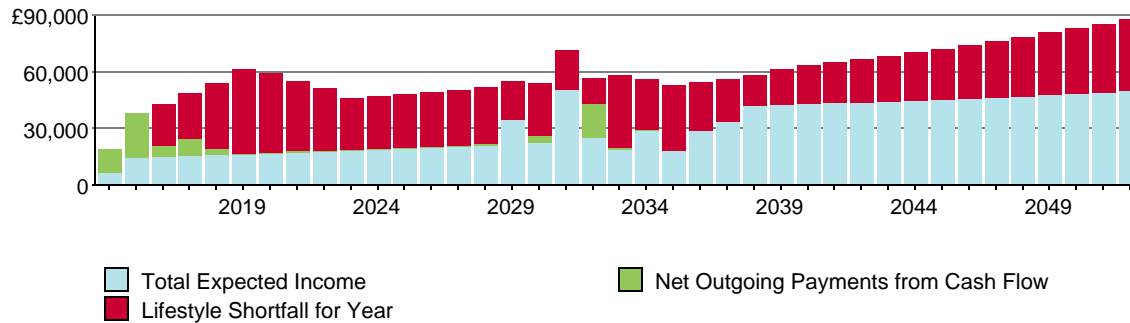
Cash Flow Graphs—Andrew and Jenny Elliott

Client A Disabled, Financial Strategies, Proposed Disability Planning for Andrew

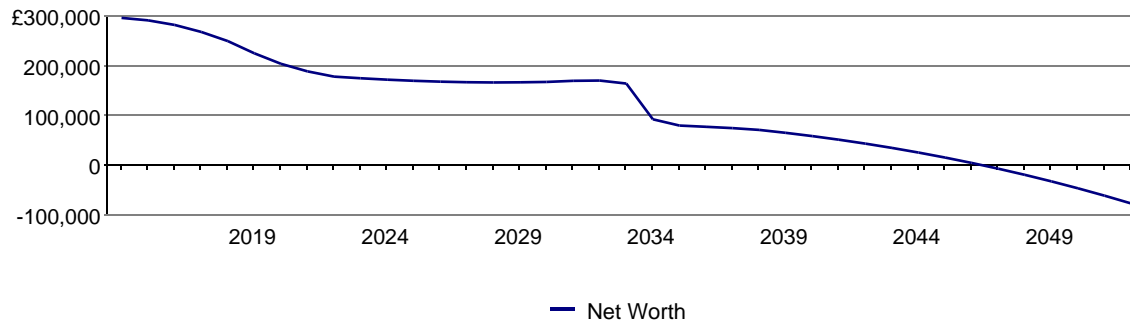
Financial Success Time Line



Summary of Cash Flow Process



Net Worth



YEARS 2013 - 2022

Cash Flow—Andrew and Jenny Elliott

Client A Disabled, Financial Strategies, Proposed Disability Planning for Andrew

End of Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Incoming Cash Flow										
Salary										
Harris Engineering	0	0	0	0	0	0	0	0	0	0
The Tea Tree	3,900	8,034	8,275	8,523	8,779	9,042	9,314	9,593	9,881	10,177
Other Income										
Dividend	0	0	0	0	0	0	0	0	0	0
Disability	2,000	6,180	6,365	6,556	6,753	6,956	7,164	7,379	7,601	7,829
State Benefits										
Jenny's Government Benefits	0	0	0	0	0	0	0	0	0	0
Andrew's Government Benefits	0	0	0	0	0	0	0	0	0	0
Earnings (Cash Dividends)										
Inherited BT Shares	0	27	0	0	0	0	0	0	0	0
Retirement Plan Distributions										
Harris Engineering Money Purchase	0	0	0	0	0	0	0	0	0	0
Jenny Stakeholder	0	0	0	0	0	0	0	0	0	0
Personal Pension	0	0	0	0	0	0	0	0	0	0
Retained FS	0	0	0	0	0	0	0	0	0	0
Miscellaneous										
Income Tax Refund	0	0	0	0	0	0	0	0	0	0
Total Expected Income	5,900	14,241	14,640	15,080	15,532	15,998	16,478	16,972	17,481	18,006
Outgoing Payments										
Basic Expenses										
Living Expenses	14,400	29,664	30,554	31,471	32,415	33,387	34,389	35,420	36,483	37,577
ABC Term	276	552	552	552	552	552	552	552	552	552
Disability	0	0	0	0	0	0	0	0	0	0
Education & Specific Needs										
University	0	0	3,511	8,933	9,469	10,037	6,206	0	0	0
University	0	0	0	0	3,945	10,037	10,639	11,277	6,973	0
Loan Payments										
Loan for Family Home	3,780	7,560	7,560	7,560	7,560	7,560	7,560	7,560	7,560	7,560
Retirement Plan Contributions										
Harris Engineering Money Purchase	0	0	0	0	0	0	0	0	0	0
Jenny Stakeholder	300	600	600	600	600	600	600	600	600	600
Personal Pension	0	0	0	0	0	0	0	0	0	0
Retained FS	0	0	0	0	0	0	0	0	0	0
Tax Deductions										
Harris Engineering	0	0	0	0	0	0	0	0	0	0
The Tea Tree	0	0	0	0	0	0	0	0	0	0
Dividend	0	0	0	0	0	0	0	0	0	0
National Insurance Deductions										
Harris Engineering	0	0	0	0	0	0	0	0	0	0
The Tea Tree	3	6	7	7	7	7	7	8	8	8
Tax Payments										
Income Taxes	0	15	433	0	0	0	0	0	0	0
Total Outgoing Payments	18,759	38,397	43,217	49,122	54,547	62,180	59,953	55,417	52,176	46,298
Adjustments for Cash Flow										
Total Expected Income	5,900	14,241	14,640	15,080	15,532	15,998	16,478	16,972	17,481	18,006
Plus Adjustments										
Available Cash	0	0	2,458	7,829	1,937	0	0	0	0	0
Loan Proceeds	0	0	0	0	0	0	0	0	0	0
Assets Used for Cash Flow	12,859	24,156	3,875	1,703	1,754	600	600	600	600	600

Cash Flow—Andrew and Jenny Elliott

Client A Disabled, Financial Strategies, Proposed Disability Planning for Andrew

	End of Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Adjustments for Cash Flow											
Total Outgoing Payments		18,759	38,397	43,217	49,122	54,547	62,180	59,953	55,417	52,176	46,298
Annual Shortfall (if any)		0	0	22,244	24,510	35,324	45,582	42,875	37,845	34,095	27,692
Total Worth											
Assets											
Bank Account		0	0	0	0	0	0	0	0	0	0
Cash Account		0	0	0	0	0	0	0	0	0	0
Building Society		1,196	0	0	0	0	0	0	0	0	0
Inherited BT Shares		8,021	0	0	0	0	0	0	0	0	0
Family Home		270,274	278,382	286,734	295,336	304,196	313,321	322,721	332,403	342,375	352,646
Average Car Value		15,565	16,032	16,512	17,008	17,518	18,044	18,585	19,142	19,717	20,308
Test		1,029	1,080	0	0	0	0	0	0	0	0
ABC ISA		5,842	6,080	2,793	0	0	0	0	0	0	0
ABC ISA Jenny		8,212	8,546	8,894	3,066	0	0	0	0	0	0
Investment Bond		14,831	1,132	0	0	0	0	0	0	0	0
Harris Engineering Money Purchase		28,475	31,202	34,106	37,198	40,489	43,990	47,713	51,670	55,876	60,343
Jenny Stakeholder		11,489	13,464	15,540	17,723	20,016	22,428	24,962	27,626	30,427	33,371
Personal Pension		25,545	26,851	28,225	29,669	31,187	32,783	34,460	36,223	38,076	40,024
Total Assets		390,479	382,770	392,806	399,999	413,406	430,566	448,441	467,065	486,471	506,693
Liabilities											
Loan for Family Home		90,507	87,858	85,061	82,105	78,983	75,685	72,201	68,520	64,632	60,524
Income Taxes		0	0	0	0	0	0	0	0	0	0
Total Liabilities		90,507	87,858	85,061	82,105	78,983	75,685	72,201	68,520	64,632	60,524
Cumulative Shortfall		0	0	22,244	46,753	82,078	127,659	170,535	208,380	242,474	270,166
Net Worth		299,972	294,912	285,501	271,140	252,345	227,221	205,706	190,166	179,365	176,003
Summary											
Total Assets		390,479	382,770	392,806	399,999	413,406	430,566	448,441	467,065	486,471	506,693
Total Liabilities		90,507	87,858	85,061	82,105	78,983	75,685	72,201	68,520	64,632	60,524
Net Worth of Clients		299,972	294,912	285,501	271,140	252,345	227,221	205,706	190,166	179,365	176,003
Total Net Holdings		299,972	294,912	285,501	271,140	252,345	227,221	205,706	190,166	179,365	176,003

Cash Flow—Andrew and Jenny Elliott

Client A Disabled, Financial Strategies, Proposed Disability Planning for Andrew

End of Year	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
Incoming Cash Flow										
Salary										
Harris Engineering	0	0	0	0	0	0	0	0	0	0
The Tea Tree	10,483	10,797	11,121	11,455	11,798	12,152	12,517	12,892	13,279	13,677
Other Income										
Dividend	0	0	0	0	0	0	0	0	0	0
Disability	8,063	8,305	8,555	8,811	9,076	9,348	9,628	9,917	6,810	0
State Benefits										
Jenny's Government Benefits	0	0	0	0	0	0	0	0	0	0
Andrew's Government Benefits	0	0	0	0	0	0	0	0	0	0
Earnings (Cash Dividends)										
Inherited BT Shares	0	0	0	0	0	0	0	0	0	0
Retirement Plan Distributions										
Harris Engineering Money Purchase	0	0	0	0	0	0	0	26,370	0	0
Jenny Stakeholder	0	0	0	0	0	0	0	0	0	0
Personal Pension	0	0	0	0	0	13,332	0	0	0	0
Retained FS	0	0	0	0	0	0	0	1,667	5,000	5,000
Miscellaneous										
Income Tax Refund	0	0	0	0	0	0	0	0	0	0
Total Expected Income	18,546	19,102	19,676	20,266	20,874	34,832	22,145	50,846	25,089	18,677
Outgoing Payments										
Basic Expenses										
Living Expenses	38,705	39,866	41,062	42,294	43,563	44,869	46,216	47,602	49,030	50,501
ABC Term	552	552	552	552	552	276	0	0	0	0
Disability	0	0	0	0	0	0	0	0	0	0
Education & Specific Needs										
University	0	0	0	0	0	0	0	0	0	0
University	0	0	0	0	0	0	0	0	0	0
Loan Payments										
Loan for Family Home	7,560	7,560	7,560	7,560	7,560	7,560	7,560	7,560	7,560	7,560
Retirement Plan Contributions										
Harris Engineering Money Purchase	0	0	0	0	0	0	0	0	0	0
Jenny Stakeholder	600	600	600	600	600	600	600	600	600	600
Personal Pension	0	0	0	0	0	0	0	0	0	0
Retained FS	0	0	0	0	0	0	0	0	0	0
Tax Deductions										
Harris Engineering	0	0	0	0	0	0	0	0	0	0
The Tea Tree	0	0	0	0	0	0	0	0	0	0
Dividend	0	0	0	0	0	0	0	0	0	0
National Insurance Deductions										
Harris Engineering	0	0	0	0	0	0	0	0	0	0
The Tea Tree	8	9	9	9	9	10	10	10	11	11
Tax Payments										
Income Taxes	0	0	0	0	0	0	5	0	14	15
Total Outgoing Payments	47,425	48,587	49,783	51,015	52,284	53,315	54,391	55,772	57,214	58,687
Adjustments for Cash Flow										
Total Expected Income	18,546	19,102	19,676	20,266	20,874	34,832	22,145	50,846	25,089	18,677
Plus Adjustments										
Available Cash	0	0	0	0	0	0	0	0	0	0
Loan Proceeds	0	0	0	0	0	0	0	0	0	0
Assets Used for Cash Flow	600	600	600	600	600	0	3,678	0	18,140	600

Cash Flow—Andrew and Jenny Elliott

Client A Disabled, Financial Strategies, Proposed Disability Planning for Andrew

End of Year	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
Adjustments for Cash Flow										
Total Outgoing Payments	47,425	48,587	49,783	51,015	52,284	53,315	54,391	55,772	57,214	58,687
Annual Shortfall (if any)	28,279	28,884	29,507	30,149	30,810	20,902	28,568	21,575	13,985	39,410
Total Worth										
Assets										
Bank Account	0	0	0	0	0	0	0	0	0	0
Cash Account	0	0	0	0	0	0	0	0	0	0
Building Society	0	0	0	0	0	3,070	0	17,386	0	0
Inherited BT Shares	0	0	0	0	0	0	0	0	0	0
Family Home	363,225	374,122	385,346	396,906	408,813	421,078	433,710	446,721	460,123	473,927
Average Car Value	20,918	21,545	22,191	22,857	23,543	24,249	24,977	25,726	26,498	27,293
Test	0	0	0	0	0	0	0	0	0	0
ABC ISA	0	0	0	0	0	0	0	0	0	0
ABC ISA Jenny	0	0	0	0	0	0	0	0	0	0
Investment Bond	0	0	0	0	0	0	0	0	0	0
Harris Engineering Money Purchase	65,088	70,125	75,470	81,142	87,159	93,539	100,303	80,103	84,202	88,510
Jenny Stakeholder	36,465	39,718	43,137	46,731	50,509	54,481	58,655	63,043	67,656	72,504
Personal Pension	42,072	44,225	46,487	48,866	51,366	40,494	42,566	44,744	47,033	49,439
Total Assets	527,768	549,734	572,632	596,502	621,390	636,911	660,211	677,723	685,511	711,672
Liabilities										
Loan for Family Home	56,184	51,600	46,757	41,641	36,236	30,527	24,495	18,124	11,392	4,281
Income Taxes	0	0	0	0	0	0	0	0	0	0
Total Liabilities	56,184	51,600	46,757	41,641	36,236	30,527	24,495	18,124	11,392	4,281
Cumulative Shortfall	298,445	327,329	356,836	386,986	417,796	438,698	467,266	488,842	502,827	542,237
Net Worth	173,139	170,805	169,038	167,876	167,357	167,686	168,449	170,758	171,291	165,154
Summary										
Total Assets	527,768	549,734	572,632	596,502	621,390	636,911	660,211	677,723	685,511	711,672
Total Liabilities	56,184	51,600	46,757	41,641	36,236	30,527	24,495	18,124	11,392	4,281
Net Worth of Clients	173,139	170,805	169,038	167,876	167,357	167,686	168,449	170,758	171,291	165,154
Total Net Holdings	173,139	170,805	169,038	167,876	167,357	167,686	168,449	170,758	171,291	165,154

YEARS 2033 - 2042

Cash Flow—Andrew and Jenny Elliott

Client A Disabled, Financial Strategies, Proposed Disability Planning for Andrew

End of Year	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042
Incoming Cash Flow										
Salary										
Harris Engineering	0	0	0	0	0	0	0	0	0	0
The Tea Tree	0	0	0	0	0	0	0	0	0	0
Other Income										
Dividend	0	0	0	0	0	0	0	0	0	0
Disability	0	0	0	0	0	0	0	0	0	0
State Benefits										
Jenny's Government Benefits	0	0	10,706	11,027	11,358	11,699	12,050	12,411	12,784	13,167
Andrew's Government Benefits	3,364	10,394	10,706	11,027	11,358	11,699	12,050	12,411	12,784	13,167
Earnings (Cash Dividends)										
Inherited BT Shares	0	0	0	0	0	0	0	0	0	0
Retirement Plan Distributions										
Harris Engineering Money Purchase	0	0	0	2,765	8,140	7,912	7,691	7,476	7,267	7,064
Jenny Stakeholder	20,659	2,457	2,457	2,457	2,457	2,457	2,457	2,457	2,457	2,457
Personal Pension	0	0	0	1,427	4,217	4,124	4,033	3,944	3,857	3,772
Retained FS	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Miscellaneous										
Income Tax Refund	0	0	0	0	0	0	0	0	0	0
Total Expected Income	29,023	17,851	28,869	33,703	42,530	42,891	43,281	43,700	44,148	44,627
Outgoing Payments										
Basic Expenses										
Living Expenses	52,016	53,576	55,184	56,839	58,544	60,301	62,110	63,973	65,892	67,869
ABC Term	0	0	0	0	0	0	0	0	0	0
Disability	0	0	0	0	0	0	0	0	0	0
Education & Specific Needs										
University	0	0	0	0	0	0	0	0	0	0
University	0	0	0	0	0	0	0	0	0	0
Loan Payments										
Loan for Family Home	4,360	0	0	0	0	0	0	0	0	0
Retirement Plan Contributions										
Harris Engineering Money Purchase	0	0	0	0	0	0	0	0	0	0
Jenny Stakeholder	0	0	0	0	0	0	0	0	0	0
Personal Pension	0	0	0	0	0	0	0	0	0	0
Retained FS	0	0	0	0	0	0	0	0	0	0
Tax Deductions										
Harris Engineering	0	0	0	0	0	0	0	0	0	0
The Tea Tree	0	0	0	0	0	0	0	0	0	0
Dividend	0	0	0	0	0	0	0	0	0	0
National Insurance Deductions										
Harris Engineering	0	0	0	0	0	0	0	0	0	0
The Tea Tree	0	0	0	0	0	0	0	0	0	0
Tax Payments										
Income Taxes	0	6	0	0	318	1,905	1,794	1,683	1,572	1,462
Total Outgoing Payments	56,376	53,583	55,184	56,839	58,862	62,206	63,904	65,656	67,465	69,331
Adjustments for Cash Flow										
Total Expected Income	29,023	17,851	28,869	33,703	42,530	42,891	43,281	43,700	44,148	44,627
Plus Adjustments										
Available Cash	0	0	0	0	0	0	0	0	0	0
Loan Proceeds	0	0	0	0	0	0	0	0	0	0
Assets Used for Cash Flow	61	0	0	0	0	0	0	0	0	0

YEARS 2033 - 2042

Cash Flow—Andrew and Jenny Elliott

Client A Disabled, Financial Strategies, Proposed Disability Planning for Andrew

End of Year	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042
Adjustments for Cash Flow										
Total Outgoing Payments	56,376	53,583	55,184	56,839	58,862	62,206	63,904	65,656	67,465	69,331
Annual Shortfall (if any)	27,292	35,731	26,314	23,136	16,332	19,315	20,623	21,957	23,317	24,704
Total Worth										
Assets										
Bank Account	0	0	0	0	0	0	0	0	0	0
Cash Account	0	0	0	0	0	0	0	0	0	0
Building Society	0	0	0	0	0	0	0	0	0	0
Inherited BT Shares	0	0	0	0	0	0	0	0	0	0
Family Home	488,145	502,789	517,873	533,409	549,411	565,893	582,870	600,356	618,367	636,918
Average Car Value	28,111	28,955	29,823	30,718	31,640	32,589	33,566	34,573	35,611	36,679
Test	0	0	0	0	0	0	0	0	0	0
ABC ISA	0	0	0	0	0	0	0	0	0	0
ABC ISA Jenny	0	0	0	0	0	0	0	0	0	0
Investment Bond	0	0	0	0	0	0	0	0	0	0
Harris Engineering Money Purchase	93,038	97,798	102,801	105,279	102,335	99,474	96,692	93,989	91,361	88,806
Jenny Stakeholder	0	0	0	0	0	0	0	0	0	0
Personal Pension	51,969	54,627	57,422	58,924	57,624	56,352	55,108	53,891	52,702	51,539
Total Assets	661,262	684,169	707,920	728,330	741,009	754,308	768,237	782,810	798,041	813,942
Liabilities										
Loan for Family Home	0	0	0	0	0	0	0	0	0	0
Income Taxes	0	0	0	0	0	0	0	0	0	0
Total Liabilities	0	0	0	0	0	0	0	0	0	0
Cumulative Shortfall	569,529	605,260	631,574	654,710	671,042	690,357	710,980	732,937	756,253	780,957
Net Worth	91,734	78,909	76,346	73,620	69,968	63,951	57,257	49,874	41,787	32,985
Summary										
Total Assets	661,262	684,169	707,920	728,330	741,009	754,308	768,237	782,810	798,041	813,942
Total Liabilities	0	0	0	0	0	0	0	0	0	0
Net Worth of Clients	91,734	78,909	76,346	73,620	69,968	63,951	57,257	49,874	41,787	32,985
Total Net Holdings	91,734	78,909	76,346	73,620	69,968	63,951	57,257	49,874	41,787	32,985

YEARS 2043 - 2052

Cash Flow—Andrew and Jenny Elliott

Client A Disabled, Financial Strategies, Proposed Disability Planning for Andrew

End of Year	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052
Incoming Cash Flow										
Salary										
Harris Engineering	0	0	0	0	0	0	0	0	0	0
The Tea Tree	0	0	0	0	0	0	0	0	0	0
Other Income										
Dividend	0	0	0	0	0	0	0	0	0	0
Disability	0	0	0	0	0	0	0	0	0	0
State Benefits										
Jenny's Government Benefits	13,562	13,969	14,388	14,820	15,264	15,722	16,194	16,680	17,180	17,696
Andrew's Government Benefits	13,562	13,969	14,388	14,820	15,264	15,722	16,194	16,680	17,180	17,696
Earnings (Cash Dividends)										
Inherited BT Shares	0	0	0	0	0	0	0	0	0	0
Retirement Plan Distributions										
Harris Engineering Money Purchase	6,866	6,674	6,488	6,306	6,130	5,958	5,792	5,630	5,473	5,320
Jenny Stakeholder	2,457	2,457	2,457	2,457	2,457	2,457	2,457	2,457	2,457	2,457
Personal Pension	3,688	3,607	3,527	3,449	3,373	3,299	3,226	3,155	3,085	3,017
Retained FS	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Miscellaneous										
Income Tax Refund	0	0	0	0	0	0	0	0	0	0
Total Expected Income	45,136	45,676	46,248	46,852	47,489	48,159	48,863	49,602	50,375	51,185
Outgoing Payments										
Basic Expenses										
Living Expenses	69,905	72,002	74,162	76,387	78,679	81,039	83,470	85,975	88,554	91,210
ABC Term	0	0	0	0	0	0	0	0	0	0
Disability	0	0	0	0	0	0	0	0	0	0
Education & Specific Needs										
University	0	0	0	0	0	0	0	0	0	0
University	0	0	0	0	0	0	0	0	0	0
Loan Payments										
Loan for Family Home	0	0	0	0	0	0	0	0	0	0
Retirement Plan Contributions										
Harris Engineering Money Purchase	0	0	0	0	0	0	0	0	0	0
Jenny Stakeholder	0	0	0	0	0	0	0	0	0	0
Personal Pension	0	0	0	0	0	0	0	0	0	0
Retained FS	0	0	0	0	0	0	0	0	0	0
Tax Deductions										
Harris Engineering	0	0	0	0	0	0	0	0	0	0
The Tea Tree	0	0	0	0	0	0	0	0	0	0
Dividend	0	0	0	0	0	0	0	0	0	0
National Insurance Deductions										
Harris Engineering	0	0	0	0	0	0	0	0	0	0
The Tea Tree	0	0	0	0	0	0	0	0	0	0
Tax Payments										
Income Taxes	1,351	1,241	1,130	1,019	907	796	683	570	457	342
Total Outgoing Payments	71,256	73,243	75,292	77,406	79,586	81,835	84,154	86,545	89,011	91,553
Adjustments for Cash Flow										
Total Expected Income	45,136	45,676	46,248	46,852	47,489	48,159	48,863	49,602	50,375	51,185
Plus Adjustments										
Available Cash	0	0	0	0	0	0	0	0	0	0
Loan Proceeds	0	0	0	0	0	0	0	0	0	0
Assets Used for Cash Flow	0	0	0	0	0	0	0	0	0	0

YEARS 2043 - 2052

Cash Flow—Andrew and Jenny Elliott

Client A Disabled, Financial Strategies, Proposed Disability Planning for Andrew

	End of Year	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052
Adjustments for Cash Flow											
Total Outgoing Payments		71,256	73,243	75,292	77,406	79,586	81,835	84,154	86,545	89,011	91,553
Annual Shortfall (if any)		26,120	27,567	29,044	30,554	32,097	33,676	35,291	36,943	38,635	40,368
Total Worth											
Assets											
Bank Account		0	0	0	0	0	0	0	0	0	0
Cash Account		0	0	0	0	0	0	0	0	0	0
Building Society		0	0	0	0	0	0	0	0	0	0
Inherited BT Shares		0	0	0	0	0	0	0	0	0	0
Family Home		656,026	675,706	695,978	716,857	738,363	760,513	783,329	806,829	831,034	855,965
Average Car Value		37,779	38,913	40,080	41,283	42,521	43,797	45,111	46,464	47,858	49,293
Test		0	0	0	0	0	0	0	0	0	0
ABC ISA		0	0	0	0	0	0	0	0	0	0
ABC ISA Jenny		0	0	0	0	0	0	0	0	0	0
Investment Bond		0	0	0	0	0	0	0	0	0	0
Harris Engineering Money Purchase		86,323	83,910	81,564	79,283	77,066	74,912	72,817	70,781	68,802	66,878
Jenny Stakeholder		0	0	0	0	0	0	0	0	0	0
Personal Pension		50,401	49,288	48,200	47,137	46,096	45,079	44,084	43,110	42,159	41,228
Total Assets		830,529	847,817	865,822	884,559	904,046	924,300	945,340	967,184	989,852	1,013,365
Liabilities											
Loan for Family Home		0	0	0	0	0	0	0	0	0	0
Income Taxes		0	0	0	0	0	0	0	0	0	0
Total Liabilities		0	0	0	0	0	0	0	0	0	0
Cumulative Shortfall		807,078	834,644	863,688	894,242	926,339	960,015	995,305	1,032,249	1,070,884	1,111,252
Net Worth		23,452	13,173	2,134	-9,683	-22,293	-35,715	-49,965	-65,065	-81,032	-97,887
Summary											
Total Assets		830,529	847,817	865,822	884,559	904,046	924,300	945,340	967,184	989,852	1,013,365
Total Liabilities		0	0	0	0	0	0	0	0	0	0
Net Worth of Clients		23,452	13,173	2,134	-9,683	-22,293	-35,715	-49,965	-65,065	-81,032	-97,887
Total Net Holdings		23,452	13,173	2,134	-9,683	-22,293	-35,715	-49,965	-65,065	-81,032	-97,887