

RETIREMENT INCOME

First Name: John

Last Name: Does

	Case 1	Case 2	Case 3
1. Existing Retirement Assets	\$25,000	\$0	\$0
2. Assumed Annual Return on Existing Assets	7.00%	0.00%	0.00%
3. Future Annual Investments	\$3,000	\$0	\$0
4. Assumed Return, Future Investments	7.00%	0.00%	0.00%
5. Assumed Inflation Rate (Annual)	2.00%	0.00%	0.00%
6. Current Age	45	0	0
7. Gender: Male or Female	male	male	male
8. Age When Retirement Begins	65	0	0
9. Interest Rate for Annuity Purchase	5.00%	0.00%	0.00%

Following Values in Constant \$

10. Value of Investments at Retirement	\$163,281	\$0	\$0
11. Life Expectancy in Months	215	704	704
12. Monthly Annuity Before Divorce Settlement	\$1,151	\$0	\$0

Assets Transferred at Divorce

	Case 1	Case 2	Case 3
13. Retirement Accounts	\$0	\$0	\$0
14. Assumed Annual Return on Retirement Accounts	5.00%	5.00%	5.00%
15. Other Investment Assets	\$0	\$0	\$0
16. Assumed Annual After-Tax Return on Other Investment Assets from Divorce	5.00%	5.00%	5.00%
17. Revised Monthly Annuity Including Divorce Assets in Constant \$ 2005	\$1,151	\$0	\$0
18. Desired Monthly Retirement Income in constant \$ 2005	\$0	\$0	\$0

Divorce Settlement Required for Desired Income

19. Using Retirement Accounts	\$0	\$0	\$0
OR			
20. Using Other Investment Assets	\$0	\$0	\$0