

Conventional Duxbury Calculation

Case Name	james
Case Reference	23223231
Sex	Male
Age	24 Years
Life expectancy	82 Years
Remaining life expectancy	58 Years
Inflation Rate	3.27 %
Chosen Investment Scenario	Custom Scenario
- Fixed Deposit %	25%
- Tracker Fund %	25%
- 5-Year government bonds %	25%
- 10-Year government bonds %	25%
Capital Gain Rate	1.11%
Investment Income Rate	1.66%
Annual Expenditure	HKD 234,566
Capital Sum required(HKD)	HKD 15,786,457

Annual income and expenditure breakdown

Year	Beginning Balance (HKD)	Expenditure (HKD)	Capital Gain (HKD)	Investment Income (HKD)	Ending Balance (HKD)
1	15,786,457	242,236	174,440	261,661	15,980,322
2	15,980,322	250,157	176,583	264,874	16,171,621
3	16,171,621	258,338	178,696	268,045	16,360,024
4	16,360,024	266,785	180,778	271,167	16,545,185
5	16,545,185	275,509	182,824	274,236	16,726,737
6	16,726,737	284,518	184,830	277,246	16,904,295
7	16,904,295	293,822	186,792	280,189	17,077,454
8	17,077,454	303,430	188,706	283,059	17,245,789
9	17,245,789	313,352	190,566	285,849	17,408,852
10	17,408,852	323,599	192,368	288,552	17,566,172
11	17,566,172	334,180	194,106	291,159	17,717,258
12	17,717,258	345,108	195,776	293,664	17,861,589
13	17,861,589	356,393	197,371	296,056	17,998,622
14	17,998,622	368,047	198,885	298,327	18,127,787
15	18,127,787	380,082	200,312	300,468	18,248,485
16	18,248,485	392,511	201,646	302,469	18,360,089
17	18,360,089	405,346	202,879	304,318	18,461,940
18	18,461,940	418,601	204,004	306,007	18,553,350
19	18,553,350	432,289	205,015	307,522	18,633,598
20	18,633,598	446,425	205,901	308,852	18,701,926
21	18,701,926	461,023	206,656	309,984	18,757,543
22	18,757,543	476,099	207,271	310,906	18,799,622
23	18,799,622	491,667	207,736	311,604	18,827,294
24	18,827,294	507,745	208,042	312,062	18,839,653
25	18,839,653	524,348	208,178	312,267	18,835,751
26	18,835,751	541,494	208,135	312,203	18,814,594
27	18,814,594	559,201	207,901	311,852	18,775,146
28	18,775,146	577,487	207,465	311,198	18,716,323
29	18,716,323	596,371	206,815	310,223	18,636,990
30	18,636,990	615,872	205,939	308,908	18,535,965

Year	Beginning Balance (HKD)	Expenditure (HKD)	Capital Gain (HKD)	Investment Income (HKD)	Ending Balance (HKD)
31	18,535,965	636,011	204,822	307,234	18,412,010
32	18,412,010	656,808	203,453	305,179	18,263,834
33	18,263,834	678,286	201,815	302,723	18,090,086
34	18,090,086	700,466	199,895	299,843	17,889,359
35	17,889,359	723,371	197,677	296,516	17,660,181
36	17,660,181	747,026	195,145	292,718	17,401,018
37	17,401,018	771,453	192,281	288,422	17,110,268
38	17,110,268	796,680	189,068	283,603	16,786,259
39	16,786,259	822,731	185,488	278,232	16,427,249
40	16,427,249	849,635	181,521	272,282	16,031,416
41	16,031,416	877,418	177,147	265,721	15,596,866
42	15,596,866	906,109	172,345	258,518	15,121,621
43	15,121,621	935,739	167,094	250,641	14,603,616
44	14,603,616	966,338	161,370	242,055	14,040,703
45	14,040,703	997,937	155,150	232,725	13,430,641
46	13,430,641	1,030,569	148,409	222,613	12,771,093
47	12,771,093	1,064,269	141,121	211,681	12,059,626
48	12,059,626	1,099,071	133,259	199,888	11,293,702
49	11,293,702	1,135,010	124,795	187,193	10,470,680
50	10,470,680	1,172,125	115,701	173,552	9,587,808
51	9,587,808	1,210,453	105,945	158,918	8,642,218
52	8,642,218	1,250,035	95,497	143,245	7,630,924
53	7,630,924	1,290,911	84,322	126,483	6,550,818
54	6,550,818	1,333,124	72,387	108,580	5,398,660
55	5,398,660	1,376,717	59,655	89,483	4,171,081
56	4,171,081	1,421,736	46,090	69,136	2,864,571
57	2,864,571	1,468,227	31,654	47,480	1,475,478
58	1,475,478	1,516,238	16,304	24,456	0

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