

Future Earnings Report

Easily, Hudson & Houseal Law Firm

Claimant: Ronald Smith

Attorney: Mike Easily

Actuary Life Expectancy	Current Age: 42	Remaining Years: 37.31	Year: 2047
Actuary Work Expectancy	Retirement Age: 65	Years to Retirement: 23	Year: 2028

		Actual Future Earnings (FE):	\$754,450.83
Present Value (PV) Discount Int.	3%	Present Value (PV) of Future Earnings:	\$519,012.65

<u>Income Source</u>		<u>Source Description</u>				<u>FE Total</u>	<u>PV Total</u>
Common Bank & Trust		Can return to work 1/2 time because he can't sit				\$754,450.83	\$519,012.65
<u>Start Year</u>	<u>Type</u>	<u>Lost Income Description</u>			<u>Doc</u>	<u>FE Amount</u>	<u>PV Amount</u>
2004	Lump Sum	Work 50% of last 5 months of 2004. With \$3,515.81/mo,				\$8,789.50	\$9,053.19
2005	Yearly	With an annual salary of \$42,189.68 working half time				\$745,661.33	\$509,959.46
		Annual Loss of \$21,094.84 for 23 Years 3% Cost of Living every 2 Year(s)					
		2% Raise every 1 Year(s) \$0.00 Raise every 0 Year(s)					
<u>Projection</u>		<u>Base Income</u>	<u>Cost of Living %</u>	<u>Raise %</u>	<u>Raise \$</u>	<u>Future Earning</u>	<u>Present Value</u>
1 (2006)		\$21,094.84	\$0.00	\$421.90	\$0.00	\$21,516.74	\$20,890.04
2 (2007)		\$21,516.74	\$645.50	\$430.33	\$0.00	\$22,592.57	\$21,295.66
3 (2008)		\$22,592.57	\$0.00	\$451.85	\$0.00	\$23,044.42	\$21,088.91
4 (2009)		\$23,044.42	\$691.33	\$460.89	\$0.00	\$24,196.64	\$21,498.40
5 (2010)		\$24,196.64	\$0.00	\$483.93	\$0.00	\$24,680.57	\$21,289.68
6 (2011)		\$24,680.57	\$740.42	\$493.61	\$0.00	\$25,914.60	\$21,703.07
7 (2012)		\$25,914.60	\$0.00	\$518.29	\$0.00	\$26,432.89	\$21,492.36
8 (2013)		\$26,432.89	\$792.99	\$528.66	\$0.00	\$27,754.54	\$21,909.69
9 (2014)		\$27,754.54	\$0.00	\$555.09	\$0.00	\$28,309.63	\$21,696.97
10 (2015)		\$28,309.63	\$849.29	\$566.19	\$0.00	\$29,725.11	\$22,118.27
11 (2016)		\$29,725.11	\$0.00	\$594.50	\$0.00	\$30,319.61	\$21,903.53
12 (2017)		\$30,319.61	\$909.59	\$606.39	\$0.00	\$31,835.59	\$22,328.84
13 (2018)		\$31,835.59	\$0.00	\$636.71	\$0.00	\$32,472.30	\$22,112.06
14 (2019)		\$32,472.30	\$974.17	\$649.45	\$0.00	\$34,095.92	\$22,541.42
15 (2020)		\$34,095.92	\$0.00	\$681.92	\$0.00	\$34,777.84	\$22,322.57
16 (2021)		\$34,777.84	\$1,043.34	\$695.56	\$0.00	\$36,516.74	\$22,756.03
17 (2022)		\$36,516.74	\$0.00	\$730.33	\$0.00	\$37,247.07	\$22,535.09
18 (2023)		\$37,247.07	\$1,117.41	\$744.94	\$0.00	\$39,109.42	\$22,972.66

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19 (2024)	\$39,109.42	\$0.00	\$782.19	\$0.00	\$39,891.61	\$22,749.63
20 (2025)	\$39,891.61	\$1,196.75	\$797.83	\$0.00	\$41,886.19	\$23,191.37
21 (2026)	\$41,886.19	\$0.00	\$837.72	\$0.00	\$42,723.91	\$22,966.21
22 (2027)	\$42,723.91	\$1,281.72	\$854.48	\$0.00	\$44,860.11	\$23,412.15
23 (2028)	\$44,860.11	\$0.00	\$897.20	\$0.00	\$45,757.31	\$23,184.85

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