

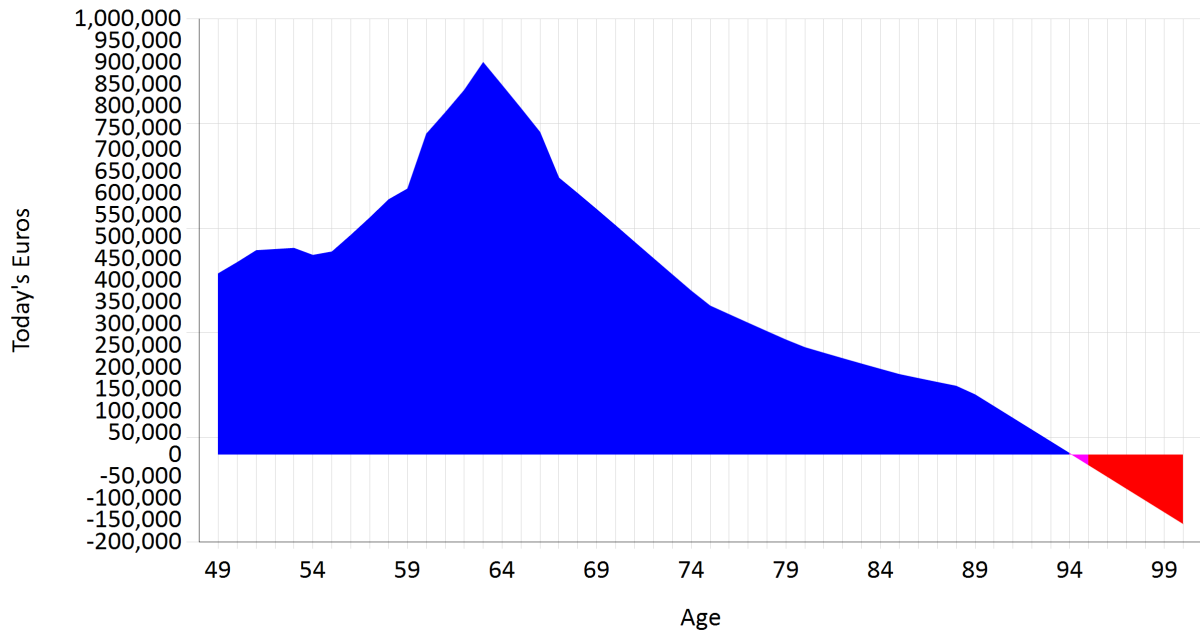
Cash Flow Statement
(Current Position)

Readily Realisable Capital €	As at	Craig's Age At Year End	Cash Inflows €	Cash Outflows €	Balance of Surplus Account €	Capital at End of Year €	Capital in 2020 Terms €
401,051	23/04/2020	49	141,873	133,861	8,388	415,916	415,916
415,916	01/01/2020	50	144,643	122,754	30,680	448,154	441,531
448,154	01/01/2021	51	146,734	123,499	55,236	482,936	468,768
482,936	01/01/2022	52	148,855	151,382	54,678	492,892	471,361
492,892	01/01/2023	53	151,010	153,507	54,136	503,164	474,073
503,164	01/01/2024	54	190,904	213,733	33,175	493,324	457,933
493,324	01/01/2025	55	155,419	152,087	37,737	509,323	465,797
509,323	01/01/2026	56	157,670	121,392	75,872	559,220	503,872
559,220	01/01/2027	57	159,961	122,116	117,124	612,568	543,783
612,568	01/01/2028	58	162,280	122,850	161,642	669,528	585,564
669,528	01/01/2029	59	205,254	186,109	187,616	708,300	610,319
708,300	01/01/2030	60	310,501	171,465	333,670	867,516	736,463
867,516	01/01/2031	61	169,454	125,116	391,844	939,228	785,558
939,228	01/01/2032	62	171,920	125,896	454,060	1,015,371	836,693
1,015,371	01/01/2033	63	184,731	123,884	533,328	1,108,965	900,312
1,108,965	01/01/2034	64	25,746	108,966	469,582	1,059,955	847,807
1,059,955	01/01/2035	65	26,151	109,837	402,817	1,008,350	794,611
1,008,350	01/01/2036	66	26,569	111,217	332,394	953,523	740,301
953,523	01/01/2037	67	26,994	174,112	193,595	830,767	635,463
830,767	01/01/2038	68	27,428	85,423	141,942	795,620	599,585
795,620	01/01/2039	69	27,868	86,347	87,734	758,393	563,084
758,393	01/01/2040	70	28,320	87,281	30,863	718,993	525,942
718,993	01/01/2041	71	28,781	88,233	-28,782	677,323	488,138
677,323	01/01/2042	72	29,246	89,196	-90,026	634,575	450,572
634,575	01/01/2043	73	29,725	90,173	-153,000	590,630	413,172
590,630	01/01/2044	74	30,210	91,170	-217,745	545,464	375,937
545,464	01/01/2045	75	30,709	88,138	-280,211	503,145	341,646
503,145	01/01/2046	76	31,217	67,815	-322,831	481,256	321,953
481,256	01/01/2047	77	31,734	68,606	-366,582	458,836	302,418
458,836	01/01/2048	78	32,256	69,411	-411,488	435,881	283,043
435,881	01/01/2049	79	32,795	70,229	-457,574	412,383	263,827
412,383	01/01/2050	80	33,346	68,639	-502,427	390,774	246,308
390,774	01/01/2051	81	33,904	62,091	-541,003	376,119	233,567
376,119	01/01/2052	82	34,471	62,797	-580,488	361,251	221,019
361,251	01/01/2053	83	35,055	63,519	-620,900	346,172	208,664
346,172	01/01/2054	84	35,646	64,243	-662,256	330,887	196,503
330,887	01/01/2055	85	36,253	64,980	-704,574	315,401	184,538
315,401	01/01/2056	86	36,869	61,229	-743,283	304,306	175,415
304,306	01/01/2057	87	37,500	61,993	-782,899	293,110	166,464
293,110	01/01/2058	88	38,141	62,765	-823,439	281,820	157,687
281,820	01/01/2059	89	18,980	63,548	-884,933	250,432	138,054
250,432	01/01/2060	90	5,822	64,345	-961,773	204,577	111,109
204,577	01/01/2061	91	5,831	65,153	-1,040,958	157,284	84,161
157,284	01/01/2062	92	5,839	65,970	-1,122,546	108,520	57,210
108,520	01/01/2063	93	5,849	66,804	-1,206,599	58,255	30,257
58,255	01/01/2064	94	5,855	67,648	-1,293,177	6,453	3,302
6,453	01/01/2065	95	5,863	68,503	-1,382,345	-46,919	-23,654
-46,919	01/01/2066	96	5,871	69,372	-1,474,166	-101,893	-50,610

Readily Realisable Capital €	As at	Craig's Age At Year End	Cash Inflows €	Cash Outflows €	Balance of Surplus Account €	Capital at End of Year €	Capital in 2020 Terms €
-101,893	01/01/2067	97	5,877	70,256	-1,568,707	-158,507	-77,567
-158,507	01/01/2068	98	5,886	71,152	-1,666,036	-216,795	-104,523
-216,795	01/01/2069	99	5,895	72,061	-1,766,221	-276,792	-131,477
-276,792	01/01/2070	100	5,906	72,984	-1,869,334	-338,537	-158,430

Differences between Cash Inflows and Outflows (plus interest) are accumulated in the Surplus Account. For the purposes of this illustration it has been assumed that this account has an unlimited overdraft facility. The Capital at the end of the year includes the Surplus Account balance.

Chart: Value of Readily Realisable Assets (Current Position)



Cash Flow Formulae (Current Position)

Description	Annual Value €	Increasing by	Start Date	End Date	Craig's Age		Ana's Age		
					From	To	From	To	
Cash Inflows									
Earned Income									
Hospital Salary	35,525	1.50% per annum	28/01/2020	Retirement	48	62	46	60	
Nike Salary	86,275	1.50% per annum	28/01/2020	Retirement	48	62	46	60	
Nike Bonus	15,225	1.50% per annum	28/01/2020	Retirement	48	62	46	60	
Bank/Building Society Income									
Savings Account Interest (re-invested)	752	0.06% per month	01/01/2020	01/12/2072	48	101	46	99	
Other Investment Income									
Holiday Home Italy Rental Income	4,800	level	27/11/2019	27/12/2071	48	100	46	98	
Tax Free / Capital Receipts									
Audi Sale	7,000	1.50% per annum	19/10/2020	Retirement	49	59	47	57	
Audi Sale	47,509	single	19/10/2034	Retirement	63	63	61	61	
Parents pass away	143,474	single	19/10/2031	19/10/2031	60	60	58	58	
Pensions - Drawdown Income									
Private pension 1 Drawdown Income	20,000	2.00% per annum	19/10/2034	19/01/2060	63	88	61	86	
Private pension 1 Drawdown Income	4,962	single	19/04/2060	19/04/2060	88	88	86	86	
Cash Outflows									
Housekeeping Expenses									
Holiday Home Italy Electricity	1,218	1.50% per annum	01/01/2020	01/12/2071	48	100	46	98	
Holiday Home Italy Gas	1,523	1.50% per annum	01/01/2020	01/12/2071	48	100	46	98	
Holiday Home Italy Water Rates	152	1.50% per annum	01/01/2020	01/12/2071	48	100	46	98	
Holiday Home Italy Repairs and Renewals	4,060	1.50% per annum	01/01/2020	01/12/2071	48	100	46	98	
Holiday Home Italy Garden	1,523	1.50% per annum	01/01/2020	01/12/2071	48	100	46	98	
Holiday Home Italy Help in House	1,015	1.50% per annum	01/01/2020	01/12/2071	48	100	46	98	
Holiday Home Italy House and Contents Insurance	1,523	1.50% per annum	01/01/2020	01/12/2071	48	100	46	98	
Home Electricity	2,538	1.50% per annum	01/01/2020	01/12/2071	48	100	46	98	
Home Gas	2,538	1.50% per annum	01/01/2020	01/12/2071	48	100	46	98	
Home Water Rates	406	1.50% per annum	01/01/2020	01/12/2071	48	100	46	98	
Home Repairs and Renewals	3,045	1.50% per annum	01/01/2020	01/12/2071	48	100	46	98	
Home Garden	1,117	1.50% per annum	01/01/2020	01/12/2071	48	100	46	98	
Home Other Insurance	3,045	1.50% per annum	01/01/2020	01/12/2071	48	100	46	98	

Description	Annual Value €	Increasing by	Start Date	End Date	Craig's Age		Ana's Age		
					From	To	From	To	
Professional Fees									
Lifestyle Planning Financial Planner	2,400	1.50% per annum	06/02/2019	06/12/2071	47	100	45	98	

Personal Expenses

Clothing etc	6,000	level	06/02/2019	Retirement	47	62	45	60
Food	8,000	level	23/04/2020	23/04/2036	48	64	46	62
Food (projected)	8,500	level	23/04/2037	23/04/2046	65	74	63	72
Food (projected)	7,000	level	23/04/2047	23/04/2071	75	99	73	97
Hobbies	12,180	1.50% per annum	23/04/2020	Retirement	48	62	46	60
Hobbies (projected)	21,004	1.50% per annum	23/10/2034	23/09/2046	63	74	61	72
Hobbies (projected)	8,969	1.50% per annum	23/10/2046	23/09/2051	75	79	73	77
Travels/Holidays	9,000	level	01/01/2020	Retirement	48	62	46	60
Travels/Holidays (projected)	12,000	level	01/01/2035	01/01/2046	63	74	61	72
Travels/Holidays (projected)	4,500	level	01/01/2047	01/01/2056	75	84	73	82

Children / Grandchildren

Derek Clothing and Footwear	1,800	1.50% per annum	01/01/2020	01/12/2025	48	54	46	52
Derek Pocket Money	1,200	1.50% per annum	01/01/2020	01/12/2025	48	54	46	52
Derek Other Expenses	2,400	1.50% per annum	01/01/2020	01/12/2025	48	54	46	52
Derek Wedding Expenses	47,118	single	01/01/2031	01/01/2031	59	59	57	57
Derek Education Expenses	26,255	5.00% per annum	01/04/2023	01/12/2026	51	55	49	53

Cost of Servicing Debts

Home Mortgage	27,600	level	19/10/2013	19/12/2037	42	66	40	64
Home Mortgage Redemption	89,599	single	01/01/2038	01/01/2038	66	66	64	64

Motoring Expenses

Audi Purchase	10,000	1.50% per annum	19/10/2015	Retirement	44	59	42	57
Audi Insurance	600	1.50% per annum	19/10/2019	Retirement	48	63	46	61
Audi Fuel & Oil	500	1.50% per annum	19/10/2019	Retirement	48	63	46	61
Audi Recovery Subscription	150	1.50% per annum	19/10/2019	Retirement	48	63	46	61
Audi Road Tax	200	1.50% per annum	19/10/2019	Retirement	48	63	46	61
Audi Servicing	500	1.50% per annum	19/10/2019	Retirement	48	63	46	61
Lexus Insurance	550	1.50% per annum	19/10/2019	19/10/2071	48	100	46	98
Lexus Fuel & Oil	1,500	1.50% per annum	19/10/2019	19/12/2071	48	100	46	98
Lexus Recovery Subscription	150	1.50% per annum	19/10/2019	19/10/2071	48	100	46	98
Lexus Road Tax	200	1.50% per annum	19/10/2019	19/10/2071	48	100	46	98
Lexus Servicing	400	1.50% per annum	19/10/2019	19/10/2071	48	100	46	98

Life Assurance / Insurance

Family Health Insurance	3,000	level	19/10/2011	19/12/2071	40	100	38	98
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Investments

Private pension 1 (net)	19,200	level	19/10/2006	Retirement	35	63	33	61
Savings Account Interest (re-invested)	752	0.06% per month	01/01/2020	01/12/2072	48	101	46	99

Inflows/Outflows Chart
(Current Position)

