- *CONFIDENTIAL REPORT* -

Prepared Especially For:

John & Mary Sample

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- *CONFIDENTIAL REPORT* -

FINANCIAL PLAN INTRODUCTION

These confidential reports were created for your personal use and future reference only. Each section is designed to give you a better understanding of your financial circumstances, and what's projected for the future. These reports reflect your financial standing today and where you are likely to be in the event of your disability, death, or retirement. It will provide valuable information for years to come.

The goal of this financial plan is to make the greatest possible use of your present and expected financial resources. The plan assumes your expressed willingness, and ability, to take on an appropriate level of risk; and also to make the cash and investment commitments required.

Your report coordinates all of your assets, liabilities, sources of incomes; and then puts them into perspective when compared to your stated financial goals and objectives. Needs or deficiencies are identified, and recommendations are included to illustrate how you may improve on all of your arrangements.

Supplementary information is also included to help clarify some issues.

Periodic review will be necessary to keep your reports up to date and pertinent to your life. If, after a thorough review of the plan, you feel you'd like to make different assumptions, we'll be happy to make adjustments based on whatever assumptions you may wish to adopt.

The value of this financial plan lies in its implementation. Once your plan accurately reflects what you both are personally trying to accomplish, and the more rapidly these changes are made, the more likely your desired results can be achieved.

No financial plan is of any value unless it is implemented promptly. Our services are available to assist you in these endeavors.

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FINANCIAL PLAN DISCLAIMER

Your financial plan was designed from the personal information and documents furnished to us by you, and it is based on your expression of the personal objectives and your attitudes. It is essential that the tax and legal planning steps be considered only with the advice of your attorney, CPA, and your other financial advisors; which we will be happy to coordinate with. This plan is not to be construed as offering legal or accounting advice. You are encouraged to discuss this plan and its findings with your attorney and accountant.

These reports show ballpark estimates of your future financial situation, and are intended only as a basis for discussion with your professional advisors. The estimates shown in this report are based on many assumptions that may or may not occur. Both principal value and investment returns will fluctuate over time. No warranty as to correctness is given and no liability is accepted for any error, or omission, or any loss, which may arise from relying on this data.

Every effort has been made to assure the highest reasonable degree of accuracy in your financial plan. However, due to the dynamic nature of our economic and tax environments, no guarantees or assurances can be given regarding the profitability or tax benefits of any investment. The only assurance is that over time, every investment program is likely to produce some losses on the road to achieving long-term gains. Also, taxes and inflation could be much higher than projected, which will seriously impede your progress.

This plan is only as accurate as the information on which it was based. If the data originally supplied to us is incorrect, the plan will reflect these inaccuracies, and these errors will project into the future at a magnified rate. Certain assumptions made by us, or you, may also limit the accuracy of the data. Please review your data carefully. Also, the further into the future this plan projects, the more inaccurate it becomes. As a result, your plan should be updated at least annually to ensure its continued accuracy.

Where rates of return, taxes, and inflation estimates are used to simulate investment results, they should not be construed as guarantees or warranties of profitability. Computerized performance projections of assets, portfolios, and markets are to be considered as statistical models based on past performance only. Past performance is no guarantee of any future results. No warranty as to correctness is given and no liability is accepted for any error, or omission, or any loss, which may arise from relying on this data. No investment, strategy, or recommendations in this report is insured by the FDIC, any governmental agency, or other corporation.

Where tax benefits are illustrated they are based on the best information currently available. Various proposals are made from time to time to change the tax laws, and it seems probable that many of our current tax laws will undergo changes during the years illustrated in this financial plan. Some of these proposals, if enacted, might have a serious adverse effect on tax consequences of some of the investment strategies proposed. On the other hand, some proposals may significantly enhance your position if enacted.

ABOUT THE RESULTING NUMBER TO THE RIGHT OF: *PROBABILITY OF SUCCESS GIVEN ALL ASSUMPTIONS*

In the retirement plan, and college savings plan reports, there is (usually) a percentage number shown. This is the result of the Monte Carlo simulation. This is also known as "stress testing" your financial plan.

Your financial plan was created using actual real "cash-flow based" money software, and not "fake goal- or goals-based software."

The point is that using real financial planning software makes it so your financial plan has several more degrees of magnitude more validity, when it comes to projecting your financial life into the future.

Fake investment software is just not capable of projecting accurate numbers more than a few years into the future, simply because it totally ignores the very heart of financial planning – which pumps the life blood into the future of your financial plan.

The heart of your financial plan, is your budget and cash flow; or earned and other incomes compared to your actual real-world expenses. The difference between these two factors - annual surpluses and deficits, and replacement costs, are usually what will end up determining your ability to reach your long-term goals (unless you have a large pool of financial assets, or interest-free credit, that you can freely tap at any time, when there are annual cash flow deficits).

Numbers more than 70% mean that your retirement plan has a good chance of succeeding, by weathering storms.

With numbers less than 70%, and there is significant risk that more money will be needed than what was input into the retirement plan, in order to remain in retirement without running out of money.

Numbers under 50% mean much more money will probably need to spent and invested than what's showing. This is because what was input was a "rosy scenario," meaning your investment returns will probably be lower than what was input, fees and expenses will be higher, and/or total costs will end up being much more than anticipated.

DISABILITY INSURANCE NEEDS REPORT

REAL WORLD PERSONAL FINANCE SOFTWARE

(734) 369-0580 support@toolsformoney.com http://www.toolsformoney.com/

This risk management section of your financial plan is to help prepare you for the real-life risks of becoming temporarily, or permanently, disabled.

The definition of being disabled in this context, is not being able to earn income, and/or take care of your own personal needs.

The percentage of people that need to stop working before they planned because of poor health, pain, and/or loss of cognitive functions is much too high to ignore. It is much higher than the risks of passing away suddenly and/or unexpectedly from all other causes combined. Also, the percentage of people on Social Security disability grows annually.

So diligent preparation is needed not only financially, but also emotionally, mentally, and physically. Then if others are dependent on you, then their care must also be considered.

The two main causes of a disability are disease or illness, and then accident or injury.

The main risk of a short- or long-term disability is not being able to earn income.

Fortunately, you can buy insurance that will replace lost incomes during a disability when these benefits are not available from your business or employer. This type of insurance is called Long-term Care Insurance (or LTC). It is AKA “nursing home insurance.”

Without your incomes being physically supplemented or replaced with insurance benefits, your investment assets and retirement nest eggs may need to be liquidated to pay for both normal living expenses, and the increased medical expenses stemming from the disability.

Usually living expenses substantially increase when there is a disability; due to increase medical bills, the needs for prescription medications and physical therapies, transportation to these facilities, and compensating others that take their time to care for these needs.

As savings and investments are drained to pay for these increased needs, this usually ends most all careful planning for long-term goals, like children's college and retirement.

So these often overlooked risks need to be managed, just like everyone does with mundane property and casualty insurance (vehicle, homeowners, and other liability insurance).

There are four time frames when managing the risks of disability:

1) Very short term – less than a few weeks. This is sometimes automatically covered by your employer benefits via using "sick days" or "sick leave."

2) Short-term – more than a few weeks but less than three months. This is sometimes covered using "sick days" and then "vacation days," or other employer-based STD plans.

3) Time off of work more than three months is usually considered a long-term disability.

4) Permanent disability, requiring long-term care. This is also known as going into any level of a nursing home (AKA skilled-care facility).

Usually after using up all of your sick days / vacation / STD benefits, income from your employer stops, and then long-term disability insurance (LTD) starts to pay benefits. Normally, these policies don't start to pay benefits until after a certain amount of time goes by, called the elimination period. If there is no longer-term disability insurance to pay benefits after the short-term benefits expire, then all earned incomes and insurance policy benefits usually stop. Note that health insurance does not pay long-term care benefits.

Although progress in this area has been made, Social Security and Medicare still do not pay for the bulk of long-term stays in nursing homes at any age. So it's wise to assume everyone will continue to be "left defending for themselves" for many decades to come.

Commercial nursing home facilities cost from $2,000 to over $5,000 per month. These costs are usually paid for by liquidating investment assets, like retirement plans, until all resources have been exhausted. Then if other family members cannot pay, the patient is either moved to living with relatives that will care for their daily needs, or put into a "state-run" nursing home, where quality of life is usually at bare minimum survival standards. Also, when the state takes over long-term care of someone, it usually seizes and liquidates ALL of their assets – including homes, vehicles, furnishings, EVERYTHING.

These two situations are what need to be avoided at all costs, and planned for today.

Current Recommendations to Manage the Risks of All Disabilities

John needs to purchase a guaranteed renewable long-term disability income insurance policy from an "A-rated carrier," that will replace $5,000 in monthly income, with an elimination period of no more than 90 days.

Mary needs to purchase a guaranteed renewable long-term disability income insurance policy from an "A-rated carrier," that will replace $4,000 in monthly income, with an elimination period of no more than 90 days.

Since both John and Mary are currently young and in good health, and can afford the premiums, they both need to purchase a long-term care insurance policy with an inflation-adjusted daily benefit of at least $250 each ASAP.

These policies will pay benefits in the form of monetary payments to skilled nursing home facilities, for extended periods of time (until passing).

Waiting or procrastinating, for whatever reason, usually makes these insurance premiums increase, and benefit payouts decrease, for several reasons.

First, every year you wait raises the risks of disability, just because of aging.

Next, your medical records will be scrutinized by the insurance provider when calculating your LTC policy premiums and benefits. So the more time passes, the more ailments are reported and logged onto your medical history, and the more there is, the higher the risks of disability. This will drastically increase your premiums and/or lower your benefits. So there are no benefits in waiting or procrastinating to obtain coverage.

It is also advised to obtain a policy that is “guaranteed renewable.” This makes it so the insurance provider cannot cancel your policy if you were to become a higher risk for them (e.g., if you were to have an unfavorable event occur, like getting cancer, AIDS, stroke, heart attack, etc.).

Government regulation in this industry is still very much lacking, so you’ll need to take the usual precautions if you want to ensure that you’ll actually receive benefits under your policy for an extended period of time (and not be cancelled or dropped).

Some of the usual things to do is ensure the insurer large, well-known, is and is “A” rated (or whatever the system uses, ensure it’s at the top of the scale).

John & Mary Sample
Financial Independence Analysis

Illustration for Current Plan (before recommendations)

November 15, 2015

Annual Income Goals*		**Current Ages**	**Retirement Ages**	**Income Goal Inflation********
John:	$45,000	46	65	3.0%
		Life Expectancy:	82	
Mary:	$25,000	36	65	Overall Tax Rate: 20% **
		Life Expectancy:	82	SS Inclusion Rate: 50%***

* In today's dollars. Net, spendable dollars. Additional stand-alone expenses entered manually are not included in this figure.

** If tax rate is 0%, income goals are gross (before taxes). If a tax rate is used, goals are net spendable dollars or after-tax goals.

*** The Social Security inclusion rate is how much of your SS is assumed to be includable in your taxable income.

**** This number is the assumed average income goal inflation rate over the next 30 years. Income goal inflation is assumed to average 1% over the next 5 years, and 2% over the next 10 years. Over the next 11 years, and beyond, income goal inflation is assumed to average 3% .

Average Percentage of Annual Income Goal Being Met: 52.7%

Additional Funding Needed to Reach Your Income Goals*

Additional Lump Sum Needed Today		**Additional Monthly Payments Needed until John's Year of Retirement**	**Assumed Rate of Return on Additional Funding**
$2,690,800	-or-	$14,140	2.0%

Probability of Success Given All Assumptions: 7.0%

* Additional funding means funding in addition to the assets that are entered into this analysis. It also assumes available capital needed to produce retirement income is not depleted until John's age of 100.

This report is designed to show a rough ballpark idea of your future financial situation, and is intended only as a basis for discussion with your professional advisors. The estimates shown in this report are based on many assumptions that may or may not occur. Both principal value and investment returns will fluctuate over time. No warranty as to correctness is given and no liability is accepted for any error, or omission, or any loss which may arise from relying on this data.

Basic Current Retirement Planning Information

John Sample's Current Age:	**46**
Calculated Life Expectancy:	**82**
Inputted Life Expectancy:	**100**
Difference Between Calculated and Inputted Life Expectancy in Years:	**18**
Number of Years Until Retirement:	**19**
Number of Years Until Calculated Life Expectancy:	**36**
Number of Years Until Inputted Life Expectancy:	**54**
Number of Years of Retirement to Calculated Life Expectancy:	**17**
Number of Years of Retirement to Inputted Life Expectancy:	**36**
Number of Years of Retirement With Sufficient Capital:	**18**
Percentage of Years in Retirement With Sufficient Capital Using Calculated Life Expectancy:	**100.0%**
Percentage of Years in Retirement With Sufficient Capital Using Inputted Life Expectancy:	**50.0%**
Number of Years Until Depletion of Capital:	**37**
Number of Years of Retirement Until Depletion of Capital:	**18**
Number of Years of Retirement Without Capital Using Calculated Life Expectancy:	**0**
Number of Years of Retirement Without Capital Using Inputted Life Expectancy:	**18**
Percentage of Years in Retirement Without Capital Using Calculated Life Expectancy:	**0.0%**
Percentage of Years in Retirement Without Capital Using Inputted Life Expectancy:	**50.0%**

Financial Independence Analysis: Asset Summary*

Illustration for Current Plan (before recommendations)

Asset Name	Current Asset Value	Percentage of Assets	Age when Asset Becomes Effective	Annual Additions to Asset	Age when Additions Begins	Age when Additions Ends	Inflation Rate on Annual Contributions	Age when Payout Begins	Payout Method	Total Return Assumed	% Income Subject to Taxes
John's Investments	$350,000	100.0%	46	$12,000	46	49	1.0%	65	Flexible Asset**	8.0%	100.0%
Total:	*$350,000*		*Total:*	*$12,000*							

Notes: If an asset above has $0 in current value, and $0 in annual additions, please refer to the separately printed asset page.
** A "Flexible Asset" is an asset that does not have a structured method of paying out income. Instead, cash is withdrawn, or added back to this asset as needed to fund income withdrawals in that year.

Non-Asset Income Summary*

Source of Income	Annual Pretax Income	Beginning Age	Ending Age	Assumed Annual Inflation	Is this Income Taxable?
John's Social Security	$12,000	65	n/a	1.0%	Yes
Mary's Social Security	$9,000	65	n/a	1.0%	Yes

* All dollar amounts are in today's dollars (meaning no adjustment for inflation was made on this page).

Financial Independence Analysis

Illustration for Current Plan (before recommendations)

Miscellaneous Annual Expense and Non-Asset Income Details

(Expenses (-) not included in your income goal, and incomes from sources other than financial assets)

John's Age	Mary's Age	Year	John's Medical Bills	John's LTC
46	36	2015	$0	$0
47	37	2016	$0	$0
48	38	2017	$0	$0
49	39	2018	$0	$0
50	40	2019	$0	$0
51	41	2020	$0	$0
52	42	2021	$0	$0
53	43	2022	$0	$0
54	44	2023	$0	$0
55	45	2024	$0	$0
56	46	2025	$0	$0
57	47	2026	$0	$0
58	48	2027	$0	$0
59	49	2028	$0	$0
60	50	2029	$0	$0
61	51	2030	$0	$0
62	52	2031	$0	$0
63	53	2032	$0	$0
64	54	2033	$0	$0
65	55	2034	-$5,261	$0
66	56	2035	-$5,418	$0
67	57	2036	-$5,581	$0
68	58	2037	-$5,748	$0
69	59	2038	-$5,921	$0
70	60	2039	-$6,098	-$29,026
71	61	2040	-$6,281	-$30,477
72	62	2041	-$6,470	-$32,001
73	63	2042	-$6,664	-$33,601
74	64	2043	-$6,864	-$35,281
75	65	2044	-$7,070	-$37,045
76	66	2045	-$7,282	-$38,897
77	67	2046	-$7,500	-$40,842
78	68	2047	-$7,725	-$42,884

Financial Independence Analysis

Annual Summary Numbers

Illustration for Current Plan (before recommendations)

John's Age	Mary's Age	Tax Rate	Year #	Year	Combined Annual Income Goal (after tax & inflated)	Combined Annual After-Tax Misc. Income and/or Expense (-)	Combined Annual Social Security (after tax)	Combined Annual Earned Income (after tax)	Combined Annual Pension Income (after tax)	Combined Annual Asset Income (after tax)	Combined Annual Income Surplus or Deficit (-)	Percent of Annual Income Goal Being Met (52.7%)	End of Year Balance of Capital	Average Weighted Rate of Return on Assets	Percent Change in Asset Balance from Previous Year	Present Value of Additional Capital Needed at Retirement	Present Value of Additional Capital Needed Now
46	36	20.0%	1	2015	$0	$0	$0	$0	$0	$0	$0	N/A	$390,900	8.0%	n/a	$0	$0
47	37	20.0%	2	2016	$0	$0	$0	$0	$0	$0	$0	N/A	$435,300	8.0%	11.4%	$0	$0
48	38	20.0%	3	2017	$0	$0	$0	$0	$0	$0	$0	N/A	$483,300	8.0%	11.0%	$0	$0
49	39	20.0%	4	2018	$0	$0	$0	$0	$0	$0	$0	N/A	$535,300	8.0%	10.8%	$0	$0
50	40	20.0%	5	2019	$0	$0	$0	$0	$0	$0	$0	N/A	$578,200	8.0%	8.0%	$0	$0
51	41	20.0%	6	2020	$0	$0	$0	$0	$0	$0	$0	N/A	$624,400	8.0%	8.0%	$0	$0
52	42	20.0%	7	2021	$0	$0	$0	$0	$0	$0	$0	N/A	$674,400	8.0%	8.0%	$0	$0
53	43	20.0%	8	2022	$0	$0	$0	$0	$0	$0	$0	N/A	$728,300	8.0%	8.0%	$0	$0
54	44	20.0%	9	2023	$0	$0	$0	$0	$0	$0	$0	N/A	$786,600	8.0%	8.0%	$0	$0
55	45	20.0%	10	2024	$0	$0	$0	$0	$0	$0	$0	N/A	$849,600	8.0%	8.0%	$0	$0
56	46	20.0%	11	2025	$0	$0	$0	$0	$0	$0	$0	N/A	$917,500	8.0%	8.0%	$0	$0
57	47	20.0%	12	2026	$0	$0	$0	$0	$0	$0	$0	N/A	$990,900	8.0%	8.0%	$0	$0
58	48	20.0%	13	2027	$0	$0	$0	$0	$0	$0	$0	N/A	$1,070,200	8.0%	8.0%	$0	$0
59	49	20.0%	14	2028	$0	$0	$0	$0	$0	$0	$0	N/A	$1,155,800	8.0%	8.0%	$0	$0
60	50	20.0%	15	2029	$0	$0	$0	$0	$0	$0	$0	N/A	$1,248,300	8.0%	8.0%	$0	$0
61	51	20.0%	16	2030	$0	$0	$0	$0	$0	$0	$0	N/A	$1,348,200	8.0%	8.0%	$0	$0
62	52	20.0%	17	2031	$0	$0	$0	$0	$0	$0	$0	N/A	$1,456,000	8.0%	8.0%	$0	$0
63	53	20.0%	18	2032	$0	$0	$0	$0	$0	$0	$0	N/A	$1,572,500	8.0%	8.0%	$0	$0
64	54	20.0%	19	2033	$0	$0	$0	$0	$0	$0	$0	N/A	$1,698,300	8.0%	8.0%	$0	$0
65	55	20.0%	20	2034	$81,200	-$5,200	$13,000	$0	$0	$73,400	$0	100.0%	$1,735,000	8.0%	2.2%	$0	$0
66	56	20.0%	21	2035	$83,700	-$5,400	$13,100	$0	$0	$75,900	$0	100.0%	$1,771,200	8.0%	2.1%	$0	$0
67	57	20.0%	22	2036	$86,200	-$5,500	$13,300	$0	$0	$78,400	$0	100.0%	$1,807,000	8.0%	2.0%	$0	$0
68	58	20.0%	23	2037	$88,800	-$5,700	$13,400	$0	$0	$81,100	$0	100.0%	$1,842,000	8.0%	1.9%	$0	$0
69	59	20.0%	24	2038	$91,400	-$5,900	$13,500	$0	$0	$83,800	$0	100.0%	$1,876,200	8.0%	1.9%	$0	$0
70	60	20.0%	25	2039	$94,200	-$35,100	$13,700	$0	$0	$115,600	$0	100.0%	$1,870,200	8.0%	-0.3%	$0	$0
71	61	20.0%	26	2040	$97,000	-$36,700	$13,800	$0	$0	$119,900	$0	100.0%	$1,857,900	8.0%	-0.7%	$0	$0
72	62	20.0%	27	2041	$99,900	-$38,400	$13,900	$0	$0	$124,400	$0	100.0%	$1,838,600	8.0%	-1.0%	$0	$0
73	63	20.0%	28	2042	$102,900	-$40,200	$14,100	$0	$0	$129,000	$0	100.0%	$1,811,400	8.0%	-1.5%	$0	$0
74	64	20.0%	29	2043	$106,000	-$42,100	$14,200	$0	$0	$133,900	$0	100.0%	$1,775,500	8.0%	-2.0%	$0	$0
75	65	20.0%	30	2044	$169,900	-$44,100	$25,200	$0	$0	$188,800	$0	100.0%	$1,662,700	8.0%	-6.4%	$0	$0
76	66	20.0%	31	2045	$175,000	-$46,100	$25,400	$0	$0	$195,700	$0	100.0%	$1,531,500	8.0%	-7.9%	$0	$0
77	67	20.0%	32	2046	$180,200	-$48,300	$25,700	$0	$0	$202,800	$0	100.0%	$1,380,100	8.0%	-9.9%	$0	$0
78	68	20.0%	33	2047	$185,600	-$50,600	$25,900	$0	$0	$210,200	$0	100.0%	$1,206,700	8.0%	-12.6%	$0	$0

Financial Independence Analysis
Annual Summary Numbers, continued

John's Age	Mary's Age	Tax Rate	Year #	Year	Combined Annual Income Goal (inflated)	Combined Annual Misc. Income and/or Expense (-)	Combined Annual Social Security	Combined Annual Earned Income	Combined Annual Pension Income	Combined Annual Asset Income (after tax)	Combined Annual Income Surplus or Deficit (-)	Percent of Annual Income Goal Being Met (52.7%)	End of Year Balance of Capital	Average Weighted Rate of Return on Assets	Percent Change in Asset Balance from Previous Year	Present Value of Additional Capital Needed at Retirement	Present Value of Additional Capital Needed Now
79	69	20.0%	34	2048	$191,200	-$52,900	$26,200	$0	$0	$217,900	$0	100.0%	$1,008,900	8.0%	-16.4%	$0	$0
80	70	20.0%	35	2049	$196,900	-$55,400	$26,500	$0	$0	$225,900	$0	100.0%	$784,600	8.0%	-22.2%	$0	$0
81	71	20.0%	36	2050	$202,800	-$58,000	$26,700	$0	$0	$234,100	$0	100.0%	$531,200	8.0%	-32.3%	$0	$0
82	72	20.0%	37	2051	$208,900	-$60,800	$27,000	$0	$0	$242,700	$0	100.0%	$246,000	8.0%	-53.7%	$0	$0
83	73	20.0%	38	2052	$215,200	-$63,600	$27,300	$0	$0	$246,000	-$5,500	97.4%	$0	n/a	-100.0%	$3,700	$2,600
84	74	20.0%	39	2053	$221,600	-$66,600	$27,500	$0	$0	$0	-$260,700	0.0%	$0	n/a	n/a	$179,200	$123,000
85	75	20.0%	40	2054	$228,300	-$69,800	$27,800	$0	$0	$0	-$270,300	0.0%	$0	n/a	n/a	$357,600	$245,500
86	76	20.0%	41	2055	$235,100	-$73,100	$28,100	$0	$0	$0	-$280,100	0.0%	$0	n/a	n/a	$538,800	$369,900
87	77	20.0%	42	2056	$242,200	-$76,600	$28,400	$0	$0	$0	-$290,400	0.0%	$0	n/a	n/a	$723,000	$496,300
88	78	20.0%	43	2057	$249,500	-$80,200	$28,700	$0	$0	$0	-$301,000	0.0%	$0	n/a	n/a	$910,200	$624,800
89	79	20.0%	44	2058	$257,000	-$84,000	$28,900	$0	$0	$0	-$312,000	0.0%	$0	n/a	n/a	$1,100,400	$755,300
90	80	20.0%	45	2059	$264,700	-$88,000	$29,200	$0	$0	$0	-$323,400	0.0%	$0	n/a	n/a	$1,293,700	$888,000
91	81	20.0%	46	2060	$272,600	-$92,200	$29,500	$0	$0	$0	-$335,200	0.0%	$0	n/a	n/a	$1,490,100	$1,022,800
92	82	20.0%	47	2061	$280,800	-$96,500	$29,800	$0	$0	$0	-$347,500	0.0%	$0	n/a	n/a	$1,689,700	$1,159,900
93	83	20.0%	48	2062	$289,200	-$101,100	$30,100	$0	$0	$0	-$360,200	0.0%	$0	n/a	n/a	$1,892,600	$1,299,100
94	84	20.0%	49	2063	$297,900	-$106,000	$30,400	$0	$0	$0	-$373,400	0.0%	$0	n/a	n/a	$2,098,800	$1,440,600
95	85	20.0%	50	2064	$306,800	-$111,000	$30,700	$0	$0	$0	-$387,100	0.0%	$0	n/a	n/a	$2,308,300	$1,584,500
96	86	20.0%	51	2065	$316,000	-$116,300	$31,000	$0	$0	$0	-$401,300	0.0%	$0	n/a	n/a	$2,521,300	$1,730,700
97	87	20.0%	52	2066	$325,500	-$121,900	$31,300	$0	$0	$0	-$416,000	0.0%	$0	n/a	n/a	$2,737,700	$1,879,300
98	88	20.0%	53	2067	$335,300	-$127,700	$31,700	$0	$0	$0	-$431,300	0.0%	$0	n/a	n/a	$2,957,700	$2,030,300
99	89	20.0%	54	2068	$345,300	-$133,800	$32,000	$0	$0	$0	-$447,200	0.0%	$0	n/a	n/a	$3,181,400	$2,183,800
100	90	20.0%	55	2069	$355,700	-$140,200	$32,300	$0	$0	$0	-$463,600	0.0%	$0	n/a	n/a	$3,408,600	$2,339,800

John & Mary Sample
Financial Independence Analysis

Illustration for Proposed Plan

November 15, 2015

Annual Income Goals*		**Current Ages**	**Retirement Ages**	**Income Goal Inflation********
John:	$45,000	46	65	3.0%
		Life Expectancy:	82	
Mary:	$25,000	36	65	Overall Tax Rate: 20% **
		Life Expectancy:	82	SS Inclusion Rate: 50%***

* In today's dollars. Net, spendable dollars. Additional stand-alone expenses entered manually are not included in this figure.
** If tax rate is 0%, income goals are gross (before taxes). If a tax rate is used, goals are net spendable dollars or after-tax goals.
*** The Social Security inclusion rate is how much of your SS is assumed to be includable in your taxable income.
**** This number is the assumed average income goal inflation rate over the next 30 years. Income goal inflation is assumed to average 1% over the next 5 years, and 2% over the next 10 years. Over the next 11 years, and beyond, income goal inflation is assumed to average 3% .

Average Percentage of Annual Income Goal Being Met: 100.0%

Additional Funding Needed to Reach Your Income Goals*

Additional Lump Sum Needed Today		**Additional Monthly Payments Needed until John's Year of Retirement**	**Assumed Rate of Return on Additional Funding**
$0	-or-	$0	2.0%

Probability of Success Given All Assumptions: 31.0%

* Additional funding means funding in addition to the assets that are entered into this analysis. It also assumes available capital needed to produce retirement income is not depleted until John's age of 100.

This report is designed to show a rough ballpark idea of your future financial situation, and is intended only as a basis for discussion with your professional advisors. The estimates shown in this report are based on many assumptions that may or may not occur. Both principal value and investment returns will fluctuate over time. No warranty as to correctness is given and no liability is accepted for any error, or omission, or any loss which may arise from relying on this data.

Basic Proposed Retirement Planning Information

John Sample's Current Age:	**46**
Calculated Life Expectancy:	**82**
Inputted Life Expectancy:	**100**
Difference Between Calculated and Inputted Life Expectancy in Years:	**18**
Number of Years Until Retirement:	**19**
Number of Years Until Calculated Life Expectancy:	**36**
Number of Years Until Inputted Life Expectancy:	**54**
Number of Years of Retirement to Calculated Life Expectancy:	**17**
Number of Years of Retirement to Inputted Life Expectancy:	**36**
Number of Years of Retirement With Sufficient Capital:	**36**
Percentage of Years in Retirement With Sufficient Capital Using Calculated Life Expectancy:	**100.0%**
Percentage of Years in Retirement With Sufficient Capital Using Inputted Life Expectancy:	**100.0%**
Number of Years Until Depletion of Capital:	**55**
Number of Years of Retirement Until Depletion of Capital:	**36**
Number of Years of Retirement Without Capital Using Calculated Life Expectancy:	**0**
Number of Years of Retirement Without Capital Using Inputted Life Expectancy:	**0**
Percentage of Years in Retirement Without Capital Using Calculated Life Expectancy:	**0.0%**
Percentage of Years in Retirement Without Capital Using Inputted Life Expectancy:	**0.0%**

Financial Independence Analysis: Asset Summary*

Illustration for Proposed Plan

Asset Name	Current Asset Value	Percentage of Assets	Age when Asset Becomes Effective	Annual Additions to Asset	Age when Additions Begins	Age when Additions Ends	Inflation Rate on Annual Contributions	Age when Payout Begins	Payout Method	Total Return Assumed	% Income Subject to Taxes
John's Investments	$350,000	100.0%	46	$12,000	46	64	1.0%	65	Flexible Asset**	8.0%	100.0%
Total:	*$350,000*		*Total:*	*$12,000*							

Notes: If an asset above has $0 in current value, and $0 in annual additions, please refer to the separately printed asset page.
** A "Flexible Asset" is an asset that does not have a structured method of paying out income. Instead, cash is withdrawn, or added back to this asset as needed to fund income withdrawals in that year.

Non-Asset Income Summary*

Source of Income	Annual Pretax Income	Beginning Age	Ending Age	Assumed Annual Inflation	Is this Income Taxable?
John's Social Security	$12,000	65	n/a	1.0%	Yes
Mary's Social Security	$9,000	65	n/a	1.0%	Yes
John's Earned Income	$12,000	70	80	1.0%	Yes

* All dollar amounts are in today's dollars (meaning no adjustment for inflation was made on this page).

Financial Independence Analysis

Illustration for Proposed Plan

Miscellaneous Annual Expense and Non-Asset Income Details

(Expenses (-) not included in your income goal, and incomes from sources other than financial assets)

John's Age	Mary's Age	Year	John's DI Premiums
46	36	2015	$0
47	37	2016	$0
48	38	2017	$0
49	39	2018	$0
50	40	2019	$0
51	41	2020	$0
52	42	2021	$0
53	43	2022	$0
54	44	2023	$0
55	45	2024	$0
56	46	2025	$0
57	47	2026	$0
58	48	2027	$0
59	49	2028	$0
60	50	2029	$0
61	51	2030	$0
62	52	2031	$0
63	53	2032	$0
64	54	2033	$0
65	55	2034	-$5,074
66	56	2035	-$5,125
67	57	2036	-$5,176
68	58	2037	-$5,228
69	59	2038	-$5,280
70	60	2039	-$5,333
71	61	2040	-$5,386
72	62	2041	-$5,440
73	63	2042	-$5,494
74	64	2043	-$5,549
75	65	2044	-$5,605
76	66	2045	-$5,661
77	67	2046	-$5,718
78	68	2047	-$5,775

Financial Independence Analysis

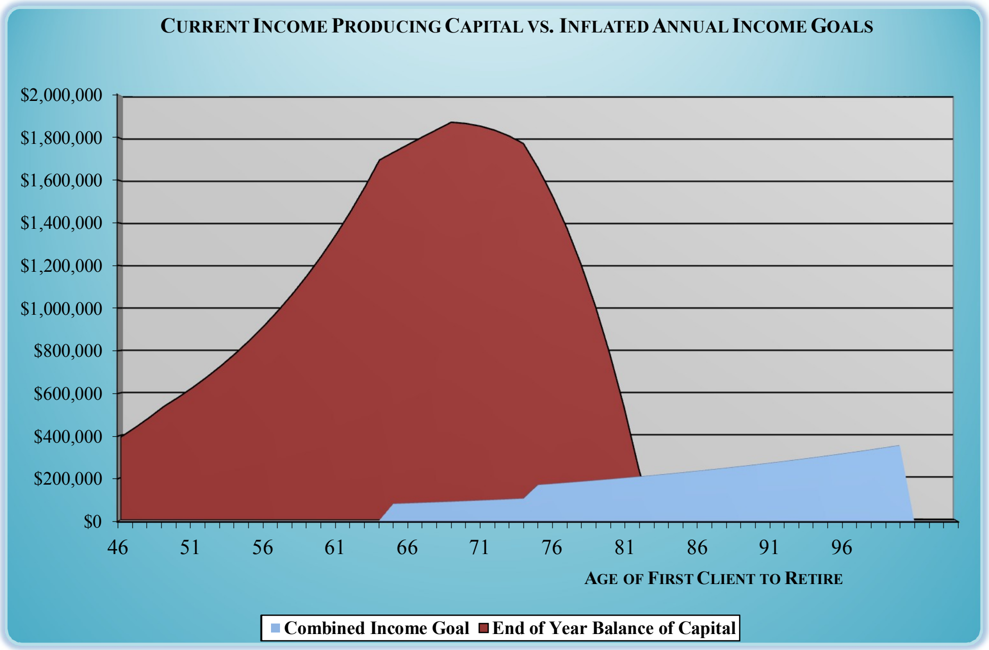
Annual Summary Numbers

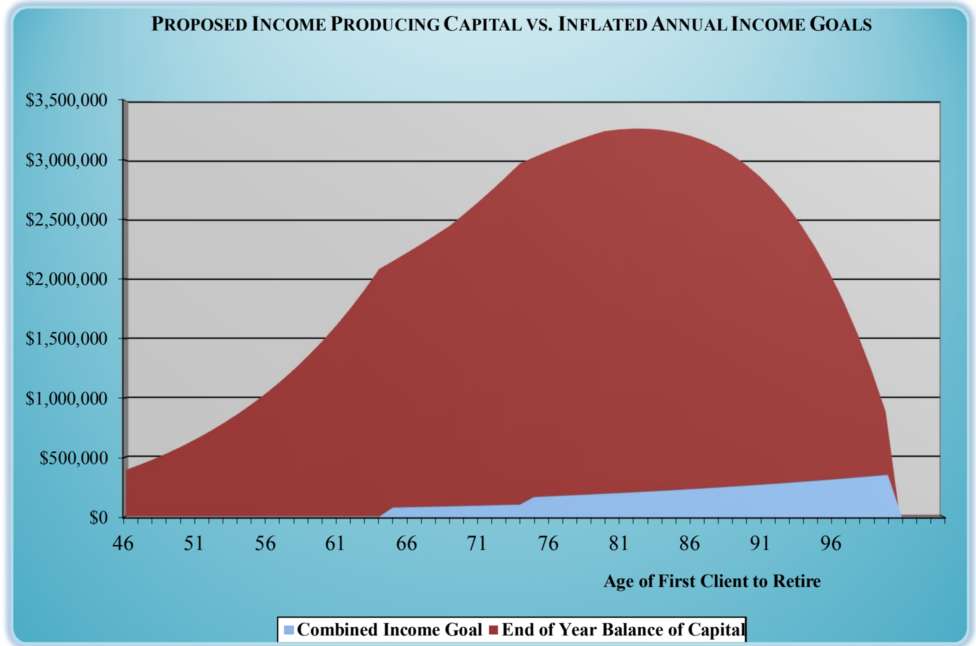
Illustration for Proposed Plan

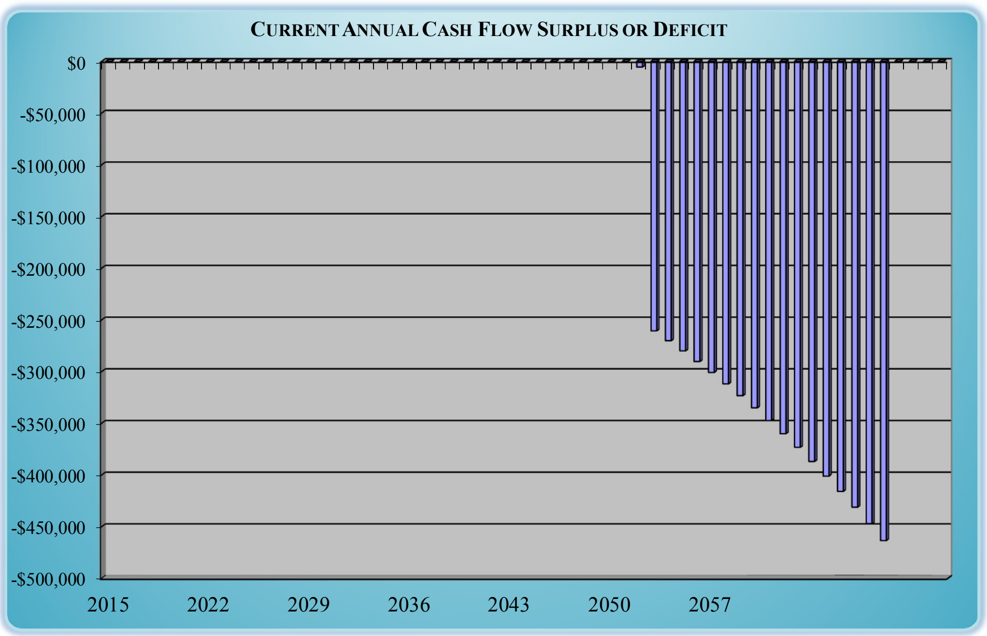
John's Age	Mary's Age	Tax Rate	Year #	Year	Combined Annual Income Goal (after tax & inflated)	Combined Annual After-Tax Misc. Income and/or Expense (-)	Combined Annual Social Security (after tax)	Combined Annual Earned Income (after tax)	Combined Annual Pension Income (after tax)	Combined Annual Asset Income (after tax)	Combined Annual Income Surplus or Deficit (-)	Percent of Annual Income Goal Being Met (100%)	End of Year Balance of Capital	Average Weighted Rate of Return on Assets	Percent Change in Asset Balance from Previous Year	Present Value of Additional Capital Needed at Retirement	Present Value of Additional Capital Needed Now
46	36	20.0%	1	2015	$0	$0	$0	$0	$0	$0	$0	N/A	$390,900	8.0%	n/a	$0	$0
47	37	20.0%	2	2016	$0	$0	$0	$0	$0	$0	$0	N/A	$435,300	8.0%	11.4%	$0	$0
48	38	20.0%	3	2017	$0	$0	$0	$0	$0	$0	$0	N/A	$483,300	8.0%	11.0%	$0	$0
49	39	20.0%	4	2018	$0	$0	$0	$0	$0	$0	$0	N/A	$535,300	8.0%	10.8%	$0	$0
50	40	20.0%	5	2019	$0	$0	$0	$0	$0	$0	$0	N/A	$591,700	8.0%	10.5%	$0	$0
51	41	20.0%	6	2020	$0	$0	$0	$0	$0	$0	$0	N/A	$652,600	8.0%	10.3%	$0	$0
52	42	20.0%	7	2021	$0	$0	$0	$0	$0	$0	$0	N/A	$718,600	8.0%	10.1%	$0	$0
53	43	20.0%	8	2022	$0	$0	$0	$0	$0	$0	$0	N/A	$790,000	8.0%	9.9%	$0	$0
54	44	20.0%	9	2023	$0	$0	$0	$0	$0	$0	$0	N/A	$867,200	8.0%	9.8%	$0	$0
55	45	20.0%	10	2024	$0	$0	$0	$0	$0	$0	$0	N/A	$950,800	8.0%	9.6%	$0	$0
56	46	20.0%	11	2025	$0	$0	$0	$0	$0	$0	$0	N/A	$1,041,200	8.0%	9.5%	$0	$0
57	47	20.0%	12	2026	$0	$0	$0	$0	$0	$0	$0	N/A	$1,138,900	8.0%	9.4%	$0	$0
58	48	20.0%	13	2027	$0	$0	$0	$0	$0	$0	$0	N/A	$1,244,600	8.0%	9.3%	$0	$0
59	49	20.0%	14	2028	$0	$0	$0	$0	$0	$0	$0	N/A	$1,359,000	8.0%	9.2%	$0	$0
60	50	20.0%	15	2029	$0	$0	$0	$0	$0	$0	$0	N/A	$1,482,600	8.0%	9.1%	$0	$0
61	51	20.0%	16	2030	$0	$0	$0	$0	$0	$0	$0	N/A	$1,616,200	8.0%	9.0%	$0	$0
62	52	20.0%	17	2031	$0	$0	$0	$0	$0	$0	$0	N/A	$1,760,700	8.0%	8.9%	$0	$0
63	53	20.0%	18	2032	$0	$0	$0	$0	$0	$0	$0	N/A	$1,916,900	8.0%	8.9%	$0	$0
64	54	20.0%	19	2033	$0	$0	$0	$0	$0	$0	$0	N/A	$2,085,800	8.0%	8.8%	$0	$0
65	55	20.0%	20	2034	$81,200	-$5,000	$13,000	$0	$0	$73,300	$0	100.0%	$2,153,700	8.0%	3.3%	$0	$0
66	56	20.0%	21	2035	$83,700	-$5,100	$13,100	$0	$0	$75,600	$0	100.0%	$2,223,900	8.0%	3.3%	$0	$0
67	57	20.0%	22	2036	$86,200	-$5,100	$13,300	$0	$0	$78,000	$0	100.0%	$2,296,400	8.0%	3.3%	$0	$0
68	58	20.0%	23	2037	$88,800	-$5,200	$13,400	$0	$0	$80,500	$0	100.0%	$2,371,300	8.0%	3.3%	$0	$0
69	59	20.0%	24	2038	$91,400	-$5,200	$13,500	$0	$0	$83,100	$0	100.0%	$2,448,700	8.0%	3.3%	$0	$0
70	60	20.0%	25	2039	$94,200	-$5,300	$13,700	$12,100	$0	$73,600	$0	100.0%	$2,545,100	8.0%	3.9%	$0	$0
71	61	20.0%	26	2040	$97,000	-$5,300	$13,800	$12,300	$0	$76,200	$0	100.0%	$2,645,800	8.0%	4.0%	$0	$0
72	62	20.0%	27	2041	$99,900	-$5,400	$13,900	$12,400	$0	$78,900	$0	100.0%	$2,750,800	8.0%	4.0%	$0	$0
73	63	20.0%	28	2042	$102,900	-$5,400	$14,100	$12,500	$0	$81,700	$0	100.0%	$2,860,500	8.0%	4.0%	$0	$0
74	64	20.0%	29	2043	$106,000	-$5,500	$14,200	$12,600	$0	$84,600	$0	100.0%	$2,975,100	8.0%	4.0%	$0	$0
75	65	20.0%	30	2044	$169,900	-$5,600	$25,200	$12,800	$0	$137,400	$0	100.0%	$3,027,500	8.0%	1.8%	$0	$0
76	66	20.0%	31	2045	$175,000	-$5,600	$25,400	$12,900	$0	$142,200	$0	100.0%	$3,077,700	8.0%	1.7%	$0	$0
77	67	20.0%	32	2046	$180,200	-$5,700	$25,700	$13,000	$0	$147,100	$0	100.0%	$3,125,200	8.0%	1.5%	$0	$0
78	68	20.0%	33	2047	$185,600	-$5,700	$25,900	$13,100	$0	$152,200	$0	100.0%	$3,169,700	8.0%	1.4%	$0	$0

Financial Independence Analysis
Annual Summary Numbers, continued

John's Age	Mary's Age	Tax Rate	Year #	Year	Combined Annual Income Goal (inflated)	Combined Annual Misc. Income and/or Expense (-)	Combined Annual Social Security	Combined Annual Earned Income	Combined Annual Pension Income	Combined Annual Asset Income (after tax)	Combined Annual Income Surplus or Deficit (-)	Percent of Annual Income Goal Being Met (100%)	End of Year Balance of Capital	Average Weighted Rate of Return on Assets	Percent Change in Asset Balance from Previous Year	Present Value of Additional Capital Needed at Retirement	Present Value of Additional Capital Needed Now
79	69	20.0%	34	2048	$191,200	-$5,800	$26,200	$13,300	$0	$157,400	$0	100.0%	$3,210,700	8.0%	1.3%	$0	$0
80	70	20.0%	35	2049	$196,900	-$5,800	$26,500	$13,400	$0	$162,800	$0	100.0%	$3,247,600	8.0%	1.1%	$0	$0
81	71	20.0%	36	2050	$202,800	-$5,900	$26,700	$0	$0	$182,000	$0	100.0%	$3,261,700	8.0%	0.4%	$0	$0
82	72	20.0%	37	2051	$208,900	-$6,000	$27,000	$0	$0	$187,900	$0	100.0%	$3,268,900	8.0%	0.2%	$0	$0
83	73	20.0%	38	2052	$215,200	-$6,000	$27,300	$0	$0	$193,900	$0	100.0%	$3,268,500	8.0%	0.0%	$0	$0
84	74	20.0%	39	2053	$221,600	-$6,100	$27,500	$0	$0	$200,200	$0	100.0%	$3,259,700	8.0%	-0.3%	$0	$0
85	75	20.0%	40	2054	$228,300	-$6,100	$27,800	$0	$0	$206,600	$0	100.0%	$3,241,500	8.0%	-0.6%	$0	$0
86	76	20.0%	41	2055	$235,100	-$6,200	$28,100	$0	$0	$213,300	$0	100.0%	$3,212,800	8.0%	-0.9%	$0	$0
87	77	20.0%	42	2056	$242,200	-$6,300	$28,400	$0	$0	$220,100	$0	100.0%	$3,172,700	8.0%	-1.2%	$0	$0
88	78	20.0%	43	2057	$249,500	-$6,300	$28,700	$0	$0	$227,100	$0	100.0%	$3,119,800	8.0%	-1.7%	$0	$0
89	79	20.0%	44	2058	$257,000	-$6,400	$28,900	$0	$0	$234,400	$0	100.0%	$3,052,900	8.0%	-2.1%	$0	$0
90	80	20.0%	45	2059	$264,700	-$6,500	$29,200	$0	$0	$241,900	$0	100.0%	$2,970,500	8.0%	-2.7%	$0	$0
91	81	20.0%	46	2060	$272,600	-$6,500	$29,500	$0	$0	$249,600	$0	100.0%	$2,871,100	8.0%	-3.3%	$0	$0
92	82	20.0%	47	2061	$280,800	-$6,600	$29,800	$0	$0	$257,500	$0	100.0%	$2,753,000	8.0%	-4.1%	$0	$0
93	83	20.0%	48	2062	$289,200	-$6,700	$30,100	$0	$0	$265,700	$0	100.0%	$2,614,500	8.0%	-5.0%	$0	$0
94	84	20.0%	49	2063	$297,900	-$6,700	$30,400	$0	$0	$274,200	$0	100.0%	$2,453,400	8.0%	-6.2%	$0	$0
95	85	20.0%	50	2064	$306,800	-$6,800	$30,700	$0	$0	$282,900	$0	100.0%	$2,267,700	8.0%	-7.6%	$0	$0
96	86	20.0%	51	2065	$316,000	-$6,900	$31,000	$0	$0	$291,900	$0	100.0%	$2,055,100	8.0%	-9.4%	$0	$0
97	87	20.0%	52	2066	$325,500	-$6,900	$31,300	$0	$0	$301,100	$0	100.0%	$1,812,900	8.0%	-11.8%	$0	$0
98	88	20.0%	53	2067	$335,300	-$7,000	$31,700	$0	$0	$310,600	$0	100.0%	$1,538,600	8.0%	-15.1%	$0	$0
99	89	20.0%	54	2068	$345,300	-$7,100	$32,000	$0	$0	$320,400	$0	100.0%	$1,229,000	8.0%	-20.1%	$0	$0
100	90	20.0%	55	2069	$355,700	-$7,100	$32,300	$0	$0	$330,500	$0	100.0%	$881,000	8.0%	-28.3%	$0	$0


CURRENT INCOME PRODUCING CAPITAL VS. INFLATED ANNUAL INCOME GOALS
$2,000,000
$1,800,000
$1,600,000
$1,400,000
$1,200,000
$1,000,000
$800,000
$600,000
$400,000
$200,000
$0
46 51 56 61 66 71 76 81 86 91 96
AGE OF FIRST CLIENT TO RETIRE
Combined Income Goal
End of Year Balance of Capital


PROPOSED INCOME PRODUCING CAPITAL VS. INFLATED ANNUAL INCOME GOALS
$3,500,000
$3,000,000
$2,500,000
$2,000,000
$1,500,000
$1,000,000
$500,000
$0
46 51 56 61 66 71 76 81 86 91 96
Age of First Client to Retire
Combined Income Goal
End of Year Balance of Capital


CURRENT ANNUAL CASH FLOW SURPLUS OR DEFICIT
$0
-$50,000
-$100,000
-$150,000
-$200,000
-$250,000
-$300,000
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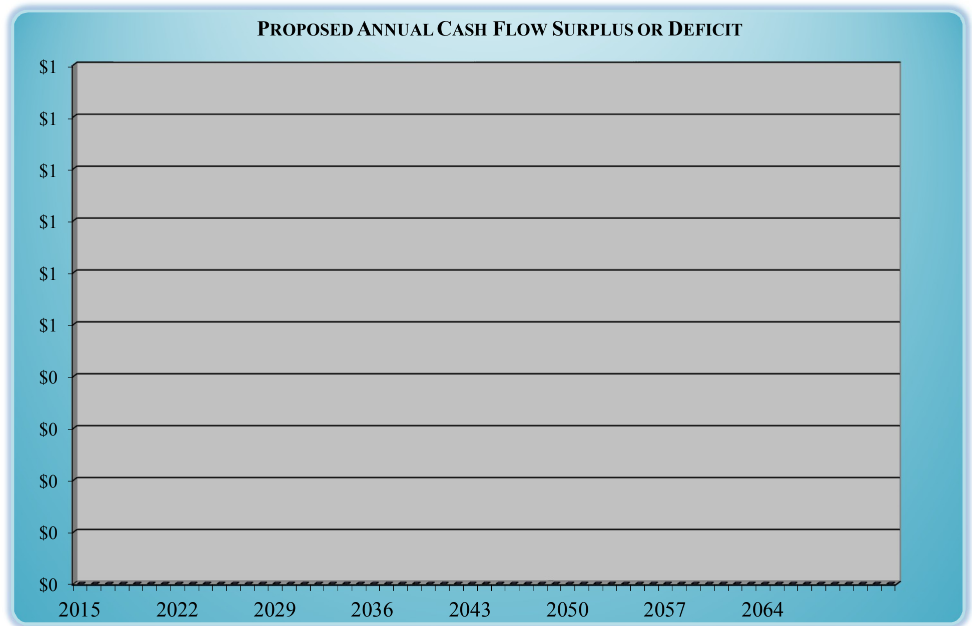
-$400,000
-$450,000
-$500,000
2015 2022 2029 2036 2043 2050 2057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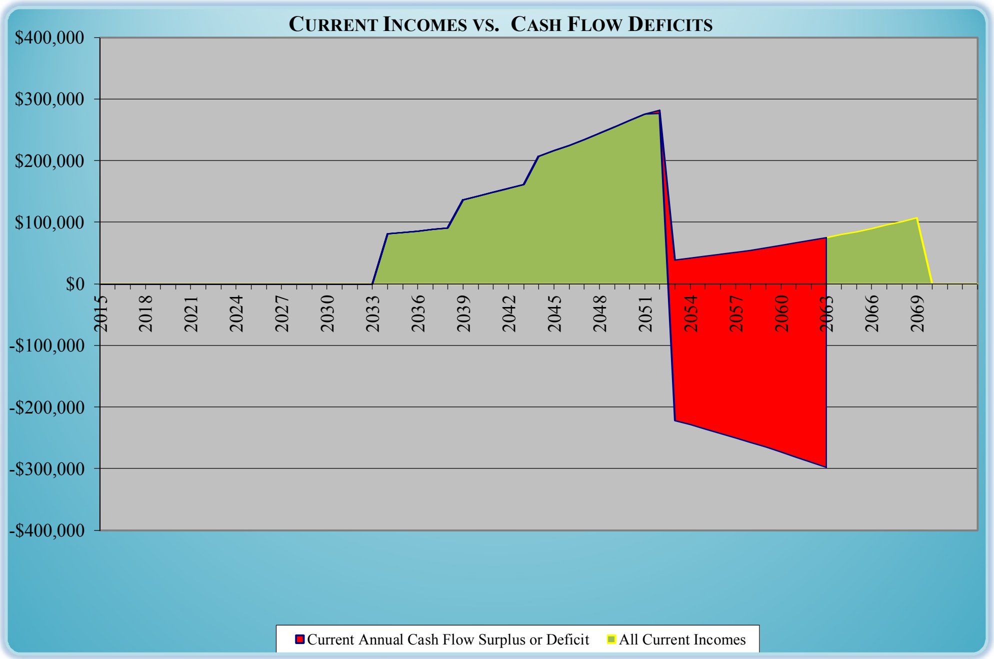
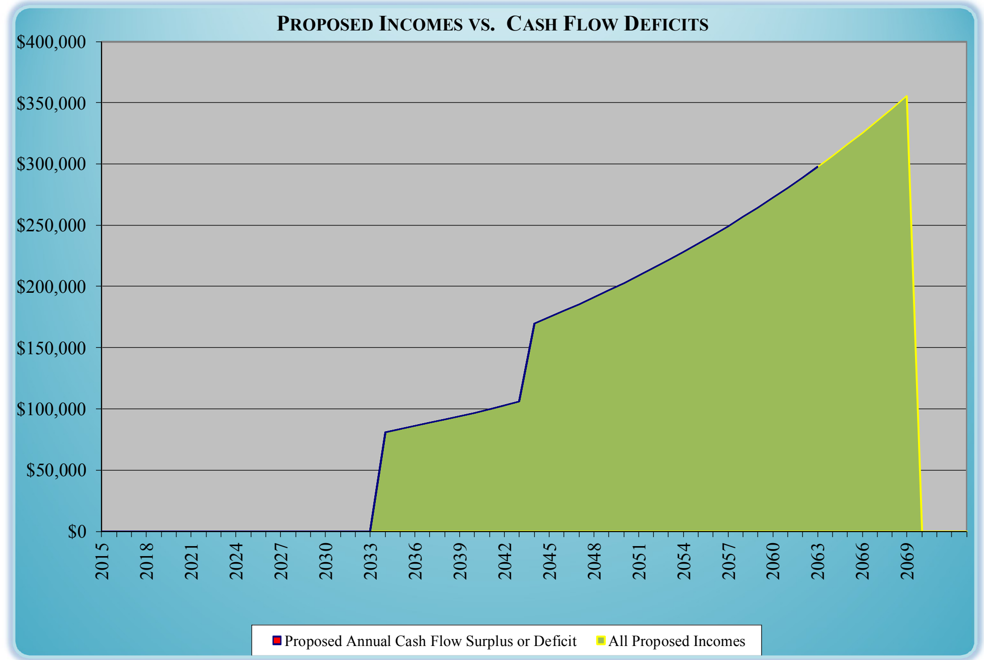
$1
$1
$1
$1
$1
$1
$0
$0
$0
$0
$0
2015 2022 2029 2036 2043 2050 2057 2064



Current Incomes vs. Cash Flow Deficits
$400,000
$300,000
$200,000
$100,000
$0
-$100,000
-$200,000
-$300,000
-$400,000
2015
2018
2021
2024
2027
2030
2033
2036
2039
2042
2045
2048
2051
2054
2057
2060
2063
2066
2069
Current Annual Cash Flow Surplus or Deficit
All Current Incomes



Proposed Incomes vs. Cash Flow Deficits
$400,000
$350,000
$300,000
$250,000
$200,000
$150,000
$100,000
$50,000
$0
2015
2018
2021
2024
2027
2030
2033
2036
2039
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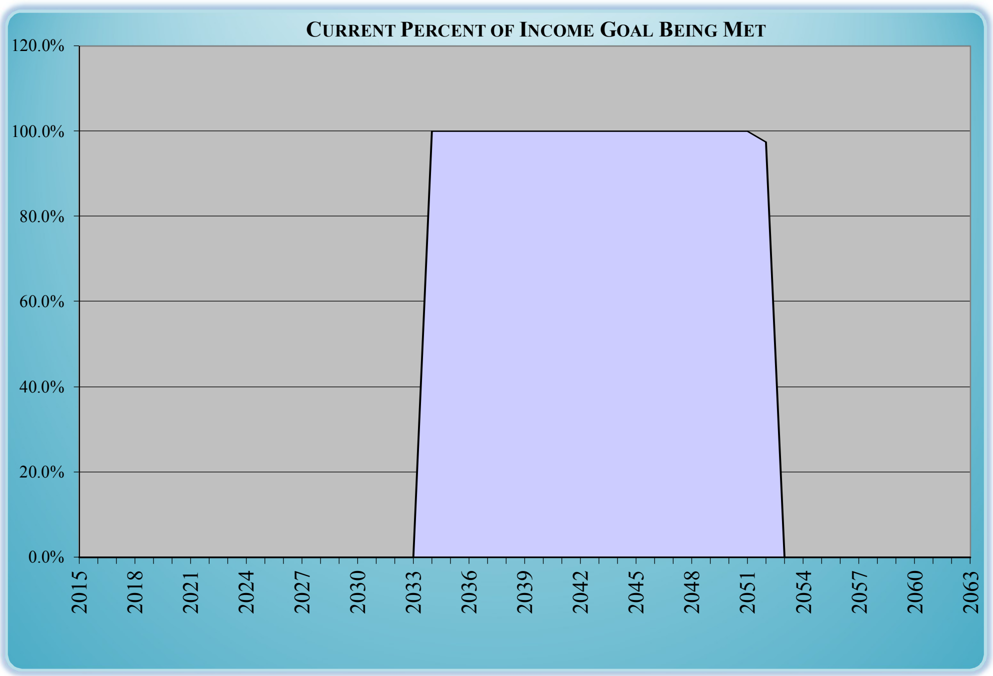
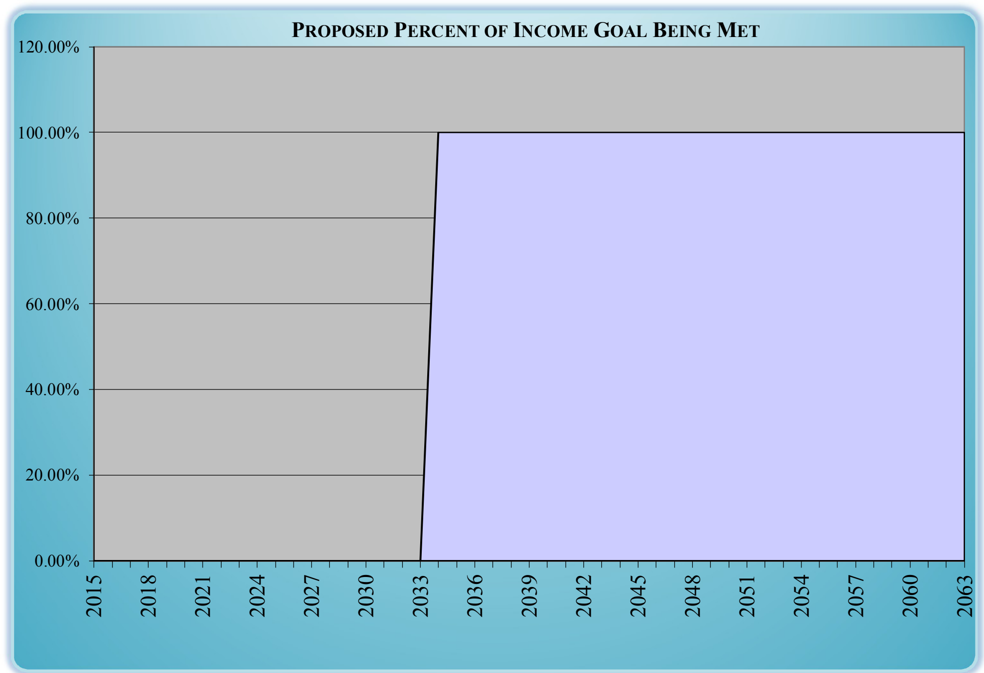
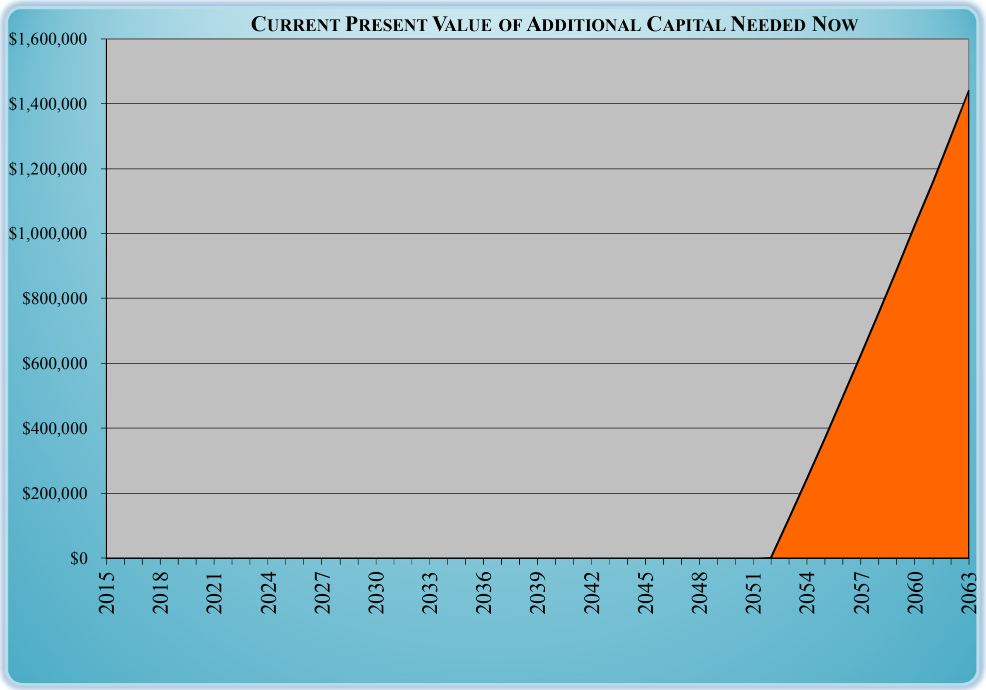
Proposed Annual Cash Flow Surplus or Deficit
All Proposed Incomes

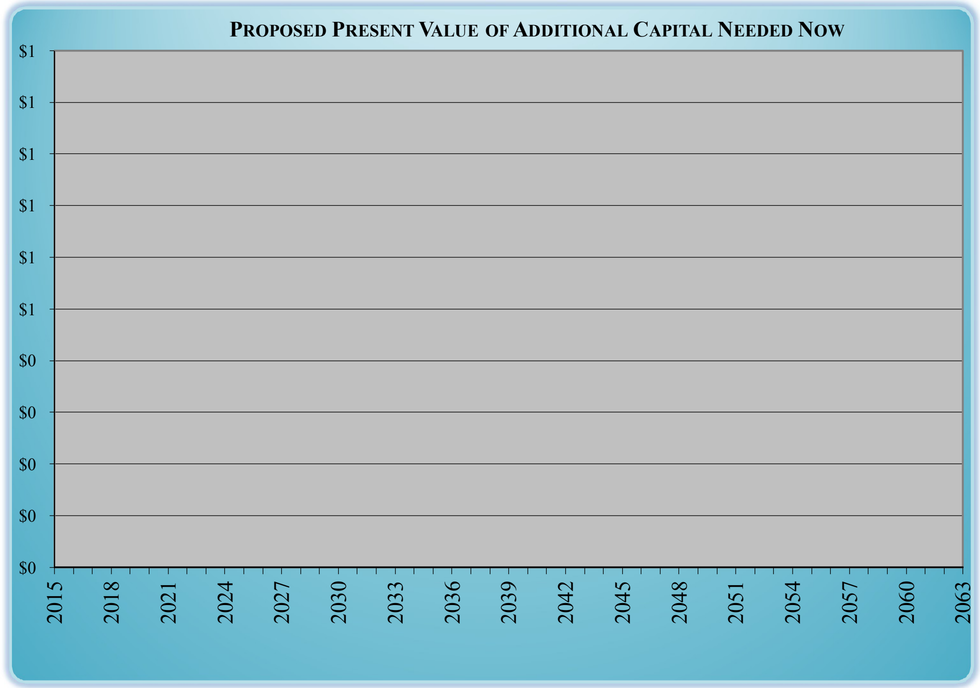


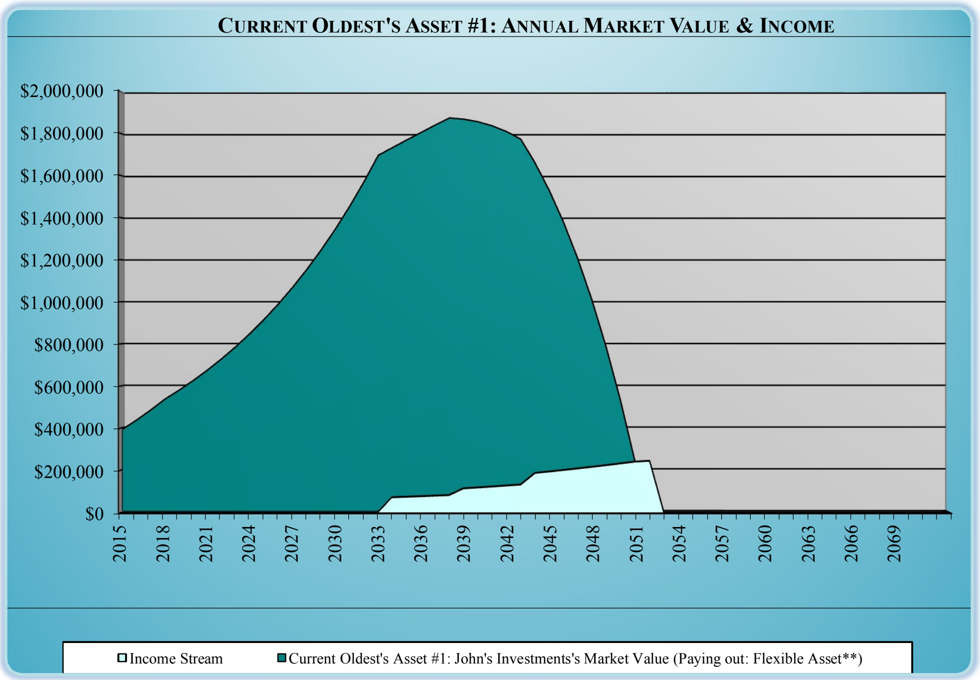
Current Percent of Income Goal Being Met
120.0%
100.0%
80.0%
60.0%
40.0%
20.0%
0.0%
2015
2018
2021
2024
2027
2030
2033
2036
2039
2042
2045
2048
2051
2054
2057
2060
2063

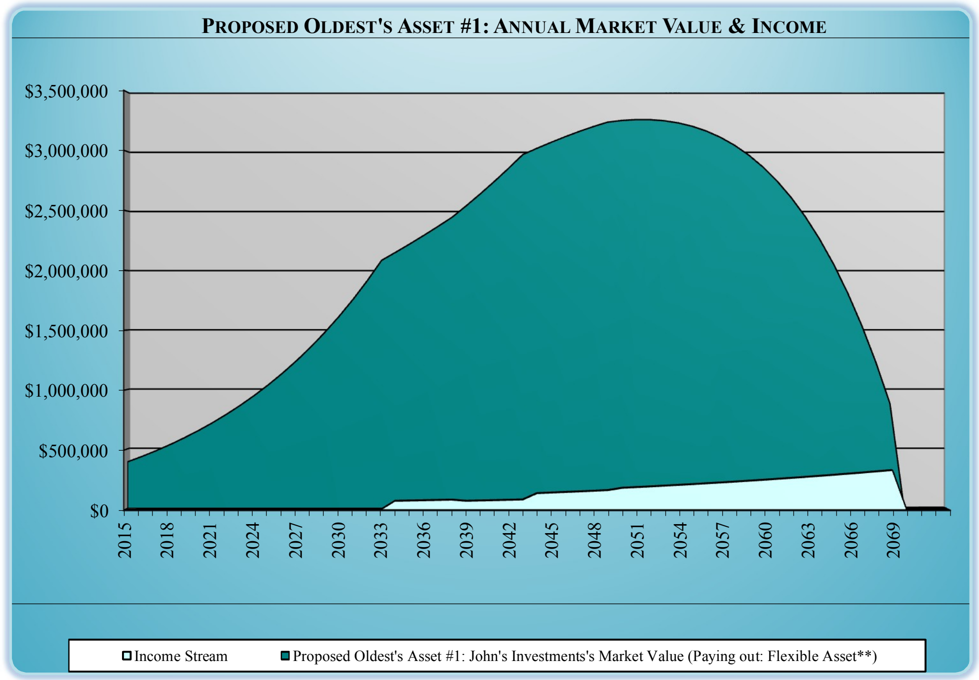


Proposed Percent of Income Goal Being Met
120.00%
100.00%
80.00%
60.00%
40.00%
20.00%
0.00%
2015
2018
2021
2024
2027
2030
2033
2036
2039
2042
2045
2048
2051
2054
2057
2060
2063


Current Present Value of Additional Capital Needed Now
$1,600,000
$1,400,000
$1,200,000
$1,000,000
$800,000
$600,000
$400,000
$200,000
$0
2015 2018 2021 2024 2027 2030 2033 2036 2039 2042 2045 2048 2051 2054 2057 2060 2063


Proposed Present Value of Additional Capital Needed Now
$1
$1
$1
$1
$1
$1
$0
$0
$0
$0
$0
2015 2018 2021 2024 2027 2030 2033 2036 2039 2042 2045 2048 2051 2054 2057 2060 2063


Current Oldest's Asset #1: Annual Market Value & Income
$2,000,000
$1,800,000
$1,600,000
$1,400,000
$1,200,000
$1,000,000
$800,000
$600,000
$400,000
$200,000
$0
2015 2018 2021 2024 2027 2030 2033 2036 2039 2042 2045 2048 2051 2054 2057 2060 2063 2066 2069
Income Stream
Current Oldest's Asset #1: John's Investments's Market Value (Paying out: Flexible Asset**)


Proposed Oldest's Asset #1: Annual Market Value & Income
$3,500,000
$3,000,000
$2,500,000
$2,000,000
$1,500,000
$1,000,000
$500,000
$0
2015 2018 2021 2024 2027 2030 2033 2036 2039 2042 2045 2048 2051 2054 2057 2060 2063 2066 2069
Income Stream
Proposed Oldest's Asset #1: John's Investments's Market Value (Paying out: Flexible Asset**)