

Projected Net Worth

Projected net worth including estate values

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Assets

■ Non-registered & TFSA	10,000	1.76%
■ RRSP / RRIF	40,000	7.04%
■ Pension	63,325	11.14%
■ Real Estate	400,000	70.38%
■ Other Assets	55,000	9.68%

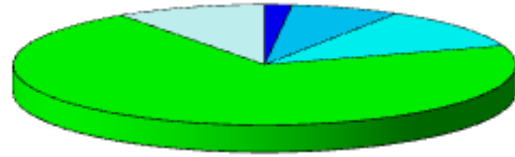
Total Assets	568,325	100.00%
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Liabilities

■ Principal Residence	114,129	63.58%
■ Other Debts	10,000	5.57%
■ Deferred Taxes	55,364	30.84%

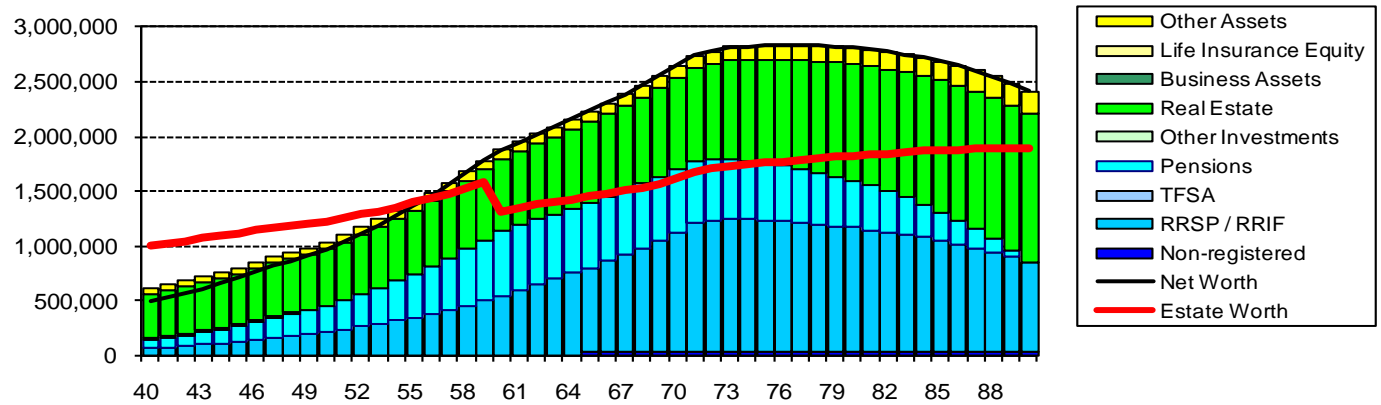
Total Liabilities	179,493	100.00%
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Net Worth	388,832
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The two charts above provide a breakdown of your total current assets and liabilities. The asset chart compares various categories of assets to your total assets while the liabilities chart compares the different types of debt you have and any deferred taxes to your total liabilities.

The Net Worth chart below offers an overview of how your assets are likely to grow based on the assumptions we have made. This illustration includes your personal assets, investments, principal residence, other real estate, and business interests at their anticipated rates of growth. The net worth line represents the total value of all assets net of any debts.



The chart also illustrates the impact of taxes and other expenses in the event of death at any given point in time. The estate worth line equals your total assets plus life insurance proceeds less taxes, debts, probate and other fees as well as any other adjustments at death.

For most people taxes will represent the largest single expense to the estate, life insurance may offer an economical way to replace this lost value to your heirs.