

**TABLE I
FINANCIAL STATEMENT
MR. & MRS. JOHN DOE
DECEMBER, 2005**

ASSET SCHEDULE						
	PRE-DIVORCE ASSETS	SEPARATE PROPERTY	POST-DIVORCE MR. DOE	POST-DIVORCE MRS. DOE	MR	MRS
BANKS, CDs, MONEY MARKETS						
Bank of America Checking	31,148		6,230	24,918	20%	80%
Bank of American Money Market	27,000		9,997	17,003	37%	63%
Total	58,148	0	16,226	41,922		
MARKETABLE SECURITIES (outside of plans)						
Merrill Lynch CMA / MLIM L.P. (1)	200,773		200,773	0	100%	0%
Merrill Lynch CMA / Nuveen Asset Mgmt Muni (2)	257,732		0	257,732	0%	100%
Merrill Lynch CMA / Brandes Inv. (3)	251,711		0	251,711	0%	100%
Merrill Lynch CMA / Boston Company Intl (4)	108,639		0	108,639	0%	100%
Merrill Lynch BBA (5)	939,605		516,783	422,822	55%	45%
Smith Barney (6)	138,000		0	138,000	0%	100%
Total	1,896,460	0	717,556	1,178,904		
STOCK OPTIONS						
Non-Qualified Stock Options (vested) (7)	1,344,280		672,140	672,140	50%	50%
Restricted Stock (unvested) (8)	601,507		300,754	300,754	50%	50%
Total	1,945,787	0	972,893	972,893		
SEPARATE PROPERTY						
Vanguard IRA - Mrs.	0	29,000	0	0		
CORPORATE RETIREMENT PLANS (Qualified)						
Dominion 401k Plan - Mr.	101,438		101,438	0	100%	0%
Dominion Retirement Plan (Present Value) (9)	102,797		51,399	51,399	50%	50%
Devon Pension Plan (Present Value) - (10)	208,915	271,589	104,457	104,457	50%	50%
NON-QUALIFIED PLANS						
Executive Supplemental Retirement (11)	1,676,709		1,022,792	653,916	61%	39%
Total Retirement Assets	2,089,859	271,589	1,280,086	809,772		
INDIVIDUAL RETIREMENT PLANS						
Merrill Lynch IRA	7,945		0	7,945	0%	100%
Merrill Lynch IRA / ISIS - CDP	388,307		0	388,307	0%	100%
Merrill Lynch IRRA	619,135		619,135	0	100%	0%
Total	1,015,387	0	619,135	396,252		
REAL ESTATE						
Homestead - 13326 Misty Hills	250,000		0	250,000	0%	100%
11715 Amyford Bend	190,000		190,000	0	100%	0%
250 Skyline Dr., Durango, CO	375,000		0	375,000	0%	100%
Total	815,000	0	190,000	625,000		

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OTHER ASSETS							
Personal Assets and Furnishings	0			0		50%	50%
Lexus RX 400h - Mrs.	40,000			0	40,000	0%	100%
BMW 740iL - Mr.	25,925			25,925	0	100%	0%
Total	65,925	0		25,925	40,000		
TOTAL ASSETS	7,886,565	300,589		3,821,822	4,064,743		
LIABILITIES							
PERSONAL LIABILITIES							
Mortgage on Residence (12)	144,333			0	144,333	0%	100%
Margin Account - Merrill Lynch IRRA	72,120			72,120	0	100%	0%
11715 Amyford Bend Mortgage	183,000			183,000	0	100%	0%
250 Skyline Dr., Durango, CO Mortgage (13)	254,560			0	254,560	0%	100%
Promissory Note - 250 Skyline Dr., Durango	19,300			0	19,300	0%	100%
Total	673,313	0		255,120	418,193		
TAX LIABILITY / COMPANY PLANS & IRAS							
IRAs - Regular	304,616	0		185,741	118,876		
Qualified Plans	123,945	81,477		77,188	46,757		
Non-Qualified Plans -SERP	503,013	0		306,838	196,175		
Stock Options & Restricted Stock	583,736	0		291,868	291,868		
Capital Gains - Marketable Securities	54,428	0		0	54,428		
Total	1,569,737	81,477		861,634	708,103		
TOTAL LIABILITIES	2,243,050	\$81,477		\$1,116,754	\$1,126,296		
NET WORTH (Assets less Liabilities)	5,643,515	\$219,112		\$2,705,067	\$2,938,448		
NET WORTH AS PERCENTAGE OF TOTAL				48%	52%		

TABLE II - COST BASIS ANALYSIS
MR. & MRS. JOHN DOE
DECEMBER, 2005

Merrill Lynch Accounts

	Total Cost Basis	Current Value	Current Profit	% to Husband	\$ Amount to Husband	CG Tax 15%	% to Wife	\$ Amount to Wife	CG Tax 15%
MERRILL LYNCH ACCOUNTS:									
Acct XXX836 MLIM RELATIVE VALUE	\$179,196	\$200,773	\$21,577	100%	\$21,577	\$3,237	0%	\$0	\$0.00
Acct XXX837 - BBA Dominion Shs	\$610,647	\$516,783	-\$93,864	100%	-\$93,864	-\$14,080	0%	\$0	\$0.00
Acct XXX837 - BBA Other Shares	\$56,358	\$422,822	\$366,464	0%	\$0	\$0	100%	\$366,464	\$54,969.64
Acct XXX2838 NUVEEN MUNI INT MAT	\$258,925	\$257,732	-\$1,193	0%	\$0	\$0.00	100%	-\$1,193	-\$178.95
Acct XXX4642 BRANDES	\$262,189.00	\$251,711	-\$10,478	0%	\$0	\$0.00	100%	-\$10,478	-\$1,571.70
Acct XXXX6538 BOSTON	\$100,581.00	\$108,639	\$8,058	0%	\$0	\$0.00	100%	\$8,058	\$1,208.70
Total Capital Gain (Loss)		\$1,758,460	\$290,564		(\$72,287)	\$0		\$362,851	\$54,428

TABLE IV
MR. & MRS. JOHN DOE
ESTIMATED CASH FLOW
DECEMBER, 2005

<u>INCOME</u>	Wife <u>Post-divorce</u>
Salaries and Wages	
Parttime Work - Mrs. DOE	6,000
Support Payments	
Alimony	96,000
Child Support	60,000
Income from Investments	
Taxable Interest	12,285
Taxable Dividends	2,576
Royalty Income	5,959
Total Income	\$182,820
Less: Taxes	
Federal Income Tax	(13,186)
FICA & Social Security - Mrs.	(459)
After-tax Income	\$169,175
<u>COST OF LIVING</u>	
Living Expenses	
Mortgage Payments - <i>Homestead</i>	15,174
Real Estate Taxes (Houston & Colorado)	7,226
Utilities, Maintenance, Phones, etc.	21,750
Groceries / Restaurants	18,000
Personal Care and Clothing	7,620
Vehicles - Operation and Purchase	5,295
Medical Expenses	4,800
Schools, Lessons, Equipment	28,620
Vacations & Recreation	4,238
Gifts	600
Charitable Contributions	1,200
Ins: Homeowners, Life, Medical, etc.	6,600
Colorado Home, Mortgage, Taxes & Utilities	34,008
Mother's Nursing Home	36,000
Miscellaneous	36,000
Total Living Expenses	\$227,131
Net Cash Flow	(\$57,956)

TABLE V
MR. & MRS. JOHN DOE
INCOME TAX ANALYSIS
DECEMBER, 2005

	2004	Estimated 2005	Husband 2006	Wife - 2006
	Tax Return	Joint Return	Post Divorce	Post Divorce
INCOME				
Salary & Bonus - Mr. DOE	611,621	600,000	600,000	
Salary & Bonus - Mrs. DOE		0		6,000
Alimony Payments		0	0	96,000
Taxable Portfolio Income	5,907	11,859	12,245	12,285
Capital Gains/Loss	(3,000)	(3,000)	(3,000)	
Qualified Dividends - CG	24,571	24,570	31,878	2,576
Royalty Income	5,959	5,959		5,959
Total Income before adjustments	645,058	639,388	641,123	122,820
ADJUSTMENTS to INCOME				
401(K) Contributions	included	18,000	20,000	0
IRA Contribution	0	0	0	0
Alimony Paid	0	0	96,000	0
Total Adjustments	0	18,000	116,000	0
ADJUSTED GROSS INCOME	\$645,058	\$621,388	\$525,123	\$122,820
ITEMIZED DEDUCTIONS				
Property Taxes	6,426	7,226	N/A	7,226
Interest - Home Mortgage	10,402	24,586	N/A	24,244
State Sales Tax Deduction	1,564	1,536	1,584	1,622
Gifts to Charity	2,878	1,200	N/A	1,200
Miscellaneous Deductions	6,578	6,578	9,578	3,000
Total Itemized Deductions	27,848	41,126	11,162	37,292
Or Standard Deduction		10,000	5,000	5,000
Reduction of Itemized Deductions	(15,167)	(14,263)	0	(1,495)
Itemized Deductions or Standard	12,681	26,863	11,162	35,797
Personal Exemptions (after phaseout)		None	None	9,600
TOTAL DEDUCTIONS	12,681	26,863	11,162	45,397
TAXABLE INCOME	632,377	594,525	513,961	77,423
FEDERAL INCOME TAX	\$191,644	\$177,832	\$160,357	\$13,186
Marginal Bracket	35%	35%	35%	28%
Effective Bracket	30%	30%	31%	17%

TABLE VI - A
Mrs. JANE DOE
LONG-TERM CASH FLOW
DECEMBER, 2005

Mrs. Doe 12/22/45	61 <u>2006</u>	62 <u>2007</u>	63 <u>2008</u>	64 <u>2009</u>	65 <u>2010</u>	66 <u>2011</u>	67 <u>2012</u>	68 <u>2013</u>	69 <u>2014</u>	70 <u>2015</u>
INCOME & EXPENSE SUMMARY										
INCOME										
Earnings - Ms. DOE	\$6,000	\$6,180	\$6,365	\$6,556	\$6,753	\$0	\$0	\$0	\$0	\$0
Portfolio Income @ 2.00%	20,820	22,419	22,230	24,500	38,012	38,523	39,664	39,573	39,366	39,404
Restricted Stock - Vesting	0	0	198,751	183,875	0	0	0	0	0	0
Child Support	60,000	60,000	60,000	60,000	60,000	60,000	0	0	0	0
Stock Option Exercise	0	0	0	0	0	0	0	0	0	0
Alimony	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000
IRA Distributions - Mrs. DOE	0	0	0	0	0	0	0	0	0	0
Devon Pension - \$21,039 @ age 73	0	0	0	0	0	0	0	0	0	0
Dom Pension - \$3,450 @ age 63	0	0	3,450	3,450	3,450	3,450	3,450	3,450	3,450	3,450
Est. Social Security Benefits	0	0	0	0	0	0	0	0	0	16,360
TOTAL INCOME CASH	182,820	184,599	386,796	374,382	204,215	197,973	139,114	139,023	138,816	155,214
Less: Taxes										
Estimated Income Tax	(13,186)	(16,636)	(84,189)	(79,597)	(21,607)	(20,752)	(20,856)	(20,581)	(20,274)	(24,293)
Social Security/Medicare Tax	(459)	(473)	(5,672)	(5,675)	(517)	0	0	0	0	0
SPENDABLE INCOME CASH	169,175	167,490	296,935	289,110	182,091	177,220	118,258	118,442	118,542	130,920
EXPENSES										
Living Expenses	211,957	217,808	223,834	230,040	236,433	201,284	206,815	212,511	199,919	205,076
Home Mortgage Pmts.	15,174	15,174	15,174	15,174	15,174	15,174	15,174	15,174	15,174	15,174
TOTAL EXPENSES	(227,131)	(232,982)	(239,008)	(245,214)	(251,607)	(216,458)	(221,989)	(227,685)	(215,093)	(220,250)
NET CASH FLOW	(\$57,956)	(\$65,492)	\$57,927	\$43,896	(\$69,516)	(\$39,238)	(\$103,731)	(\$109,243)	(\$96,550)	(\$89,329)
FINANCIAL ASSETS										
NON-QUALIFIED ASSETS										
Cash Reserves @ 2%	\$41,922	\$42,760	\$43,615	\$44,488	\$45,377	\$46,285	\$47,211	\$48,155	\$49,118	\$50,100
NET CASH FLOW	(\$57,956)	(65,492)	57,927	43,896	(69,516)	(39,238)	(103,731)	(109,243)	(96,550)	(89,329)
Portfolio @ 5.00%	1,178,904	1,176,996	1,167,080	1,856,718	1,995,645	2,022,435	2,082,357	2,077,557	2,066,730	2,068,688
SERP Lump Sum (Estimated)	0	0	543,296	0	0	0	0	0	0	0
TOTAL NON-QUALIFIED	1,162,870	1,154,264	1,811,918	1,945,102	1,971,506	2,029,482	2,025,837	2,016,469	2,019,297	2,029,459
QUALIFIED ACCOUNTS										
IRA - Mrs. @ 7.00%	396,252	423,990	453,669	485,426	519,406	555,764	594,667	636,294	680,835	728,493
TOTAL QUALIFIED ASSETS	396,252	423,990	453,669	485,426	519,406	555,764	594,667	636,294	680,835	728,493
TOTAL FINANCIAL ASSETS	\$1,559,122	\$1,578,254	\$2,265,587	\$2,430,527	\$2,490,912	\$2,585,246	\$2,620,504	\$2,652,763	\$2,700,132	\$2,757,952
Real Estate - Equity - @ 3% apr.	220,700	244,200	268,566	293,836	320,046	347,237	375,451	404,733	435,128	466,685
NET WORTH	\$1,779,822	\$1,822,454	\$2,534,154	\$2,724,363	\$2,810,957	\$2,932,483	\$2,995,955	\$3,057,496	\$3,135,260	\$3,224,637

TABLE VI - A
Mrs. JANE DOE
LONG-TERM CASH FLOW
DECEMBER, 2005

Mrs. Doe 12/22/45	71 <u>2016</u>	72 <u>2017</u>	73 <u>2018</u>	74 <u>2019</u>	75 <u>2020</u>	76 <u>2021</u>	77 <u>2022</u>	78 <u>2023</u>	79 <u>2024</u>	80 <u>2025</u>
SUMMARY OF CASHFLOW										
INCOME										
Earnings - Ms. DOE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Portfolio Income @ 2.00%	39,587	39,081	38,483	38,094	37,617	37,045	36,372	35,591	34,693	33,665
Restricted Stock - Vesting	0	0	0	0	0	0	0	0	0	0
Child Support	0	0	0	0	0	0	0	0	0	0
Stock Option Exercise	0	0	0	0	0	0	0	0	0	0
Alimony	0	0	0	0	0	0	0	0	0	0
IRA Distributions - Mrs. DOE	27,490	29,300	31,224	33,269	35,442	37,751	40,013	42,603	45,117	47,759
Devon Pension - \$21,039 @ age 73	0	0	21,039	21,039	21,039	21,039	21,039	21,039	21,039	21,039
Dom Pension - \$3,450 @ age 63	3,450	3,450	3,450	3,450	3,450	3,450	3,450	3,450	3,450	3,450
Est. Social Security Benefits	16,851	17,356	17,877	18,413	18,966	19,535	20,121	20,724	21,346	21,986
TOTAL INCOME CASH	87,378	89,187	112,073	114,265	116,514	118,820	120,994	123,407	125,645	127,900
Less: Taxes										
Estimated Income Tax	(5,324)	(5,578)	(11,453)	(11,887)	(12,331)	(12,799)	(12,985)	(13,454)	(13,906)	(14,360)
Social Security/Medicare Tax	0	0	0	0	0	0	0	0	0	0
SPENDABLE INCOME CASH	82,055	83,609	100,619	102,379	104,183	106,021	108,009	109,952	111,739	113,539
EXPENSES										
Living Expenses	191,156	196,051	201,092	206,285	211,633	217,142	222,816	228,660	234,679	240,879
Home Mortgage Pmts.	15,174	15,174	15,174	15,174	15,174	15,174	15,174	15,174	15,174	15,174
TOTAL EXPENSES	(206,330)	(211,225)	(216,266)	(221,459)	(226,807)	(232,316)	(237,990)	(243,834)	(249,853)	(256,053)
NET CASH FLOW	(\$124,276)	(\$127,616)	(\$115,647)	(\$119,080)	(\$122,624)	(\$126,295)	(\$129,980)	(\$133,881)	(\$138,114)	(\$142,514)
SUMMARY OF CAPITAL										
NON-QUALIFIED ASSETS										
Cash Reserves @ 2%	\$51,102	\$52,124	\$53,167	\$54,230	\$55,315	\$56,421	\$57,549	\$58,700	\$59,874	\$61,072
NET CASH FLOW	(124,276)	(127,616)	(115,647)	(119,080)	(122,624)	(126,295)	(129,980)	(133,881)	(138,114)	(142,514)
Portfolio @ 5.00%	2,078,327	2,051,753	2,020,344	1,999,932	1,974,895	1,944,885	1,909,519	1,868,516	1,821,366	1,767,415
SERP Lump Sum (Estimated)	0	0	0	0	0	0	0	0	0	0
TOTAL NON-QUALIFIED	2,005,153	1,976,262	1,957,864	1,935,082	1,907,586	1,875,011	1,837,088	1,793,335	1,743,126	1,685,972
QUALIFIED ACCOUNTS										
IRA - Mrs. @ 7.00%	750,073	771,227	791,804	811,632	830,523	848,266	864,831	879,785	893,094	904,509
TOTAL QUALIFIED ASSETS	750,073	771,227	791,804	811,632	830,523	848,266	864,831	879,785	893,094	904,509
TOTAL FINANCIAL ASSETS	\$2,755,226	\$2,747,489	\$2,749,668	\$2,746,714	\$2,738,109	\$2,723,277	\$2,701,920	\$2,673,120	\$2,636,221	\$2,590,481
Real Estate - Equity - @ 3% apr.	508,293	542,897	578,860	616,245	667,179	708,379	751,254	795,885	842,354	890,747
NET WORTH	\$3,263,519	\$3,290,386	\$3,328,528	\$3,362,959	\$3,405,288	\$3,431,655	\$3,453,174	\$3,469,005	\$3,478,574	\$3,481,229

TABLE VI - A
Mrs. JANE DOE
LONG-TERM CASH FLOW
DECEMBER, 2005

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>
Mortgage (P&I only)	15,174	15,174	15,174	15,174	15,174	15,174	15,174	15,174	15,174	15,174
Real Estate Taxes (Houston & Col	7,226	7,443	7,666	7,896	8,133	8,377	8,628	8,887	9,154	9,428
Utilities, Maintenance, Phones, etc	21,750	22,403	23,075	23,767	24,480	25,214	25,971	26,750	27,552	28,379
Groceries / Restaurants	18,000	18,540	19,096	19,669	20,259	20,867	21,493	11,069	11,401	11,743
Personal Care and Clothing	7,620	7,849	8,084	8,327	8,576	8,834	9,099	9,372	9,653	9,942
Vehicles - Operation and Purchase	5,295	5,454	5,617	5,786	5,960	6,138	6,323	6,512	6,708	6,909
Medical Expenses	4,800	4,944	5,092	5,245	5,402	5,565	5,731	5,903	6,080	6,263
Schools, Lessons, Equipment	28,620	29,479	30,363	31,274	32,212	33,178	34,174	35,199	18,127	18,671
Vacations & Recreation	4,238	4,365	4,496	4,631	4,770	4,913	5,060	16,281	16,438	16,599
Gifts	600	618	637	656	675	696	716	738	760	783
Charitable Contributions	1,200	1,236	1,273	1,311	1,351	1,391	1,433	1,476	1,520	1,566
Ins: Homeowners, Life, Medical, e	6,600	6,798	7,002	7,212	7,428	7,651	7,881	8,117	8,361	8,612
Colorado Home, Mortgage, Taxes	34,008	34,520	35,047	35,591	36,150	36,726	37,320	37,931	38,561	39,210
Mother's Nursing Home	36,000	37,080	38,192	39,338	40,518	0	0	0	0	0
Miscellaneous	36,000	37,080	38,192	39,338	40,518	41,734	42,986	44,275	45,604	46,972
TOTAL EXPENSES	\$227,131	\$232,982	\$239,008	\$245,214	\$251,607	\$216,458	\$221,989	\$227,685	\$215,093	\$220,250

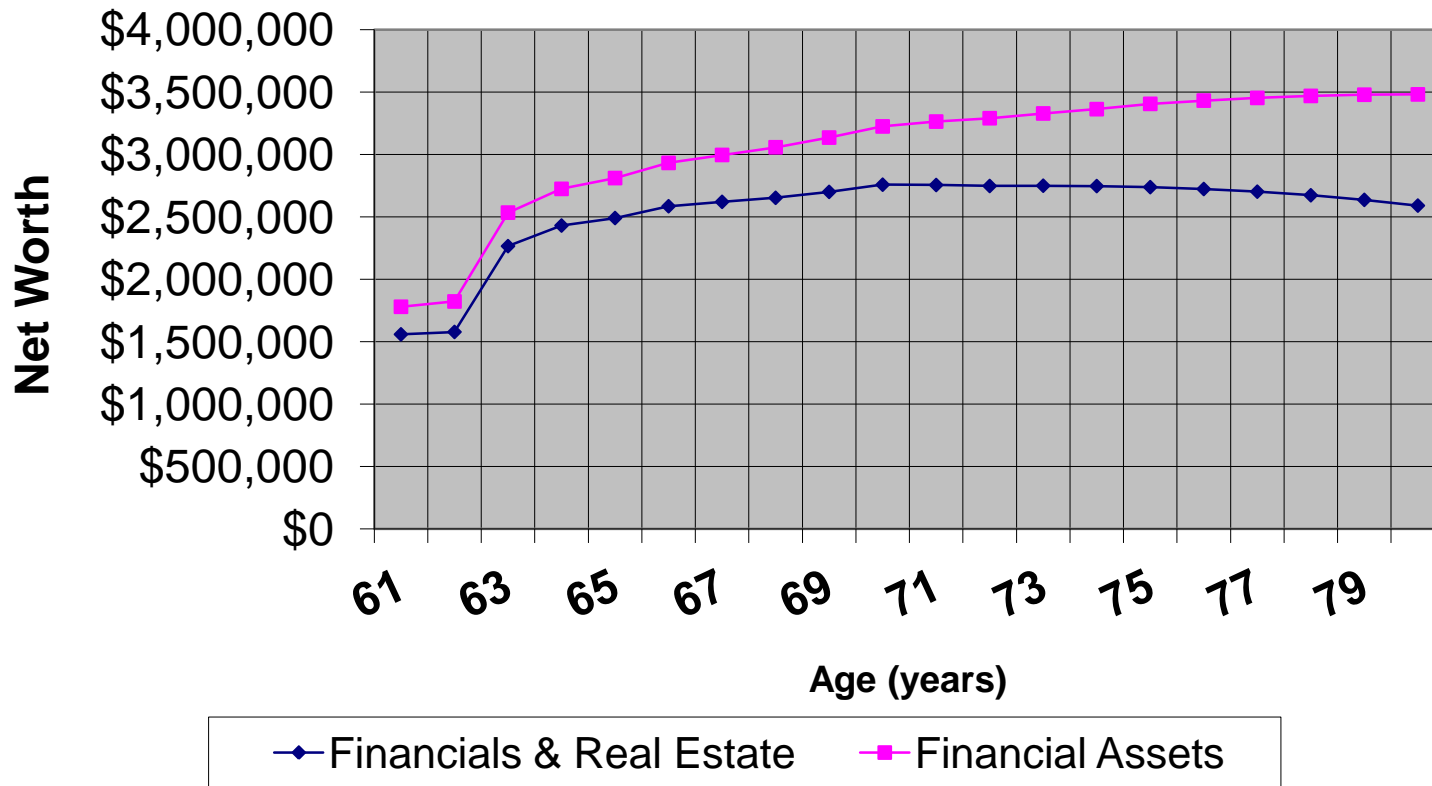
- 1) Earnings from employment increases at 5% each year and ceases after age 65.
- 2) The **personal investment portfolio** appreciates at 5% annually while providing 2% portfolio income. Any "net cash flow" is either added to or subtracted from these assets each year. In this manner, spending affects asset values.
- 3) **Child support** payments are based the Agreement Incident to Divorce and total \$5,000 per month until one child leaves home, then reduced to \$2,500. This support includes any years in which the child attends college but lives at home.
- 4) The AID awards you years of alimony totaling \$8,000 per month.
- 5) The marital portion (estimated at 43% of total benefit) of Mr. Doe's **Devon pension** is divided 50/50 between spouses, resulting in annual payments of \$21,039 at his age 65. These payments begin at your age 73, adding income soon after the cessation of alimony.
- 6) The **Dominion Supplement Executive Retirement Plan** lump sum pays out at your age 63. However, if Mr.Doe continues to work until age 60, this lump sum will total approximately \$560,000 pretax. The value shown is adjusted for 30% income taxes.
- 7) The **Dominion Retirement Plan** begins lifetime benefits to you at your age 63 and total approximately \$3,450 annually.
- 8) Stock options have been exercised and added to your personal portfolio.

TABLE VI - A
Mrs. JANE DOE
LONG-TERM CASH FLOW
DECEMBER, 2005

	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>
Mortgage (P&I only)	15,174	15,174	15,174	15,174	15,174	15,174	15,174	15,174	15,174	15,174
Real Estate Taxes (Houston & C	9,711	10,002	10,303	10,612	10,930	11,258	11,596	11,943	12,302	12,671
Utilities, Maintenance, Phones,	29,230	30,107	31,010	31,941	32,899	33,886	34,902	35,949	37,028	38,139
Groceries / Restaurants	12,095	12,458	12,832	13,217	13,613	14,022	14,442	14,876	15,322	15,782
Personal Care and Clothing	10,241	10,548	10,864	11,190	11,526	11,872	12,228	12,595	12,973	13,362
Vehicles - Operation and Purch.	7,116	7,330	7,549	7,776	8,009	8,249	8,497	8,752	9,014	9,285
Medical Expenses	6,451	6,644	6,844	7,049	7,260	7,478	7,703	7,934	8,172	8,417
Schools, Lessons, Equipment	0	0	0	0	0	0	0	0	0	0
Vacations & Recreation	16,765	16,935	17,111	17,293	17,479	17,672	17,870	18,074	18,284	18,500
Gifts	806	831	855	881	908	935	963	992	1,021	1,052
Charitable Contributions	1,613	1,661	1,711	1,762	1,815	1,870	1,926	1,983	2,043	2,104
Ins: Homeowners, Life, Medica	8,870	9,136	9,410	9,692	9,983	10,283	10,591	10,909	11,236	11,573
Colorado Home, Mortgage, Tax	39,878	40,566	41,275	42,005	42,757	43,531	44,329	45,151	45,997	46,869
Mother's Nursing Home	0	0	0	0	0	0	0	0	0	0
Miscellaneous	48,381	49,832	51,327	52,867	54,453	56,087	57,769	59,503	61,288	63,126
TOTAL EXPENSES	\$206,330	\$211,225	\$216,266	\$221,459	\$226,807	\$232,316	\$237,990	\$243,834	\$249,853	\$256,053

- 9) The Dominion Resources restricted stock vests in 2009 and 2010, is fully taxable at ordinary income tax, as well as Social Security and Medicare tax. After-tax profits are added to your personal investment portfolio.
- 10) Living expenses are \$175,000 in 2006 not including the mortgage principal and interest of \$15,174 annually.
- While we've assumed a 3% rate of inflation on living expenses, the mortgage payments are not affected by inflation.
 - Property taxes and homeowner's insurance are adjusted each year.
 - Children's expenses for schools, lessons and other needs are initially \$28,600 annually, adjusted each year for inflation. Expenses for children are reduced by one half in 2014 and eliminated in 2016.
 - Groceries and Restaurants expense is reduced by 1/2 in 2013, as your sons leave home.
 - Vacations and recreation is increased by \$11,000 in 2013 (equaling the reducing in grocery expense).
 - Your mother's nursing home expense is deleted in 2011.
- 11) The IRA account appreciates at 7 % annually. Withdrawal amounts are based on Internal Revenue Code minimum distribution tables, allowing for smallest distribution and maximizing tax-deferred appreciation.
- 12) The equity in your homestead and Colorado home is included below total financial assets, assuming 3% appreciation on the houses. The buildup of equity is also included in the value shown.

TABLE VII-A
MS. JANE DOE
GRAPH OF NET WORTH OVER 20 YEARS
DECEMBER, 2005



Note:
 Table VIII-A assumes 5% annual appreciation on Dominion stock.
 Table VIII-B assumes 5% annual decline in Dominion stock.