

Future Medical Expenses 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 Medical Expense (FME):		\$42,249.08
Present Value (PV) Discount Int.	3%	Present Value (PV) of Future Medical
		\$29,821.76

<u>Expert/Provider</u>	<u>Provider/Expert Description</u>	<u>FME Total</u>	<u>PV Total</u>
Dr. Peek (Spinal Surgeon)	The Dr. that performed Mr. Smith's spinal	\$42,249.08	\$29,821.76
<u>Start Year</u>	<u>Type</u>	<u>Medical Expense Description</u>	<u>Doc</u>
2004	Yearly	Mr. Smith will remain on medication for the rest of his life	
		Annual Cost of \$871.65 for 37 Years	
		-5% Change every 5 Year(s)	
		\$0.00 Change every 0 Year(s)	
<u>Projection</u>	<u>Base Expense</u>	<u>Change%</u>	<u>Change\$</u>
1 (2005)	\$871.65	\$0.00	\$0.00
2 (2006)	\$871.65	\$0.00	\$0.00
3 (2007)	\$871.65	\$0.00	\$0.00
4 (2008)	\$871.65	\$0.00	\$0.00
5 (2009)	\$871.65	(\$43.58)	\$0.00
6 (2010)	\$828.07	\$0.00	\$0.00
7 (2011)	\$828.07	\$0.00	\$0.00
8 (2012)	\$828.07	\$0.00	\$0.00
9 (2013)	\$828.07	\$0.00	\$0.00
10 (2014)	\$828.07	(\$41.40)	\$0.00
11 (2015)	\$786.67	\$0.00	\$0.00
12 (2016)	\$786.67	\$0.00	\$0.00
13 (2017)	\$786.67	\$0.00	\$0.00
14 (2018)	\$786.67	\$0.00	\$0.00
15 (2019)	\$786.67	(\$39.33)	\$0.00
16 (2020)	\$747.34	\$0.00	\$0.00
17 (2021)	\$747.34	\$0.00	\$0.00
18 (2022)	\$747.34	\$0.00	\$0.00
19 (2023)	\$747.34	\$0.00	\$0.00
			<u>Future Expense</u>
			\$27,249.08
			<u>Present Value</u>
			\$16,882.63

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Future Medical Expenses Report

Easley, Hudson & Houseal Law Firm

Claimant: Ronald Smith

Attorney: Mike Easley

20 (2024)	\$747.34	(\$37.37)	\$0.00	\$709.97	\$393.09
21 (2025)	\$709.97	\$0.00	\$0.00	\$709.97	\$381.64
22 (2026)	\$709.97	\$0.00	\$0.00	\$709.97	\$370.53
23 (2027)	\$709.97	\$0.00	\$0.00	\$709.97	\$359.74
24 (2028)	\$709.97	\$0.00	\$0.00	\$709.97	\$349.26
25 (2029)	\$709.97	(\$35.50)	\$0.00	\$674.47	\$322.13
26 (2030)	\$674.47	\$0.00	\$0.00	\$674.47	\$312.75
27 (2031)	\$674.47	\$0.00	\$0.00	\$674.47	\$303.64
28 (2032)	\$674.47	\$0.00	\$0.00	\$674.47	\$294.80
29 (2033)	\$674.47	\$0.00	\$0.00	\$674.47	\$286.21
30 (2034)	\$674.47	(\$33.72)	\$0.00	\$640.75	\$263.98
31 (2035)	\$640.75	\$0.00	\$0.00	\$640.75	\$256.29
32 (2036)	\$640.75	\$0.00	\$0.00	\$640.75	\$248.83
33 (2037)	\$640.75	\$0.00	\$0.00	\$640.75	\$241.58
34 (2038)	\$640.75	\$0.00	\$0.00	\$640.75	\$234.54
35 (2039)	\$640.75	(\$32.04)	\$0.00	\$608.71	\$216.33
36 (2040)	\$608.71	\$0.00	\$0.00	\$608.71	\$210.02
37 (2041)	\$608.71	\$0.00	\$0.00	\$608.71	\$203.91
2010	Lump Sum	Dr. Peek believes Mr. Smith will deteriorate and need		\$15,000.00	\$12,939.13

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