

In the United States Court of Federal Claims

OFFICE OF SPECIAL MASTERS

FRANK HARRIS, parent of *
JORDAN HARRIS, a minor, *

Petitioner, *

No. 07-60V
Special Master Christian J. Moran

v. *

Filed: January 18, 2013

SECRETARY OF HEALTH *
AND HUMAN SERVICES, *

Respondent. *

Damages; decision based on proffer;
diphtheria-tetanus-acellular
pertussis (DTaP) vaccine; seizure
disorder

Ronald C. Homer, Conway, Homer & Chin-Caplan, P.C., for Petitioner;
Voris E. Johnson, U.S. Department of Justice, Washington, DC, for Respondent.

UNPUBLISHED DECISION AWARDING DAMAGES¹

On July 12, 2007, petitioner Frank Harris, as parent of Jordan Harris, a minor (“Jordan”), filed an amended petition seeking compensation under the National Vaccine Injury Compensation Program, 42 U.S.C. §§ 300aa-1 et seq. The petition alleges that Jordan received a diphtheria-tetanus-acellular pertussis (“DTaP”) vaccination on May 7, 2004, and subsequently suffered the onset of a seizure disorder, which petitioner contends was caused by the vaccination. Petitioner was found to be entitled to compensation. 102 Fed. Cl. 305 (2011).

After the Court found that the petitioner was entitled to compensation, the parties have been determining the amount of compensation. To facilitate this process, six status conferences were held.

On January 11, 2013, respondent filed a Proffer on Award of Compensation, with which petitioner agrees. Based upon the record as a whole, the undersigned finds the proffer reasonable and that petitioner is entitled to an award as stated in the Proffer.

¹ The E-Government Act of 2002, Pub. L. No. 107-347, 116 Stat. 2899, 2913 (Dec. 17, 2002), requires that the Court post this decision on its website. Pursuant to Vaccine Rule 18(b), the parties have 14 days to file a motion proposing redaction of medical information or other information described in 42 U.S.C. § 300aa-12(d)(4). Any redactions ordered by the special master will appear in the document posted on the website.

Pursuant to the attached Proffer, with Tab A and Tab B, the court awards petitioner:

1. **A lump sum payment of \$948,825.00 representing compensation for lost future earnings (\$682,314.00), pain and suffering (\$190,496.00), and life care expenses for Year One (\$76,015.00), in the form of a check payable to petitioner as guardian/conservator of Jordan Harris's estate, for the benefit of Jordan Harris. No payments shall be made until petitioner provides respondent with documentation establishing that he has been appointed as the guardian/conservator of Jordan Harris's estate; and**
2. **A lump sum payment of 73,545.00 representing compensation for past unreimbursable expenses, payable to Frank Harris, petitioner; and**
3. **An amount sufficient to purchase the annuity contract described in section II.C. of the attached Proffer (attached as Appendix A).**

In the absence of a motion for review filed pursuant to RCFC Appendix B, the clerk of the court is directed to enter judgment herewith. **The Clerk's Office is instructed to provide a copy of this decision to the presiding judge.** Vaccine Rule 28.1(a).

Any questions may be directed to my law clerk, Jay All, at (202) 357-6353.

IT IS SO ORDERED.

s/ Christian J. Moran
Christian J. Moran
Special Master

**IN THE UNITED STATES COURT OF FEDERAL CLAIMS
OFFICE OF SPECIAL MASTERS**

FRANK HARRIS, Parent of)	
JORDAN HARRIS, a minor,)	
)	
Petitioner,)	
)	No. 07-60V (ECF)
v.)	Special Master Moran
)	Judge Susan G. Braden
SECRETARY OF HEALTH)	
AND HUMAN SERVICES,)	
)	
Respondent.)	
)	

RESPONDENT'S PROFFER ON AWARD OF COMPENSATION

These proceedings are before the special master for a determination of an appropriate award of damages after Judge Braden of the United States Court of Federal Claims reversed the original entitlement decision, and found Frank Harris (“petitioner”), as legal representative of his minor son, Jordan Harris (“Jordan”), entitled to compensation for Jordan’s vaccine-related injuries.¹

I. Items of Compensation

A. Life Care Items

The parties engaged life care planners M. Virginia NeSmith Walton and Roberta J. Hurley to provide an estimation of Jordan’s future vaccine-injury-related needs. All items identified in the agreed-upon life care plan, filed as Respondent’s Exhibit XX, are supported by

¹ The parties have no objection to the proffered award of damages. Assuming the special master issues a damages decision in conformity with this proffer, the parties intend to waive their right to seek review of such damages decision, recognizing that respondent reserves her right, pursuant to 42 U.S.C. § 300aa-12(f), to seek review of Judge Braden’s November 28, 2011 decision finding petitioner entitled to an award under the Vaccine Act. This right accrues following entry of judgment.

the evidence and are illustrated by the chart entitled **Summary of Life Care Items**, attached hereto as **Tab A**.² Respondent proffers that Jordan Harris should be awarded all items of compensation that are set forth in the agreed-upon life care plan and illustrated by the chart attached as Tab A. Petitioner agrees.

B. Lost Future Earnings

The parties agree that based upon the evidence of record, Jordan will never be gainfully employed. Therefore, respondent proffers that Jordan should be awarded full lost future earnings as provided under the Vaccine Act, 42 U.S.C. § 300aa-15(a)(3)(B). Respondent proffers that the appropriate award for Jordan's future lost wages is \$682,314.00. Petitioner agrees.

C. Pain and Suffering

Respondent proffers that petitioner, as legal representative of Jordan, should be awarded \$190,496.00 in actual and projected pain and suffering. This amount reflects that the award for projected pain and suffering has been reduced to net present value. See 42 U.S.C. § 300aa-15(a)(4). Petitioner agrees.

D. Past Unreimbursable Expenses

Petitioner supplied evidence that he incurred past unreimbursable expenses related to Jordan's vaccine-related injury. Respondent proffers that petitioner should be awarded compensation for past unreimbursable expenses in the amount of \$73,545.00. Petitioner agrees.

² The chart at Tab A illustrates the annual benefits as contained in the life care plan. The annual benefit years run from the date of judgment up to the first anniversary of the date of judgment and every year thereafter up to the anniversary of the date of judgment.

E. Medicaid Lien

Petitioner represents that there are no outstanding Medicaid liens related to Jordan's vaccine-related injury.

II. Form of the Award

The parties recommend that the compensation provided to petitioner should be made through a combination of lump sum payments and future annuity payments as described below, and request that the special master's decision and the Court's judgment award the following:

A. A lump sum payment of \$948,825.00, (representing compensation for lost future earnings (\$682,314.00), pain and suffering (\$190,496.00), and life care expenses for Year One (\$76,015.00)), in the form of a check payable to petitioner as guardian/conservator of Jordan Harris's estate, for the benefit of Jordan Harris. No payments shall be made until petitioner provides respondent with documentation establishing that he has been appointed as the guardian/conservator of Jordan Harris's estate;

B. A lump sum payment of \$73,545.00, representing compensation for past unreimbursable expenses, payable to Frank Harris, petitioner;

C. An amount sufficient to purchase an annuity contract,³ subject to the conditions described below, that will provide payments for the life care items contained in the life care plan, as illustrated by the chart at Tab A attached hereto, paid to the life insurance company⁴ from

³ In respondent's discretion, respondent may purchase one or more annuity contracts from one or more life insurance companies.

⁴ The Life Insurance Company must have a minimum of \$250,000,000 capital and surplus, exclusive of any mandatory security valuation reserve. The Life Insurance Company must have one of the following ratings from two of the following rating organizations:

- a. A.M. Best Company: A++, A+, A+g, A+p, A+r, or A+s;

which the annuity will be purchased.⁵ Compensation for Year Two (beginning on the first anniversary of the date of judgment) and all subsequent years shall be provided through respondent's purchase of an annuity, which annuity shall make payments directly to petitioner as guardian/conservator of the estate of Jordan Harris, for the benefit of Jordan Harris, only so long as Jordan Harris is alive at the time a particular payment is due. At the Secretary's sole discretion, the periodic payments may be provided to petitioner in monthly, quarterly, annual or other installments. The "annual amounts" set forth in the chart at Tab A describe only the total yearly sum to be paid to petitioner and do not require that the payment be made in one annual installment.

1. Growth Rate

Respondent proffers that a four percent (4%) growth rate should be applied to all non-medical life care items, and a six percent (6%) growth rate should be applied to all medical life care items. Thus, the benefits illustrated in the chart at Tab A that are to be paid through annuity payments should grow as follows: four percent (4%) compounded annually from the date of judgment for non-medical items, and six percent (6%) compounded annually from the date of judgment for medical items, as reflected in the chart entitled **Annuity Funding Portfolio**, attached hereto as **Tab B**. Petitioner agrees.

b. Moody's Investor Service Claims Paying Rating: Aa3, Aa2, Aa1, or Aaa;

c. Standard and Poor's Corporation Insurer Claims-Paying Ability Rating: AA-, AA, AA+, or AAA;

d. Fitch Credit Rating Company, Insurance Company Claims Paying Ability Rating: AA-, AA, AA+, or AAA.

⁵ Petitioner authorizes the disclosure of certain documents filed by the petitioner in this case consistent with the Privacy Act and the routine uses described in the National Vaccine Injury Compensation Program System of Records, No. 09-15-0056.

2. Life-contingent annuity

Petitioner will continue to receive the annuity payments from the Life Insurance Company only so long as Jordan is alive at the time that a particular payment is due. Written notice shall be provided to the Secretary of Health and Human Services and the Life Insurance Company within twenty (20) days of Jordan's death.

3. Guardianship

No payments shall be made until petitioner provides respondent with documentation establishing that he has been appointed as the guardian/conservator of Jordan Harris's estate. If petitioner is not authorized by a court of competent jurisdiction to serve as guardian/conservator of the estate of Jordan Harris, any such payment shall be made to the party or parties appointed by a court of competent jurisdiction to serve as guardian/conservator of the estate of Jordan Harris upon submission of written documentation of such appointment to the Secretary.

III. Summary of Recommended Payments Following Judgment

- | | | |
|----|--|----------------------|
| A. | Lump sum paid to petitioner as guardian/conservator of Jordan Harris's estate: | \$ 948,825.00 |
| B. | Lump sum paid to petitioner: | \$ 73,545.00 |
| C. | An amount sufficient to purchase the annuity contract described above in section II.C. | |

Respectfully submitted,

STUART F. DELERY
Principal Deputy Assistant Attorney General

RUPA BHATTACHARYYA
Director
Torts Branch, Civil Division

VINCENT J. MATANOSKI
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s/Voris E. Johnson, Jr.
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DATED: January 11, 2013

Pet. Jordan Harris
D.O.B. 03/06/2004

DATE: 01/03/13
TIME: 02:09 PM

SUMMARY OF LIFE CARE ITEMS - Agreed Life Care Plan dated September 13, 2012

ITEM OF CARE		Insurance	Physicans	Ancillary Services	Medications	Supplies	Home Services	TOTALS of Items with a 6.0% Growth Rate	TOTALS of Items with a 4.0% Growth Rate	TOTALS OF 4.0% & 6.0% ITEMS & APPLYING THE GROWTH RATE
GROWTH RATE		6.0%	6.0%	4.0%	4.0%	4.0%	4.0%			
AGE	YEAR									
9	2013	3,200.00	1,622.40	30,622.40	1,300.00	2,690.41	36,579.44	4,822	71,192	76,015
10	2014	3,200.00	0.00	30,622.40	1,300.00	744.90	36,529.44	3,200	69,197	75,357
11	2015	3,200.00	0.00	30,622.40	1,300.00	744.90	36,529.44	3,200	69,197	78,439
12	2016	3,200.00	0.00	21,122.40	1,300.00	715.14	36,529.44	3,200	59,667	70,928
13	2017	3,200.00	0.00	15,872.40	1,300.00	715.14	36,529.44	3,200	54,417	67,700
14	2018	3,200.00	0.00	15,872.40	1,300.00	715.14	36,529.44	3,200	54,417	70,489
15	2019	3,200.00	0.00	15,872.40	1,300.00	715.14	36,529.44	3,200	54,417	73,394
16	2020	3,200.00	166.67	15,872.40	1,300.00	715.14	36,529.44	3,367	54,417	76,671
17	2021	3,200.00	166.67	15,872.40	1,300.00	515.14	36,529.44	3,367	54,217	79,566
18	2022	3,200.00	166.67	15,872.40	1,300.00	515.14	36,529.44	3,367	54,217	82,856
19	2023	3,200.00	166.67	15,872.40	1,300.00	515.14	36,529.44	3,367	54,217	86,284
20	2024	3,200.00	166.67	15,872.40	1,300.00	515.14	36,529.44	3,367	54,217	89,855
21	2025	3,200.00	166.67	15,872.40	1,300.00	515.14	36,529.44	3,367	54,217	93,578
22	2026	3,200.00	166.67	0.00	1,300.00	24.00	85,852.50	3,367	87,177	152,336
23	2027	3,200.00	166.67	0.00	1,300.00	24.00	85,852.50	3,367	87,177	158,573
24	2028	3,200.00	166.67	0.00	1,300.00	24.00	85,852.50	3,367	87,177	165,068
25	2029	3,200.00	166.67	0.00	1,300.00	24.00	85,852.50	3,367	87,177	171,832
26	2030	3,200.00	166.67	0.00	1,300.00	24.00	85,852.50	3,367	87,177	178,877
27	2031	3,200.00	166.67	0.00	1,300.00	24.00	85,852.50	3,367	87,177	186,213
28	2032	3,200.00	166.67	0.00	1,300.00	24.00	85,852.50	3,367	87,177	193,854
29	2033	3,200.00	166.67	0.00	1,300.00	24.00	85,852.50	3,367	87,177	201,812
30	2034	3,200.00	166.67	0.00	1,300.00	24.00	85,852.50	3,367	87,177	210,100
31	2035	3,200.00	166.67	0.00	1,300.00	24.00	85,852.50	3,367	87,177	218,733
32	2036	3,200.00	166.67	0.00	1,300.00	24.00	85,852.50	3,367	87,177	227,725
33	2037	3,200.00	166.67	0.00	1,300.00	24.00	85,852.50	3,367	87,177	237,091
34	2038	3,200.00	166.67	0.00	1,300.00	24.00	85,852.50	3,367	87,177	246,848
35	2039	3,200.00	166.67	0.00	1,300.00	24.00	85,852.50	3,367	87,177	257,010
36	2040	3,200.00	166.67	0.00	1,300.00	24.00	85,852.50	3,367	87,177	267,597
37	2041	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	287,885
38	2042	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	300,008
39	2043	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	312,652
40	2044	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	325,841
41	2045	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	339,598
42	2046	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	353,949
43	2047	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	368,919

Pet. Jordan Harris
D.O.B. 03/06/2004

DATE: 01/03/13
TIME: 02:09 PM

SUMMARY OF LIFE CARE ITEMS - Agreed Life Care Plan dated September 13, 2012

ITEM OF CARE		Insurance	Physicans	Ancillary Services	Medications	Supplies	Home Services	TOTALS of Items with a 6.0% Growth Rate	TOTALS of Items with a 4.0% Growth Rate	TOTALS OF 4.0% & 6.0% ITEMS & APPLYING THE GROWTH RATE
GROWTH RATE		6.0%	6.0%	4.0%	4.0%	4.0%	4.0%			
AGE	YEAR									
44	2048	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	384,538
45	2049	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	400,832
46	2050	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	417,834
47	2051	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	435,573
48	2052	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	454,084
49	2053	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	473,400
50	2054	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	493,558
51	2055	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	514,596
52	2056	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	536,553
53	2057	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	559,470
54	2058	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	583,392
55	2059	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	608,363
56	2060	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	634,431
57	2061	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	661,646
58	2062	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	690,060
59	2063	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	719,727
60	2064	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	750,705
61	2065	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	783,053
62	2066	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	816,834
63	2067	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	852,114
64	2068	5,774.10	166.67	0.00	0.00	24.00	85,852.50	5,941	85,877	888,962
65	2069	5,044.50	166.67	0.00	0.00	24.00	85,852.50	5,211	85,877	908,385
66	2070	5,044.50	166.67	0.00	0.00	24.00	85,852.50	5,211	85,877	947,444
67	2071	5,044.50	166.67	0.00	0.00	24.00	85,852.50	5,211	85,877	988,228
68	2072	5,044.50	166.67	0.00	0.00	24.00	85,852.50	5,211	85,877	1,030,817
69	2073	5,044.50	166.67	0.00	0.00	24.00	85,852.50	5,211	85,877	1,075,293
70	2074	5,044.50	166.67	0.00	0.00	24.00	85,852.50	5,211	85,877	1,121,743
71	2075	5,044.50	166.67	0.00	0.00	24.00	85,852.50	5,211	85,877	1,170,257
72	2076	5,044.50	166.67	0.00	0.00	24.00	85,852.50	5,211	85,877	1,220,930
73	2077	5,044.50	166.67	0.00	0.00	24.00	85,852.50	5,211	85,877	1,273,862
74	2078	5,044.50	166.67	0.00	0.00	24.00	85,852.50	5,211	85,877	1,329,157
75	2079	5,044.50	166.67	0.00	0.00	24.00	85,852.50	5,211	85,877	1,386,925
		306,764	11,622	255,841	36,400	11,628	5,110,968	318,387	5,414,837	31,496,418
		5.35%	0.20%	4.46%	0.63%	0.20%	89.15%			100.00%

ANNUITY FUNDING PORTFOLIO

Agreed Life Care Plan dated September 13, 2012

4.0% and 6.0% Growth Rates

DATE: 01/03/13
TIME: 02:09 PM

Pet. Jordan Harris
D.O.B. 03/06/2004

	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9	Column 10	Column 11	Column 12	Column 13
Item	TOTAL	ANNUAL	CASH &	ANNUITY	ANNUAL	CUMULATIVE							
Starting Amount	MEDICAL	ANNUITY	ANNUIY	3,392	5,366	3,729	26,637	71,965	60,987	2,164	142,992	SAFETY	SAFETY
Inflation Factor	CARE NEEDS	BENEFITS	LUMP	6.00%	6.00%	6.00%	6.00%	4.00%	4.00%	4.00%	4.00%	MARGIN	MARGIN
Beginning Year	2012		SUMS	2014	2021	2041	2041	2014	2016	2026	2026	2012	2012
Ending Year	2079			2020	2040	2068	LIFE	2015	2025	2040	LIFE	2079	2079

AGE	YEAR	TOTAL NEEDS	S/S TOTAL	Cash & Lump Sums	Deferred Annuity	Safety Margin	Cum.Safety Margin							
9	2013	76,015	76,015	76,015									0	0
10	2014	75,357	75,357		3,392				71,965				0	1
11	2015	78,439	78,439		3,596				74,844				0	1
12	2016	70,928	72,170	7,372	3,811					60,987			1,242	1,243
13	2017	67,700	67,466		4,040					63,426			-234	1,009
14	2018	70,489	70,246		4,282					65,964			-243	766
15	2019	73,394	73,141		4,539					68,602			-253	513
16	2020	76,671	76,158		4,812					71,346			-513	0
17	2021	79,566	79,566			5,366				74,200			0	0
18	2022	82,856	82,856			5,688				77,168			0	1
19	2023	86,284	86,284			6,029				80,255			0	1
20	2024	89,855	89,855			6,391				83,465			0	2
21	2025	93,578	93,578			6,774				86,804			0	2
22	2026	152,336	152,337			7,181					2,164	142,992	1	3
23	2027	158,573	158,574			7,612					2,251	148,712	1	4
24	2028	165,068	165,069			8,068					2,341	154,660	1	4
25	2029	171,832	171,833			8,553					2,434	160,847	1	5
26	2030	178,877	178,878			9,066					2,532	167,280	1	6
27	2031	186,213	186,214			9,610					2,633	173,972	1	7
28	2032	193,854	193,855			10,186					2,738	180,930	1	8
29	2033	201,812	201,813			10,797					2,848	188,168	1	9
30	2034	210,100	210,101			11,445					2,962	195,694	1	10
31	2035	218,733	218,734			12,132					3,080	203,522	1	11
32	2036	227,725	227,726			12,860					3,203	211,663	1	13
33	2037	237,091	237,093			13,632					3,331	220,130	1	14
34	2038	246,848	246,849			14,449					3,465	228,935	1	15

ANNUITY FUNDING PORTFOLIO

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4.0% and 6.0% Growth Rates

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Pet. Jordan Harris
D.O.B. 03/06/2004

	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9	Column 10	Column 11	Column 12	Column 13
Item	TOTAL	ANNUAL	CASH &	ANNUITY	ANNUITY	ANNUITY	ANNUITY	ANNUITY	ANNUITY	ANNUITY	ANNUITY	ANNUAL	CUMULATIVE
Starting Amount	MEDICAL	ANNUITY	ANNUITY	3,392	5,366	3,729	26,637	71,965	60,987	2,164	142,992	SAFETY	SAFETY
Inflation Factor	CARE NEEDS	BENEFITS	LUMP	6.00%	6.00%	6.00%	6.00%	4.00%	4.00%	4.00%	4.00%	MARGIN	MARGIN
Beginning Year	2012		SUMS	2014	2021	2041	2041	2014	2016	2026	2026	2012	2012
Ending Year	2079			2020	2040	2068	LIFE	2015	2025	2040	LIFE	2079	2079
AGE	YEAR	TOTAL	S/S	Cash &	Deferred	Deferred	Deferred	Deferred	Deferred	Deferred	Deferred	Safety	Cum.Safety
		NEEDS	TOTAL	Lump Sums	Annuity	Annuity	Annuity	Annuity	Annuity	Annuity	Annuity	Margin	Margin
35	2039	257,010	257,012			15,316				3,603	238,092	1	16
36	2040	267,597	267,599			16,235				3,747	247,616	1	18
37	2041	287,885	287,887				3,729	26,637			257,521	1	19
38	2042	300,008	300,009				3,953	28,235			267,821	1	20
39	2043	312,652	312,653				4,190	29,929			278,534	1	21
40	2044	325,841	325,842				4,441	31,725			289,676	1	22
41	2045	339,598	339,599				4,708	33,629			301,263	1	23
42	2046	353,949	353,950				4,990	35,646			313,313	1	24
43	2047	368,919	368,920				5,290	37,785			325,846	1	25
44	2048	384,538	384,539				5,607	40,052			338,879	1	26
45	2049	400,832	400,833				5,943	42,455			352,435	1	27
46	2050	417,834	417,835				6,300	45,003			366,532	1	29
47	2051	435,573	435,574				6,678	47,703			381,193	1	30
48	2052	454,084	454,085				7,079	50,565			396,441	1	31
49	2053	473,400	473,401				7,503	53,599			412,299	1	32
50	2054	493,558	493,559				7,954	56,815			428,791	1	33
51	2055	514,596	514,597				8,431	60,224			445,942	1	34
52	2056	536,553	536,554				8,937	63,837			463,780	1	35
53	2057	559,470	559,471				9,473	67,667			482,331	1	36
54	2058	583,392	583,393				10,041	71,727			501,624	1	37
55	2059	608,363	608,364				10,644	76,031			521,689	1	38
56	2060	634,431	634,432				11,282	80,593			542,557	1	39
57	2061	661,646	661,647				11,959	85,428			564,259	1	40
58	2062	690,060	690,061				12,677	90,554			586,830	1	41
59	2063	719,727	719,728				13,438	95,987			610,303	1	42
60	2064	750,705	750,705				14,244	101,747			634,715	1	42
61	2065	783,053	783,053				15,098	107,851			660,103	1	43

ANNUITY FUNDING PORTFOLIO

Agreed Life Care Plan dated September 13, 2012

4.0% and 6.0% Growth Rates

DATE: 01/03/13
TIME: 02:09 PM

Pet. Jordan Harris
D.O.B. 03/06/2004

	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9	Column 10	Column 11	Column 12	Column 13	
Item	TOTAL	ANNUAL	CASH &	ANNUITY	ANNUITY	ANNUITY	ANNUITY	ANNUITY	ANNUITY	ANNUITY	ANNUITY	ANNUAL	CUMULATIVE	
Starting Amount	MEDICAL	ANNUITY	ANNUITY	3,392	5,366	3,729	26,637	71,965	60,987	2,164	142,992	SAFETY	SAFETY	
Inflation Factor	CARE NEEDS	BENEFITS	LUMP	6.00%	6.00%	6.00%	6.00%	4.00%	4.00%	4.00%	4.00%	MARGIN	MARGIN	
Beginning Year	2012		SUMS	2014	2021	2041	2041	2014	2016	2026	2026	2012	2012	
Ending Year	2079			2020	2040	2068	LIFE	2015	2025	2040	LIFE	2079	2079	
AGE	YEAR	TOTAL	S/S	Cash &	Deferred	Deferred	Deferred	Deferred	Deferred	Deferred	Deferred	Safety	Cum.Safety	
		NEEDS	TOTAL	Lump Sums	Annuity	Annuity	Annuity	Annuity	Annuity	Annuity	Annuity	Margin	Margin	
62	2066	816,834	816,834				16,004	114,323			686,508	1	44	
63	2067	852,114	852,114				16,965	121,182			713,968	0	44	
64	2068	888,962	888,962				17,983	128,453			742,527	0	44	
65	2069	908,385	908,388					136,160			772,228	3	47	
66	2070	947,444	947,446					144,330			803,117	3	50	
67	2071	988,228	988,231					152,989			835,241	3	53	
68	2072	1,030,817	1,030,820					162,169			868,651	3	56	
69	2073	1,075,293	1,075,296					171,899			903,397	3	58	
70	2074	1,121,743	1,121,746					182,213			939,533	3	61	
71	2075	1,170,257	1,170,260					193,146			977,114	3	64	
72	2076	1,220,930	1,220,933					204,734			1,016,199	3	67	
73	2077	1,273,862	1,273,865					217,018			1,056,847	3	70	
74	2078	1,329,157	1,329,160					230,039			1,099,121	3	72	
75	2079	1,386,925	1,386,927					243,842			1,143,086	3	75	
ITEMIZED TOTALS		31,496,418	31,496,493	83,387	28,472	197,391	255,541	3,863,922	146,809	732,216	43,331	26,145,424	75	75

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Harris LC Plan and Wage Loss 2013 Judgment Rev4 01 03 13