

Goals Report – Barney & Betty Rubble

Original Financial Plan: 1/20/2002

Current Status: 1/20/2006

Net Worth: To increase your Net Worth

Assets: \$4,605,398
Liabilities: \$ 151,227
Net Worth: \$4,454,171

Assets: \$3,502,781
Liabilities: \$ 105,884
Net Worth: \$3,396,897
Plus CRT: \$ 755,000
Total: \$4,151,897

Cash Flow: To maintain your lifestyle and still grow your estate for your family

Income: \$156,308
Outflow: \$167,383
Margin: \$(11,075)

Income: \$344,902
Outflow: \$199,603
Margin: \$145,269 (Estimated)

Income Taxes: To pay less taxes

Total federal and state taxes as a percentage of income (Effective Tax Rate):

22%

10% (Estimated)

Insurance: To buy additional insurance on Barney's life to benefit charities

Current Charitable Endowment: **\$755,000** to Triangle Community Foundation

Investments: To obtain a Total Return of 8% (Income Plus Growth)

Personal: \$2,260,156
Retirement: \$ 407,239
Combined: \$2,667,395

Personal: \$1,557,147
Retirement: \$ 527,994
CRT: \$ 755,000
Combined: \$2,840,141

Financial Independence/Retirement: To have Barney retire at age 70

Estate: To grow your Estate to provide a large Estate for your children and to endow charities

Gross Estate: \$3,301,784
Estate Taxes/Costs: \$1,082,874
Plus Insurance: \$1,000,000
Amount to heirs: \$3,218,910

Gross Estate: \$3,365,260
Estate Taxes/Costs: \$ 200,100
Plus Insurance: \$2,000,000
Amount to heirs: \$5,365,160
Amount to Charity: \$ 755,000