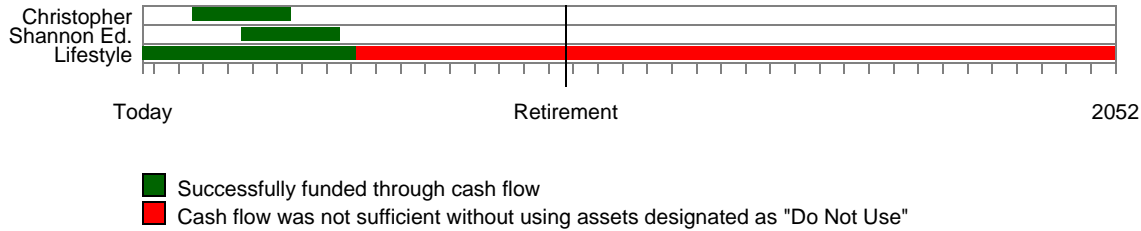


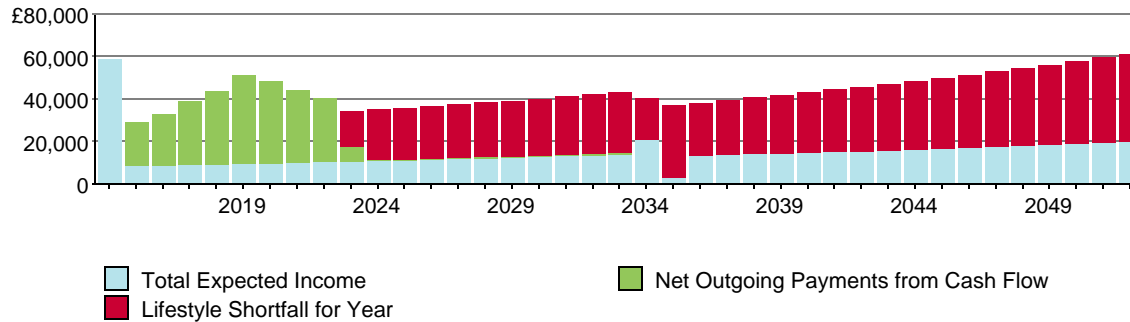
Cash Flow Graphs—Andrew and Jenny Elliott

Current Situation, Financial Strategies, Survivor Planning at Andrew's Death

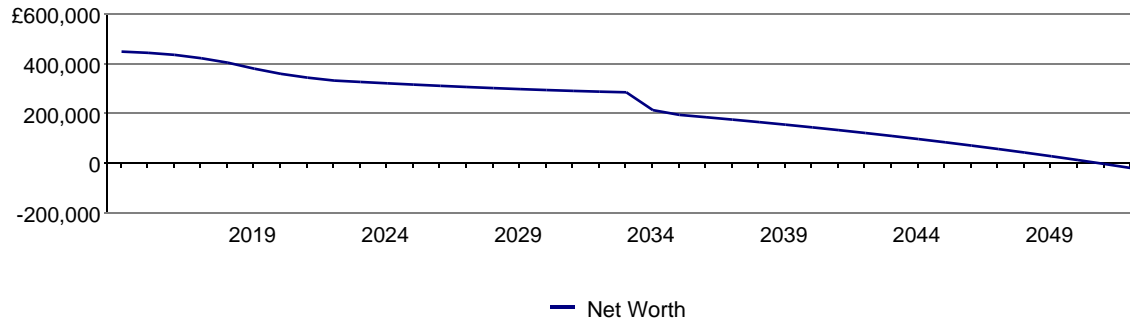
Financial Success Time Line



Summary of Cash Flow Process



Net Worth



YEARS 2013 - 2022

Cash Flow—Andrew and Jenny Elliott

Current Situation, Financial Strategies, Survivor Planning at Andrew's Death

End of Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Incoming Cash Flow										
Salary										
Harris Engineering	750	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	2,500	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	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	38	0
Retirement Plan Distributions										
Harris Engineering Money Purchase	27,404	0	0	0	0	0	0	0	0	0
Jenny Stakeholder	0	0	0	0	0	0	0	0	0	0
Personal Pension	25,040	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	59,595	8,034	8,275	8,523	8,779	9,042	9,314	9,593	9,919	10,177
Outgoing Payments										
Basic Expenses										
Living Expenses	10,800	20,765	21,388	22,029	22,690	23,371	24,072	24,794	25,538	26,304
ABC Term	46	0	0	0	0	0	0	0	0	0
Disability	54	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	100	0	0	0	0	0	0	0	0	0
Jenny Stakeholder	300	600	600	600	600	600	600	600	600	600
Personal Pension	100	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	250	0	0	0	0	0	0	0	0	0
National Insurance Deductions										
Harris Engineering	13	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	23	50	56	62	68	74	81	63	4
Total Outgoing Payments	15,446	28,954	33,116	39,185	44,333	51,679	49,159	44,320	40,742	34,477
Adjustments for Cash Flow										
Total Expected Income	59,595	8,034	8,275	8,523	8,779	9,042	9,314	9,593	9,919	10,177
Plus Adjustments										
Available Cash	0	20,920	24,841	30,661	35,554	42,637	39,845	6,467	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	28,261	30,823	7,107

Cash Flow—Andrew and Jenny Elliott

Current Situation, Financial Strategies, Survivor Planning at Andrew's Death

	End of Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Adjustments for Cash Flow											
Total Outgoing Payments		15,446	28,954	33,116	39,185	44,333	51,679	49,159	44,320	40,742	34,477
Annual Shortfall (if any)		0	0	0	0	0	0	0	0	0	17,192
Total Worth											
Assets											
Bank Account		0	0	0	0	0	0	0	0	0	0
Cash Account		193,492	171,567	149,183	126,351	92,734	48,890	7,784	0	0	0
Building Society		14,990	16,993	19,096	21,302	23,615	26,040	28,581	2,732	0	0
Inherited BT Shares		8,021	8,366	8,725	9,101	9,492	9,900	10,326	10,770	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	1,134	1,191	1,251	1,313	1,379	1,448	1,520	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	15,559	16,322	17,123	17,964	18,845	19,770	20,740	4,930	0
Harris Engineering Money Purchase		0	0	0	0	0	0	0	0	0	0
Jenny Stakeholder		11,489	13,464	15,540	17,723	20,016	22,428	24,962	27,626	30,427	33,371
Personal Pension		0	0	0	0	0	0	0	0	0	0
Total Assets		543,745	536,070	524,936	508,200	486,785	458,781	434,108	414,862	398,969	406,325
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	0	0	0	0	0	0	0	17,192
Net Worth		453,239	448,211	439,875	426,094	407,802	383,096	361,907	346,342	334,338	328,609
Summary											
Total Assets		543,745	536,070	524,936	508,200	486,785	458,781	434,108	414,862	398,969	406,325
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		453,239	448,211	439,875	426,094	407,802	383,096	361,907	346,342	334,338	328,609
Total Net Holdings		453,239	448,211	439,875	426,094	407,802	383,096	361,907	346,342	334,338	328,609

YEARS 2023 - 2032

Cash Flow—Andrew and Jenny Elliott

Current Situation, Financial Strategies, Survivor Planning at Andrew's Death

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	0	0	0	0	0	0	0	0	0	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	0	0	0
Jenny Stakeholder	0	0	0	0	0	0	0	0	0	0
Personal Pension	0	0	0	0	0	1	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	10,483	10,797	11,121	11,455	11,798	12,153	12,517	12,892	13,279	13,677
Outgoing Payments										
Basic Expenses										
Living Expenses	27,093	27,906	28,743	29,606	30,494	31,409	32,351	33,321	34,321	35,351
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	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	0	0	0	0
Total Outgoing Payments	35,262	36,075	36,912	37,775	38,663	39,578	40,521	41,492	42,492	43,522
Adjustments for Cash Flow										
Total Expected Income	10,483	10,797	11,121	11,455	11,798	12,153	12,517	12,892	13,279	13,677
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	600	600	600	600	600

Cash Flow—Andrew and Jenny Elliott

Current Situation, Financial Strategies, Survivor Planning at Andrew's Death

End of Year	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
Adjustments for Cash Flow										
Total Outgoing Payments	35,262	36,075	36,912	37,775	38,663	39,578	40,521	41,492	42,492	43,522
Annual Shortfall (if any)	24,179	24,678	25,191	25,720	26,265	26,825	27,404	28,000	28,613	29,244
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	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	0	0	0	0	0	0	0	0	0	0
Jenny Stakeholder	36,465	39,718	43,137	46,731	50,509	54,481	58,655	63,043	67,656	72,504
Personal Pension	0	0	0	0	0	0	0	0	0	0
Total Assets	420,608	435,385	450,674	466,495	482,866	499,807	517,342	535,490	554,276	573,723
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	41,372	66,049	91,241	116,961	143,226	170,051	197,455	225,455	254,067	283,312
Net Worth	323,052	317,736	312,677	307,893	303,403	299,229	295,391	291,912	288,817	286,130
Summary										
Total Assets	420,608	435,385	450,674	466,495	482,866	499,807	517,342	535,490	554,276	573,723
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	323,052	317,736	312,677	307,893	303,403	299,229	295,391	291,912	288,817	286,130
Total Net Holdings	323,052	317,736	312,677	307,893	303,403	299,229	295,391	291,912	288,817	286,130

YEARS 2033 - 2042

Cash Flow—Andrew and Jenny Elliott

Current Situation, Financial Strategies, Survivor Planning at Andrew's Death

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	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	4	12	12	12	12	12	12
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	4	12	12	12	12	12	12
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	20,659	2,457	13,163	13,493	13,839	14,180	14,531	14,893	15,265	15,648
Outgoing Payments										
Basic Expenses										
Living Expenses	36,411	37,504	38,629	39,788	40,981	42,211	43,477	44,781	46,125	47,508
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	8	0	0	0	0	0	0	0	0
Total Outgoing Payments	40,771	37,512	38,629	39,788	40,981	42,211	43,477	44,781	46,125	47,508
Adjustments for Cash Flow										
Total Expected Income	20,659	2,457	13,163	13,493	13,839	14,180	14,531	14,893	15,265	15,648
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	82	0	0	0	0	0	0	0	0	0

YEARS 2033 - 2042

Cash Flow—Andrew and Jenny Elliott

Current Situation, Financial Strategies, Survivor Planning at Andrew's Death

End of Year	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042
Adjustments for Cash Flow										
Total Outgoing Payments	40,771	37,512	38,629	39,788	40,981	42,211	43,477	44,781	46,125	47,508
Annual Shortfall (if any)	20,030	35,055	25,465	26,295	27,142	28,030	28,946	29,889	30,860	31,860
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	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
Total Assets	516,256	531,744	547,696	564,127	581,051	598,482	616,437	634,930	653,978	673,597
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	303,342	338,396	363,862	390,157	417,299	445,329	474,275	504,164	535,023	566,883
Net Worth	212,914	193,347	183,834	173,970	163,752	153,153	142,162	130,766	118,954	106,714
Summary										
Total Assets	516,256	531,744	547,696	564,127	581,051	598,482	616,437	634,930	653,978	673,597
Total Liabilities	0	0	0	0	0	0	0	0	0	0
Net Worth of Clients	212,914	193,347	183,834	173,970	163,752	153,153	142,162	130,766	118,954	106,714
Total Net Holdings	212,914	193,347	183,834	173,970	163,752	153,153	142,162	130,766	118,954	106,714

YEARS 2043 - 2052

Cash Flow—Andrew and Jenny Elliott

Current Situation, Financial Strategies, Survivor Planning at Andrew's Death

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	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	12	12	12	12	12	12	12	12	12	12
Jenny Stakeholder	2,457	2,457	2,457	2,457	2,457	2,457	2,457	2,457	2,457	2,457
Personal Pension	12	12	12	12	12	12	12	12	12	12
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	16,043	16,450	16,869	17,301	17,746	18,203	18,675	19,161	19,661	20,177
Outgoing Payments										
Basic Expenses										
Living Expenses	48,934	50,402	51,914	53,471	55,075	56,727	58,429	60,182	61,988	63,847
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	0	0	0	0	0	0	0	0	0	0
Total Outgoing Payments	48,934	50,402	51,914	53,471	55,075	56,727	58,429	60,182	61,988	63,847
Adjustments for Cash Flow										
Total Expected Income	16,043	16,450	16,869	17,301	17,746	18,203	18,675	19,161	19,661	20,177
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

Current Situation, Financial Strategies, Survivor Planning at Andrew's Death

End of Year	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052
Adjustments for Cash Flow										
Total Outgoing Payments	48,934	50,402	51,914	53,471	55,075	56,727	58,429	60,182	61,988	63,847
Annual Shortfall (if any)	32,890	33,951	35,044	36,170	37,330	38,524	39,754	41,021	42,326	43,670
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	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
Total Assets	693,805	714,619	736,058	758,139	780,884	804,310	828,439	853,293	878,891	905,258
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	599,773	633,725	668,769	704,939	742,269	780,793	820,547	861,568	903,894	947,565
Net Worth	94,031	80,894	67,288	53,200	38,615	23,517	7,892	-8,276	-25,003	-42,307
Summary										
Total Assets	693,805	714,619	736,058	758,139	780,884	804,310	828,439	853,293	878,891	905,258
Total Liabilities	0	0	0	0	0	0	0	0	0	0
Net Worth of Clients	94,031	80,894	67,288	53,200	38,615	23,517	7,892	-8,276	-25,003	-42,307
Total Net Holdings	94,031	80,894	67,288	53,200	38,615	23,517	7,892	-8,276	-25,003	-42,307