

TOTAL WEALTH APPROACH SUMMARY

Client Name: Mr Sean Cooper

100% of personal contributions towards the Investment Loan after paying off the Mortgage.

Yrs	Year	original mortgage	new mortgage	original net worth	new net worth	Incremental Net Worth	Interests paid	Tax Refunds	Pers. Contribution to principal	TWA contribution to principal	loan balance
1	2015	\$399,301	\$398,369	\$196,699	\$197,631	\$931	\$10,991.78	\$1,516	\$4,979	\$6,518	\$200,000
2	2016	\$394,357	\$386,845	\$219,111	\$226,624	\$7,512	\$18,387.03	\$2,599	\$8,991	\$11,174	\$200,000
3	2017	\$385,686	\$366,631	\$258,931	\$277,986	\$19,055	\$17,796.48	\$2,599	\$9,582	\$11,174	\$200,000
4	2018	\$376,762	\$345,826	\$300,590	\$331,526	\$30,936	\$17,188.63	\$2,599	\$10,190	\$11,174	\$200,000
5	2019	\$367,576	\$324,411	\$344,178	\$387,343	\$43,165	\$16,562.98	\$2,599	\$10,815	\$11,174	\$200,000
6	2020	\$358,121	\$302,369	\$389,787	\$445,539	\$55,752	\$15,919.01	\$2,599	\$11,459	\$11,174	\$200,000
7	2021	\$348,389	\$279,681	\$437,514	\$506,222	\$68,708	\$15,256.18	\$2,599	\$12,122	\$11,174	\$200,000
8	2022	\$338,372	\$256,329	\$487,462	\$569,505	\$82,043	\$14,573.94	\$2,599	\$12,804	\$11,174	\$200,000
9	2023	\$328,062	\$232,293	\$539,738	\$635,507	\$95,769	\$13,871.72	\$2,599	\$13,507	\$11,174	\$200,000
10	2024	\$317,450	\$207,553	\$594,455	\$704,352	\$109,896	\$13,148.93	\$2,599	\$14,229	\$11,174	\$200,000
11	2025	\$306,527	\$182,089	\$651,731	\$776,169	\$124,438	\$12,404.97	\$2,599	\$14,973	\$11,174	\$200,000
12	2026	\$295,284	\$155,879	\$711,690	\$851,095	\$139,405	\$11,639.23	\$2,599	\$15,739	\$11,174	\$200,000
13	2027	\$283,712	\$128,901	\$774,462	\$929,273	\$154,810	\$10,851.07	\$2,599	\$16,527	\$11,174	\$200,000
14	2028	\$271,801	\$101,133	\$840,185	\$1,010,852	\$170,667	\$10,039.82	\$2,599	\$17,339	\$11,174	\$200,000
15	2029	\$259,541	\$72,552	\$909,000	\$1,095,989	\$186,988	\$9,204.81	\$2,599	\$18,174	\$11,174	\$200,000
16	2030	\$246,922	\$43,134	\$981,060	\$1,184,848	\$203,787	\$8,345.35	\$2,599	\$19,033	\$11,174	\$200,000
17	2031	\$233,933	\$12,855	\$1,056,523	\$1,277,601	\$221,078	\$7,385.95	\$2,540	\$21,486	\$12,215	\$200,000
18	2032	\$220,565	\$0	\$1,135,554	\$1,377,016	\$241,463	\$6,206.06	\$2,172	\$19,953	\$11,966	\$179,102
19	2033	\$206,804	\$0	\$1,218,328	\$1,478,014	\$259,686	\$5,007.86	\$1,753	\$19,953	\$12,745	\$147,118
20	2034	\$192,641	\$0	\$1,305,028	\$1,583,315	\$278,286	\$3,780.42	\$1,323	\$19,953	\$13,543	\$114,354
21	2035	\$178,063	\$0	\$1,395,847	\$1,693,119	\$297,272	\$2,523.03	\$883	\$19,953	\$14,360	\$80,791
22	2036	\$163,058	\$0	\$1,490,986	\$1,807,635	\$316,649	\$1,234.96	\$432	\$19,953	\$15,197	\$46,409
23	2037	\$147,613	\$0	\$1,590,658	\$1,927,084	\$336,426	\$126.96	\$44	\$8,314	\$15,917	\$11,187
24	2038	\$131,716	\$0	\$1,695,085	\$2,038,685	\$343,600	\$0.00	\$0	\$0	\$16,000	\$0
25	2039	\$115,354	\$0	\$1,804,501	\$2,148,689	\$344,188	\$0.00	\$0	\$0	\$16,000	\$0
26	2040	\$98,513	\$0	\$1,919,151	\$2,264,805	\$345,654	\$0.00	\$0	\$0	\$16,000	\$0
27	2041	\$81,178	\$0	\$2,039,295	\$2,387,385	\$348,090	\$0.00	\$0	\$0	\$16,000	\$0
28	2042	\$63,335	\$0	\$2,165,202	\$2,516,802	\$351,600	\$0.00	\$0	\$0	\$16,000	\$0
29	2043	\$44,970	\$0	\$2,297,157	\$2,653,454	\$356,297	\$0.00	\$0	\$0	\$16,000	\$0
30	2044	\$26,068	\$0	\$2,435,460	\$2,797,759	\$362,300	\$0.00	\$0	\$0	\$16,000	\$0
31	2045	\$6,611	\$0	\$2,580,423	\$2,950,165	\$369,742	\$0.00	\$0	\$0	\$8,000	\$0
32	2046	\$0	\$0	\$2,641,206	\$3,016,170	\$374,964	\$0.00	\$0	\$0	\$0	\$0

