# Life Care Plan Economic Projection

## Evaluee: Illya Symonov

**Report Generated:** June 18, 2025 at 08:16:59  
**Evaluee Age at Analysis Start:** 37.8 years old (in 2025)  
**Analysis Period:** 39.4 years (2025 to 2063.4)  
**Discount Rate Applied:** 3.5% annually  
**Present Value Calculations:** Enabled  
**Service Categories Analyzed:** 2  
**Total Individual Services:** 2

## Expert Methodology and Scientific Reliability Documentation

**Methodology and Scientific Basis:** This life care plan economic projection employs established econometric principles and medical cost forecasting methodologies consistent with peer-reviewed literature in health economics and actuarial science. The analytical framework incorporates inflation modeling using compound annual growth rates, present value calculations using established discount rate theory, and frequency-based cost projections grounded in medical utilization standards.

**Reliability and Potential Error Rates:** Economic projections are subject to inherent uncertainties in inflation rates, discount rates, and medical cost trends. Historical medical inflation rates typically range from 2-6% annually (Bureau of Labor Statistics, 2010-2024). Discount rate assumptions follow federal guidelines and economic standards (OMB Circular A-4, Federal Reserve data). Service frequency estimates are based on medical literature and clinical guidelines where available.

**General Acceptance in Relevant Scientific Community:** Life care plan economic analysis methodologies are widely accepted in forensic economics, rehabilitation counseling, and medical-legal communities. Standards are established by: International Association of Rehabilitation Professionals (IARP), Commission on Health Care Certification (CHCC), National Association of Forensic Economics (NAFE), and peer-reviewed publications in Journal of Forensic Economics, Topics in Spinal Cord Injury Rehabilitation, and similar professional journals.

**Testing and Peer Review:** The economic modeling techniques used in this analysis have been subject to extensive peer review through professional literature and court proceedings. Mathematical calculations follow established financial formulas for present value analysis (PV = FV / (1 + r)^n) and compound growth modeling (FV = PV × (1 + g)^n). All computational methods are reproducible and verifiable.

**Data Sources and Professional Standards:** Cost estimates should be derived from reliable sources including: Medicare fee schedules, private insurance reimbursement rates, durable medical equipment vendor quotes, pharmaceutical pricing databases, and published medical literature. Service frequencies should reference evidence-based treatment protocols, clinical practice guidelines, and medical professional recommendations specific to the individual's condition.

**Expert Qualifications Framework:** Life care plan economic analysis should be conducted by qualified professionals with: (1) Advanced education in economics, healthcare administration, or rehabilitation counseling; (2) Specialized training in life care planning methodology; (3) Professional certification (CRC, CLCP, CVE, or equivalent); (4) Experience with economic analysis and present value calculations; (5) Knowledge of relevant medical conditions and treatment standards.

**Limitations and Key Assumptions:** This economic projection is based on current medical knowledge and economic conditions. Actual costs may vary due to: changes in medical technology, treatment protocols, economic conditions, geographic variations, insurance coverage changes, and individual medical developments. Inflation and discount rate assumptions represent reasonable estimates but are subject to economic volatility. Service frequencies assume stable medical condition and standard care protocols.

**Calculation Transparency and Reproducibility:** All calculations in this report are fully documented and reproducible. Mathematical formulas, inflation rates, discount rates, and service frequencies are explicitly stated. Raw data inputs and computational methods are available for independent verification and cross-examination. Alternative scenarios and sensitivity analyses can be performed using different assumption sets.

**Legal and Professional Disclaimer:** This economic analysis is prepared for legal proceedings and expert testimony purposes. The methodology and conclusions are offered to assist the trier of fact in understanding future medical care costs. All opinions are expressed within reasonable degree of professional certainty based on available data and established methodologies.

## Mathematical Formulas and Calculation Methods

**Inflation Adjustment Formula:** Future Cost = Present Cost × (1 + inflation\_rate)^years\_from\_base

**Present Value Formula:** Present Value = Future Value ÷ (1 + discount\_rate)^years\_from\_base

**Annual Service Cost:** Annual Cost = Unit Cost × Frequency per Year × Inflation Adjustment

**Lifetime Service Cost:** Sum of all annual costs over the service period, with inflation applied to each year

**Economic Assumptions Used:** Discount Rate: 3.5% annually. Analysis Period: 39.4 years (2025 through 2063.4). Individual service inflation rates as specified in service details. All calculations assume consistent annual application of stated rates.

**Quality Control and Verification:** All calculations are performed using established financial mathematics. Results are subject to mathematical verification and cross-checking. Alternative calculation methods may be applied for confirmation. Sensitivity analysis can be performed using different assumption sets to test the robustness of projections under varying economic conditions.

## Executive Summary

**Total Lifetime Medical Costs (Nominal):** $90,077.06  
**Average Annual Medical Costs:** $2,309.67  
**Total Lifetime Medical Costs (Present Value):** $50,380.80  
**Present Value Savings vs Nominal:** $39,696.26

## Detailed Service Breakdown by Category

### Physician Evaluation

**Category Summary:** This category contains 1 medical service(s) with a total lifetime cost of **$17,434.66** ($9,750.68 in present value).

**Data Source Requirements for This Category:** Cost estimates for services in this category should be supported by current market rates, provider quotes, published fee schedules, or peer-reviewed literature. Service frequencies should be based on medical necessity, physician recommendations, clinical practice guidelines, or established treatment protocols. All assumptions regarding timing, duration, and intensity of services should be documented and supportable through medical evidence.

**Reliability Considerations:** Cost projections assume continuation of current service delivery models. Actual utilization may vary based on individual response to treatment, medical complications, technological advances, or changes in standard of care. Geographic cost variations and insurance coverage changes may affect actual expenses.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Service Name** | **Cost per Unit (Data Source Required)** | **Frequency per Year (Medical Basis Required)** | **Service Period (Clinical Justification)** | **Annual Inflation Rate (Economic Basis)** | **Total Lifetime Cost (Calculated)** | **Present Value Lifetime Cost (Calculated)** |
| Neurology | $444.33 | 1.0x | 2025 to End of plan | 3.2% | $17,434.66 | $9,750.68 |

**Expert Opinion Basis:** Each service listed requires supporting documentation including: (1) Medical necessity determined by qualified healthcare providers; (2) Cost estimates from reliable sources (providers, fee schedules, market research); (3) Frequency based on treatment protocols or physician recommendations; (4) Duration supported by medical literature or clinical experience.

**Calculation Methodology:** Costs are projected using compound inflation modeling applied annually. Present value calculations discount future costs to current dollars using **3.5% annual discount rate** consistent with federal economic guidelines. All mathematical operations follow established financial principles and are subject to independent verification and cross-examination.

**Service-Specific Limitations:** Projections assume medical stability and standard treatment protocols. Individual variations in treatment response, complications, or medical advances may alter actual service needs and costs. Expert opinions should be updated as medical conditions and standards of care evolve.

### Diagnostics

**Category Summary:** This category contains 1 medical service(s) with a total lifetime cost of **$72,642.40** ($40,630.13 in present value).

**Data Source Requirements for This Category:** Cost estimates for services in this category should be supported by current market rates, provider quotes, published fee schedules, or peer-reviewed literature. Service frequencies should be based on medical necessity, physician recommendations, clinical practice guidelines, or established treatment protocols. All assumptions regarding timing, duration, and intensity of services should be documented and supportable through medical evidence.

**Reliability Considerations:** Cost projections assume continuation of current service delivery models. Actual utilization may vary based on individual response to treatment, medical complications, technological advances, or changes in standard of care. Geographic cost variations and insurance coverage changes may affect actual expenses.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Service Name** | **Cost per Unit (Data Source Required)** | **Frequency per Year (Medical Basis Required)** | **Service Period (Clinical Justification)** | **Annual Inflation Rate (Economic Basis)** | **Total Lifetime Cost (Calculated)** | **Present Value Lifetime Cost (Calculated)** |
| MRI Head | $1,852.03 | 1.0x | 2025 to End of plan | 3.0% | $72,642.40 | $40,630.13 |

**Expert Opinion Basis:** Each service listed requires supporting documentation including: (1) Medical necessity determined by qualified healthcare providers; (2) Cost estimates from reliable sources (providers, fee schedules, market research); (3) Frequency based on treatment protocols or physician recommendations; (4) Duration supported by medical literature or clinical experience.

**Calculation Methodology:** Costs are projected using compound inflation modeling applied annually. Present value calculations discount future costs to current dollars using **3.5% annual discount rate** consistent with federal economic guidelines. All mathematical operations follow established financial principles and are subject to independent verification and cross-examination.

**Service-Specific Limitations:** Projections assume medical stability and standard treatment protocols. Individual variations in treatment response, complications, or medical advances may alter actual service needs and costs. Expert opinions should be updated as medical conditions and standards of care evolve.

## Annual Cost Schedule Summary

**Understanding Your Annual Costs:** The table below shows the total medical costs for each year of the life care plan. These costs represent all services combined and include inflation adjustments. The present value column shows what future costs are worth in today's dollars.

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **Evaluee Age** | **Total Annual Cost** | **Present Value Cost** |
| 2025 | 37 | $2,296 | $2,296 |
| 2026 | 38 | $2,297 | $2,219 |
| 2027 | 39 | $2,298 | $2,145 |
| 2028 | 40 | $2,298 | $2,073 |
| 2029 | 41 | $2,299 | $2,004 |
| 2030 | 42 | $2,300 | $1,936 |
| 2031 | 43 | $2,301 | $1,872 |
| 2032 | 44 | $2,301 | $1,809 |
| 2033 | 45 | $2,302 | $1,748 |
| 2034 | 46 | $2,303 | $1,690 |
| 2035 | 47 | $2,303 | $1,633 |
| 2036 | 48 | $2,304 | $1,578 |
| 2037 | 49 | $2,305 | $1,525 |
| 2038 | 50 | $2,305 | $1,474 |
| 2039 | 51 | $2,306 | $1,425 |
| 2040 | 52 | $2,307 | $1,377 |
| 2041 | 53 | $2,308 | $1,331 |
| 2042 | 54 | $2,308 | $1,286 |
| 2043 | 55 | $2,309 | $1,243 |
| 2044 | 56 | $2,310 | $1,201 |
| 2045 | 57 | $2,310 | $1,161 |
| 2046 | 58 | $2,311 | $1,122 |
| 2047 | 59 | $2,312 | $1,085 |
| 2048 | 60 | $2,312 | $1,048 |
| 2049 | 61 | $2,313 | $1,013 |
| 2050 | 62 | $2,314 | $979 |
| 2051 | 63 | $2,315 | $946 |
| 2052 | 64 | $2,315 | $915 |
| 2053 | 65 | $2,316 | $884 |
| 2054 | 66 | $2,317 | $854 |
| 2055 | 67 | $2,317 | $826 |
| 2056 | 68 | $2,318 | $798 |
| 2057 | 69 | $2,319 | $771 |
| 2058 | 70 | $2,320 | $745 |
| 2059 | 71 | $2,320 | $720 |
| 2060 | 72 | $2,321 | $696 |
| 2061 | 73 | $2,322 | $673 |
| 2062 | 74 | $2,322 | $650 |
| 2063 | 75 | $2,323 | $629 |
| 2064 | 76 | $0 | $0 |

## Year-by-Year Loss Schedule

**Loss Schedule Overview:** This section provides a comprehensive year-by-year analysis of projected medical costs, organized both by overall yearly totals and detailed service category breakdowns. This format assists in understanding annual cost patterns and service delivery timing.

### Overall Yearly Summary by Service Category

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Year** | **Evaluee Age** | **Physician Evaluation** | **Diagnostics** | **Annual Total** |
| 2025 | 37 | $444 | $1,852 | $2,296 |
| 2026 | 38 | $444 | $1,853 | $2,297 |
| 2027 | 39 | $445 | $1,853 | $2,298 |
| 2028 | 40 | $445 | $1,854 | $2,298 |
| 2029 | 41 | $445 | $1,854 | $2,299 |
| 2030 | 42 | $445 | $1,855 | $2,300 |
| 2031 | 43 | $445 | $1,855 | $2,301 |
| 2032 | 44 | $445 | $1,856 | $2,301 |
| 2033 | 45 | $445 | $1,856 | $2,302 |
| 2034 | 46 | $446 | $1,857 | $2,303 |
| 2035 | 47 | $446 | $1,858 | $2,303 |
| 2036 | 48 | $446 | $1,858 | $2,304 |
| 2037 | 49 | $446 | $1,859 | $2,305 |
| 2038 | 50 | $446 | $1,859 | $2,305 |
| 2039 | 51 | $446 | $1,860 | $2,306 |
| 2040 | 52 | $446 | $1,860 | $2,307 |
| 2041 | 53 | $447 | $1,861 | $2,308 |
| 2042 | 54 | $447 | $1,862 | $2,308 |
| 2043 | 55 | $447 | $1,862 | $2,309 |
| 2044 | 56 | $447 | $1,863 | $2,310 |
| 2045 | 57 | $447 | $1,863 | $2,310 |
| 2046 | 58 | $447 | $1,864 | $2,311 |
| 2047 | 59 | $447 | $1,864 | $2,312 |
| 2048 | 60 | $448 | $1,865 | $2,312 |
| 2049 | 61 | $448 | $1,865 | $2,313 |
| 2050 | 62 | $448 | $1,866 | $2,314 |
| 2051 | 63 | $448 | $1,867 | $2,315 |
| 2052 | 64 | $448 | $1,867 | $2,315 |
| 2053 | 65 | $448 | $1,868 | $2,316 |
| 2054 | 66 | $448 | $1,868 | $2,317 |
| 2055 | 67 | $449 | $1,869 | $2,317 |
| 2056 | 68 | $449 | $1,869 | $2,318 |
| 2057 | 69 | $449 | $1,870 | $2,319 |
| 2058 | 70 | $449 | $1,870 | $2,320 |
| 2059 | 71 | $449 | $1,871 | $2,320 |
| 2060 | 72 | $449 | $1,872 | $2,321 |
| 2061 | 73 | $449 | $1,872 | $2,322 |
| 2062 | 74 | $450 | $1,873 | $2,322 |
| 2063 | 75 | $450 | $1,873 | $2,323 |
| 2064 | 76 | - | - | $0 |
| **TOTALS** |  | **$17,435** | **$72,642** | **$90,077** |

**Summary Table Explanation:** This table shows the total cost for each service category by year. Reading across each row shows the annual cost distribution across different types of medical services. Reading down each column shows how costs for a specific service category change over time due to inflation and service timing.

## Detailed Year-by-Year Service Breakdown by Category

**Year-by-Year Service Details:** The following section shows exactly which services are provided each year and their individual costs. This detailed breakdown helps you understand what drives the costs in each year of the plan.

**Cross-Verification Notice:** All calculations in this detailed breakdown use identical mathematical methods as the Summary Schedule above. Year totals in this section should match corresponding years in the Annual Cost Schedule Summary. Any discrepancies indicate calculation errors that require correction.

### Year 2025 (Evaluee Age: 37)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $444 | $444 |
| Diagnostics | MRI Head | 1.0x/year | $1,852 | $1,852 |
| **YEAR TOTAL** |  |  | **$2,296** | **$2,296** |

### Year 2026 (Evaluee Age: 38)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $444 | $429 |
| Diagnostics | MRI Head | 1.0x/year | $1,853 | $1,790 |
| **YEAR TOTAL** |  |  | **$2,297** | **$2,219** |

### Year 2027 (Evaluee Age: 39)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $445 | $415 |
| Diagnostics | MRI Head | 1.0x/year | $1,853 | $1,730 |
| **YEAR TOTAL** |  |  | **$2,298** | **$2,145** |

### Year 2028 (Evaluee Age: 40)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $445 | $401 |
| Diagnostics | MRI Head | 1.0x/year | $1,854 | $1,672 |
| **YEAR TOTAL** |  |  | **$2,298** | **$2,073** |

### Year 2029 (Evaluee Age: 41)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $445 | $388 |
| Diagnostics | MRI Head | 1.0x/year | $1,854 | $1,616 |
| **YEAR TOTAL** |  |  | **$2,299** | **$2,004** |

### Year 2030 (Evaluee Age: 42)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $445 | $375 |
| Diagnostics | MRI Head | 1.0x/year | $1,855 | $1,562 |
| **YEAR TOTAL** |  |  | **$2,300** | **$1,936** |

### Year 2031 (Evaluee Age: 43)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $445 | $362 |
| Diagnostics | MRI Head | 1.0x/year | $1,855 | $1,509 |
| **YEAR TOTAL** |  |  | **$2,301** | **$1,871** |

### Year 2032 (Evaluee Age: 44)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $445 | $350 |
| Diagnostics | MRI Head | 1.0x/year | $1,856 | $1,459 |
| **YEAR TOTAL** |  |  | **$2,301** | **$1,809** |

### Year 2033 (Evaluee Age: 45)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $445 | $338 |
| Diagnostics | MRI Head | 1.0x/year | $1,856 | $1,410 |
| **YEAR TOTAL** |  |  | **$2,302** | **$1,748** |

### Year 2034 (Evaluee Age: 46)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $446 | $327 |
| Diagnostics | MRI Head | 1.0x/year | $1,857 | $1,363 |
| **YEAR TOTAL** |  |  | **$2,303** | **$1,690** |

### Year 2035 (Evaluee Age: 47)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $446 | $316 |
| Diagnostics | MRI Head | 1.0x/year | $1,858 | $1,317 |
| **YEAR TOTAL** |  |  | **$2,303** | **$1,633** |

### Year 2036 (Evaluee Age: 48)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $446 | $305 |
| Diagnostics | MRI Head | 1.0x/year | $1,858 | $1,273 |
| **YEAR TOTAL** |  |  | **$2,304** | **$1,578** |

### Year 2037 (Evaluee Age: 49)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $446 | $295 |
| Diagnostics | MRI Head | 1.0x/year | $1,859 | $1,230 |
| **YEAR TOTAL** |  |  | **$2,305** | **$1,525** |

### Year 2038 (Evaluee Age: 50)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $446 | $285 |
| Diagnostics | MRI Head | 1.0x/year | $1,859 | $1,189 |
| **YEAR TOTAL** |  |  | **$2,305** | **$1,474** |

### Year 2039 (Evaluee Age: 51)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $446 | $276 |
| Diagnostics | MRI Head | 1.0x/year | $1,860 | $1,149 |
| **YEAR TOTAL** |  |  | **$2,306** | **$1,425** |

### Year 2040 (Evaluee Age: 52)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $446 | $266 |
| Diagnostics | MRI Head | 1.0x/year | $1,860 | $1,110 |
| **YEAR TOTAL** |  |  | **$2,307** | **$1,377** |

### Year 2041 (Evaluee Age: 53)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $447 | $258 |
| Diagnostics | MRI Head | 1.0x/year | $1,861 | $1,073 |
| **YEAR TOTAL** |  |  | **$2,308** | **$1,331** |

### Year 2042 (Evaluee Age: 54)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $447 | $249 |
| Diagnostics | MRI Head | 1.0x/year | $1,862 | $1,037 |
| **YEAR TOTAL** |  |  | **$2,308** | **$1,286** |

### Year 2043 (Evaluee Age: 55)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $447 | $241 |
| Diagnostics | MRI Head | 1.0x/year | $1,862 | $1,002 |
| **YEAR TOTAL** |  |  | **$2,309** | **$1,243** |

### Year 2044 (Evaluee Age: 56)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $447 | $233 |
| Diagnostics | MRI Head | 1.0x/year | $1,863 | $969 |
| **YEAR TOTAL** |  |  | **$2,310** | **$1,201** |

### Year 2045 (Evaluee Age: 57)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $447 | $225 |
| Diagnostics | MRI Head | 1.0x/year | $1,863 | $936 |
| **YEAR TOTAL** |  |  | **$2,310** | **$1,161** |

### Year 2046 (Evaluee Age: 58)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $447 | $217 |
| Diagnostics | MRI Head | 1.0x/year | $1,864 | $905 |
| **YEAR TOTAL** |  |  | **$2,311** | **$1,122** |

### Year 2047 (Evaluee Age: 59)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $447 | $210 |
| Diagnostics | MRI Head | 1.0x/year | $1,864 | $875 |
| **YEAR TOTAL** |  |  | **$2,312** | **$1,085** |

### Year 2048 (Evaluee Age: 60)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $448 | $203 |
| Diagnostics | MRI Head | 1.0x/year | $1,865 | $845 |
| **YEAR TOTAL** |  |  | **$2,312** | **$1,048** |

### Year 2049 (Evaluee Age: 61)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $448 | $196 |
| Diagnostics | MRI Head | 1.0x/year | $1,865 | $817 |
| **YEAR TOTAL** |  |  | **$2,313** | **$1,013** |

### Year 2050 (Evaluee Age: 62)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $448 | $190 |
| Diagnostics | MRI Head | 1.0x/year | $1,866 | $790 |
| **YEAR TOTAL** |  |  | **$2,314** | **$979** |

### Year 2051 (Evaluee Age: 63)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $448 | $183 |
| Diagnostics | MRI Head | 1.0x/year | $1,867 | $763 |
| **YEAR TOTAL** |  |  | **$2,315** | **$946** |

### Year 2052 (Evaluee Age: 64)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $448 | $177 |
| Diagnostics | MRI Head | 1.0x/year | $1,867 | $738 |
| **YEAR TOTAL** |  |  | **$2,315** | **$915** |

### Year 2053 (Evaluee Age: 65)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $448 | $171 |
| Diagnostics | MRI Head | 1.0x/year | $1,868 | $713 |
| **YEAR TOTAL** |  |  | **$2,316** | **$884** |

### Year 2054 (Evaluee Age: 66)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $448 | $165 |
| Diagnostics | MRI Head | 1.0x/year | $1,868 | $689 |
| **YEAR TOTAL** |  |  | **$2,317** | **$854** |

### Year 2055 (Evaluee Age: 67)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $449 | $160 |
| Diagnostics | MRI Head | 1.0x/year | $1,869 | $666 |
| **YEAR TOTAL** |  |  | **$2,317** | **$826** |

### Year 2056 (Evaluee Age: 68)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $449 | $154 |
| Diagnostics | MRI Head | 1.0x/year | $1,869 | $643 |
| **YEAR TOTAL** |  |  | **$2,318** | **$798** |

### Year 2057 (Evaluee Age: 69)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $449 | $149 |
| Diagnostics | MRI Head | 1.0x/year | $1,870 | $622 |
| **YEAR TOTAL** |  |  | **$2,319** | **$771** |

### Year 2058 (Evaluee Age: 70)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $449 | $144 |
| Diagnostics | MRI Head | 1.0x/year | $1,870 | $601 |
| **YEAR TOTAL** |  |  | **$2,320** | **$745** |

### Year 2059 (Evaluee Age: 71)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $449 | $139 |
| Diagnostics | MRI Head | 1.0x/year | $1,871 | $581 |
| **YEAR TOTAL** |  |  | **$2,320** | **$720** |

### Year 2060 (Evaluee Age: 72)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $449 | $135 |
| Diagnostics | MRI Head | 1.0x/year | $1,872 | $561 |
| **YEAR TOTAL** |  |  | **$2,321** | **$696** |

### Year 2061 (Evaluee Age: 73)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $449 | $130 |
| Diagnostics | MRI Head | 1.0x/year | $1,872 | $543 |
| **YEAR TOTAL** |  |  | **$2,322** | **$673** |

### Year 2062 (Evaluee Age: 74)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $450 | $126 |
| Diagnostics | MRI Head | 1.0x/year | $1,873 | $524 |
| **YEAR TOTAL** |  |  | **$2,322** | **$650** |

### Year 2063 (Evaluee Age: 75)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Service Category** | **Service Name** | **Frequency** | **Cost This Year** | **Present Value Cost** |
| Physician Evaluation | Neurology | 1.0x/year | $450 | $122 |
| Diagnostics | MRI Head | 1.0x/year | $1,873 | $507 |
| **YEAR TOTAL** |  |  | **$2,323** | **$629** |

### Year 2064 (Evaluee Age: 76)

*No medical services scheduled for this year.*

## Calculation Cross-Verification and Quality Control

**Quality Control Verification:** The following cross-checks ensure calculation accuracy and consistency throughout this report:

**Check 1 - Category Totals vs Executive Summary:** Sum of all category totals: $90,077.06. Executive summary total: $90,077.06. **✓ MATCH - Calculation consistent.**

**Check 2 - Average Annual Cost Calculation:** Total cost ÷ 39 years = $2,309.67. Reported average: $2,309.67. **✓ MATCH - Calculation consistent.**

**Check 3 - Schedule Summary vs Detailed Breakdown: ✓ MATCH - All tested years match between Schedule Summary and Detailed Breakdown.**

**Check 4 - Total Sum Verification:** Schedule 39.4-year sum: $90,077.06. Detailed 39.4-year sum: $90,077.06. Executive total: $90,077.06. **✓ ALL MATCH - Perfect reconciliation across all sections.**

**Check 5 - Quality Control Matrix Validation:** Matrix reconciliation test: **✓ PASS - Discrepancy of $0.00 (< $1.00).** Sum of lifetime costs: $90,077.06. Sum of annual schedule: $90,077.06.

**Matrix Validation Method:** This test implements the audit-recommended quality control template: (1) Extract service master table; (2) Generate yearly cost matrices using Cost[year,service] = UnitCost × Frequency × (1+inflation)^years; (3) Calculate row-sums (annual totals) and column-sums (lifetime costs); (4) Verify absolute difference < $1.00. This ensures mathematical lock-step across all presentation layers.

**Mathematical Accuracy Statement:** All calculations in this report use established financial mathematics with consistent inflation compounding and present value discounting. Rounding is applied consistently to the nearest cent. All computational methods are reproducible and subject to independent verification through cross-examination.

## Cost Visualization

