



Luke and Jen Smith

SAMPLE FINANCIAL PLAN
July 22, 2013

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Tools such as the Monte Carlo simulation will yield different results depending on the variables inputted, and the assumptions underlying the calculation. Monte Carlo Analysis is a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by generating hundreds of possible economic scenarios that could affect the performance of your investments.

The outcomes presented using the Monte Carlo simulation represent only a few of the many possible outcomes. Since past performance and market conditions may not be repeated in the future, your investment goals may not be fulfilled by following advice that is based on the projections.

If you are receiving this report as part of your financial plan, please refer to the Financial Planning Disclosure Statement and the Services & Fee Agreement that you signed with your planner for additional disclosures and information.

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Family Information Summary

Prepared for Luke and Jen Smith

The Family Information Summary report shows your family's basic information.

PERSONAL INFORMATION

1234 Sunnyvale Rd.
Sunshine, CA 94123

Home Phone: (555) 123-4567

Luke's Information

Date of Birth: 1/16/1978

Jen's Information

Date of Birth: 9/23/1975

EMPLOYMENT

Luke's Employment Information

Jen's Employment Information

CHILDREN

Mary Smith - 4/23/2009

Susie Smith - 5/26/2012

Katie Smith - 4/1/2006

Recommendations and Action Plan

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Net Worth and Cash Reserve

Objectives

- To review your current net worth statement.
- To establish and maintain an adequate cash reserve.

Recommendations

- Periodically review your financial plan to assure that you are moving towards your goals. This process creates a living document in the form of your personalized financial plan. Circumstances and goals change and evolve as you make progress toward your goals.
- Identity theft can cause loss of financial assets, ruin your credit and be a major drain on your time and resources. Preventing it should be a priority. Consider the following best practices that will help you prevent the theft of your identity: Protecting your Social Security number; Monitoring your bank accounts; Reducing paperless transactions; Avoiding marketing lists and offers; Using a microdot shredder for discarding personal documents
- Ensure your automobile liability limits offer adequate protection for you automobiles. How much automobile liability insurance you need is a function of the assets you want to protect. A policy is frequently set up to provide a specific amount of coverage per injured person with a maximum per accident. For example, a policy with a \$100,000/\$300,000 limit would cover each person injured for \$100,000 with a maximum limit of coverage of \$300,000 for the entire accident. After those limits were reached, you would pay any additional costs from your personal assets if you were sued. We suggest you consider increasing your liability coverage limits to \$250,000/\$500,000 for the added protection it will provide you.
- Your homeowner's coverage should provide for "full replacement" of your house in the event of a loss. Homeowner's policy limits should reflect at least the construction replacement cost of the house. Ensure your coverage limits are high enough for full replacement coverage to be effective.
- You do not have an adequate cash reserve. You should have approximately 3-6 months of expenses set aside in emergency reserves.
- Start systematically saving on a monthly basis in order to build an adequate emergency fund.

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Cash Flow

Objectives

- To review your cash flow.
- To use your favorable cash flow to fund your goals and objectives.

Recommendations

- Your current income exceeds your expenses, resulting in cash flow surplus. Consider applying some of the surplus cash flow to your goals in order to help increase the likelihood that you will achieve them.

Income Tax Planning

Objectives

- To minimize your income tax liability.

Recommendations

- Prior to proceeding with any income tax recommendation, discuss your situation with your tax advisor.
- Luke and Jen, continue making IRA contributions. Your contributions may be deductible from your adjusted gross income. Contribution limits vary annually, and individuals age 50 or older can make additional contributions.
- Most of your investment assets appear to be in qualified retirement accounts and/or annuities. This may create some tax issues since you plan to retire prior to age 59 ½. Consult with your investment and tax professionals to determine the most appropriate strategy for your needs if you do indeed retire prior to age 59 ½.
- You have business income but have not established a qualified retirement plan. Consider establishing a retirement plan through your business to take advantage of tax deductions on contributions and accumulate additional capital for retirement.
- Consider strategies to minimize the taxation that may be incurred in repositioning your taxable assets in accordance with the recommended asset allocation model. Some potential strategies may include matching investments that are sold at a loss with those sold at a gain, repositioning your assets over time to spread the taxes over a period of years, and dollar cost averaging into the recommended asset allocation model.

Education Planning

Objectives

- To address your children's education funding needs.

Recommendations

- Start systematically saving funds immediately in order to increase the chances of meeting your education goal(s). See the education planning analysis for the recommended savings details.
- Review the benefits of a Section 529 College Savings Plan with your tax and investment advisors. Funds grow and are distributed tax-free at the time of withdrawal if used for qualified higher education expenses, the contributor maintains control of the assets, and some states allow for tax deductible contributions. Each state plan has specific rules and guidelines that should be carefully reviewed and understood before investing in the savings plan.
- As the time nears for withdrawing funds for education expenses, remember to reallocate assets into an investment vehicle with less opportunity for fluctuation of principal, such as a money market account or short-term certificate of deposit. This will help ensure that the funds are available when needed.

Major Purchase Goal Planning

Objectives

- To purchase a \$2,000,000 building in 2017

Recommendations

- You have no formal savings program in place to meet your major purchase goal though you appear to be able to meet them from cash flow for the near-term. Begin saving monthly as indicated in order to achieve your goals without having to incur debt to do so. Continue monitoring your goals and “directed savings plans,” and update your financial plan as necessary.

Retirement Planning

Objectives

- For both of you to be able to retire at your preferred retirement ages with the desired amount of annual income, indexed for inflation.

Recommendations

- Based upon the information you provided and assumptions made in the plan, your current assets are sufficient to meet your retirement goal. Continue your current savings plan. If cash flow permits you may want to increase your savings in order to improve your chance of meeting your retirement objectives.
- Increase your savings to increase the likelihood of achieving your retirement goal. All projections are subject to change, thus you should reevaluate your situation annually.
- Consult with your tax advisor about directing additional savings to a non-qualified portfolio of tax-efficient mutual funds, which may offer greater control over recognition of income (and taxes) since assets held longer than one year may be taxed as capital gains rather than as ordinary income.
- We have included Monte Carlo reports in your financial plan. Monte Carlo is a financial planning simulation that determines the likelihood of outliving your assets. By randomly generating numbers for uncertain variables, such as interest rates and investment volatility, the simulation calculates multiple “what if” scenarios. It helps us match the right portfolio with your income needs and risk tolerance. The simulation provides a “success rate” that indicates the percentage chance that a particular plan will meet your planning goals.

Investment Planning

Objectives

- To review your current investment portfolio in order to determine if it is consistent with your risk profile and time horizon.

Recommendations

- Discuss with your tax advisor the potential tax consequences of re-allocating your non-qualified investment portfolio.
- Utilize the skills and experience of professional money managers by investing in mutual funds or managed investment accounts. Doing so can help minimize the time spent selecting and monitoring your investments.
- Take advantage of the opportunity to reallocate assets within your IRAs and/or qualified plans without current income tax consequences.
- Periodically review your portfolio to ensure that you are continuing to adhere to the recommended asset allocation and that you are not overexposed to any one particular market sector or stock.

Disability Planning - Luke

Objectives

- To help ensure income is sufficient to maintain your lifestyle in the event of a disability.

Recommendations

- Apply for a disability insurance policy. The analysis reveals that you currently have little to no protection in the case of disability. Obtaining adequate protection is essential to meet your short and long term income needs. Apply for coverage.
- As your income increases, reevaluate your coverage and income needs. Make necessary changes or adjustments to ensure your income is protected to the extent possible.

Disability Planning – Jen

Objectives

- To help ensure both short and long-term goals are not jeopardized in the event of disability.

Recommendations

- Jen, while you have no individual disability income insurance coverage, you appear to have sufficient resources to meet disability needs. However, rather than rely on using existing assets you may want to consider applying for disability insurance to provide additional peace of mind.

Life Insurance Planning - Luke

Assumptions in Plan

- Luke passes away in 2013
- Eliminated Jen's existing \$39,000/year W2 salary
- Jen begins working and earns \$100,000/ year (in today's dollars) beginning in 2029 (when baby is 16) and continuing until she is 65
- Eliminate purchase of new building in 2017
- Jen would sell The Smith Company over a 5 year installment sale for a total market value of \$1,566,000 beginning in 2014
- Invest business proceeds into your nonqualified joint brokerage account

Objectives

- To provide protection and financial peace of mind to loved ones in the event of premature death.

Recommendations

- Luke, if you were to die today, current assets, including life insurance, is projected to be slightly insufficient to meet the needs of your survivors. In order to meet your family protection goals increase your life insurance coverage as soon as possible.

Life Insurance Planning – Jen

Objectives

- To know that my family will have sufficient resources to meet their long term expenses when I pass away.

Recommendations

- Jen, if you were to die today, current assets, including life insurance, are projected to be sufficient to meet the needs of your survivors. Maintain your current amount of life insurance coverage and periodically review your needs.

Estate Planning

Objectives

- To ensure your estate will be distributed according to your wishes.

Recommendations

- You have not executed wills. Therefore, at death, your individually owned assets will be distributed according to state intestacy laws. Both of you should meet with an attorney and have wills drawn up to ensure that your assets will be distributed in accordance with your wishes at your death. Failure to establish a will can result in the government to make certain decisions on your behalf in accordance with your state's intestacy laws (e.g., administrator of your estate, guardian of your minor children).
- You do not have Durable Powers of Attorney, Health Care Proxies/Declarations and/or Living Wills. If you become disabled and/or are unable to act on your own behalf, the courts may become an active partner in your personal and business affairs. Consult with an attorney about executing Durable Powers of Attorney, Health Care Proxies/Declarations and/or Living Wills as soon as possible.
- Without proper planning, your children may inherit property outright at the age of majority. There will be no limitations placed on their control or access to money beyond that age. Revise your estate plan to include Guardianship and Minor's Trust provisions to ensure that your children are cared for by whom you wish and that assets will be managed prudently on their behalf.
- You do not have a revocable living trust. Discuss with your attorney the potential use of this type of trust in your estate plan. Potential advantages of a funded revocable trust include minimizing the additional costs, delay and lack of privacy associated with the probate process, as well as providing for the management of your assets should you become incapacitated.
- The unlimited marital deduction is only available for assets passing to a spouse who is a citizen of the United States. Consult a qualified attorney regarding making provisions for the transfer and distribution of your assets to the spouse who is not a citizen, so that estate taxes are not incurred unnecessarily.
- Consider the use of a QDOT (Qualified Domestic Order Trust) to transfer assets to the non-citizen spouse, if he or she does not wish to obtain US citizenship. This type of trust allows the use of an unlimited marital deduction for the benefit of the non-citizen spouse and defers estate taxes until the second death. Consult your attorney for information on how this type of trust may fit into your overall estate plan.
- The costs of long-term care could significantly deplete your estate, thereby reducing the ability of you and your spouse to maintain your desired lifestyle. Consult with your tax and/or investment advisors about the advantages and disadvantages of applying for and purchasing a long term care policy.

- Continue to monitor estate planning legislation and speak with qualified legal and tax counsel to confirm the status of current law as it pertains to your individual circumstances. This will allow you to take the appropriate steps in fulfilling your estate planning goals.

Action Plan

Please remember your financial situation and assumptions are likely to change over time. You should review your financial plan at least once a year or more frequently if you experience any material changes in your personal situations, to help ensure your plan remains on track and to redefine your overall strategy and its implementation details, if necessary.

For: Luke and Jen Smith

Plan Date: July 22, 2013

Action	Due Date	Completed
Luke and Jen, continue maximizing contributions into your IRAs (\$5,500) annually beginning in 2014 and continuing until retirement		
Contribute \$12,000 annually into Katie's 529 College Savings Plan beginning in 2013 and continuing through 2026		
Contribute \$10,000 annually into Mary's 529 College Savings Plan beginning in 2013 and continuing through 2029		
Contribute \$8,000 annually into Susie's 529 College Savings Plan beginning in 2013 and continuing through 2033		
Rebalance your investment assets per your aggressive risk tolerance in pre-retirement (used 8% ROR in analysis)		
Rebalance your investment assets per an allocation earning a 6% rate of return in post-retirement		
Invest \$70,000 annually of surplus cash flow into your joint brokerage account beginning in 2013 and continuing through 2015		
Invest a lump sum of \$100,000 of surplus cash flow into your joint brokerage account in 2016		
Invest a lump sum of \$30,000 of surplus cash flow into your joint brokerage account in 2017		
Invest \$70,000 annually of surplus cash flow into your brokerage account beginning in 2018 and continuing until retirement		
Invest \$400,000 annually of proceeds from the sale of your business into your joint brokerage account beginning in 2038 and continuing through 2042		

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Net Worth

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Balance Sheet-Current Plan

Base Facts as of July 22, 2013

Prepared for Luke and Jen Smith

The Balance Sheet shows the value of your assets and liabilities, and your net worth.

Assets	Luke	Jen	Joint - ROS	Total
Non-Qualified Assets:				
<i>Taxable Investments</i>				
Joint Brokerage Account (Community)	\$11,368	\$11,368	--	\$22,736
Joint Inland Diversified REIT (Community)	\$5,000	\$5,000	--	\$10,000
Retirement Assets:				
<i>Qualified Retirement</i>				
Jen's IRA	--	\$10,488	--	\$10,488
Jen's IRA 2	--	\$16,060	--	\$16,060
Luke's IRA	\$10,488	--	--	\$10,488
Luke's IRA 2	\$15,917	--	--	\$15,917
Business Interests:				
The Smith Company	\$750,000	\$750,000	--	\$1,500,000
Real Estate Assets:				
Primary Residence (Community)	\$500,000	\$500,000	--	\$1,000,000
Total Assets:	\$1,292,773	\$1,292,916	\$0	\$2,585,689
Liabilities				
Long Term Liabilities:				
Mortgage on Primary Residence (Community)	(\$206,500)	(\$206,500)	--	(\$413,000)
Total Liabilities:	(\$206,500)	(\$206,500)	\$0	(\$413,000)
Total Net Worth:	\$1,086,273	\$1,086,416	\$0	\$2,172,689

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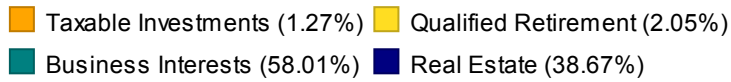
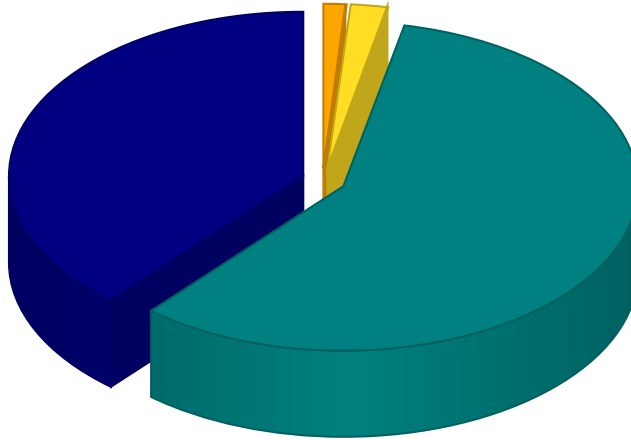
Balance Sheet-Current Plan

Base Facts as of July 22, 2013

Prepared for Luke and Jen Smith

The Balance Sheet shows the value of your assets and liabilities, and your net worth.

Breakdown by Asset Type - Current Year (2013)



The value of personal property is generally uncertain. Assets may not be liquid.

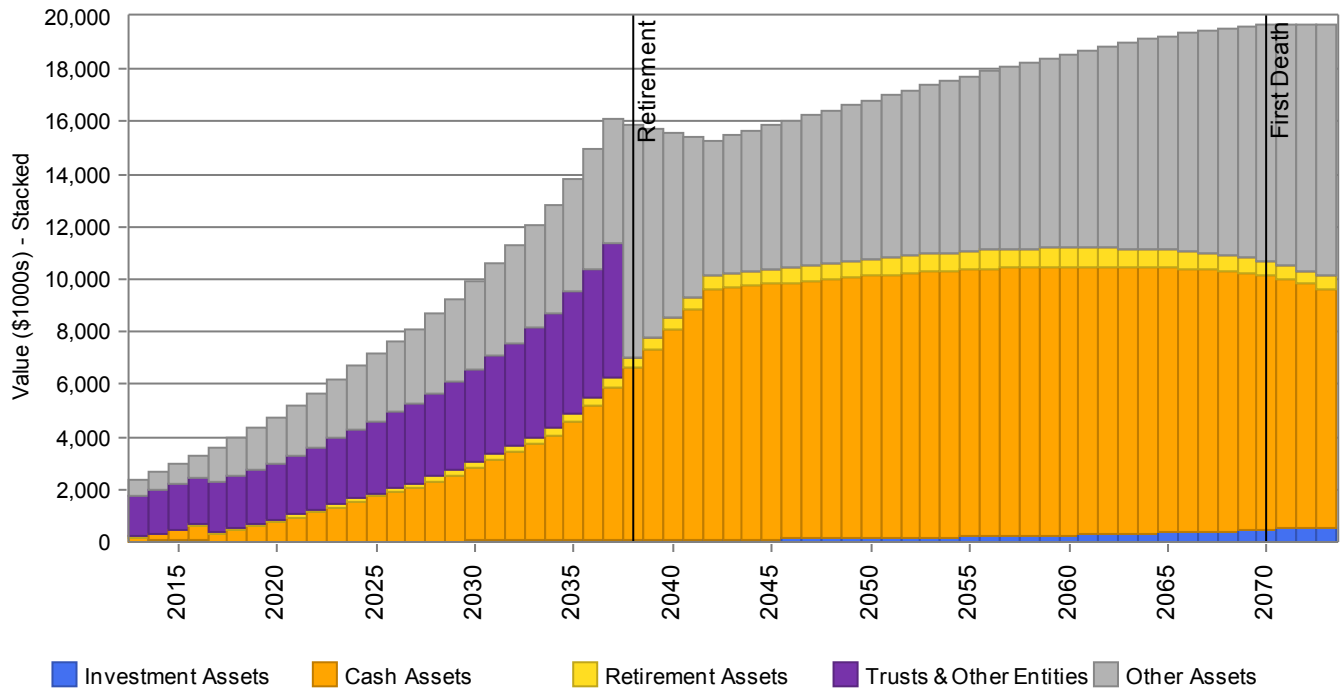
Assets - Current Plan

Base Facts (All Years)

Prepared for Luke and Jen Smith

The Assets report illustrates the breakdown of your total assets.

Asset Breakdown



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Assets - Current Plan

Base Facts (All Years)

Prepared for Luke and Jen Smith

The Assets report illustrates the breakdown of your total assets.

Year	Age	Investment Assets	Cash Assets	Retirement Assets	Total Portfolio Assets	Trusts and Other Entities	Other Assets	Total Assets
2013	35/38	\$35,355	\$102,498	\$57,189	\$195,042	\$1,566,000	\$637,120	\$2,398,162
2014	36/39	38,183	237,863	61,764	337,810	1,635,960	688,479	2,662,249
2015	37/40	41,238	381,940	66,706	489,884	1,710,118	741,108	2,941,110
2016	38/41	44,537	561,217	72,043	677,797	1,788,725	795,039	3,261,561
2017	39/42	14,693	305,821	77,807	398,321	1,872,049	1,328,372	3,598,742
2018	40/43	15,868	434,253	84,032	534,153	1,960,372	1,466,627	3,961,152
2019	41/44	17,137	577,261	90,756	685,154	2,053,994	1,610,051	4,349,199
2020	42/45	18,508	735,625	98,016	852,149	2,153,234	1,758,911	4,764,294
2021	43/46	19,989	910,125	105,857	1,035,971	2,258,428	1,913,489	5,207,888
2022	44/47	21,588	1,101,614	114,324	1,237,526	2,369,934	2,074,085	5,681,545
2023	45/48	23,315	1,310,974	123,471	1,457,760	2,488,130	2,241,017	6,186,907
2024	46/49	25,180	1,509,627	133,348	1,668,155	2,613,418	2,405,343	6,686,916
2025	47/50	27,194	1,697,570	144,016	1,868,780	2,746,223	2,544,106	7,159,109
2026	48/51	29,370	1,899,217	155,537	2,084,124	2,886,996	2,689,124	7,660,244
2027	49/52	31,720	2,037,753	167,981	2,237,454	3,036,216	2,840,773	8,114,443
2028	50/53	34,258	2,266,705	181,420	2,482,383	3,194,389	2,999,455	8,676,227
2029	51/54	36,999	2,510,960	195,934	2,743,893	3,362,052	3,165,600	9,271,545
2030	52/55	39,959	2,771,083	211,609	3,022,651	3,539,775	3,339,667	9,902,093
2031	53/56	43,156	3,069,206	228,537	3,340,899	3,728,162	3,522,147	10,591,208
2032	54/57	46,608	3,363,254	246,819	3,656,681	3,927,852	3,713,565	11,298,098
2033	55/58	50,337	3,674,940	266,565	3,991,842	4,139,523	3,914,482	12,045,847
2034	56/59	54,364	4,004,870	287,891	4,347,125	4,363,894	4,125,498	12,836,517
2035	57/60	58,713	4,533,848	310,922	4,903,483	4,601,728	4,347,256	13,852,467
2036	58/61	63,410	5,097,163	335,796	5,496,369	4,853,832	4,580,332	14,930,533
2037	59/62	68,483	5,845,072	362,660	6,276,215	5,121,062	4,671,939	16,069,216
2038	60/63	72,592	6,560,102	384,420	7,017,114	0	8,862,228	15,879,342
2039	61/64	76,948	7,283,395	407,486	7,767,829	0	7,933,323	15,701,152
2040	62/65	81,565	8,031,107	431,935	8,544,607	0	7,006,325	15,550,932
2041	63/66	86,459	8,788,642	457,850	9,332,951	0	6,081,271	15,414,222
2042	64/67	91,647	9,561,356	485,321	10,138,324	0	5,158,198	15,296,522
2043	65/68	97,146	9,605,920	514,441	10,217,507	0	5,261,362	15,478,869
2044	66/69	102,975	9,646,493	545,308	10,294,776	0	5,366,589	15,661,365
2045	67/70	109,154	9,701,683	578,027	10,388,864	0	5,473,921	15,862,785
2046	68/71	115,703	9,759,489	601,774	10,476,966	0	5,583,400	16,060,366
2047	69/72	122,645	9,813,777	626,308	10,562,730	0	5,695,068	16,257,798
2048	70/73	130,004	9,871,203	639,823	10,641,030	0	5,808,970	16,450,000
2049	71/74	137,804	9,925,182	652,748	10,715,734	0	5,925,150	16,640,884

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Year	Age	Investment Assets	Cash Assets	Retirement Assets	Total Portfolio Assets	Trusts and Other Entities	Other Assets	Total Assets
2050	72/75	146,072	9,975,493	664,969	10,786,534	0	6,043,653	16,830,187
2051	73/76	154,836	10,021,900	676,360	10,853,096	0	6,164,526	17,017,622
2052	74/77	164,126	10,064,147	686,854	10,915,127	0	6,287,817	17,202,944
2053	75/78	173,974	10,102,004	696,238	10,972,216	0	6,413,573	17,385,789
2054	76/79	184,412	10,135,135	704,434	11,023,981	0	6,541,844	17,565,825
2055	77/80	195,477	10,163,219	711,364	11,070,060	0	6,672,681	17,742,741
2056	78/81	207,206	10,186,032	716,781	11,110,019	0	6,806,135	17,916,154
2057	79/82	219,638	10,203,185	720,598	11,143,421	0	6,942,258	18,085,679
2058	80/83	232,816	10,214,355	722,636	11,169,807	0	7,081,103	18,250,910
2059	81/84	246,785	10,219,211	722,702	11,188,698	0	7,222,725	18,411,423
2060	82/85	261,592	10,217,273	720,745	11,199,610	0	7,367,180	18,566,790
2061	83/86	277,288	10,208,149	716,577	11,202,014	0	7,514,524	18,716,538
2062	84/87	293,925	10,191,439	710,002	11,195,366	0	7,664,814	18,860,180
2063	85/88	311,561	10,166,566	700,994	11,179,121	0	7,818,110	18,997,231
2064	86/89	330,255	10,133,088	689,376	11,152,719	0	7,974,473	19,127,192
2065	87/90	350,070	10,090,348	675,210	11,115,628	0	8,133,963	19,249,591
2066	88/91	371,074	10,037,769	658,357	11,067,200	0	8,296,642	19,363,842
2067	89/92	393,338	9,973,276	638,683	11,005,297	0	8,462,574	19,467,871
2068	90/93	416,938	9,895,346	616,340	10,928,624	0	8,631,826	19,560,450
2069	91/94	441,954	9,802,889	591,587	10,836,430	0	8,804,462	19,640,892
2070	92/95	468,471	9,679,946	564,412	10,712,829	0	8,980,551	19,693,380
2071	93/96	496,579	9,500,040	539,484	10,536,103	0	9,160,162	19,696,265
2072	94/97	526,374	9,302,319	512,569	10,341,262	0	9,343,365	19,684,627
2073	95/98	557,956	9,085,785	483,722	10,127,463	0	9,530,233	19,657,696

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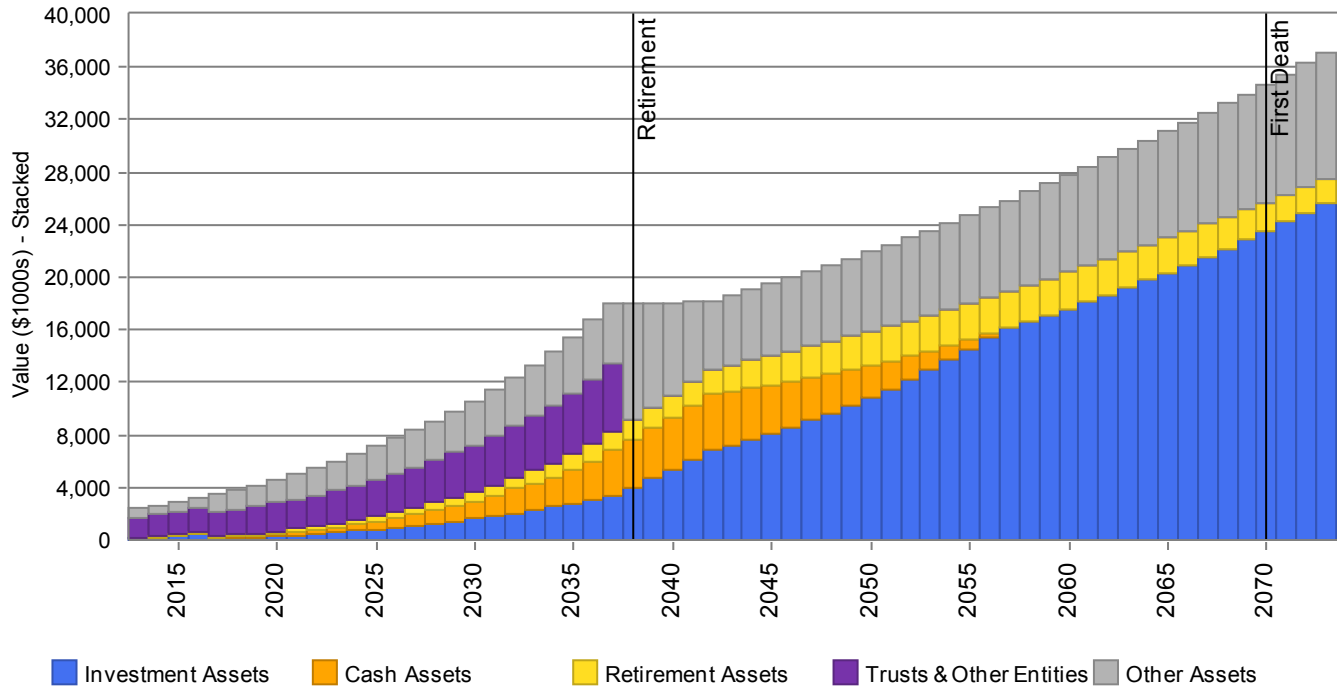
Assets- Recommended Plan

Recommended Plan (All Years)

Prepared for Luke and Jen Smith

The Assets report illustrates the breakdown of your total assets.

Asset Breakdown



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Assets- Recommended Plan

Recommended Plan (All Years)

Prepared for Luke and Jen Smith

The Assets report illustrates the breakdown of your total assets.

Year	Age	Investment Assets	Cash Assets	Retirement Assets	Total Portfolio Assets	Trusts and Other Entities	Other Assets	Total Assets
2013	35/38	\$103,313	\$17,564	\$55,961	\$176,838	\$1,566,000	\$637,120	\$2,379,958
2014	36/39	181,578	43,509	71,437	296,524	1,635,960	688,479	2,620,963
2015	37/40	266,104	74,109	88,152	428,365	1,710,118	741,108	2,879,591
2016	38/41	387,393	104,979	107,204	599,576	1,788,725	795,039	3,183,340
2017	39/42	44,693	118,910	127,779	291,382	1,872,049	1,328,372	3,491,803
2018	40/43	118,268	134,460	151,001	403,729	1,960,372	1,466,627	3,830,728
2019	41/44	197,729	160,541	176,081	534,351	2,053,994	1,610,051	4,198,396
2020	42/45	283,547	197,012	204,168	684,727	2,153,234	1,758,911	4,596,872
2021	43/46	376,231	244,961	234,502	855,694	2,258,428	1,913,489	5,027,611
2022	44/47	476,329	304,292	268,262	1,048,883	2,369,934	2,074,085	5,492,902
2023	45/48	584,435	375,539	305,722	1,265,696	2,488,130	2,241,017	5,994,843
2024	46/49	701,190	469,143	346,180	1,516,513	2,613,418	2,405,343	6,535,274
2025	47/50	827,285	607,401	391,874	1,826,560	2,746,223	2,544,106	7,116,889
2026	48/51	963,468	761,115	441,224	2,165,807	2,886,996	2,689,124	7,741,927
2027	49/52	1,110,546	847,029	495,523	2,453,098	3,036,216	2,840,773	8,330,087
2028	50/53	1,269,390	1,041,883	556,165	2,867,438	3,194,389	2,999,455	9,061,282
2029	51/54	1,440,942	1,217,050	621,657	3,279,649	3,362,052	3,165,600	9,807,301
2030	52/55	1,626,217	1,332,593	693,389	3,652,199	3,539,775	3,339,667	10,531,641
2031	53/56	1,826,315	1,587,876	771,860	4,186,051	3,728,162	3,522,147	11,436,360
2032	54/57	2,042,420	1,862,412	857,609	4,762,441	3,927,852	3,713,565	12,403,858
2033	55/58	2,275,814	2,063,499	951,218	5,290,531	4,139,523	3,914,482	13,344,536
2034	56/59	2,527,879	2,224,013	1,052,316	5,804,208	4,363,894	4,125,498	14,293,600
2035	57/60	2,800,109	2,563,973	1,162,501	6,526,583	4,601,728	4,347,256	15,475,567
2036	58/61	3,094,118	2,926,343	1,282,500	7,302,961	4,853,832	4,580,332	16,737,125
2037	59/62	3,411,648	3,460,538	1,413,101	8,285,287	5,121,062	4,671,939	18,078,288
2038	60/63	4,016,347	3,652,622	1,497,888	9,166,857	0	8,862,228	18,029,085
2039	61/64	4,657,328	3,830,999	1,587,761	10,076,088	0	7,933,323	18,009,411
2040	62/65	5,336,768	4,010,202	1,683,027	11,029,997	0	7,006,325	18,036,322
2041	63/66	6,056,974	4,173,470	1,784,009	12,014,453	0	6,081,271	18,095,724
2042	64/67	6,820,393	4,325,072	1,891,050	13,036,515	0	5,158,198	18,194,713
2043	65/68	7,229,617	4,118,886	2,004,513	13,353,016	0	5,261,362	18,614,378
2044	66/69	7,663,394	3,893,749	2,124,783	13,681,926	0	5,366,589	19,048,515
2045	67/70	8,123,198	3,666,939	2,252,271	14,042,408	0	5,473,921	19,516,329
2046	68/71	8,610,590	3,443,704	2,344,671	14,398,965	0	5,583,400	19,982,365
2047	69/72	9,127,225	3,200,977	2,440,129	14,768,331	0	5,695,068	20,463,399
2048	70/73	9,674,859	2,963,290	2,492,766	15,130,915	0	5,808,970	20,939,885
2049	71/74	10,255,350	2,705,917	2,543,108	15,504,375	0	5,925,150	21,429,525

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Year	Age	Investment Assets	Cash Assets	Retirement Assets	Total Portfolio Assets	Trusts and Other Entities	Other Assets	Total Assets
2050	72/75	10,870,671	2,427,775	2,590,704	15,889,150	0	6,043,653	21,932,803
2051	73/76	11,522,911	2,127,701	2,635,065	16,285,677	0	6,164,526	22,450,203
2052	74/77	12,214,286	1,804,331	2,675,934	16,694,551	0	6,287,817	22,982,368
2053	75/78	12,947,144	1,456,485	2,712,471	17,116,100	0	6,413,573	23,529,673
2054	76/79	13,723,972	1,082,553	2,744,379	17,550,904	0	6,541,844	24,092,748
2055	77/80	14,547,411	680,850	2,771,353	17,999,614	0	6,672,681	24,672,295
2056	78/81	15,420,256	249,963	2,792,431	18,462,650	0	6,806,135	25,268,785
2057	79/82	16,128,232	0	2,807,274	18,935,506	0	6,942,258	25,877,764
2058	80/83	16,610,614	0	2,815,180	19,425,794	0	7,081,103	26,506,897
2059	81/84	17,105,941	0	2,815,398	19,921,339	0	7,222,725	27,144,064
2060	82/85	17,614,444	0	2,807,736	20,422,180	0	7,367,180	27,789,360
2061	83/86	18,136,720	0	2,791,460	20,928,180	0	7,514,524	28,442,704
2062	84/87	18,673,358	0	2,765,810	21,439,168	0	7,664,814	29,103,982
2063	85/88	19,224,485	0	2,730,676	21,955,161	0	7,818,110	29,773,271
2064	86/89	19,790,594	0	2,685,370	22,475,964	0	7,974,473	30,450,437
2065	87/90	20,371,574	0	2,630,140	23,001,714	0	8,133,963	31,135,677
2066	88/91	20,967,712	0	2,564,442	23,532,154	0	8,296,642	31,828,796
2067	89/92	21,579,304	0	2,487,753	24,067,057	0	8,462,574	32,529,631
2068	90/93	22,205,952	0	2,400,663	24,606,615	0	8,631,826	33,238,441
2069	91/94	22,846,997	0	2,304,194	25,151,191	0	8,804,462	33,955,653
2070	92/95	23,502,372	(15,000)	2,198,284	25,685,656	0	8,980,551	34,666,207
2071	93/96	24,212,417	0	2,101,192	26,313,609	0	9,160,162	35,473,771
2072	94/97	24,932,637	0	1,996,362	26,928,999	0	9,343,365	36,272,364
2073	95/98	25,649,927	0	1,884,009	27,533,936	0	9,530,233	37,064,169

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Cash Flow

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Cash Flow

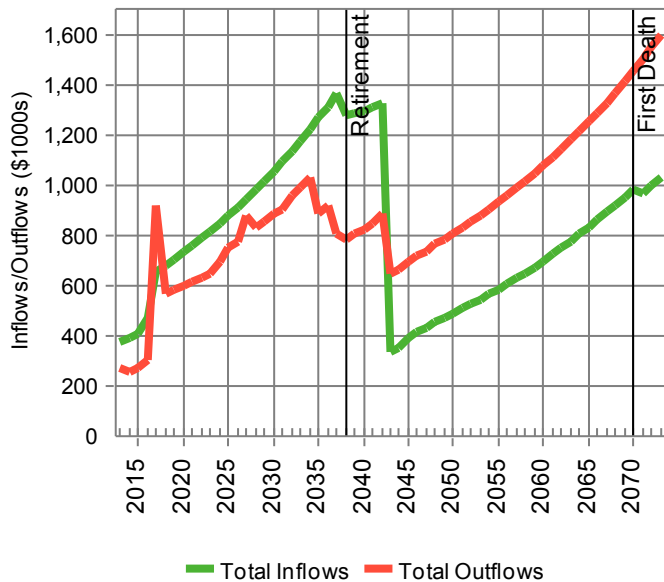
Base Facts (All Years)

Prepared for Luke and Jen Smith

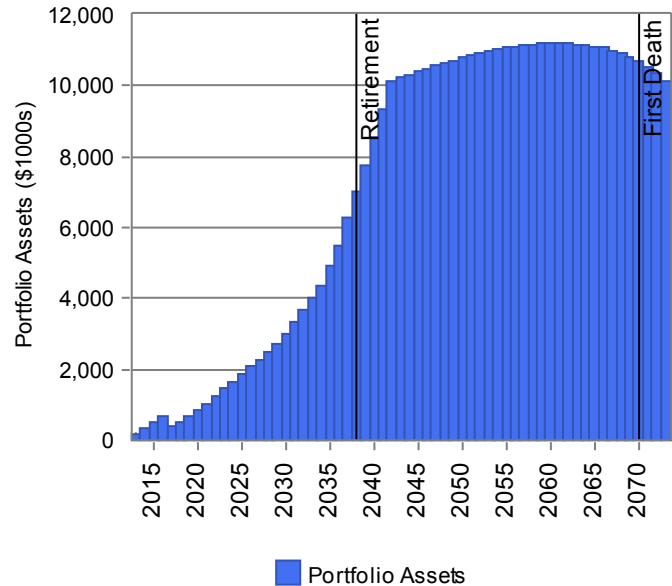
The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Based upon the levels of income and spending in the *Base Facts*, your portfolio assets will last through at least **2073** (age **95/98**).

Inflows and Outflows



Portfolio Assets



RELEVANT FACTS

Luke's Retirement: 2038 (60)
 Jen's Retirement: 2038 (63)
 First Death (Jen): 2070 (92/95)

LIVING EXPENSES

Current: \$65,760
 Retirement: \$101,760
 Indexed at: 3.72%
 Inflation Rate: 3.72%

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Cash Flow

Base Facts (All Years)

Prepared for Luke and Jen Smith

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2013	35/38	\$378,000	\$0	\$0	\$0	\$378,000	\$275,502	\$275,502	\$102,498	\$195,042
2014	36/39	392,062	0	0	0	392,062	260,510	260,510	131,552	337,810
2015	37/40	406,647	0	0	0	406,647	271,419	271,419	135,228	489,884
2016	38/41	470,647	0	0	0	470,647	305,578	305,578	165,069	677,797
2017	39/42	658,845	0	0	0	658,845	921,389	921,389	(262,544)	398,321
2018	40/43	683,354	0	0	0	683,354	566,299	566,299	117,055	534,153
2019	41/44	708,776	0	0	0	708,776	581,922	581,922	126,854	685,154
2020	42/45	735,142	0	0	0	735,142	598,252	598,252	136,890	852,149
2021	43/46	762,490	0	0	0	762,490	615,355	615,355	147,135	1,035,971
2022	44/47	790,854	0	0	0	790,854	633,222	633,222	157,632	1,237,526
2023	45/48	820,272	0	0	0	820,272	651,892	651,892	168,380	1,457,760
2024	46/49	850,785	0	0	0	850,785	700,900	700,900	149,885	1,668,155
2025	47/50	882,433	0	0	0	882,433	750,648	750,648	131,785	1,868,780
2026	48/51	915,260	0	0	0	915,260	776,763	776,763	138,497	2,084,124
2027	49/52	949,308	0	0	0	949,308	881,423	881,423	67,885	2,237,454
2028	50/53	984,622	0	0	0	984,622	831,474	831,474	153,148	2,482,383
2029	51/54	1,021,249	0	0	0	1,021,249	861,315	861,315	159,934	2,743,893
2030	52/55	1,059,240	0	0	0	1,059,240	892,525	892,525	166,715	3,022,651
2031	53/56	1,098,643	0	0	0	1,098,643	903,604	903,604	195,039	3,340,899
2032	54/57	1,139,513	0	0	0	1,139,513	959,639	959,639	179,874	3,656,681
2033	55/58	1,181,903	0	0	0	1,181,903	995,330	995,330	186,573	3,991,842
2034	56/59	1,225,870	0	0	0	1,225,870	1,032,648	1,032,648	193,222	4,347,125
2035	57/60	1,271,472	0	0	0	1,271,472	891,475	891,475	379,997	4,903,483
2036	58/61	1,318,770	0	0	0	1,318,770	924,114	924,114	394,656	5,496,369
2037	59/62	1,367,828	0	0	0	1,367,828	809,533	809,533	558,295	6,276,215
2038	60/63	258,399	0	0	1,024,212	1,282,611	785,018	785,018	497,593	7,017,114
2039	61/64	268,011	0	0	1,024,212	1,292,223	812,966	812,966	479,257	7,767,829
2040	62/65	277,981	0	0	1,024,212	1,302,193	825,423	825,423	476,770	8,544,607
2041	63/66	288,322	0	0	1,024,212	1,312,534	853,756	853,756	458,778	9,332,951
2042	64/67	308,246	0	0	1,024,214	1,332,460	886,683	886,683	445,777	10,138,324
2043	65/68	338,319	0	0	0	338,319	649,437	649,437	(311,118)	10,217,507
2044	66/69	350,420	0	0	0	350,420	667,187	667,187	(316,767)	10,294,776
2045	67/70	392,245	0	0	0	392,245	695,905	695,905	(303,660)	10,388,864
2046	68/71	405,830	0	10,936	0	416,766	719,863	719,863	(303,097)	10,476,966
2047	69/72	419,899	0	11,573	0	431,472	740,237	740,237	(308,765)	10,562,730
2048	70/73	434,471	0	24,064	0	458,535	766,182	766,182	(307,647)	10,641,030
2049	71/74	449,565	0	25,464	0	475,029	788,259	788,259	(313,230)	10,715,734

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2050	72/75	465,199	0	26,944	0	492,143	811,049	811,049	(318,906)	10,786,534
2051	73/76	481,393	0	28,507	0	509,900	834,581	834,581	(324,681)	10,853,096
2052	74/77	498,167	0	30,087	0	528,254	858,822	858,822	(330,568)	10,915,127
2053	75/78	515,542	0	31,827	0	547,369	883,898	883,898	(336,529)	10,972,216
2054	76/79	533,539	0	33,578	0	567,117	909,781	909,781	(342,664)	11,023,981
2055	77/80	552,183	0	35,336	0	587,519	936,462	936,462	(348,943)	11,070,060
2056	78/81	571,496	0	37,264	0	608,760	964,019	964,019	(355,259)	11,110,019
2057	79/82	591,503	0	39,189	0	630,692	992,459	992,459	(361,767)	11,143,421
2058	80/83	612,230	0	41,198	0	653,428	1,021,816	1,021,816	(368,388)	11,169,807
2059	81/84	633,703	0	43,293	0	676,996	1,052,114	1,052,114	(375,118)	11,188,698
2060	82/85	655,948	0	45,320	0	701,268	1,083,361	1,083,361	(382,093)	11,199,610
2061	83/86	678,993	0	47,413	0	726,406	1,115,613	1,115,613	(389,207)	11,202,014
2062	84/87	702,869	0	49,569	0	752,438	1,148,891	1,148,891	(396,453)	11,195,366
2063	85/88	727,605	0	51,608	0	779,213	1,183,208	1,183,208	(403,995)	11,179,121
2064	86/89	753,234	0	53,678	0	806,912	1,218,586	1,218,586	(411,674)	11,152,719
2065	87/90	779,786	0	55,528	0	835,314	1,255,005	1,255,005	(419,691)	11,115,628
2066	88/91	807,297	0	57,365	0	864,662	1,292,602	1,292,602	(427,940)	11,067,200
2067	89/92	835,802	0	59,175	0	894,977	1,332,875	1,332,875	(437,898)	11,005,297
2068	90/93	865,336	0	60,664	0	926,000	1,374,936	1,374,936	(448,936)	10,928,624
2069	91/94	895,939	0	61,733	0	957,672	1,418,236	1,418,236	(460,564)	10,836,430
2070	92/95	927,648	0	62,671	0	990,319	1,462,929	1,462,929	(472,610)	10,712,829
2071	93/96	911,499	0	58,793	0	970,292	1,510,292	1,510,292	(540,000)	10,536,103
2072	94/97	944,564	0	59,284	0	1,003,848	1,554,970	1,554,970	(551,122)	10,341,262
2073	95/98	978,842	0	59,601	0	1,038,443	1,601,023	1,601,023	(562,580)	10,127,463

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Cash Flow

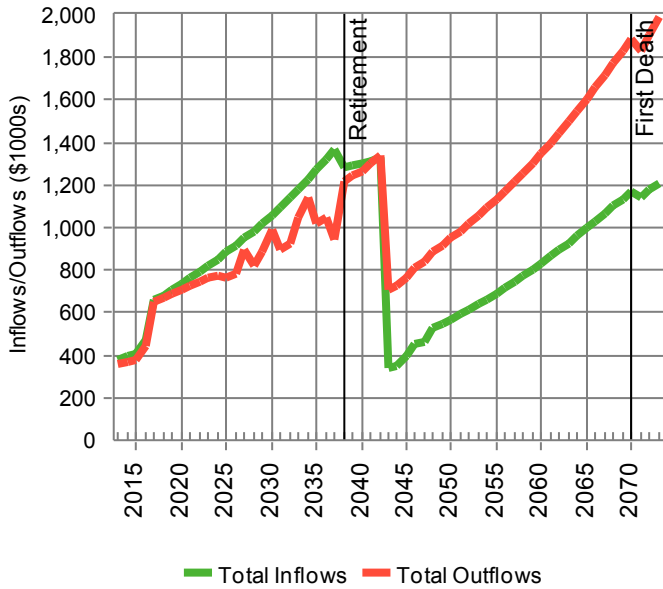
Recommended Plan (All Years)

Prepared for Luke and Jen Smith

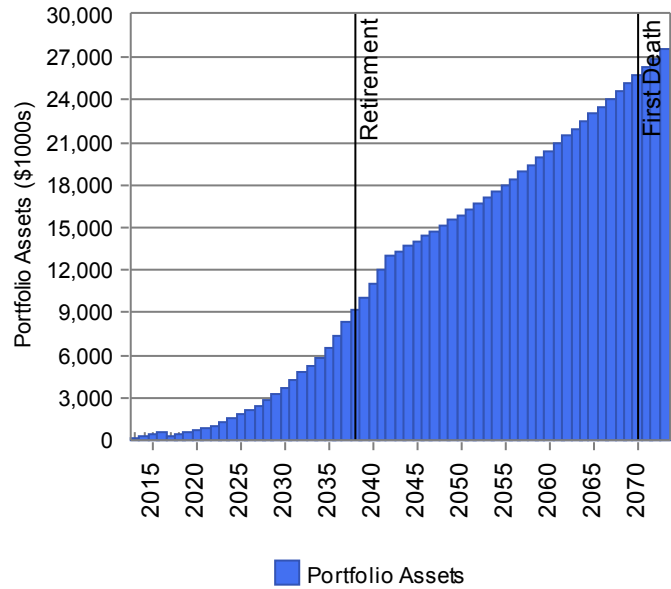
The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Based upon the levels of income and spending in the *Recommended Plan*, your portfolio assets will last through at least **2073** (age **95/98**).

Inflows and Outflows



Portfolio Assets



RELEVANT FACTS	
Luke's Retirement:	2038 (60)
Jen's Retirement:	2038 (63)
First Death (Jen):	2070 (92/95)
LIVING EXPENSES	
Current:	\$65,760
Retirement:	\$101,760
Indexed at:	3.72%
Inflation Rate:	3.72%

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Cash Flow

Recommended Plan (All Years)

Prepared for Luke and Jen Smith

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2013	35/38	\$378,000	\$0	\$0	\$0	\$378,000	\$290,436	\$70,000	\$360,436	\$17,564	\$176,838
2014	36/39	392,062	0	0	0	392,062	285,770	81,000	366,770	25,292	296,524
2015	37/40	406,647	0	0	0	406,647	296,666	81,000	377,666	28,981	428,365
2016	38/41	470,647	0	0	0	470,647	330,534	112,000	442,534	28,113	599,576
2017	39/42	658,845	0	0	0	658,845	605,844	42,000	647,844	11,001	291,382
2018	40/43	683,354	0	0	0	683,354	589,227	83,000	672,227	11,127	403,729
2019	41/44	708,776	0	0	0	708,776	604,697	83,000	687,697	21,079	534,351
2020	42/45	735,142	0	0	0	735,142	620,643	84,000	704,643	30,499	684,727
2021	43/46	762,490	0	0	0	762,490	637,870	84,000	721,870	40,620	855,694
2022	44/47	790,854	0	0	0	790,854	655,636	85,000	740,636	50,218	1,048,883
2023	45/48	820,272	0	0	0	820,272	674,345	86,000	760,345	59,927	1,265,696
2024	46/49	850,785	0	0	0	850,785	685,151	86,000	771,151	79,634	1,516,513
2025	47/50	882,433	0	0	0	882,433	673,627	88,000	761,627	120,806	1,826,560
2026	48/51	915,260	0	0	0	915,260	696,141	88,000	784,141	131,119	2,165,807
2027	49/52	949,308	0	0	0	949,308	802,707	89,000	891,707	57,601	2,453,098
2028	50/53	984,622	0	0	0	984,622	730,277	91,000	821,277	163,345	2,867,438
2029	51/54	1,021,249	0	0	0	1,021,249	793,840	91,000	884,840	136,409	3,279,649
2030	52/55	1,059,240	0	0	0	1,059,240	896,971	92,000	988,971	70,269	3,652,199
2031	53/56	1,098,643	0	0	0	1,098,643	799,932	93,000	892,932	205,711	4,186,051
2032	54/57	1,139,513	0	0	0	1,139,513	830,046	94,000	924,046	215,467	4,762,441
2033	55/58	1,181,903	0	0	0	1,181,903	955,098	95,000	1,050,098	131,805	5,290,531
2034	56/59	1,225,870	0	0	0	1,225,870	1,047,118	95,000	1,142,118	83,752	5,804,208
2035	57/60	1,271,472	0	0	0	1,271,472	918,245	96,000	1,014,245	257,227	6,526,583
2036	58/61	1,318,770	0	0	0	1,318,770	954,780	97,000	1,051,780	266,990	7,302,961
2037	59/62	1,367,828	0	0	0	1,367,828	844,493	98,000	942,493	425,335	8,285,287
2038	60/63	258,399	0	0	1,024,212	1,282,611	819,259	400,000	1,219,259	63,352	9,166,857
2039	61/64	268,011	0	0	1,024,212	1,292,223	849,724	400,000	1,249,724	42,499	10,076,088
2040	62/65	277,981	0	0	1,024,212	1,302,193	865,503	400,000	1,265,503	36,690	11,029,997
2041	63/66	288,322	0	0	1,024,212	1,312,534	898,446	400,000	1,298,446	14,088	12,014,453
2042	64/67	308,246	0	0	1,024,214	1,332,460	936,111	400,000	1,336,111	(3,651)	13,036,515
2043	65/68	338,319	0	0	0	338,319	705,398	0	705,398	(367,079)	13,353,016
2044	66/69	350,420	0	0	0	350,420	728,780	0	728,780	(378,360)	13,681,926
2045	67/70	392,245	0	0	0	392,245	763,902	0	763,902	(371,657)	14,042,408
2046	68/71	405,830	0	42,735	0	448,565	808,210	0	808,210	(359,645)	14,398,965
2047	69/72	419,899	0	45,222	0	465,121	835,954	0	835,954	(370,833)	14,768,331
2048	70/73	434,471	0	93,771	0	528,242	885,005	0	885,005	(356,763)	15,130,915
2049	71/74	449,565	0	99,225	0	548,790	916,397	0	916,397	(367,607)	15,504,375

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2050	72/75	465,199	0	104,990	0	570,189	948,991	0	948,991	(378,802)	15,889,150
2051	73/76	481,393	0	111,081	0	592,474	982,861	0	982,861	(390,387)	16,285,677
2052	74/77	498,167	0	117,235	0	615,402	1,017,922	0	1,017,922	(402,520)	16,694,551
2053	75/78	515,542	0	124,018	0	639,560	1,054,527	0	1,054,527	(414,967)	17,116,100
2054	76/79	533,539	0	130,840	0	664,379	1,092,492	0	1,092,492	(428,113)	17,550,904
2055	77/80	552,183	0	137,688	0	689,871	1,131,845	0	1,131,845	(441,974)	17,999,614
2056	78/81	571,496	0	145,203	0	716,699	1,172,914	0	1,172,914	(456,215)	18,462,650
2057	79/82	591,503	0	152,702	0	744,205	1,220,706	0	1,220,706	(476,501)	18,935,506
2058	80/83	612,230	0	160,531	0	772,761	1,258,073	0	1,258,073	(485,312)	19,425,794
2059	81/84	633,703	0	168,693	0	802,396	1,303,706	0	1,303,706	(501,310)	19,921,339
2060	82/85	655,948	0	176,587	0	832,535	1,350,388	0	1,350,388	(517,853)	20,422,180
2061	83/86	678,993	0	184,740	0	863,733	1,398,324	0	1,398,324	(534,591)	20,928,180
2062	84/87	702,869	0	193,138	0	896,007	1,447,572	0	1,447,572	(551,565)	21,439,168
2063	85/88	727,605	0	201,082	0	928,687	1,497,961	0	1,497,961	(569,274)	21,955,161
2064	86/89	753,234	0	209,147	0	962,381	1,549,741	0	1,549,741	(587,360)	22,475,964
2065	87/90	779,786	0	216,352	0	996,138	1,602,594	0	1,602,594	(606,456)	23,001,714
2066	88/91	807,297	0	223,507	0	1,030,804	1,656,960	0	1,656,960	(626,156)	23,532,154
2067	89/92	835,802	0	230,556	0	1,066,358	1,712,829	0	1,712,829	(646,471)	24,067,057
2068	90/93	865,336	0	236,355	0	1,101,691	1,769,801	0	1,769,801	(668,110)	24,606,615
2069	91/94	895,939	0	240,509	0	1,136,448	1,827,760	0	1,827,760	(691,312)	25,151,191
2070	92/95	927,648	0	244,161	0	1,171,809	1,887,254	0	1,887,254	(715,445)	25,685,656
2071	93/96	911,499	0	228,988	0	1,140,487	1,825,584	0	1,825,584	(685,097)	26,313,609
2072	94/97	944,564	0	230,901	0	1,175,465	1,907,990	0	1,907,990	(732,525)	26,928,999
2073	95/98	978,842	0	232,135	0	1,210,977	1,989,645	0	1,989,645	(778,668)	27,533,936

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Projected 10 Year Cash Flow-Current Plan

Base Facts from First Year to 2022

Prepared for Luke and Jen Smith

The 5-Year Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Year/Age	2013 (35/38)	2014 (36/39)	2015 (37/40)	2016 (38/41)	2017 (39/42)
Portfolio Asset Balances (Beginning of Year)					
Taxable Investments	32,736	35,355	38,183	41,238	44,537
Retirement Accounts	52,953	57,189	61,764	66,706	72,043
Cash Accounts	0	102,498	237,863	381,940	561,217
Total Portfolio Asset Balances (Beginning of Year)	85,689	195,042	337,810	489,884	677,797
Cash Inflows					
Salary					
Jen's W-2 Income	39,000	40,451	41,956	43,517	45,136
Luke's W-2 Income	39,000	40,451	41,956	43,517	45,136
Other Income Flows					
Building Income	0	0	0	0	120,000
K-1 Income 2013-2015	300,000	311,160	322,735	0	0
K-1 Income 2016	0	0	0	383,613	0
K-1 Income 2017+	0	0	0	0	448,573
Total Cash Inflows	378,000	392,062	406,647	470,647	658,845
Cash Outflows					
Living Expenses	65,760	68,004	70,328	72,734	75,225
Liabilities	41,100	41,100	41,100	41,100	189,960
Taxes	143,642	151,406	159,991	191,744	265,136
Transaction Deficits	0	0	0	0	369,068
Other Expenses					
Expense to reflect \$25k in cont in 2013	25,000	0	0	0	0
New Building Property Taxes	0	0	0	0	22,000
Total Cash Outflows	275,502	260,510	271,419	305,578	921,389
Total Inflows	378,000	392,062	406,647	470,647	658,845
LESS: Total Outflows	275,502	260,510	271,419	305,578	921,389
EQUALS: Net Cash Flow	102,498	131,552	135,228	165,069	(262,544)
Total Portfolio Asset Balances (End of Year)	195,042	337,810	489,884	677,797	398,321

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Projected 10 Year Cash Flow-Current Plan - continued

Base Facts from First Year to 2022

Prepared for Luke and Jen Smith

The 5-Year Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Year/Age	2018 (40/43)	2019 (41/44)	2020 (42/45)	2021 (43/46)	2022 (44/47)
Portfolio Asset Balances (Beginning of Year)					
Taxable Investments	14,693	15,868	17,137	18,508	19,989
Retirement Accounts	77,807	84,032	90,756	98,016	105,857
Cash Accounts	305,821	434,253	577,261	735,625	910,125
Total Portfolio Asset Balances (Beginning of Year)	398,321	534,153	685,154	852,149	1,035,971
Cash Inflows					
Salary					
Jen's W-2 Income	46,815	48,557	50,363	52,237	54,180
Luke's W-2 Income	46,815	48,557	50,363	52,237	54,180
Other Income Flows					
Building Income	124,464	129,094	133,896	138,877	144,043
K-1 Income 2017+	465,260	482,568	500,520	519,139	538,451
Total Cash Inflows	683,354	708,776	735,142	762,490	790,854
Cash Outflows					
Living Expenses	77,805	80,476	83,242	86,106	89,073
Liabilities	189,960	189,960	189,960	189,960	189,960
Taxes	276,094	288,597	301,703	315,475	329,899
Other Expenses					
New Building Property Taxes	22,440	22,889	23,347	23,814	24,290
Total Cash Outflows	566,299	581,922	598,252	615,355	633,222
Total Inflows	683,354	708,776	735,142	762,490	790,854
LESS: Total Outflows	566,299	581,922	598,252	615,355	633,222
EQUALS: Net Cash Flow	117,055	126,854	136,890	147,135	157,632
Total Portfolio Asset Balances (End of Year)	534,153	685,154	852,149	1,035,971	1,237,526

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Projected 10 Year Cash Flow- Recommended Plan

Recommended Plan from First Year to 2022

Prepared for Luke and Jen Smith

The 5-Year Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Year/Age	2013 (35/38)	2014 (36/39)	2015 (37/40)	2016 (38/41)	2017 (39/42)
Portfolio Asset Balances (Beginning of Year)					
Taxable Investments	30,845	103,313	181,578	266,104	387,393
Retirement Accounts	51,816	55,961	71,437	88,152	107,204
Cash Accounts	0	17,564	43,509	74,109	104,979
Total Portfolio Asset Balances (Beginning of Year)	82,661	176,838	296,524	428,365	599,576
Cash Inflows					
Salary					
Jen's W-2 Income	39,000	40,451	41,956	43,517	45,136
Luke's W-2 Income	39,000	40,451	41,956	43,517	45,136
Other Income Flows					
Building Income	0	0	0	0	120,000
K-1 Income 2013-2015	300,000	311,160	322,735	0	0
K-1 Income 2016	0	0	0	383,613	0
K-1 Income 2017+	0	0	0	0	448,573
Total Cash Inflows	378,000	392,062	406,647	470,647	658,845
Cash Outflows					
Living Expenses	65,760	68,004	70,328	72,734	75,225
Liabilities	41,100	41,100	41,100	41,100	189,960
Cash Gifts / Transfers	15,000	30,000	30,000	30,000	30,000
Taxes	143,576	146,666	155,238	186,700	262,447
Transaction Deficits	0	0	0	0	26,212
Other Expenses					
Expense to reflect \$25k in cont in 2013	25,000	0	0	0	0
New Building Property Taxes	0	0	0	0	22,000
Planned Savings	70,000	81,000	81,000	112,000	42,000
Total Cash Outflows	360,436	366,770	377,666	442,534	647,844
Total Inflows	378,000	392,062	406,647	470,647	658,845
LESS: Total Outflows	360,436	366,770	377,666	442,534	647,844
EQUALS: Net Cash Flow	17,564	25,292	28,981	28,113	11,001
Total Portfolio Asset Balances (End of Year)	176,838	296,524	428,365	599,576	291,382

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Projected 10 Year Cash Flow- Recommended Plan - continued

Recommended Plan from First Year to 2022

Prepared for Luke and Jen Smith

The 5-Year Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Year/Age	2018 (40/43)	2019 (41/44)	2020 (42/45)	2021 (43/46)	2022 (44/47)
Portfolio Asset Balances (Beginning of Year)					
Taxable Investments	44,693	118,268	197,729	283,547	376,231
Retirement Accounts	127,779	151,001	176,081	204,168	234,502
Cash Accounts	118,910	134,460	160,541	197,012	244,961
Total Portfolio Asset Balances (Beginning of Year)	291,382	403,729	534,351	684,727	855,694
Cash Inflows					
Salary					
Jen's W-2 Income	46,815	48,557	50,363	52,237	54,180
Luke's W-2 Income	46,815	48,557	50,363	52,237	54,180
Other Income Flows					
Building Income	124,464	129,094	133,896	138,877	144,043
K-1 Income 2017+	465,260	482,568	500,520	519,139	538,451
Total Cash Inflows	683,354	708,776	735,142	762,490	790,854
Cash Outflows					
Living Expenses	77,805	80,476	83,242	86,106	89,073
Liabilities	189,960	189,960	189,960	189,960	189,960
Cash Gifts / Transfers	30,000	30,000	30,000	30,000	30,000
Taxes	269,022	281,372	294,094	307,990	322,313
Other Expenses					
New Building Property Taxes	22,440	22,889	23,347	23,814	24,290
Planned Savings	83,000	83,000	84,000	84,000	85,000
Total Cash Outflows	672,227	687,697	704,643	721,870	740,636
Total Inflows	683,354	708,776	735,142	762,490	790,854
LESS: Total Outflows	672,227	687,697	704,643	721,870	740,636
EQUALS: Net Cash Flow	11,127	21,079	30,499	40,620	50,218
Total Portfolio Asset Balances (End of Year)	403,729	534,351	684,727	855,694	1,048,883

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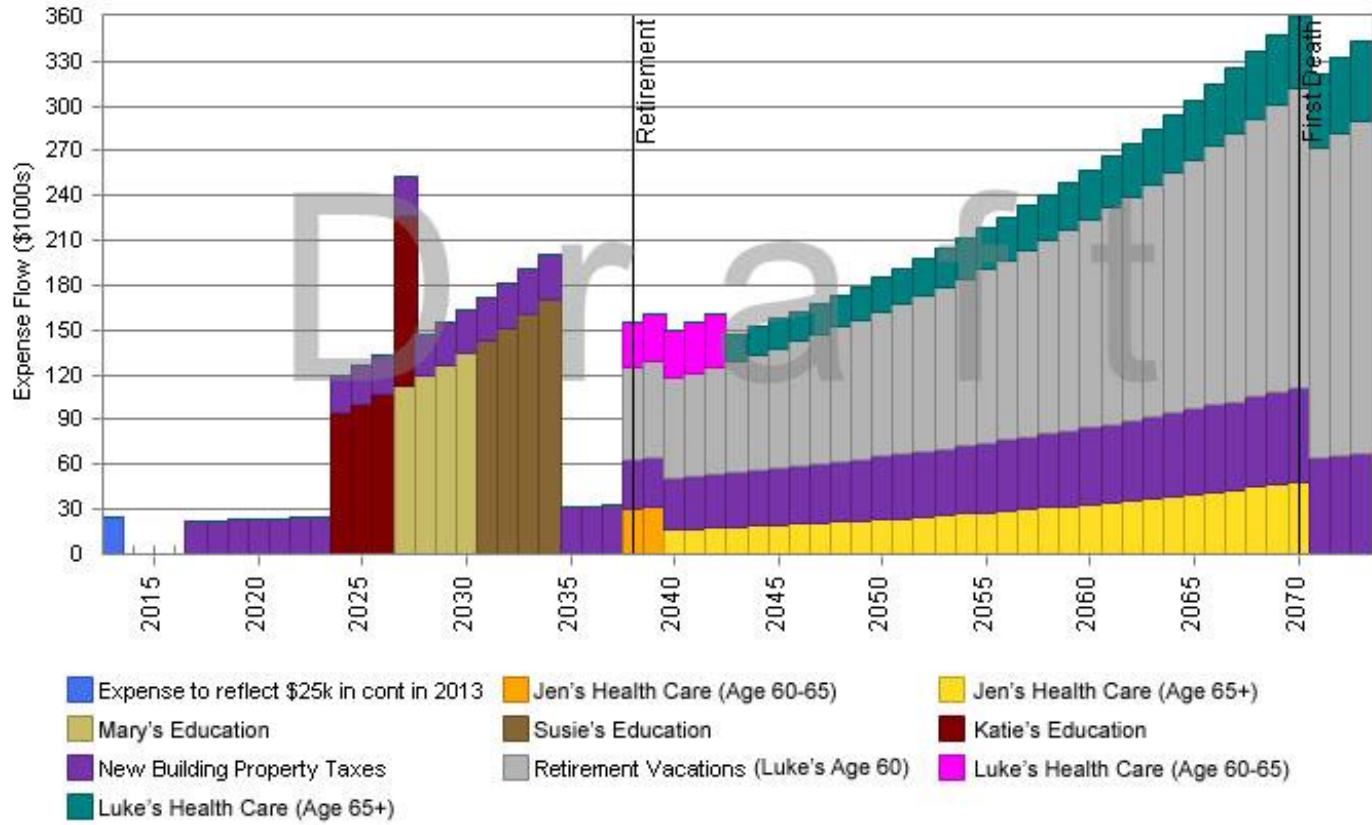
Cash Flow - Expense Flows

Base Facts (All Years)

Prepared for Luke and Jen Smith

The Expense Flows report illustrates your projected cash expenditures.

Expense Flow Breakdown



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Cash Flow - Expense Flows

Base Facts (All Years)

Prepared for Luke and Jen Smith

The Expense Flows report illustrates your projected cash expenditures.

Year	Age	Expense to reflect \$25k in cont in 2013	Jen's Health Care (Age 60-65)	Jen's Health Care (Age 65+)	Mary's Education	Susie's Education	Katie's Education	New Building Property Taxes	Retirement Vacations (Luke's Age 60)	Luke's Health Care (Age 60-65)	Luke's Health Care (Age 65+)	529 Plan Withdrawals	Total Expense Flows
2013	35/38	\$25,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$25,000
2014	36/39	0	0	0	0	0	0	0	0	0	0	0	0
2015	37/40	0	0	0	0	0	0	0	0	0	0	0	0
2016	38/41	0	0	0	0	0	0	0	0	0	0	0	0
2017	39/42	0	0	0	0	0	0	22,000	0	0	0	0	22,000
2018	40/43	0	0	0	0	0	0	22,440	0	0	0	0	22,440
2019	41/44	0	0	0	0	0	0	22,889	0	0	0	0	22,889
2020	42/45	0	0	0	0	0	0	23,347	0	0	0	0	23,347
2021	43/46	0	0	0	0	0	0	23,814	0	0	0	0	23,814
2022	44/47	0	0	0	0	0	0	24,290	0	0	0	0	24,290
2023	45/48	0	0	0	0	0	0	24,776	0	0	0	0	24,776
2024	46/49	0	0	0	0	0	94,917	25,272	0	0	0	(56,152)	64,037
2025	47/50	0	0	0	0	0	100,612	25,777	0	0	0	0	126,389
2026	48/51	0	0	0	0	0	106,649	26,293	0	0	0	0	132,942
2027	49/52	0	0	0	113,048	0	113,048	26,819	0	0	0	(35,708)	217,207
2028	50/53	0	0	0	119,831	0	0	27,355	0	0	0	0	147,186
2029	51/54	0	0	0	127,021	0	0	27,902	0	0	0	0	154,923
2030	52/55	0	0	0	134,642	0	0	28,460	0	0	0	0	163,102
2031	53/56	0	0	0	0	142,721	0	29,029	0	0	0	(21,560)	150,190
2032	54/57	0	0	0	0	151,284	0	29,610	0	0	0	0	180,894
2033	55/58	0	0	0	0	160,361	0	30,202	0	0	0	0	190,563
2034	56/59	0	0	0	0	169,983	0	30,806	0	0	0	0	200,789
2035	57/60	0	0	0	0	0	0	31,422	0	0	0	0	31,422
2036	58/61	0	0	0	0	0	0	32,050	0	0	0	0	32,050
2037	59/62	0	0	0	0	0	0	32,691	0	0	0	0	32,691
2038	60/63	0	29,905	0	0	0	0	33,345	62,304	29,905	0	0	155,459
2039	61/64	0	31,017	0	0	0	0	34,012	64,622	31,017	0	0	160,668
2040	62/65	0	0	16,084	0	0	0	34,692	67,026	32,171	0	0	149,973
2041	63/66	0	0	16,682	0	0	0	35,386	69,519	33,368	0	0	154,955
2042	64/67	0	0	17,303	0	0	0	36,094	72,105	34,609	0	0	160,111
2043	65/68	0	0	17,947	0	0	0	36,816	74,787	0	17,947	0	147,497
2044	66/69	0	0	18,615	0	0	0	37,552	77,569	0	18,615	0	152,351
2045	67/70	0	0	19,307	0	0	0	38,303	80,455	0	19,307	0	157,372
2046	68/71	0	0	20,025	0	0	0	39,069	83,448	0	20,025	0	162,567

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Year	Age	Expense to reflect \$25k in cont in 2013	Jen's Health Care (Age 60-65)	Jen's Health Care (Age 65+)	Mary's Education	Susie 's Education	Katie's Education	New Building Property Taxes	Retirement Vacations (Luke's Age 60)	Luke's Health Care (Age 60-65)	Luke's Health Care (Age 65+)	529 Plan Withdrawals	Total Expense Flows
2047	69/72	0	0	20,770	0	0	0	39,850	86,552	0	20,770	0	167,942
2048	70/73	0	0	21,543	0	0	0	40,647	89,772	0	21,543	0	173,505
2049	71/74	0	0	22,344	0	0	0	41,460	93,112	0	22,344	0	179,260
2050	72/75	0	0	23,175	0	0	0	42,289	96,576	0	23,175	0	185,215
2051	73/76	0	0	24,037	0	0	0	43,135	100,169	0	24,037	0	191,378
2052	74/77	0	0	24,931	0	0	0	43,998	103,895	0	24,931	0	197,755
2053	75/78	0	0	25,858	0	0	0	44,878	107,760	0	25,858	0	204,354
2054	76/79	0	0	26,820	0	0	0	45,776	111,769	0	26,820	0	211,185
2055	77/80	0	0	27,818	0	0	0	46,692	115,927	0	27,818	0	218,255
2056	78/81	0	0	28,853	0	0	0	47,626	120,239	0	28,853	0	225,571
2057	79/82	0	0	29,926	0	0	0	48,579	124,712	0	29,926	0	233,143
2058	80/83	0	0	31,039	0	0	0	49,551	129,351	0	31,039	0	240,980
2059	81/84	0	0	32,194	0	0	0	50,542	134,163	0	32,194	0	249,093
2060	82/85	0	0	33,392	0	0	0	51,553	139,154	0	33,392	0	257,491
2061	83/86	0	0	34,634	0	0	0	52,584	144,331	0	34,634	0	266,183
2062	84/87	0	0	35,922	0	0	0	53,636	149,700	0	35,922	0	275,180
2063	85/88	0	0	37,258	0	0	0	54,709	155,269	0	37,258	0	284,494
2064	86/89	0	0	38,644	0	0	0	55,803	161,045	0	38,644	0	294,136
2065	87/90	0	0	40,082	0	0	0	56,919	167,036	0	40,082	0	304,119
2066	88/91	0	0	41,573	0	0	0	58,057	173,250	0	41,573	0	314,453
2067	89/92	0	0	43,120	0	0	0	59,218	179,695	0	43,120	0	325,153
2068	90/93	0	0	44,724	0	0	0	60,402	186,380	0	44,724	0	336,230
2069	91/94	0	0	46,388	0	0	0	61,610	193,313	0	46,388	0	347,699
2070	92/95	0	0	48,114	0	0	0	62,842	200,504	0	48,114	0	359,574
2071	93/96	0	0	0	0	0	0	64,099	207,963	0	49,904	0	321,966
2072	94/97	0	0	0	0	0	0	65,381	215,699	0	51,760	0	332,840
2073	95/98	0	0	0	0	0	0	66,689	223,723	0	53,685	0	344,097

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Income Tax

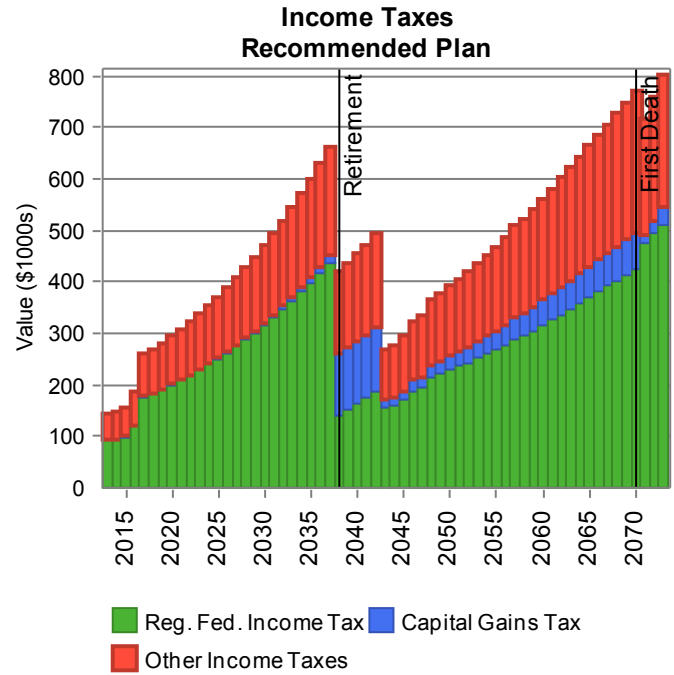
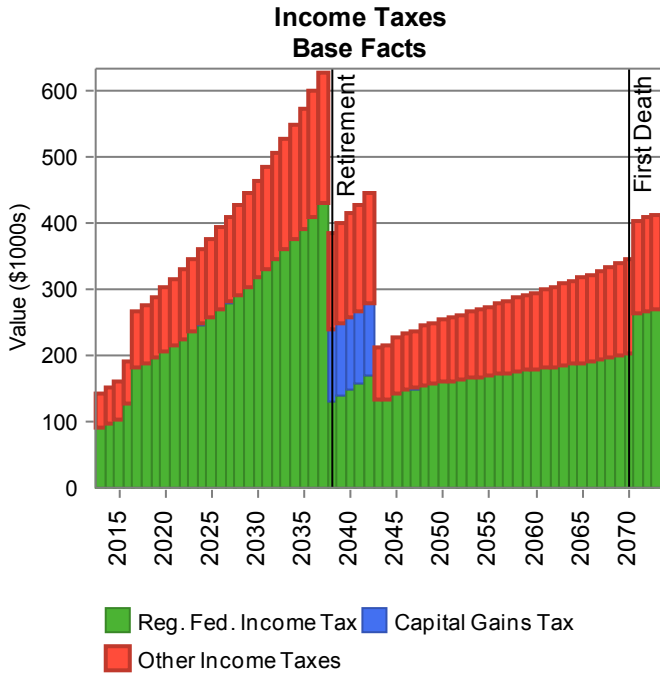
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Income Tax- Current vs Recommended All Years

Base Facts vs. Recommended Plan (All Years)

Prepared for Luke and Jen Smith

The Income Tax report projects your future Federal, Capital Gains, Dividends, and Other Income taxes.



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Income Tax- Current vs Recommended All Years

Base Facts vs. Recommended Plan (All Years)

Prepared for Luke and Jen Smith

The Income Tax report projects your future Federal, Capital Gains, Dividends, and Other Income taxes.

Year	Age	Base Facts				Recommended Plan			
		Regular Federal Income Tax	Capital Gains Tax	Other Income Taxes	Total Income Tax	Regular Federal Income Tax	Capital Gains Tax	Other Income Tax	Total Income Tax
2013	35/38	\$92,091	\$38	\$51,513	\$143,642	\$92,056	\$28	\$51,492	\$143,576
2014	36/39	97,323	51	54,032	151,406	93,509	100	53,057	146,666
2015	37/40	103,132	65	56,794	159,991	99,183	216	55,839	155,238
2016	38/41	126,306	78	65,360	191,744	121,939	373	64,388	186,700
2017	39/42	180,479	577	84,080	265,136	175,938	2,704	83,805	262,447
2018	40/43	188,652	14	87,428	276,094	183,460	48	85,514	269,022
2019	41/44	197,238	17	91,342	288,597	191,825	154	89,393	281,372
2020	42/45	206,245	20	95,438	301,703	200,363	317	93,414	294,094
2021	43/46	215,690	23	99,762	315,475	209,652	534	97,804	307,990
2022	44/47	225,589	26	104,284	329,899	219,154	805	102,354	322,313
2023	45/48	235,967	29	109,015	345,011	229,173	1,128	107,163	337,464
2024	46/49	246,833	32	113,975	360,840	240,001	1,504	112,351	353,856
2025	47/50	257,704	36	119,039	376,779	250,732	1,934	117,704	370,370
2026	48/51	268,683	39	124,207	392,929	262,828	2,418	123,710	388,956
2027	49/52	280,142	43	129,605	409,790	275,273	2,959	129,958	408,190
2028	50/53	291,292	47	134,863	426,202	287,222	3,558	136,056	426,836
2029	51/54	303,749	52	140,714	444,515	301,383	4,218	143,135	448,736
2030	52/55	316,741	57	146,821	463,619	315,599	4,942	150,324	470,865
2031	53/56	330,290	62	153,191	483,543	329,764	5,734	157,534	493,032
2032	54/57	344,639	67	159,955	504,661	345,981	6,598	165,773	518,352
2033	55/58	359,367	73	166,879	526,319	363,027	7,539	174,432	544,998
2034	56/59	374,717	79	174,094	548,890	380,250	8,561	183,189	572,000
2035	57/60	390,707	85	181,609	572,401	397,464	9,670	192,037	599,171
2036	58/61	409,243	92	190,333	599,668	417,280	10,873	202,181	630,334
2037	59/62	428,623	100	199,451	628,174	438,098	12,177	212,859	663,134
2038	60/63	129,359	108,713	147,899	385,971	141,262	119,005	159,945	420,212
2039	61/64	138,956	108,716	152,308	399,980	151,842	119,636	165,260	436,738
2040	62/65	148,575	108,719	156,790	414,084	162,740	120,526	170,898	454,164
2041	63/66	157,906	108,723	161,428	428,057	174,128	121,685	176,934	472,747
2042	64/67	170,500	108,728	166,880	446,108	188,075	123,443	184,018	495,536
2043	65/68	132,958	100	78,344	211,402	154,545	15,467	97,351	267,363
2044	66/69	134,034	105	79,718	213,857	157,742	17,002	100,706	275,450
2045	67/70	143,190	110	83,431	226,731	169,732	18,548	106,448	294,728
2046	68/71	148,152	116	86,009	234,277	188,436	20,117	114,071	322,624
2047	69/72	149,838	122	87,689	237,649	193,478	21,718	118,170	333,366
2048	70/73	155,347	128	90,504	245,979	214,761	23,363	126,678	364,802

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Year	Age	Base Facts				Recommended Plan			
		Regular Federal Income Tax	Capital Gains Tax	Other Income Taxes	Total Income Tax	Regular Federal Income Tax	Capital Gains Tax	Other Income Tax	Total Income Tax
2049	71/74	157,321	135	92,353	249,809	221,445	25,061	131,441	377,947
2050	72/75	159,305	143	94,247	253,695	228,421	26,822	136,394	391,637
2051	73/76	161,304	151	96,187	257,642	235,715	28,654	141,553	405,922
2052	74/77	163,269	159	98,165	261,593	243,222	30,566	146,905	420,693
2053	75/78	165,282	169	100,197	265,648	251,193	32,566	152,518	436,277
2054	76/79	167,300	178	102,272	269,750	259,446	34,665	158,350	452,461
2055	77/80	169,286	189	104,388	273,863	267,961	36,870	164,415	469,246
2056	78/81	171,279	200	106,561	278,040	276,958	39,191	170,786	486,935
2057	79/82	173,266	212	108,777	282,255	287,304	43,849	179,349	510,502
2058	80/83	175,242	224	111,046	286,512	294,932	44,022	183,815	522,769
2059	81/84	177,199	237	113,366	290,802	305,149	46,396	190,849	542,394
2060	82/85	179,119	251	115,729	295,099	315,446	48,725	197,955	562,126
2061	83/86	181,017	266	118,144	299,427	325,972	50,997	205,169	582,138
2062	84/87	182,877	282	120,612	303,771	336,719	53,225	212,508	602,452
2063	85/88	184,687	299	123,120	308,106	347,512	55,423	219,924	622,859
2064	86/89	186,420	316	125,680	312,416	358,484	57,602	227,485	643,571
2065	87/90	188,034	335	128,271	316,640	369,345	59,771	235,113	664,229
2066	88/91	189,606	355	130,914	320,875	380,400	61,941	242,892	685,233
2067	89/92	192,594	376	133,605	326,575	391,582	64,117	250,830	706,529
2068	90/93	196,096	399	136,315	332,810	402,537	66,307	258,831	727,675
2069	91/94	199,532	423	139,028	338,983	413,126	68,517	266,864	748,507
2070	92/95	202,982	448	141,770	345,200	423,734	70,750	275,041	769,525
2071	93/96	262,848	0	139,745	402,593	475,906	14,922	227,057	717,885
2072	94/97	265,507	76	142,223	407,806	493,451	24,997	242,378	760,826
2073	95/98	268,092	149	144,719	412,960	510,567	34,084	256,931	801,582

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Retirement Planning

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Monte Carlo Summary- Current Plan

Base Facts

Prepared for Luke and Jen Smith

This *Monte Carlo Analysis* runs multiple simulations of your financial plan against future market conditions. The result of introducing random investment volatility to the analysis produces a range of values that demonstrates how changing investment markets may impact your future plans.

The table below shows an upside case, the median case, and a downside case from the 1000 trials.

Case	Percentile	Total Portfolio Assets
Upside (Outperform)	97.5	\$11,521,275
Median (Moderate)	50.0	\$10,002,921
Downside (Underperform)	2.5	\$8,593,297

This Monte Carlo simulation is successful in **100%** of the trials.

SUMMARY

Upside Case
\$11,521,275

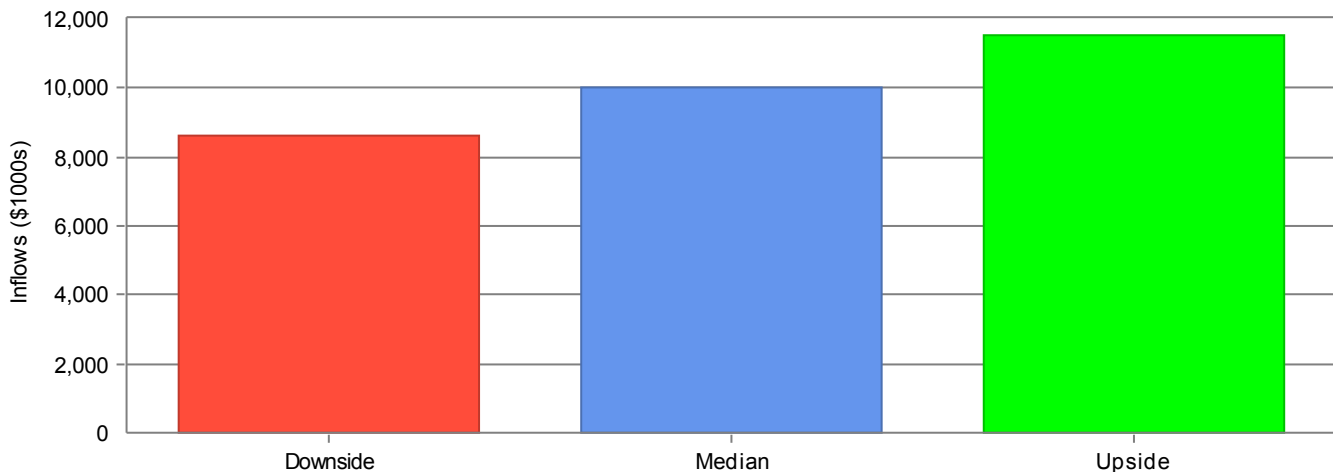
Median Case
\$10,002,921

Downside Case
\$8,593,297

Probability of Success
100%

Portfolio Asset Comparison

The chart below illustrates an upside case (97.5 percentile), the median case (50 percentile), and a downside case (2.5 percentile) from the 1000 trials.



This Monte Carlo analysis illustrates the potential results of your financial plan using up to 1000 randomly generated market returns and volatility called trial runs. In each trial run, the mean and standard deviation of a selected benchmark index for each account or portfolio is used for a randomly chosen year. This hypothetical investment performance is combined with the detailed cash flow and tax calculations for your plan. The trial runs produce a range of potential results and are one way of illustrating and evaluating the statistical probability of your planning strategies.

IMPORTANT: The projections or other information generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results.

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Results may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your financial plan. Other investments not considered might have characteristics similar or superior to those analyzed in this report.

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Monte Carlo Summary- Recommended Plan

Recommended Plan

Prepared for Luke and Jen Smith

This *Monte Carlo Analysis* runs multiple simulations of your financial plan against future market conditions. The result of introducing random investment volatility to the analysis produces a range of values that demonstrates how changing investment markets may impact your future plans.

The table below shows an upside case, the median case, and a downside case from the 1000 trials.

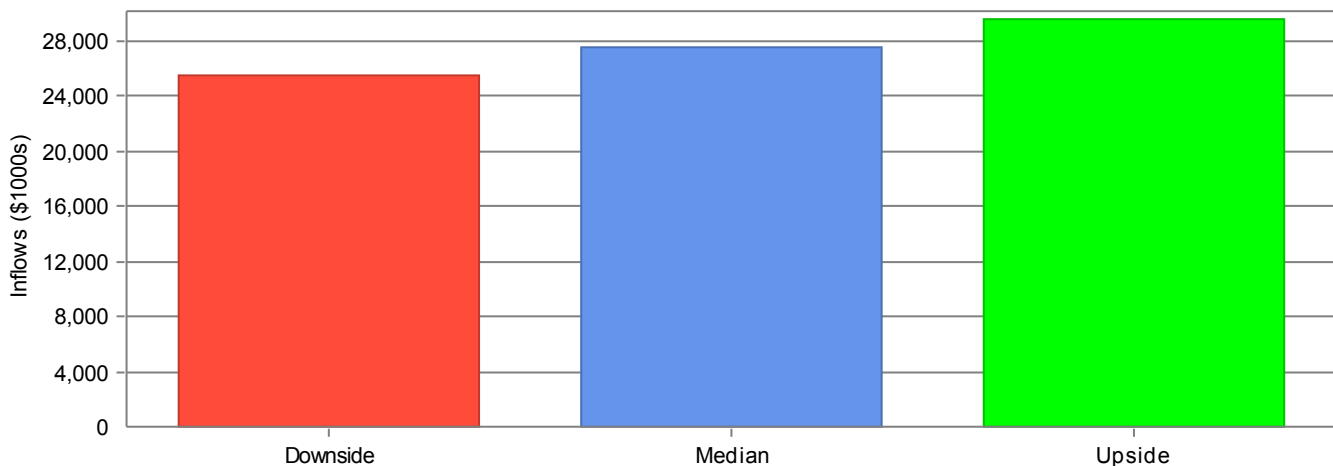
Case	Percentile	Total Portfolio Assets
Upside (Outperform)	97.5	\$29,554,836
Median (Moderate)	50.0	\$27,526,885
Downside (Underperform)	2.5	\$25,548,194

SUMMARY
Upside Case \$29,554,836
Median Case \$27,526,885
Downside Case \$25,548,194
Probability of Success 100%

This Monte Carlo simulation is successful in **100%** of the trials.

Portfolio Asset Comparison

The chart below illustrates an upside case (97.5 percentile), the median case (50 percentile), and a downside case (2.5 percentile) from the 1000 trials.



This Monte Carlo analysis illustrates the potential results of your financial plan using up to 1000 randomly generated market returns and volatility called trial runs. In each trial run, the mean and standard deviation of a selected benchmark index for each account or portfolio is used for a randomly chosen year. This hypothetical investment performance is combined with the detailed cash flow and tax calculations for your plan. The trial runs produce a range of potential results and are one way of illustrating and evaluating the statistical probability of your planning strategies.

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Guaranteed Inflows vs. Expenses - Current Plan

Base Facts

Prepared for Luke and Jen Smith

Having meaningful guaranteed inflow sources is one of the best ways to increase the likelihood of a successful retirement plan. Guaranteed inflows often include Social Security, deferred income such as pension plans, deferred annuities with living benefit guarantees, and annuitized and immediate annuity income. This report compares guaranteed inflows to total expenses. Note that any annuity guarantees are subject to the claims paying ability of the issuer.

Guaranteed inflow sources available during retirement include the following:

Luke's Social Security	\$29,283	starting in 2045
Jen's Social Security	\$9,198	starting in 2042

Total guaranteed inflows are expected to include **\$2,188,062** in Social Security, and **\$0** in other guaranteed income.

Total guaranteed inflows during retirement are projected to be **\$2,188,062**, funding **6%** of your total retirement expenses.

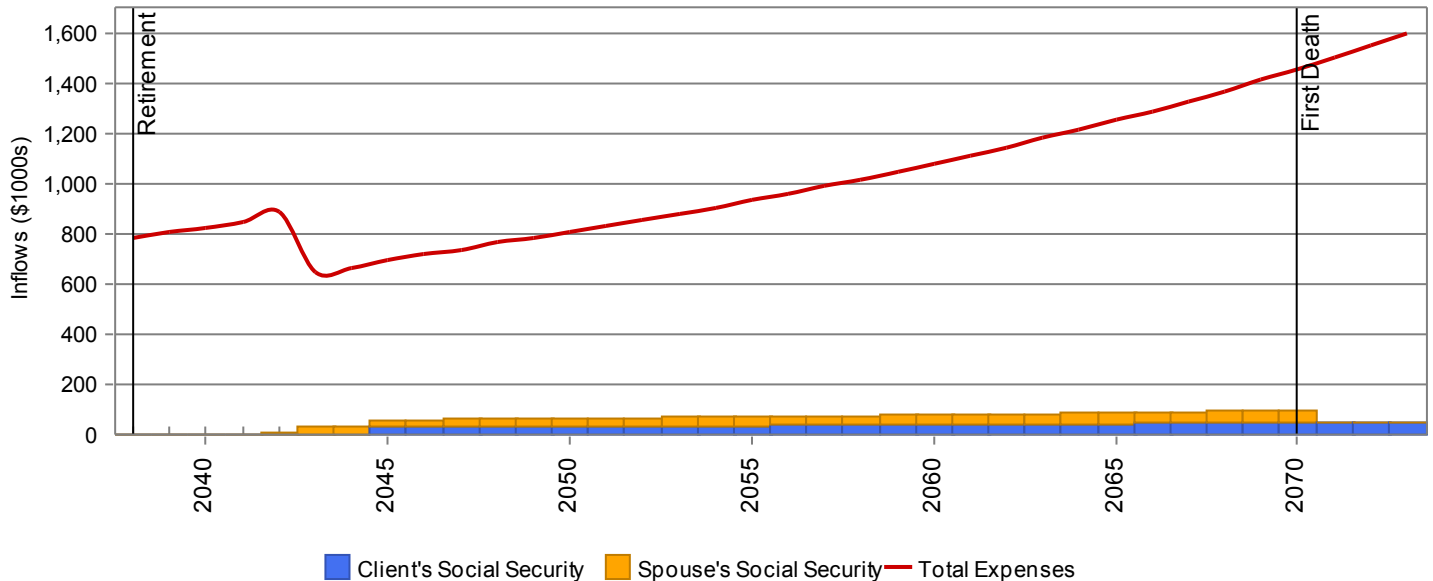
SUMMARY

Total Expenses	\$37,008,444
Guaranteed Inflows	\$2,188,062
Unfunded Expenses	\$34,820,382
Guaranteed Funding	6%

Guaranteed Inflow Details

The chart below highlights your guaranteed retirement inflows compared to retirement expenses.

Guaranteed Inflows vs. Total Expenses



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Guaranteed Inflows vs. Expenses - Current Plan

Base Facts

Prepared for Luke and Jen Smith

Year	Age	Client's Social Security	Spouse's Social Security	Total Guaranteed Income	Total Expenses	Percent of Total Expenses
2038	60/63	\$0	\$0	\$0	\$785,018	0%
2039	61/64	0	0	0	812,966	0%
2040	62/65	0	0	0	825,423	0%
2041	63/66	0	0	0	853,756	0%
2042	64/67	0	9,198	9,198	886,683	1%
2043	65/68	0	28,146	28,146	649,437	4%
2044	66/69	0	28,709	28,709	667,187	4%
2045	67/70	29,283	29,283	58,566	695,905	8%
2046	68/71	29,869	29,869	59,738	719,863	8%
2047	69/72	30,466	30,466	60,932	740,237	8%
2048	70/73	31,075	31,075	62,150	766,182	8%
2049	71/74	31,697	31,697	63,394	788,259	8%
2050	72/75	32,331	32,331	64,662	811,049	8%
2051	73/76	32,978	32,978	65,956	834,581	8%
2052	74/77	33,638	33,638	67,276	858,822	8%
2053	75/78	34,311	34,311	68,622	883,898	8%
2054	76/79	34,997	34,997	69,994	909,781	8%

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Year	Age	Client's Social Security	Spouse's Social Security	Total Guaranteed Income	Total Expenses	Percent of Total Expenses
2055	77/80	35,697	35,697	71,394	936,462	8%
2056	78/81	36,411	36,411	72,822	964,019	8%
2057	79/82	37,139	37,139	74,278	992,459	7%
2058	80/83	37,882	37,882	75,764	1,021,816	7%
2059	81/84	38,640	38,640	77,280	1,052,114	7%
2060	82/85	39,413	39,413	78,826	1,083,361	7%
2061	83/86	40,201	40,201	80,402	1,115,613	7%
2062	84/87	41,005	41,005	82,010	1,148,891	7%
2063	85/88	41,825	41,825	83,650	1,183,208	7%
2064	86/89	42,662	42,662	85,324	1,218,586	7%
2065	87/90	43,515	43,515	87,030	1,255,005	7%
2066	88/91	44,385	44,385	88,770	1,292,602	7%
2067	89/92	45,273	45,273	90,546	1,332,875	7%
2068	90/93	46,178	46,178	92,356	1,374,936	7%
2069	91/94	47,102	47,102	94,204	1,418,236	7%
2070	92/95	48,044	48,044	96,088	1,462,929	7%
2071	93/96	49,005	0	49,005	1,510,292	3%
2072	94/97	49,985	0	49,985	1,554,970	3%
2073	95/98	50,985	0	50,985	1,601,023	3%
Totals		\$1,135,992	\$1,052,070	\$2,188,062	\$37,008,444	6%

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Guaranteed Inflows vs. Expenses - Recommended Plan

Recommended Plan

Prepared for Luke and Jen Smith

Having meaningful guaranteed inflow sources is one of the best ways to increase the likelihood of a successful retirement plan. Guaranteed inflows often include Social Security, deferred income such as pension plans, deferred annuities with living benefit guarantees, and annuitized and immediate annuity income. This report compares guaranteed inflows to total expenses. Note that any annuity guarantees are subject to the claims paying ability of the issuer.

Guaranteed inflow sources available during retirement include the following:

Luke's Social Security	\$29,283	starting in 2045
Jen's Social Security	\$9,198	starting in 2042

Total guaranteed inflows are expected to include **\$2,188,062** in Social Security, and **\$0** in other guaranteed income.

Total guaranteed inflows during retirement are projected to be **\$2,188,062**, funding **5%** of your total retirement expenses.

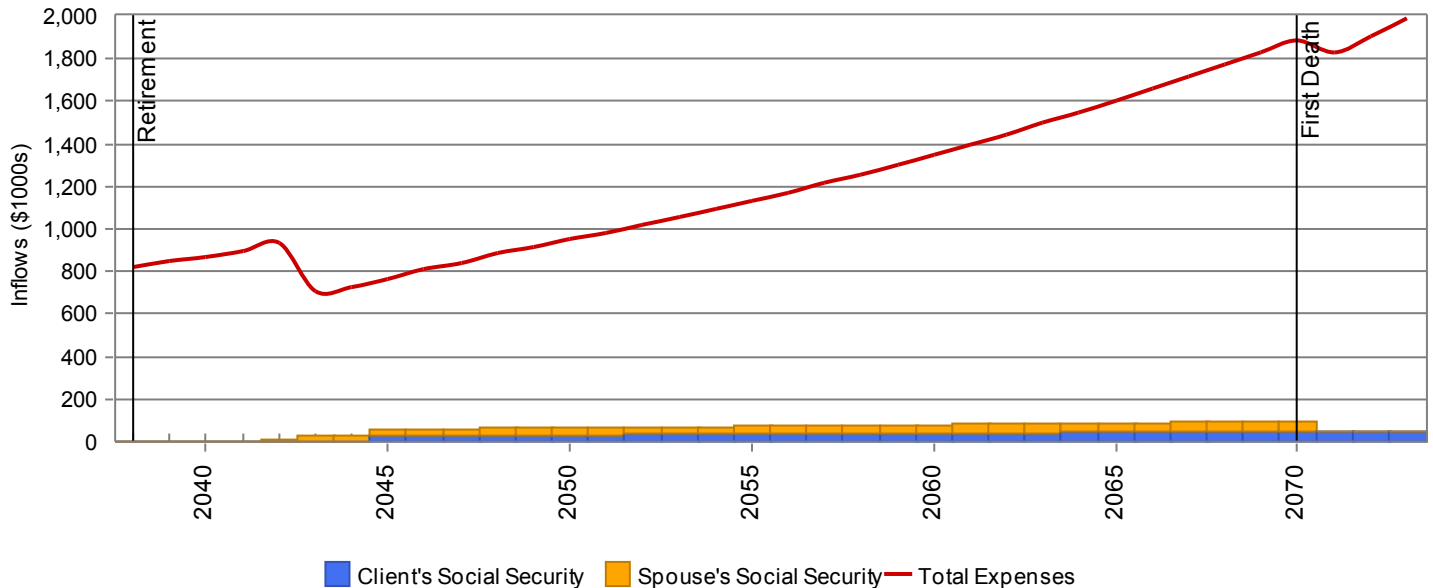
SUMMARY

Total Expenses	\$44,621,129
Guaranteed Inflows	\$2,188,062
Unfunded Expenses	\$42,433,067
Guaranteed Funding	5%

Guaranteed Inflow Details

The chart below highlights your guaranteed retirement inflows compared to retirement expenses.

Guaranteed Inflows vs. Total Expenses



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Guaranteed Inflows vs. Expenses - Recommended Plan

Recommended Plan

Prepared for Luke and Jen Smith

Year	Age	Client's Social Security	Spouse's Social Security	Total Guaranteed Income	Total Expenses	Percent of Total Expenses
2038	60/63	\$0	\$0	\$0	\$819,259	0%
2039	61/64	0	0	0	849,724	0%
2040	62/65	0	0	0	865,503	0%
2041	63/66	0	0	0	898,446	0%
2042	64/67	0	9,198	9,198	936,111	1%
2043	65/68	0	28,146	28,146	705,398	4%
2044	66/69	0	28,709	28,709	728,780	4%
2045	67/70	29,283	29,283	58,566	763,902	8%
2046	68/71	29,869	29,869	59,738	808,210	7%
2047	69/72	30,466	30,466	60,932	835,954	7%
2048	70/73	31,075	31,075	62,150	885,005	7%
2049	71/74	31,697	31,697	63,394	916,397	7%
2050	72/75	32,331	32,331	64,662	948,991	7%
2051	73/76	32,978	32,978	65,956	982,861	7%
2052	74/77	33,638	33,638	67,276	1,017,922	7%
2053	75/78	34,311	34,311	68,622	1,054,527	7%
2054	76/79	34,997	34,997	69,994	1,092,492	6%

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Year	Age	Client's Social Security	Spouse's Social Security	Total Guaranteed Income	Total Expenses	Percent of Total Expenses
2055	77/80	35,697	35,697	71,394	1,131,845	6%
2056	78/81	36,411	36,411	72,822	1,172,914	6%
2057	79/82	37,139	37,139	74,278	1,220,706	6%
2058	80/83	37,882	37,882	75,764	1,258,073	6%
2059	81/84	38,640	38,640	77,280	1,303,706	6%
2060	82/85	39,413	39,413	78,826	1,350,388	6%
2061	83/86	40,201	40,201	80,402	1,398,324	6%
2062	84/87	41,005	41,005	82,010	1,447,572	6%
2063	85/88	41,825	41,825	83,650	1,497,961	6%
2064	86/89	42,662	42,662	85,324	1,549,741	6%
2065	87/90	43,515	43,515	87,030	1,602,594	5%
2066	88/91	44,385	44,385	88,770	1,656,960	5%
2067	89/92	45,273	45,273	90,546	1,712,829	5%
2068	90/93	46,178	46,178	92,356	1,769,801	5%
2069	91/94	47,102	47,102	94,204	1,827,760	5%
2070	92/95	48,044	48,044	96,088	1,887,254	5%
2071	93/96	49,005	0	49,005	1,825,584	3%
2072	94/97	49,985	0	49,985	1,907,990	3%
2073	95/98	50,985	0	50,985	1,989,645	3%
Totals		\$1,135,992	\$1,052,070	\$2,188,062	\$44,621,129	5%

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Education Planning

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Education Summary Analysis-Current Plan

Base Facts

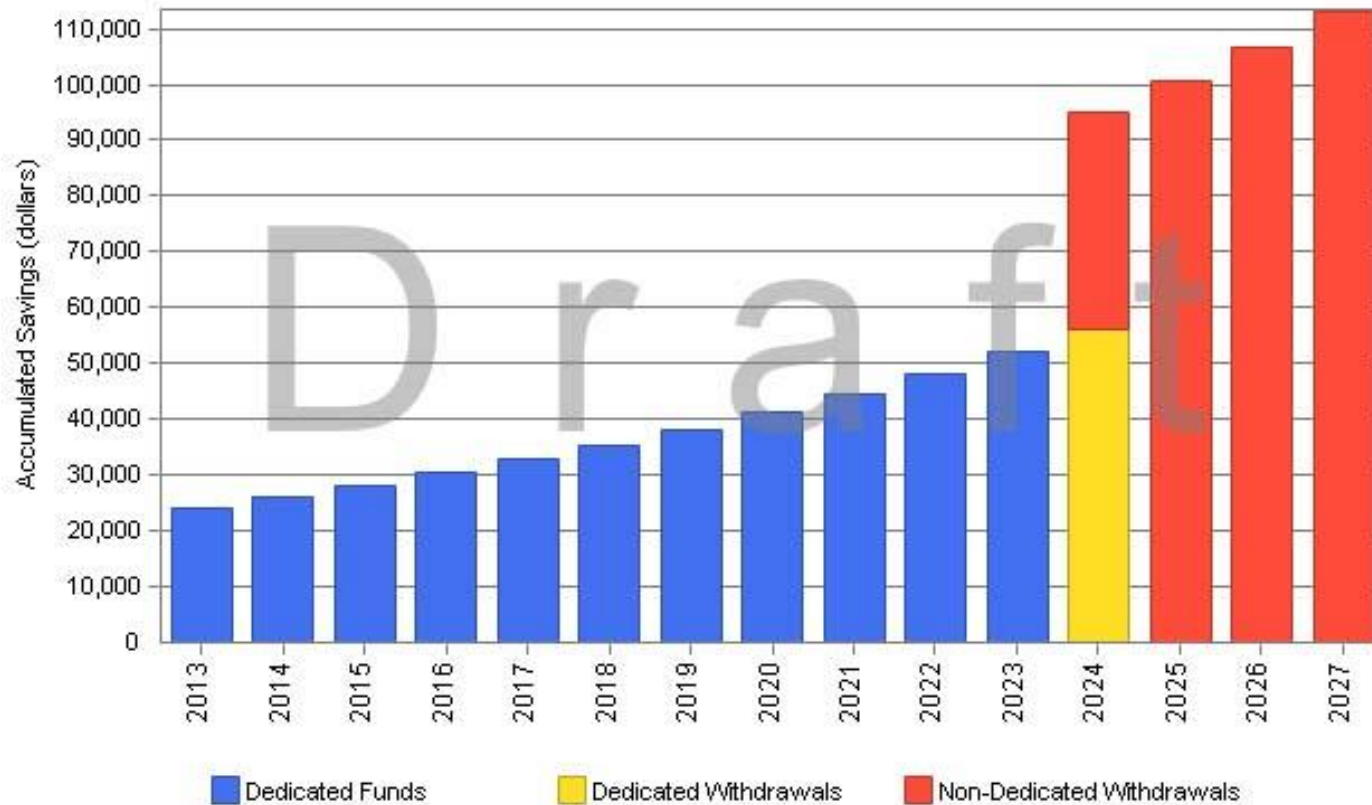
Prepared for Luke and Jen Smith

Below is an analysis of your education goal which shows that a funding **shortfall** from dedicated assets exists and projects that the goal **will not be achieved** solely with those assets. The associated chart illustrates the funding over the years, including assumed growth and additional annual savings, followed by the payment of the goal's cost.

The projected **shortfall** from dedicated assets toward **Katie's Education** is **\$359,074** or **86% underfunded**. Non-dedicated assets are assumed to fund the remaining goal shortfall.

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Savings and Withdrawals for Katie's Education



EXPENSE SUMMARY

Education Occurs
2024 - 2027

Annual Costs (Today's \$)
\$50,000 at 6.00%

Annual Cost in 2024
\$94,917

FUNDING SUMMARY

Total 4 Year Cost
\$415,226

Dedicated Funding
\$56,152 (14%)

Non-Dedicated Funding
\$359,074 (86%)

OPTIONS

Increase Savings By
\$1,257 per month
through 2026

Dedicate Add'l Funds
\$134,283 today

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Education Summary Analysis-Current Plan

Base Facts

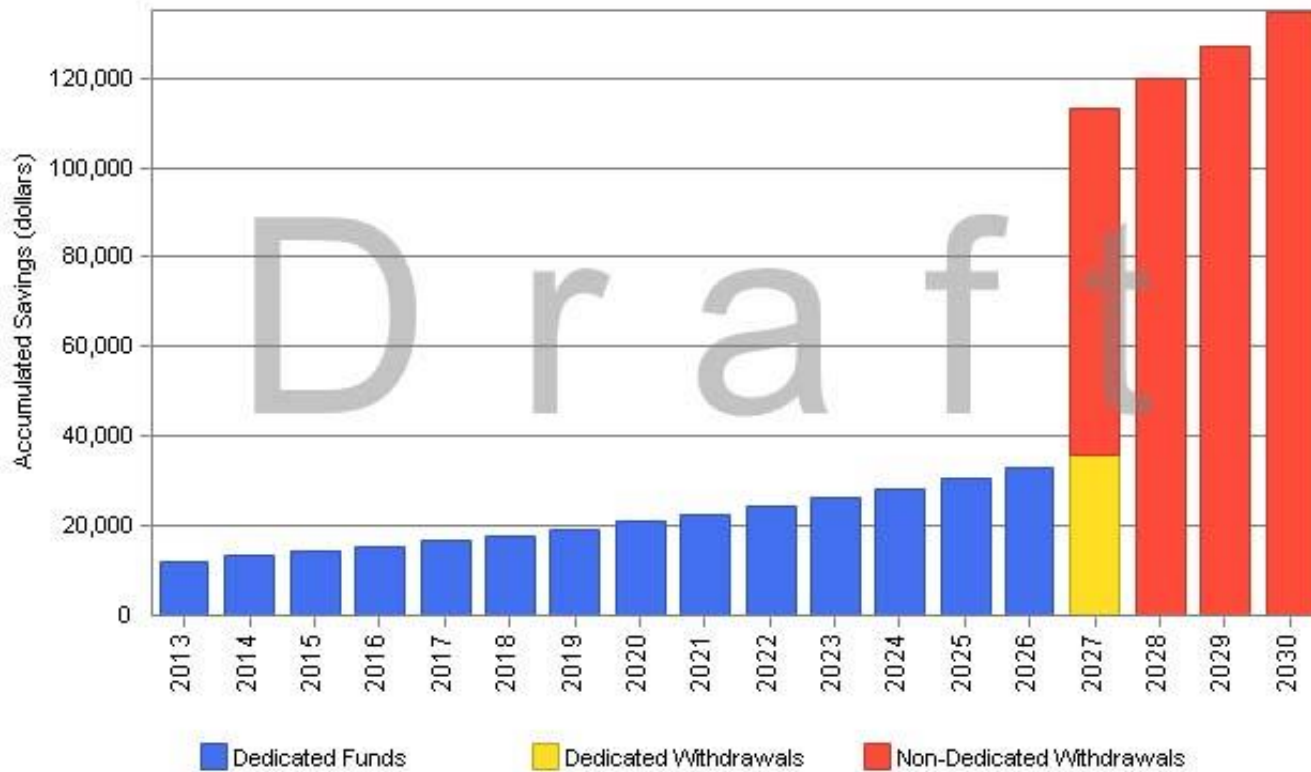
Prepared for Luke and Jen Smith

Below is an analysis of your education goal which shows that a funding **shortfall** from dedicated assets exists and projects that the goal **will not be achieved** solely with those assets. The associated chart illustrates the funding over the years, including assumed growth and additional annual savings, followed by the payment of the goal's cost.

The projected **shortfall** from dedicated assets toward **Mary's Education** is **\$458,834** or **93% underfunded**. Non-dedicated assets are assumed to fund the remaining goal shortfall.

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Savings and Withdrawals for Mary's Education



EXPENSE SUMMARY

Education Occurs
2027 - 2030

Annual Costs (Today's \$)
\$50,000 at 6.00%

Annual Cost in 2027
\$113,048

FUNDING SUMMARY

Total 4 Year Cost
\$494,542

Dedicated Funding
\$35,708 (7%)

Non-Dedicated Funding
\$458,834 (93%)

OPTIONS

Increase Savings By
\$1,164 per month
through 2029

Dedicate Add'l Funds
\$137,573 today

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Education Summary Analysis-Current Plan

Base Facts

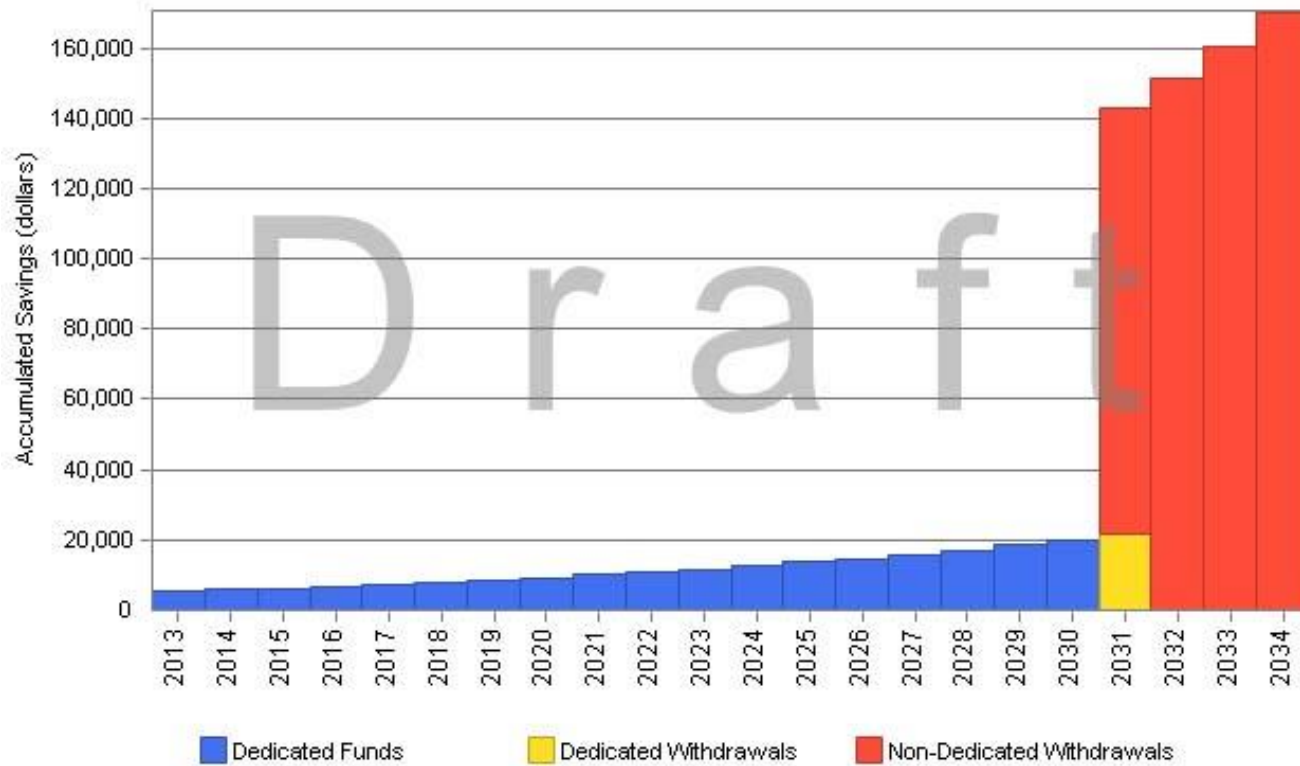
Prepared for Luke and Jen Smith

Below is an analysis of your education goal which shows that a funding **shortfall** from dedicated assets exists and projects that the goal **will not be achieved** solely with those assets. The associated chart illustrates the funding over the years, including assumed growth and additional annual savings, followed by the payment of the goal's cost.

The projected **shortfall** from dedicated assets toward **Susie 's Education** is **\$602,789** or **97% underfunded**. Non-dedicated assets are assumed to fund the remaining goal shortfall.

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Savings and Withdrawals for Susie's Education



EXPENSE SUMMARY

Education Occurs
2031 - 2034

Annual Costs (Today's \$)
\$50,000 at 6.00%

Annual Cost in 2031
\$142,721

FUNDING SUMMARY

Total 4 Year Cost
\$624,349

Dedicated Funding
\$21,560 (3%)

Non-Dedicated Funding
\$602,789 (97%)

OPTIONS

Increase Savings By
\$1,029 per month
through 2033

Dedicate Add'l Funds
\$133,548 today

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Education Summary Analysis-Recommended Plan

Recommended Plan

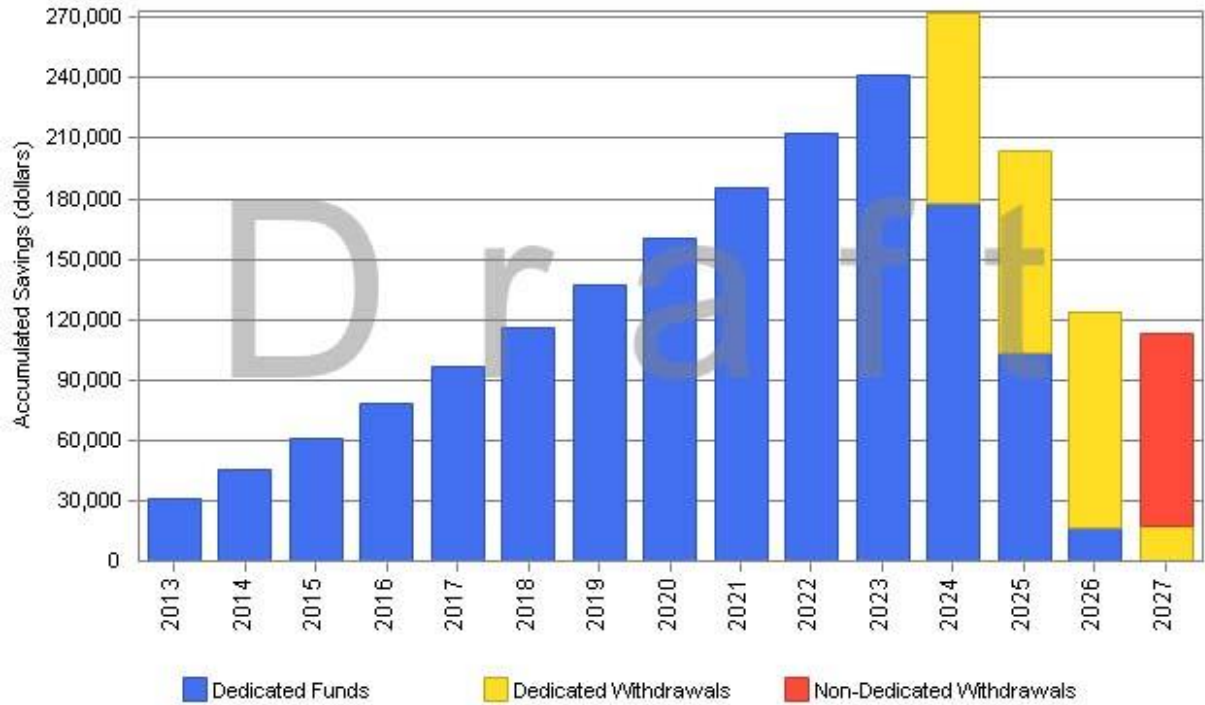
Prepared for Luke and Jen Smith

Below is an analysis of your education goal which shows that a funding **shortfall** from dedicated assets exists and projects that the goal **will not be achieved**

solely with those assets. The associated chart illustrates the funding over the years, including assumed growth and additional annual savings, followed by the payment of the goal's cost.

The projected **shortfall** from dedicated assets toward **Katie's Education** is **\$95,272** or **23% underfunded**. Non-dedicated assets are assumed to fund the remaining goal shortfall.

Savings and Withdrawals for Katie's Education



EXPENSE SUMMARY

Education Occurs
2024 - 2027

Annual Costs (Today's \$)
\$50,000 at 6.00%

Annual Cost in 2024
\$94,917

FUNDING SUMMARY

Total 4 Year Cost
\$415,226

Dedicated Funding
\$319,954 (77%)

Non-Dedicated Funding
\$95,272 (23%)

OPTIONS

Increase Savings By
\$304 per month
through 2026

Dedicate Add'l Funds
\$32,437 today

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Education Summary Analysis-Recommended Plan

Recommended Plan

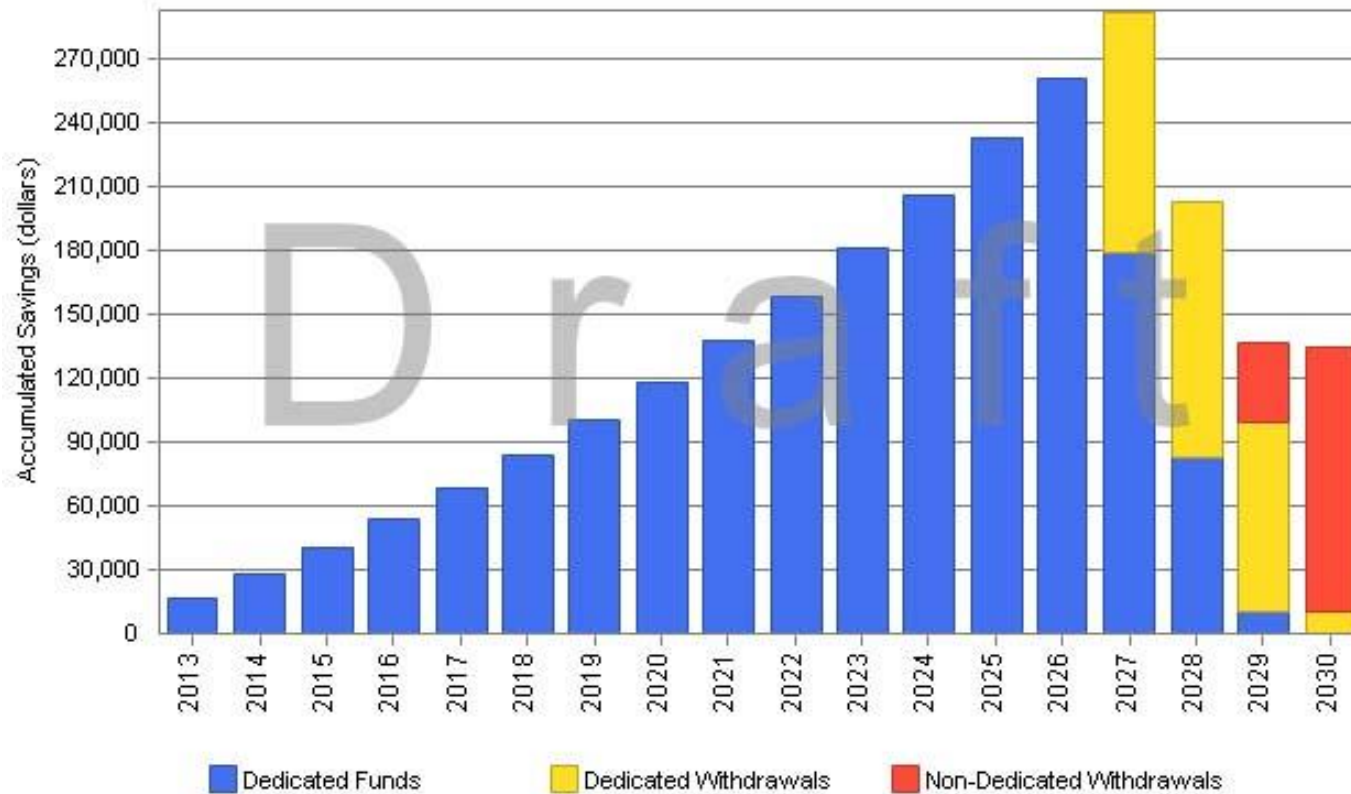
Prepared for Luke and Jen Smith

Below is an analysis of your education goal which shows that a funding **shortfall** from dedicated assets exists and projects that the goal **will not be achieved** solely with those assets. The associated chart illustrates the funding over the years, including assumed growth and additional annual savings, followed by the payment of the goal's cost.

The projected **shortfall** from dedicated assets toward **Mary's Education** is **\$161,167** or **33% underfunded**. Non-dedicated assets are assumed to fund the remaining goal shortfall.

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Savings and Withdrawals for Mary's Education



EXPENSE SUMMARY

Education Occurs
2027 - 2030

Annual Costs (Today's \$)
\$50,000 at 6.00%

Annual Cost in 2027
\$113,048

FUNDING SUMMARY

Total 4 Year Cost
\$494,542

Dedicated Funding
\$333,375 (67%)

Non-Dedicated Funding
\$161,167 (33%)

OPTIONS

Increase Savings By
\$375 per month
through 2029

Dedicate Add'l Funds
\$44,366 today

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Education Summary Analysis-Recommended Plan

Recommended Plan

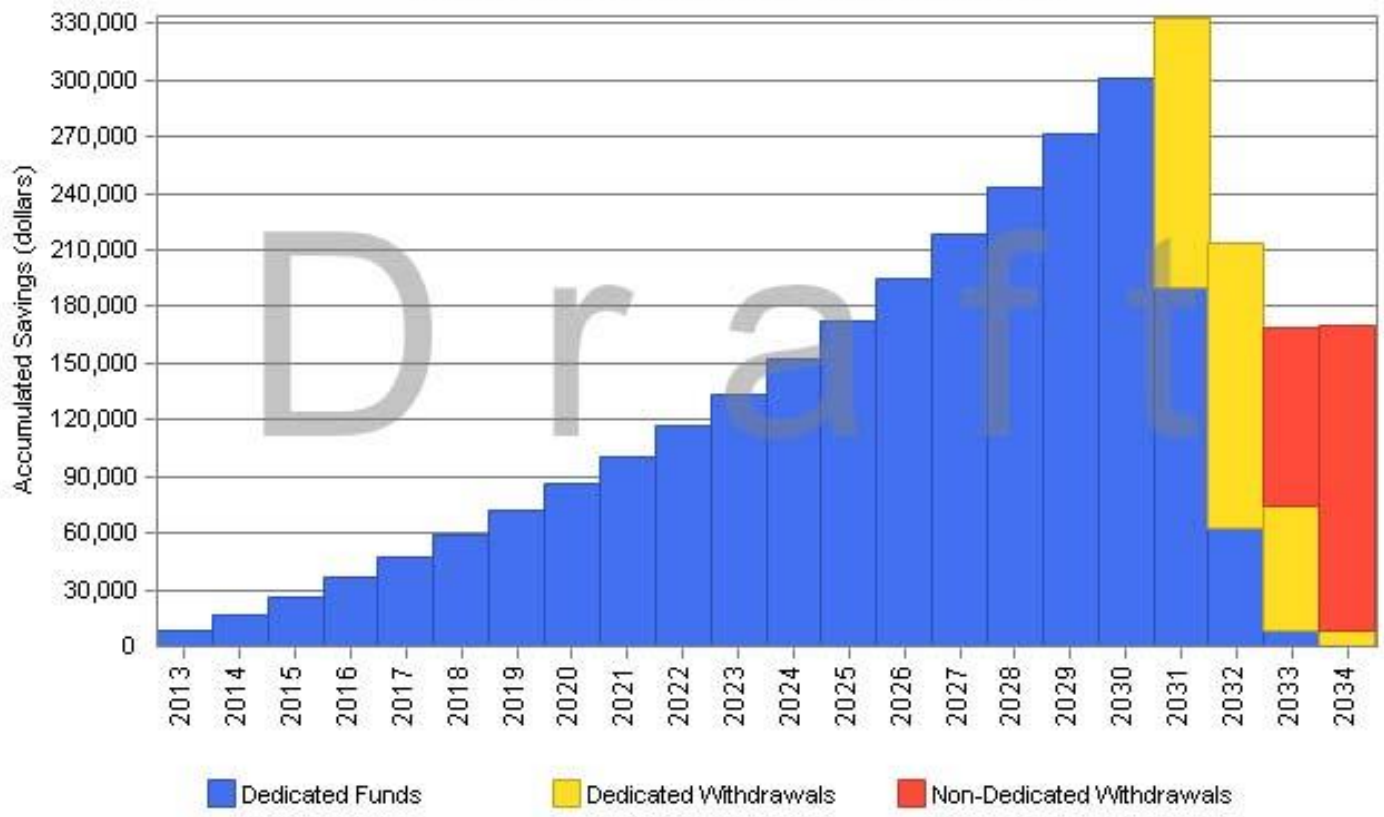
Prepared for Luke and Jen Smith

Below is an analysis of your education goal which shows that a funding **shortfall** from dedicated assets exists and projects that the goal **will not be achieved** solely with those assets. The associated chart illustrates the funding over the years, including assumed growth and additional annual savings, followed by the payment of the goal's cost.

The projected **shortfall** from dedicated assets toward **Susie 's Education** is **\$254,793** or **41% underfunded**. Non-dedicated assets are assumed to fund the remaining goal shortfall.

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Savings and Withdrawals for Susie's Education



EXPENSE SUMMARY

Education Occurs
2031 - 2034

Annual Costs (Today's \$)
\$50,000 at 6.00%

Annual Cost in 2031
\$142,721

FUNDING SUMMARY

Total 4 Year Cost
\$624,349

Dedicated Funding
\$369,556 (59%)

Non-Dedicated Funding
\$254,793 (41%)

OPTIONS

Increase Savings By
\$401 per month
through 2033

Dedicate Add'l Funds
\$52,101 today

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Asset Allocation

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Asset Allocation- Current vs Recommended

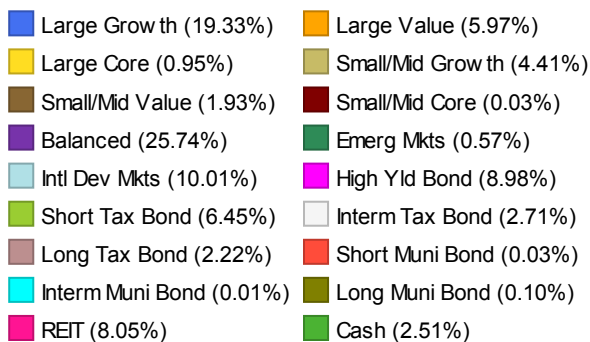
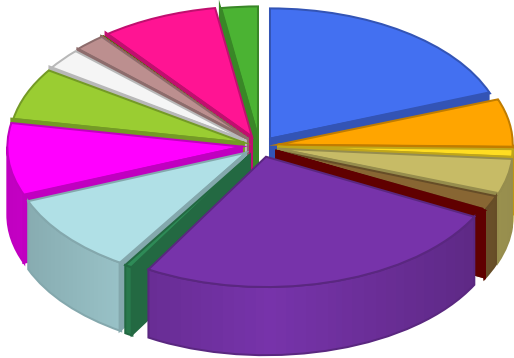
As of July 22, 2013

Prepared for Luke and Jen Smith

The Asset Allocation report shows a detailed breakdown of accounts by asset class and allows comparisons to the current asset allocation.

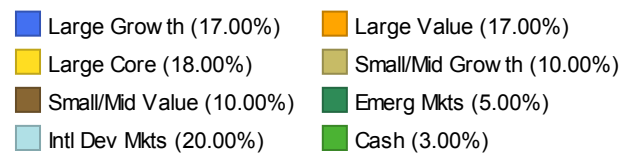
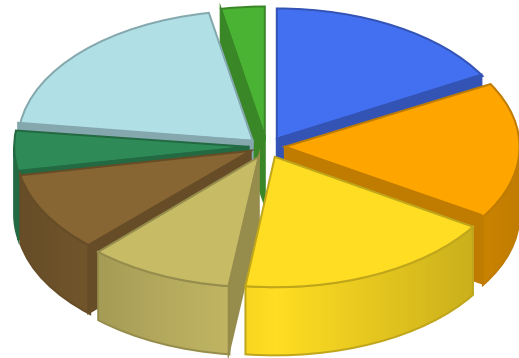
All Assets - Current Allocation

(9.43% blended rate)



Recommended Portfolio (Aggressive)

(10.69% blended rate)



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Asset Allocation- Current vs Recommended

As of July 22, 2013

Prepared for Luke and Jen Smith

The Asset Allocation report shows a detailed breakdown of accounts by asset class and allows comparisons to the current asset allocation.

	Large Growth	Large Value	Large Core	Small/Mid Growth	Small/Mid Value	Small/Mid Core	Balanced	Emerg Mkts	Intl Dev Mkts	High Yld Bond	Short Tax Bond	Interm Tax Bond	Long Tax Bond	Short Muni Bond	Interm Muni Bond	Long Muni Bond	REIT	Cash	Total	
ALL ASSETS - CURRENT ALLOCATION																				
Cash in Business	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Jen's IRA	3,260	667	0	1,318	626	20	0	352	2,257	142	248	573	394	7	6	56	0	561	\$10,487	
Jen's IRA 2	0	0	0	0	0	0	16,060	0	0	0	0	0	0	0	0	0	0	0	\$16,060	
Joint Brokerage Account	3,767	2,700	0	264	426	0	0	0	800	10,571	1,070	835	403	0	0	14	0	1,887	\$22,737	
Joint Inland Diversified REIT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,000	0	\$10,000	
Mary's 529 Plan	4,081	999	339	757	211	0	0	0	2,090	86	1,823	389	440	7	1	0	0	34	\$11,257	
Susie's 529 Plan	1,722	426	154	330	91	0	0	0	909	42	887	194	220	3	1	0	0	14	\$4,993	
Katie's 529 Plan	7,930	1,952	684	1,495	414	0	0	0	4,121	177	3,732	804	909	14	3	0	0	65	\$22,300	
Luke's IRA	3,260	667	0	1,318	626	20	0	352	2,257	142	248	573	394	7	6	56	0	561	\$10,487	
Luke's IRA 2	0	0	0	0	0	0	15,917	0	0	0	0	0	0	0	0	0	0	0	\$15,917	
Totals	24,020	7,411	1,177	5,482	2,394	40	31,977	704	12,434	11,160	8,008	3,368	2,760	38	17	126	10,000	3,122	\$124,238	

RECOMMENDED PORTFOLIO (AGGRESSIVE)

Recommended Portfolio (Aggressive)	17.00%	17.00%	18.00%	10.00%	10.00%	0.00%	0.00%	5.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.00%	100.00%
	Large Growth	Large Value	Large Core	Small/Mid Growth	Small/Mid Value	Small/Mid Core	Balanced	Emerg Mkts	Intl Dev Mkts	High Yld Bond	Short Tax Bond	Interm Tax Bond	Long Tax Bond	Short Muni Bond	Interm Muni Bond	Long Muni Bond	REIT	Cash	Total
All Assets	19.33%	5.97%	0.95%	4.41%	1.93%	0.03%	25.74%	0.57%	10.01%	8.98%	6.45%	2.71%	2.22%	0.03%	0.01%	0.10%	8.05%	2.51%	100.00%
Recommended Portfolio (Aggressive)	17.00%	17.00%	18.00%	10.00%	10.00%	0.00%	0.00%	5.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.00%	100.00%
% Disparity	-2.33%	11.03%	17.05%	5.59%	8.07%	-0.03%	-25.74%	4.43%	9.99%	-8.98%	-6.45%	-2.71%	-2.22%	-0.03%	-0.01%	-0.10%	-8.05%	0.49%	
\$ Disparity	(2,900)	13,709	21,186	6,942	10,030	(40)	(31,977)	5,508	12,414	(11,160)	(8,008)	(3,368)	(2,760)	(38)	(17)	(126)	(10,000)	605	

Excluded Holdings

The following holdings were excluded from asset allocation:

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Holding Name	Asset Name	Market Value	Asset Class
Cash	Cash in Business	\$400,000	Cash

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Risk Management

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Life Insurance Analysis-Client Current

Base Facts with Premature Death - Client

Prepared for Luke and Jen Smith

This report analyzes whether current capital is sufficient to meet the survivor's capital requirements over time. If capital is not sufficient, additional capital can be created through the purchase of additional life insurance.

An additional **\$100,000** of life insurance is needed to meet survivor costs, including any defined goals, and achieve desired remaining assets of **\$0**.

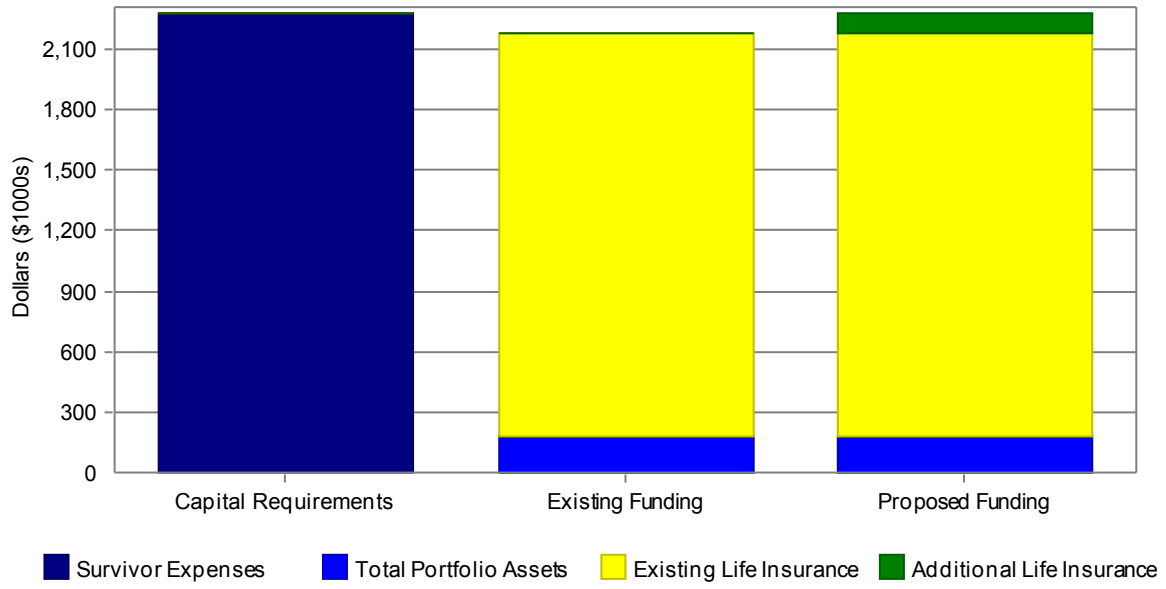
Goals & Survivor Expenses	Total Cost	Capital Required*	Dedicated Funding	Dedicated Funding Shortfall	Non-Dedicated Funding	Capital Needed (2014)
Katie's Education	\$415,226	\$415,226	\$45,718	\$369,508	\$369,508	\$0
Mary's Education	\$494,542	\$494,542	\$27,488	\$467,054	\$467,054	\$0
Susie 's Education	\$624,349	\$624,349	\$15,402	\$608,947	\$608,947	\$0
Survivor Expenses	\$25,147,755	\$19,363,853	\$19,073,755	\$290,098	N/A	\$100,000
Total:	\$26,681,872	\$20,897,970	\$19,162,363			\$100,000

* Capital Required is the part of Total Cost not funded by income. It also includes desired remaining assets at death.

Summary Values for Survivorship (2014)

Portfolio Assets in 2014 (BOY)	\$180,042
Existing Life Insurance Available to Survivor	\$2,000,000
Additional Life Insurance Needed	\$100,000
Capital Required in 2014	\$2,280,042

Capital Requirements vs. Funding



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Life Insurance Analysis - Client Recommended

Life Scenario Rec Plan with Premature Death - Client

Prepared for Luke and Jen Smith

This report analyzes whether current capital is sufficient to meet the survivor's capital requirements over time. If capital is not sufficient, additional capital can be created through the purchase of additional life insurance.

An additional **\$50,000** of life insurance is needed to meet survivor costs, including any defined goals, and achieve desired remaining assets of **\$0**.

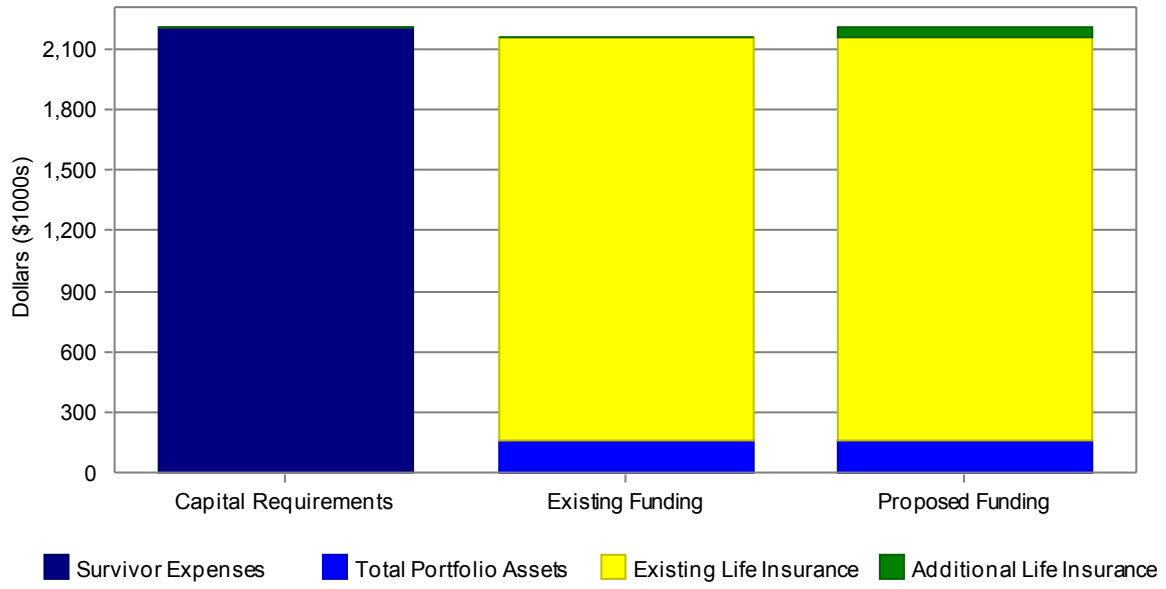
Goals & Survivor Expenses	Total Cost	Capital Required*	Dedicated Funding	Dedicated Funding Shortfall	Non-Dedicated Funding	Capital Needed (2014)
Katie's Education	\$415,226	\$415,226	\$275,836	\$139,390	\$139,390	\$0
Mary's Education	\$494,542	\$494,542	\$278,969	\$215,573	\$215,573	\$0
Susie 's Education	\$624,349	\$624,349	\$295,578	\$328,771	\$328,771	\$0
Survivor Expenses	\$26,219,701	\$20,435,799	\$20,236,213	\$199,586	N/A	\$50,000
Total:	\$27,753,818	\$21,969,916	\$21,086,596			\$50,000

* Capital Required is the part of Total Cost not funded by income. It also includes desired remaining assets at death.

Summary Values for Survivorship (2014)

Portfolio Assets in 2014 (BOY)	\$161,507
Existing Life Insurance Available to Survivor	\$2,000,000
Additional Life Insurance Needed	\$50,000
Capital Required in 2014	\$2,211,507

Capital Requirements vs. Funding



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Cash Flow - Client Current vs Rec

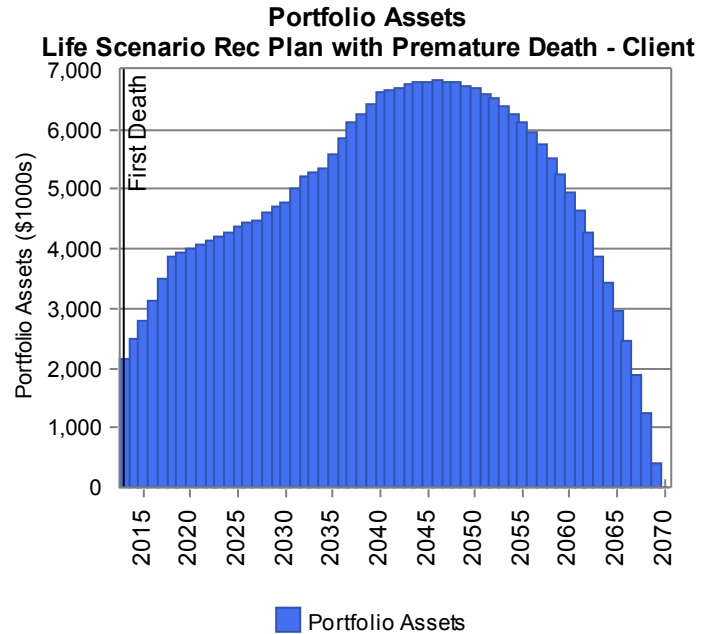
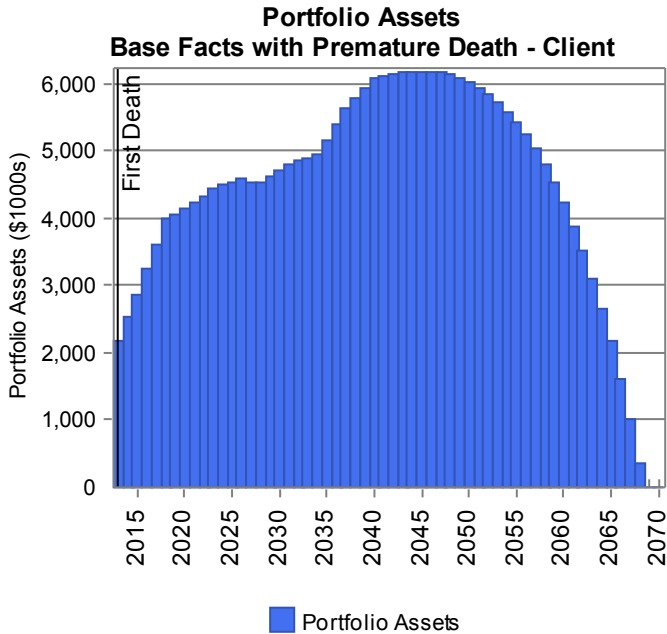
Base Facts with Premature Death - Client vs. Life Scenario Rec Plan with Premature Death - Client (All Years)

Prepared for Luke and Jen Smith

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Based upon the levels of income and spending in the *Base Facts with Premature Death - Client*, you will deplete your portfolio assets in **2069** (age **91/94**).

Based upon the levels of income and spending in the *Life Scenario Rec Plan with Premature Death - Client*, you will deplete your portfolio assets in **2070** (age **92/95**).



RELEVANT FACTS

Jen's Retirement:	2040 (65)
First Death (Luke):	2013 (35/38)
LIVING EXPENSES	
Current:	\$65,760
Retirement:	\$101,760
Indexed at:	3.72%
Inflation Rate:	3.72%

RELEVANT FACTS

Jen's Retirement:	2040 (65)
First Death (Luke):	2013 (35/38)
LIVING EXPENSES	
Current:	\$65,760
Retirement:	\$101,760
Indexed at:	3.72%
Inflation Rate:	3.72%

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Cash Flow - Client Current vs Rec

Base Facts with Premature Death - Client vs. Life Scenario Rec Plan with Premature Death - Client (All Years)

Prepared for Luke and Jen Smith

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Year	Age	Base Facts with Premature Death - Client				Life Scenario Rec Plan with Premature Death - Client			
		Total Inflows	Total Outflows	Net Cash Flow	Total Portfolio Assets	Total Inflows	Total Outflows	Net Cash Flow	Total Portfolio Assets
2013	35/38	\$2,378,000	\$275,502	\$2,102,498	\$2,180,042	\$2,378,000	\$2,340,767	\$37,233	\$2,161,507
2014	36/39	340,939	146,929	194,010	2,522,460	340,939	280,137	60,802	2,478,000
2015	37/40	341,494	156,003	185,491	2,873,773	341,494	288,614	52,880	2,804,983
2016	38/41	342,059	165,351	176,708	3,234,376	342,059	297,993	44,066	3,143,490
2017	39/42	342,637	175,357	167,280	3,604,314	342,637	307,549	35,088	3,493,806
2018	40/43	343,225	186,082	157,143	3,983,601	343,225	318,498	24,727	3,856,029
2019	41/44	30,625	192,588	(161,963)	4,064,013	30,625	225,063	(194,438)	3,921,889
2020	42/45	31,238	198,802	(167,564)	4,148,362	31,238	233,463	(202,225)	3,990,578
2021	43/46	31,862	205,296	(173,434)	4,236,980	31,862	239,436	(207,574)	4,059,237
2022	44/47	32,499	212,106	(179,607)	4,330,210	32,499	244,885	(212,386)	4,127,750
2023	45/48	33,149	219,236	(186,087)	4,428,437	33,149	249,966	(216,817)	4,196,445
2024	46/49	33,812	266,655	(232,843)	4,492,129	33,812	245,569	(211,757)	4,274,280
2025	47/50	34,487	293,824	(259,337)	4,540,860	34,487	218,335	(183,848)	4,386,198
2026	48/51	30,152	307,410	(277,258)	4,578,729	30,152	262,763	(232,611)	4,456,349
2027	49/52	30,754	406,990	(376,236)	4,520,153	30,754	318,282	(287,528)	4,476,112
2028	50/53	31,370	327,265	(295,895)	4,537,714	31,370	218,075	(186,705)	4,597,654
2029	51/54	195,387	427,452	(232,065)	4,620,209	195,387	406,101	(210,714)	4,702,687
2030	52/55	202,381	444,179	(241,798)	4,698,597	202,381	438,627	(236,246)	4,788,975
2031	53/56	209,629	445,629	(236,000)	4,788,117	209,629	318,009	(108,380)	5,008,542
2032	54/57	200,163	473,688	(273,525)	4,846,216	200,163	340,327	(140,164)	5,210,967
2033	55/58	207,609	491,926	(284,317)	4,897,421	207,609	494,098	(286,489)	5,280,440
2034	56/59	215,332	510,344	(295,012)	4,941,340	215,332	504,153	(288,821)	5,351,091
2035	57/60	223,342	342,634	(119,292)	5,163,870	223,342	344,085	(120,743)	5,593,833
2036	58/61	231,650	356,604	(124,954)	5,396,087	231,650	358,030	(126,380)	5,846,873
2037	59/62	240,267	371,103	(130,836)	5,638,435	240,267	371,290	(131,023)	6,111,826
2038	60/63	249,205	500,380	(251,175)	5,777,150	249,205	501,059	(251,854)	6,273,238
2039	61/64	258,475	516,489	(258,014)	5,918,491	258,475	515,803	(257,328)	6,439,132
2040	62/65	268,090	516,691	(248,601)	6,078,876	268,090	506,551	(238,461)	6,618,546
2041	63/66	0	394,292	(394,292)	6,104,517	0	385,271	(385,271)	6,661,777
2042	64/67	9,198	407,161	(397,963)	6,127,994	9,198	397,899	(388,701)	6,702,564
2043	65/68	28,146	423,225	(395,079)	6,155,716	28,146	412,211	(384,065)	6,748,703
2044	66/69	28,709	434,369	(405,660)	6,174,497	28,709	423,143	(394,434)	6,785,440
2045	67/70	29,283	445,768	(416,485)	6,183,452	29,283	432,650	(403,367)	6,813,411
2046	68/71	43,795	462,016	(418,221)	6,177,038	70,412	457,464	(387,052)	6,816,573
2047	69/72	45,203	474,221	(429,018)	6,158,353	73,368	468,413	(395,045)	6,807,312
2048	70/73	46,669	486,600	(439,931)	6,126,375	76,471	481,324	(404,853)	6,782,699

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Year	Age	Base Facts with Premature Death - Client				Life Scenario Rec Plan with Premature Death - Client			
		Total Inflows	Total Outflows	Net Cash Flow	Total Portfolio Assets	Total Inflows	Total Outflows	Net Cash Flow	Total Portfolio Assets
2049	71/74	48,196	499,177	(450,981)	6,079,983	79,729	492,461	(412,732)	6,743,322
2050	72/75	49,787	511,941	(462,154)	6,017,991	83,149	505,850	(422,701)	6,685,795
2051	73/76	51,445	524,872	(473,427)	5,939,155	86,739	517,131	(430,392)	6,610,830
2052	74/77	53,081	537,953	(484,872)	5,842,157	90,239	530,364	(440,125)	6,515,141
2053	75/78	54,875	551,217	(496,342)	5,725,554	94,180	534,216	(440,036)	6,406,541
2054	76/79	56,636	564,616	(507,980)	5,587,851	97,992	550,204	(452,212)	6,275,725
2055	77/80	58,458	578,140	(519,682)	5,427,461	101,959	565,862	(463,903)	6,122,091
2056	78/81	60,344	591,794	(531,450)	5,242,681	106,086	581,687	(475,601)	5,944,127
2057	79/82	62,296	605,558	(543,262)	5,031,708	110,375	597,718	(487,343)	5,740,181
2058	80/83	64,314	619,449	(555,135)	4,792,600	114,829	613,635	(498,806)	5,508,822
2059	81/84	66,398	633,390	(566,992)	4,523,351	119,450	629,483	(510,033)	5,248,488
2060	82/85	68,352	646,783	(578,431)	4,222,420	123,663	645,301	(521,638)	4,957,485
2061	83/86	70,348	659,600	(589,252)	3,888,184	127,964	661,271	(533,307)	4,633,840
2062	84/87	72,380	672,293	(599,913)	3,518,480	132,344	677,393	(545,049)	4,275,467
2063	85/88	74,446	684,025	(609,579)	3,111,691	136,789	693,339	(556,550)	3,880,480
2064	86/89	76,538	698,037	(621,499)	2,662,887	141,283	709,026	(567,743)	3,446,907
2065	87/90	78,342	714,567	(636,225)	2,166,695	144,903	725,513	(580,610)	2,971,590
2066	88/91	80,128	731,432	(651,304)	1,619,558	148,439	745,293	(596,854)	2,448,766
2067	89/92	81,885	748,151	(666,266)	1,018,048	151,857	765,458	(613,601)	1,875,280
2068	90/93	83,598	767,579	(683,981)	357,730	155,116	785,930	(630,814)	1,247,803
2069	91/94	84,835	857,958	(773,123)	(431,919)	156,950	965,218	(808,268)	404,291
2070	92/95	48,044	810,067	(762,023)	(1,193,942)	94,890	905,946	(811,056)	(429,386)

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Life Insurance Analysis - Spouse Current

Base Facts with Premature Death - Spouse

Prepared for Luke and Jen Smith

This report analyzes whether current capital is sufficient to meet the survivor's capital requirements over time. If capital is not sufficient, additional capital can be created through the purchase of additional life insurance.

An additional \$0 of life insurance is needed to meet survivor costs, including any defined goals, and achieve desired remaining assets of \$0.

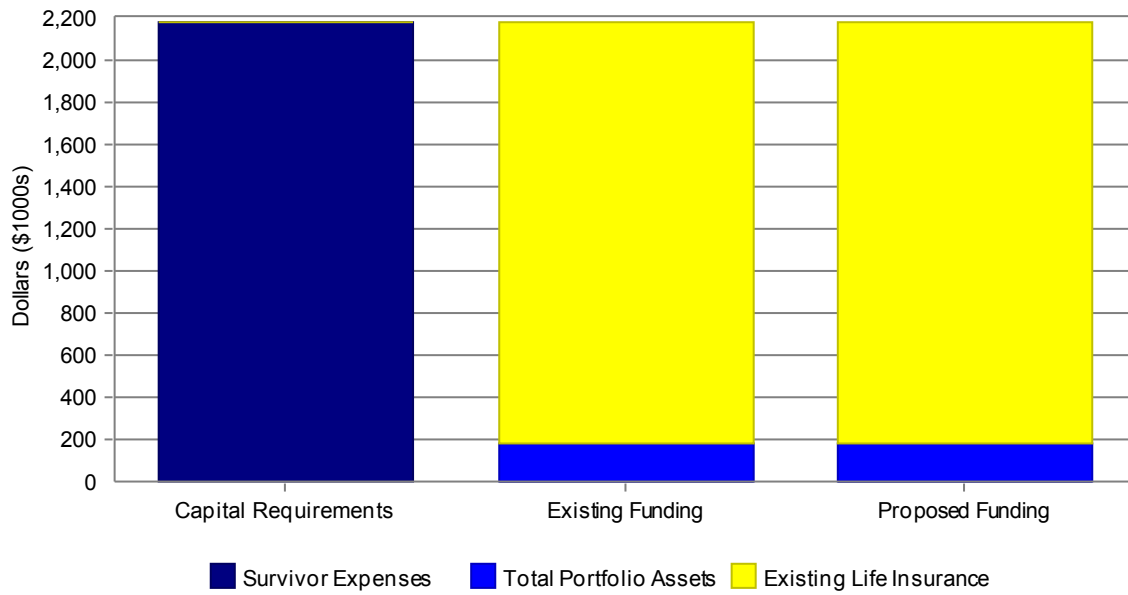
Goals & Survivor Expenses	Total Cost	Capital Required*	Dedicated Funding	Dedicated Funding Shortfall	Non-Dedicated Funding	Capital Needed (2014)
Katie's Education	\$415,226	\$415,226	\$56,152	\$359,074	\$359,074	\$0
Mary's Education	\$494,542	\$494,542	\$35,708	\$458,834	\$458,834	\$0
Susie 's Education	\$624,349	\$624,349	\$21,560	\$602,789	\$602,789	\$0
Survivor Expenses	\$76,067,665	\$30,202,700	\$32,648,420	\$0	N/A	\$0
Total:	\$77,601,782	\$31,736,817	\$32,761,840			\$0

* Capital Required is the part of Total Cost not funded by income. It also includes desired remaining assets at death.

Summary Values for Survivorship (2014)

Portfolio Assets in 2014 (BOY)	\$180,042
Existing Life Insurance Available to Survivor	\$2,000,000
Additional Life Insurance Needed	\$0
Capital Available in 2014	\$2,180,042

Capital Requirements vs. Funding



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Income Protection Objective - Client Current

Disability Scenario Plan with Disability Occurs - Client

Prepared for Luke and Jen Smith

Regardless of their wealth, most people want to have some level of income protection in the event of a disability. Your protection objective is the amount of lost income you want to protect in the event of disability. A common rule of thumb is to protect between 60% and 80% of earned income.

In the event of Luke's disability, there are factors that can help determine an appropriate protection objective including taxation of disability benefits, family income that is still available, and possibly Social Security benefits.

Luke's lost income starts at \$339,000 in 2013 and reaches a cumulative lost income of \$16,789,258.

The income protection objective of 70% requires \$237,300 of benefits in 2013 and a total of \$11,752,481 through 2037. Currently, there is no existing disability insurance coverage.

SUMMARY

Protection Obj. (70%)

\$237,300 (2013)

\$11,752,481 (2013-2037)

Existing Disability Coverage

\$0 (2013)

Lost Income Protected

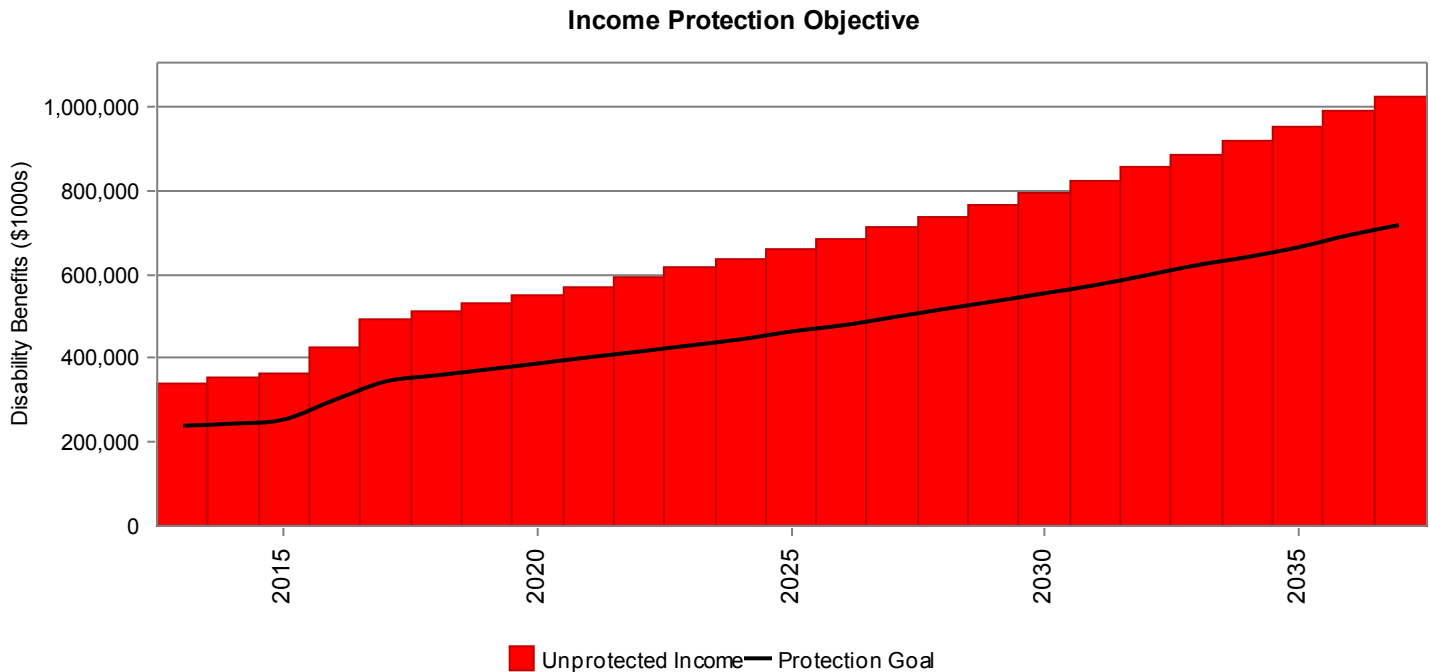
0% (2013)

0% (2013-2037)

Existing benefits are projected to protect 0% of lost income in 2013 and 0% of lost income over the entire disability period, which does not meet the protection goal of 70%.

Protection Objective and Current Insurance

The chart below compares the current disability benefits to the amount of lost income and protection objective through 2037.



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Income Protection Objective - Client Current

Disability Scenario Plan with Disability Occurs - Client

Prepared for Luke and Jen Smith

Year	Age	Lost Income	Income Protection Objective	Existing Insurance Benefits	Total Benefits	Shortfall Amount	Protection Percentage
2013	35/38	\$339,000	\$237,300	\$0	\$0	\$237,300	0%
2014	36/39	351,611	246,128	0	0	246,128	0%
2015	37/40	364,691	255,284	0	0	255,284	0%
2016	38/41	427,130	298,991	0	0	298,991	0%
2017	39/42	493,709	345,596	0	0	345,596	0%
2018	40/43	512,075	358,453	0	0	358,453	0%
2019	41/44	531,125	371,788	0	0	371,788	0%
2020	42/45	550,883	385,618	0	0	385,618	0%
2021	43/46	571,376	399,963	0	0	399,963	0%
2022	44/47	592,631	414,842	0	0	414,842	0%
2023	45/48	614,676	430,273	0	0	430,273	0%
2024	46/49	637,541	446,279	0	0	446,279	0%
2025	47/50	661,257	462,880	0	0	462,880	0%
2026	48/51	685,856	480,099	0	0	480,099	0%
2027	49/52	711,370	497,959	0	0	497,959	0%
2028	50/53	737,833	516,483	0	0	516,483	0%
2029	51/54	765,280	535,696	0	0	535,696	0%

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Year	Age	Lost Income	Income Protection Objective	Existing Insurance Benefits	Total Benefits	Shortfall Amount	Protection Percentage
2030	52/55	793,749	555,624	0	0	555,624	0%
2031	53/56	823,276	576,293	0	0	576,293	0%
2032	54/57	853,902	597,731	0	0	597,731	0%
2033	55/58	885,667	619,967	0	0	619,967	0%
2034	56/59	918,614	643,030	0	0	643,030	0%
2035	57/60	952,786	666,950	0	0	666,950	0%
2036	58/61	988,229	691,760	0	0	691,760	0%
2037	59/62	1,024,991	717,494	0	0	717,494	0%
Totals		\$16,789,258	\$11,752,481	\$0	\$0	\$11,752,481	0%

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Cash Flow - Disability Client

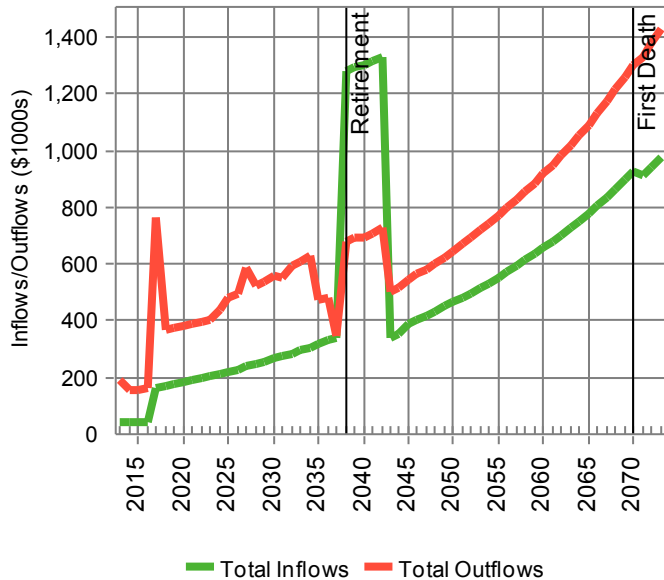
Disability Scenario Plan with Disability Occurs - Client (All Years)

Prepared for Luke and Jen Smith

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Based upon the levels of income and spending in the *Disability Scenario Plan with Disability Occurs - Client*, you will deplete your portfolio assets in **2013** (age **35/38**).

Inflows and Outflows



No Data Available

RELEVANT FACTS

Luke's Retirement:	2038 (60)
Jen's Retirement:	2038 (63)
First Death (Jen):	2070 (92/95)
Health Event (Luke):	2013 (35/38)
	thru
	2073 (95/98)

LIVING EXPENSES

Current:	\$65,760
Retirement:	\$101,760
Indexed at:	3.72%
Inflation Rate:	3.72%

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Cash Flow - Disability Client

Disability Scenario Plan with Disability Occurs - Client (All Years)

Prepared for Luke and Jen Smith

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Year	Age	Income Flows	Investment Income	Other Inflows	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2013	35/38	\$39,000	\$0	\$0	\$39,000	\$189,054	\$189,054	(\$150,054)	(\$57,510)
2014	36/39	40,451	0	0	40,451	153,300	153,300	(112,849)	(170,359)
2015	37/40	41,956	0	0	41,956	157,267	157,267	(115,311)	(285,670)
2016	38/41	43,517	0	0	43,517	161,379	161,379	(117,862)	(403,532)
2017	39/42	165,136	0	0	165,136	764,339	764,339	(599,203)	(1,002,735)
2018	40/43	171,279	0	0	171,279	370,541	370,541	(199,262)	(1,201,997)
2019	41/44	177,651	0	0	177,651	376,966	376,966	(199,315)	(1,401,312)
2020	42/45	184,259	0	0	184,259	383,622	383,622	(199,363)	(1,600,675)
2021	43/46	191,114	0	0	191,114	390,496	390,496	(199,382)	(1,800,057)
2022	44/47	198,223	0	0	198,223	397,622	397,622	(199,399)	(1,999,456)
2023	45/48	205,596	0	0	205,596	404,983	404,983	(199,387)	(2,198,843)
2024	46/49	213,244	0	0	213,244	442,116	442,116	(228,872)	(2,427,715)
2025	47/50	221,176	0	0	221,176	479,820	479,820	(258,644)	(2,686,359)
2026	48/51	229,404	0	0	229,404	493,716	493,716	(264,312)	(2,950,671)
2027	49/52	237,938	0	0	237,938	585,610	585,610	(347,672)	(3,298,343)
2028	50/53	246,789	0	0	246,789	523,491	523,491	(276,702)	(3,575,045)
2029	51/54	255,969	0	0	255,969	539,417	539,417	(283,448)	(3,858,493)
2030	52/55	265,491	0	0	265,491	556,082	556,082	(290,591)	(4,149,084)
2031	53/56	275,367	0	0	275,367	551,964	551,964	(276,597)	(4,425,681)
2032	54/57	285,611	0	0	285,611	592,442	592,442	(306,831)	(4,732,512)
2033	55/58	296,236	0	0	296,236	611,783	611,783	(315,547)	(5,048,059)
2034	56/59	307,256	0	0	307,256	632,039	632,039	(324,783)	(5,372,842)
2035	57/60	318,686	0	0	318,686	473,087	473,087	(154,401)	(5,527,243)
2036	58/61	330,541	0	0	330,541	484,389	484,389	(153,848)	(5,681,091)
2037	59/62	342,837	0	0	342,837	347,459	347,459	(4,622)	(5,685,713)
2038	60/63	258,399	0	1,024,212	1,282,611	680,377	680,377	602,234	(5,083,479)
2039	61/64	268,011	0	1,024,212	1,292,223	695,454	695,454	596,769	(4,486,710)
2040	62/65	277,981	0	1,024,212	1,302,193	694,984	694,984	607,209	(3,879,501)
2041	63/66	288,322	0	1,024,212	1,312,534	710,592	710,592	601,942	(3,277,559)
2042	64/67	308,246	0	1,024,214	1,332,460	730,002	730,002	602,458	(2,675,101)
2043	65/68	338,319	0	0	338,319	499,479	499,479	(161,160)	(2,836,261)
2044	66/69	350,420	0	0	350,420	517,183	517,183	(166,763)	(3,003,024)
2045	67/70	392,245	0	0	392,245	544,101	544,101	(151,856)	(3,154,880)
2046	68/71	405,830	0	0	405,830	563,248	563,248	(157,418)	(3,312,298)
2047	69/72	419,899	0	0	419,899	583,123	583,123	(163,224)	(3,475,522)
2048	70/73	434,471	0	0	434,471	603,667	603,667	(169,196)	(3,644,718)
2049	71/74	449,565	0	0	449,565	624,992	624,992	(175,427)	(3,820,145)

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Year	Age	Income Flows	Investment Income	Other Inflows	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2050	72/75	465,199	0	0	465,199	647,077	647,077	(181,878)	(4,002,023)
2051	73/76	481,393	0	0	481,393	669,960	669,960	(188,567)	(4,190,590)
2052	74/77	498,167	0	0	498,167	693,666	693,666	(195,499)	(4,386,089)
2053	75/78	515,542	0	0	515,542	718,236	718,236	(202,694)	(4,588,783)
2054	76/79	533,539	0	0	533,539	743,703	743,703	(210,164)	(4,798,947)
2055	77/80	552,183	0	0	552,183	770,093	770,093	(217,910)	(5,016,857)
2056	78/81	571,496	0	0	571,496	797,416	797,416	(225,920)	(5,242,777)
2057	79/82	591,503	0	0	591,503	825,742	825,742	(234,239)	(5,477,016)
2058	80/83	612,230	0	0	612,230	855,106	855,106	(242,876)	(5,719,892)
2059	81/84	633,703	0	0	633,703	885,521	885,521	(251,818)	(5,971,710)
2060	82/85	655,948	0	0	655,948	917,032	917,032	(261,084)	(6,232,794)
2061	83/86	678,993	0	0	678,993	949,707	949,707	(270,714)	(6,503,508)
2062	84/87	702,869	0	0	702,869	983,554	983,554	(280,685)	(6,784,193)
2063	85/88	727,605	0	0	727,605	1,018,617	1,018,617	(291,012)	(7,075,205)
2064	86/89	753,234	0	0	753,234	1,054,984	1,054,984	(301,750)	(7,376,955)
2065	87/90	779,786	0	0	779,786	1,092,681	1,092,681	(312,895)	(7,689,850)
2066	88/91	807,297	0	0	807,297	1,131,710	1,131,710	(324,413)	(8,014,263)
2067	89/92	835,802	0	0	835,802	1,172,187	1,172,187	(336,385)	(8,350,648)
2068	90/93	865,336	0	0	865,336	1,214,127	1,214,127	(348,791)	(8,699,439)
2069	91/94	895,939	0	0	895,939	1,257,592	1,257,592	(361,653)	(9,061,092)
2070	92/95	927,648	0	0	927,648	1,302,656	1,302,656	(375,008)	(9,451,100)
2071	93/96	911,499	0	0	911,499	1,329,478	1,329,478	(417,979)	(9,869,079)
2072	94/97	944,564	0	0	944,564	1,377,385	1,377,385	(432,821)	(10,301,900)
2073	95/98	978,842	0	0	978,842	1,427,059	1,427,059	(448,217)	(10,750,117)

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Income Protection Objective - Spouse Current

Base Facts with Disability Occurs - Spouse

Prepared for Luke and Jen Smith

Regardless of their wealth, most people want to have some level of income protection in the event of a disability. Your protection objective is the amount of lost income you want to protect in the event of disability. A common rule of thumb is to protect between 60% and 80% of earned income.

In the event of **Jen's** disability, there are factors that can help determine an appropriate protection objective including taxation of disability benefits, family income that is still available, and possibly Social Security benefits.

Jen's lost income starts at **\$39,000** in **2013** and reaches a cumulative lost income of **\$1,564,301**.

The income protection objective of **70%** requires **\$27,300** of benefits in **2013** and a total of **\$1,095,011** through **2037**. Currently, there is no existing disability insurance coverage.

SUMMARY

Protection Obj. (70%)

\$27,300 (2013)

\$1,095,011 (2013-2037)

Existing Disability Coverage

\$0 (2013)

Lost Income Protected

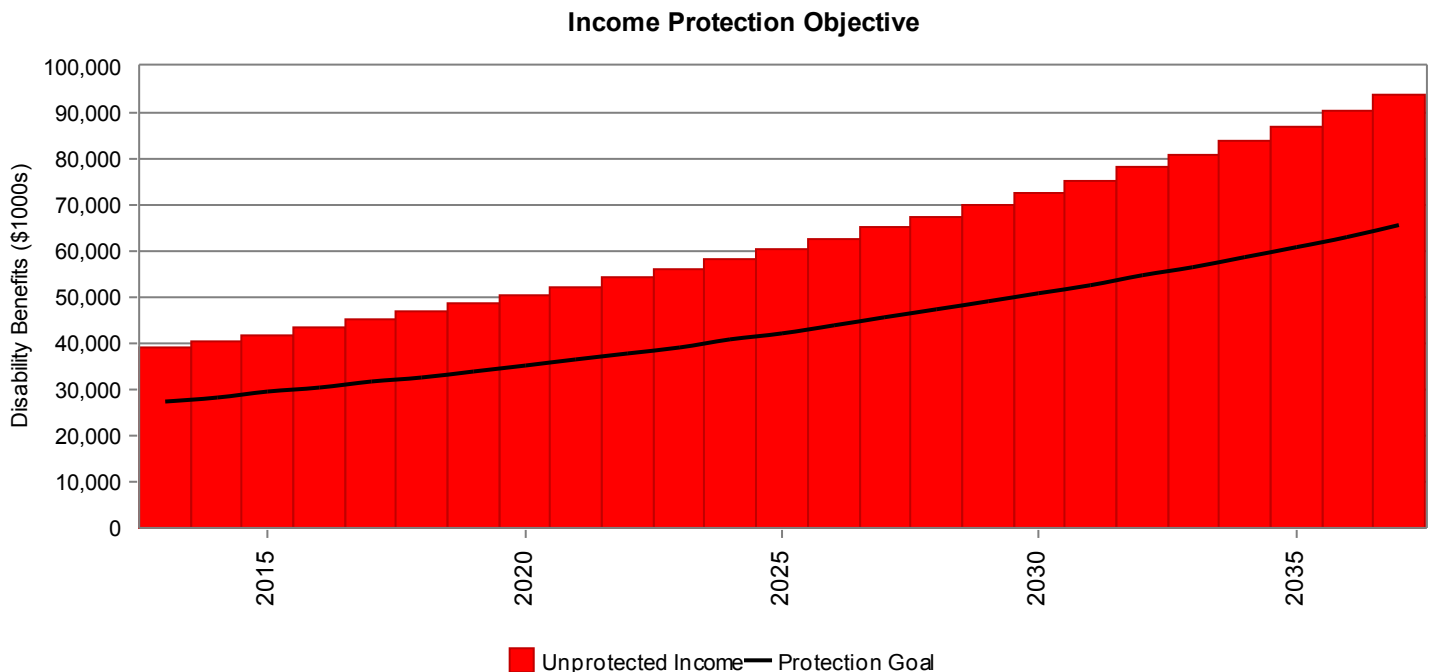
0% (2013)

0% (2013-2037)

Existing benefits are projected to protect **0%** of lost income in **2013** and **0%** of lost income over the entire disability period, which **does not** meet the protection goal of **70%**.

Protection Objective and Current Insurance

The chart below compares the current disability benefits to the amount of lost income and protection objective through **2037**.



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Income Protection Objective - Spouse Current

Base Facts with Disability Occurs - Spouse

Prepared for Luke and Jen Smith

Year	Age	Lost Income	Income Protection Objective	Existing Insurance Benefits	Total Benefits	Shortfall Amount	Protection Percentage
2013	35/38	\$39,000	\$27,300	\$0	\$0	\$27,300	0%
2014	36/39	40,451	28,316	0	0	28,316	0%
2015	37/40	41,956	29,369	0	0	29,369	0%
2016	38/41	43,517	30,462	0	0	30,462	0%
2017	39/42	45,136	31,595	0	0	31,595	0%
2018	40/43	46,815	32,771	0	0	32,771	0%
2019	41/44	48,557	33,990	0	0	33,990	0%
2020	42/45	50,363	35,254	0	0	35,254	0%
2021	43/46	52,237	36,566	0	0	36,566	0%
2022	44/47	54,180	37,926	0	0	37,926	0%
2023	45/48	56,195	39,337	0	0	39,337	0%
2024	46/49	58,285	40,800	0	0	40,800	0%
2025	47/50	60,453	42,317	0	0	42,317	0%
2026	48/51	62,702	43,891	0	0	43,891	0%
2027	49/52	65,035	45,525	0	0	45,525	0%
2028	50/53	67,454	47,218	0	0	47,218	0%
2029	51/54	69,963	48,974	0	0	48,974	0%

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Year	Age	Lost Income	Income Protection Objective	Existing Insurance Benefits	Total Benefits	Shortfall Amount	Protection Percentage
2030	52/55	72,566	50,796	0	0	50,796	0%
2031	53/56	75,265	52,686	0	0	52,686	0%
2032	54/57	78,065	54,646	0	0	54,646	0%
2033	55/58	80,969	56,678	0	0	56,678	0%
2034	56/59	83,981	58,787	0	0	58,787	0%
2035	57/60	87,105	60,974	0	0	60,974	0%
2036	58/61	90,345	63,242	0	0	63,242	0%
2037	59/62	93,706	65,594	0	0	65,594	0%
Totals		\$1,564,301	\$1,095,014	\$0	\$0	\$1,095,014	0%

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Long Term Care Wealth Effect - Client Current

Base Facts with LTC is Needed - Client

Prepared for Luke and Jen Smith

The true cost of long term care is not limited to the additional outlay to the long term care providers. There is also an opportunity cost which is the lost investment growth on that money. Whether paying for long term care from income or from existing investments, family wealth will be reduced which could prove difficult for the surviving spouse.

The defined long term care event for **Luke** results in a cumulative out-of-pocket cost of **\$4,173,608** offset by existing insurance benefits of **\$0** for a net cost of **\$4,173,608**. However, the effect on wealth can be far greater due to the lost investment potential of those assets. The chart below demonstrates the wealth reduction of the defined long term care event.

SUMMARY

Total Cost (2068-2073)
\$4,173,608

Insurance Benefits (2068-2073)
\$0

Net Cost (2068-2073)
\$4,173,608

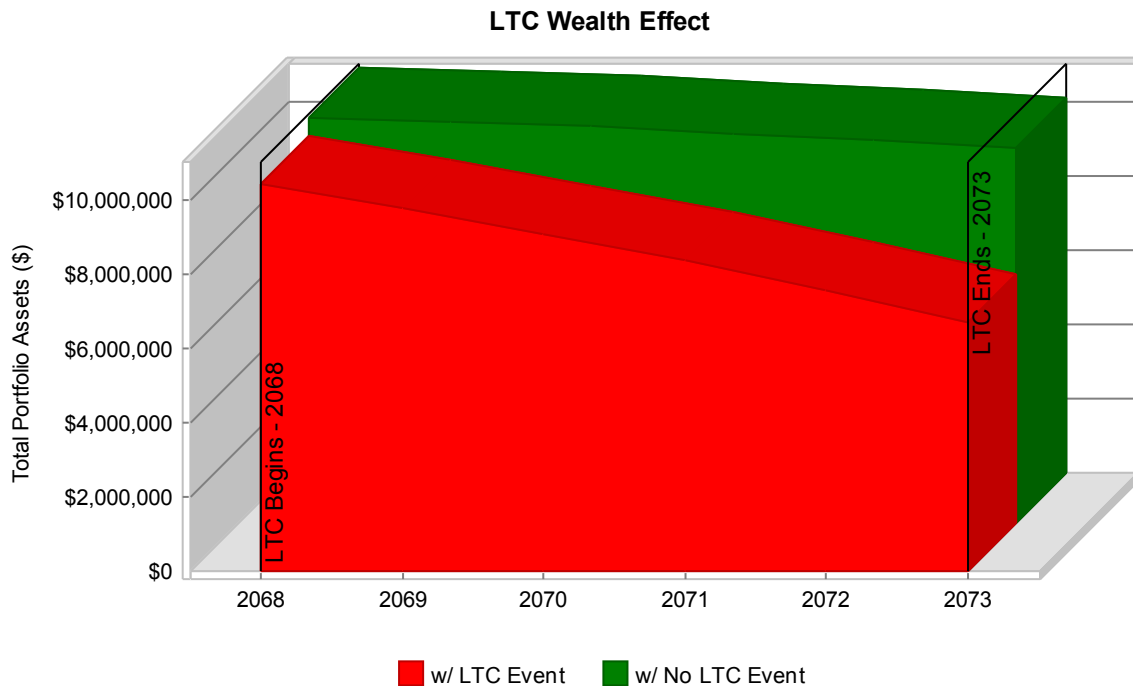
Wealth Reduction
\$3,381,783 (2073)

Year	Portfolio Assets without LTC Event	Portfolio Assets with LTC Event
Start of LTC Event (2068)	\$11,005,297	\$11,005,297
Last Death (2073)	\$10,127,463	\$6,745,680

The defined long term care event for **Luke** could result in the depletion of **\$3,381,783**, or **33.39%**, of portfolio assets by **2073**.

Wealth Effect of Long Term Care

The chart below compares your total portfolio assets with and without the defined long term care event.



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Long Term Care Wealth Effect - Client Rec

Recommended Plan with LTC is Needed - Client

Prepared for Luke and Jen Smith

The true cost of long term care is not limited to the additional outlay to the long term care providers. There is also an opportunity cost which is the lost investment growth on that money. Whether paying for long term care from income or from existing investments, family wealth will be reduced which could prove difficult for the surviving spouse.

The defined long term care event for **Luke** results in a cumulative out-of-pocket cost of **\$4,173,608** offset by existing insurance benefits of **\$0** for a net cost of **\$4,173,608**. However, the effect on wealth can be far greater due to the lost investment potential of those assets. The chart below demonstrates the wealth reduction of the defined long term care event.

SUMMARY

Total Cost (2068-2073)
\$4,173,608

Insurance Benefits (2068-2073)
\$0

Net Cost (2068-2073)
\$4,173,608

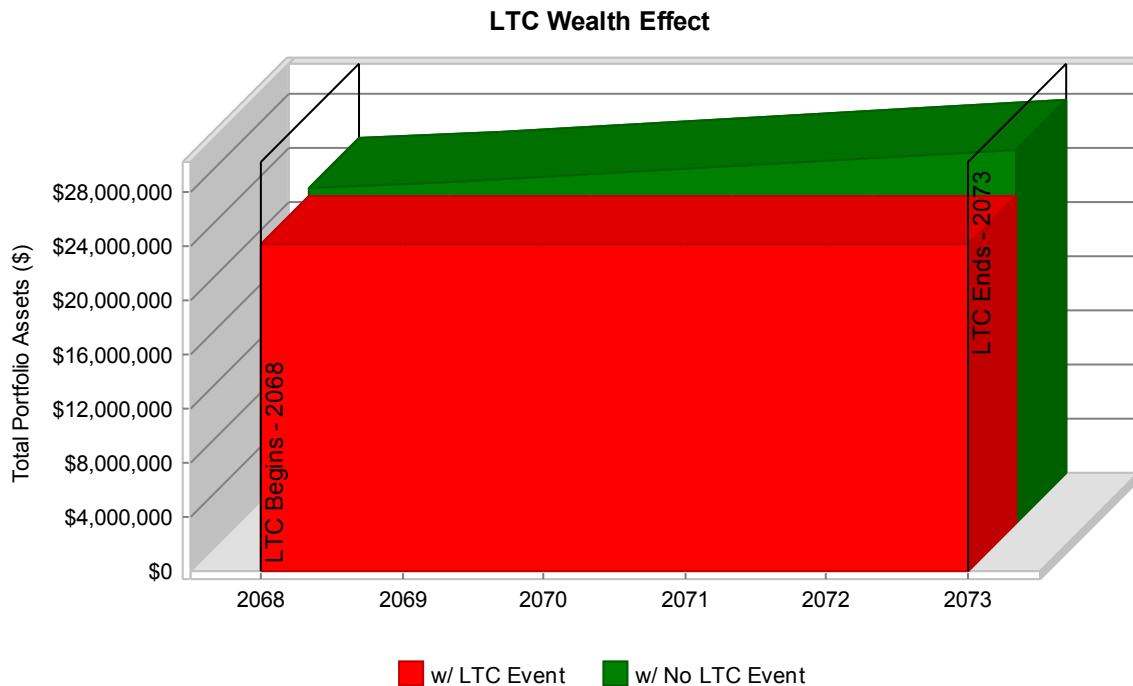
Wealth Reduction
\$3,479,499 (2073)

Year	Portfolio Assets without LTC Event	Portfolio Assets with LTC Event
Start of LTC Event (2068)	\$24,067,057	\$24,067,057
Last Death (2073)	\$27,533,936	\$24,054,437

The defined long term care event for **Luke** could result in the depletion of **\$3,479,499**, or **12.64%**, of portfolio assets by **2073**.

Wealth Effect of Long Term Care

The chart below compares your total portfolio assets with and without the defined long term care event.



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Cash Flow - LTC Event Client

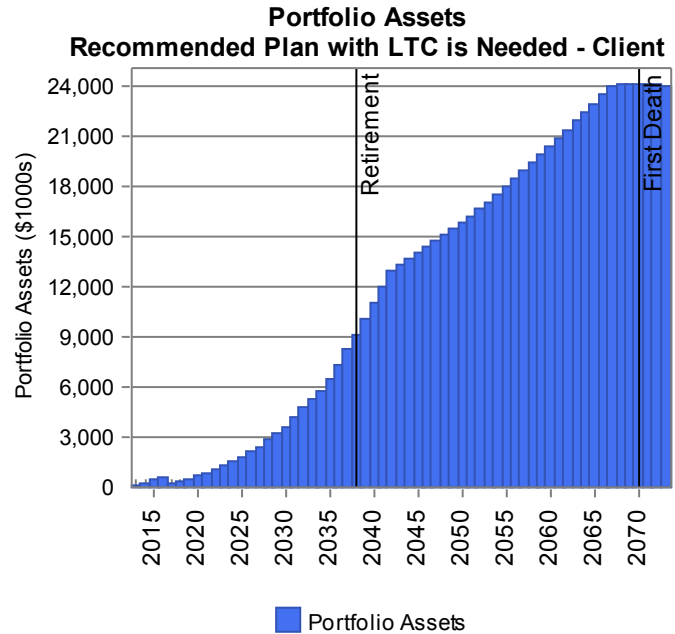
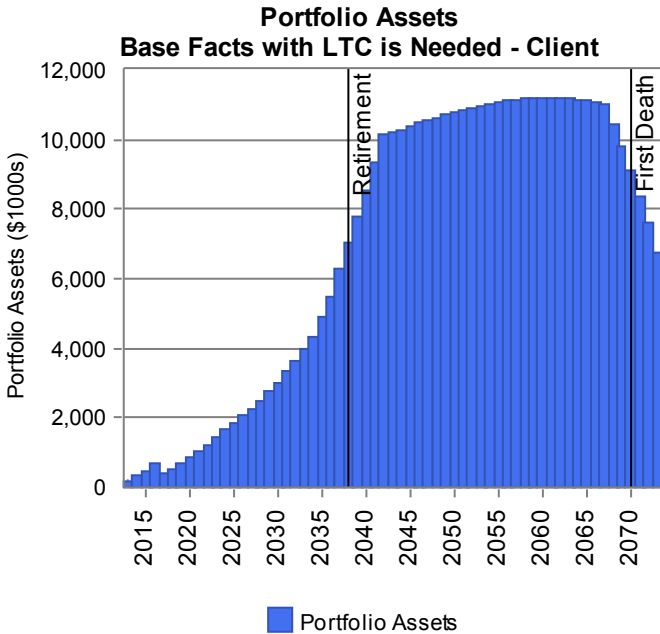
Base Facts with LTC is Needed - Client vs. Recommended Plan with LTC is Needed - Client (All Years)

Prepared for Luke and Jen Smith

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Based upon the levels of income and spending in the *Base Facts with LTC is Needed - Client*, your portfolio assets will last through at least **2073** (age **95/98**).

Based upon the levels of income and spending in the *Recommended Plan with LTC is Needed - Client*, your portfolio assets will last through at least **2073** (age **95/98**).



RELEVANT FACTS

Luke's Retirement: 2038 (60)
 Jen's Retirement: 2038 (63)
 First Death (Jen): 2070 (92/95)
 Health Event (Luke): 2068 (90/93)
 thru
 2073 (95/98)

LIVING EXPENSES

Current: \$65,760
 Retirement: \$101,760
 Indexed at: 3.72%
 Inflation Rate: 3.72%

RELEVANT FACTS

Luke's Retirement: 2038 (60)
 Jen's Retirement: 2038 (63)
 First Death (Jen): 2070 (92/95)
 Health Event (Luke): 2068 (90/93)
 thru
 2073 (95/98)

LIVING EXPENSES

Current: \$65,760
 Retirement: \$101,760
 Indexed at: 3.72%
 Inflation Rate: 3.72%

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Cash Flow - LTC Event Client

Base Facts with LTC is Needed - Client vs. Recommended Plan with LTC is Needed - Client (All Years)

Prepared for Luke and Jen Smith

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Year	Age	Base Facts with LTC is Needed - Client				Recommended Plan with LTC is Needed - Client			
		Total Inflows	Total Outflows	Net Cash Flow	Total Portfolio Assets	Total Inflows	Total Outflows	Net Cash Flow	Total Portfolio Assets
2013	35/38	\$378,000	\$275,502	\$102,498	\$195,042	\$378,000	\$360,436	\$17,564	\$176,838
2014	36/39	392,062	260,510	131,552	337,810	392,062	366,770	25,292	296,524
2015	37/40	406,647	271,419	135,228	489,884	406,647	377,666	28,981	428,365
2016	38/41	470,647	305,578	165,069	677,797	470,647	442,534	28,113	599,576
2017	39/42	658,845	921,389	(262,544)	398,321	658,845	647,844	11,001	291,382
2018	40/43	683,354	566,299	117,055	534,153	683,354	672,227	11,127	403,729
2019	41/44	708,776	581,922	126,854	685,154	708,776	687,697	21,079	534,351
2020	42/45	735,142	598,252	136,890	852,149	735,142	704,643	30,499	684,727
2021	43/46	762,490	615,355	147,135	1,035,971	762,490	721,870	40,620	855,694
2022	44/47	790,854	633,222	157,632	1,237,526	790,854	740,636	50,218	1,048,883
2023	45/48	820,272	651,892	168,380	1,457,760	820,272	760,345	59,927	1,265,696
2024	46/49	850,785	700,900	149,885	1,668,155	850,785	771,151	79,634	1,516,513
2025	47/50	882,433	750,648	131,785	1,868,780	882,433	761,627	120,806	1,826,560
2026	48/51	915,260	776,763	138,497	2,084,124	915,260	784,141	131,119	2,165,807
2027	49/52	949,308	881,423	67,885	2,237,454	949,308	891,707	57,601	2,453,098
2028	50/53	984,622	831,474	153,148	2,482,383	984,622	821,277	163,345	2,867,438
2029	51/54	1,021,249	861,315	159,934	2,743,893	1,021,249	884,840	136,409	3,279,649
2030	52/55	1,059,240	892,525	166,715	3,022,651	1,059,240	988,971	70,269	3,652,199
2031	53/56	1,098,643	903,604	195,039	3,340,899	1,098,643	892,932	205,711	4,186,051
2032	54/57	1,139,513	959,639	179,874	3,656,681	1,139,513	924,046	215,467	4,762,441
2033	55/58	1,181,903	995,330	186,573	3,991,842	1,181,903	1,050,098	131,805	5,290,531
2034	56/59	1,225,870	1,032,648	193,222	4,347,125	1,225,870	1,142,118	83,752	5,804,208
2035	57/60	1,271,472	891,475	379,997	4,903,483	1,271,472	1,014,245	257,227	6,526,583
2036	58/61	1,318,770	924,114	394,656	5,496,369	1,318,770	1,051,780	266,990	7,302,961
2037	59/62	1,367,828	809,533	558,295	6,276,215	1,367,828	942,493	425,335	8,285,287
2038	60/63	1,282,611	785,018	497,593	7,017,114	1,282,611	1,219,259	63,352	9,166,857
2039	61/64	1,292,223	812,966	479,257	7,767,829	1,292,223	1,249,724	42,499	10,076,088
2040	62/65	1,302,193	825,423	476,770	8,544,607	1,302,193	1,265,503	36,690	11,029,997
2041	63/66	1,312,534	853,756	458,778	9,332,951	1,312,534	1,298,446	14,088	12,014,453
2042	64/67	1,332,460	886,683	445,777	10,138,324	1,332,460	1,336,111	(3,651)	13,036,515
2043	65/68	338,319	649,437	(311,118)	10,217,507	338,319	705,398	(367,079)	13,353,016
2044	66/69	350,420	667,187	(316,767)	10,294,776	350,420	728,780	(378,360)	13,681,926
2045	67/70	392,245	695,905	(303,660)	10,388,864	392,245	763,902	(371,657)	14,042,408
2046	68/71	416,766	719,863	(303,097)	10,476,966	448,565	808,210	(359,645)	14,398,965
2047	69/72	431,472	740,237	(308,765)	10,562,730	465,121	835,954	(370,833)	14,768,331
2048	70/73	458,535	766,182	(307,647)	10,641,030	528,242	885,005	(356,763)	15,130,915

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Year	Age	Base Facts with LTC is Needed - Client				Recommended Plan with LTC is Needed - Client			
		Total Inflows	Total Outflows	Net Cash Flow	Total Portfolio Assets	Total Inflows	Total Outflows	Net Cash Flow	Total Portfolio Assets
2049	71/74	475,029	788,259	(313,230)	10,715,734	548,790	916,397	(367,607)	15,504,375
2050	72/75	492,143	811,049	(318,906)	10,786,534	570,189	948,991	(378,802)	15,889,150
2051	73/76	509,900	834,581	(324,681)	10,853,096	592,474	982,861	(390,387)	16,285,677
2052	74/77	528,254	858,822	(330,568)	10,915,127	615,402	1,017,922	(402,520)	16,694,551
2053	75/78	547,369	883,898	(336,529)	10,972,216	639,560	1,054,527	(414,967)	17,116,100
2054	76/79	567,117	909,781	(342,664)	11,023,981	664,379	1,092,492	(428,113)	17,550,904
2055	77/80	587,519	936,462	(348,943)	11,070,060	689,871	1,131,845	(441,974)	17,999,614
2056	78/81	608,760	964,019	(355,259)	11,110,019	716,699	1,172,914	(456,215)	18,462,650
2057	79/82	630,692	992,459	(361,767)	11,143,421	744,205	1,220,706	(476,501)	18,935,506
2058	80/83	653,428	1,021,816	(368,388)	11,169,807	772,761	1,258,073	(485,312)	19,425,794
2059	81/84	676,996	1,052,114	(375,118)	11,188,698	802,396	1,303,706	(501,310)	19,921,339
2060	82/85	701,268	1,083,361	(382,093)	11,199,610	832,535	1,350,388	(517,853)	20,422,180
2061	83/86	726,406	1,115,613	(389,207)	11,202,014	863,733	1,398,324	(534,591)	20,928,180
2062	84/87	752,438	1,148,891	(396,453)	11,195,366	896,007	1,447,572	(551,565)	21,439,168
2063	85/88	779,213	1,183,208	(403,995)	11,179,121	928,687	1,497,961	(569,274)	21,955,161
2064	86/89	806,912	1,218,586	(411,674)	11,152,719	962,381	1,549,741	(587,360)	22,475,964
2065	87/90	835,314	1,255,005	(419,691)	11,115,628	996,138	1,602,594	(606,456)	23,001,714
2066	88/91	864,662	1,292,602	(427,940)	11,067,200	1,030,804	1,656,960	(626,156)	23,532,154
2067	89/92	894,977	1,332,875	(437,898)	11,005,297	1,066,358	1,712,829	(646,471)	24,067,057
2068	90/93	926,000	1,870,674	(944,674)	10,432,886	1,101,691	2,256,195	(1,154,504)	24,120,221
2069	91/94	957,672	1,928,466	(970,794)	9,812,020	1,136,448	2,321,353	(1,184,905)	24,142,020
2070	92/95	990,319	1,988,077	(997,758)	9,125,163	1,171,809	2,387,669	(1,215,860)	24,115,520
2071	93/96	970,292	2,014,200	(1,043,908)	8,385,468	1,140,487	2,320,788	(1,180,301)	24,154,061
2072	94/97	1,003,848	2,072,458	(1,068,610)	7,593,136	1,175,465	2,414,208	(1,238,743)	24,133,660
2073	95/98	1,038,443	2,132,450	(1,094,007)	6,745,680	1,210,977	2,506,085	(1,295,108)	24,054,437

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Long Term Care Wealth Effect - Spouse Current

Base Facts with LTC is Needed - Spouse

Prepared for Luke and Jen Smith

The true cost of long term care is not limited to the additional outlay to the long term care providers. There is also an opportunity cost which is the lost investment growth on that money. Whether paying for long term care from income or from existing investments, family wealth will be reduced which could prove difficult for the surviving spouse.

The defined long term care event for **Jen** results in a cumulative out-of-pocket cost of **\$3,740,452** offset by existing insurance benefits of **\$0** for a net cost of **\$3,740,452**. However, the effect on wealth can be far greater due to the lost investment potential of those assets. The chart below demonstrates the wealth reduction of the defined long term care event.

SUMMARY

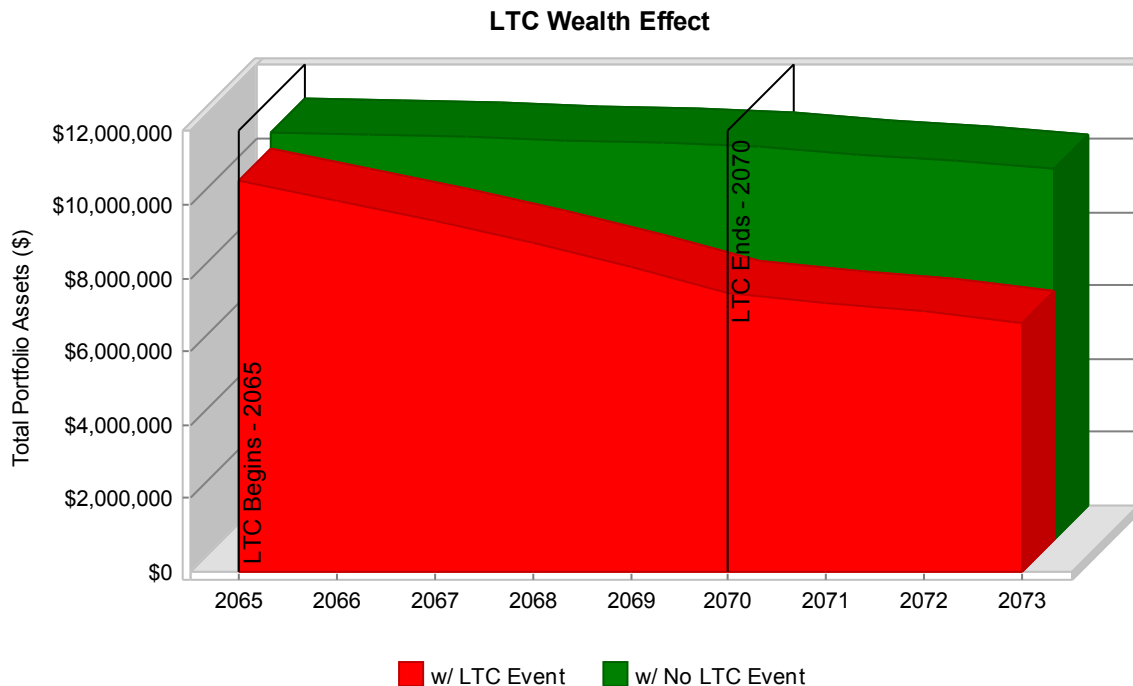
Total Cost (2065-2070)	\$3,740,452
Insurance Benefits (2065-2070)	\$0
Net Cost (2065-2070)	\$3,740,452
Wealth Reduction	
\$3,113,140 (2070)	
\$3,305,988 (2073)	

Year	Portfolio Assets without LTC Event	Portfolio Assets with LTC Event
Start of LTC Event (2065)	\$11,152,719	\$11,152,719
End of LTC Event (2070)	\$10,712,829	\$7,599,689
Last Death (2073)	\$10,127,463	\$6,821,475

The defined long term care event for **Jen** could result in the depletion of **\$3,305,988**, or **32.64%**, of portfolio assets by **2073**.

Wealth Effect of Long Term Care

The chart below compares your total portfolio assets with and without the defined long term care event.



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Long Term Care Wealth Effect - Spouse Rec

Recommended Plan with LTC is Needed - Spouse

Prepared for Luke and Jen Smith

The true cost of long term care is not limited to the additional outlay to the long term care providers. There is also an opportunity cost which is the lost investment growth on that money. Whether paying for long term care from income or from existing investments, family wealth will be reduced which could prove difficult for the surviving spouse.

The defined long term care event for **Jen** results in a cumulative out-of-pocket cost of **\$3,740,452** offset by existing insurance benefits of **\$0** for a net cost of **\$3,740,452**. However, the effect on wealth can be far greater due to the lost investment potential of those assets. The chart below demonstrates the wealth reduction of the defined long term care event.

SUMMARY

Total Cost (2065-2070)
\$3,740,452

Insurance Benefits (2065-2070)
\$0

Net Cost (2065-2070)
\$3,740,452

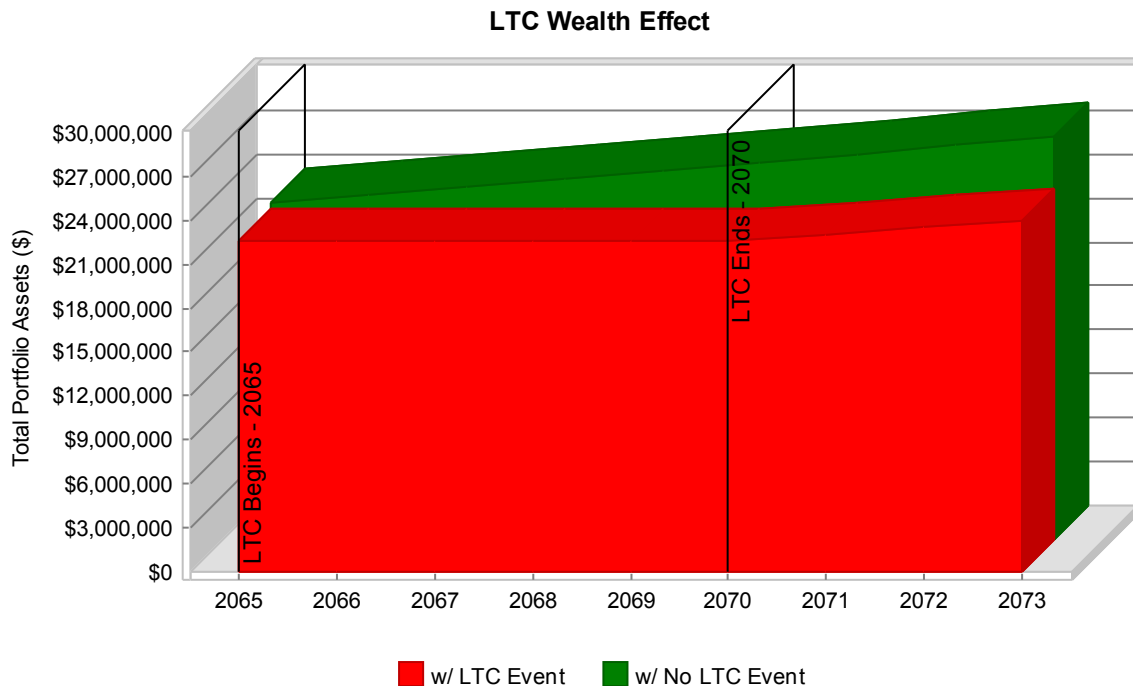
Wealth Reduction
\$3,136,876 (2070)
\$3,535,401 (2073)

Year	Portfolio Assets without LTC Event	Portfolio Assets with LTC Event
Start of LTC Event (2065)	\$22,475,964	\$22,475,964
End of LTC Event (2070)	\$25,685,656	\$22,548,780
Last Death (2073)	\$27,533,936	\$23,998,535

The defined long term care event for **Jen** could result in the depletion of **\$3,535,401**, or **12.84%**, of portfolio assets by **2073**.

Wealth Effect of Long Term Care

The chart below compares your total portfolio assets with and without the defined long term care event.



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Cash Flow - LTC Event Spouse

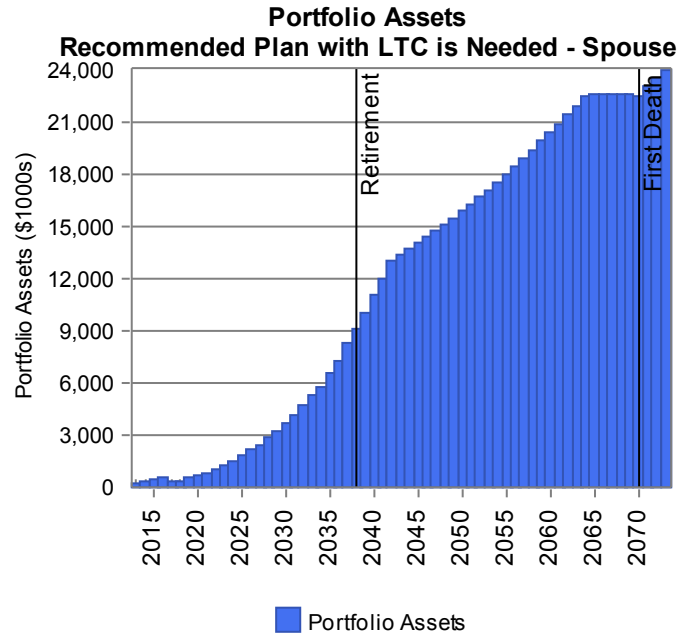
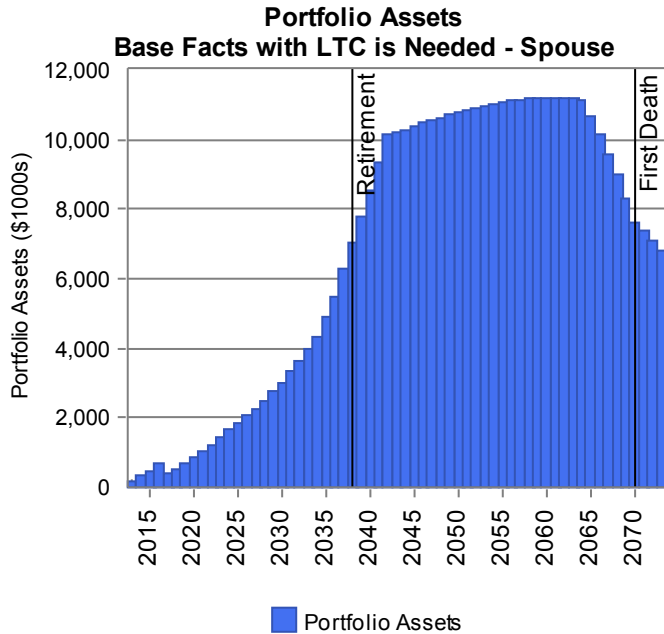
Base Facts with LTC is Needed - Spouse vs. Recommended Plan with LTC is Needed - Spouse (All Years)

Prepared for Luke and Jen Smith

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Based upon the levels of income and spending in the *Base Facts with LTC is Needed - Spouse*, your portfolio assets will last through at least **2073** (age **95/98**).

Based upon the levels of income and spending in the *Recommended Plan with LTC is Needed - Spouse*, your portfolio assets will last through at least **2073** (age **95/98**).



RELEVANT FACTS

Luke's Retirement: 2038 (60)
 Jen's Retirement: 2038 (63)
 First Death (Jen): 2070 (92/95)
 Health Event (Jen): 2065 (87/90)
 thru
 2070 (92/95)

LIVING EXPENSES

Current: \$65,760
 Retirement: \$101,760
 Indexed at: 3.72%
 Inflation Rate: 3.72%

RELEVANT FACTS

Luke's Retirement: 2038 (60)
 Jen's Retirement: 2038 (63)
 First Death (Jen): 2070 (92/95)
 Health Event (Jen): 2065 (87/90)
 thru
 2070 (92/95)

LIVING EXPENSES

Current: \$65,760
 Retirement: \$101,760
 Indexed at: 3.72%
 Inflation Rate: 3.72%

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Cash Flow - LTC Event Spouse

Base Facts with LTC is Needed - Spouse vs. Recommended Plan with LTC is Needed - Spouse (All Years)

Prepared for Luke and Jen Smith

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Year	Age	Base Facts with LTC is Needed - Spouse			Recommended Plan with LTC is Needed - Spouse				
		Total Inflows	Total Outflows	Net Cash Flow	Total Portfolio Assets	Total Inflows	Total Outflows	Net Cash Flow	Total Portfolio Assets
2013	35/38	\$378,000	\$275,502	\$102,498	\$195,042	\$378,000	\$360,436	\$17,564	\$176,838
2014	36/39	392,062	260,510	131,552	337,810	392,062	366,770	25,292	296,524
2015	37/40	406,647	271,419	135,228	489,884	406,647	377,666	28,981	428,365
2016	38/41	470,647	305,578	165,069	677,797	470,647	442,534	28,113	599,576
2017	39/42	658,845	921,389	(262,544)	398,321	658,845	647,844	11,001	291,382
2018	40/43	683,354	566,299	117,055	534,153	683,354	672,227	11,127	403,729
2019	41/44	708,776	581,922	126,854	685,154	708,776	687,697	21,079	534,351
2020	42/45	735,142	598,252	136,890	852,149	735,142	704,643	30,499	684,727
2021	43/46	762,490	615,355	147,135	1,035,971	762,490	721,870	40,620	855,694
2022	44/47	790,854	633,222	157,632	1,237,526	790,854	740,636	50,218	1,048,883
2023	45/48	820,272	651,892	168,380	1,457,760	820,272	760,345	59,927	1,265,696
2024	46/49	850,785	700,900	149,885	1,668,155	850,785	771,151	79,634	1,516,513
2025	47/50	882,433	750,648	131,785	1,868,780	882,433	761,627	120,806	1,826,560
2026	48/51	915,260	776,763	138,497	2,084,124	915,260	784,141	131,119	2,165,807
2027	49/52	949,308	881,423	67,885	2,237,454	949,308	891,707	57,601	2,453,098
2028	50/53	984,622	831,474	153,148	2,482,383	984,622	821,277	163,345	2,867,438
2029	51/54	1,021,249	861,315	159,934	2,743,893	1,021,249	884,840	136,409	3,279,649
2030	52/55	1,059,240	892,525	166,715	3,022,651	1,059,240	988,971	70,269	3,652,199
2031	53/56	1,098,643	903,604	195,039	3,340,899	1,098,643	892,932	205,711	4,186,051
2032	54/57	1,139,513	959,639	179,874	3,656,681	1,139,513	924,046	215,467	4,762,441
2033	55/58	1,181,903	995,330	186,573	3,991,842	1,181,903	1,050,098	131,805	5,290,531
2034	56/59	1,225,870	1,032,648	193,222	4,347,125	1,225,870	1,142,118	83,752	5,804,208
2035	57/60	1,271,472	891,475	379,997	4,903,483	1,271,472	1,014,245	257,227	6,526,583
2036	58/61	1,318,770	924,114	394,656	5,496,369	1,318,770	1,051,780	266,990	7,302,961
2037	59/62	1,367,828	809,533	558,295	6,276,215	1,367,828	942,493	425,335	8,285,287
2038	60/63	1,282,611	785,018	497,593	7,017,114	1,282,611	1,219,259	63,352	9,166,857
2039	61/64	1,292,223	812,966	479,257	7,767,829	1,292,223	1,249,724	42,499	10,076,088
2040	62/65	1,302,193	825,423	476,770	8,544,607	1,302,193	1,265,503	36,690	11,029,997
2041	63/66	1,312,534	853,756	458,778	9,332,951	1,312,534	1,298,446	14,088	12,014,453
2042	64/67	1,332,460	886,683	445,777	10,138,324	1,332,460	1,336,111	(3,651)	13,036,515
2043	65/68	338,319	649,437	(311,118)	10,217,507	338,319	705,398	(367,079)	13,353,016
2044	66/69	350,420	667,187	(316,767)	10,294,776	350,420	728,780	(378,360)	13,681,926
2045	67/70	392,245	695,905	(303,660)	10,388,864	392,245	763,902	(371,657)	14,042,408
2046	68/71	416,766	719,863	(303,097)	10,476,966	448,565	808,210	(359,645)	14,398,965
2047	69/72	431,472	740,237	(308,765)	10,562,730	465,121	835,954	(370,833)	14,768,331
2048	70/73	458,535	766,182	(307,647)	10,641,030	528,242	885,005	(356,763)	15,130,915

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Year	Age	Base Facts with LTC is Needed - Spouse				Recommended Plan with LTC is Needed - Spouse			
		Total Inflows	Total Outflows	Net Cash Flow	Total Portfolio Assets	Total Inflows	Total Outflows	Net Cash Flow	Total Portfolio Assets
2049	71/74	475,029	788,259	(313,230)	10,715,734	548,790	916,397	(367,607)	15,504,375
2050	72/75	492,143	811,049	(318,906)	10,786,534	570,189	948,991	(378,802)	15,889,150
2051	73/76	509,900	834,581	(324,681)	10,853,096	592,474	982,861	(390,387)	16,285,677
2052	74/77	528,254	858,822	(330,568)	10,915,127	615,402	1,017,922	(402,520)	16,694,551
2053	75/78	547,369	883,898	(336,529)	10,972,216	639,560	1,054,527	(414,967)	17,116,100
2054	76/79	567,117	909,781	(342,664)	11,023,981	664,379	1,092,492	(428,113)	17,550,904
2055	77/80	587,519	936,462	(348,943)	11,070,060	689,871	1,131,845	(441,974)	17,999,614
2056	78/81	608,760	964,019	(355,259)	11,110,019	716,699	1,172,914	(456,215)	18,462,650
2057	79/82	630,692	992,459	(361,767)	11,143,421	744,205	1,220,706	(476,501)	18,935,506
2058	80/83	653,428	1,021,816	(368,388)	11,169,807	772,761	1,258,073	(485,312)	19,425,794
2059	81/84	676,996	1,052,114	(375,118)	11,188,698	802,396	1,303,706	(501,310)	19,921,339
2060	82/85	701,268	1,083,361	(382,093)	11,199,610	832,535	1,350,388	(517,853)	20,422,180
2061	83/86	726,406	1,115,613	(389,207)	11,202,014	863,733	1,398,324	(534,591)	20,928,180
2062	84/87	752,438	1,148,891	(396,453)	11,195,366	896,007	1,447,572	(551,565)	21,439,168
2063	85/88	779,213	1,183,208	(403,995)	11,179,121	928,687	1,497,961	(569,274)	21,955,161
2064	86/89	806,912	1,218,586	(411,674)	11,152,719	962,381	1,549,741	(587,360)	22,475,964
2065	87/90	835,314	1,693,646	(858,332)	10,676,987	996,138	2,038,055	(1,041,917)	22,566,253
2066	88/91	864,662	1,746,066	(881,404)	10,158,778	1,030,804	2,098,984	(1,068,180)	22,628,542
2067	89/92	894,977	1,800,158	(905,181)	9,595,799	1,066,358	2,161,054	(1,094,696)	22,661,003
2068	90/93	926,000	1,855,885	(929,885)	8,985,744	1,101,691	2,223,896	(1,122,205)	22,662,103
2069	91/94	957,672	1,913,282	(955,610)	8,326,229	1,136,448	2,287,394	(1,150,946)	22,630,374
2070	92/95	990,319	1,972,489	(982,170)	7,599,689	1,171,809	2,352,064	(1,180,255)	22,548,780
2071	93/96	970,292	1,457,483	(487,191)	7,359,963	1,140,487	1,767,681	(627,194)	23,046,424
2072	94/97	1,003,848	1,501,092	(497,244)	7,100,848	1,175,465	1,844,675	(669,210)	23,529,098
2073	95/98	1,038,443	1,546,054	(507,611)	6,821,475	1,210,977	1,921,151	(710,174)	23,998,535

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Estate Planning

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Estate Flow Chart-Current vs. Recommended

Base Facts vs. Recommended Plan in 2020

Prepared for Luke and Jen Smith

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In Estate

Out of Estate

JEN'S ESTATE		
Joint:	\$3,333,140	\$3,196,353
Titled:	\$49,142	\$102,213
Total:	\$3,382,282	\$3,298,566

Taxes + Expenses
(\$15,001)
 (\$15,001)

Transfer to Spouse
\$3,367,281
 \$3,283,565

LUKE'S ESTATE		
Titled:	\$8,749,293	\$8,581,871
Total:	\$8,749,293	\$8,581,871

Taxes + Expenses
(\$49,308)
 (\$86,459)

Transfers to Heirs
\$8,699,985
 \$8,495,412

Katie's 529 Plan
\$41,274
 \$160,346

Mary's 529 Plan
\$20,835
 \$118,107

Susie's 529 Plan
\$9,246
 \$85,602

TOTAL ESTATE TRANSFER		
Gross	\$8,764,294	\$8,596,872
Taxes	\$64,309	\$101,460
Heirs	\$8,699,985	\$8,495,412

Taxes + Expenses
(\$64,309)
 (\$101,460)

Transfers to Heirs
\$8,699,985
 \$8,495,412

Heirs
\$71,355
 \$364,055

Total to Heirs: \$8,771,340 (vs. \$8,859,467)

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Estate Flow Chart-Current vs. Recommended

Base Facts vs. Recommended Plan in 2020

Prepared for Luke and Jen Smith

BASE FACTS		RECOMMENDED PLAN	
JEN'S ESTATE		JEN'S ESTATE	
Estate Value		Estate Value	
Business Interests	\$1,076,617	Business Interests	\$1,076,617
Cash Equivalents	\$367,813	Cash Equivalents	\$98,506
Life Insurance	\$1,000,000	Life Insurance	\$1,000,000
Qualified Retirement	\$49,142	Qualified Retirement	\$102,213
Real Estate	\$879,456	Real Estate	\$879,456
Taxable Investments	\$9,254	Taxable Investments	\$141,774
Estate Value:	\$3,382,282	Estate Value:	\$3,298,566
Transfers to Spouse		Transfers to Spouse	
Business Interests	\$1,076,617	Business Interests	\$1,076,617
Cash Equivalents	\$367,813	Cash Equivalents	\$98,506
Life Insurance	\$1,000,000	Life Insurance	\$1,000,000
Probate & Final Expenses	(\$15,001)	Probate & Final Expenses	(\$15,001)
Qualified Retirement	\$49,142	Qualified Retirement	\$102,213
Real Estate	\$879,456	Real Estate	\$879,456
Taxable Investments	\$9,254	Taxable Investments	\$141,774
Transfers to Spouse:	\$3,367,281	Transfers to Spouse:	\$3,283,565
Taxes & Expenses		Taxes & Expenses	
Probate & Final Expenses	(\$15,001)	Probate & Final Expenses	(\$15,001)
Taxes & Expenses:	(\$15,001)	Taxes & Expenses:	(\$15,001)
LUKE'S ESTATE		LUKE'S ESTATE	
Estate Value		Estate Value	
Business Interests	\$2,153,234	Business Interests	\$2,153,234
Cash Equivalents	\$735,625	Cash Equivalents	\$197,012
Life Insurance	\$4,000,000	Life Insurance	\$4,000,000
Probate & Final Expenses	(\$15,001)	Probate & Final Expenses	(\$15,001)
Qualified Retirement	\$98,016	Qualified Retirement	\$204,168
Real Estate	\$1,758,911	Real Estate	\$1,758,911
Taxable Investments	\$18,508	Taxable Investments	\$283,547
Estate Value:	\$8,749,293	Estate Value:	\$8,581,871
Transfers to Heirs		Transfers to Heirs	
Mary Smith	\$2,900,000	Mary Smith	\$2,855,622
Susie Smith	\$2,899,992	Susie Smith	\$2,819,849
Katie Smith	\$2,899,993	Katie Smith	\$2,819,941
Transfers to Heirs:	\$8,699,985	Transfers to Heirs:	\$8,495,412
Taxes & Expenses		Taxes & Expenses	
Income Tax on IRD	(\$34,305)	Income Tax on IRD	(\$71,458)
Probate & Final Expenses	(\$15,003)	Probate & Final Expenses	(\$15,001)
Taxes & Expenses:	(\$49,308)	Taxes & Expenses:	(\$86,459)
OUT OF ESTATE		OUT OF ESTATE	
Out of Estate		Out of Estate	
Mary's 529 Plan	\$20,835	Mary's 529 Plan	\$118,107
Susie's 529 Plan	\$9,246	Susie's 529 Plan	\$85,602
Katie's 529 Plan	\$41,274	Katie's 529 Plan	\$160,346
Out of Estate:	\$71,355	Out of Estate:	\$364,055

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Estate Tax Calculation-Current vs. Recommended

Base Facts vs. Recommended Plan in 2020

Prepared for Luke and Jen Smith

The Estate Tax Calculation Report shows the values used to calculate your potential estate tax liability.

JEN'S ESTATE TAX CALCULATIONS	
Gross Estate	
Life Insurance	\$1,000,000
Qualified Retirement	\$49,142
Taxable Investments	\$9,254
New Building	\$367,224
Primary Residence	\$512,232
Cash Equivalents	\$367,813
Life Insurance	\$0
The Smith Company	\$1,076,617
	\$3,382,282
Taxable Estate	
Gross Estate:	\$3,382,282
LESS: Probate and Final Expenses:	(\$15,000)
LESS: Marital Deduction:	(\$3,367,282)
Taxable Estate:	\$0
Estate Tax	
Tentative Tax:	\$0
LESS: Unified Credit:	(\$2,657,800)
	\$0
Total Taxes & Expenses	
Estate Tax:	\$0
Probate and Expenses:	\$15,000
Total Taxes & Expenses:	\$15,000

LUKE'S ESTATE TAX CALCULATIONS	
Gross Estate	
Cash Equivalents	\$735,625
Life Insurance	\$2,000,000
Qualified Retirement	\$98,016
Taxable Investments	\$18,508
New Building	\$734,448
Primary Residence	\$1,024,463
Life Insurance	\$2,000,000
Probate & Final Expenses	(\$15,001)
The Smith Company	\$2,153,234
	\$8,749,293
Taxable Estate	
Gross Estate:	\$8,749,293
LESS: Probate and Final Expenses:	(\$15,000)
Taxable Estate:	\$8,734,293
Estate Tax	
Tentative Tax:	\$3,439,517
LESS: Unified Credit:	(\$5,369,800)
	\$0
Total Taxes & Expenses	
Estate Tax:	\$0
Probate and Expenses:	\$15,000
Tax on Income with Respect to Decedent (35.0% of \$98,016):	\$34,306
IRD Estate Tax Credit (Estate Tax on \$34,306):	(\$0)
Total Taxes & Expenses:	\$49,306

Total Taxes & Expenses for Both Deaths: \$64,306

JEN'S ESTATE TAX CALCULATIONS	
Gross Estate	
Life Insurance	\$1,000,000
Qualified Retirement	\$102,213
Taxable Investments	\$141,774
New Building	\$367,224
Primary Residence	\$512,232
Cash Equivalents	\$98,506
Life Insurance	\$0
The Smith Company	\$1,076,617
	\$3,298,566
Taxable Estate	
Gross Estate:	\$3,298,566
LESS: Probate and Final Expenses:	(\$15,000)
LESS: Marital Deduction:	(\$3,283,566)
Taxable Estate:	\$0
Estate Tax	
Tentative Tax:	\$0
LESS: Unified Credit:	(\$2,657,800)
	\$0
Total Taxes & Expenses	
Estate Tax:	\$0
Probate and Expenses:	\$15,000
Total Taxes & Expenses:	\$15,000

LUKE'S ESTATE TAX CALCULATIONS	
Gross Estate	
Cash Equivalents	\$197,012
Life Insurance	\$2,000,000
Qualified Retirement	\$204,168
Taxable Investments	\$283,547
New Building	\$734,448
Primary Residence	\$1,024,463
Life Insurance	\$2,000,000
Probate & Final Expenses	(\$15,001)
The Smith Company	\$2,153,234
	\$8,581,871
Taxable Estate	
Gross Estate:	\$8,581,871
LESS: Probate and Final Expenses:	(\$15,000)
Taxable Estate:	\$8,566,871
Estate Tax	
Tentative Tax:	\$3,372,548
LESS: Unified Credit:	(\$5,369,800)
	\$0
Total Taxes & Expenses	
Estate Tax:	\$0
Probate and Expenses:	\$15,000
Tax on Income with Respect to Decedent (35.0% of \$204,168):	\$71,459
IRD Estate Tax Credit (Estate Tax on \$71,459):	(\$0)
Total Taxes & Expenses:	\$86,459

Total Taxes & Expenses for Both Deaths: \$101,459

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Appendix

Assumptions Summary

Base Facts

Prepared for Luke and Jen Smith

The Assumption Summary report shows the various assumptions upon which your plan is based.

MODEL PORTFOLIOS

The table below displays the underlying assumptions used for the gross growth rates of investment assets. Indexes are unmanaged, are not available for direct investment and they are not indicative of the performance of any particular investment. The index information is updated periodically and the model portfolio growth rates may change over time as the index rates change. Past performance does not guarantee future results.

Market Index	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Inflation Rate						
Consumer Price Index	100.00%	3.72%	3.74%	1.65%	77	3/31/2012
Total	100.00%	3.72%				
Conservative						
S&P 500 Index	10.00%	10.25%	11.62%	15.64%	42	3/31/2012
Russell 2000 Index	5.00%	11.50%	13.84%	20.07%	33	3/31/2012
MSCI EAFE Index	5.00%	9.79%	11.46%	17.33%	42	3/31/2012
Ibbotson HY Corp Bond Index	15.00%	7.78%	8.23%	9.09%	77	3/31/2012
Barclays 1-3yr Gov't Bond Index	15.00%	6.94%	7.00%	2.83%	36	3/31/2012
Ibbotson IT Gov't Bond Index	35.00%	5.31%	5.43%	4.63%	77	3/31/2012
Ibbotson LT Corp Bond Index	12.00%	5.90%	6.21%	7.70%	77	3/31/2012
30 Day T-Bill Rate	3.00%	3.74%	3.75%	0.90%	77	3/31/2012
Total	100.00%	6.98%				
Moderate-Conservative						
Russell 1000 Growth Index	10.00%	10.76%	12.55%	17.74%	33	3/31/2012
Russell 1000 Value Index	10.00%	12.02%	13.33%	15.04%	33	3/31/2012
Russell 2000 Index	10.00%	11.50%	13.84%	20.07%	33	3/31/2012
MSCI EAFE Index	10.00%	9.79%	11.46%	17.33%	42	3/31/2012
Ibbotson HY Corp Bond Index	10.00%	7.78%	8.23%	9.09%	77	3/31/2012
Ibbotson IT Gov't Bond Index	37.00%	5.31%	5.43%	4.63%	77	3/31/2012
Ibbotson LT Corp Bond Index	10.00%	5.90%	6.21%	7.70%	77	3/31/2012
30 Day T-Bill Rate	3.00%	3.74%	3.75%	0.90%	77	3/31/2012
Total	100.00%	7.85%				
Moderate						
Russell 1000 Growth Index	10.00%	10.76%	12.55%	17.74%	33	3/31/2012
Russell 1000 Value Index	10.00%	12.02%	13.33%	15.04%	33	3/31/2012
S&P 500 Index	13.00%	10.25%	11.62%	15.64%	42	3/31/2012
Russell 2000 Growth Index	6.00%	9.35%	12.47%	23.44%	33	3/31/2012
Russell 2000 Value Index	6.00%	13.26%	15.14%	17.78%	33	3/31/2012
MSCI EAFE Index	15.00%	9.79%	11.46%	17.33%	42	3/31/2012
Ibbotson IT Gov't Bond Index	32.00%	5.31%	5.43%	4.63%	77	3/31/2012
Ibbotson LT Corp Bond Index	5.00%	5.90%	6.21%	7.70%	77	3/31/2012
30 Day T-Bill Rate	3.00%	3.74%	3.75%	0.90%	77	3/31/2012
Total	100.00%	8.54%				
Moderate-Aggressive						
Russell 1000 Growth Index	14.00%	10.76%	12.55%	17.74%	33	3/31/2012
Russell 1000 Value Index	14.00%	12.02%	13.33%	15.04%	33	3/31/2012
S&P 500 Index	16.00%	10.25%	11.62%	15.64%	42	3/31/2012
Russell 2000 Growth Index	8.00%	9.35%	12.47%	23.44%	33	3/31/2012
Russell 2000 Value Index	8.00%	13.26%	15.14%	17.78%	33	3/31/2012
Dow Jones World Emerging Index	5.00%	12.82%	16.48%	24.65%	9	3/31/2012
MSCI EAFE Index	15.00%	9.79%	11.46%	17.33%	42	3/31/2012
Ibbotson IT Gov't Bond Index	17.00%	5.31%	5.43%	4.63%	77	3/31/2012
30 Day T-Bill Rate	3.00%	3.74%	3.75%	0.90%	77	3/31/2012

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Market Index	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Total	100.00%	9.76%				
Aggressive - Recommended						
Russell 1000 Growth Index	17.00%	10.76%	12.55%	17.74%	33	3/31/2012
Russell 1000 Value Index	17.00%	12.02%	13.33%	15.04%	33	3/31/2012
S&P 500 Index	18.00%	10.25%	11.62%	15.64%	42	3/31/2012
Russell 2000 Growth Index	10.00%	9.35%	12.47%	23.44%	33	3/31/2012
Russell 2000 Value Index	10.00%	13.26%	15.14%	17.78%	33	3/31/2012
Dow Jones World Emerging Index	5.00%	12.82%	16.48%	24.65%	9	3/31/2012
MSCI EAFE Index	20.00%	9.79%	11.46%	17.33%	42	3/31/2012
30 Day T-Bill Rate	3.00%	3.74%	3.75%	0.90%	77	3/31/2012
Total	100.00%	10.69%				
Conservative (Tax Sensitive)						
S&P 500 Index	10.00%	10.25%	11.62%	15.64%	42	3/31/2012
Russell 2000 Index	5.00%	11.50%	13.84%	20.07%	33	3/31/2012
MSCI EAFE Index	5.00%	9.79%	11.46%	17.33%	42	3/31/2012
Barclays 3yr Muni Bond Index	25.00%	4.77%	4.81%	1.93%	22	3/31/2012
Barclays 10yr Muni Bond Index	40.00%	7.18%	7.50%	7.53%	32	3/31/2012
Barclays 20yr Muni Bond Index	12.00%	7.90%	8.30%	8.43%	32	3/31/2012
30 Day T-Bill Rate	3.00%	3.74%	3.75%	0.90%	77	3/31/2012
Total	100.00%	7.21%				
Moderate-Conservative (Tax Sensitive)						
Russell 1000 Growth Index	10.00%	10.76%	12.55%	17.74%	33	3/31/2012
Russell 1000 Value Index	10.00%	12.02%	13.33%	15.04%	33	3/31/2012
Russell 2000 Index	10.00%	11.50%	13.84%	20.07%	33	3/31/2012
MSCI EAFE Index	10.00%	9.79%	11.46%	17.33%	42	3/31/2012
Barclays 10yr Muni Bond Index	46.00%	7.18%	7.50%	7.53%	32	3/31/2012
Barclays 20yr Muni Bond Index	11.00%	7.90%	8.30%	8.43%	32	3/31/2012
30 Day T-Bill Rate	3.00%	3.74%	3.75%	0.90%	77	3/31/2012
Total	100.00%	8.69%				
Moderate (Tax Sensitive)						
Russell 1000 Growth Index	10.00%	10.76%	12.55%	17.74%	33	3/31/2012
Russell 1000 Value Index	10.00%	12.02%	13.33%	15.04%	33	3/31/2012
S&P 500 Index	13.00%	10.25%	11.62%	15.64%	42	3/31/2012
Russell 2000 Growth Index	6.00%	9.35%	12.47%	23.44%	33	3/31/2012
Russell 2000 Value Index	6.00%	13.26%	15.14%	17.78%	33	3/31/2012
MSCI EAFE Index	15.00%	9.79%	11.46%	17.33%	42	3/31/2012
Barclays 10yr Muni Bond Index	32.00%	7.18%	7.50%	7.53%	32	3/31/2012
Barclays 20yr Muni Bond Index	5.00%	7.90%	8.30%	8.43%	32	3/31/2012
30 Day T-Bill Rate	3.00%	3.74%	3.75%	0.90%	77	3/31/2012
Total	100.00%	9.24%				
Moderate-Aggressive (Tax Sensitive)						
Russell 1000 Growth Index	14.00%	10.76%	12.55%	17.74%	33	3/31/2012
Russell 1000 Value Index	14.00%	12.02%	13.33%	15.04%	33	3/31/2012
S&P 500 Index	16.00%	10.25%	11.62%	15.64%	42	3/31/2012
Russell 2000 Growth Index	8.00%	9.35%	12.47%	23.44%	33	3/31/2012
Russell 2000 Value Index	8.00%	13.26%	15.14%	17.78%	33	3/31/2012
Dow Jones World Emerging Index	5.00%	12.82%	16.48%	24.65%	9	3/31/2012
MSCI EAFE Index	15.00%	9.79%	11.46%	17.33%	42	3/31/2012
Barclays 10yr Muni Bond Index	17.00%	7.18%	7.50%	7.53%	32	3/31/2012
30 Day T-Bill Rate	3.00%	3.74%	3.75%	0.90%	77	3/31/2012
Total	100.00%	10.08%				
Aggressive (Tax-Sensitive)						
Russell 1000 Growth Index	17.00%	10.76%	12.55%	17.74%	33	3/31/2012
Russell 1000 Value Index	17.00%	12.02%	13.33%	15.04%	33	3/31/2012
S&P 500 Index	18.00%	10.25%	11.62%	15.64%	42	3/31/2012

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Market Index	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Russell 2000 Growth Index	10.00%	9.35%	12.47%	23.44%	33	3/31/2012
Russell 2000 Value Index	10.00%	13.26%	15.14%	17.78%	33	3/31/2012
Dow Jones World Emerging Index	5.00%	12.82%	16.48%	24.65%	9	3/31/2012
MSCI EAFE Index	20.00%	9.79%	11.46%	17.33%	42	3/31/2012
30 Day T-Bill Rate	3.00%	3.74%	3.75%	0.90%	77	3/31/2012
Total	100.00%	10.69%				

TAX MODE

Tax Mode: Form 1040

Tax Exemptions: automatic

TAX RATES

State and Local Income Tax

State Income Tax Rate: 9.30%

Apply State Income Tax to...

Non-Taxable Income from Taxable Investments?: No
Deferred Compensation Plans?: Yes

Qualified Retirement Plans?: Yes

Use State Death Tax Schedule: No

Other Rates

Heirs Income Tax Rate (IRD): 35.0%
Present Value Discount: 1.00%

IRC Sec. 7520: 1.0%
Default Income Tax Rate for Entities: 35.0%

SIMULATION

Simulation Starts: Jan 1 of This Year
Min. Asset Level for Solving: \$0

Default Core Cash Account Growth Rate: 3.72%

RETIREMENT AND DEATH

Luke Smith

Retirement Age: 60 (2038)
Probate Rate:

Assumed Age of Death: 95 (2073)
Final Expenses: \$15,000

Jen Smith

Retirement Age: 63 (2038)
Probate Rate:

Assumed Age of Death: 95 (2070)
Final Expenses: \$15,000

Estate Analysis Reports will end in 2073 (60 years)

Property Summary

Base Facts

Prepared for Luke and Jen Smith

The Property Summary report lists your real estate and personal property.

PROPERTY, REAL ESTATE

Primary Residence

Value: \$1,000,000

Owner: Luke and Jen (Community)

Address 2:

Purchase Year: 2009

Tax Basis: \$709,000

Address 1: 1234 Sunnyvale Rd.

City, State, Zip: Sunshine, CA 94123

Purchase Amount: \$709,000

Mortgages

Mortgage Balance: \$413,000 as of 4/9/2013

Institution:

Asset Summary

Base Facts

Prepared for Luke and Jen Smith

The Asset Summary report lists your assets including investments, annuities and businesses and displays assumptions used for the growth rates of investment assets.

TAXABLE INVESTMENTS

Cash in Business

Value: \$400,000 as of 5/13/2013 6:12 PM
Owner: The Smith Company

Institution:
Realization Model: By Asset Mix

Joint Brokerage Account

Value: \$22,736 as of 7/19/2013 4:00 PM
Owner: Luke and Jen (Community)

Institution:
Realization Model: By Asset Mix

Joint Inland Diversified REIT

Value: \$10,000 as of 7/19/2013 11:35 PM
Owner: Luke and Jen (Community)

Institution:
Realization Model: By Asset Mix

QUALIFIED RETIREMENT INVESTMENTS

Jen's IRA

Value: \$10,488 as of 7/19/2013 4:00 PM
Owner: Jen Smith
Inherited from Non-Spouse?: No

Institution: New England Securities - via Direct Pershing Feed
Apply RMD?: Yes

Primary Beneficiaries

Luke Smith (100.00%)

Contingent Beneficiaries

not specified

Beneficiaries at Second Death

not specified

Jen's IRA 2

Value: \$16,060 as of 7/19/2013 11:35 PM
Owner: Jen Smith
Inherited from Non-Spouse?: No

Institution: MetLife Broker Dealers & Insurance - via Direct Feed
Apply RMD?: Yes

Primary Beneficiaries

Luke Smith (100.00%)

Contingent Beneficiaries

not specified

Beneficiaries at Second Death

not specified

Luke's IRA

Value: \$10,488 as of 7/19/2013 4:00 PM
Owner: Luke Smith
Inherited from Non-Spouse?: No

Institution: New England Securities - via Direct Pershing Feed
Apply RMD?: Yes

Primary Beneficiaries

Jen Smith (100.00%)

Contingent Beneficiaries

not specified

Beneficiaries at Second Death

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not specified

Luke's IRA 2

Value: \$15,917 as of 7/19/2013 11:35 PM
Owner: Luke Smith
Inherited from Non-Spouse?: No

Institution: MetLife Broker Dealers & Insurance - via Direct Feed
Apply RMD?: Yes

Primary Beneficiaries

Jen Smith (100.00%)

Contingent Beneficiaries

not specified

Beneficiaries at Second Death

not specified

529 PLANS

Mary's 529 Plan

Value: \$11,257 as of 7/19/2013 11:35 PM
Grantor: Luke Smith

Institution:
Beneficiary: Mary Smith

Susie's 529 Plan

Value: \$4,995 as of 7/19/2013 11:35 PM
Grantor: Jen Smith

Institution:
Beneficiary: Susie Smith

Katie's 529 Plan

Value: \$22,299 as of 7/19/2013 11:35 PM
Grantor: Luke Smith

Institution:
Beneficiary: Katie Smith

BUSINESS INTERESTS

The Smith Company

Total Business Value: \$1,500,000
Business Type: S-Corp

Total Business Tax Basis: \$1,500,000
Owner: Luke and Jen (Community)

Assets

The Smith Company - Business Value
Cash in Business

Amount: \$1,100,000
Amount: \$400,000

Income, Transfers and Savings Summary

Base Facts

Prepared for Luke and Jen Smith

The Income, Transfers and Savings Summary report lists your income, transfers and savings.

INCOME, SALARIES & BONUSES

Jen's W-2 Income

Amount: \$39,000

Owner: Jen Smith

Starts: Year 2013

Ends: Spouse's Retirement (age 63 in 2038)

Luke's W-2 Income

Amount: \$39,000

Owner: Luke Smith

Starts: Year 2013

Ends: Client's Retirement (age 60 in 2038)

SOCIAL SECURITY

Luke's Social Security

Manually Specified

Retirement Benefit: \$15,540

Surviving Child Benefit: \$15,540

Start Collecting at: age 67

Disability Benefit: \$0

Jen's Social Security

Manually Specified

Retirement Benefit: \$15,540

Surviving Child Benefit: \$15,540

Start Collecting at: age 67

Disability Benefit: \$0

INCOME, OTHER

Building Income

Amount: \$120,000

Owner: Luke and Jen (Joint/ROS)

Starts: Year 2017

Ends: Client's Death (age 95 in 2073)

K-1 Income 2013-2015

Amount: \$300,000

Owner: Luke Smith

Starts: Year 2013

Ends: Year 2015

K-1 Income 2016

Amount: \$343,800

Owner: Luke Smith

Starts: Year 2016

Ends: After 1 Years

K-1 Income 2017+

Amount: \$387,600

Owner: Luke Smith

Starts: Year 2017

Ends: Client's Retirement (age 60 in 2038)

Contributions to all assets are deemed to be made on 12/31.

Liabilities and Expenses Summary

Base Facts

Prepared for Luke and Jen Smith

The Liabilities and Expenses Summary report lists all of your liabilities and expenses.

MORTGAGES

Mortgage on Primary Residence

Type: Mortgage	Property: Primary Residence
Institution:	Original Loan Amount: \$417,000
Current Balance: \$413,000 as of 4/9/2013	Date of Loan: 1/1/2012
Interest Rate: 2.750%	Term: 15 years
Payments are made: Monthly	Repayment Type: Principal and Interest
Estimated Payment: \$2,830	

LIVING EXPENSES

Current Amount (today-59): \$65,760 Retirement Amount (age 60-95): \$101,760

Living Expense Details

Living Expenses Current: \$54,000	Discretionary Retirement: \$0
Property Taxes Current: \$11,760	Discretionary Retirement: \$11,760
Retirement Expenses Current: \$0	Discretionary Retirement: \$90,000

LIQUIDATION STRATEGY

Current: By Type Retirement: By Type

EXPENSES, EDUCATION

Mary's Education

Amount: \$50,000	Treat As: Normal Expense
Starts: Year 2027	Ends: Year 2030
Indexed At: Custom (6.00%)	
Institution: San Diego State University	Tuition: \$0
Room and Board: \$0	Books and Supplies: \$0
Other Expenses: \$0	Grants: \$0
Scholarships: \$0	Other Outside Funds: \$0

Susie 's Education

Amount: \$50,000	Treat As: Normal Expense
Starts: Year 2031	Ends: Year 2034
Indexed At: Custom (6.00%)	
Institution: San Diego State University	Tuition: \$0
Room and Board: \$0	Books and Supplies: \$0
Other Expenses: \$0	Grants: \$0
Scholarships: \$0	Other Outside Funds: \$0

Katie's Education

Amount: \$50,000	Treat As: Normal Expense
Starts: Year 2024	Ends: Year 2027
Indexed At: Custom (6.00%)	
Institution: San Diego State University	Tuition: \$0

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Room and Board: \$0
Other Expenses: \$0
Scholarships: \$0

Books and Supplies: \$0
Grants: \$0
Other Outside Funds: \$0

EXPENSES, OTHER

Expense to reflect \$25k in cont in 2013

Amount: \$25,000
Starts: Year 2013
Pre Retirement Index: No Growth (0.00%)
Expense Type: Other

Treat As: Normal Expense
Ends: Year 2013
Post Retirement Index: No Growth (0.00%)
Tax Treatment: Basic Expenses

Jen's Health Care (Age 60-65)

Amount: \$12,000
Starts: When Jen is 63 (2038)
Pre Retirement Index: Inflation (3.72%)
Expense Type: Other

Treat As: Normal Expense
Ends: After 2 Years
Post Retirement Index: Inflation (3.72%)
Tax Treatment: Medical Expenses

Jen's Health Care (Age 65+)

Amount: \$6,000
Starts: When Jen is 65 (2040)
Pre Retirement Index: Inflation (3.72%)
Expense Type: Other

Treat As: Normal Expense
Ends: Spouse's Death (age 95 in 2070)
Post Retirement Index: Inflation (3.72%)
Tax Treatment: Medical Expenses

New Building Property Taxes

Amount: \$22,000
Starts: Year 2017
Pre Retirement Index: Custom (2.00%)
Expense Type: Other

Treat As: Normal Expense
Ends: Client's Death (age 95 in 2073)
Post Retirement Index: Custom (2.00%)
Tax Treatment: Property Taxes

Retirement Vacations (Luke's Age 60)

Amount: \$25,000
Starts: Year 2038
Pre Retirement Index: Inflation (3.72%)
Expense Type: Other

Treat As: Normal Expense
Ends: Year 2073
Post Retirement Index: Inflation (3.72%)
Tax Treatment: Basic Expenses

Luke's Health Care (Age 60-65)

Amount: \$12,000
Starts: When Luke is 60 (2038)
Pre Retirement Index: Inflation (3.72%)
Expense Type: Other

Treat As: Normal Expense
Ends: After 5 Years
Post Retirement Index: Inflation (3.72%)
Tax Treatment: Medical Expenses

Luke's Health Care (Age 65+)

Amount: \$6,000
Starts: When Luke is 65 (2043)
Pre Retirement Index: Inflation (3.72%)
Expense Type: Other

Treat As: Normal Expense
Ends: Client's Death (age 95 in 2073)
Post Retirement Index: Inflation (3.72%)
Tax Treatment: Medical Expenses

Insurance Summary

Base Facts

Prepared for Luke and Jen Smith

The Insurance Summary report lists your insurance policies including life, long term care, disability income, business disability, property/casualty, and medical.

INSURANCE, LIFE

Jen's 20 Year Term Life Insurance 1

Death Benefit: \$1,000,000
Insured: Jen Smith
Annual Premium:

Institution:
Owner: Luke and Jen (Community)

Primary Beneficiaries

Luke Smith (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Jen's 30- Year Term Policy 1

Death Benefit: \$1,000,000
Insured: Jen Smith
Annual Premium:

Institution:
Owner: Luke and Jen (Community)

Primary Beneficiaries

Luke Smith (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Luke's 20 Year Term Life Insurance

Death Benefit: \$1,000,000
Insured: Luke Smith
Annual Premium:

Institution:
Owner: Luke and Jen (Community)

Primary Beneficiaries

Jen Smith (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Luke's 30- Year Term Policy

Death Benefit: \$1,000,000
Insured: Luke Smith
Annual Premium:

Institution:
Owner: Luke and Jen (Community)

Primary Beneficiaries

Jen Smith (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Estate Summary

Base Facts

Prepared for Luke and Jen Smith

The Estate Summary report lists your trusts, partnerships, wills and gifting information.

WILLS

Luke Smith

Client has no will.

Jen Smith

Spouse has no will.

Fact Changes Summary-Recommended Plan

Recommended Plan

Prepared for Luke and Jen Smith

The Fact Changes Summary report shows the changes made to your facts within a scenario.

FAMILY INFORMATION

No changes have been made to the client's Family Information within this scenario

ASSETS

TAXABLE INVESTMENTS

Joint Brokerage Account (updated)

Value: \$20,845

Owner: Luke and Jen (Community)

Institution:

Realization Model: By Asset Mix

Joint Inland Diversified REIT (updated)

Value: \$10,000

Owner: Luke and Jen (Community)

Institution:

Realization Model: By Asset Mix

QUALIFIED RETIREMENT INVESTMENTS

Jen's IRA (updated)

Value: \$10,152

Owner: Jen Smith

Inherited from Non-Spouse?: No

Institution: New England Securities - via Direct Pershing Feed

Apply RMD?: Yes

Primary Beneficiaries

Luke Smith (100.00%)

Contingent Beneficiaries

not specified

Beneficiaries at Second Death

not specified

Jen's IRA 2 (updated)

Value: \$15,826

Owner: Jen Smith

Inherited from Non-Spouse?: No

Institution: MetLife Broker Dealers & Insurance - via Direct Feed

Apply RMD?: Yes

Primary Beneficiaries

Luke Smith (100.00%)

Contingent Beneficiaries

not specified

Beneficiaries at Second Death

not specified

Luke's IRA (updated)

Value: \$10,152

Owner: Luke Smith

Inherited from Non-Spouse?: No

Institution: New England Securities - via Direct Pershing Feed

Apply RMD?: Yes

Primary Beneficiaries

Jen Smith (100.00%)

Contingent Beneficiaries

not specified

Beneficiaries at Second Death

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not specified

Luke's IRA 2 (updated)

Value: \$15,686
Owner: Luke Smith
Inherited from Non-Spouse?: No

Institution: MetLife Broker Dealers & Insurance - via Direct Feed
Apply RMD?: Yes

Primary Beneficiaries

Jen Smith (100.00%)

Contingent Beneficiaries

not specified

Beneficiaries at Second Death

not specified

529 PLANS

Mary's 529 Plan (updated)

Value: \$10,973
Grantor: Luke Smith

Institution:
Beneficiary: Mary Smith

Susie's 529 Plan (updated)

Value: \$4,905
Grantor: Jen Smith

Institution:
Beneficiary: Susie Smith

Katie's 529 Plan (updated)

Value: \$22,299
Grantor: Luke Smith

Institution:
Beneficiary: Katie Smith

INCOME AND SAVINGS

TRANSFERS

cont of surplus (added)

Starts: Year 2013
Ends: Year 2015

Amount: \$70,000

cont of surplus 1 (added)

Starts: Year 2016
Ends: Year 2016

Amount: \$100,000

cont of surplus 2 (added)

Starts: Year 2017
Ends: Year 2017

Amount: \$30,000

cont of surplus 3 (added)

Starts: Year 2018
Ends: Client's Retirement (age 60 in 2038)

Amount: \$70,000

Jen's Cont to IRA (added)

Starts: Year 2014
Ends: Spouse's Retirement (age 63 in 2038)

Amount: Maximum IRA Contribution

invest of bus proceeds (added)

Starts: Year 2038
Ends: Year 2042

Amount: \$400,000

Luke's Cont to IRA 1 (added)

Starts: Year 2014
Ends: Client's Retirement (age 60 in 2038)

Amount: Maximum IRA Contribution

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INSURANCE

No changes have been made to the client's Insurance information within this scenario

LIABILITIES AND EXPENSES

EXPENSES, EDUCATION

Mary's Education (updated)

Amount: \$50,000
Starts: Year 2027
Indexed At: Custom (6.00%)

Treat As: Normal Expense
Ends: Year 2030

Institution: San Diego State University
Room and Board: \$0
Other Expenses: \$0
Scholarships: \$0

Tuition: \$0
Books and Supplies: \$0
Grants: \$0
Other Outside Funds: \$0

Susie 's Education (updated)

Amount: \$50,000
Starts: Year 2031
Indexed At: Custom (6.00%)

Treat As: Normal Expense
Ends: Year 2034

Institution: San Diego State University
Room and Board: \$0
Other Expenses: \$0
Scholarships: \$0

Tuition: \$0
Books and Supplies: \$0
Grants: \$0
Other Outside Funds: \$0

Katie's Education (updated)

Amount: \$50,000
Starts: Year 2024
Indexed At: Custom (6.00%)

Treat As: Normal Expense
Ends: Year 2027

Institution: San Diego State University
Room and Board: \$0
Other Expenses: \$0
Scholarships: \$0

Tuition: \$0
Books and Supplies: \$0
Grants: \$0
Other Outside Funds: \$0

ESTATE

WILLS (UPDATED)

Luke Smith

Bequests

This will contains the following bequests:

Bequest 1

Percent: 100%
Skip if No Unified Credit Remaining?: No
Recipient: Jen Smith (100.00%)

of: Remaining Estate
Distribute Evenly?: No

Bequest 2

Percent: 100%
Skip if No Unified Credit Remaining?: No

of: Remaining Estate
Distribute Evenly?: Yes

Recipients:
Mary Smith (33.33%)
Katie Smith (33.33%)

Susie Smith (33.33%)

Jen Smith

Bequests

This will contains the following bequests:

Bequest 1

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Percent: 100%
Skip if No Unified Credit Remaining?: No
Recipient: Luke Smith (100.00%)

of: Remaining Estate
Distribute Evenly?: No

Bequest 2

Percent: 100%
Skip if No Unified Credit Remaining?: No

of: Remaining Estate
Distribute Evenly?: Yes

Recipients:
Mary Smith (33.33%)
Katie Smith (33.33%)

Susie Smith (33.33%)

ASSUMPTIONS

No changes have been made to the client's Assumptions within this scenario

OTHER

No changes have been made to the client's Other facts within this scenario

Delivery Acknowledgement

PSusiese note the delivery of this plan completes the RIA's obligations to you under their Financial Planning Disclosure Statement & Services and Fee Agreement ("Agreement") with you, effective as of this date. However, based on your use of the Client Website, as defined in the Agreement, you should be aware that you may create an ongoing relationship with MetLife Securities/New England Securities and that your use of the Client Website is subject to the terms and conditions disclosed on the Client Website as well as the applicable provisions in the Agreement. Therefore, the applicable provisions of the Agreement and any amendments thereto, will remain in effect for as long as you have access to the Client Website.

You may choose to implement your financial plan through the Broker-Dealer ("BD") or any other financial institution of your choice. If you desire, a financial service associate, who is a financial services representative of either the RIA or one of its affiliates, or who may be an insurance agent of Metropolitan Life Insurance Company and/or other affiliated or unaffiliated insurance companies, acting in a sales capacity, may recommend specific investment, risk, protection and other financial products through which this financial plan can be implemented. These recommendations may include products issued or distributed by the BD and its affiliates. You are under no obligation to purchase any products or additional services from, or through, the BD or its affiliates. If you purchase such products or services from, or through, the BD, or any of its affiliates, this may result in the payment of additional compensation to the financial services representative, the BD and its affiliates, and may require the completion and execution of separate applications and agreements.

Additionally, if you chose to apply for or purchase a financial or other product from your representative during the financial planning process (i.e., before the delivery of this plan), your representative was acting in the capacity of a financial services representative or insurance agent as described more fully above. In this situation, your representative was not acting as an investment adviser representative, nor was the BD acting as a registered investment adviser. Therefore, any advice regarding such products was solely incidental to the activities performed on behalf of the BD and/or its affiliates.

I (we) acknowledge that the Financial Plan ("Plan") prepared for me in accordance with the Financial Planning Disclosure Statement & Services and Fee Agreement was delivered to me on the date indicated below.

The total fee charged for this ProAdvice Master® Plan or ProAdvice Select® Plan was \$ _____ .

I (we) have read, understood and agree to the terms and limitations with respect to the Plan as stated in the Plan's disclosure, verified the accuracy of the facts and assumptions provided by me (us), and accept delivery of this Plan.

*Client #1 Name _____

Signature _____

*Client #2 Name _____

Signature _____

Planner Name _____

Planner Signature _____

By signing this, I acknowledge I have witnessed my client's signature

By signing this, I acknowledge I **did not** witness my client's signature

Date _____

*Signatures must match those on the Fee Agreement

Original – Return copy of signed Delivery Acknowledgement to:
Financial Planning Operations
300 Davidson Avenue, Floor 1G
Somerset, NJ 08873