

# Annotated Report Guide: Disability Income Needs Timeline

## Disability Income Needs Timeline

Use this timeline table to audit your clients' disability period.

**1 Total Needs** represent any and all outflows. This includes the needs defined in the plan, savings for future goals (education, retirement, or major purchase), any outstanding liability payments, insurance premiums, surpluses that were saved, and account reinvestments.

**2 Earned Income** is the salary the non-disabled client continues to earn.

**3 Surplus** = Total Needs – (Earned Income + Other Income + Disability Income + Withdrawals From Assets) + Taxes.

**4 EOY Assets (x)** = EOY Assets (x-1) – Withdrawal from Assets (x) + Growth & Reinvestments (x)

\*(x) denotes the year you are looking at.

## Disability Income Needs Timeline

Eric becomes disabled

This report shows your annual inflows and outflows during the disability period, which ends at retirement. Positive inflows are shown in bold whereas negative values are shown in red and in parenthesis. Other Incomes will include such things Earned Salary, Pension, and Investment incomes. Withdrawals from Assets include RMDs, Registered proceeds and Non-Registered proceeds. Growth & Reinvestments include growth reinvestments and a **1** contribution **2** made to all assets. **3** **4**

Year	Age	Total Needs	Earned Income	Other Income	Disability Income	Withdrawal from Assets	Taxes	Surplus/ (Shortfall)	Growth & Reinvestments	EOY Assets <sup>1</sup>
2015	45/43	\$96,170	\$61,800	\$59	\$0	\$0	\$9,424	(\$43,736)	\$1,850	\$1,850
2016	46/44	\$99,142	\$63,654	\$170	\$0	\$0	\$9,734	(\$45,053)	\$1,950	\$3,800
2017	47/45	\$102,195	\$65,564	\$287	\$0	\$0	\$10,054	(\$46,399)	\$2,044	\$5,844
2018	48/46	\$105,302	\$67,531	\$410	\$0	\$0	\$10,390	(\$47,751)	\$2,143	\$7,987
2019	49/47	\$108,503	\$69,556	\$538	\$0	\$0	\$10,736	(\$49,144)	\$2,246	\$10,233
2020	50/48	\$111,802	\$71,643	\$673	\$0	\$0	\$11,093	(\$50,579)	\$2,354	\$12,587
2021	51/49	\$115,202	\$73,792	\$814	\$0	\$0	\$11,462	(\$52,057)	\$2,468	\$15,054
2022	52/50	\$118,706	\$76,006	\$962	\$0	\$0	\$11,843	(\$53,581)	\$2,586	\$17,641
2023	53/51	\$122,317	\$78,286	\$1,117	\$0	\$0	\$12,237	(\$55,150)	\$2,711	\$20,352
2024	54/52	\$126,039	\$80,635	\$1,280	\$0	\$0	\$12,643	(\$56,767)	\$2,842	\$23,194
2025	55/53	\$129,875	\$83,054	\$1,451	\$0	\$0	\$13,062	(\$58,433)	\$2,979	\$26,172
2026	56/54	\$133,829	\$85,546	\$1,629	\$0	\$0	\$13,495	(\$60,149)	\$3,122	\$29,294
2027	57/55	\$137,904	\$88,112	\$1,817	\$0	\$0	\$13,942	(\$61,917)	\$3,273	\$32,567
2028	58/56	\$142,104	\$90,755	\$2,013	\$0	\$0	\$14,404	(\$63,739)	\$3,430	\$35,998
2029	59/57	\$146,432	\$93,478	\$2,219	\$0	\$0	\$14,881	(\$65,617)	\$3,596	\$39,593
2030	60/58	\$150,894	\$96,282	\$2,435	\$0	\$0	\$15,374	(\$67,551)	\$3,769	\$43,362
2031	61/59	\$155,492	\$99,171	\$2,661	\$0	\$0	\$15,883	(\$69,543)	\$3,951	\$47,313

<sup>1</sup>This represents the balance of all your assets at the end of each year.

Important: The calculations or other information generated by NaviPlan® version 13.1 regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. These calculations are shown for illustrative purposes only because they utilize return data that may not include fees or operating expenses, and are not available for investment. If included, fees and other operating expenses would materially reduce these calculations.

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