

Comprehensive Financial Plan

Prepared for: John and Katie Traditional

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December 08, 2014

Securities and advisory services offered through LPL Financial – A
Registered Investment Advisor, Member FINRA/SIPC

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Balance Sheet

Base Facts as of December 8, 2014

Prepared for John and Katie Traditional

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

Assets	John	Katie	Joint - ROS	Total
Merrill Lynch Account	--	--	\$180,346	\$180,346
Vanguard Money Market	--	--	40,000	40,000
John's 401K	205,820	--	--	205,820
Katie's Roth 403b	--	78,165	--	78,165
Katie's Roth IRA (converted)	--	78,369	--	78,369
John's Annuity	100,000	--	--	100,000
Home	--	--	600,000	600,000
Rental Home	--	--	300,000	300,000
Total Assets:	305,820	156,534	1,120,346	1,582,700
Liabilities	John	Katie	Joint - ROS	Total
Home Mortgage	--	--	(\$400,000)	(\$400,000)
Rental Mortgage	--	--	(200,000)	(200,000)
Total Liabilities:	0	0	(600,000)	(600,000)
Total Net Worth:	\$305,820	\$156,534	\$520,346	\$982,700

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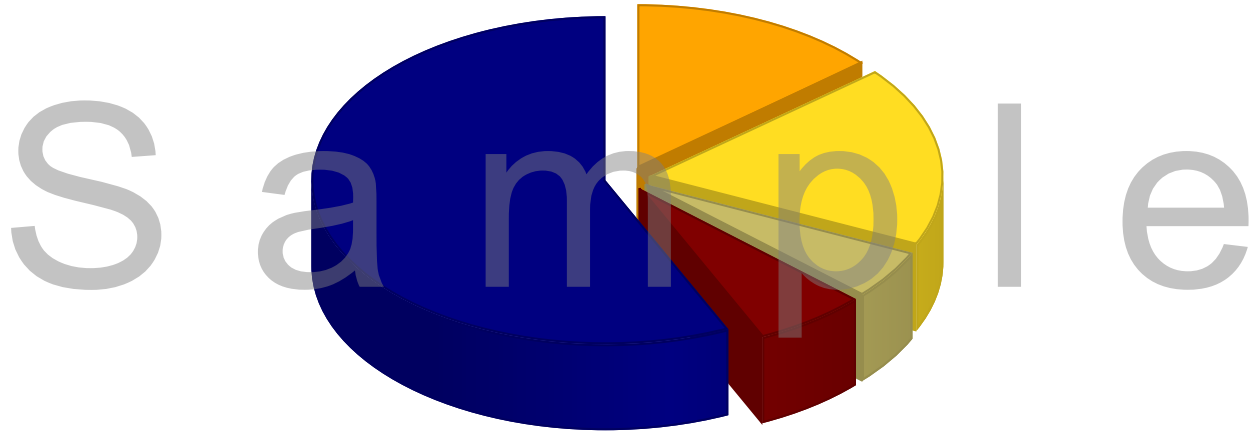
Balance Sheet

Base Facts as of December 8, 2014

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

Breakdown by Asset Type - Current Year (2014)



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Cash Flow

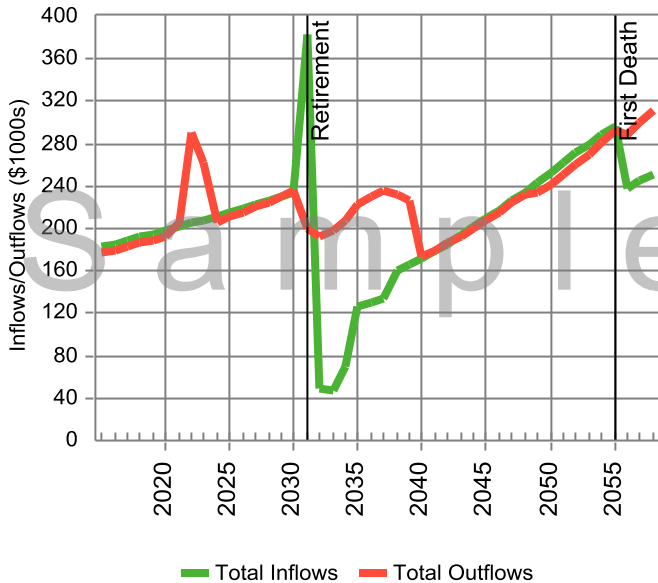
Base Facts (All Years)

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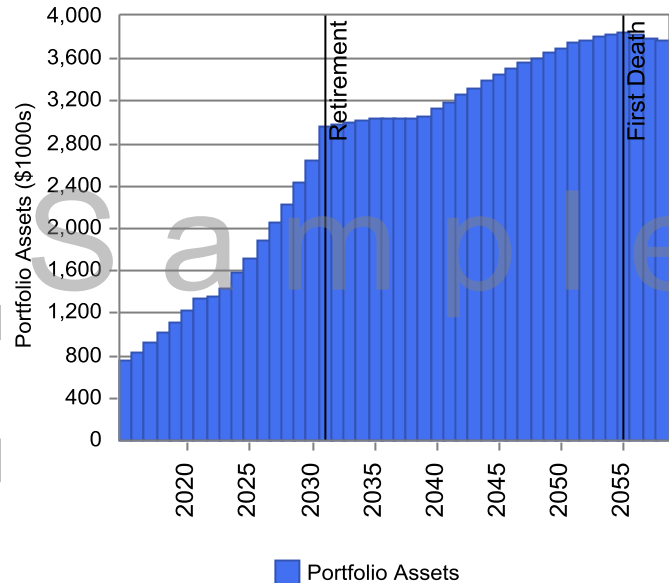
The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Based upon the levels of income and spending in the *Base Facts*, your portfolio assets will last through at least **2058** (age **93/90**).

Inflows and Outflows



Portfolio Assets



RELEVANT FACTS

John's Retirement: 2031 (66)
 Katie's Retirement: 2031 (63)
 First Death (John): 2055 (90/87)

LIVING EXPENSES

Current: \$63,000
 Retirement: \$86,000
 Advanced Years: \$61,000
 After First Death: \$60,000
 Indexed at: 3.69%
 Inflation Rate: 3.69%

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Cash Flow

Base Facts (All Years)

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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
2015	50/47	\$170,000	\$0	\$0	\$12,612	\$182,612	\$159,648	\$17,000	\$176,648	\$5,964	\$757,948
2016	51/48	172,900	0	0	12,738	185,638	162,405	17,290	179,695	5,943	838,725
2017	52/49	175,853	0	0	12,866	188,719	165,317	17,586	182,903	5,816	925,360
2018	53/50	178,860	0	0	12,994	191,854	168,373	17,887	186,260	5,594	1,018,223
2019	54/51	181,922	0	0	13,124	195,046	169,731	18,192	187,923	7,123	1,119,568
2020	55/52	185,040	0	0	13,255	198,295	173,129	18,504	191,633	6,662	1,227,948
2021	56/53	188,216	0	0	13,388	201,604	186,865	18,822	205,687	(4,083)	1,333,664
2022	57/54	191,450	0	0	13,522	204,972	271,429	19,145	290,574	(85,602)	1,366,573
2023	58/55	194,743	0	0	13,657	208,400	243,500	19,474	262,974	(54,574)	1,438,710
2024	59/56	198,096	0	0	13,794	211,890	185,946	19,809	205,755	6,135	1,577,120
2025	60/57	201,511	0	0	13,932	215,443	190,239	20,151	210,390	5,053	1,724,933
2026	61/58	204,989	0	0	14,071	219,060	194,694	20,499	215,193	3,867	1,882,860
2027	62/59	208,531	0	0	14,212	222,743	199,301	20,853	220,154	2,589	2,051,694
2028	63/60	212,138	0	0	14,354	226,492	204,095	21,213	225,308	1,184	2,232,256
2029	64/61	215,812	0	0	14,497	230,309	209,054	21,581	230,635	(326)	2,425,473
2030	65/62	219,554	0	0	14,642	234,196	214,221	21,956	236,177	(1,981)	2,632,304
2031	66/63	28,161	10,501	10,915	332,994	382,571	200,427	0	200,427	182,144	2,969,430
2032	67/64	28,583	9,340	10,915	0	48,838	192,712	0	192,712	(143,874)	2,983,057
2033	68/65	29,012	7,973	10,915	0	47,900	198,332	0	198,332	(150,432)	2,992,272
2034	69/66	52,800	6,491	10,915	0	70,206	206,792	0	206,792	(136,586)	3,017,499
2035	70/67	53,592	5,118	68,645	0	127,355	222,474	0	222,474	(95,119)	3,029,548
2036	71/68	54,396	4,206	72,093	0	130,695	229,402	0	229,402	(98,707)	3,036,451
2037	72/69	55,212	3,184	75,742	0	134,138	236,522	0	236,522	(102,384)	3,037,611
2038	73/70	56,040	2,066	102,330	0	160,436	232,450	0	232,450	(72,014)	3,043,890
2039	74/71	56,881	1,288	107,775	0	165,944	227,014	0	227,014	(61,070)	3,057,067
2040	75/72	57,734	598	113,539	0	171,871	173,156	0	173,156	(1,285)	3,125,957
2041	76/73	58,600	627	119,636	0	178,863	179,836	0	179,836	(973)	3,193,517
2042	77/74	59,479	657	125,680	0	185,816	186,721	0	186,721	(905)	3,259,463
2043	78/75	60,372	679	132,481	0	193,532	192,894	0	192,894	638	3,324,369
2044	79/76	61,278	712	139,178	0	201,168	199,957	0	199,957	1,211	3,387,260
2045	80/77	62,198	747	146,048	0	208,993	207,616	0	207,616	1,377	3,447,401
2046	81/78	63,131	784	153,418	0	217,333	215,628	0	215,628	1,705	3,504,279
2047	82/79	64,078	822	160,948	0	225,848	223,907	0	223,907	1,941	3,557,429
2048	83/80	65,039	862	168,817	0	234,718	232,546	0	232,546	2,172	3,606,271

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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
2049	84/81	66,015	905	177,027	0	243,947	234,659	0	234,659	9,288	3,657,073
2050	85/82	67,005	949	184,700	0	252,654	242,258	0	242,258	10,396	3,704,054
2051	86/83	68,011	995	192,599	0	261,605	251,309	0	251,309	10,296	3,745,485
2052	87/84	69,031	1,044	200,708	0	270,783	260,703	0	260,703	10,080	3,780,712
2053	88/85	70,066	1,095	208,661	0	279,822	270,435	0	270,435	9,387	3,809,052
2054	89/86	71,117	1,149	216,730	0	288,996	281,565	0	281,565	7,431	3,834,411
2055	90/87	72,184	1,205	223,485	0	296,874	292,763	0	292,763	4,111	3,841,130
2056	91/88	40,860	1,264	195,061	0	237,185	289,005	0	289,005	(51,820)	3,825,449
2057	92/89	41,473	1,326	202,861	0	245,660	299,873	0	299,873	(54,213)	3,801,731
2058	93/90	42,095	740	208,853	0	251,688	310,472	0	310,472	(58,784)	3,766,691

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Cash Flow - Income Flows

Base Facts (All Years)

Prepared for John and Katie Traditional

The Income Flows report illustrates your projected Cash in-flows.

Income Flow Breakdown



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Cash Flow - Income Flows

Base Facts (All Years)

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The Income Flows report illustrates your projected Cash in-flows.

Year	Age	John's Salary	Katie's Salary	Social Security	Income Flows
2015	50/47	\$120,000	\$50,000	\$0	\$170,000
2016	51/48	122,400	50,500	0	172,900
2017	52/49	124,848	51,005	0	175,853
2018	53/50	127,345	51,515	0	178,860
2019	54/51	129,892	52,030	0	181,922
2020	55/52	132,490	52,550	0	185,040
2021	56/53	135,140	53,076	0	188,216
2022	57/54	137,843	53,607	0	191,450
2023	58/55	140,600	54,143	0	194,743
2024	59/56	143,412	54,684	0	198,096
2025	60/57	146,280	55,231	0	201,511
2026	61/58	149,206	55,783	0	204,989
2027	62/59	152,190	56,341	0	208,531
2028	63/60	155,234	56,904	0	212,138
2029	64/61	158,339	57,473	0	215,812
2030	65/62	161,506	58,048	0	219,554
2031	66/63	0	0	28,161	28,161
2032	67/64	0	0	28,583	28,583
2033	68/65	0	0	29,012	29,012
2034	69/66	0	0	52,800	52,800
2035	70/67	0	0	53,592	53,592
2036	71/68	0	0	54,396	54,396
2037	72/69	0	0	55,212	55,212
2038	73/70	0	0	56,040	56,040
2039	74/71	0	0	56,881	56,881
2040	75/72	0	0	57,734	57,734
2041	76/73	0	0	58,600	58,600
2042	77/74	0	0	59,479	59,479
2043	78/75	0	0	60,372	60,372
2044	79/76	0	0	61,278	61,278
2045	80/77	0	0	62,198	62,198
2046	81/78	0	0	63,131	63,131
2047	82/79	0	0	64,078	64,078
2048	83/80	0	0	65,039	65,039
2049	84/81	0	0	66,015	66,015

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Year	Age	John's Salary	Katie's Salary	Social Security	Income Flows
2050	85/82	0	0	67,005	67,005
2051	86/83	0	0	68,011	68,011
2052	87/84	0	0	69,031	69,031
2053	88/85	0	0	70,066	70,066
2054	89/86	0	0	71,117	71,117
2055	90/87	0	0	72,184	72,184
2056	91/88	0	0	40,860	40,860
2057	92/89	0	0	41,473	41,473
2058	93/90	0	0	42,095	42,095

Sample

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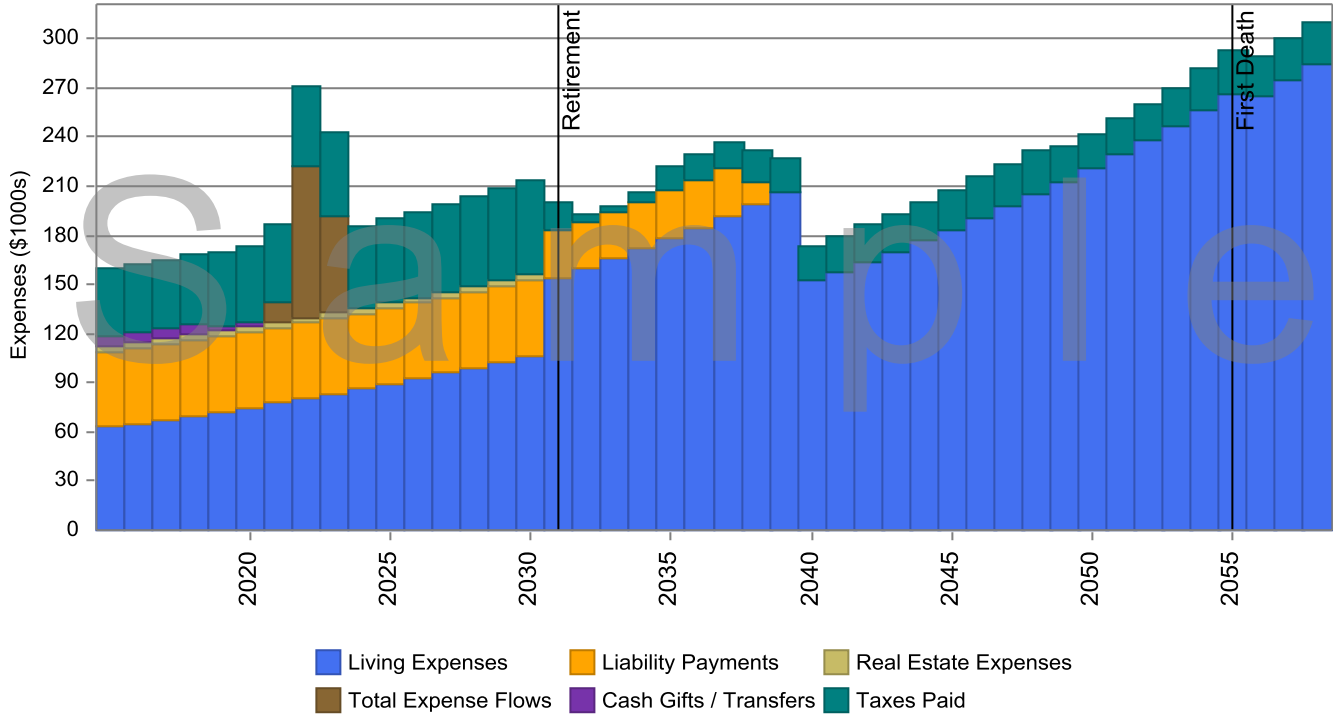
Cash Flow - Expenses

Base Facts (All Years)

Prepared for John and Katie Traditional

The Expenses report illustrates your projected cash expenditures.

Expenses Breakdown



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Cash Flow - Expenses

Base Facts (All Years)

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The Expenses report illustrates your projected cash expenditures.

Year	Age	Living Expenses	Liability Payments	Real Estate Expenses	Total Expense Flows	Cash Gifts / Transfers	Taxes Paid	Total Expenses
2015	50/47	\$63,000	\$46,020	\$3,153	\$0	\$6,000	\$41,475	\$159,648
2016	51/48	65,241	46,020	3,185	0	6,000	41,959	162,405
2017	52/49	67,563	46,020	3,216	0	6,000	42,518	165,317
2018	53/50	69,968	46,020	3,249	0	6,000	43,136	168,373
2019	54/51	72,459	46,020	3,281	0	3,000	44,971	169,731
2020	55/52	75,042	46,020	3,314	0	3,000	45,753	173,129
2021	56/53	77,717	46,020	3,347	11,951	0	47,830	186,865
2022	57/54	80,491	46,020	3,380	92,577	0	48,961	271,429
2023	58/55	83,365	46,020	3,414	59,034	0	51,667	243,500
2024	59/56	86,342	46,020	3,448	0	0	50,136	185,946
2025	60/57	89,427	46,020	3,483	0	0	51,309	190,239
2026	61/58	92,624	46,020	3,518	0	0	52,532	194,694
2027	62/59	95,937	46,020	3,553	0	0	53,791	199,301
2028	63/60	99,370	46,020	3,588	0	0	55,117	204,095
2029	64/61	102,927	46,020	3,624	0	0	56,483	209,054
2030	65/62	106,614	46,020	3,661	0	0	57,926	214,221
2031	66/63	153,888	28,992	0	0	0	17,547	200,427
2032	67/64	159,621	28,992	0	0	0	4,099	192,712
2033	68/65	165,574	28,992	0	0	0	3,766	198,332
2034	69/66	171,753	28,992	0	0	0	6,047	206,792
2035	70/67	178,167	28,992	0	0	0	15,315	222,474
2036	71/68	184,826	28,992	0	0	0	15,584	229,402
2037	72/69	191,738	28,992	0	0	0	15,792	236,522
2038	73/70	198,912	13,408	0	0	0	20,130	232,450
2039	74/71	206,361	0	0	0	0	20,653	227,014
2040	75/72	152,237	0	0	0	0	20,919	173,156
2041	76/73	157,981	0	0	0	0	21,855	179,836
2042	77/74	163,948	0	0	0	0	22,773	186,721
2043	78/75	170,147	0	0	0	0	22,747	192,894
2044	79/76	176,586	0	0	0	0	23,371	199,957
2045	80/77	183,276	0	0	0	0	24,340	207,616
2046	81/78	190,225	0	0	0	0	25,403	215,628
2047	82/79	197,445	0	0	0	0	26,462	223,907
2048	83/80	204,947	0	0	0	0	27,599	232,546

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Year	Age	Living Expenses	Liability Payments	Real Estate Expenses	Total Expense Flows	Cash Gifts / Transfers	Taxes Paid	Total Expenses
2049	84/81	212,740	0	0	0	0	21,919	234,659
2050	85/82	220,837	0	0	0	0	21,421	242,258
2051	86/83	229,251	0	0	0	0	22,058	251,309
2052	87/84	237,993	0	0	0	0	22,710	260,703
2053	88/85	247,077	0	0	0	0	23,358	270,435
2054	89/86	256,516	0	0	0	0	25,049	281,565
2055	90/87	266,326	0	0	0	0	26,437	292,763
2056	91/88	265,070	0	0	0	0	23,935	289,005
2057	92/89	274,851	0	0	0	0	25,022	299,873
2058	93/90	284,993	0	0	0	0	25,479	310,472

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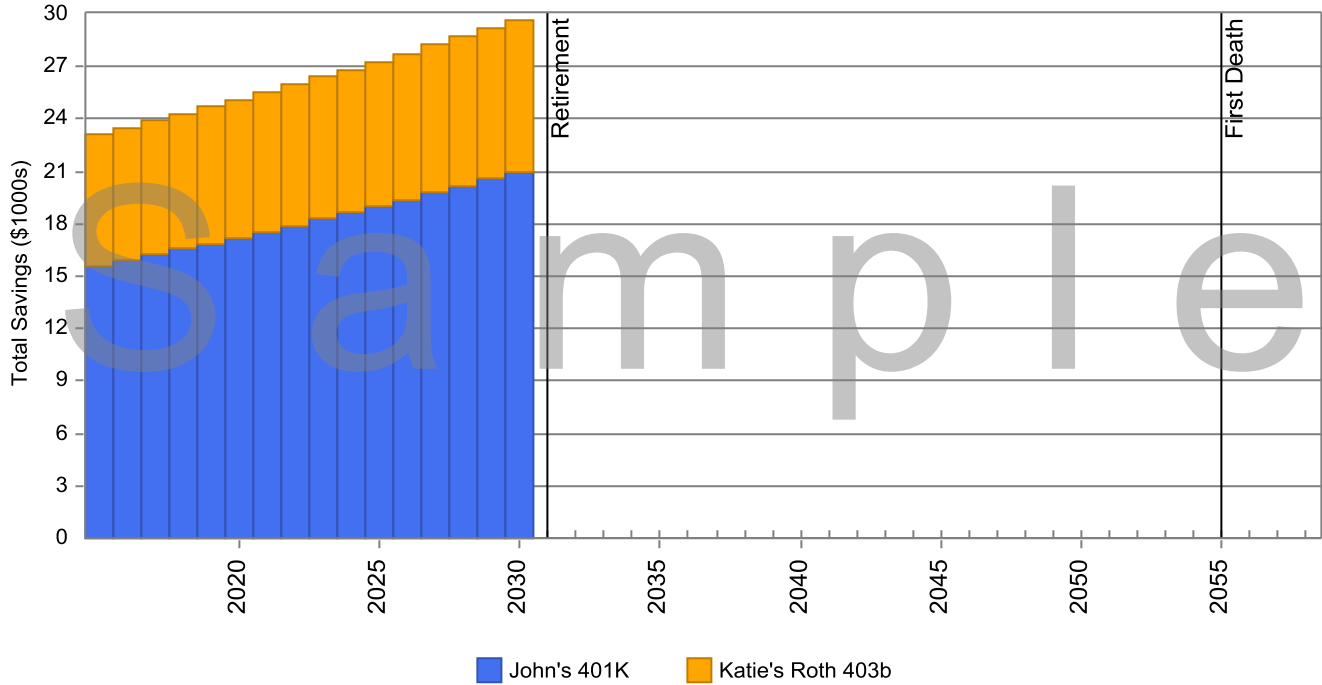
Savings

Base Facts (All Years)

Prepared for John and Katie Traditional

The Savings report provides a breakdown of your Planned Savings, Employer Provided, and Year-End Savings.

Savings Breakdown



Sample

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Savings

Base Facts (All Years)

Prepared for John and Katie Traditional

The Savings report provides a breakdown of your Planned Savings, Employer Provided, and Year-End Savings.

Year	Age	Planned Savings		Employer Provided		Total Savings
		John's 401K	Katie's Roth 403b	John's 401K	Katie's Roth 403b	
2015	50/47	\$12,000	\$5,000	\$3,600	\$2,500	\$23,100
2016	51/48	12,240	5,050	3,672	2,525	23,487
2017	52/49	12,485	5,101	3,745	2,551	23,882
2018	53/50	12,735	5,152	3,820	2,576	24,283
2019	54/51	12,989	5,203	3,897	2,602	24,691
2020	55/52	13,249	5,255	3,975	2,628	25,107
2021	56/53	13,514	5,308	4,054	2,654	25,530
2022	57/54	13,784	5,361	4,135	2,681	25,961
2023	58/55	14,060	5,414	4,218	2,707	26,399
2024	59/56	14,341	5,468	4,302	2,734	26,845
2025	60/57	14,628	5,523	4,388	2,762	27,301
2026	61/58	14,921	5,578	4,476	2,789	27,764
2027	62/59	15,219	5,634	4,566	2,817	28,236
2028	63/60	15,523	5,690	4,657	2,845	28,715
2029	64/61	15,834	5,747	4,750	2,874	29,205
2030	65/62	16,151	5,805	4,845	2,903	29,704
2031	66/63	0	0	0	0	0
2032	67/64	0	0	0	0	0
2033	68/65	0	0	0	0	0
2034	69/66	0	0	0	0	0
2035	70/67	0	0	0	0	0
2036	71/68	0	0	0	0	0
2037	72/69	0	0	0	0	0
2038	73/70	0	0	0	0	0
2039	74/71	0	0	0	0	0
2040	75/72	0	0	0	0	0
2041	76/73	0	0	0	0	0
2042	77/74	0	0	0	0	0
2043	78/75	0	0	0	0	0
2044	79/76	0	0	0	0	0
2045	80/77	0	0	0	0	0
2046	81/78	0	0	0	0	0
2047	82/79	0	0	0	0	0

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Year	Age	Planned Savings		Employer Provided		Total Savings
		John's 401K	Katie's Roth 403b	John's 401K	Katie's Roth 403b	
2048	83/80	0	0	0	0	0
2049	84/81	0	0	0	0	0
2050	85/82	0	0	0	0	0
2051	86/83	0	0	0	0	0
2052	87/84	0	0	0	0	0
2053	88/85	0	0	0	0	0
2054	89/86	0	0	0	0	0
2055	90/87	0	0	0	0	0
2056	91/88	0	0	0	0	0
2057	92/89	0	0	0	0	0
2058	93/90	0	0	0	0	0

Sample

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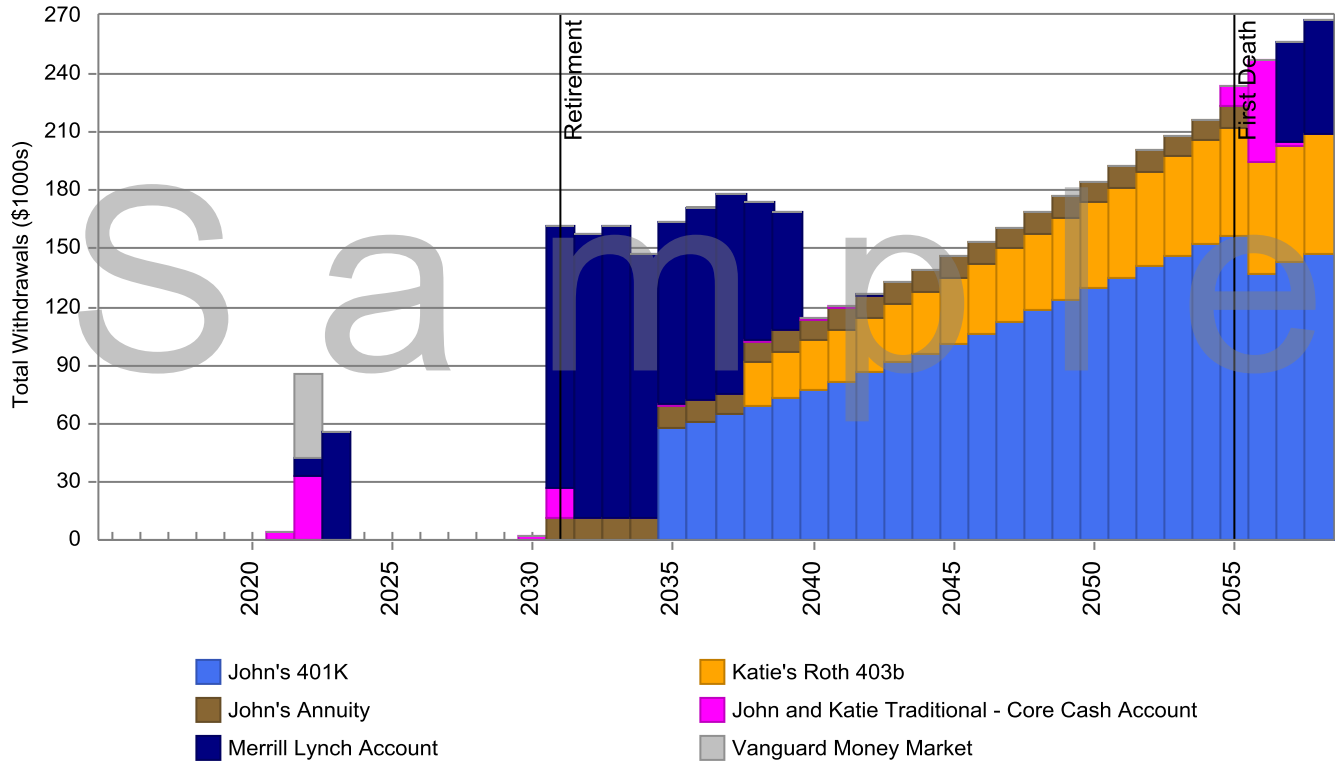
Withdrawals

Base Facts (All Years)

Prepared for John and Katie Traditional

The Withdrawals report provides a breakdown of your Planned and Supplemental Withdrawals and the percentage of your Total Portfolio Assets (BoY) that these withdrawals represent.

Withdrawals Breakdown



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Withdrawals

Base Facts (All Years)

Prepared for John and Katie Traditional

The Withdrawals report provides a breakdown of your Planned and Supplemental Withdrawals and the percentage of your Total Portfolio Assets (BoY) that these withdrawals represent.

Year	Age	Planned Withdrawals			Supplemental Withdrawals			Total Withdrawals	Total Portfolio Assets (BoY)	Withdrawal Percentage
		John's 401K	Katie's Roth 403b	John's Annuity	John and Katie Traditional - Core Cash Account	Merrill Lynch Account	Vanguard Money Market			
2015	50/47	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$682,700	0.00%
2016	51/48	0	0	0	0	0	0	0	757,948	0.00%
2017	52/49	0	0	0	0	0	0	0	838,725	0.00%
2018	53/50	0	0	0	0	0	0	0	925,360	0.00%
2019	54/51	0	0	0	0	0	0	0	1,018,223	0.00%
2020	55/52	0	0	0	0	0	0	0	1,119,568	0.00%
2021	56/53	0	0	0	4,083	0	0	4,083	1,227,948	0.33%
2022	57/54	0	0	0	32,933	9,355	43,314	85,602	1,333,664	6.42%
2023	58/55	0	0	0	0	55,558	0	55,558	1,366,573	4.07%
2024	59/56	0	0	0	0	0	0	0	1,438,710	0.00%
2025	60/57	0	0	0	0	0	0	0	1,577,120	0.00%
2026	61/58	0	0	0	0	0	0	0	1,724,933	0.00%
2027	62/59	0	0	0	0	0	0	0	1,882,860	0.00%
2028	63/60	0	0	0	0	0	0	0	2,051,694	0.00%
2029	64/61	0	0	0	326	0	0	326	2,232,256	0.01%
2030	65/62	0	0	0	1,981	0	0	1,981	2,425,473	0.08%
2031	66/63	0	0	10,915	15,888	134,962	0	161,765	2,632,304	6.15%
2032	67/64	0	0	10,915	0	147,006	0	157,921	2,969,430	5.32%
2033	68/65	0	0	10,915	0	150,779	0	161,694	2,983,057	5.42%
2034	69/66	0	0	10,915	344	136,242	0	147,501	2,992,272	4.93%
2035	70/67	57,730	0	10,915	1,431	93,688	0	163,764	3,017,499	5.43%
2036	71/68	61,178	0	10,915	0	98,968	0	171,061	3,029,548	5.65%
2037	72/69	64,827	0	10,915	0	102,573	0	178,315	3,036,451	5.87%
2038	73/70	68,690	22,725	10,915	1,165	70,849	0	174,344	3,037,611	5.74%
2039	74/71	72,778	24,082	10,915	366	60,704	0	168,845	3,043,890	5.55%
2040	75/72	77,105	25,519	10,915	1,285	0	0	114,824	3,057,067	3.76%
2041	76/73	81,682	27,039	10,915	973	0	0	120,609	3,125,957	3.86%
2042	77/74	86,116	28,649	10,915	35	870	0	126,585	3,193,517	3.96%
2043	78/75	91,214	30,352	10,915	0	0	0	132,481	3,259,463	4.06%

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Year	Age	Planned Withdrawals			Supplemental Withdrawals			Total Withdrawals	Total Portfolio Assets (BoY)	Withdrawal Percentage
		John's 401K	Katie's Roth 403b	John's Annuity	John and Katie Traditional - Core Cash Account	Merrill Lynch Account	Vanguard Money Market			
2044	79/76	96,109	32,154	10,915	0	0	0	139,178	3,324,369	4.19%
2045	80/77	101,234	33,899	10,915	0	0	0	146,048	3,387,260	4.31%
2046	81/78	106,597	35,906	10,915	0	0	0	153,418	3,447,401	4.45%
2047	82/79	112,201	37,832	10,915	0	0	0	160,948	3,504,279	4.59%
2048	83/80	118,052	39,850	10,915	0	0	0	168,817	3,557,429	4.75%
2049	84/81	124,151	41,961	10,915	0	0	0	177,027	3,606,271	4.91%
2050	85/82	129,618	44,167	10,915	0	0	0	184,700	3,657,073	5.05%
2051	86/83	135,214	46,470	10,915	0	0	0	192,599	3,704,054	5.20%
2052	87/84	140,922	48,871	10,915	0	0	0	200,708	3,745,485	5.36%
2053	88/85	146,723	51,023	10,915	0	0	0	208,661	3,780,712	5.52%
2054	89/86	152,589	53,226	10,915	0	0	0	216,730	3,809,052	5.69%
2055	90/87	157,097	55,473	10,915	10,889	0	0	234,374	3,834,411	6.11%
2056	91/88	137,305	57,756	0	51,820	0	0	246,881	3,841,130	6.43%
2057	92/89	142,795	60,066	0	1,785	52,428	0	257,074	3,825,449	6.72%
2058	93/90	147,013	61,840	0	0	59,128	0	267,981	3,801,731	7.05%

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Education

Sample

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Cost of Education

Base Facts

Prepared for John and Katie Traditional

Funding a child's education, either fully or partially, is considered a primary obligation by most parents. With education costs significantly outpacing inflation, the total cost of a college education can become burdensome if you don't start saving early.

For Amanda's College, you have defined that education begins in **2019**, lasts for **4 years (through 2022)**, and will have an annual cost of **\$35,671** in today's dollars. These costs are expected to grow at a rate of **6.00%** beginning **immediately**.

You can expect the first year of college to actually cost **\$45,034** when it begins, with a total cost of **\$197,006** by the time it ends.

SUMMARY

**Education Occurs
2019 - 2022**

**Annual Costs (Today's \$)
\$35,671**

**Costs Grow at
6.00%**

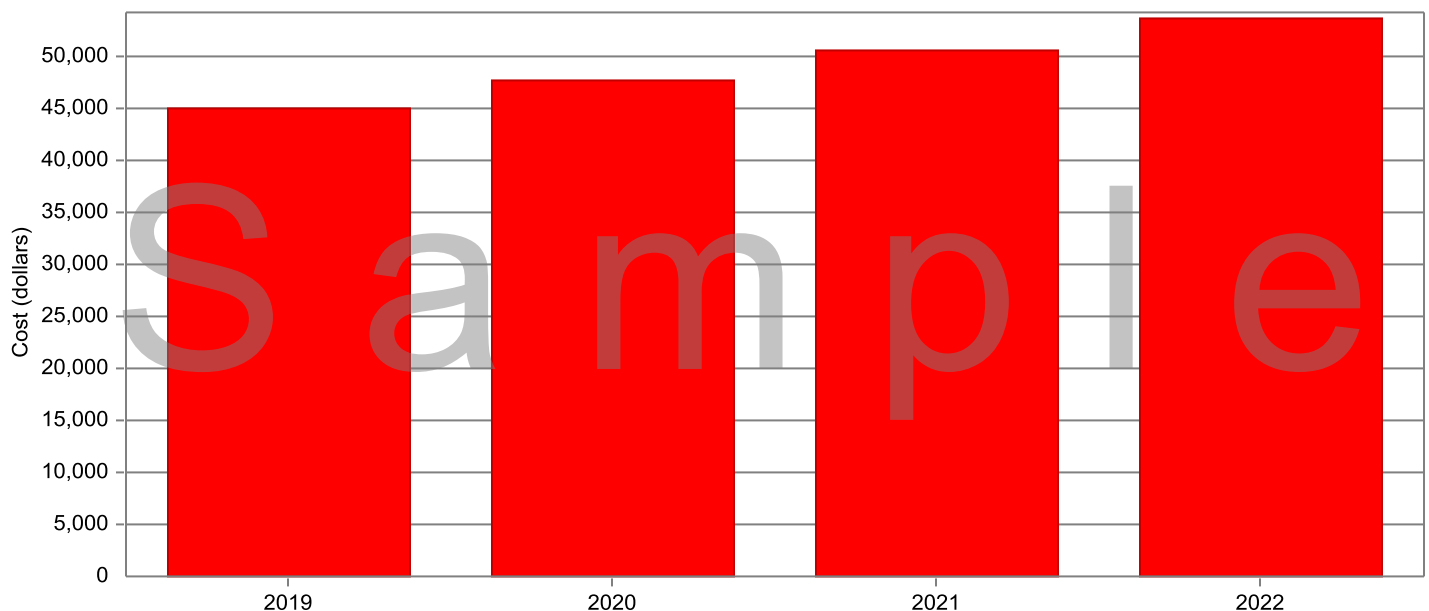
**Annual Cost in 2019
\$45,034**

**Total 4 Year Cost
\$197,006**

How Will Your Costs Grow?

The chart below illustrates the mounting costs of this education. You can expect an annual cost of **\$35,671** today to grow to **\$45,034** in **2019** and **\$53,636** in **2022**.

Projected Cost of Amanda's College



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Cost of Education

Base Facts

Prepared for John and Katie Traditional

Funding a child's education, either fully or partially, is considered a primary obligation by most parents. With education costs significantly outpacing inflation, the total cost of a college education can become burdensome if you don't start saving early.

For Peter's College, you have defined that education begins in **2020**, lasts for **4 years (through 2023)**, and will have an annual cost of **\$37,038** in today's dollars. These costs are expected to grow at a rate of **6.00%** beginning **immediately**.

You can expect the first year of college to actually cost **\$49,566** when it begins, with a total cost of **\$216,832** by the time it ends.

SUMMARY

**Education Occurs
2020 - 2023**

**Annual Costs (Today's \$)
\$37,038**

**Costs Grow at
6.00%**

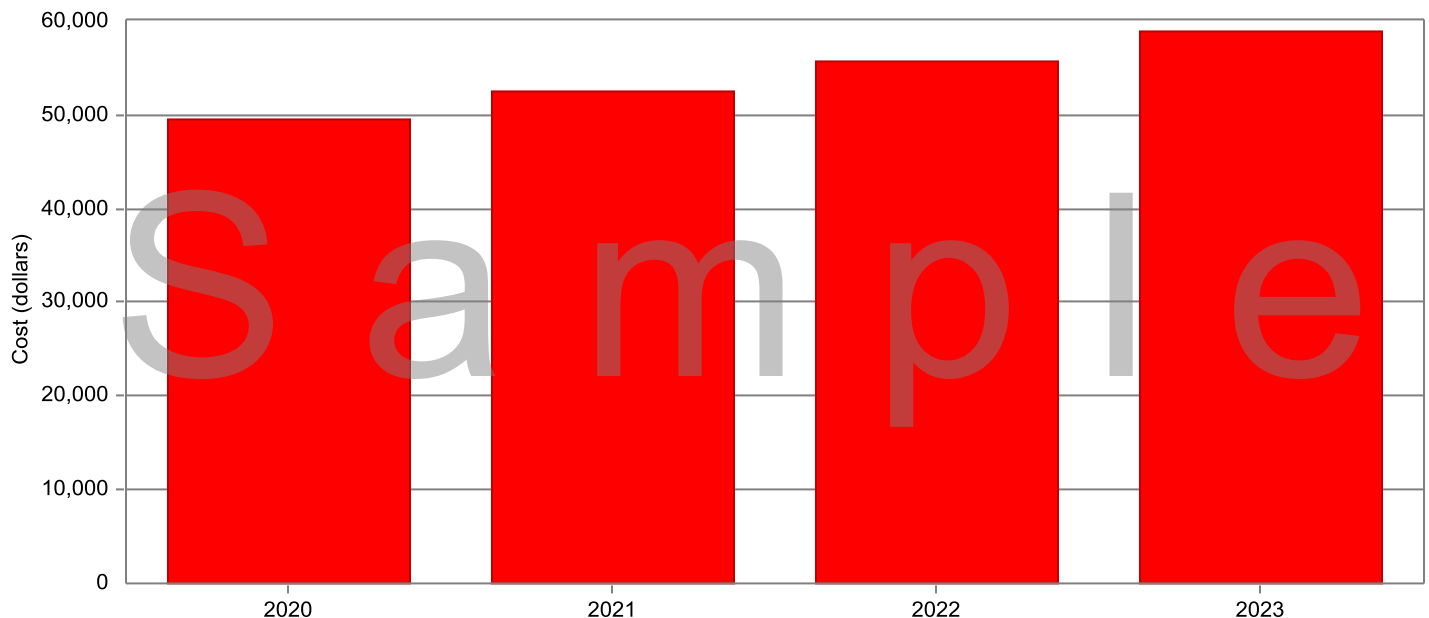
**Annual Cost in 2020
\$49,566**

**Total 4 Year Cost
\$216,832**

How Will Your Costs Grow?

The chart below illustrates the mounting costs of this education. You can expect an annual cost of **\$37,038** today to grow to **\$49,566** in 2020 and **\$59,034** in 2023.

Projected Cost of Peter's College



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Funding Your Education

Base Facts

Prepared for John and Katie Traditional

This report shows where you are with respect to your education funding needs.

You currently have **\$95,000** of dedicated funds available for **Amanda's College** expense. Planned savings and assumed growth would result in a total of **\$131,419** of dedicated funds available for the education goal. These funds are used against a total **4 year** cost of **\$197,006** resulting in a **\$65,587** shortfall of dedicated assets. Non-dedicated assets are assumed to fund the remaining goal shortfall.

The projected **shortfall** from dedicated assets towards **Amanda's College** expense is **\$65,587**, or **33%** underfunded. Non-dedicated assets are assumed to fund the remaining goal shortfall.

SUMMARY

Total 4 Year Cost
\$197,006

Current Funding
\$95,000 (Dedicated)

Total Funding
\$131,419 (Dedicated)
\$65,587 (Non-Dedicated)

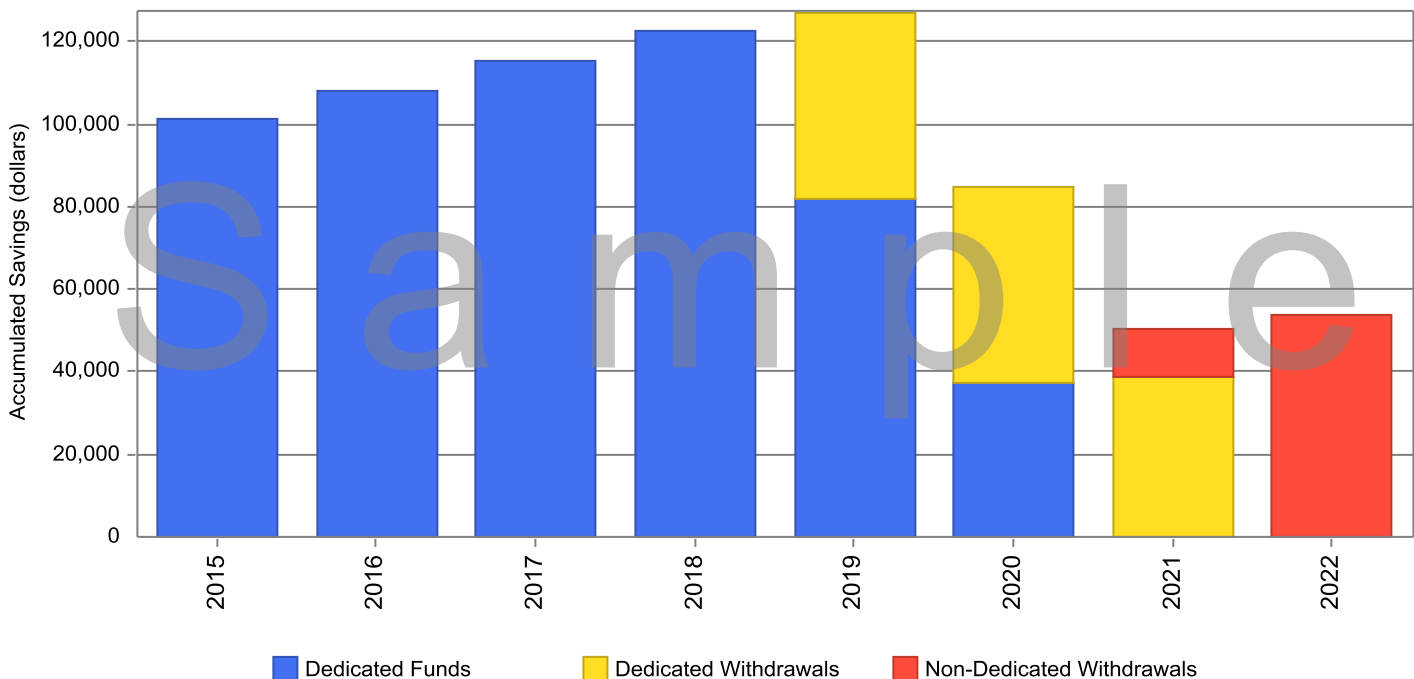
Shortfall
\$65,587 (Dedicated)
\$0 (Non-Dedicated)

Percent Funded
67% (Dedicated)
33% (Non-Dedicated)

Will There Be Enough?

The chart below illustrates your available dedicated funding for this education goal. Your dedicated assets provide a funding level of **\$131,419** towards the goal. Non-dedicated assets are used to fund the remaining **\$65,587**.

Savings and Withdrawals for Amanda's College



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Funding Your Education

Base Facts

Prepared for John and Katie Traditional

This report shows where you are with respect to your education funding needs.

You currently have **\$65,000** of dedicated funds available for **Peter's College** expense. Planned savings and assumed growth would result in a total of **\$118,857** of dedicated funds available for the education goal. These funds are used against a total **4 year** cost of **\$216,832** resulting in a **\$97,975** shortfall of dedicated assets. Non-dedicated assets are assumed to fund the remaining goal shortfall.

The projected **shortfall** from dedicated assets towards **Peter's College** expense is **\$97,975**, or **45%** underfunded. Non-dedicated assets are assumed to fund the remaining goal shortfall.

SUMMARY

Total 4 Year Cost
\$216,832

Current Funding
\$65,000 (Dedicated)

Total Funding
\$118,857 (Dedicated)
\$97,975 (Non-Dedicated)

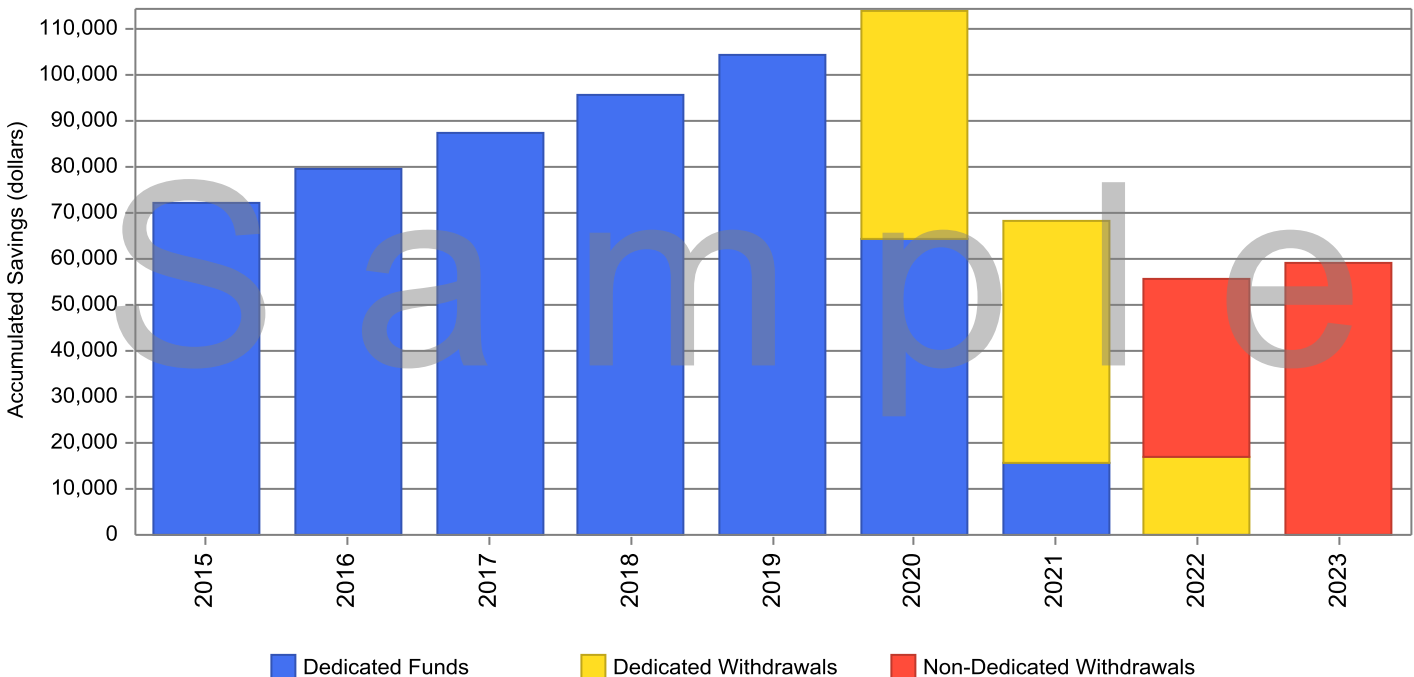
Shortfall
\$97,975 (Dedicated)
\$0 (Non-Dedicated)

Percent Funded
55% (Dedicated)
45% (Non-Dedicated)

Will There Be Enough?

The chart below illustrates your available dedicated funding for this education goal. Your dedicated assets provide a funding level of **\$118,857** towards the goal. Non-dedicated assets are used to fund the remaining **\$97,975**.

Savings and Withdrawals for Peter's College



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Options for Meeting Education Needs

Base Facts

Prepared for John and Katie Traditional

Based upon the assumed cost, existing funds, and future savings for **Amanda's College**, your education goal is not projected to be fully funded with dedicated assets. It is important to review your educational funding needs now, and implement any necessary changes. There are several options which, by themselves or in combination with each other, may help you to achieve your education funding goal. They include:

Save More Each Month

By examining your current budget and expenditures, you may be able to make changes that allow you to increase the amount you save each month for future education costs.

To cover your funding shortfall solely from dedicated assets by saving more each month, you would need to save an additional **\$618 per month** (or **\$7,413 per year**) through **2021**. This solution assumes that these new funds will grow at a rate of **6.14%**.

SUMMARY

Increase Savings by
\$618 (monthly)
\$7,413 (annually)
Total Cost of Education
\$197,006
Total Funding
\$197,006
Percent Funded
100%

Set Aside More Now

One option for making up the shortfall is to set aside an additional lump sum today.

To make up your funding shortfall solely from dedicated assets by increasing the lump sum available today, you would need to put aside **\$43,702** in addition to the **\$95,000** currently available, for a total of **\$138,702**. This solution assumes that these new funds will grow at a rate of **6.14%**.

SUMMARY

Increase Funds by
\$43,702 to a total
of **\$138,702**
Total Cost of Education
\$197,006
Total Funding
\$197,006
Percent Funded
100%

Reduce Costs

You may consider reducing the actual cost of the goal. The student might qualify for scholarships, or could attend a less expensive educational institution. In-state schools typically have lower tuition than comparable out-of-state schools.

To fully fund the goal solely from dedicated assets by reducing the expense, the annual cost would need to be reduced by **\$11,344** to **\$24,327** per year. This solution assumes that your education cost will grow at a rate of **6.00%** each year.

SUMMARY

Reduce Annual Cost by
\$11,344 to a total
of **\$24,327**
New Cost of Education
\$142,414
Total Funding
\$142,414
Percent Funded
100%

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Options for Meeting Education Needs

Base Facts

Prepared for John and Katie Traditional

Based upon the assumed cost, existing funds, and future savings for **Peter's College**, your education goal is not projected to be fully funded with dedicated assets. It is important to review your educational funding needs now, and implement any necessary changes. There are several options which, by themselves or in combination with each other, may help you to achieve your education funding goal. They include:

Save More Each Month

By examining your current budget and expenditures, you may be able to make changes that allow you to increase the amount you save each month for future education costs.

To cover your funding shortfall solely from dedicated assets by saving more each month, you would need to save an additional **\$792 per month** (or **\$9,506 per year**) through **2022**. This solution assumes that these new funds will grow at a rate of **6.14%**.

SUMMARY

Increase Savings by
\$792 (monthly)
\$9,506 (annually)
Total Cost of Education
\$216,832
Total Funding
\$216,832
Percent Funded
100%

Set Aside More Now

One option for making up the shortfall is to set aside an additional lump sum today.

To make up your funding shortfall solely from dedicated assets by increasing the lump sum available today, you would need to put aside **\$62,308** in addition to the **\$65,000** currently available, for a total of **\$127,308**. This solution assumes that these new funds will grow at a rate of **6.14%**.

SUMMARY

Increase Funds by
\$62,308 to a total
of **\$127,308**
Total Cost of Education
\$216,832
Total Funding
\$216,832
Percent Funded
100%

Reduce Costs

You may consider reducing the actual cost of the goal. The student might qualify for scholarships, or could attend a less expensive educational institution. In-state schools typically have lower tuition than comparable out-of-state schools.

To fully fund the goal solely from dedicated assets by reducing the expense, the annual cost would need to be reduced by **\$15,712** to **\$21,326** per year. This solution assumes that your education cost will grow at a rate of **6.00%** each year.

SUMMARY

Reduce Annual Cost by
\$15,712 to a total
of **\$21,326**
New Cost of Education
\$132,336
Total Funding
\$132,336
Percent Funded
100%

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Education – Funding and Spending Details

Base Facts

Prepared for John and Katie Traditional

For each year through the end of your goal, the table below displays the savings to and the withdrawals from the funds you dedicated to this goal, the amount spent on the goal, and the balance of funds at the end of each year.

Amanda's College

Year	Age	Dedicated Assets (BOY)	Growth, Savings & Other Expenses	Dedicated Withdrawals for Expense	Dedicated Assets (EOY)	Non-Dedicated Withdrawals
2015	50/47	\$95,000	\$6,506	\$0	\$101,506	\$0
2016	51/48	101,506	6,746	0	108,252	0
2017	52/49	108,252	6,994	0	115,246	0
2018	53/50	115,246	7,253	0	122,499	0
2019	54/51	122,499	4,520	45,034	81,985	0
2020	55/52	81,985	3,025	47,736	37,274	0
2021	56/53	37,274	1,375	38,649	0	11,951
2022	57/54	0	0	0	0	53,636

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Education – Funding and Spending Details

Base Facts

Prepared for John and Katie Traditional

For each year through the end of your goal, the table below displays the savings to and the withdrawals from the funds you dedicated to this goal, the amount spent on the goal, and the balance of funds at the end of each year.

Peter's College

Year	Age	Dedicated Assets (BOY)	Growth, Savings & Other Expenses	Dedicated Withdrawals for Expense	Dedicated Assets (EOY)	Non-Dedicated Withdrawals
2015	50/47	\$65,000	\$6,991	\$0	\$71,991	\$0
2016	51/48	71,991	7,420	0	79,411	0
2017	52/49	79,411	7,876	0	87,287	0
2018	53/50	87,287	8,359	0	95,646	0
2019	54/51	95,646	8,873	0	104,519	0
2020	55/52	104,519	9,417	49,566	64,370	0
2021	56/53	64,370	3,952	52,540	15,782	0
2022	57/54	15,782	969	16,751	0	38,941
2023	58/55	0	0	0	0	59,034

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Cost of Waiting (Monthly) - Education Savings

Base Facts

Prepared for John and Katie Traditional

Waiting to save increases the additional monthly amount required because the funds you do save have less time to grow. The longer the delay, the greater the impact on the amount required.

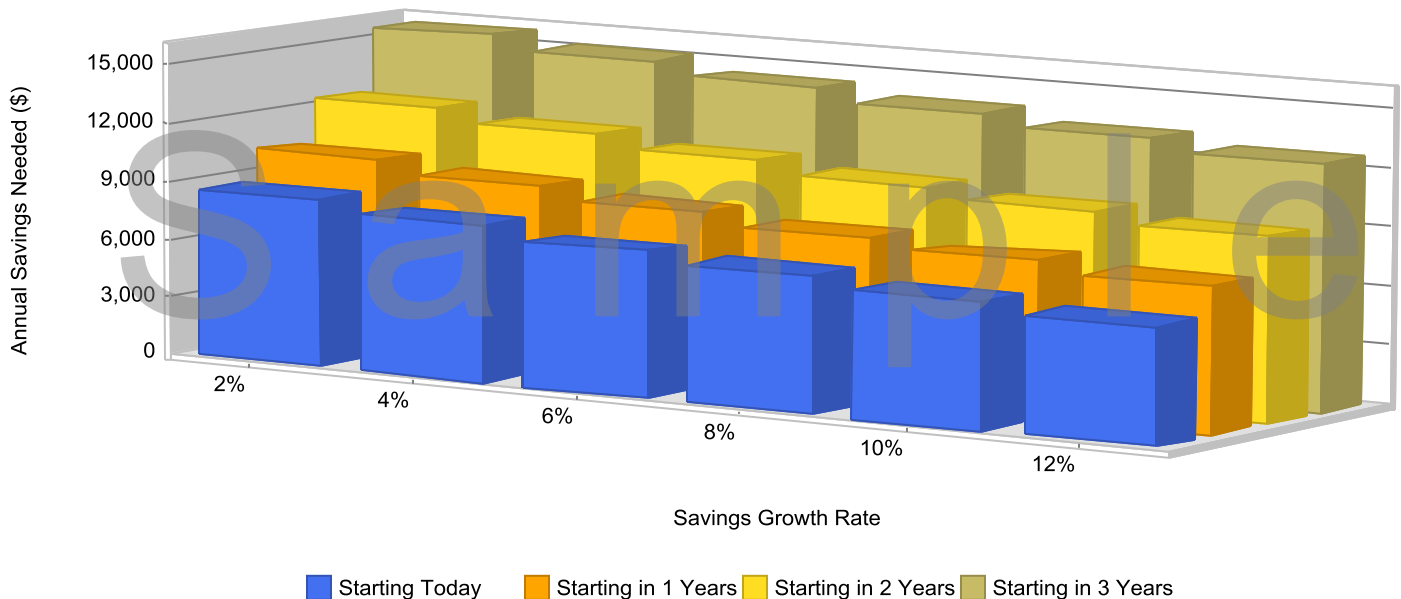
For Amanda's College, you have defined that education begins in **2019**, lasts for **4 years (through 2022)**, and will have an annual cost of **\$35,671** in today's dollars. These costs are assumed to grow at a rate of **6.00%** beginning **immediately**.

If invested today at the selected rate (**6.14%**), you would need to save an additional **\$618** per month (**\$7,413** per year) in order to achieve this goal.

Cost of Waiting at Different Years and Growth Rate

The chart below shows the impact of waiting to save the additional monthly savings required to achieve your goal.

Cost of Waiting - Additional Annual Savings Needed



Savings Growth Rate	Additional Monthly Savings Needed Today	Additional Annual Savings Needed Today	After Waiting 1 Years	After Waiting 2 Years	After Waiting 3 Years
2%	\$724	\$8,682	\$10,231	\$12,401	\$15,659
4%	670	8,044	9,577	11,730	14,960
6%	621	7,453	8,968	11,098	14,299
8%	576	6,906	8,399	10,503	13,675
10%	533	6,400	7,870	9,945	13,082
12%	494	5,931	7,374	9,421	12,521

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Cost of Waiting (Monthly) - Education Savings

Base Facts

Prepared for John and Katie Traditional

Waiting to save increases the additional monthly amount required because the funds you do save have less time to grow. The longer the delay, the greater the impact on the amount required.

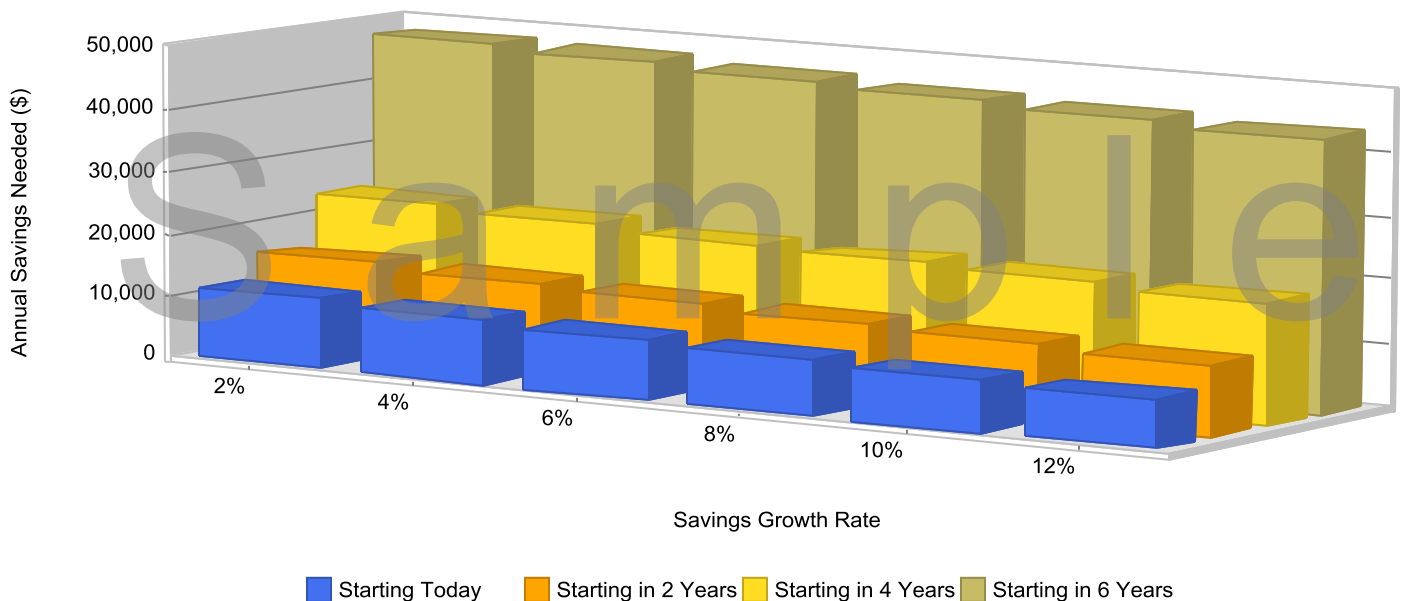
For Peter's College, you have defined that education begins in **2020**, lasts for **4 years (through 2023)**, and will have an annual cost of **\$37,038** in today's dollars. These costs are assumed to grow at a rate of **6.00%** beginning **immediately**.

If invested today at the selected rate (**6.14%**), you would need to save an additional **\$792** per month (**\$9,506** per year) in order to achieve this goal.

Cost of Waiting at Different Years and Growth Rate

The chart below shows the impact of waiting to save the additional monthly savings required to achieve your goal.

Cost of Waiting - Additional Annual Savings Needed



Savings Growth Rate	Additional Monthly Savings Needed Today	Additional Annual Savings Needed Today	After Waiting 2 Years	After Waiting 4 Years	After Waiting 6 Years
2%	\$940	\$11,282	\$15,349	\$23,491	\$47,929
4%	866	10,387	14,430	22,538	46,914
6%	797	9,562	13,568	21,633	45,939
8%	733	8,801	12,760	20,773	45,001
10%	675	8,099	12,003	19,955	44,099
12%	621	7,452	11,294	19,177	43,231

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Retirement

Sample

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Investment Asset Allocation

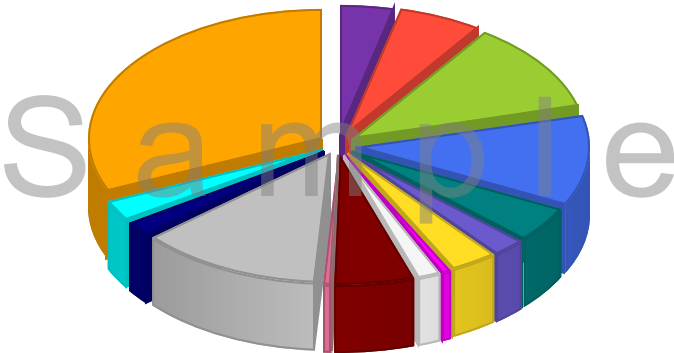
As of December 08, 2014

Prepared for John and Katie Traditional

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

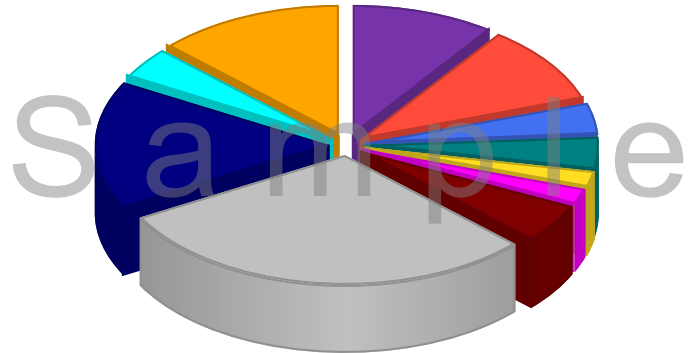
All Assets - Current Allocation

(7.43% blended rate)



Recommended Portfolio (Inc with Mod Growth)

(6.96% blended rate)



- Large Growth (3.76%)
- Large Blend (11.46%)
- Mid Cap Value (4.52%)
- Small Growth (3.33%)
- Small Blend (1.62%)
- St Term Muni Bd (0.01%)
- Lg Term Muni Bd (0.59%)
- St High Qual Bd (1.93%)
- Other (31.58%)
- Large Value (5.83%)
- Mid Cap Growth (11.34%)
- Mid Cap Blend (2.36%)
- Small Value (0.66%)
- Lg Foreign (5.53%)
- It Term Muni Bd (0.02%)
- It High Qual Bd (12.72%)
- It High Yield Bd (2.74%)

- Large Growth (10.00%)
- Mid Cap Growth (4.00%)
- Small Growth (2.00%)
- Lg Foreign (5.00%)
- St High Qual Bd (16.00%)
- Other (13.00%)
- Large Value (10.00%)
- Mid Cap Value (4.00%)
- Small Value (2.00%)
- It High Qual Bd (30.00%)
- It High Yield Bd (4.00%)

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Investment Asset Allocation

As of December 08, 2014

Prepared for John and Katie Traditional

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 Blend	Mid Cap Growth	Mid Cap Value	Mid Cap Blend	Small Growth	Small Value	Small Blend	Lg Foreign	St Term Muni Bd	It Term Muni Bd	Lg Term Muni Bd	It High Qual Bd	St High Qual Bd	It High Yield Bd	Other	Total
ALL ASSETS - CURRENT ALLOCATION																		
529 Plan for Amanda	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$95,000	\$95,000
529 Plan for Peter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	65,000	65,000
John's 401K	25,674	27,521	27,865	2,730	4,652	3,989	0	19	0	3,739	55	110	4,399	79,170	9,925	13,888	2,084	205,820
John's Annuity	0	0	30,000	0	0	15,000	0	0	10,000	10,000	0	0	0	0	0	0	35,000	100,000
Katie's Roth 403b	1,283	0	187	821	0	425	0	0	0	13,964	50	64	565	23,909	6,352	3,181	27,365	78,166
Katie's Roth IRA (converted)	0	0	0	53,049	1,299	484	1,928	5,516	3,652	537	0	0	0	4,132	17	6,051	1,703	78,368
Merrill Lynch Account	4,688	21,590	38,506	38,936	32,100	0	26,130	0	0	18,396	0	0	0	0	0	0	0	180,346
Term Life on Jon	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Term Policy for Katie	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vanguard Money Market	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40,000	40,000
Totals	31,645	49,111	96,558	95,536	38,051	19,898	28,058	5,535	13,652	46,636	105	174	4,964	107,211	16,294	23,120	266,152	842,700

RECOMMENDED PORTFOLIO (INCOME WITH MODERATE GROWTH)

Recommended Portfolio (Inc with Mod Growth)	10.00%	10.00%	0.00%	4.00%	4.00%	0.00%	2.00%	2.00%	0.00%	5.00%	0.00%	0.00%	0.00%	30.00%	16.00%	4.00%	13.00%	100.00%
	Large Growth	Large Value	Large Blend	Mid Cap Growth	Mid Cap Value	Mid Cap Blend	Small Growth	Small Value	Small Blend	Lg Foreign	St Term Muni Bd	It Term Muni Bd	Lg Term Muni Bd	It High Qual Bd	St High Qual Bd	It High Yield Bd	Other	Total
All Assets	3.76%	5.83%	11.46%	11.34%	4.52%	2.36%	3.33%	0.66%	1.62%	5.53%	0.01%	0.02%	0.59%	12.72%	1.93%	2.74%	31.58%	100.00%
Recommended Portfolio (Inc with Mod Growth)	10.00%	10.00%	0.00%	4.00%	4.00%	0.00%	2.00%	2.00%	0.00%	5.00%	0.00%	0.00%	0.00%	30.00%	16.00%	4.00%	13.00%	100.00%
% Disparity	6.24%	4.17%	-11.46%	-7.34%	-0.52%	-2.36%	-1.33%	1.34%	-1.62%	-0.53%	-0.01%	-0.02%	-0.59%	17.28%	14.07%	1.26%		
\$ Disparity	52,625	35,159	(96,558)	(61,828)	(4,343)	(19,898)	(11,204)	11,319	(13,652)	(4,501)	(105)	(174)	(4,964)	145,599	118,538	10,588		

The Blended Rate is the weighted average of the market index rates of returns that underlie each asset class of a given model portfolio. Account fees are not taken into consideration.

All investments involve risks that you will lose value including the amount of your initial investment. Investments that offer the potential for higher rates of return generally involve greater risk of loss. Note: reinvestment transactions that involve selling existing investments may involve transaction costs associated with the sale of those assets as well as transaction costs associated with the purchase of new investments.

International investing: There are special risks associated with international investing, such as political changes and currency fluctuations. These risks are heightened in emerging markets.

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Small/Mid-Capitalization investing: Investments in companies with small or mid-market capitalization ("small/mid-caps") may be subject to special risks given their characteristic narrow markets, limited financial resources, and less liquid stocks, all of which may cause price volatility.

High-Yield investing: Investments in high yielding debt securities are generally subject to greater market fluctuations and risk of loss of income and principal, than are investments in lower yielding debt securities.

Inflation Protected Bond investing: Interest rate increases can cause the price of a debt security to decrease. Increases in real interest rates can cause the price of inflation-protected debt securities to decrease. Interest payments on inflation-protected debt securities can be unpredictable.

Interest Rate Risk: This risk refers to the risk that bond prices decline as interest rates rise. Interest rates and bond prices tend to move in opposite directions. Long-term bonds tend to be more sensitive to interest rate changes and therefore may be more volatile.

Sample

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Building Your Retirement Assets

Base Facts

Prepared for John and Katie Traditional

Along with your expected retirement income, the other primary resource for funding your retirement is your accumulated portfolio assets. When estimating the portfolio assets you could have available at your retirement, the key assumptions are your current portfolio balance, planned savings, expected growth rate of the portfolio assets and annual cash flow prior to retirement. You can also increase your portfolio assets before or during retirement by liquidating other assets such as a house or business.

Defined portfolio assets currently total **\$682,700**. In **2015**, savings include **\$17,000** in planned savings and **\$6,100** in employer contributions. From **2015** through **2031** planned savings will total **\$309,962** and employer contributions will total **\$110,248**, for a total of **\$420,210**. Projected asset growth prior to retirement is **\$1,620,030**.

In the first year of retirement, your portfolio assets are projected to consist of **\$512,940** in taxable assets, **\$17,591** in cash, **\$1,928,735** in retirement assets, **\$173,038** in annuities, and **\$0** in life insurance cash value.

Taking into account savings, growth, and cash flow, your portfolio assets are projected to total **\$2,632,304** at the beginning of **2031**.

SUMMARY

Planned Savings
\$309,962

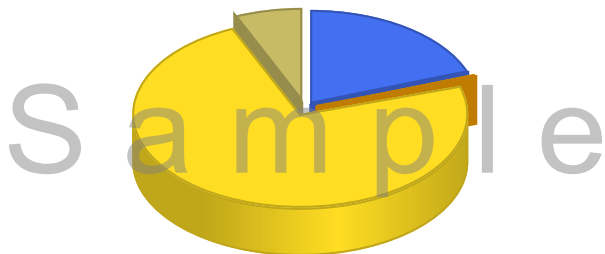
Employer Contributions
\$110,248

Growth
\$1,620,030

**Portfolio Assets (2031)
at Beginning of Year**
\$2,632,304

What Comprises Your Portfolio Assets

The chart below reflects the projected value of portfolio assets at the beginning of 2031.



- Taxable Assets (19.49%)
- Cash Assets (0.67%)
- Retirement Assets (73.27%)
- Annuity Assets (6.57%)

At the beginning of 2031, the breakdown of portfolio assets is projected to be as follows:

Asset Type	Amount	Percent
Taxable	\$512,940	19.49%
Cash	17,591	0.67%
Retirement	1,928,735	73.27%
Annuity	173,038	6.57%
Total	\$2,632,304	100.00%

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Retirement Withdrawals

Base Facts

Prepared for John and Katie Traditional

Withdrawals from portfolio assets are a critical component of all retirement plans. The size and frequency of withdrawals will go a long way to determining if your portfolio assets will last for your lifetime. Withdrawals can be made from taxable or tax deferred accounts, each providing different tax consequences. You should always be mindful of your total withdrawals to make sure you are not liquidating your assets too quickly.

Supplemental withdrawals from portfolio assets are required when retirement inflows, including planned withdrawals, are insufficient to cover expenses for a given year. It is not unusual to make supplemental withdrawals during retirement, but care must be taken to ensure your portfolio assets last.

Supplemental withdrawals during retirement will total **\$1,194,178** funding **18%** of retirement expenses.

SUMMARY

Cost of Retirement
\$6,491,428

Retirement Inflows
\$5,715,439

Supplemental Withdrawals
\$1,194,178

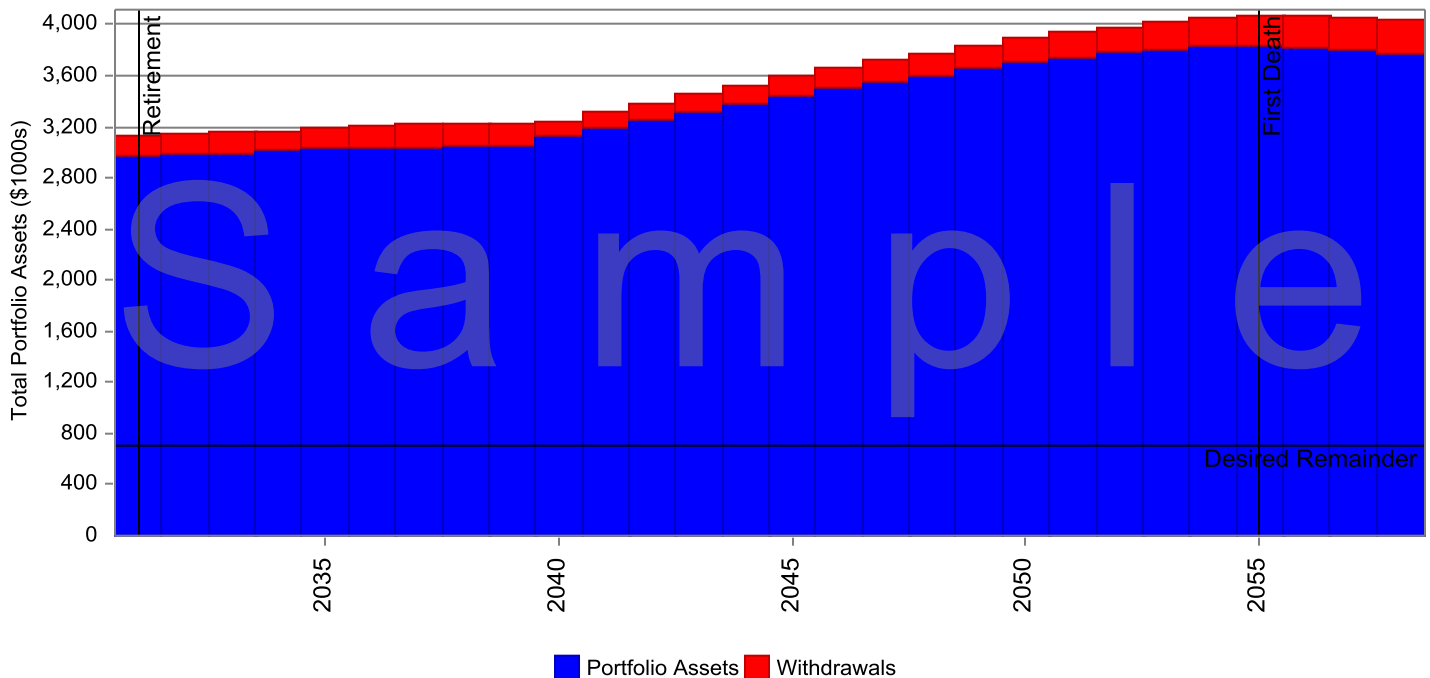
Pct Funded by Suppl Withdrawals
18%

Planned withdrawals, such as required minimum distributions, are withdrawals that you already intend to make. Planned withdrawals are projected to total **\$3,740,675** over your retirement and are accounted for as part of total retirement inflows.

Retirement Withdrawal Details

The chart below highlights your total withdrawals in relation to your total portfolio assets. Total withdrawals are comprised of planned withdrawals plus supplemental withdrawals.

Retirement Withdrawals



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Retirement Withdrawals

Base Facts

Prepared for John and Katie Traditional

		PLANNED WITHDRAWALS		SUPPLEMENTAL WITHDRAWALS				
Year	Age	Retirement Assets	Annuity Assets	Cash Assets	Taxable Assets	Total Withdrawals	Total Portfolio Assets (BOY)	Withdrawal Percentage
2031	66/63	\$0	\$10,915	\$15,888	\$134,962	\$161,765	\$2,632,304	6.15%
2032	67/64	0	10,915	0	147,006	157,921	2,969,430	5.32%
2033	68/65	0	10,915	0	150,779	161,694	2,983,057	5.42%
2034	69/66	0	10,915	344	136,242	147,501	2,992,272	4.93%
2035	70/67	57,730	10,915	1,431	93,688	163,764	3,017,499	5.43%
2036	71/68	61,178	10,915	0	98,968	171,061	3,029,548	5.65%
2037	72/69	64,827	10,915	0	102,573	178,315	3,036,451	5.87%
2038	73/70	91,415	10,915	1,165	70,849	174,344	3,037,611	5.74%
2039	74/71	96,860	10,915	366	60,704	168,845	3,043,890	5.55%
2040	75/72	102,624	10,915	1,285	0	114,824	3,057,067	3.76%
2041	76/73	108,721	10,915	973	0	120,609	3,125,957	3.86%
2042	77/74	114,765	10,915	35	870	126,585	3,193,517	3.96%
2043	78/75	121,566	10,915	0	0	132,481	3,259,463	4.06%
2044	79/76	128,263	10,915	0	0	139,178	3,324,369	4.19%
2045	80/77	135,133	10,915	0	0	146,048	3,387,260	4.31%
2046	81/78	142,503	10,915	0	0	153,418	3,447,401	4.45%

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		PLANNED WITHDRAWALS		SUPPLEMENTAL WITHDRAWALS				
Year	Age	Retirement Assets	Annuity Assets	Cash Assets	Taxable Assets	Total Withdrawals	Total Portfolio Assets (BOY)	Withdrawal Percentage
2047	82/79	150,033	10,915	0	0	160,948	3,504,279	4.59%
2048	83/80	157,902	10,915	0	0	168,817	3,557,429	4.75%
2049	84/81	166,112	10,915	0	0	177,027	3,606,271	4.91%
2050	85/82	173,785	10,915	0	0	184,700	3,657,073	5.05%
2051	86/83	181,684	10,915	0	0	192,599	3,704,054	5.20%
2052	87/84	189,793	10,915	0	0	200,708	3,745,485	5.36%
2053	88/85	197,746	10,915	0	0	208,661	3,780,712	5.52%
2054	89/86	205,815	10,915	0	0	216,730	3,809,052	5.69%
2055	90/87	212,570	10,915	10,889	0	234,374	3,834,411	6.11%
2056	91/88	195,061	0	51,820	0	246,881	3,841,130	6.43%
2057	92/89	202,861	0	1,785	52,428	257,074	3,825,449	6.72%
2058	93/90	208,853	0	0	59,128	267,981	3,801,731	7.05%
Totals		\$3,467,800	\$272,875	\$85,981	\$1,108,197	\$4,934,853		

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Looking at Everything in Retirement

Base Facts

Prepared for John and Katie Traditional

There are two main resources at your disposal with which you can fund your retirement; income and portfolio assets. You accumulate portfolio assets during your pre-retirement years through savings and growth. Additionally, various sources may provide you with income during retirement. By comparing the combination of these resources with your expected retirement expenses, you can get a picture of how successful you may be in financing your retirement.

Over the course of your retirement years, you can expect total costs of **\$6,491,428**. During this time, you will have total retirement inflows of **\$5,715,439**. At the start of retirement in **2031**, your projected portfolio assets will be **\$2,632,304**. Desired assets remaining at death are **\$700,000**.

At the end of retirement in **2058**, you are projected to have a **surplus** of **\$3,766,691**.

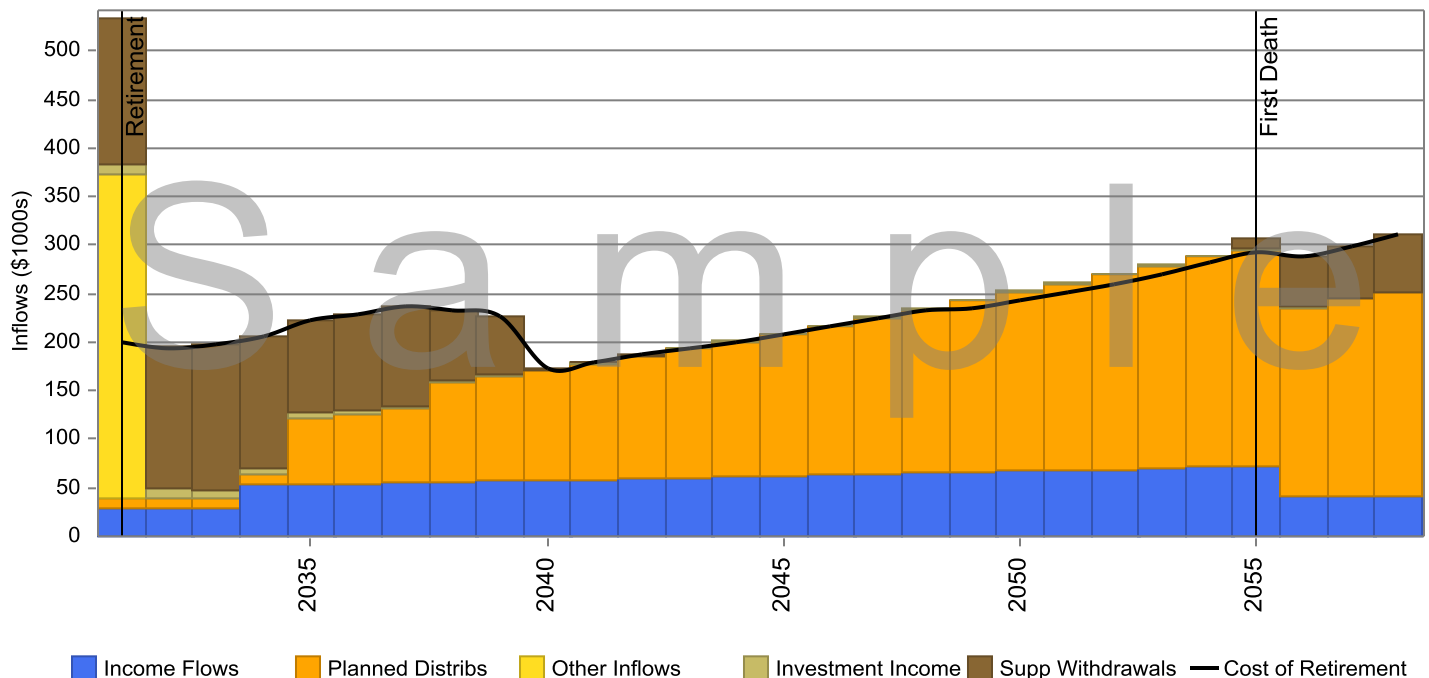
SUMMARY

Cost of Retirement	\$6,491,428
Retirement Inflows	\$5,715,439
Supplemental Withdrawals	\$1,194,178
Funding Surplus	\$3,766,691
Unfunded Years	0

Retirement Resource Usage

The chart below illustrates how your income sources and portfolio assets could be used to fund your retirement. Years which are not successfully funded show the amount of shortfall.

Looking at Everything



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Looking at Everything in Retirement

Base Facts

Prepared for John and Katie Traditional

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2031	66/63	\$28,161	\$10,501	\$10,915	\$332,994	\$382,571	\$200,427	\$200,427	\$182,144	\$2,969,430
2032	67/64	28,583	9,340	10,915	0	48,838	192,712	192,712	(143,874)	2,983,057
2033	68/65	29,012	7,973	10,915	0	47,900	198,332	198,332	(150,432)	2,992,272
2034	69/66	52,800	6,491	10,915	0	70,206	206,792	206,792	(136,586)	3,017,499
2035	70/67	53,592	5,118	68,645	0	127,355	222,474	222,474	(95,119)	3,029,548
2036	71/68	54,396	4,206	72,093	0	130,695	229,402	229,402	(98,707)	3,036,451
2037	72/69	55,212	3,184	75,742	0	134,138	236,522	236,522	(102,384)	3,037,611
2038	73/70	56,040	2,066	102,330	0	160,436	232,450	232,450	(72,014)	3,043,890
2039	74/71	56,881	1,288	107,775	0	165,944	227,014	227,014	(61,070)	3,057,067
2040	75/72	57,734	598	113,539	0	171,871	173,156	173,156	(1,285)	3,125,957
2041	76/73	58,600	627	119,636	0	178,863	179,836	179,836	(973)	3,193,517
2042	77/74	59,479	657	125,680	0	185,816	186,721	186,721	(905)	3,259,463
2043	78/75	60,372	679	132,481	0	193,532	192,894	192,894	638	3,324,369
2044	79/76	61,278	712	139,178	0	201,168	199,957	199,957	1,211	3,387,260
2045	80/77	62,198	747	146,048	0	208,993	207,616	207,616	1,377	3,447,401
2046	81/78	63,131	784	153,418	0	217,333	215,628	215,628	1,705	3,504,279
2047	82/79	64,078	822	160,948	0	225,848	223,907	223,907	1,941	3,557,429

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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
2048	83/80	65,039	862	168,817	0	234,718	232,546	232,546	2,172	3,606,271
2049	84/81	66,015	905	177,027	0	243,947	234,659	234,659	9,288	3,657,073
2050	85/82	67,005	949	184,700	0	252,654	242,258	242,258	10,396	3,704,054
2051	86/83	68,011	995	192,599	0	261,605	251,309	251,309	10,296	3,745,485
2052	87/84	69,031	1,044	200,708	0	270,783	260,703	260,703	10,080	3,780,712
2053	88/85	70,066	1,095	208,661	0	279,822	270,435	270,435	9,387	3,809,052
2054	89/86	71,117	1,149	216,730	0	288,996	281,565	281,565	7,431	3,834,411
2055	90/87	72,184	1,205	223,485	0	296,874	292,763	292,763	4,111	3,841,130
2056	91/88	40,860	1,264	195,061	0	237,185	289,005	289,005	(51,820)	3,825,449
2057	92/89	41,473	1,326	202,861	0	245,660	299,873	299,873	(54,213)	3,801,731
2058	93/90	42,095	740	208,853	0	251,688	310,472	310,472	(58,784)	3,766,691
Totals		\$1,574,443	\$67,327	\$3,740,675	\$332,994	\$5,715,439	\$6,491,428	\$6,491,428		

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Options for Meeting Retirement Needs

Base Facts

Prepared for John and Katie Traditional

Based upon the assumptions utilized in this report, you are projected to have a retirement **surplus** of **\$3,066,691**. There are several options presented below which, alone or in combination, might allow you to achieve your retirement objectives. These options include your desire to have at least **\$700,000** in portfolio assets at the end of retirement.

Retire Earlier

Without changing any other factors, you can consider retiring earlier than originally planned. This option typically increases the total cost of retirement and should be considered carefully.

Earliest retirement would start when **John** is age **64 (2029)** and **Katie** is age **61 (2029)**.

This results in portfolio assets of **\$2,182,798** at retirement, an adjusted retirement cost of **\$6,845,152**, and portfolio assets of **\$950,626** at the end of retirement.

SUMMARY

Retirement Starts

Ages 66 & 63 (current)
Ages 64 & 61 (new)

Cost of Retirement

\$6,491,428 (current)
\$6,845,152 (new)

Assets in 2058

\$3,766,691 (current)
\$950,626 (new)

Enhance Your Retirement Lifestyle

Without changing any other factors, you can consider spending more during retirement than originally planned. This option typically increases the total cost of retirement and should be considered carefully.

Based on the assumptions given, you may consider increasing your initial retirement living expenses of **\$86,000** (in today's dollars) up to a maximum of **\$103,000**.

This results in an adjusted retirement cost of **\$7,689,249**, and portfolio assets of **\$781,835** at the end of retirement.

SUMMARY

Living Expenses

\$86,000 (current)
\$103,000 (new)

Cost of Retirement

\$6,491,428 (current)
\$7,689,249 (new)

Assets in 2058

\$3,766,691 (current)
\$781,835 (new)

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Maximum Retirement Spending

Base Facts

Prepared for John and Katie Traditional

Depending upon whether you have a surplus or a shortfall, you may be able to change the amount of money you spend annually during retirement. If a surplus exists, you may be able to spend more and still achieve your retirement objectives. If a shortfall exists, reducing the amount you spend could allow you to avoid delaying your retirement.

Retirement is assumed to start in **2031** when **John** is age **66**. Retirement for **Katie** starts in **2031** at age **63**. Annual living expenses during retirement are expected to be **\$86,000** (in today's dollars) and are projected to grow at the specified inflation rate(s) beginning immediately. Desired assets remaining at death are **\$700,000**.

Currently, you plan on spending **\$86,000** (today's dollars) annually after retirement. The most you can spend while still funding your retirement is **\$103,000** per year.

Under current assumptions, portfolio assets remaining are projected to be **\$3,766,691**. Using the above result, portfolio assets remaining are projected to be **\$781,835**.

SUMMARY

Retirement Starts
Ages 66 & 63

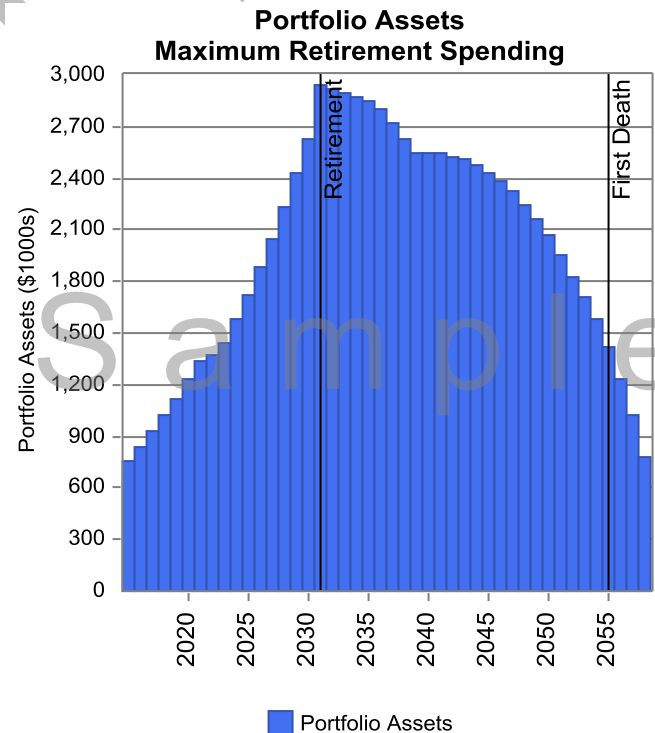
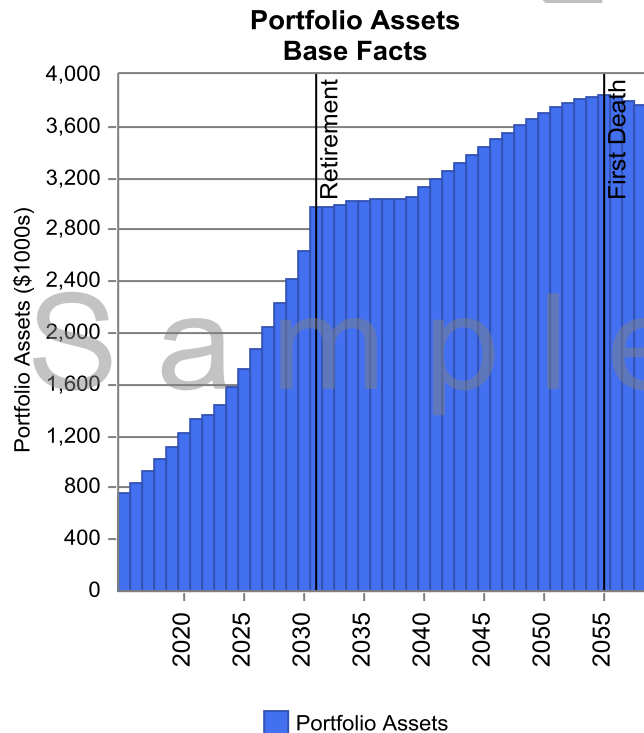
Living Expenses
\$86,000 (current)
\$103,000 (new)

Cost of Retirement
\$6,491,428 (current)
\$7,689,249 (new)

Assets in 2058
\$3,766,691 (current)
\$781,835 (new)

Portfolio Assets

The chart below shows the amount of portfolio assets you can expect to have in each of the retirement scenarios, one using current assumptions and the other using the above result.



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Maximum Retirement Spending

Base Facts

Prepared for John and Katie Traditional

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2015	50/47	\$170,000	\$0	\$0	\$12,612	\$182,612	\$159,648	\$17,000	\$176,648	\$757,948
2016	51/48	172,900	0	0	12,738	185,638	162,405	17,290	179,695	838,725
2017	52/49	175,853	0	0	12,866	188,719	165,317	17,586	182,903	925,360
2018	53/50	178,860	0	0	12,994	191,854	168,373	17,887	186,260	1,018,223
2019	54/51	181,922	0	0	13,124	195,046	169,731	18,192	187,923	1,119,568
2020	55/52	185,040	0	0	13,255	198,295	173,129	18,504	191,633	1,227,948
2021	56/53	188,216	0	0	13,388	201,604	186,865	18,822	205,687	1,333,664
2022	57/54	191,450	0	0	13,522	204,972	271,429	19,145	290,574	1,366,573
2023	58/55	194,743	0	0	13,657	208,400	243,500	19,474	262,974	1,438,710
2024	59/56	198,096	0	0	13,794	211,890	185,946	19,809	205,755	1,577,120
2025	60/57	201,511	0	0	13,932	215,443	190,239	20,151	210,390	1,724,933
2026	61/58	204,989	0	0	14,071	219,060	194,694	20,499	215,193	1,882,860
2027	62/59	208,531	0	0	14,212	222,743	199,301	20,853	220,154	2,051,694
2028	63/60	212,138	0	0	14,354	226,492	204,095	21,213	225,308	2,232,256
2029	64/61	215,812	0	0	14,497	230,309	209,054	21,581	230,635	2,425,473
2030	65/62	219,554	0	0	14,642	234,196	214,221	21,956	236,177	2,632,304
2031	66/63	28,161	10,501	10,915	332,994	382,571	231,157	0	231,157	2,938,700
2032	67/64	28,583	8,952	10,915	0	48,450	224,349	0	224,349	2,918,773
2033	68/65	29,012	7,161	10,915	0	47,088	231,051	0	231,051	2,891,256

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2034	69/66	52,800	5,223	10,915	0	68,938	240,631	0	240,631	2,876,370
2035	70/67	53,592	3,351	68,645	0	125,588	257,383	0	257,383	2,844,767
2036	71/68	54,396	1,896	72,093	0	128,385	265,471	0	265,471	2,804,173
2037	72/69	55,212	282	75,742	0	131,236	307,786	0	307,786	2,719,719
2038	73/70	56,040	0	96,352	0	152,392	307,244	0	307,244	2,631,918
2039	74/71	56,881	0	94,872	0	151,753	298,425	0	298,425	2,548,458
2040	75/72	57,734	0	93,482	0	151,216	210,662	0	210,662	2,548,685
2041	76/73	58,600	0	95,657	0	154,257	218,544	0	218,544	2,542,046
2042	77/74	59,479	0	97,361	0	156,840	226,869	0	226,869	2,527,729
2043	78/75	60,372	0	99,027	0	159,399	234,189	0	234,189	2,506,284
2044	79/76	61,278	0	100,086	0	161,364	242,698	0	242,698	2,476,106
2045	80/77	62,198	0	100,512	0	162,710	251,955	0	251,955	2,435,929
2046	81/78	63,131	0	100,470	0	163,601	261,586	0	261,586	2,384,780
2047	82/79	64,078	0	99,471	0	163,549	271,668	0	271,668	2,321,556
2048	83/80	65,039	0	97,488	0	162,527	282,096	0	282,096	2,245,195
2049	84/81	66,015	0	94,276	0	160,291	284,199	0	284,199	2,163,229
2050	85/82	67,005	0	89,947	0	156,952	293,604	0	293,604	2,068,067
2051	86/83	68,011	0	84,049	0	152,060	304,755	0	304,755	1,957,153
2052	87/84	69,031	0	76,155	0	145,186	316,522	0	316,522	1,828,920
2053	88/85	70,066	0	65,397	0	135,463	302,483	0	302,483	1,708,080
2054	89/86	71,117	0	55,714	0	126,831	309,857	0	309,857	1,579,740
2055	90/87	72,184	0	43,946	0	116,130	321,845	0	321,845	1,422,990

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2056	91/88	40,860	0	18,193	0	59,053	318,860	0	318,860	1,233,282
2057	92/89	41,473	0	0	0	41,473	330,596	0	330,596	1,019,883
2058	93/90	42,095	0	0	0	42,095	342,764	0	342,764	781,835

Sample

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Monte Carlo Analysis

Sample

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Monte Carlo Summary

Prepared for John and Katie Traditional

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.

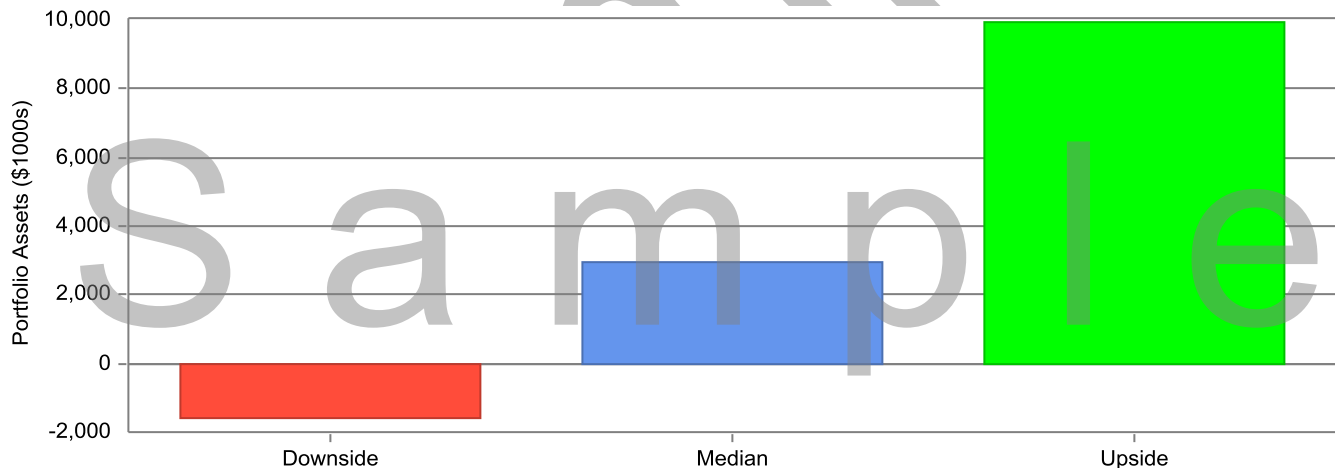
Case	Percentile	Total Portfolio Assets
Upside (Outperform)	97.5	\$9,922,186
Median (Moderate)	50.0	\$2,926,975
Downside (Underperform)	2.5	(\$1,615,405)

This Monte Carlo simulation is successful in **79%** of the trials resulting in at least **\$700,000** of desired remaining assets.

SUMMARY
Upside Case \$9,922,186
Median Case \$2,926,975
Downside Case (\$1,615,405)
Desired Remaining Assets \$700,000
Probability of Success 79%

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. Results may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your

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financial plan. Other investments not considered might have characteristics similar or superior to those analyzed in this report. Refer to the Assumptions Summary and Monte Carlo Assumptions reports for additional assumption details.

Sample

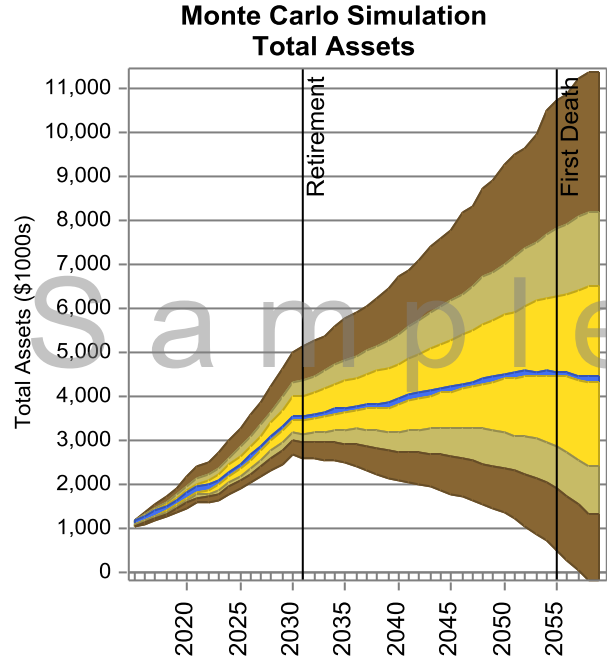
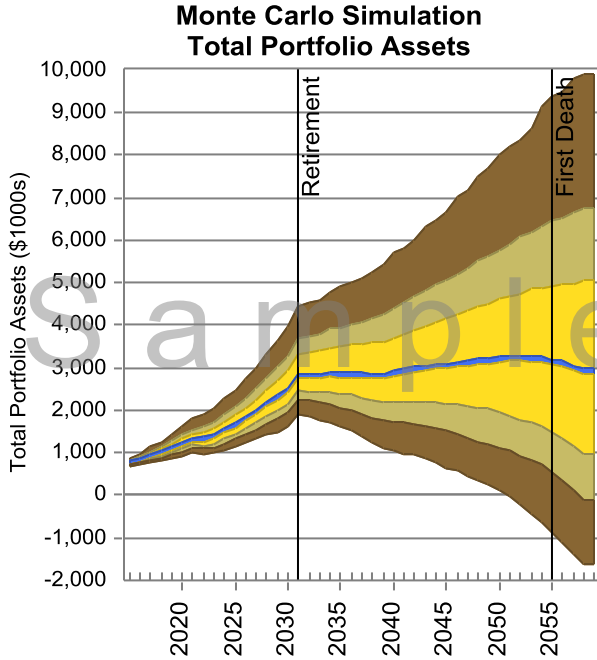
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Monte Carlo Asset Spread

Prepared for John and Katie Traditional

The following Monte Carlo charts illustrate a potential range of your assets over time.



Monte Carlo Statistics

	Ending Portfolio Assets	Ending Total Assets
Maximum:	\$18,178,195	\$19,612,226
97.5 Percentile:	9,922,186	11,356,217
Median:	2,926,975	4,361,006
2.5 Percentile:	(1,615,405)	(181,374)
Minimum:	(3,648,383)	(2,214,352)
Average:	3,218,443	4,652,474
Std. Deviation:	3,028,274	3,028,274
Simulation Runs:	1000	
	John's Longevity	Katie's Longevity
Age of Death:	90	90

How to Read the Monte Carlo Charts

The Monte Carlo Chart shows the results of running 1000 simulations with randomized data. The chart shows the spread of the results of all of the tests.

- The blue line shows the median value.
- 50% of the tests fell within the gold area.
- 75% of the tests fell within the tan area.
- 95% of the tests fell within the brown area.

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 probability of your plan's results.

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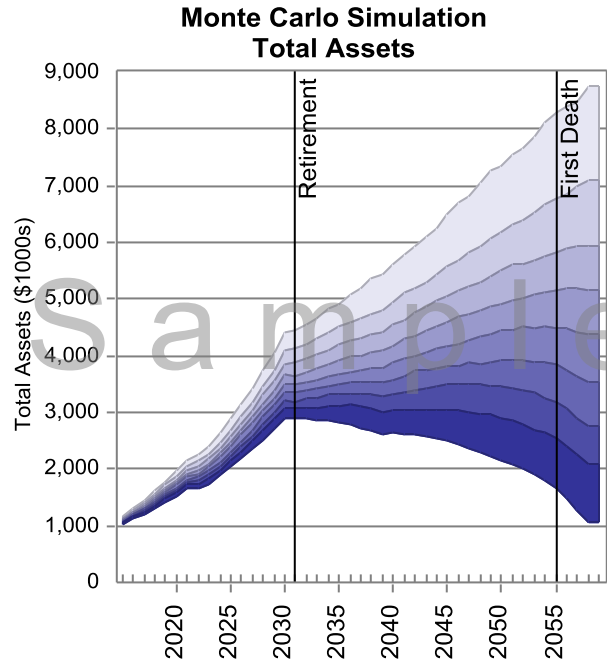
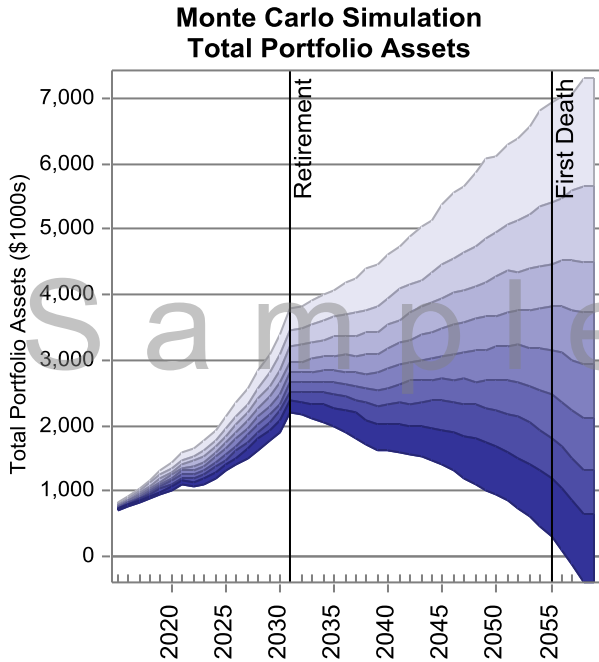
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Monte Carlo Asset Confidence

Prepared for John and Katie Traditional

The following Monte Carlo charts illustrate the probability of achieving a minimum asset level over time.



Monte Carlo Statistics

	Ending Portfolio Assets	Ending Total Assets
Maximum:	\$18,178,195	\$19,612,226
97.5 Percentile:	9,922,186	11,356,217
Median:	2,926,975	4,361,006
2.5 Percentile:	(1,615,405)	(181,374)
Minimum:	(3,648,383)	(2,214,352)
Average:	3,218,443	4,652,474
Std. Deviation:	3,028,274	3,028,274
Simulation Runs:	1000	
	John's Longevity	Katie's Longevity
Age of Death:	90	90

How to Read the Monte Carlo Charts

The Monte Carlo Chart shows the results of running 1000 simulations with randomized returns. The chart shows the combined results of all of the simulations. Each color band reflects the percentage of simulations that had AT LEAST the asset level shown in the chart.



This Monte Carlo analysis illustrates the potential results of your financial plan using up to 1000 randomly generated market returns and volatility. 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.

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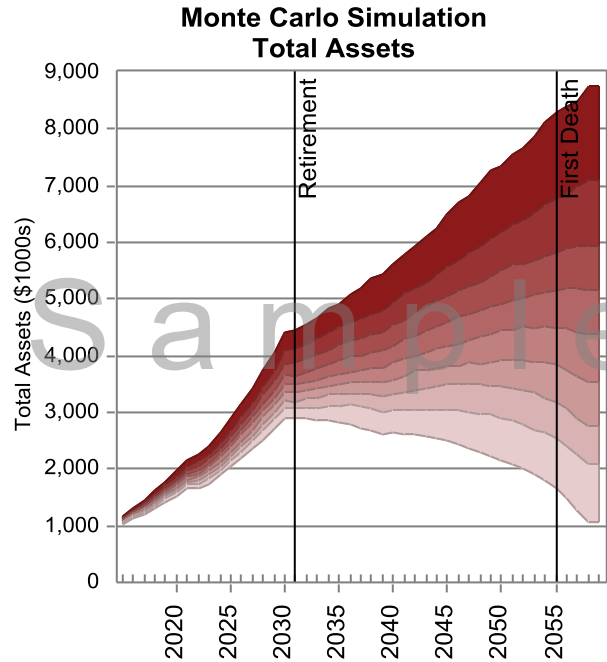
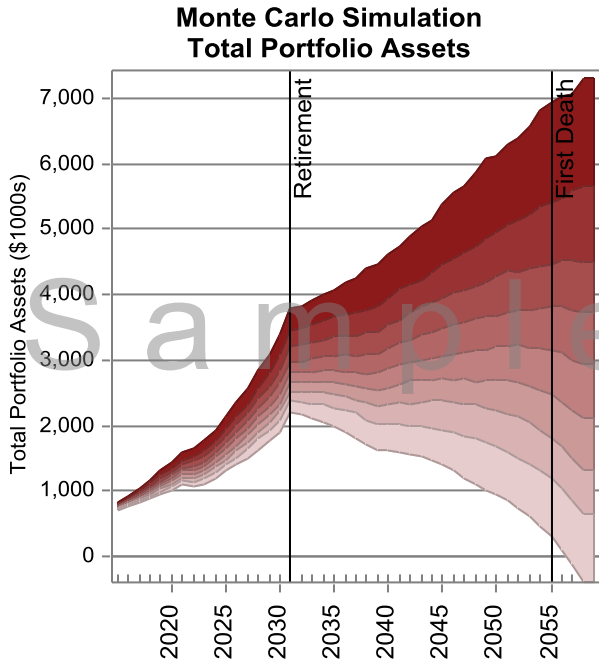
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Monte Carlo Asset Risk

Prepared for John and Katie Traditional

The following Monte Carlo charts illustrate the probability that the shown level of assets will NOT be reached.

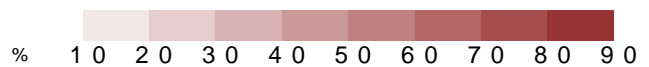


Monte Carlo Statistics

	Ending Portfolio Assets	Ending Total Assets
Maximum:	\$18,178,195	\$19,612,226
97.5 Percentile:	9,922,186	11,356,217
Median:	2,926,975	4,361,006
2.5 Percentile:	(1,615,405)	(181,374)
Minimum:	(3,648,383)	(2,214,352)
Average:	3,218,443	4,652,474
Std. Deviation:	3,028,274	3,028,274
Simulation Runs:	1000	
	John's Longevity	Katie's Longevity
Age of Death:	90	90

How to Read the Monte Carlo Charts

The Monte Carlo Chart shows the results of running 1000 simulations with randomized returns. The chart shows the combined results of all of the simulations. Each color band reflects the percentage of simulations that FAILED to meet the asset level shown in the chart.



This Monte Carlo analysis illustrates the potential results of your financial plan using up to 1000 randomly generated market returns and volatility. 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.

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. 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. Refer to the Assumptions Summary and Monte Carlo Assumptions reports for additional assumption details.

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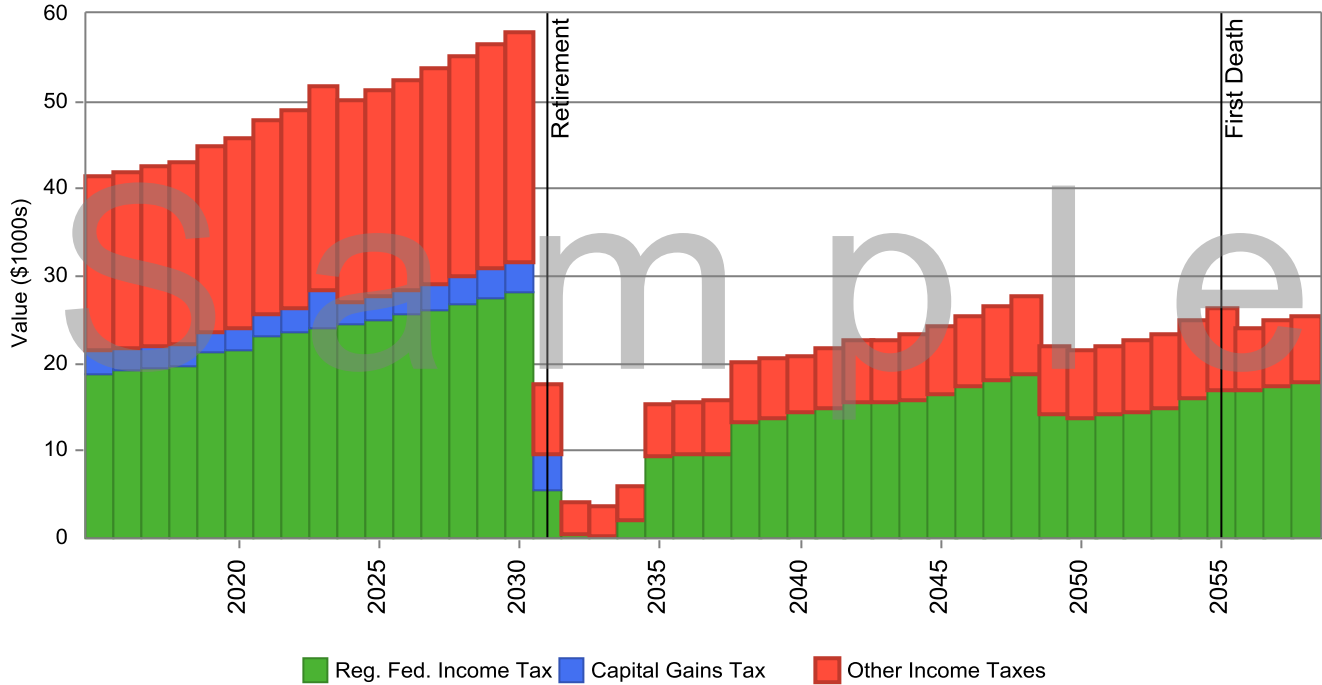
Income Tax

Base Facts (All Years)

Prepared for John and Katie Traditional

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

Income Taxes



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Income Tax

Base Facts (All Years)

Prepared for John and Katie Traditional

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

Year	Age	Gross Total Income	Regular Federal Income Tax	Capital Gains Tax	Other Income Taxes	Total Income Tax	Effective Income Tax Rate
2015	50/47	\$190,274	\$18,883	\$2,576	\$20,016	\$41,475	21.80%
2016	51/48	192,591	19,186	2,456	20,317	41,959	21.79
2017	52/49	195,333	19,492	2,388	20,638	42,518	21.77
2018	53/50	198,446	19,795	2,364	20,977	43,136	21.74
2019	54/51	201,897	21,256	2,380	21,335	44,971	22.27
2020	55/52	205,657	21,615	2,431	21,707	45,753	22.25
2021	56/53	209,706	23,220	2,513	22,097	47,830	22.81
2022	57/54	215,160	23,651	2,764	22,546	48,961	22.76
2023	58/55	229,421	23,969	4,346	23,352	51,667	22.52
2024	59/56	220,291	24,466	2,444	23,226	50,136	22.76
2025	60/57	225,699	25,036	2,587	23,686	51,309	22.73
2026	61/58	231,381	25,618	2,753	24,161	52,532	22.70
2027	62/59	237,337	26,199	2,940	24,652	53,791	22.66
2028	63/60	243,575	26,808	3,150	25,159	55,117	22.63
2029	64/61	250,104	27,422	3,381	25,680	56,483	22.58
2030	65/62	256,936	28,069	3,636	26,221	57,926	22.54
2031	66/63	205,249	5,565	3,941	8,041	17,547	8.55
2032	67/64	94,827	477	0	3,622	4,099	4.32
2033	68/65	92,541	238	0	3,528	3,766	4.07
2034	69/66	109,749	1,974	0	4,073	6,047	5.51
2035	70/67	157,214	9,348	0	5,967	15,315	9.74
2036	71/68	159,086	9,547	0	6,037	15,584	9.80
2037	72/69	160,267	9,713	0	6,079	15,792	9.85
2038	73/70	178,252	13,336	0	6,794	20,130	11.29
2039	74/71	179,784	13,803	0	6,850	20,653	11.49
2040	75/72	173,778	14,314	0	6,605	20,919	12.04
2041	76/73	180,878	14,971	0	6,884	21,855	12.08
2042	77/74	188,108	15,606	0	7,167	22,773	12.11
2043	78/75	190,174	15,502	0	7,245	22,747	11.96
2044	79/76	195,860	15,904	0	7,467	23,371	11.93
2045	80/77	203,541	16,572	0	7,768	24,340	11.96
2046	81/78	211,730	17,313	0	8,090	25,403	12.00
2047	82/79	220,090	18,043	0	8,419	26,462	12.02
2048	83/80	228,801	18,837	0	8,762	27,599	12.06

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Year	Age	Gross Total Income	Regular Federal Income Tax	Capital Gains Tax	Other Income Taxes	Total Income Tax	Effective Income Tax Rate
2049	84/81	201,743	14,245	0	7,674	21,919	10.86
2050	85/82	202,237	13,734	0	7,687	21,421	10.59
2051	86/83	208,714	14,117	0	7,941	22,058	10.57
2052	87/84	215,316	14,512	0	8,198	22,710	10.55
2053	88/85	222,022	14,898	0	8,460	23,358	10.52
2054	89/86	234,467	16,097	0	8,952	25,049	10.68
2055	90/87	245,363	17,056	0	9,381	26,437	10.77
2056	91/88	181,981	16,901	0	7,034	23,935	13.15
2057	92/89	194,790	17,479	0	7,543	25,022	12.85
2058	93/90	199,267	17,761	0	7,718	25,479	12.79

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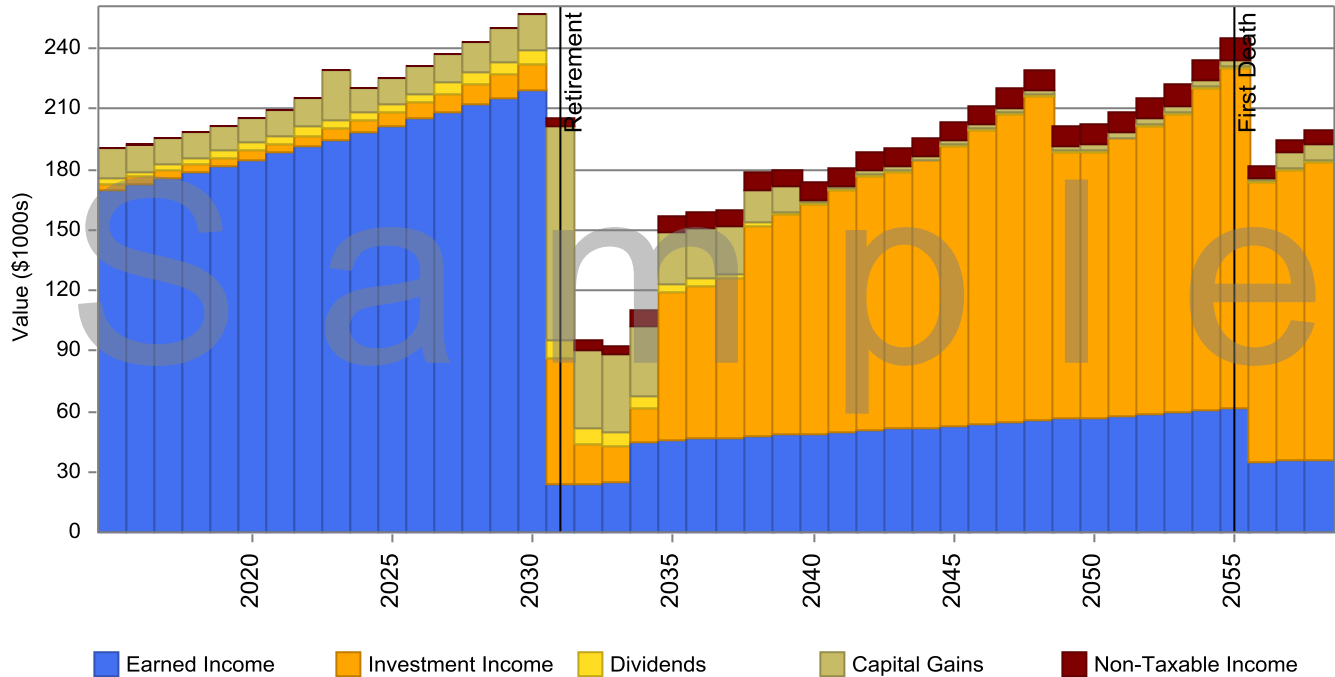
Income

Base Facts (All Years)

Prepared for John and Katie Traditional

The Income report projects your future income.

Income Source Breakdown



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Income

Base Facts (All Years)

Prepared for John and Katie Traditional

The Income report projects your future income.

Year	Age	Earned Income	Investment Income	Dividends	Capital Gains	Total Income	Non-Taxable Income	Gross Total Income
2015	50/47	\$170,000	\$3,103	\$2,456	\$14,715	\$190,274	\$0	\$190,274
2016	51/48	172,900	3,324	2,655	13,712	192,591	0	192,591
2017	52/49	175,853	3,565	2,870	13,045	195,333	0	195,333
2018	53/50	178,860	3,824	3,102	12,660	198,446	0	198,446
2019	54/51	181,922	4,104	3,353	12,518	201,897	0	201,897
2020	55/52	185,040	4,407	3,624	12,586	205,657	0	205,657
2021	56/53	188,216	4,735	3,917	12,838	209,706	0	209,706
2022	57/54	191,450	5,280	4,234	14,196	215,160	0	215,160
2023	58/55	194,743	5,700	4,449	24,529	229,421	0	229,421
2024	59/56	198,096	5,907	4,053	12,235	220,291	0	220,291
2025	60/57	201,511	6,941	4,381	12,866	225,699	0	225,699
2026	61/58	204,989	8,040	4,735	13,617	231,381	0	231,381
2027	62/59	208,531	9,205	5,118	14,483	237,337	0	237,337
2028	63/60	212,138	10,441	5,532	15,464	243,575	0	243,575
2029	64/61	215,812	11,752	5,980	16,560	250,104	0	250,104
2030	65/62	219,554	13,145	6,463	17,774	256,936	0	256,936
2031	66/63	23,937	62,535	8,744	105,809	201,025	4,224	205,249
2032	67/64	24,296	19,471	7,778	38,995	90,540	4,287	94,827
2033	68/65	24,660	18,219	6,639	38,671	88,189	4,352	92,541
2034	69/66	44,880	16,861	5,406	34,682	101,829	7,920	109,749
2035	70/67	45,554	73,334	4,262	26,026	149,176	8,038	157,214
2036	71/68	46,236	75,947	3,502	25,241	150,926	8,160	159,086
2037	72/69	46,930	78,659	2,651	23,745	151,985	8,282	160,267
2038	73/70	47,634	104,222	1,721	16,269	169,846	8,406	178,252
2039	74/71	48,349	108,955	1,073	12,875	171,252	8,532	179,784
2040	75/72	49,074	114,086	498	1,460	165,118	8,660	173,778
2041	76/73	49,810	120,210	522	1,546	172,088	8,790	180,878
2042	77/74	50,557	126,282	547	1,800	179,186	8,922	188,108
2043	78/75	51,317	127,546	565	1,690	181,118	9,056	190,174
2044	79/76	52,087	132,208	593	1,781	186,669	9,191	195,860
2045	80/77	52,869	138,844	622	1,876	194,211	9,330	203,541
2046	81/78	53,662	145,973	653	1,973	202,261	9,469	211,730
2047	82/79	54,467	153,253	685	2,074	210,479	9,611	220,090
2048	83/80	55,283	160,865	718	2,179	219,045	9,756	228,801

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Year	Age	Earned Income	Investment Income	Dividends	Capital Gains	Total Income	Non-Taxable Income	Gross Total Income
2049	84/81	56,113	132,686	753	2,289	191,841	9,902	201,743
2050	85/82	56,954	132,039	790	2,403	192,186	10,051	202,237
2051	86/83	57,810	137,351	829	2,523	198,513	10,201	208,714
2052	87/84	58,676	142,768	869	2,648	204,961	10,355	215,316
2053	88/85	59,556	148,265	912	2,779	211,512	10,510	222,022
2054	89/86	60,450	159,477	957	2,916	223,800	10,667	234,467
2055	90/87	61,357	169,115	1,004	3,060	234,536	10,827	245,363
2056	91/88	34,731	138,463	1,053	1,605	175,852	6,129	181,981
2057	92/89	35,252	144,010	1,104	8,203	188,569	6,221	194,790
2058	93/90	35,781	147,690	617	8,865	192,953	6,314	199,267

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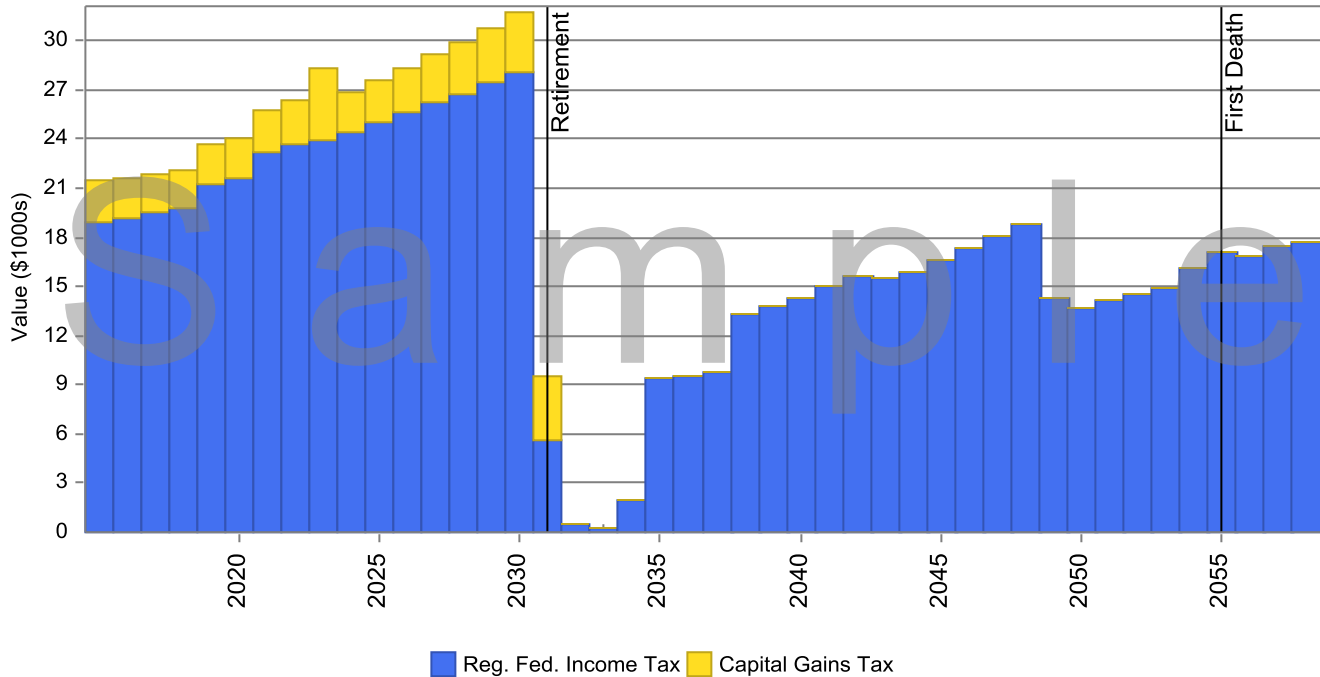
Federal Income Taxes

Base Facts (All Years)

Prepared for John and Katie Traditional

The Federal Income Taxes report breaks down your projected future federal tax calculations.

Federal Taxes Breakdown



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Federal Income Taxes

Base Facts (All Years)

Prepared for John and Katie Traditional

The Federal Income Taxes report breaks down your projected future federal tax calculations.

Year	Age	Total Income	Above Line Deduct.	Adjusted Gross Income	Exempt.	Below Line Deduct.	Taxable Income	Income Tax Base	Tax Table Calc	AMT Tax (Credit)	Regular Federal Income Tax	Capital Gains Tax	Total Federal Tax
2015	50/47	\$190,274	\$15,000	\$175,274	\$16,400	\$31,802	\$127,072	\$109,901	\$18,883	\$0	\$18,883	\$2,576	\$21,459
2016	51/48	192,591	15,351	177,240	17,000	31,510	128,730	112,363	19,186	0	19,186	2,456	21,642
2017	52/49	195,333	15,711	179,622	17,600	31,212	130,810	114,895	19,492	0	19,492	2,388	21,880
2018	53/50	198,446	16,080	182,366	18,200	30,906	133,260	117,498	19,795	0	19,795	2,364	22,159
2019	54/51	201,897	16,457	185,440	14,250	30,589	140,601	124,730	21,256	0	21,256	2,380	23,636
2020	55/52	205,657	16,845	188,812	14,700	30,256	143,856	127,646	21,615	0	21,615	2,431	24,046
2021	56/53	209,706	17,243	192,463	10,200	29,909	152,354	135,599	23,220	0	23,220	2,513	25,733
2022	57/54	215,160	17,651	197,509	10,600	29,588	157,321	138,891	23,651	0	23,651	2,764	26,415
2023	58/55	229,421	18,070	211,351	11,000	29,589	170,762	141,784	23,969	0	23,969	4,346	28,315
2024	59/56	220,291	18,499	201,792	11,400	28,622	161,770	145,482	24,466	0	24,466	2,444	26,910
2025	60/57	225,699	18,939	206,760	11,800	28,203	166,757	149,510	25,036	0	25,036	2,587	27,623
2026	61/58	231,381	19,391	211,990	12,200	27,760	172,030	153,678	25,618	0	25,618	2,753	28,371
2027	62/59	237,337	19,854	217,483	12,700	27,288	177,495	157,894	26,199	0	26,199	2,940	29,139
2028	63/60	243,575	20,329	223,246	13,200	26,789	183,257	162,261	26,808	0	26,808	3,150	29,958
2029	64/61	250,104	20,817	229,287	13,700	26,258	189,329	166,789	27,422	0	27,422	3,381	30,803
2030	65/62	256,936	21,318	235,618	14,200	25,698	195,720	171,483	28,069	0	28,069	3,636	31,705
2031	66/63	201,025	0	201,025	14,700	23,454	162,871	48,318	5,565	0	5,565	3,941	9,506
2032	67/64	90,540	0	90,540	15,200	23,800	51,540	4,767	477	0	477	0	477
2033	68/65	88,189	0	88,189	15,800	24,700	47,689	2,379	238	0	238	0	238
2034	69/66	101,829	0	101,829	16,400	25,600	59,829	19,741	1,974	0	1,974	0	1,974
2035	70/67	149,176	0	149,176	17,000	26,600	105,576	75,288	9,348	0	9,348	0	9,348
2036	71/68	150,926	0	150,926	17,600	27,500	105,826	77,083	9,547	0	9,547	0	9,547
2037	72/69	151,985	0	151,985	18,300	28,600	105,085	78,689	9,713	0	9,713	0	9,713
2038	73/70	169,846	0	169,846	18,900	29,600	121,346	103,356	13,336	0	13,336	0	13,336
2039	74/71	171,252	0	171,252	19,600	30,700	120,952	107,004	13,803	0	13,803	0	13,803
2040	75/72	165,118	0	165,118	20,400	31,800	112,918	110,960	14,314	0	14,314	0	14,314
2041	76/73	172,088	0	172,088	21,100	33,000	117,988	115,920	14,971	0	14,971	0	14,971
2042	77/74	179,186	0	179,186	21,900	34,200	123,086	120,739	15,606	0	15,606	0	15,606
2043	78/75	181,118	0	181,118	22,700	35,500	122,918	120,663	15,502	0	15,502	0	15,502
2044	79/76	186,669	0	186,669	23,500	36,800	126,369	123,995	15,904	0	15,904	0	15,904
2045	80/77	194,211	0	194,211	24,400	38,200	131,611	129,113	16,572	0	16,572	0	16,572
2046	81/78	202,261	0	202,261	25,300	39,600	137,361	134,735	17,313	0	17,313	0	17,313
2047	82/79	210,479	0	210,479	26,300	41,100	143,079	140,320	18,043	0	18,043	0	18,043

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Year	Age	Total Income	Above Line Deduct.	Adjusted Gross Income	Exempt.	Below Line Deduct.	Taxable Income	Income Tax Base	Tax Table Calc	AMT Tax (Credit)	Regular Federal Income Tax	Capital Gains Tax	Total Federal Tax
2048	83/80	219,045	0	219,045	27,200	42,600	149,245	146,348	18,837	0	18,837	0	18,837
2049	84/81	191,841	0	191,841	28,200	44,100	119,541	116,499	14,245	0	14,245	0	14,245
2050	85/82	192,186	0	192,186	29,300	45,800	117,086	113,893	13,734	0	13,734	0	13,734
2051	86/83	198,513	0	198,513	30,400	47,500	120,613	117,261	14,117	0	14,117	0	14,117
2052	87/84	204,961	0	204,961	31,500	49,200	124,261	120,744	14,512	0	14,512	0	14,512
2053	88/85	211,512	0	211,512	32,600	51,000	127,912	124,221	14,898	0	14,898	0	14,898
2054	89/86	223,800	0	223,800	33,900	52,900	137,000	133,127	16,097	0	16,097	0	16,097
2055	90/87	234,536	0	234,536	35,100	54,900	144,536	140,472	17,056	0	17,056	0	17,056
2056	91/88	175,852	0	175,852	18,200	28,450	129,202	126,544	16,901	0	16,901	0	16,901
2057	92/89	188,569	0	188,569	18,850	29,500	140,219	130,912	17,479	0	17,479	0	17,479
2058	93/90	192,953	0	192,953	19,550	30,600	142,803	133,321	17,761	0	17,761	0	17,761

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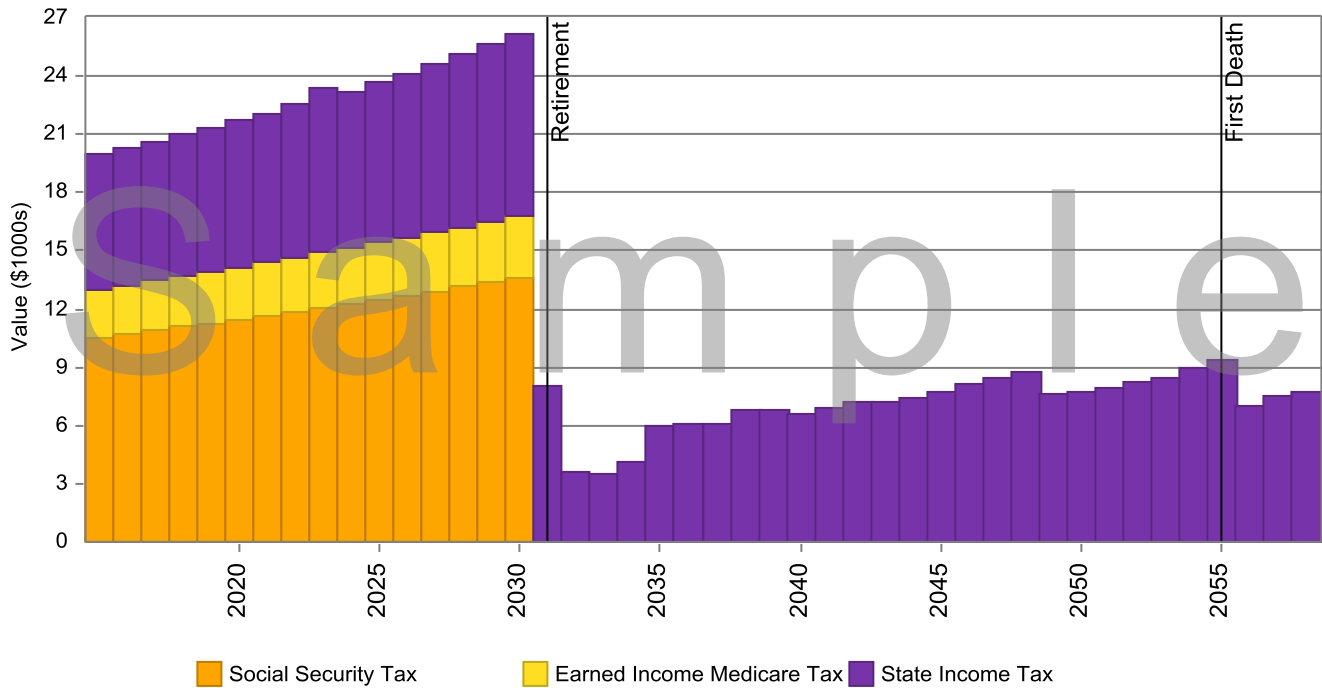
Other Income Taxes

Base Facts (All Years)

Prepared for John and Katie Traditional

The Other Income Taxes report provides a breakdown of your projected future Social Security, Medicare, Self-Employment, State Income and Local Income Taxes.

Breakdown of Taxes



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Other Income Taxes

Base Facts (All Years)

Prepared for John and Katie Traditional

The Other Income Taxes report provides a breakdown of your projected future Social Security, Medicare, Self-Employment, State Income and Local Income Taxes.

Year	Age	Social Security Tax	Earned Income Medicare Tax	State Income Tax	Total Other Income Tax
2015	50/47	\$10,540	\$2,465	\$7,011	\$20,016
2016	51/48	10,720	2,507	7,090	20,317
2017	52/49	10,903	2,550	7,185	20,638
2018	53/50	11,089	2,593	7,295	20,977
2019	54/51	11,279	2,638	7,418	21,335
2020	55/52	11,472	2,683	7,552	21,707
2021	56/53	11,669	2,729	7,699	22,097
2022	57/54	11,870	2,776	7,900	22,546
2023	58/55	12,074	2,824	8,454	23,352
2024	59/56	12,282	2,872	8,072	23,226
2025	60/57	12,494	2,922	8,270	23,686
2026	61/58	12,709	2,972	8,480	24,161
2027	62/59	12,929	3,024	8,699	24,652
2028	63/60	13,153	3,076	8,930	25,159
2029	64/61	13,380	3,129	9,171	25,680
2030	65/62	13,612	3,184	9,425	26,221
2031	66/63	0	0	8,041	8,041
2032	67/64	0	0	3,622	3,622
2033	68/65	0	0	3,528	3,528
2034	69/66	0	0	4,073	4,073
2035	70/67	0	0	5,967	5,967
2036	71/68	0	0	6,037	6,037
2037	72/69	0	0	6,079	6,079
2038	73/70	0	0	6,794	6,794
2039	74/71	0	0	6,850	6,850
2040	75/72	0	0	6,605	6,605
2041	76/73	0	0	6,884	6,884
2042	77/74	0	0	7,167	7,167
2043	78/75	0	0	7,245	7,245
2044	79/76	0	0	7,467	7,467
2045	80/77	0	0	7,768	7,768
2046	81/78	0	0	8,090	8,090

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Year	Age	Social Security Tax	Earned Income Medicare Tax	State Income Tax	Total Other Income Tax
2047	82/79	0	0	8,419	8,419
2048	83/80	0	0	8,762	8,762
2049	84/81	0	0	7,674	7,674
2050	85/82	0	0	7,687	7,687
2051	86/83	0	0	7,941	7,941
2052	87/84	0	0	8,198	8,198
2053	88/85	0	0	8,460	8,460
2054	89/86	0	0	8,952	8,952
2055	90/87	0	0	9,381	9,381
2056	91/88	0	0	7,034	7,034
2057	92/89	0	0	7,543	7,543
2058	93/90	0	0	7,718	7,718

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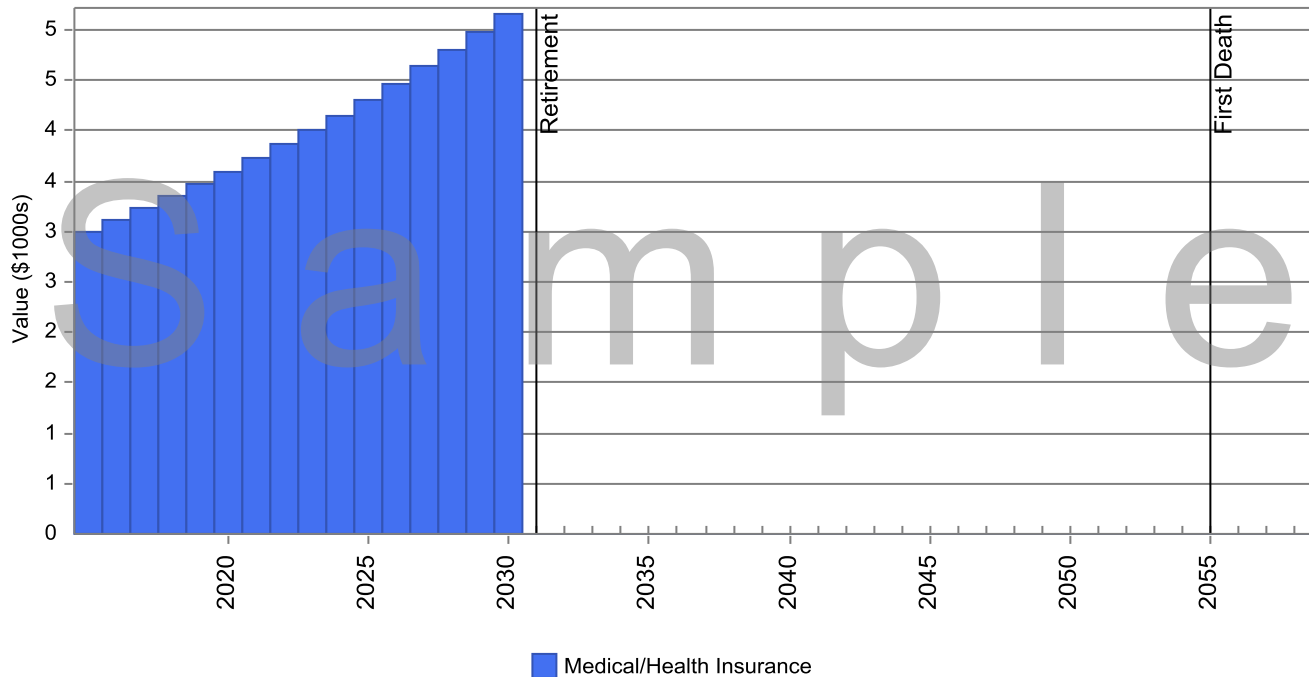
Misc. Above Line Deductions

Base Facts (All Years)

Prepared for John and Katie Traditional

The Misc. Above Line Deductions report shows the breakdown of expenses that were specified as miscellaneous above line deductions.

Misc. Above Line Deductions



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Misc. Above Line Deductions

Base Facts (All Years)

Prepared for John and Katie Traditional

The Misc. Above Line Deductions report shows the breakdown of expenses that were specified as miscellaneous above line deductions.

Year	Age	Medical/Health Insurance	Total Misc. Above Line Deductions
2015	50/47	\$3,000	\$3,000
2016	51/48	3,111	3,111
2017	52/49	3,226	3,226
2018	53/50	3,345	3,345
2019	54/51	3,468	3,468
2020	55/52	3,596	3,596
2021	56/53	3,729	3,729
2022	57/54	3,867	3,867
2023	58/55	4,010	4,010
2024	59/56	4,158	4,158
2025	60/57	4,311	4,311
2026	61/58	4,470	4,470
2027	62/59	4,635	4,635
2028	63/60	4,806	4,806
2029	64/61	4,983	4,983
2030	65/62	5,167	5,167
2031	66/63	0	0
2032	67/64	0	0
2033	68/65	0	0
2034	69/66	0	0
2035	70/67	0	0
2036	71/68	0	0
2037	72/69	0	0
2038	73/70	0	0
2039	74/71	0	0
2040	75/72	0	0
2041	76/73	0	0
2042	77/74	0	0
2043	78/75	0	0
2044	79/76	0	0
2045	80/77	0	0
2046	81/78	0	0
2047	82/79	0	0

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Year	Age	Medical/Health Insurance	Total Misc. Above Line Deductions
2048	83/80	0	0
2049	84/81	0	0
2050	85/82	0	0
2051	86/83	0	0
2052	87/84	0	0
2053	88/85	0	0
2054	89/86	0	0
2055	90/87	0	0
2056	91/88	0	0
2057	92/89	0	0
2058	93/90	0	0

Sample

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Life Insurance - Needs

Sample

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Survivor Costs

Base Facts with Premature Death - John

Prepared for John and Katie Traditional

When a person dies, their family members are left with many expenses they must face. Everyday living expenses, ongoing liabilities such as mortgage payments, and the funding of education for children are just a few examples of the expenses that may need to be covered.

Sample

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Survivor Costs vs. Resources

Base Facts with Premature Death - John

Prepared for John and Katie Traditional

Income sources like salary and Social Security can help offset the survivor's expenses. Investment income and other inflows such as insurance benefits, asset sales, and income from a business may also be available to the survivor.

Sample

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Survivor Portfolio Assets

Base Facts with Premature Death - John

Prepared for John and Katie Traditional

In the event of a death, the survivor has two resources: income and portfolio assets. Portfolio assets are a survivor's last safety net, and should be managed wisely in order to achieve the correct balance between growth and withdrawals.

Sample

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Life Insurance Gap Analysis

Base Facts with Premature Death - John

Prepared for John and Katie Traditional

When considering additional life insurance, it can be useful to look at how some key numbers compare with and without that insurance.

Simulation is set to start next year, and the client dies in the current year, so a survivorship report is not possible.

Sample

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Life Insurance Gap Analysis

Base Facts with Premature Death - Katie

Prepared for John and Katie Traditional

When considering additional life insurance, it can be useful to look at how some key numbers compare with and without that insurance.

Simulation is set to start next year, and the client dies in the current year, so a survivorship report is not possible.

Sample

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Estate Planning

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Estate Flow Chart

Base Facts as of December 8, 2014

Prepared for John and Katie Traditional

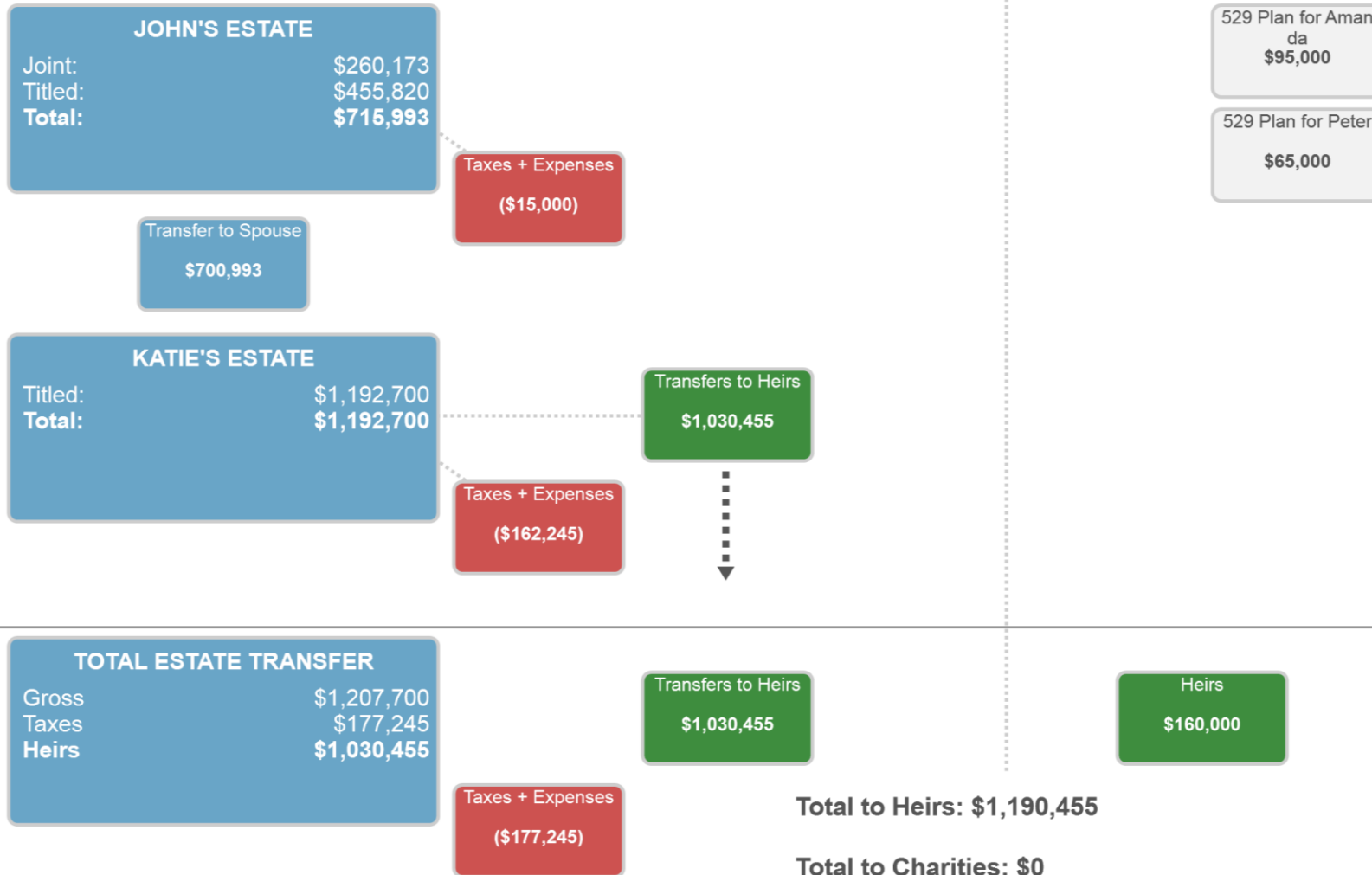
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In Estate

Out of Estate



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Estate Flow Chart

Base Facts as of December 8, 2014

Prepared for John and Katie Traditional

JOHN'S ESTATE	
Estate Value	
Home	\$100,000
John's 401K	205,820
John's Annuity	100,000
Merrill Lynch Account	90,173
Rental Home	50,000
Term Life on Jon	150,000
Vanguard Money Market	20,000
Estate Value:	715,993
Transfers to Spouse	
Home	\$100,000
John's 401K	205,820
John's Annuity	100,000
Merrill Lynch Account	90,173
Probate & Final Expenses	(15,000)
Rental Home	50,000
Term Life on Jon	150,000
Vanguard Money Market	20,000
Transfers to Spouse:	700,993
Taxes & Expenses	
Probate & Final Expenses	(\$15,000)
Taxes & Expenses:	(15,000)
KATIE'S ESTATE	
Estate Value	
Home	\$200,000
John's 401K	205,820
John's Annuity	100,000
Katie's Roth 403b	78,165
Katie's Roth IRA (converted)	78,369
Merrill Lynch Account	180,346
Probate & Final Expenses	(15,000)
Rental Home	100,000
Term Life on Jon	150,000
Term Policy for Katie	75,000
Vanguard Money Market	40,000
Estate Value:	1,192,700
Transfers to Heirs	
Amanda Traditional	\$515,229
Peter Traditional	515,226
Transfers to Heirs:	1,030,455
Taxes & Expenses	
Income Tax on IRD	(\$83,646)
Probate & Final Expenses	(47,767)
State Death Tax	(30,832)
Taxes & Expenses:	(162,245)

OUT OF ESTATE

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Out of Estate

529 Plan for Amanda	\$95,000
529 Plan for Peter	65,000
Out of Estate:	160,000

Sample

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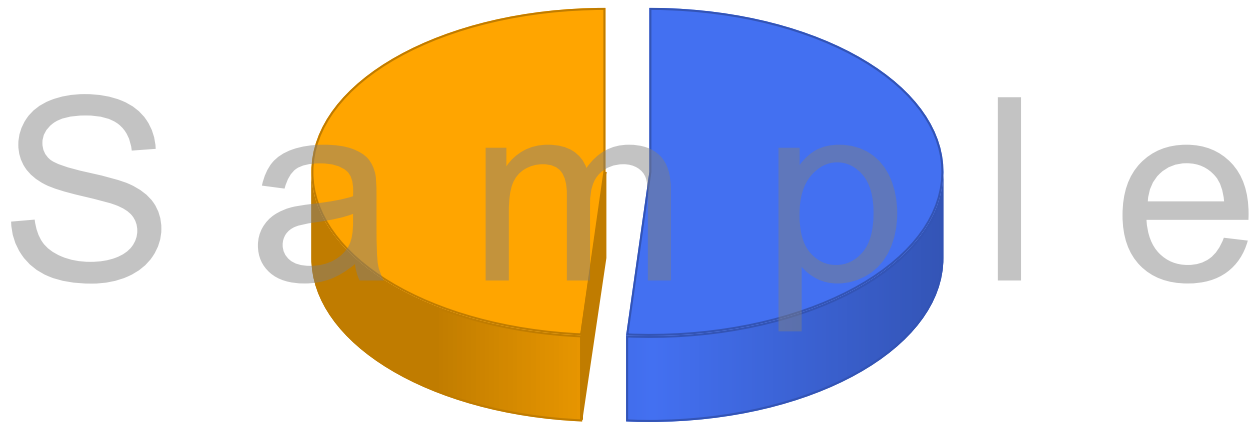
Estate Distribution

Base Facts as of December 8, 2014

Prepared for John and Katie Traditional

The Estate Distribution report shows the projected value of assets outside your estate, transfers made at the time of death, and the total assets your heirs receive after taxes.

Breakdown of Estate Distribution - Current Year (2014)



■ Amanda Traditional (51.26%) ■ Peter Traditional (48.74%)

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Estate Distribution

Base Facts as of December 8, 2014

Prepared for John and Katie Traditional

The Estate Distribution report shows the projected value of assets outside your estate, transfers made at the time of death, and the total assets your heirs receive after taxes.

To HEIRS			
Amanda Traditional			
From	Asset	Amount	Total
Prior Transfers	529 Plan for Amanda	\$95,000	
At Katie's Death	Bequest: Home	200,000	
	Bequest: Merrill Lynch Account	142,673	
	Beneficiary: John's 401K	102,910	
	Beneficiary: John's Annuity	50,000	
	Beneficiary: Katie's Roth IRA (converted)	39,185	
	Beneficiary: Katie's Roth 403b	39,083	
	Beneficiary: Term Policy for Katie	37,500	
	Income Tax on IRD (Katie's Roth 403b)	(5,804)	
	Bequest: Probate & Final Expenses	(15,000)	
	State Death Tax	(15,415)	
	Probate & Final Expenses	(23,884)	
	Income Tax on IRD (John's 401K)	(36,019)	
	Total		610,229
Peter Traditional			
From	Asset	Amount	Total
Prior Transfers	529 Plan for Peter	\$65,000	
At Katie's Death	Bequest: Term Life on Jon	150,000	
	Beneficiary: John's 401K	102,910	
	Bequest: Rental Home	100,000	
	Beneficiary: John's Annuity	50,000	
	Bequest: Vanguard Money Market	40,000	
	Beneficiary: Katie's Roth IRA (converted)	39,184	
	Beneficiary: Katie's Roth 403b	39,082	
	Bequest: Merrill Lynch Account	37,673	
	Beneficiary: Term Policy for Katie	37,500	
	Income Tax on IRD (Katie's Roth 403b)	(5,804)	
	State Death Tax	(15,417)	
	Probate & Final Expenses	(23,883)	
	Income Tax on IRD (John's 401K)	(36,019)	
	Total		580,226

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Total to Heirs:

1,190,455

Sample

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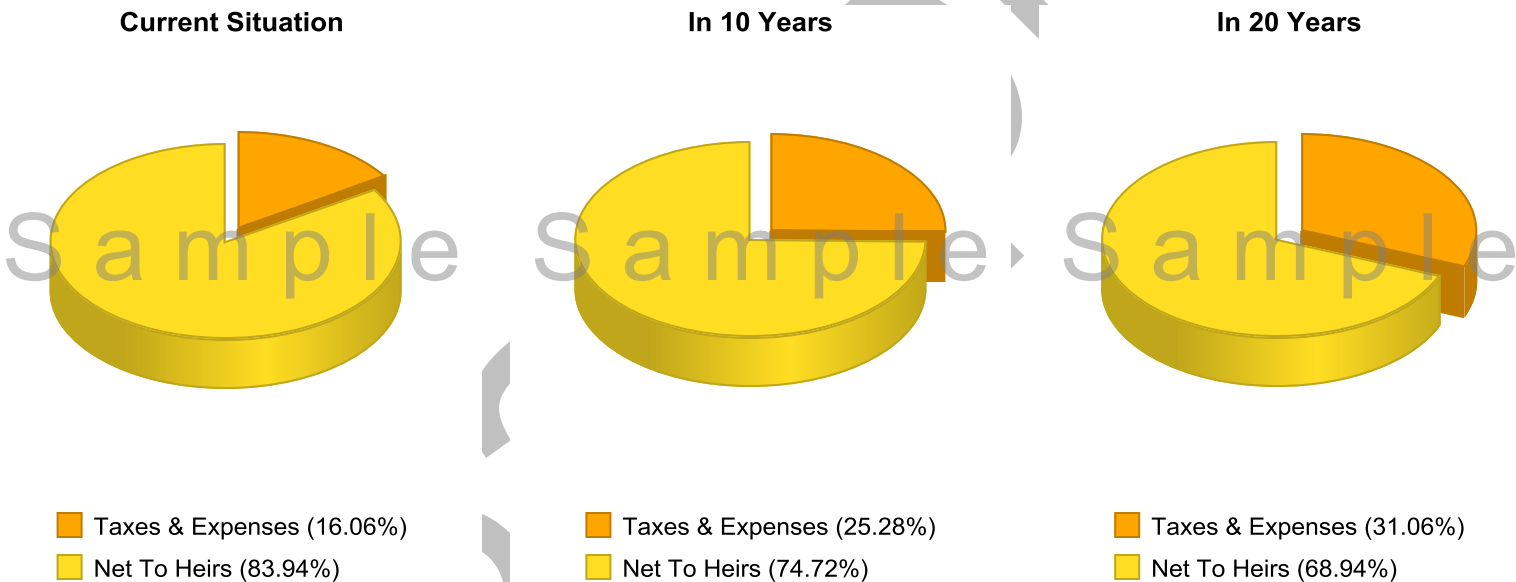
Estate Growth and Tax Impact

Base Facts

Prepared for John and Katie Traditional

The Estate Growth and Tax Impact report shows the value of assets inside your estate, the reduction in value due to taxes and expenses, and the net amount to your heirs at multiple periods of time assuming the death of you and your spouse at those time periods.

	Current Situation (2015)	In 10 Years (2025)	In 20 Years (2035)
Gross Estate	\$1,316,331	\$2,691,312	\$3,871,908
Taxes & Expenses	\$211,409	\$680,314	\$1,202,592
Net To Heirs	\$1,104,922	\$2,010,998	\$2,669,314



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Growth Rates Summary

Base Facts

Prepared for John and Katie Traditional

The Growth Rates Summary report shows assets and the assigned growth models.

PRE-RETIREMENT RATES OF RETURN

Investment Account Type	Value	Rate of Return	Model Portfolio (Rate)	Allocation %
Taxable Investments				
	\$220,346	6.80%	Growth with Income REIT (8.09%) Custom (1.00%)	81.85% 18.15%
Qualified Retirement				
	\$283,985	7.52%	Income with Capital Preservation (6.14%) By Asset Mix (8.05%)	27.52% 72.48%
529 Plans				
	\$160,000	4.69%	Income with Capital Preservation (6.14%) Use Default - By Asset Mix (3.69%)	40.63% 59.38%
Roth IRAs				
	\$78,369	8.09%	Growth with Income REIT (8.09%)	100.00%
Annuities				
	\$100,000	6.14%	Income with Capital Preservation (6.14%)	100.00%

Sample

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Growth Rates Summary

Base Facts

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POST-RETIREMENT RATES OF RETURN

Investment Account Type	Value	Rate of Return	Model Portfolio (Rate)	Allocation %
Taxable Investments				
	\$220,346	5.21%	Income with Capital Preservation (6.14%) Custom (1.00%)	81.85% 18.15%
Qualified Retirement				
	\$283,985	6.14%	Income with Capital Preservation (6.14%)	100.00%
529 Plans				
	\$160,000	4.69%	Income with Capital Preservation (6.14%) Use Default - By Asset Mix (3.69%)	40.63% 59.38%
Roth IRAs				
	\$78,369	6.14%	Income with Capital Preservation (6.14%)	100.00%
Annuities				
	\$100,000	6.14%	Income with Capital Preservation (6.14%)	100.00%

Sample

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Growth Rates Summary

Base Facts

Prepared for John and Katie Traditional

The Growth Rates Summary report shows assets and the assigned growth models.

DEFAULT GROWTH RATES

Assets	Pre-Retirement Rate of Return	Post Retirement Rate of Return
Retirement Assets	By Asset Mix	By Asset Mix
Taxable Investments	By Asset Mix	By Asset Mix
Cash Equivalents	By Asset Mix	By Asset Mix
529 Plans	By Asset Mix	By Asset Mix
Insurance	Cash Value Growth Rate	Proceeds Reinvested at
Life Insurance	Inflation (3.69%)	Inflation (3.69%)

Sample

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Growth Rates Summary

Base Facts

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The Growth Rates Summary report shows assets and the assigned growth models.

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%	3.69%	3.71%	1.65%	77	9/30/2014
Total	100.00%	3.69%				
Income with Capital Preservation						
Russell 1000 Growth Index	5.00%	8.79%	10.51%	17.43%	20	9/30/2014
Russell 1000 Value Index	5.00%	10.12%	11.42%	15.06%	20	9/30/2014
Russell Midcap Value Index	4.00%	11.64%	13.37%	17.25%	28	9/30/2014
Russell 2000 Value Index	2.00%	10.24%	12.03%	17.65%	20	9/30/2014
MSCI EAFE Index	2.00%	5.54%	7.06%	16.68%	20	9/30/2014
Barclays U.S. Aggregate Bond Index	34.00%	6.10%	6.20%	3.56%	20	9/30/2014
Barclays U.S. 1-3 Year Treasury Bond Index	28.00%	4.17%	4.20%	1.56%	20	9/30/2014
Barclays High Yield index	4.00%	8.69%	9.14%	8.78%	26	9/30/2014
Cit Non Us World Gov Bond Hedged Index	3.00%	6.39%	6.46%	2.94%	26	9/30/2014
NAREIT	3.00%	9.27%	10.93%	17.01%	30	9/30/2014
Citigroup 3-month T-Bill	10.00%	3.51%	3.52%	0.72%	26	9/30/2014
Total	100.00%	6.14%				
Income with Moderate Growth - Recommended						
Russell 1000 Growth Index	10.00%	8.79%	10.51%	17.43%	20	9/30/2014
Russell 1000 Value Index	10.00%	10.12%	11.42%	15.06%	20	9/30/2014
Russell Midcap Growth Index	4.00%	10.32%	13.07%	21.88%	28	9/30/2014
Russell Midcap Value Index	4.00%	11.64%	13.37%	17.25%	28	9/30/2014
Russell 2000 Growth Index	2.00%	7.24%	10.25%	23.35%	20	9/30/2014
Russell 2000 Value Index	2.00%	10.24%	12.03%	17.65%	20	9/30/2014
MSCI EAFE Index	5.00%	5.54%	7.06%	16.68%	20	9/30/2014
Barclays U.S. Aggregate Bond Index	30.00%	6.10%	6.20%	3.56%	20	9/30/2014
Barclays U.S. 1-3 Year Treasury Bond Index	16.00%	4.17%	4.20%	1.56%	20	9/30/2014
Barclays High Yield index	4.00%	8.69%	9.14%	8.78%	26	9/30/2014
Cit Non Us World Gov Bond Hedged Index	3.00%	6.39%	6.46%	2.94%	26	9/30/2014
NAREIT	3.00%	9.27%	10.93%	17.01%	30	9/30/2014
Citigroup 3-month T-Bill	7.00%	3.51%	3.52%	0.72%	26	9/30/2014
Total	100.00%	6.96%				
Growth with Income REIT						
Russell 1000 Growth Index	17.00%	8.79%	10.51%	17.43%	20	9/30/2014
Russell 1000 Value Index	17.00%	10.12%	11.42%	15.06%	20	9/30/2014
Russell Midcap Growth Index	6.00%	10.32%	13.07%	21.88%	28	9/30/2014
Russell Midcap Value Index	6.00%	11.64%	13.37%	17.25%	28	9/30/2014
Russell 2000 Growth Index	3.00%	7.24%	10.25%	23.35%	20	9/30/2014
Russell 2000 Value Index	3.00%	10.24%	12.03%	17.65%	20	9/30/2014
MSCI EAFE Index	7.00%	5.54%	7.06%	16.68%	20	9/30/2014
Barclays U.S. Aggregate Bond Index	17.00%	6.10%	6.20%	3.56%	20	9/30/2014
Barclays U.S. 1-3 Year Treasury Bond Index	6.00%	4.17%	4.20%	1.56%	20	9/30/2014
Barclays High Yield index	3.00%	8.69%	9.14%	8.78%	26	9/30/2014

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Market Index	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Citigroup 3-month T-Bill	5.00%	3.51%	3.52%	0.72%	26	9/30/2014
NAREIT	10.00%	9.27%	10.93%	17.01%	30	9/30/2014
Total	100.00%	8.09%				
Growth						
Russell 1000 Growth Index	23.00%	8.79%	10.51%	17.43%	20	9/30/2014
Russell 1000 Value Index	23.00%	10.12%	11.42%	15.06%	20	9/30/2014
Russell Midcap Growth Index	8.00%	10.32%	13.07%	21.88%	28	9/30/2014
Russell Midcap Value Index	8.00%	11.64%	13.37%	17.25%	28	9/30/2014
Russell 2000 Growth Index	4.00%	7.24%	10.25%	23.35%	20	9/30/2014
Russell 2000 Value Index	3.00%	10.24%	12.03%	17.65%	20	9/30/2014
MSCI EAFE Index	8.00%	5.54%	7.06%	16.68%	20	9/30/2014
MSCI EM Free Index	3.00%	5.40%	8.50%	23.65%	20	9/30/2014
Barclays U.S. Aggregate Bond Index	12.00%	6.10%	6.20%	3.56%	20	9/30/2014
Barclays U.S. 1-3 Year Treasury Bond Index	3.00%	4.17%	4.20%	1.56%	20	9/30/2014
Citigroup 3-month T-Bill	5.00%	3.51%	3.52%	0.72%	26	9/30/2014
Total	100.00%	8.34%				
Aggressive Growth						
Russell 1000 Growth Index	26.00%	8.79%	10.51%	17.43%	20	9/30/2014
Russell 1000 Value Index	26.00%	10.12%	11.42%	15.06%	20	9/30/2014
Russell Midcap Growth Index	10.00%	10.32%	13.07%	21.88%	28	9/30/2014
Russell Midcap Value Index	10.00%	11.64%	13.37%	17.25%	28	9/30/2014
Russell 2000 Growth Index	4.00%	7.24%	10.25%	23.35%	20	9/30/2014
Russell 2000 Value Index	4.00%	10.24%	12.03%	17.65%	20	9/30/2014
MSCI EAFE Index	11.00%	5.54%	7.06%	16.68%	20	9/30/2014
MSCI EM Free Index	4.00%	5.40%	8.50%	23.65%	20	9/30/2014
Citigroup 3-month T-Bill	5.00%	3.51%	3.52%	0.72%	26	9/30/2014
Total	100.00%	8.81%				
Keith's Efficient Frontier						
Russell Midcap Growth Index	1.64%	10.32%	13.07%	21.88%	28	9/30/2014
MSCI EM Free Index	4.64%	5.40%	8.50%	23.65%	20	9/30/2014
Barclays 3yr Muni Bond Index	11.43%	4.44%	4.47%	1.87%	24	9/30/2014
Barclays 7yr Muni Bond Index	9.17%	5.85%	5.94%	3.84%	24	9/30/2014
Barclays U.S. 1-3 Year Treasury Bond Index	1.47%	4.17%	4.20%	1.56%	20	9/30/2014
Barclays High Yield index	0.00%	8.69%	9.14%	8.78%	26	9/30/2014
Cit Non Us World Gov Bond Hedged Index	25.00%	6.39%	6.46%	2.94%	26	9/30/2014
Barclays U.S. Universal Bond Index	21.65%	6.65%	6.74%	3.65%	24	9/30/2014
Ibbotson 30-day U.S. Treasury Bill Index	25.00%	3.75%	3.77%	0.74%	30	9/30/2014
Total	100.00%	5.50%				

Mean: Simple average, equal to the sum of all values divided by the number of values.

Rate of Return: The average annual return for the number of years shown.

Standard Deviation: A statistical measure of the volatility based on the distribution of a set of data from its mean (average value). Example: a portfolio with an average return of 10% and a standard deviation of 15% would have a 95% probability (twice the standard deviation) of having a return somewhere between -20% and 40%. Generally, more aggressive portfolios have a higher standard deviation and more conservative portfolios have a lower standard deviation.

By investing in a 529 plan outside of the state in which you pay taxes, you may lose tax benefits offered by the state's plan. Withdrawals used for qualified expenses are federally tax-free. Tax treatment at the state level may vary.

Unless certain criteria is met, Roth IRA owners must be 59 1/2 or older and have held the IRA for 5 years before tax-free withdrawals are permitted.

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Variables Annuities are long-term investment vehicles designed for retirement purposes and contain both an investment and insurance component. They are sold by prospectus. Guarantees are based on the claims paying ability of the issuing company. Withdrawals made prior to 59 1/2 are subject to 10% IRS penalty tax and surrender charges may apply. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. The investment returns and principal value of the available sub-accounts may fluctuate in value. When redeemed the value of the account may be worth more or less than the original value.

Life insurance policies are subject to substantial fees and charges. Investment portfolios are subject to market risk. Death benefit guarantees are subject to the claims-paying ability of the issuing life insurance company. Loans will reduce the policy's death benefit and cash surrender value, and have tax consequences if the policy lapses.

Municipal Bond Indexes

Barclays Capital 10yr Muni Bond Index - An unmanaged index comprised of investment grade municipal bonds with a minimum credit rating of Baa and with maturities ranging from 8-12 years.

Barclays Capital 20yr Muni Bond Index - An unmanaged index comprised of investment grade municipal bonds with a minimum credit rating of Baa and with maturities ranging from 17-22 years.

*Barclays Capital 7yr Muni Bond Index – The **7 Year (6-8)** component of the Municipal Bond Index. This index is a rules-based, market-value-weighted index engineered for the long-term tax-exempt bond market. To be included in the index, bonds must be rated investment-grade. The bonds must be fixed rate, have a dated-date after December 31, 1990, and must be at least one year from their maturity date. Remarketed issues, taxable municipal bonds, bonds with floating rates, and derivatives, are excluded from the benchmark.*

Barclays Capital 3yr Muni Bond Index - An unmanaged index comprised of investment grade bonds with a minimum credit rating of Baa and with maturities of greater than two years and less than four years.

Barclays Capital Municipal Bond Index - Covers the long term tax exempt bond market. The index has four main sectors: State and Local General Obligation bonds, Revenue bonds, Insured bonds, and Prerefunded bonds.

Barclays Capital 1-10yr Muni Bond Index - A rules based, market-value weighted index engineered for the long-term tax exempt market.

Taxable Bond Indexes

Ibbotson HY Corp Bond Index - An unmanaged index representing fixed rate, non-investment grade debt. In general, all securities must be rated Ba1 or lower including defaulted issues.

Barclays Capital High Yield Index – Covers the universe of fixed rate, non-investment grade debt. Pay-in-kind (PIK) bonds, Eurobonds, and debt issues from countries designated as emerging markets (e.g., Argentina, Brazil, Venezuela, etc.) are excluded, but Canadian and global bonds (SEC registered) of issuers in non-EMG countries are included. Original issue zeroes, step-up coupon structures, and 144-As are also included.

Ibbotson IT Gov't Bond Index - An unmanaged index that is representative of a portfolio of Treasury bonds with 10 years to maturity.

Ibbotson LT Corp Bond Index - An unmanaged index representing the Salomon Brothers Long-Term High-Grade Corporate Bond Index, which includes nearly all Aaa and Aa-rated bonds with at least 10 years to maturity.

Ibbotson LT Gov't Bond Index - An unmanaged index that is representative of a portfolio of Treasury bonds with 20 years to maturity.

Barclays Capital 1-3yr Treasury Bond Index - An unmanaged index comprised of investment grade issues with maturities ranging from 1 to (but not including) 3 years.;

Barclays Capital Mortgage Bond Index - Covers the fixed-rate agency mortgage-backed pass-through securities of Ginnie Mae (GNMA), Fannie Mae (FNMA), and Freddie Mac (FHLMC). The index is a subset of the U.S. Aggregate Index.

Barclays Capital TIPS Index - An unmanaged market index comprised of all U.S. Treasury Inflation Protected Securities rated investment grade (Baa3 or better).

Barclays Capital U.S. Aggregate Bond Index - Covers the investment-grade, fixed-rate, taxable bond market of SEC-registered securities. The index includes bonds from the Treasury, Government-Related, Corporate, MBS, ABS, and CMBS sectors. The U.S. Aggregate Index family includes a wide range of standard and customized sub-indices by sector, quality, and maturity.

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Barclays Capital U.S. Universal Bond Index - The Universal Index represents the union of the U.S. Aggregate Index, U.S. Corporate High-Yield Index, Investment-Grade 144A Index, Eurodollar Index, U.S. Emerging Markets Index, the non-ERISA eligible portion of the CMBS Index, and the CMBS High-Yield Index. The index covers taxable bonds that are rated either investment-grade or below investment-grade.

Large-Cap Equity Indexes

Russell 1000 Growth Index - Measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 1000 Index - Measures the performance of the 1,000 largest companies in the Russell 3000 Index, which represents approximately 92% of the total market capitalization of the Russell 3000 Index.

Russell 1000 Value Index - Measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth values.

Russell 3000 Index - Measures the performance of the 3,000 largest U.S. companies based on total market capitalization, which represents approximately 98% of the investable U.S. equity market.

S&P 500 Index - Measures performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. The S&P 500 covers 80% of the U.S. market encompassing more than 100 industry groups.

S&P/Citigroup 500 Growth Index - Measures the performance of those S&P 500 companies with higher price-to-book ratios and higher forecasted growth values.

S&P/Citigroup 500 Value Index - Measures the performance of those S&P 500 companies with lower price-to-book ratios and lower forecasted growth values.

Mid-Cap Equity Indexes

Russell Midcap Growth Index - Measures the performance of those Russell Midcap companies with higher price-to-book ratios and higher forecasted growth values. The stocks are also members of the Russell 1000 Growth index.

Russell Midcap Index - Measures the performance of the 800 smallest companies in the Russell 1000 Index, which represent approximately 25% of the total market capitalization of the Russell 1000 Index.

Russell Midcap Value Index - Measures the performance of those Russell Midcap companies with lower price-to-book ratios and lower forecasted growth values. The stocks are also members of the Russell 1000 Value index.

S&P MidCap 400 Index - Measures the performance of mid-sized companies. The S&P MidCap 400 represents about 7% of U.S. market cap.

Small/Mid-Cap Equity Indexes

Russell 2500 Growth Index - Measures the performance of those Russell 2500 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 2500 Index - Measures the performance of the 2,500 smallest companies in the Russell 3000 Index, which represents approximately 16% of the total market capitalization of the Russell 3000 Index.

Russell 2500 Value Index - Measures the performance of those Russell 2500 companies with lower price-to-book ratios and lower forecasted growth values.

Small-Cap Equity Indexes

Ibbotson Small Co Stock Index - Measures the performance of those companies that have a market capitalization in the lowest 4 percent of the market universe. The market universe is defined as the aggregate of the NYSE, AMEX and NASDAQ NMS firms.

Russell 2000 Growth Index - Measures the performance of those Russell 2000 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 2000 Index - Measures the performance of the 2,000 smallest companies in the Russell 3000 Index, which represents approximately 8% of the total market capitalization of the Russell 3000 Index.

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Russell 2000 Value Index - Measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values.

S&P SmallCap 600 Index - Measures the performance of small-sized companies. The S&P SmallCap 600 represents about 3% of U.S. market cap.

Real Estate Indexes

FTSE NAREIT All REITs Index - Consists of all tax-qualified REITs listed on the New York Stock Exchange, American Stock Exchange, and NASDAQ National Market List.

Energy Indexes

S&P Energy Sector Index - The S&P Energy Sector Index comprises companies whose businesses are dominated by either of the following activities: The construction or provision of oil rigs, drilling equipment and other energy related service and equipment, including seismic data collection. Companies engaged in the exploration, production, marketing, refining and/or transportation of oil and gas products, coal and other consumable fuels.

Commodity Indexes

Reuters/Jefferies CRB Index - As a benchmark, the Reuters/Jefferies CRB Index is designed to provide timely and accurate representation of a long-only, broadly diversified investment in commodities through a transparent and disciplined calculation methodology.

Hedge Indexes

CSFB/Tremont Hedge Fund Index - An asset-weighted hedge fund index which separates funds into ten primary subcategories based on their investment style. The index represents at least 85% of the assets under management in each respective category of the index universe.

HFR Equity Hedge Index – Equity Hedge, also known as long/short equity, combines core long holdings of equities with short sales of stock or stock index options. Equity hedge portfolios may be anywhere from net long to net short depending on market conditions. Equity hedge managers generally increase net long exposure in bull markets and decrease net long exposure or even are net short in a bear market. Generally, the short exposure is intended to generate an ongoing positive return in addition to acting as a hedge against a general stock market decline. Stock index put options are also often used as a hedge against market risk. Profits are made when long positions appreciate and stocks sold short depreciate. Conversely, losses are incurred when long positions depreciate and/or the value of stocks sold short appreciates. Equity hedge managers' source of return is similar to that of traditional stock pickers on the upside, but they use short selling and hedging to attempt to outperform the market on the downside.

International Indexes

MSCI EAFE Index - Morgan Stanley Capital International's market capitalization weighted index composed of companies representative of the market structure of 20 developed market countries in Europe, Australasia and the Far East. Countries include: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Italy, Japan, Malaysia, Netherlands, New Zealand, Norway, Singapore, Spain, Sweden, Switzerland, and United Kingdom.

Dow Jones World Emerging Markets Index - The Dow Jones market capitalization index represents the following 22 emerging markets: Brazil, Bulgaria, Chile, Cyprus, Czech Republic, Estonia, Europe, Hungary, Latvia, Lithuania, Malaysia, Malta, Mexico, Philippines, Poland, Romania, South Africa, South Korea, Slovakia, Slovenia, Taiwan, and Thailand.

MSCI Emerging Market Free Price Index - Morgan Stanley Capital International's float-adjusted market capitalization index composed of the following 25 emerging market country indexes: Argentina, Brazil, Chile, China, Colombia, Czech Republic, Egypt, Hungary, India, Indonesia, Israel, Jordan, Korea, Malaysia, Mexico, Morocco, Pakistan, Peru, Philippines, Poland, Russia, South Africa, Taiwan, Thailand, and Turkey.

MSCI All Countries World Index ex US – Morgan Stanley Capital International All Country World Index Ex-U.S. is a market-capitalization-weighted index designed to provide a broad measure of stock performance throughout the world, with the exception of U.S.-based companies. The index includes both developed and emerging markets.

Citigroup World Government Bond Index - Citigroup's market capitalization weighted index tracks the returns of government bonds in the following countries: Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Japan, the Netherlands, Norway, Poland, Portugal, Singapore, Spain, Sweden, Switzerland, the United Kingdom, and the United States. Market eligibility depends on both market capitalization and investability.

Cit Non US World Gov Bond Hedged Index – Citigroup World Government Bond Index ex-US – Hedged Index is a market capitalization weighted index consisting of the government bonds of the following countries: Austria, Belgium, Canada, Denmark,

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Finland, France, Germany, Greece, Ireland, Italy, Japan, the Netherlands, Norway, Poland, Portugal, Singapore, Spain, Sweden, Switzerland, and the United Kingdom. This index represents the WGBI ex-U.S. hedged back to the U.S. Dollar.

Metals Indexes

PHLX Gold Silver Index - A capitalization-weighted index composed of 16 companies involved in the gold and silver mining industry.

Other Indexes

30 Day T-Bill Rate - From Ibbotson Associates, provides the rate on debt obligations of the US Treasury that have maturities of one year or less. Maturities for T-bills are usually 91 days, 182 days, or 52 weeks.

Citigroup 3-month T-Bill – Measures monthly return equivalents of yield averages that are not marked to market. The Three-Month Treasury bill Indexes consist of the last three three-month Treasury bill issues.

Consumer Price Index - Cost of living index that measures the change in the cost of a fixed basket of products and services, including housing, electricity, food, and transportation.

Indices are unmanaged and cannot be invested into directly. Past performance is no guarantee of future results.

Investing in real estate/REITs involves special risks such as potential illiquidity and may not be suitable for all investors. There is no assurance that the investment objectives of this program will be attained.

Mid-capitalization companies are subject to higher volatility than those of large-capitalized companies.

Small-cap stocks may be subject to a higher degree of risk than more established companies' securities. The illiquidity of the small-cap market may adversely affect the value of these investments.

Municipal bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise. Interest income may be subject to the alternative minimum tax. Federally tax-free but other state and local taxes may apply.

International and emerging market investing involves special risks such as current fluctuation and political instability and may not be suitable for all investors.

The fast price swings of commodities will result in significant volatility in an investor's holdings.

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This report is based upon information and assumptions provided by you (the client). This report provides broad and general guidelines on the advantages of certain financial planning concepts and does not constitute a recommendation of any particular technique. We recommend that you review your plan annually, unless changes in your personal or financial circumstances require more frequent review.

The term "plan" or "planning," when used within this report, does not imply that a recommendation has been made to implement one or more financial plans or make a particular investment. Nor does the plan or report provide legal, accounting, financial, tax or other advice. Rather, the report and the illustrations therein provide a summary of certain potential financial strategies. The reports provide projections based on various assumptions and are therefore hypothetical in nature and not guarantees of investment returns. You should consult your tax and/or legal advisors before implementing any transactions and/or strategies concerning your finances.

Additionally, this report may not reflect all holdings or transactions, their costs, or proceeds received by you. Prices that may be indicated in this report are obtained from sources we consider reliable but are not guaranteed. Past performance is no guarantee of future performance and it is important to realize that actual results may differ from the projections contained in this report. The presentation of investment returns set forth in this report do not reflect the deduction of any commissions or fees or product charges that may apply to any particular investment. Deduction of such charges will result in a lower rate of return as compared to that set forth in this report.

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Client(s): _____
John Traditional _____ Date _____

Katie Traditional _____ Date _____

Advisor: _____
Keith Cervenka, CFP® _____ Date _____

Sample

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