

- *CONFIDENTIAL REPORT* -

Prepared Especially For:

John & Mary Sample

June 2016

Prepared By:

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- CONFIDENTIAL REPORT -

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%, 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.

These things change, so it's important to update your financial plan at least annually.

Current Budget and Cash Flow Results

Budget Totals With Debt

Hourly Totals (net average based on 40 hour work week):	\$68.54
Daily Budget Totals (net average daily income needed):	\$394.25
Weekly Budget Totals (net weekly cash needed):	\$2,742
Monthly Budget Totals (net monthly cash needed):	\$11,926
Annual Budget Totals (net annual cash income needed):	\$143,114

Hourly Totals (gross average based on 40 hour work week):	\$68.54
Daily Budget Totals (gross average daily income needed):	\$394.25
Weekly Budget Totals (gross weekly cash needed):	\$2,742
Monthly Budget Totals (gross monthly cash needed):	\$11,926
Annual Budget Totals (gross annual cash income needed):	\$143,114

Budget Totals Without Debt

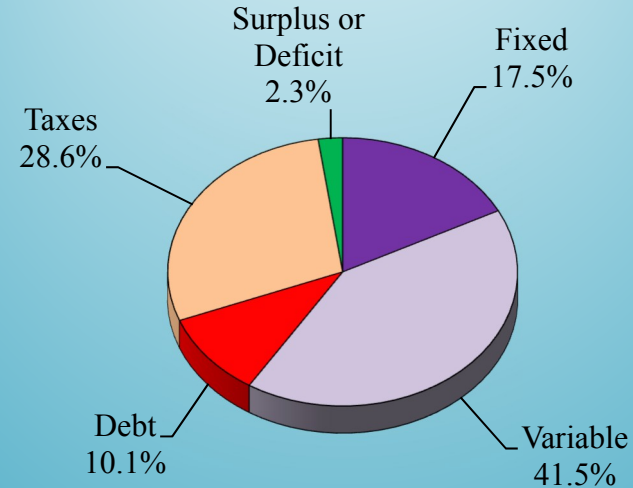
Hourly Totals (net average based on 40 hour work week):	\$58.48
Daily Budget Totals (net average daily income needed):	\$336.40
Weekly Budget Totals (net weekly cash needed):	\$2,339
Monthly Budget Totals (net monthly cash needed):	\$10,176
Annual Budget Totals (net annual cash income needed):	\$122,114

Hourly Totals (gross average based on 40 hour work week):	\$58.48
Daily Budget Totals (gross average daily income needed):	\$336.40
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Monthly Budget Totals (gross monthly cash needed):	\$10,176
Annual Budget Totals (gross annual cash income needed):	\$122,114

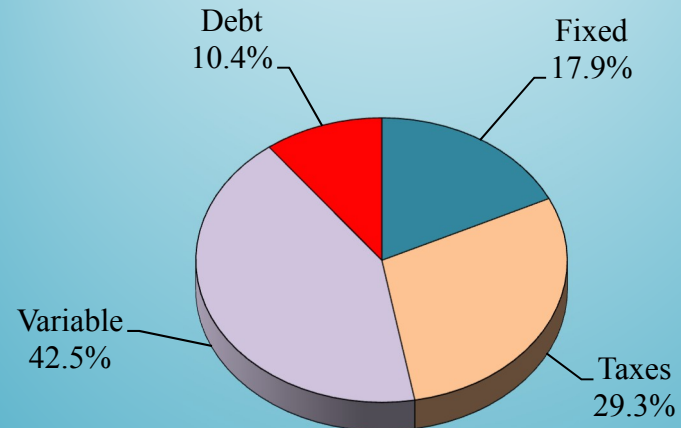
Beginning of the Year's Budget Category Percentages

Percent of Total Gross Budget Spent on Fixed Expenses:	25.3%
Percent Total Gross Budget Spent on Variable Expenses:	60.1%
Percent of Total Gross Budget Spent on Debt Repayment:	14.7%
Percent of Total Gross Budget Spent on Federal Taxes:	28.1%
Percent of Total Gross Budget Spent on State Taxes:	7.0%
Percent of Total Gross Budget Spent on FICA Taxes:	6.3%
Percent of Total Gross Budget Spent on Local Taxes:	0.0%
Percent of Total Gross Budget Spent on All Taxes:	41.4%
Average / Effective Tax Rate (% gross income spent on taxes):	28.7%
Percent of Total Net Income Spent on Taxes:	40.2%

EOY EXPENSE PERCENTAGE BREAKDOWN (WITH SURPLUS/DEFICIT)



END OF YEAR 1'S EXPENSE PERCENTAGE BREAKDOWN



First Year Surplus or Deficit With Debt

Hourly Totals (net average based on 40 hour work week):	\$2.19
Daily Net Surplus or Deficit:	\$12.59
Weekly Net Surplus or Deficit:	\$88
Monthly Net Surplus or Deficit:	\$381
Annual Net Surplus or Deficit:	\$4,570
Percent Total Net Income In Surplus Or Deficit:	2.2%
Hourly Totals (gross average based on 40 hour work week):	\$3.07
Daily Gross Surplus or Deficit:	\$17.65
Weekly Gross Surplus or Deficit:	\$123
Monthly Gross Surplus or Deficit:	\$534
Annual Gross Surplus or Deficit:	\$6,406
Percent Total Gross Income In Surplus Or Deficit:	3.1%

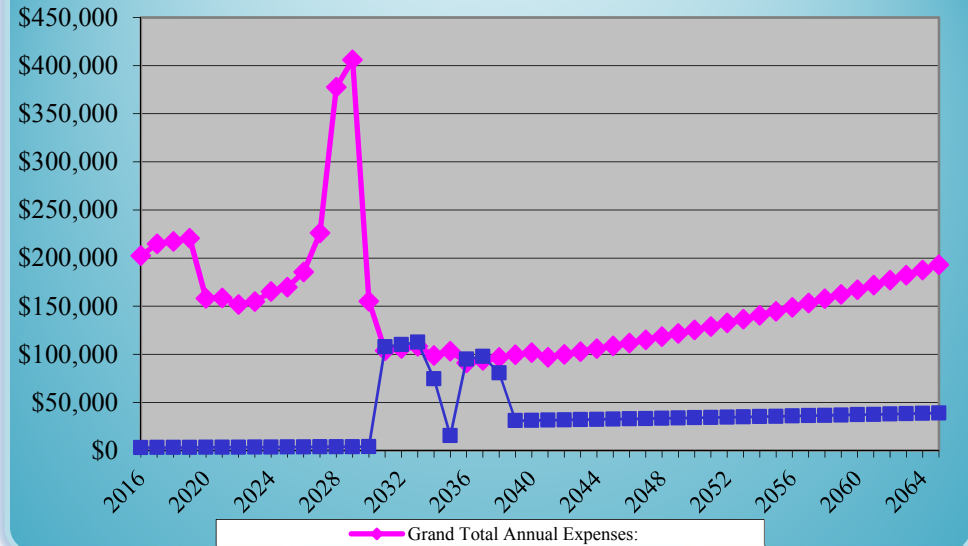
First Year Surplus or Deficit Without Debt

Hourly Totals (net average based on 40 hour work week):	\$12.25
Daily Net Surplus or Deficit:	\$70.44
Weekly Net Surplus or Deficit:	\$490
Monthly Net Surplus or Deficit:	\$2,131
Annual Net Surplus or Deficit:	\$25,570
Percent Total Net Income In Surplus Or Deficit:	12.4%
Hourly Totals (gross average based on 40 hour work week):	\$17.16
Daily Gross Surplus or Deficit:	\$98.73
Weekly Gross Surplus or Deficit:	\$687
Monthly Gross Surplus or Deficit:	\$2,987
Annual Gross Surplus or Deficit:	\$35,840
Percent Total Gross Income In Surplus Or Deficit:	17.3%

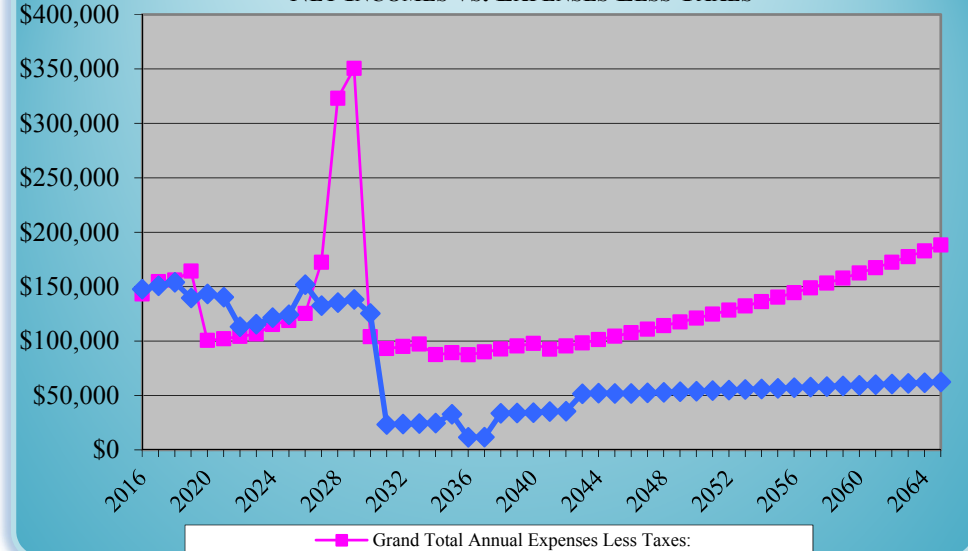
Percentage of Total Gross Income

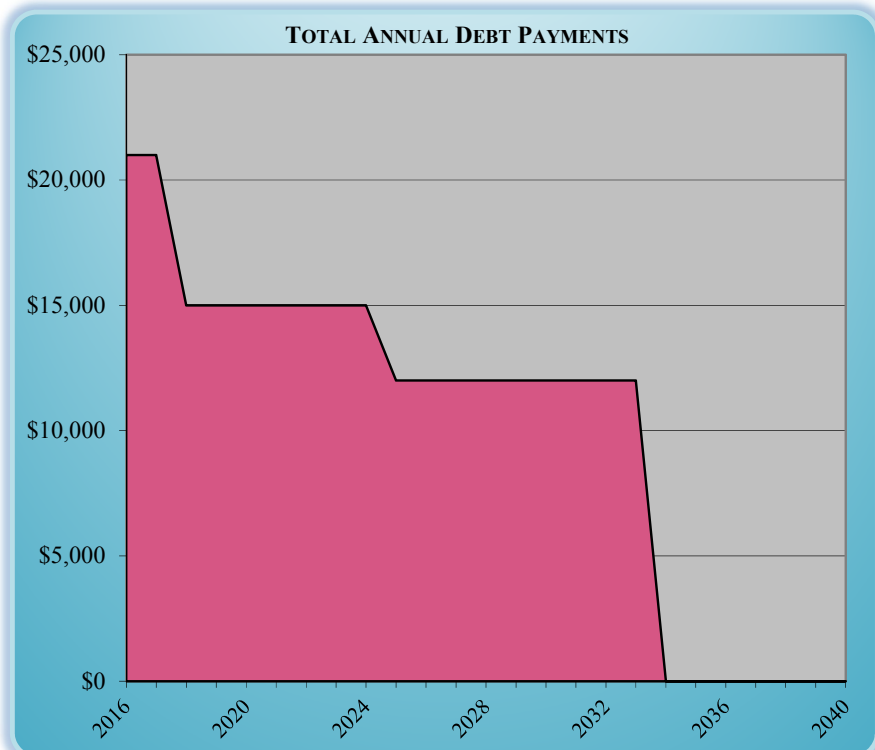
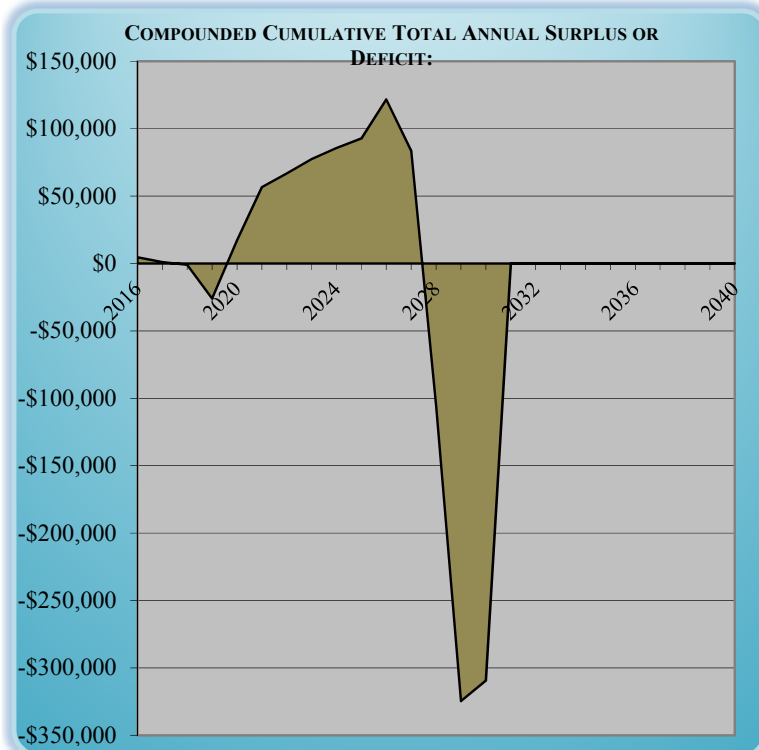
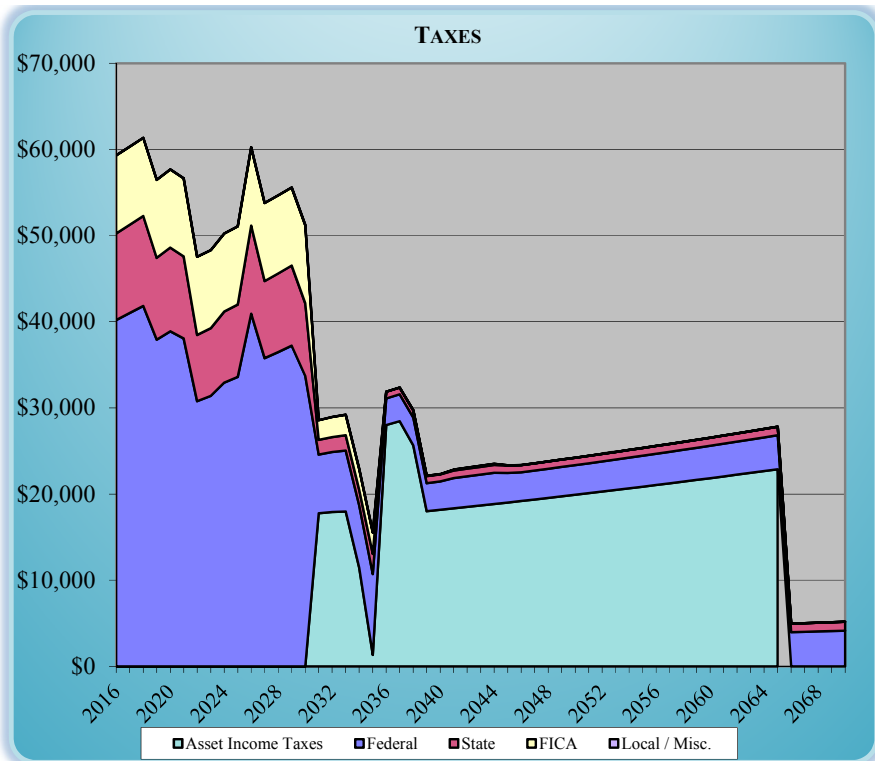
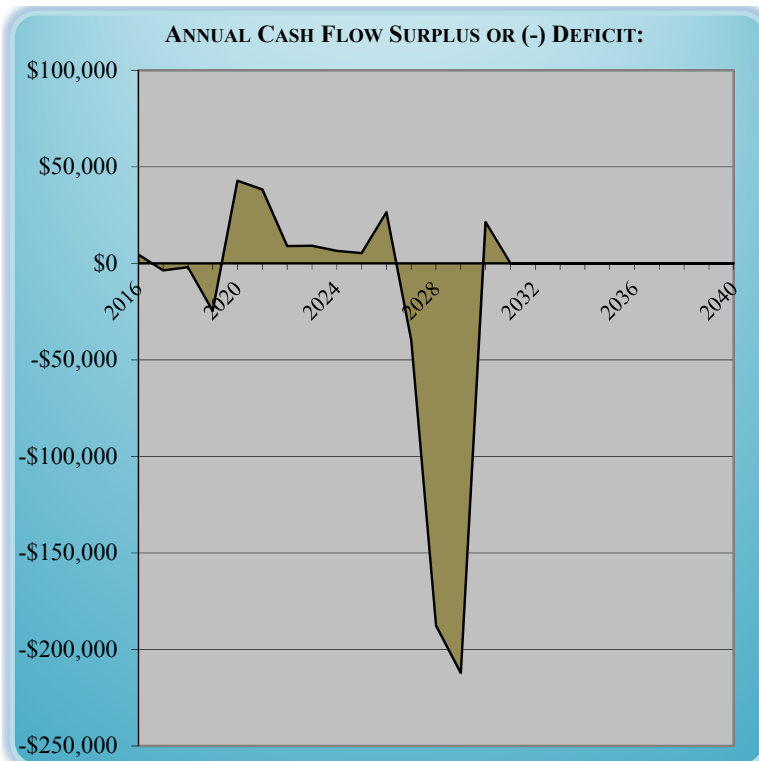
John's Percentage of Total Gross Income:	75.4%
Mary's Percentage of Total Gross Income:	24.6%

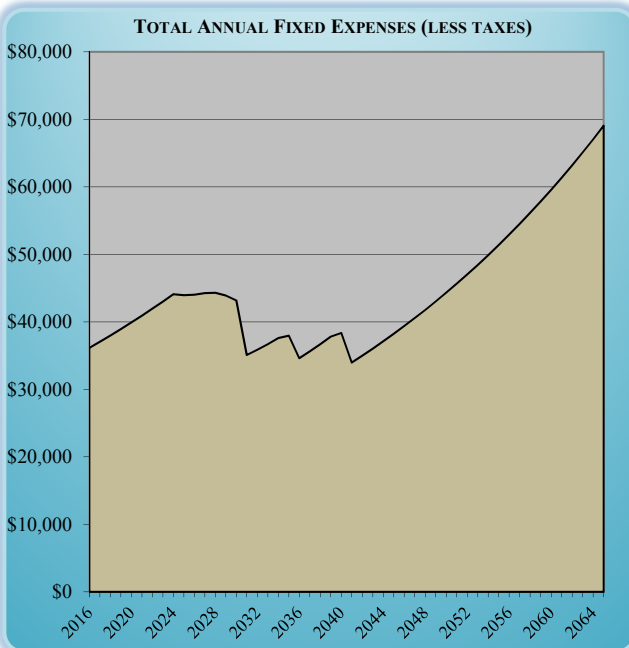
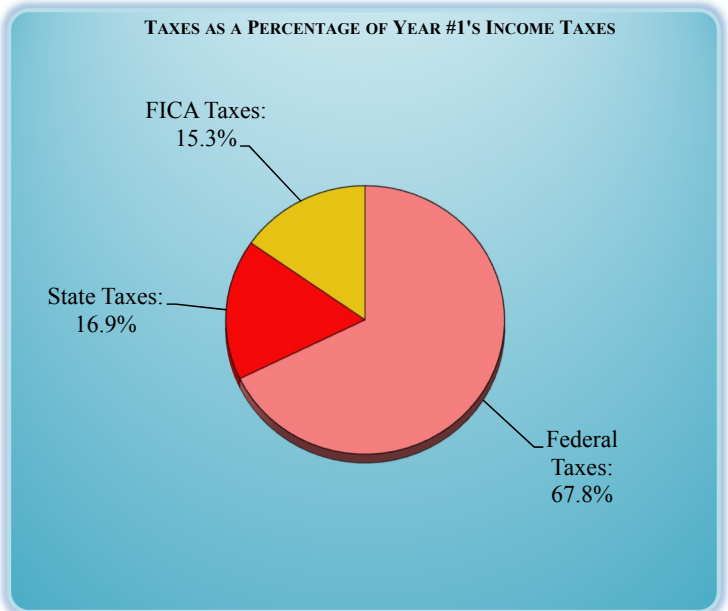
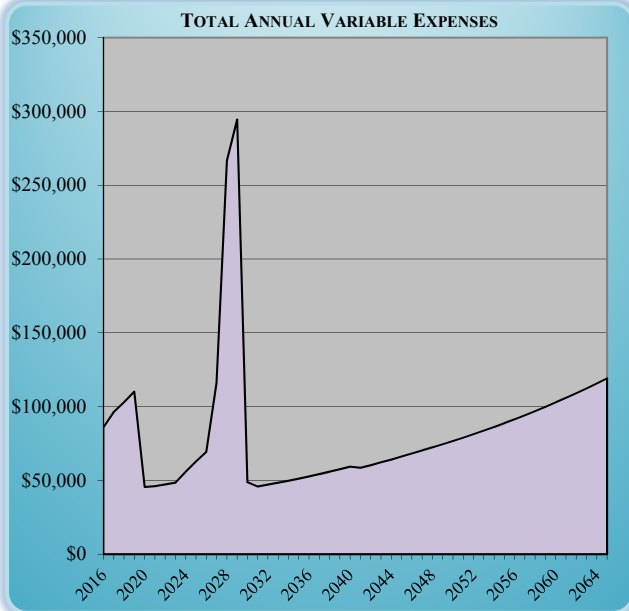
GROSS INCOMES VS. ALL EXPENSES



NET INCOMES VS. EXPENSES LESS TAXES

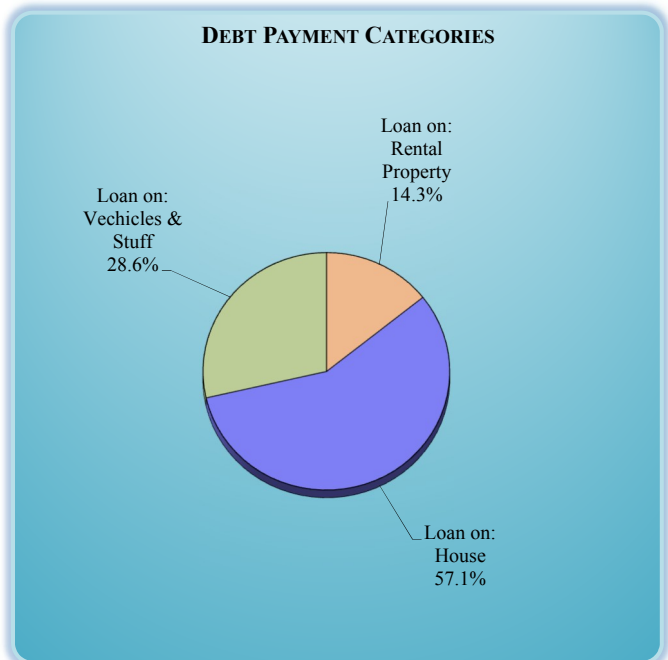
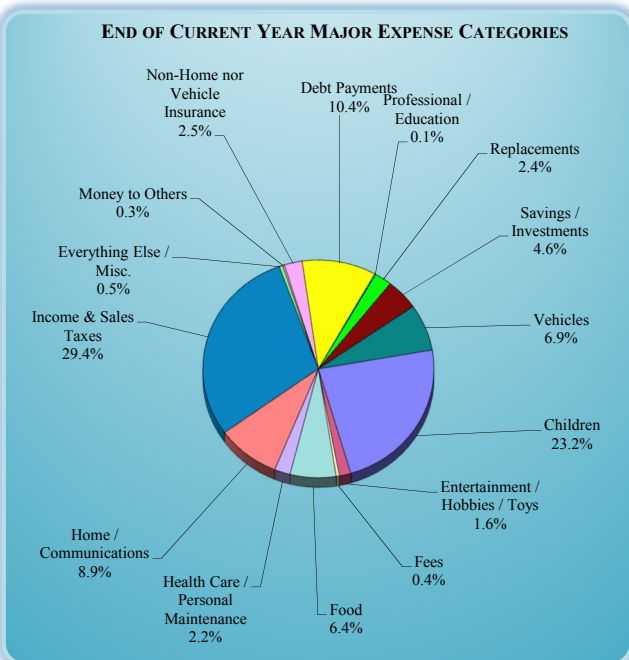




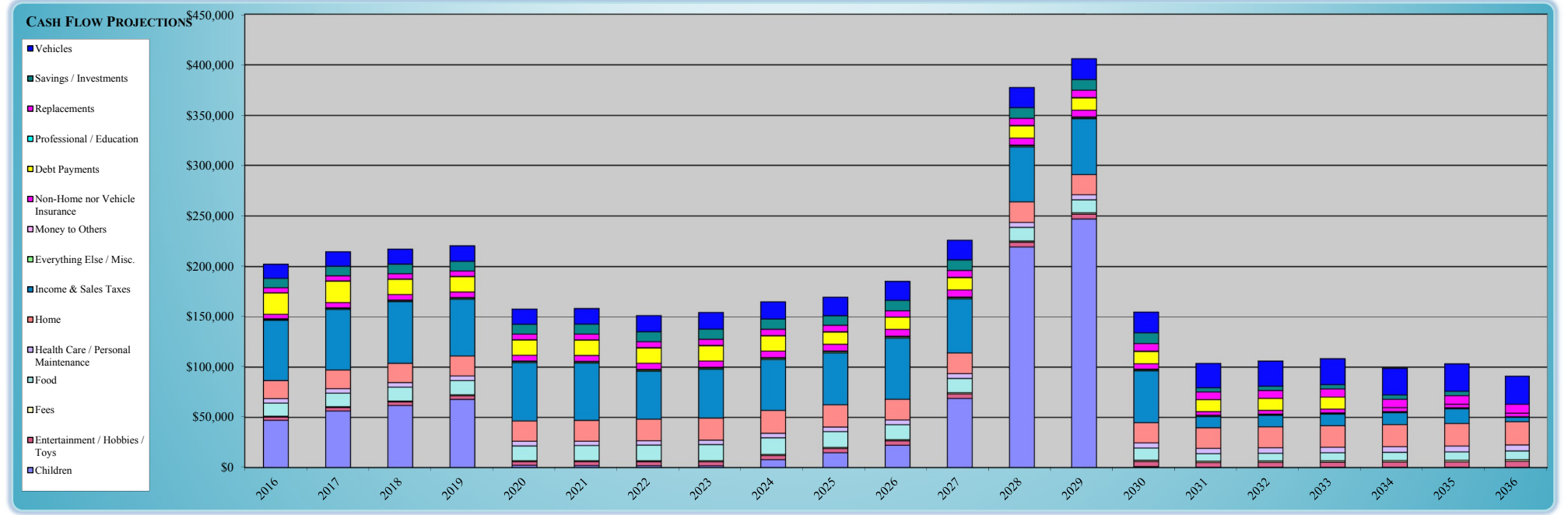


Income Taxes as a Percentage of Gross Incomes

Federal:	20.0%
FICA (Social Security & Medicare)	5.0%
State	7.7%
Local / Miscellaneous	0.0%
Total:	32.7%



Annual Expenses	45 / 40	46 / 41	47 / 42	48 / 43	49 / 44	50 / 45	51 / 46	52 / 47	53 / 48	54 / 49	55 / 50	56 / 51	57 / 52	58 / 53	59 / 54	60 / 55	61 / 56	62 / 57	63 / 58	64 / 59	65 / 60
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036
Children	\$47,044	\$56,398	\$61,902	\$67,951	\$2,129	\$1,964	\$1,816	\$1,685	\$7,807	\$14,632	\$22,192	\$68,898	\$219,366	\$247,051	\$944	\$313	\$297	\$282	\$268	\$255	\$127
Entertainment / Hobbies / Toys	\$3,274	\$3,372	\$3,473	\$3,578	\$3,685	\$3,796	\$3,909	\$4,027	\$4,147	\$4,272	\$4,400	\$4,532	\$4,668	\$4,808	\$4,952	\$4,601	\$4,770	\$4,946	\$5,132	\$5,326	\$6,052
Fees	\$882	\$908	\$935	\$964	\$992	\$1,022	\$1,053	\$1,084	\$1,117	\$1,150	\$1,185	\$1,221	\$1,257	\$1,295	\$1,334	\$1,374	\$1,415	\$1,457	\$1,501	\$1,546	\$1,593
Food	\$13,044	\$13,435	\$13,838	\$14,254	\$14,681	\$15,122	\$15,575	\$16,042	\$16,524	\$15,698	\$14,913	\$14,167	\$13,459	\$12,786	\$12,146	\$7,500	\$7,725	\$7,957	\$8,195	\$8,441	\$8,695
Health Care / Personal Maintenance	\$4,487	\$4,517	\$4,554	\$4,596	\$4,645	\$4,221	\$4,305	\$4,394	\$4,487	\$4,585	\$4,688	\$4,796	\$4,909	\$5,026	\$5,149	\$5,277	\$5,410	\$5,548	\$5,691	\$5,840	\$5,994
Home	\$17,987	\$18,527	\$19,083	\$19,655	\$20,245	\$20,852	\$21,478	\$22,122	\$22,786	\$22,200	\$20,622	\$20,361	\$20,236	\$19,845	\$20,154	\$20,529	\$20,962	\$21,444	\$21,970	\$22,535	\$23,212
Income & Sales Taxes	\$59,576	\$60,589	\$61,622	\$56,758	\$57,966	\$56,948	\$47,846	\$48,625	\$50,568	\$51,401	\$60,585	\$54,139	\$55,044	\$55,967	\$51,603	\$11,211	\$11,439	\$11,672	\$11,910	\$14,652	\$4,336
Everything Else / Misc.	\$978	\$1,008	\$1,038	\$1,069	\$1,101	\$1,134	\$1,168	\$1,203	\$1,239	\$1,276	\$1,213	\$1,152	\$1,094	\$1,040	\$988	\$938	\$891	\$847	\$804	\$764	\$382
Money to Others	\$522	\$537	\$554	\$570	\$587	\$605	\$623	\$642	\$661	\$681	\$701	\$722	\$744	\$766	\$789	\$400	\$380	\$361	\$343	\$326	\$310
Non-Home nor Vehicle Insurance	\$5,100	\$5,253	\$5,411	\$5,573	\$5,740	\$5,912	\$6,090	\$6,272	\$6,461	\$6,654	\$6,854	\$7,060	\$6,939	\$6,634	\$5,287	\$3,576	\$3,683	\$3,794	\$3,907	\$3,413	\$3,516
Debt Payments	\$21,000	\$21,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$0	\$0	\$0
Professional / Education	\$300	\$309	\$318	\$328	\$338	\$348	\$358	\$369	\$380	\$391	\$403	\$415	\$428	\$441	\$454	\$0	\$0	\$0	\$0	\$0	\$0
Replacements	\$4,901	\$5,048	\$5,199	\$5,355	\$5,516	\$5,681	\$5,851	\$6,027	\$6,208	\$6,394	\$6,586	\$6,783	\$6,987	\$7,197	\$7,412	\$7,635	\$7,864	\$8,100	\$8,343	\$8,593	\$8,851
Savings / Investments	\$9,300	\$9,393	\$9,487	\$9,582	\$9,678	\$9,774	\$9,872	\$9,971	\$10,071	\$10,171	\$10,273	\$10,376	\$10,479	\$10,584	\$10,690	\$4,179	\$4,221	\$4,263	\$4,306	\$4,349	\$0
Vehicles	\$14,035	\$14,456	\$14,890	\$15,337	\$15,797	\$16,271	\$16,759	\$17,262	\$17,779	\$18,313	\$18,862	\$19,428	\$20,011	\$20,611	\$21,229	\$24,205	\$24,931	\$25,679	\$26,450	\$27,243	\$28,061
Total Annual Expenses:	\$202,430	\$214,751	\$217,303	\$220,568	\$158,099	\$158,649	\$151,704	\$154,725	\$165,234	\$169,819	\$185,476	\$226,050	\$377,621	\$406,052	\$155,132	\$103,739	\$105,989	\$108,351	\$98,821	\$103,285	\$91,127



Current Net Worth Statement

June 6, 2016

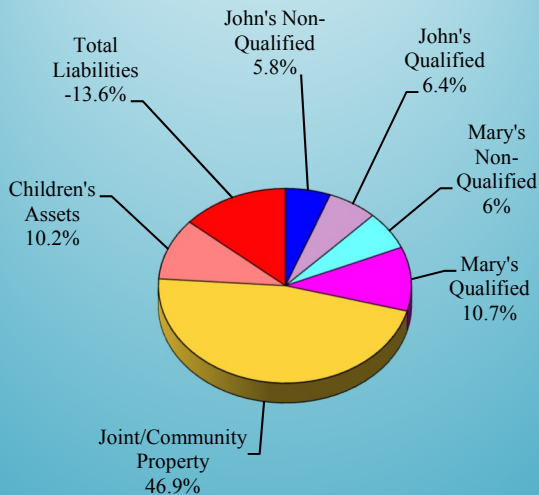
Prepared Especially for:

John & Mary Sample

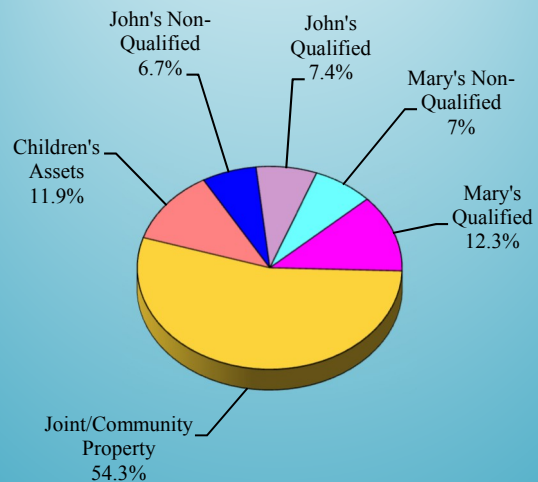
Assets & Liabilities

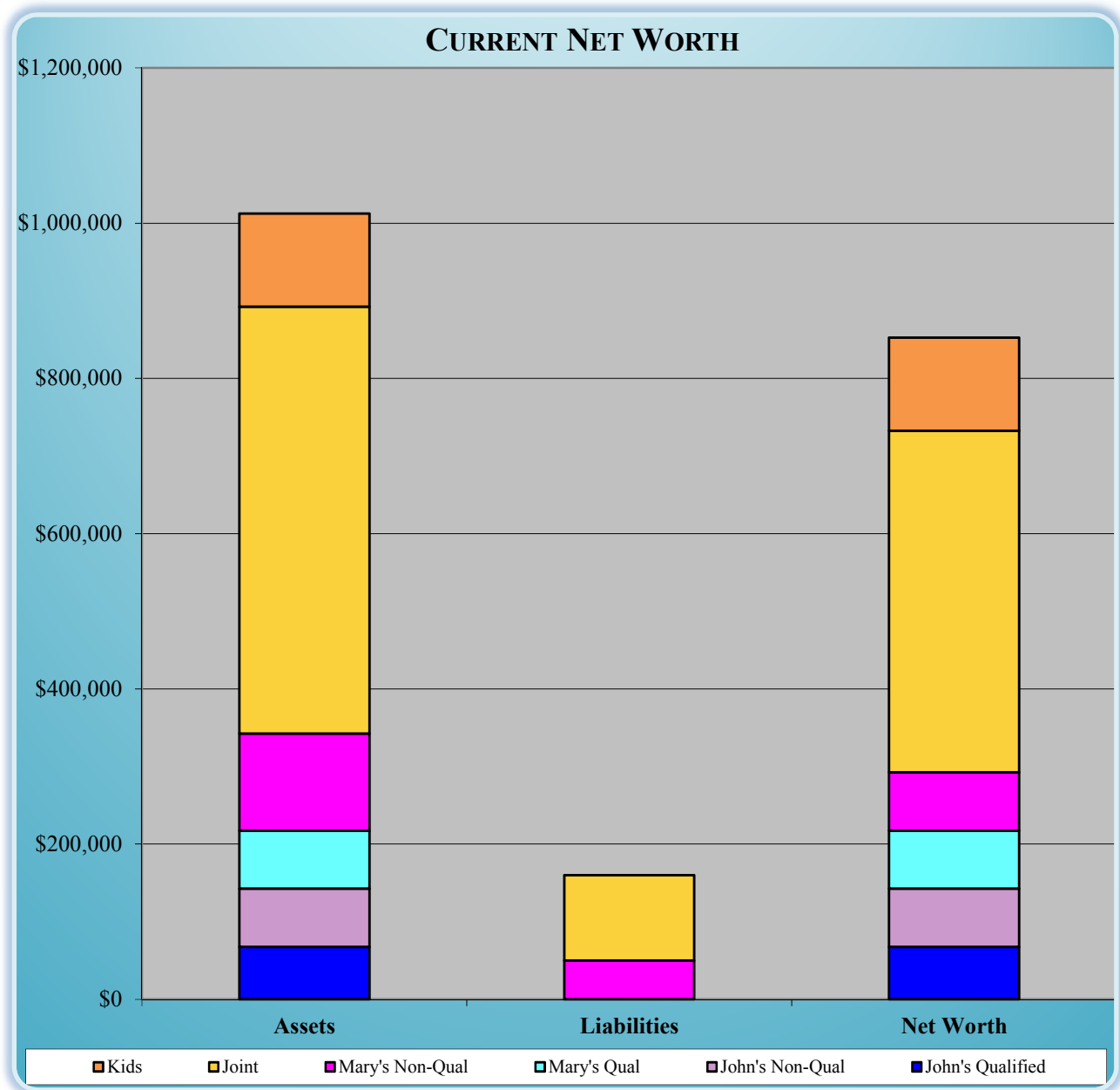
John's Qualified Assets:	\$67,500
John's Non-Qualified Assets:	\$75,000
Mary's Qualified Assets:	\$75,000
Mary's Non-Qualified Assets:	\$125,000
Joint / Community Property Assets:	\$550,000
Children's Assets:	<u>\$120,000</u>
Total Assets	\$1,012,500
John's Liabilities:	\$0
Mary's Liabilities:	\$50,000
Joint / Community Property Liabilities:	\$110,000
Children's Liabilities:	<u>\$0</u>
Total Liabilities	<u>-\$160,000</u>
Net Worth	<u><u>\$852,500</u></u>

NET WORTH WITH LIABILITIES



NET WORTH WITHOUT LIABILITIES





	John's Qualified	John's Non-Qual	Mary's Qual	Mary's Non-Qual	Joint	Kids
Assets:	\$67,500	\$75,000	\$75,000	\$125,000	\$550,000	\$120,000
Liabilities:	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$50,000</u>	<u>\$110,000</u>	<u>\$0</u>
Net Worth:	\$67,500	\$75,000	\$75,000	\$75,000	\$440,000	\$120,000

Current Liabilities

For Current Plan

June 6, 2016

Prepared Especially for:

John & Mary Sample

John's Liabilities

401(k):	\$0
TD IRA:	\$0
Merrill IRA:	\$0
Schwab:	\$0
Bank Savings:	<u>\$0</u>
John's Total:	\$0

Mary's Liabilities

403(b):	\$0
TIAA CREF IRA:	\$0
American Funds:	\$0
Credit Union:	\$0
Rental Property:	<u>\$50,000</u>
Mary's Total:	\$50,000

Joint & Community Liabilities

House:	\$100,000
Vehicles & Stuff:	\$10,000
Credit Union:	\$0
	<u>\$0</u>
Joint Total:	\$110,000

Children's Liabilities

Junior:	\$0
Sallie Mea:	\$0
	<u>\$0</u>
Children's Total:	\$0

Sample's Total Liabilities: \$160,000

Current Projected Net Worth for John & Mary Sample

Using End of Year Values																	
John's Assets		2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Age: 45		Age: 46	Age: 47	Age: 48	Age: 49	Age: 50	Age: 51	Age: 52	Age: 53	Age: 54	Age: 55	Age: 56	Age: 57	Age: 58	Age: 59	Age: 60	
401(k) (@ 4%)		\$30,472	\$33,904	\$36,903	\$40,158	\$41,748	\$48,937	\$56,160	\$61,200	\$66,499	\$71,806	\$77,250	\$84,986	\$86,589	\$73,406	\$56,823	\$41,508
TD IRA (@ 5%)		\$27,825	\$31,104	\$34,019	\$37,204	\$38,865	\$45,802	\$52,862	\$57,940	\$63,330	\$68,796	\$74,463	\$82,433	\$84,504	\$72,021	\$55,966	\$41,274
Merrill IRA (@ 5%)		\$17,010	\$19,315	\$21,412	\$23,694	\$25,019	\$29,743	\$34,580	\$38,148	\$41,939	\$45,795	\$49,802	\$55,362	\$56,981	\$48,789	\$38,135	\$29,907
Schwab (@ 5%)		\$27,510	\$30,452	\$33,018	\$35,832	\$37,165	\$43,540	\$49,999	\$54,556	\$59,390	\$64,278	\$69,340	\$76,530	\$78,225	\$66,444	\$51,411	\$40,319
Bank Savings (@ 2%)		\$51,000	\$52,020	\$53,060	\$54,122	\$55,204	\$56,308	\$57,434	\$58,583	\$59,755	\$60,950	\$62,169	\$63,412	\$64,680	\$65,974	\$67,293	\$67,293
End of Year Values of All John's Assets:		<u>\$153,817</u>	<u>\$166,793</u>	<u>\$178,413</u>	<u>\$191,009</u>	<u>\$198,001</u>	<u>\$224,331</u>	<u>\$251,035</u>	<u>\$270,428</u>	<u>\$290,912</u>	<u>\$311,625</u>	<u>\$333,023</u>	<u>\$362,723</u>	<u>\$370,979</u>	<u>\$326,634</u>	<u>\$269,628</u>	<u>\$220,301</u>
John's Total Liabilities		<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
End of Year Values of All John's Assets, Minus Liabilities:		<u>\$153,817</u>	<u>\$166,793</u>	<u>\$178,413</u>	<u>\$191,009</u>	<u>\$198,001</u>	<u>\$224,331</u>	<u>\$251,035</u>	<u>\$270,428</u>	<u>\$290,912</u>	<u>\$311,625</u>	<u>\$333,023</u>	<u>\$362,723</u>	<u>\$370,979</u>	<u>\$326,634</u>	<u>\$269,628</u>	<u>\$220,301</u>
End of Year Values of All Client's Qualified Assets:		\$75,307	\$84,322	\$92,334	\$101,056	\$105,632	\$124,483	\$143,602	\$157,289	\$171,767	\$186,397	\$201,514	\$222,781	\$228,073	\$194,216	\$150,924	\$112,689
End of Year Values of All Client's Personal Assets:		\$78,510	\$82,472	\$86,078	\$89,954	\$92,369	\$99,848	\$107,433	\$113,139	\$119,145	\$125,228	\$131,508	\$139,942	\$142,905	\$132,418	\$118,704	\$107,612
Mary's Assets		2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Age: 40		Age: 41	Age: 42	Age: 43	Age: 44	Age: 45	Age: 46	Age: 47	Age: 48	Age: 49	Age: 50	Age: 51	Age: 52	Age: 53	Age: 54	Age: 55	
403(b) (@ 4%)		\$38,896	\$43,384	\$47,324	\$51,598	\$53,734	\$63,079	\$72,477	\$79,067	\$85,996	\$92,941	\$100,069	\$110,170	\$112,325	\$95,301	\$73,848	\$62,602
TIAA CREF IRA (@ 4%)		\$27,248	\$29,886	\$32,120	\$34,561	\$35,551	\$41,309	\$47,054	\$50,932	\$55,007	\$59,068	\$63,224	\$69,238	\$70,322	\$59,232	\$45,549	\$50,611
American Funds (@ 5%)		\$15,750	\$16,705	\$17,408	\$18,208	\$18,219	\$20,694	\$23,129	\$24,612	\$26,177	\$27,724	\$29,307	\$31,752	\$31,866	\$26,483	\$19,914	\$21,700
Credit Union (@ 2%)		\$25,500	\$26,010	\$26,530	\$27,061	\$27,602	\$28,154	\$28,717	\$29,291	\$29,877	\$30,475	\$31,084	\$31,706	\$32,340	\$32,987	\$33,647	\$34,320
Rental Property (@ 6%)		\$106,000	\$112,360	\$119,102	\$126,248	\$133,823	\$141,852	\$150,363	\$159,385	\$168,948	\$179,085	\$189,830	\$201,220	\$213,293	\$226,090	\$239,656	\$254,035
End of Year Values of All Spouse's Assets:		<u>\$213,394</u>	<u>\$228,345</u>	<u>\$242,484</u>	<u>\$257,674</u>	<u>\$268,928</u>	<u>\$295,088</u>	<u>\$321,740</u>	<u>\$343,287</u>	<u>\$366,005</u>	<u>\$389,293</u>	<u>\$413,514</u>	<u>\$444,086</u>	<u>\$460,056</u>	<u>\$440,093</u>	<u>\$412,613</u>	<u>\$443,267</u>
Mary's Total Liabilities		<u>\$45,976</u>	<u>\$41,671</u>	<u>\$37,064</u>	<u>\$32,134</u>	<u>\$26,860</u>	<u>\$21,216</u>	<u>\$15,178</u>	<u>\$8,716</u>	<u>\$1,803</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
End of Year Values of All Mary's Assets, Minus Liabilities:		<u>\$167,418</u>	<u>\$186,675</u>	<u>\$205,421</u>	<u>\$225,540</u>	<u>\$242,068</u>	<u>\$273,872</u>	<u>\$306,562</u>	<u>\$334,571</u>	<u>\$364,202</u>	<u>\$389,293</u>	<u>\$413,514</u>	<u>\$444,086</u>	<u>\$460,056</u>	<u>\$440,093</u>	<u>\$412,613</u>	<u>\$443,267</u>
End of Year Values of All Spouse's Qualified Assets:		\$81,894	\$89,975	\$96,853	\$104,366	\$107,504	\$125,082	\$142,659	\$154,611	\$167,180	\$179,733	\$192,599	\$211,160	\$214,423	\$181,016	\$139,310	\$154,912
End of Year Values of All Spouse's Personal Assets:		\$131,500	\$138,370	\$145,632	\$153,309	\$161,425	\$170,006	\$179,080	\$188,676	\$198,825	\$209,560	\$220,914	\$232,926	\$245,633	\$259,077	\$273,303	\$288,355
Jointly Held / Community Assets		2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
House (@ 5%)		\$210,000	\$220,500	\$231,525	\$243,101	\$255,256	\$268,019	\$281,420	\$295,491	\$310,266	\$325,779	\$342,068	\$359,179	\$377,130	\$395,986	\$415,786	\$436,575
Vechicles & Stuff (@ -5%)		\$85,500	\$81,225	\$77,164	\$73,306	\$69,640	\$66,158	\$62,850	\$59,708	\$56,722	\$53,886	\$51,192	\$48,632	\$46,201	\$43,891	\$41,696	\$39,611
Credit Union (@ 2%)		\$265,200	\$273,252	\$276,611	\$281,046	\$273,181	\$301,440	\$327,273	\$338,311	\$349,543	\$359,626	\$369,294	\$388,673	\$379,925	\$305,914	\$223,458	\$160,090
End of Year Values of All Joint Assets:		<u>\$560,700</u>	<u>\$574,977</u>	<u>\$585,300</u>	<u>\$597,453</u>	<u>\$598,078</u>	<u>\$635,617</u>	<u>\$671,544</u>	<u>\$693,510</u>	<u>\$716,531</u>	<u>\$739,291</u>	<u>\$762,554</u>	<u>\$796,477</u>	<u>\$802,256</u>	<u>\$745,791</u>	<u>\$680,940</u>	<u>\$636,276</u>
Joint & Community Total Liabilities		<u>\$104,158</u>	<u>\$97,581</u>	<u>\$90,147</u>	<u>\$86,461</u>	<u>\$82,554</u>	<u>\$78,413</u>	<u>\$74,023</u>	<u>\$69,369</u>	<u>\$64,436</u>	<u>\$59,208</u>	<u>\$53,665</u>	<u>\$47,791</u>	<u>\$41,563</u>	<u>\$34,962</u>	<u>\$27,965</u>	<u>\$20,548</u>
EOY Values of All Joint Assets, Minus Liabilities:		<u>\$456,542</u>	<u>\$477,396</u>	<u>\$495,153</u>	<u>\$510,991</u>	<u>\$515,523</u>	<u>\$557,204</u>	<u>\$597,521</u>	<u>\$624,141</u>	<u>\$652,095</u>	<u>\$680,083</u>	<u>\$708,889</u>	<u>\$748,686</u>	<u>\$760,692</u>	<u>\$710,829</u>	<u>\$652,975</u>	<u>\$615,728</u>
Children's Assets		2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Junior's College Funds (6%)		\$42,438	\$58,933	\$77,684	\$98,945	\$103,832	\$108,962	\$114,344	\$119,993	\$125,921	\$132,141	\$76,116	\$13,803	\$0	\$0	\$0	\$0
Sallie Mae's College Stocks (6%)		\$55,592	\$76,337	\$99,907	\$126,622	\$132,877	\$139,441	\$146,329	\$153,558	\$161,144	\$169,857	\$52,730	\$0	\$0	\$0	\$0	\$0
Doogy's College CDs (6%)		\$68,746	\$93,741	\$122,131	\$154,299	\$161,921	\$169,920	\$178,314	\$187,123	\$140,226	\$87,906	\$29,696	\$0	\$0	\$0	\$0	\$0
End of Year Values of All Children's Assets:		<u>\$166,776</u>	<u>\$229,012</u>	<u>\$299,722</u>	<u>\$379,865</u>	<u>\$398,630</u>	<u>\$418,322</u>	<u>\$438,987</u>	<u>\$460,673</u>	<u>\$427,291</u>	<u>\$329,905</u>	<u>\$158,542</u>	<u>\$13,803</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Children's Total Liabilities		<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
EOY Values of All Children's Assets, Minus Liabilities:		<u>\$166,776</u>	<u>\$229,012</u>	<u>\$299,722</u>	<u>\$379,865</u>	<u>\$398,630</u>	<u>\$418,322</u>	<u>\$438,987</u>	<u>\$460,673</u>	<u>\$427,291</u>	<u>\$329,905</u>	<u>\$158,542</u>	<u>\$13,803</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
All Assets:		<u>\$1,094,687</u>	<u>\$1,199,127</u>	<u>\$1,305,919</u>	<u>\$1,426,001</u>	<u>\$1,463,637</u>	<u>\$1,573,358</u>	<u>\$1,683,306</u>	<u>\$1,767,899</u>	<u>\$1,800,739</u>	<u>\$1,770,113</u>	<u>\$1,667,632</u>	<u>\$1,617,089</u>	<u>\$1,633,290</u>	<u>\$1,512,518</u>	<u>\$1,363,181</u>	<u>\$1,299,845</u>
Liabilities		2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
John's Total Liabilities		<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Mary's Rental Property		\$45,976	\$41,671	\$37,064	\$32,134	\$26,860	\$21,216	\$15,178	\$8,716	\$1,803	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Mary's Total Liabilities		<u>\$45,976</u>	<u>\$41,671</u>	<u>\$37,064</u>	<u>\$32,134</u>	<u>\$26,860</u>	<u>\$21,216</u>	<u>\$15,178</u>	<u>\$8,716</u>	<u>\$1,803</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Joint: House		\$96,905	\$93,625	\$90,147	\$86,461	\$82,554	\$78,413	\$74,023	\$69,369	\$64,436	\$59,208	\$53,665	\$47,791	\$41,563	\$34,962	\$27,965	\$20,548
Joint: Vechicles & Stuff		\$7,253	\$3,956	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Joint & Community Total Liabilities		<u>\$104,158</u>	<u>\$97,581</u>	<u>\$90,147</u>	<u>\$86,461</u>	<u>\$82,554</u>	<u>\$78,413</u>	<u>\$74,023</u>	<u>\$69,369</u>	<u>\$64,436</u>	<u>\$59,208</u>	<u>\$53,665</u>	<u>\$47,791</u>	<u>\$41,563</u>	<u>\$34,962</u>	<u>\$27,965</u>	<u>\$20,548</u>
Children's Total Liabilities		<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
All Liabilities:		<u>\$150,134</u>	<u>\$139,251</u>	<u>\$127,211</u>	<u>\$118,596</u>	<u>\$109,414</u>	<u>\$99,629</u>	<u>\$89,200</u>	<u>\$78,086</u>	<u>\$66,239</u>	<u>\$59,208</u>	<u>\$53,665</u>	<u>\$47,791</u>	<u>\$41,563</u>	<u>\$34,962</u>	<u>\$27,965</u>	<u>\$20,548</u>
All Assets Minus All Liabilities:		<u>\$944,553</u>	<u>\$1,059,876</u>	<u>\$1,178,708</u>	<u>\$1,307,405</u>	<u>\$1,354,223</u>	<u>\$1,473,729</u>	<u>\$1,594,106</u>	<u>\$1,689,813</u>	<u>\$1,734,500</u>	<u>\$1,710,905</u>	<u>\$1,613,967</u>	<u>\$1,569,299</u>	<u>\$1,591,727</u>	<u>\$1,477,556</u>	<u>\$1,335,216</u>	<u>\$1,279,297</u>

Proposed Projected Net Worth for John & Mary Sample

Using End of Year Values

John's Assets		2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Age: 45		Age: 46	Age: 47	Age: 48	Age: 49	Age: 50	Age: 51	Age: 52	Age: 53	Age: 54	Age: 55	Age: 56	Age: 57	Age: 58	Age: 59	Age: 60	
401(k) (@ 6%)		\$31,058	\$34,849	\$38,886	\$43,185	\$47,761	\$52,632	\$57,816	\$63,330	\$69,196	\$75,435	\$82,068	\$89,121	\$96,618	\$104,587	\$96,730	\$89,879
TD IRA (@ 7%)		\$28,355	\$31,961	\$35,835	\$39,998	\$44,468	\$49,267	\$54,420	\$59,950	\$65,884	\$72,251	\$79,082	\$86,408	\$94,265	\$102,691	\$95,872	\$89,922
Scottrade IRA (@ 8%)		\$17,496	\$17,898	\$15,693	\$13,728	\$4,474	\$14,110	\$23,198	\$24,767	\$26,402	\$27,865	\$29,690	\$38,250	\$41,949	\$46,501	\$44,830	\$43,384
Schwab (@ 6%)		\$27,772	\$30,723	\$33,864	\$37,206	\$40,762	\$44,545	\$48,568	\$52,846	\$57,394	\$62,229	\$67,368	\$72,829	\$78,632	\$84,797	\$80,236	\$76,211
Mutual Funds (@ 7%)		\$53,500	\$57,245	\$61,252	\$65,540	\$70,128	\$75,037	\$80,289	\$85,909	\$91,923	\$98,358	\$105,243	\$112,610	\$120,492	\$128,927	\$120,366	\$112,896
End of Year Values of All John's Assets:		<u>\$158,181</u>	<u>\$172,675</u>	<u>\$185,530</u>	<u>\$199,656</u>	<u>\$207,593</u>	<u>\$235,591</u>	<u>\$264,291</u>	<u>\$286,802</u>	<u>\$310,799</u>	<u>\$336,137</u>	<u>\$363,451</u>	<u>\$399,218</u>	<u>\$431,957</u>	<u>\$467,503</u>	<u>\$438,036</u>	<u>\$412,293</u>
John's Total Liabilities		<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
End of Year Values of All John's Assets, Minus Liabilities:		<u>\$158,181</u>	<u>\$172,675</u>	<u>\$185,530</u>	<u>\$199,656</u>	<u>\$207,593</u>	<u>\$235,591</u>	<u>\$264,291</u>	<u>\$286,802</u>	<u>\$310,799</u>	<u>\$336,137</u>	<u>\$363,451</u>	<u>\$399,218</u>	<u>\$431,957</u>	<u>\$467,503</u>	<u>\$438,036</u>	<u>\$412,293</u>
End of Year Values of All Client's Qualified Assets:		\$76,909	\$84,707	\$90,414	\$96,910	\$96,703	\$116,009	\$135,434	\$148,047	\$161,482	\$175,551	\$190,840	\$213,780	\$232,833	\$253,779	\$237,433	\$223,186
End of Year Values of All Client's Personal Assets:		\$81,272	\$87,968	\$95,116	\$102,746	\$110,890	\$119,582	\$128,857	\$138,755	\$149,317	\$160,586	\$172,610	\$185,438	\$199,124	\$213,724	\$200,603	\$189,107
Mary's Assets		2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Age: 40		Age: 41	Age: 42	Age: 43	Age: 44	Age: 45	Age: 46	Age: 47	Age: 48	Age: 49	Age: 50	Age: 51	Age: 52	Age: 53	Age: 54	Age: 55	
403(b) (@ 5%)		\$39,270	\$43,779	\$48,538	\$53,562	\$58,862	\$64,454	\$70,351	\$76,571	\$83,128	\$90,040	\$97,326	\$105,004	\$113,094	\$121,616	\$130,594	\$140,049
TIAA CREF IRA (@ 5%)		\$27,510	\$30,158	\$32,951	\$35,897	\$39,003	\$42,278	\$45,729	\$49,366	\$53,199	\$57,237	\$61,491	\$65,971	\$70,689	\$75,658	\$80,889	\$86,396
Scottrade (@ 8%)		\$16,200	\$17,496	\$18,896	\$20,407	\$22,040	\$23,803	\$25,707	\$27,764	\$29,985	\$32,384	\$34,975	\$37,773	\$40,794	\$44,058	\$47,583	\$51,389
TD Ameritrade (@ 8%)		\$27,000	\$26,853	\$24,042	\$21,410	\$11,422	\$20,252	\$28,456	\$29,056	\$29,630	\$29,934	\$37,672	\$39,865	\$42,775	\$47,048	\$50,812	\$54,012
Rental Property (@ 6%)		\$106,000	\$112,360	\$119,102	\$126,248	\$133,823	\$141,852	\$150,363	\$159,385	\$168,948	\$179,085	\$189,830	\$201,220	\$213,293	\$226,090	\$239,656	\$254,035
End of Year Values of All Spouse's Assets:		<u>\$215,980</u>	<u>\$230,646</u>	<u>\$243,529</u>	<u>\$257,524</u>	<u>\$265,150</u>	<u>\$292,638</u>	<u>\$320,607</u>	<u>\$342,142</u>	<u>\$364,890</u>	<u>\$388,680</u>	<u>\$414,115</u>	<u>\$447,639</u>	<u>\$477,735</u>	<u>\$510,197</u>	<u>\$545,769</u>	<u>\$582,681</u>
Mary's Total Liabilities		<u>\$45,976</u>	<u>\$41,671</u>	<u>\$37,064</u>	<u>\$32,134</u>	<u>\$26,860</u>	<u>\$21,216</u>	<u>\$15,178</u>	<u>\$8,716</u>	<u>\$1,803</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
End of Year Values of All Mary's Assets, Minus Liabilities:		<u>\$170,004</u>	<u>\$188,975</u>	<u>\$206,465</u>	<u>\$225,389</u>	<u>\$238,290</u>	<u>\$271,422</u>	<u>\$305,429</u>	<u>\$333,425</u>	<u>\$363,087</u>	<u>\$388,680</u>	<u>\$414,115</u>	<u>\$447,639</u>	<u>\$477,735</u>	<u>\$510,197</u>	<u>\$545,769</u>	<u>\$582,681</u>
End of Year Values of All Spouse's Qualified Assets:		\$82,980	\$91,433	\$100,385	\$109,866	\$119,905	\$130,534	\$141,788	\$153,701	\$166,312	\$179,661	\$193,791	\$208,747	\$224,577	\$241,332	\$259,065	\$277,835
End of Year Values of All Spouse's Personal Assets:		\$133,000	\$139,213	\$143,144	\$147,658	\$145,245	\$162,104	\$178,819	\$188,441	\$198,578	\$209,019	\$220,323	\$238,892	\$253,158	\$268,865	\$286,704	\$304,847
Jointly Held / Community Assets		2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
House (@ 5%)		\$210,000	\$220,500	\$231,525	\$243,101	\$255,256	\$268,019	\$281,420	\$295,491	\$310,266	\$325,779	\$342,068	\$359,171	\$377,130	\$395,986	\$415,786	\$436,575
Vehicles & Stuff		\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000
Joint Scottrade (@ 8%)		\$280,800	\$298,650	\$312,624	\$328,523	\$331,404	\$373,748	\$416,816	\$446,808	\$479,052	\$513,243	\$550,631	\$604,160	\$650,850	\$702,360	\$677,122	\$655,285
End of Year Values of All Joint Assets:		<u>\$580,800</u>	<u>\$609,150</u>	<u>\$634,149</u>	<u>\$661,624</u>	<u>\$676,660</u>	<u>\$731,767</u>	<u>\$788,236</u>	<u>\$832,299</u>	<u>\$879,317</u>	<u>\$929,022</u>	<u>\$982,699</u>	<u>\$1,053,332</u>	<u>\$1,117,980</u>	<u>\$1,188,346</u>	<u>\$1,182,907</u>	<u>\$1,181,860</u>
Joint & Community Total Liabilities		<u>\$103,500</u>	<u>\$96,301</u>	<u>\$88,286</u>	<u>\$84,065</u>	<u>\$79,675</u>	<u>\$75,109</u>	<u>\$70,361</u>	<u>\$65,423</u>	<u>\$60,287</u>	<u>\$54,946</u>	<u>\$49,391</u>	<u>\$43,615</u>	<u>\$37,607</u>	<u>\$31,358</u>	<u>\$24,860</u>	<u>\$18,102</u>
EOY Values of All Joint Assets, Minus Liabilities:		<u>\$477,300</u>	<u>\$512,849</u>	<u>\$545,863</u>	<u>\$577,560</u>	<u>\$596,985</u>	<u>\$656,657</u>	<u>\$717,875</u>	<u>\$766,876</u>	<u>\$819,030</u>	<u>\$874,076</u>	<u>\$933,308</u>	<u>\$1,009,717</u>	<u>\$1,080,374</u>	<u>\$1,156,988</u>	<u>\$1,158,047</u>	<u>\$1,163,758</u>
Children's Assets		2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Junior's College Funds (7%)		\$43,364	\$61,148	\$81,576	\$104,969	\$111,729	\$118,925	\$126,583	\$134,735	\$143,412	\$152,648	\$162,448	\$172,827	\$183,886	\$195,132	\$208,576	\$223,229
Sallie Mea's College Funds (7%)		\$56,786	\$79,182	\$104,895	\$134,324	\$142,975	\$152,182	\$161,983	\$172,415	\$183,518	\$195,295	\$208,868	\$224,257	\$240,492	\$257,603	\$275,611	\$294,547
Doogy's College Funds (7%)		\$70,208	\$97,216	\$128,213	\$163,679	\$174,220	\$185,440	\$197,382	\$210,094	\$186,040	\$158,923	\$128,099	\$93,211	\$53,866	\$5,477	\$5,838	\$6,223
End of Year Values of All Children's Assets:		<u>\$170,357</u>	<u>\$237,546</u>	<u>\$314,684</u>	<u>\$402,973</u>	<u>\$428,924</u>	<u>\$456,547</u>	<u>\$485,949</u>	<u>\$517,244</u>	<u>\$512,971</u>	<u>\$467,516</u>	<u>\$374,195</u>	<u>\$268,863</u>	<u>\$150,117</u>	<u>\$6,994</u>	<u>\$7,455</u>	<u>\$7,947</u>
Children's Total Liabilities		<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
EOY Values of All Children's Assets, Minus Liabilities:		<u>\$170,357</u>	<u>\$237,546</u>	<u>\$314,684</u>	<u>\$402,973</u>	<u>\$428,924</u>	<u>\$456,547</u>	<u>\$485,949</u>	<u>\$517,244</u>	<u>\$512,971</u>	<u>\$467,516</u>	<u>\$374,195</u>	<u>\$268,863</u>	<u>\$150,117</u>	<u>\$6,994</u>	<u>\$7,455</u>	<u>\$7,947</u>
All Assets:		<u>\$1,125,318</u>	<u>\$1,250,017</u>	<u>\$1,377,892</u>	<u>\$1,521,778</u>	<u>\$1,578,327</u>	<u>\$1,716,543</u>	<u>\$1,859,082</u>	<u>\$1,978,487</u>	<u>\$2,067,977</u>	<u>\$2,121,355</u>	<u>\$2,134,460</u>	<u>\$2,169,052</u>	<u>\$2,177,789</u>	<u>\$2,173,040</u>	<u>\$2,174,167</u>	<u>\$2,184,782</u>
Liabilities		2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
John's Total Liabilities		<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Mary's Rental Property		\$45,976	\$41,671	\$37,064	\$32,134	\$26,860	\$21,216	\$15,178	\$8,716	\$1,803	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Mary's Total Liabilities		<u>\$45,976</u>	<u>\$41,671</u>	<u>\$37,064</u>	<u>\$32,134</u>	<u>\$26,860</u>	<u>\$21,216</u>	<u>\$15,178</u>	<u>\$8,716</u>	<u>\$1,803</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Joint: House		\$96,247	\$92,345	\$88,286	\$84,065	\$79,675	\$75,109	\$70,361	\$65,423	\$60,287	\$54,946	\$49,391	\$43,615	\$37,607	\$31,358	\$24,860	\$18,102
Joint: Vehicles & Stuff		\$7,253	\$3,956	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Joint & Community Total Liabilities		<u>\$103,500</u>	<u>\$96,301</u>	<u>\$88,286</u>	<u>\$84,065</u>	<u>\$79,675</u>	<u>\$75,109</u>	<u>\$70,361</u>	<u>\$65,423</u>	<u>\$60,287</u>	<u>\$54,946</u>	<u>\$49,391</u>	<u>\$43,615</u>	<u>\$37,607</u>	<u>\$31,358</u>	<u>\$24,860</u>	<u>\$18,102</u>
Children's Total Liabilities		<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
All Liabilities:		<u>\$149,476</u>	<u>\$137,971</u>	<u>\$125,350</u>	<u>\$116,199</u>	<u>\$106,535</u>	<u>\$96,326</u>	<u>\$85,539</u>	<u>\$74,139</u>	<u>\$62,090</u>	<u>\$54,946</u>	<u>\$49,391</u>	<u>\$43,615</u>	<u>\$37,607</u>	<u>\$31,358</u>	<u>\$24,860</u>	<u>\$18,102</u>
All Assets Minus All Liabilities:		<u>\$975,842</u>	<u>\$1,112,046</u>	<u>\$1,252,542</u>	<u>\$1,405,578</u>	<u>\$1,471,792</u>	<u>\$1,620,217</u>	<u>\$1,773,543</u>	<u>\$1,904,348</u>	<u>\$2,005,887</u>	<u>\$2,066,409</u>	<u>\$2,085,068</u>	<u>\$2,125,437</u>	<u>\$2,140,183</u>	<u>\$2,141,682</u>	<u>\$2,149,307</u>	<u>\$2,166,680</u>

John & Mary Sample

Financial Independence Analysis

Illustration for Current Plan (before recommendations)

June 6, 2016

Annual Income Goals*		Current Age	Retirement Age	Income Goal Inflation
Combined Goal: \$64646	John:	45	60	3.0%
		Life Expectancy:	83	
	Mary:	40	60	Overall Tax Rate: 20% **
		Life Expectancy:	83	SS Inclusion Rate: 50%***

* In today's dollars. Net after-tax, spendable dollars.

** 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.

Average Percentage of Annual Income Goal Being Met: 56.8%

Additional Funding Needed to Reach Your Income Goals*

Additional Lump Sum Needed <u>Today</u>	-or-	Additional Monthly Payments Needed until John's Year <u>of Retirement</u>	Assumed Rate of Return on Additional <u>Funding</u>
\$734,200		\$4030	3.0%

Probability of Success Given All Assumptions: 12%

* 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.

Financial Independence Analysis: Asset Summary

Illustration for Current Plan (before recommendations)

Asset Name	Current (or present) Asset Value	Percentage of Assets	Age when Asset Becomes Effective	Annual Additions to Asset	Age when Additions Begin	Age when Additions Ends	Inflation Rate on Annual Contributions	Age when Payout Begins	Payout Method	Total Return Assumed	% Income Subject to Taxes
John's 401(k)	\$27,500	4.6%	45	\$1,800	45	59	1.0%	60	Flexible Asset*	4.0%	100.0%
Mary's 403(b)	\$35,000	5.8%	40	\$2,400	40	59	1.0%	60	Flexible Asset*	4.0%	100.0%
John's TD IRA	\$25,000	4.1%	45	\$1,500	45	59	1.0%	60	Flexible Asset*	5.0%	100.0%
Mary's TIAA CREF IRA	\$25,000	4.1%	40	\$1,200	40	59	1.0%	60	Flexible Asset*	4.0%	100.0%
John's Merrill IRA	\$15,000	2.5%	45	\$1,200	45	59	1.0%	60	Flexible Asset*	5.0%	25.0%
Mary's American Funds	\$15,000	2.5%	40	\$0	n/a	n/a	n/a	60	Flexible Asset*	5.0%	25.0%
John's Schwab	\$25,000	4.1%	45	\$1,200	45	59	1.0%	60	Flexible Asset*	5.0%	25.0%
Mary's Credit Union	\$25,000	4.1%	40	\$0	n/a	n/a	n/a	60	Yield Only @ 2%	2.0%	100.0%
John's Bank Savings	\$50,000	8.3%	45	\$0	n/a	n/a	n/a	60	Yield Only @ 2%	2.0%	100.0%
Mary's Rental Property Credit Union	\$100,000	16.6%	40	\$0	n/a	n/a	n/a	60	Yield Only @ 5%	6.0%	100.0%
	\$260,000	43.2%	45	\$0	n/a	n/a	n/a	60	Flexible Asset*	2.0%	100.0%
Totals:	\$602,500			\$9,300							

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.

Current Primary Non-Asset Retirement Income Summary*

Source of Non-asset Retirement Incomes	First Year's Pretax Incomes	Annual Average Pretax Incomes	Total Income Over Plan Life	Beginning Age	Ending Age	Income's Duration in Years	Annual Rate of Change Over Plan Life (at 20% Tax Rate)	Tax Inclusion Rate
John's Social Security	\$21,434	\$25,379	\$862,884	67	100	34	1.0%	50%
Mary's Social Security	\$15,699	\$18,108	\$525,121	67	95	29	1.0%	50%
John's Salary & Wages	\$84,000	\$96,843	\$1,452,647	45	59	15	1.9%	100%
Mary's Salary & Wages Income	\$48,000	\$44,933	\$898,653	40	59	20	-1.9%	100%
John's Other Earned Income	\$1,000	\$1,078	\$4,310	70	73	4	3.7%	100%
Mary's Other Earned Income	\$500	\$536	\$4,291	62	69	8	1.7%	100%
John's Defined Benefit Pension	\$10,000	\$10,000	\$370,000	64	100	37	0.0%	100%
Mary's Defined Benefit Pension	\$1,000	\$1,444	\$51,994	60	95	36	1.9%	100%

* Averages and totals include manual override amounts.

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	Combined Annual Before-tax Social Security	Combined Annual Before-tax Non-asset Income	Combined Annual Before-tax Asset Income	Combined Annual Income Surplus or Deficit (-)	Percent of Annual Income Goal Being Met (56.8%)	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
45	40	20.0%	1	2016	\$0	\$0	\$0	\$0	\$0	N/A	\$632,400	3.4%	n/a	\$0	\$0
46	41	20.0%	2	2017	\$0	\$0	\$0	\$0	\$0	N/A	\$668,300	3.4%	5.7%	\$0	\$0
47	42	20.0%	3	2018	\$0	\$0	\$0	\$0	\$0	N/A	\$697,500	3.5%	4.4%	\$0	\$0
48	43	20.0%	4	2019	\$0	\$0	\$0	\$0	\$0	N/A	\$729,700	3.5%	4.6%	\$0	\$0
49	44	20.0%	5	2020	\$0	\$0	\$0	\$0	\$0	N/A	\$740,100	3.6%	1.4%	\$0	\$0
50	45	20.0%	6	2021	\$0	\$0	\$0	\$0	\$0	N/A	\$820,800	3.6%	10.9%	\$0	\$0
51	46	20.0%	7	2022	\$0	\$0	\$0	\$0	\$0	N/A	\$900,000	3.6%	9.6%	\$0	\$0
52	47	20.0%	8	2023	\$0	\$0	\$0	\$0	\$0	N/A	\$952,000	3.6%	5.8%	\$0	\$0
53	48	20.0%	9	2024	\$0	\$0	\$0	\$0	\$0	N/A	\$1,006,400	3.7%	5.7%	\$0	\$0
54	49	20.0%	10	2025	\$0	\$0	\$0	\$0	\$0	N/A	\$1,060,500	3.7%	5.4%	\$0	\$0
55	50	20.0%	11	2026	\$0	\$0	\$0	\$0	\$0	N/A	\$1,115,800	3.7%	5.2%	\$0	\$0
56	51	20.0%	12	2027	\$0	\$0	\$0	\$0	\$0	N/A	\$1,195,400	3.7%	7.1%	\$0	\$0
57	52	20.0%	13	2028	\$0	\$0	\$0	\$0	\$0	N/A	\$1,209,900	3.8%	1.2%	\$0	\$0
58	53	20.0%	14	2029	\$0	\$0	\$0	\$0	\$0	N/A	\$1,072,600	3.9%	-11.3%	\$0	\$0
59	54	20.0%	15	2030	\$0	\$0	\$0	\$0	\$0	N/A	\$905,600	4.0%	-15.6%	\$0	\$0
60	55	19.0%	16	2031	\$103,700	\$0	\$0	\$103,700	\$0	100.0%	\$823,600	4.1%	-9.1%	\$0	\$0
61	56	19.0%	17	2032	\$105,900	\$0	\$0	\$105,900	\$0	100.0%	\$731,500	4.3%	-11.2%	\$0	\$0
62	57	19.0%	18	2033	\$108,300	\$0	\$0	\$108,300	\$0	100.0%	\$634,500	4.6%	-13.3%	\$0	\$0
63	58	19.0%	19	2034	\$98,800	\$0	\$0	\$70,100	-\$28,600	71.0%	\$595,000	4.7%	-6.2%	\$28,600	\$16,300
64	59	19.0%	20	2035	\$103,200	\$0	\$7,500	\$1,000	-\$94,600	8.2%	\$626,200	4.7%	5.2%	\$123,300	\$68,700
65	60	18.0%	21	2036	\$91,100	\$0	\$11,500	\$79,500	\$0	100.0%	\$557,200	4.8%	-11.0%	\$123,300	\$68,700
66	61	18.0%	22	2037	\$93,700	\$0	\$11,600	\$82,100	\$0	100.0%	\$482,200	4.9%	-13.5%	\$123,300	\$68,700
67	62	18.0%	23	2038	\$96,600	\$21,400	\$12,100	\$65,000	\$0	100.0%	\$434,800	5.0%	-9.8%	\$123,300	\$68,700
68	63	18.0%	24	2039	\$99,500	\$21,600	\$12,200	\$15,200	-\$52,300	49.2%	\$438,100	5.0%	0.8%	\$169,800	\$94,500
69	64	18.0%	25	2040	\$101,800	\$21,800	\$12,300	\$15,300	-\$54,100	48.5%	\$441,500	5.1%	0.8%	\$216,500	\$120,300
70	65	18.0%	26	2041	\$96,900	\$22,000	\$13,100	\$15,500	-\$48,100	52.2%	\$444,800	5.1%	0.7%	\$256,800	\$142,700
71	66	18.0%	27	2042	\$99,800	\$22,300	\$13,300	\$15,600	-\$50,500	51.3%	\$448,200	5.1%	0.8%	\$298,000	\$165,400
72	67	18.0%	28	2043	\$102,800	\$38,200	\$13,400	\$15,800	-\$38,700	65.6%	\$451,700	5.1%	0.8%	\$328,600	\$182,400
73	68	18.0%	29	2044	\$105,800	\$38,600	\$13,500	\$15,900	-\$41,100	64.3%	\$455,200	5.1%	0.8%	\$360,100	\$199,800
74	69	18.0%	30	2045	\$108,600	\$38,900	\$12,800	\$16,000	-\$44,200	62.3%	\$458,700	5.1%	0.8%	\$393,000	\$218,100
75	70	18.0%	31	2046	\$111,700	\$39,300	\$12,400	\$16,200	-\$47,100	60.8%	\$462,200	5.1%	0.8%	\$427,100	\$236,900
76	71	18.0%	32	2047	\$114,900	\$39,700	\$12,500	\$16,300	-\$49,700	59.6%	\$465,800	5.1%	0.8%	\$462,000	\$256,300
77	72	18.0%	33	2048	\$118,200	\$40,100	\$12,600	\$16,500	-\$52,500	58.5%	\$469,400	5.1%	0.8%	\$497,800	\$276,100

John & Mary Sample

Financial Independence Analysis

Illustration for Proposed Plan

June 6, 2016

Annual Income Goals*		Current Age	Retirement Age	Income Goal Inflation
Combined Goal: \$76574	John:	45	59	3.0%
		Life Expectancy:	83	
	Mary:	40	59	Overall Tax Rate: 21% **
		Life Expectancy:	83	SS Inclusion Rate: 50%***

* In today's dollars. Net after-tax, spendable dollars.

** 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.

Average Percentage of Annual Income Goal Being Met: 100.0%

Additional Funding Needed to Reach Your Income Goals*

Additional Lump Sum Needed <u>Today</u>	-or-	Additional Monthly Payments Needed until John's Year <u>of Retirement</u>	Assumed Rate of Return on Additional <u>Funding</u>
\$0		\$0	3.0%

Probability of Success Given All Assumptions: 37%

* 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.

Financial Independence Analysis: Asset Summary

Illustration for Proposed Plan

Asset Name	Proposed (or present) Asset Value	Percentage of Assets	Age when Asset Becomes Effective	Annual Additions to Asset	Age when Additions Begin	Age when Additions Ends	Inflation Rate on Annual Contributions	Age when Payout Begins	Payout Method	Total Return Assumed	% Income Subject to Taxes
John's 401(k)	\$27,500	4.6%	45	\$1,800	45	58	1.0%	59	Flexible Asset*	6.0%	100.0%
Mary's 403(b)	\$35,000	5.8%	40	\$2,400	40	58	1.0%	59	Flexible Asset*	5.0%	100.0%
John's TD IRA	\$25,000	4.1%	45	\$1,500	45	58	1.0%	59	Flexible Asset*	7.0%	100.0%
Mary's TIAA CREF IRA	\$25,000	4.1%	40	\$1,200	40	58	1.0%	59	Flexible Asset*	5.0%	100.0%
John's Scottrade IRA	\$15,000	2.5%	45	\$1,200	45	58	1.0%	59	Flexible Asset*	8.0%	25.0%
Mary's Scottrade	\$15,000	2.5%	40	\$0	n/a	n/a	n/a	59	Flexible Asset*	8.0%	25.0%
John's Schwab	\$25,000	4.1%	45	\$1,200	45	58	1.0%	59	Flexible Asset*	6.0%	25.0%
Mary's TD Ameritrade	\$25,000	4.1%	40	\$0	n/a	n/a	n/a	59	Flexible Asset*	8.0%	25.0%
John's Mutual Funds	\$50,000	8.3%	45	\$0	n/a	n/a	n/a	59	Flexible Asset*	7.0%	100.0%
Mary's Rental Property	\$100,000	16.6%	40	\$0	n/a	n/a	n/a	59	Yield Only @ 5%	6.0%	100.0%
Joint Scottrade	\$260,000	43.2%	45	\$0	n/a	n/a	n/a	59	Flexible Asset*	8.0%	25.0%
Totals:	\$602,500			\$9,300							

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.

Proposed Primary Non-Asset Retirement Income Summary*

Source of Non-asset Retirement Incomes	First Year's Pretax Incomes	Annual Average Pretax Incomes	Total Income Over Plan Life	Beginning Age	Ending Age	Income's Duration in Years	Annual Rate of Change Over Plan Life	Tax Inclusion Rate at 21% Tax Rate)
John's Social Security	\$14,567	\$17,709	\$690,652	62	100	39	1.0%	50%
Mary's Social Security	\$10,829	\$12,822	\$435,952	62	95	34	1.0%	50%
John's Salary & Wages	\$84,000	\$95,844	\$1,341,811	45	58	14	1.9%	100%
Mary's Salary & Wages Income	\$48,000	\$45,588	\$866,180	40	58	19	-2.1%	100%
John's Other Earned Income	\$1,000	\$1,078	\$4,310	70	73	4	3.7%	100%
Mary's Other Earned Income	\$500	\$536	\$4,291	62	69	8	1.7%	100%
John's Defined Benefit Pension	\$10,000	\$10,000	\$370,000	64	100	37	0.0%	100%
Mary's Defined Benefit Pension	\$1,000	\$1,444	\$51,994	60	95	36	1.9%	100%

* Averages and totals include manual override amounts.

Financial Independence Analysis

Annual Summary Numbers

Illustration for Proposed Plan

John's Age	Mary's Age	Tax Rate	Year #	Year	Combined Annual Income Goal	Combined Annual Before-tax Social Security	Combined Annual Before-tax Non-asset Income	Combined Annual Before-tax Asset Income	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
45	40	21.0%	1	2016	\$0	\$0	\$0	\$0	\$0	N/A	\$654,900	7.1%	n/a	\$0	\$0
46	41	21.0%	2	2017	\$0	\$0	\$0	\$0	\$0	N/A	\$701,900	7.0%	7.2%	\$0	\$0
47	42	21.0%	3	2018	\$0	\$0	\$0	\$0	\$0	N/A	\$741,600	7.0%	5.7%	\$0	\$0
48	43	21.0%	4	2019	\$0	\$0	\$0	\$0	\$0	N/A	\$785,700	7.0%	5.9%	\$0	\$0
49	44	21.0%	5	2020	\$0	\$0	\$0	\$0	\$0	N/A	\$804,100	6.9%	2.3%	\$0	\$0
50	45	21.0%	6	2021	\$0	\$0	\$0	\$0	\$0	N/A	\$901,900	7.0%	12.2%	\$0	\$0
51	46	21.0%	7	2022	\$0	\$0	\$0	\$0	\$0	N/A	\$1,001,700	7.0%	11.1%	\$0	\$0
52	47	21.0%	8	2023	\$0	\$0	\$0	\$0	\$0	N/A	\$1,075,700	7.0%	7.4%	\$0	\$0
53	48	21.0%	9	2024	\$0	\$0	\$0	\$0	\$0	N/A	\$1,154,700	7.0%	7.3%	\$0	\$0
54	49	21.0%	10	2025	\$0	\$0	\$0	\$0	\$0	N/A	\$1,238,000	7.0%	7.2%	\$0	\$0
55	50	21.0%	11	2026	\$0	\$0	\$0	\$0	\$0	N/A	\$1,328,100	7.0%	7.3%	\$0	\$0
56	51	21.0%	12	2027	\$0	\$0	\$0	\$0	\$0	N/A	\$1,451,000	7.0%	9.3%	\$0	\$0
57	52	21.0%	13	2028	\$0	\$0	\$0	\$0	\$0	N/A	\$1,560,500	7.0%	7.5%	\$0	\$0
58	53	21.0%	14	2029	\$0	\$0	\$0	\$0	\$0	N/A	\$1,680,000	7.0%	7.7%	\$0	\$0
59	54	20.0%	15	2030	\$119,300	\$0	\$0	\$119,300	\$0	100.0%	\$1,660,900	7.0%	-1.1%	\$0	\$0
60	55	20.0%	16	2031	\$110,100	\$0	\$0	\$110,100	\$0	100.0%	\$1,650,200	7.0%	-0.6%	\$0	\$0
61	56	20.0%	17	2032	\$112,400	\$0	\$0	\$112,400	\$0	100.0%	\$1,635,600	6.9%	-0.9%	\$0	\$0
62	57	20.0%	18	2033	\$115,000	\$14,500	\$0	\$101,900	\$0	100.0%	\$1,632,300	6.9%	-0.2%	\$0	\$0
63	58	20.0%	19	2034	\$105,600	\$14,700	\$0	\$92,400	\$0	100.0%	\$1,639,600	6.9%	0.4%	\$0	\$0
64	59	19.0%	20	2035	\$95,300	\$14,800	\$10,700	\$71,100	\$0	100.0%	\$1,666,300	6.9%	1.6%	\$0	\$0
65	60	19.0%	21	2036	\$98,500	\$15,000	\$11,500	\$73,300	\$0	100.0%	\$1,692,500	6.9%	1.6%	\$0	\$0
66	61	19.0%	22	2037	\$101,300	\$15,100	\$11,600	\$75,900	\$0	100.0%	\$1,717,700	6.9%	1.5%	\$0	\$0
67	62	19.0%	23	2038	\$104,400	\$26,100	\$12,100	\$68,700	\$0	100.0%	\$1,753,700	6.9%	2.1%	\$0	\$0
68	63	19.0%	24	2039	\$107,500	\$26,400	\$12,200	\$71,400	\$0	100.0%	\$1,789,300	6.9%	2.0%	\$0	\$0
69	64	19.0%	25	2040	\$109,900	\$26,600	\$12,300	\$73,500	\$0	100.0%	\$1,825,100	7.0%	2.0%	\$0	\$0
70	65	19.0%	26	2041	\$105,300	\$26,900	\$13,100	\$67,800	\$0	100.0%	\$1,870,500	7.0%	2.5%	\$0	\$0
71	66	19.0%	27	2042	\$108,400	\$27,200	\$13,300	\$70,500	\$0	100.0%	\$1,916,300	7.0%	2.4%	\$0	\$0
72	67	19.0%	28	2043	\$111,700	\$27,400	\$13,400	\$73,300	\$0	100.0%	\$1,962,100	7.0%	2.4%	\$0	\$0
73	68	19.0%	29	2044	\$115,000	\$27,700	\$13,500	\$76,300	\$0	100.0%	\$2,008,100	7.0%	2.3%	\$0	\$0
74	69	19.0%	30	2045	\$118,000	\$28,000	\$12,800	\$79,800	\$0	100.0%	\$2,053,400	7.0%	2.3%	\$0	\$0
75	70	19.0%	31	2046	\$121,400	\$28,300	\$12,400	\$83,300	\$0	100.0%	\$2,098,200	7.0%	2.2%	\$0	\$0
76	71	19.0%	32	2047	\$124,900	\$28,500	\$12,500	\$86,400	\$0	100.0%	\$2,142,800	7.1%	2.1%	\$0	\$0
77	72	19.0%	33	2048	\$128,500	\$28,800	\$12,600	\$89,700	\$0	100.0%	\$2,187,100	7.1%	2.1%	\$0	\$0

Financial Independence Analysis

Annual Summary Numbers, continued

John's Age	Mary's Age	Tax Rate	Year #	Year	Combined Annual Income Goal	Combined Annual Social Security	Combined Annual Non-asset Income	Combined Annual Asset Income	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
78	73	19.0%	34	2049	\$132,200	\$29,100	\$36,900	\$93,100	\$0	100.0%	\$2,230,900	7.1%	2.0%	\$0	\$0
79	74	19.0%	35	2050	\$136,100	\$29,400	\$37,300	\$96,500	\$0	100.0%	\$2,274,000	7.1%	1.9%	\$0	\$0
80	75	19.0%	36	2051	\$140,100	\$29,700	\$37,600	\$100,100	\$0	100.0%	\$2,316,300	7.1%	1.9%	\$0	\$0
81	76	19.0%	37	2052	\$144,200	\$30,000	\$38,000	\$103,800	\$0	100.0%	\$2,357,700	7.1%	1.8%	\$0	\$0
82	77	19.0%	38	2053	\$148,400	\$30,300	\$38,400	\$107,700	\$0	100.0%	\$2,397,900	7.1%	1.7%	\$0	\$0
83	78	19.0%	39	2054	\$152,700	\$30,600	\$38,700	\$111,600	\$0	100.0%	\$2,436,700	7.2%	1.6%	\$0	\$0
84	79	19.0%	40	2055	\$157,200	\$30,900	\$39,100	\$115,700	\$0	100.0%	\$2,473,900	7.2%	1.5%	\$0	\$0
85	80	19.0%	41	2056	\$161,800	\$31,200	\$39,500	\$119,900	\$0	100.0%	\$2,509,200	7.2%	1.4%	\$0	\$0
86	81	19.0%	42	2057	\$166,500	\$31,500	\$39,900	\$124,200	\$0	100.0%	\$2,542,300	7.2%	1.3%	\$0	\$0
87	82	19.0%	43	2058	\$171,400	\$31,800	\$40,200	\$128,700	\$0	100.0%	\$2,573,000	7.2%	1.2%	\$0	\$0
88	83	19.0%	44	2059	\$176,400	\$32,200	\$40,600	\$133,300	\$0	100.0%	\$2,600,800	7.2%	1.1%	\$0	\$0
89	84	19.0%	45	2060	\$181,600	\$32,500	\$41,000	\$138,100	\$0	100.0%	\$2,625,500	7.2%	0.9%	\$0	\$0
90	85	19.0%	46	2061	\$186,900	\$32,800	\$41,400	\$143,000	\$0	100.0%	\$2,646,500	7.2%	0.8%	\$0	\$0
91	86	19.0%	47	2062	\$192,400	\$33,100	\$41,800	\$148,100	\$0	100.0%	\$2,663,500	7.3%	0.6%	\$0	\$0
92	87	19.0%	48	2063	\$198,100	\$33,500	\$42,200	\$153,300	\$0	100.0%	\$2,676,000	7.3%	0.5%	\$0	\$0
93	88	19.0%	49	2064	\$203,900	\$33,800	\$42,700	\$158,700	\$0	100.0%	\$2,683,400	7.3%	0.3%	\$0	\$0
94	89	19.0%	50	2065	\$209,900	\$34,100	\$43,100	\$164,200	\$0	100.0%	\$2,685,200	7.3%	0.1%	\$0	\$0
95	90	19.0%	51	2066	\$216,100	\$34,500	\$43,500	\$170,000	\$0	100.0%	\$2,680,800	7.3%	-0.2%	\$0	\$0
96	91	19.0%	52	2067	\$222,500	\$34,800	\$44,000	\$175,900	\$0	100.0%	\$2,669,500	7.3%	-0.4%	\$0	\$0
97	92	19.0%	53	2068	\$229,100	\$35,200	\$44,400	\$182,000	\$0	100.0%	\$2,650,600	7.3%	-0.7%	\$0	\$0
98	93	19.0%	54	2069	\$235,800	\$35,500	\$44,800	\$188,300	\$0	100.0%	\$2,623,200	7.3%	-1.0%	\$0	\$0
99	94	19.0%	55	2070	\$242,800	\$35,900	\$45,300	\$194,800	\$0	100.0%	\$2,586,600	7.3%	-1.4%	\$0	\$0
100	95	19.0%	56	2071	\$250,000	\$36,200	\$45,700	\$201,400	\$0	100.0%	\$2,539,700	7.3%	-1.8%	\$0	\$0

CURRENT / OLD & PROPOSED / NEW ASSET ALLOCATIONS

John & Mary Sample

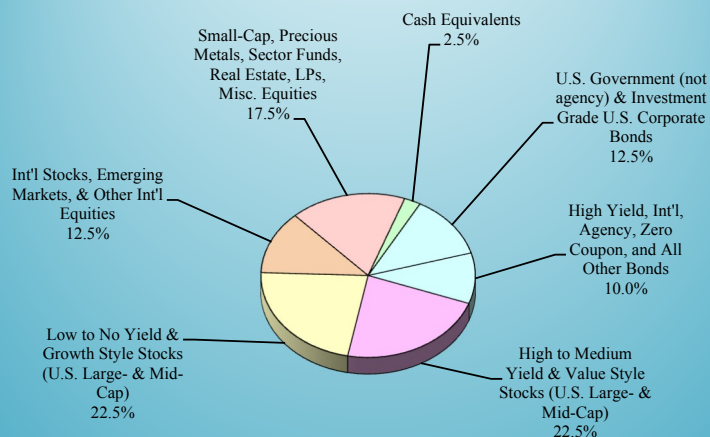
		YOUR CURRENT / OLD ASSET ALLOCATION BREAKDOWN							
Personal (non-qualified) Assets	Asset Class Category → Dollar Amount ↓	Cash Equivalents	U.S. Government (not agency) & Investment Grade U.S. Corporate Bonds	Municipal (federally tax-free) Bonds	High Yield, Int'l, Agency, Zero Coupon, and All Other Bonds	High to Medium Yield & Value Style Stocks (U.S. Large- & Mid-Cap)	Low to No Yield & Growth Style Stocks (U.S. Large- & Mid-Cap)	Int'l Stocks, Emerging Markets, & Other Int'l Equities	Small-Cap, Precious Metals, Sector Funds, Real Estate, LPs, Misc. Equities
John's Schwab									
Cash	\$5,000	\$5,000							
Schwab Bond Fund	\$10,000	\$200	\$9,800						
Schwab Stock Fund	\$10,000	\$200					\$9,800		
John's Bank Savings									
Savings	\$50,000	\$50,000							
John's Credit Union									
Savings	\$25,000	\$25,000							
Mary's Rental Property									
Home Street Rental	\$100,000								\$100,000
Joint Credit Union									
Savings	\$260,000	\$260,000							
Personal Totals:	\$460,000	\$340,400	\$9,800	\$0	\$0	\$0	\$9,800	\$0	\$100,000

YOUR CURRENT / OLD ASSET ALLOCATION BREAKDOWN, Continued									
Retirement (tax-qualified) Assets	Asset Class Category➔ _____Dollar Amount➩	Cash Equivalents	U.S. Government (not agency) & Investment Grade U.S. Corporate Bonds	Municipal (federally tax-free) Bonds	High Yield, Int'l, Agency, Zero Coupon, and All Other Bonds	High to Medium Yield & Value Style Stocks (U.S. Large- & Mid-Cap)	Low to No Yield & Growth Style Stocks (U.S. Large- & Mid-Cap)	Int'l Stocks, Emerging Markets, & Other Int'l Equities	Small-Cap, Precious Metals, Sector Funds, Real Estate, LPs, Misc. Equities
John's 401(k)									
Cash	\$5,000	\$5,000							
Bond Fund	\$10,000	\$200	\$9,800						
Stock Fund	\$7,500	\$150					\$7,350		
Int'l Fund	\$5,000	\$100						\$4,900	
John's TD IRA									
Tech Stocks	\$25,000								\$25,000
John's Merrill IRA									
Bank Stocks	\$15,000					\$15,000			
Mary's 403(b)									
Cash	\$10,000	\$10,000							
Target Fund	\$25,000	\$500	\$500			\$5,000	\$12,750	\$3,750	\$2,500
Mary's TIAA CREF IRA									
Bond Fund	\$10,000	\$200	\$9,800						
Stock Fund	\$15,000	\$300					\$14,700		
Mary's American Funds									
ICA	\$5,000	\$100				\$1,500	\$3,300	\$100	
Growth Fund of American	\$5,000	\$100				\$3,400	\$1,500		
EuroPacific Growth	\$5,000	\$100						\$4,900	
Tax-Qualified Totals:	\$142,500	\$16,750	\$20,100	\$0	\$0	\$24,900	\$39,600	\$13,650	\$27,500

Grand Total:									
Personal & Retirement	\$602,500	\$357,150	\$29,900	\$0	\$0	\$24,900	\$49,400	\$13,650	\$127,500

Allocations of Combined Personal & Tax-Qualified Assets	Cash Equivalents	U.S. Government (not agency) & Investment Grade U.S. Corporate Bonds	Municipal (federally tax-free) Bonds	High Yield, Int'l, Agency, Zero Coupon, and All Other Bonds	High to Medium Yield & Value Style Stocks (U.S. Large- & Mid-Cap)	Low to No Yield & Growth Style Stocks (U.S. Large- & Mid-Cap)	Int'l Stocks, Emerging Markets, & Other Int'l Equities	Small-Cap, Precious Metals, Sector Funds, Real Estate, LPs, Misc. Equities
CURRENT / OLD ALLOCATION	59.3%	5.0%	0.0%	0.0%	4.1%	8.2%	2.3%	21.2%
GUIDELINE ALLOCATION	2.5%	12.5%	0.0%	10.0%	22.5%	22.5%	12.5%	17.5%
PROPOSED / NEW ALLOCATION	3.6%	15.3%	0.0%	9.9%	18.5%	15.6%	10.1%	26.8%

GUIDELINE ALLOCATION



Calculated Guideline Asset Allocation

Cash:	2.5%
Bonds:	22.5%
U.S. Equity:	62.5%
Int'l Stocks:	12.5%

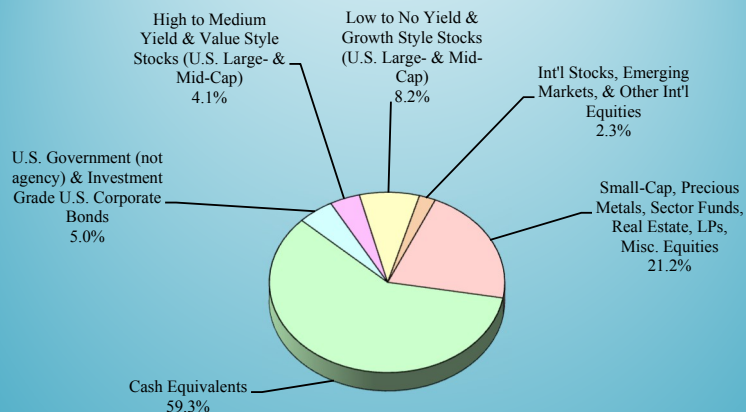
Your Current / Old Asset Allocation Breakdown

Cash:	59.3%
Bonds:	5.0%
U.S. Equity:	33.5%
Int'l Stock:	2.3%

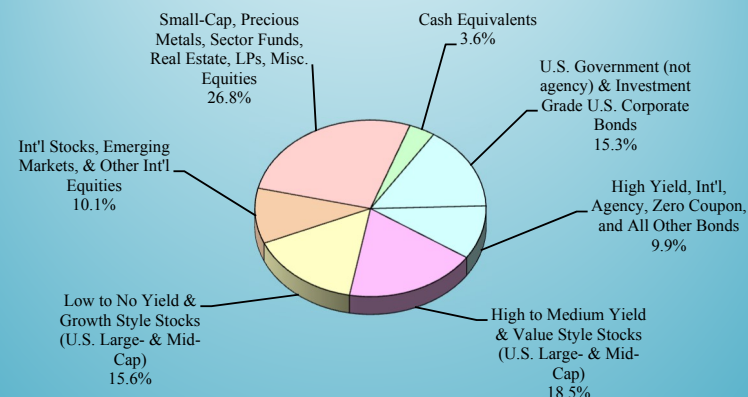
Your Proposed / New Asset Allocation Breakdown

Cash:	3.6%
Bonds:	25.2%
U.S. Equity:	61.0%
Int'l Stock:	10.1%

CURRENT / OLD ALLOCATION



PROPOSED / NEW ALLOCATION



		YOUR PROPOSED / NEW ASSET ALLOCATION BREAKDOWN							
Personal (non-qualified) Assets	Asset Class Category➔ Dollar Amount➡	Cash Equivalents	U.S. Government (not agency) & Investment Grade U.S. Corporate Bonds	Municipal (federally tax-free) Bonds	High Yield, Int'l, Agency, Zero Coupon, and All Other Bonds	High to Medium Yield & Value Style Stocks (U.S. Large- & Mid-Cap)	Low to No Yield & Growth Style Stocks (U.S. Large- & Mid-Cap)	Int'l Stocks, Emerging Markets, & Other Int'l Equities	Small-Cap, Precious Metals, Sector Funds, Real Estate, LPs, Misc. Equities
John's Schwab									
Cash	\$1,000	\$1,000							
Schwab Bond Fund	\$0								
Schwab Stock Fund	\$0								
Current Short Bond Pick	\$5,000	\$100	\$4,350		\$550				
Current Large Value Pick	\$7,000	\$140				\$6,510		\$350	
Current Large Growth Pick	\$7,000	\$140					\$6,510	\$350	
Current Int'l Stock Pick	\$5,000	\$100						\$4,900	
John's Mutual Funds									
Bank Savings	\$0								
Cash	\$10,000	\$10,000							
Bond Funds	\$10,000	\$200	\$2,550		\$7,250				
Stock Funds	\$10,000	\$200				\$4,650	\$4,650	\$500	
International Funds	\$10,000	\$200						\$9,800	
Natural Resources Funds	\$10,000	\$200			\$1,075				\$8,725
John's TD Ameritrade									
Credit Union	\$0								
Cash	\$1,000	\$1,000							
Multi-sector Bond Pick	\$8,000	\$160	\$7,840						
Mid-cap Value Pick	\$8,000	\$160					\$7,440	\$400	
Mid-cap Growth Pick	\$8,000	\$160				\$7,440		\$400	
Mary's Rental Property									
Home Street Rental	\$100,000								\$100,000
Joint Scottrade									
Credit Union Savings	\$0								
Current Short Bond Pick	\$25,000	\$500	\$18,475		\$6,025				
Current Bond Fund Pick	\$30,000	\$600	\$29,400						
Current Junk Bond Pick	\$10,000	\$100			\$9,900				
Current Int'l Bond Pick	\$10,000	\$100			\$9,900				
Emerging Mrkts Bond Pick	\$5,000	\$50			\$4,950				
Current Large Value Pick	\$45,000	\$900				\$41,850		\$2,250	
Current Large Growth Pick	\$45,000	\$900					\$42,600	\$1,500	
Current Mid-cap Pick	\$30,000	\$600				\$14,450	\$14,450	\$500	
Current Small-cap Pick	\$10,000	\$200						\$250	\$9,550
Current Micro-cap Pick	\$5,000	\$100						\$750	\$4,150
Current Int'l Large-cap Pick	\$15,000	\$300						\$14,700	
Current Int'l Small-cap Pick	\$5,000	\$100						\$4,900	
Emerging Markets Pick	\$10,000	\$200						\$9,800	
Current Tangibles Pick	\$15,000	\$300							\$14,700
Personal Totals:	\$460,000	\$18,710	\$62,615	\$0	\$39,650	\$74,900	\$75,650	\$51,350	\$137,125

<= This color denotes an asset with a decrease in value (or was sold completely) to reach the guideline allocation.

<= This color denotes an asset with an increase in value (or was newly acquired) to reach the guideline allocation.

YOUR PROPOSED / NEW ASSET ALLOCATION BREAKDOWN, Continued									
Retirement (tax-qualified) Assets	Asset Class Category➡ Dollar Amount⬇	Cash Equivalents	U.S. Government (not agency) & Investment Grade U.S. Corporate Bonds	Municipal (federally tax- free) Bonds	High Yield, Int'l, Agency, Zero Coupon, and All Other Bonds	High to Medium Yield & Value Style Stocks (U.S. Large- & Mid-Cap)	Low to No Yield & Growth Style Stocks (U.S. Large- & Mid-Cap)	Int'l Stocks, Emerging Markets, & Other Int'l Equities	Small-Cap, Precious Metals, Sector Funds, Real Estate, LPs, Misc. Equities
John's 401(k)									
Cash	\$1,000	\$1,000							
Bond Fund	\$0								
Stock Fund	\$7,500	\$150				\$7,350			
Int'l Fund	\$5,000	\$100						\$4,900	
Growth Fund	\$4,000	\$80					\$3,920		
Multi-sector Bond	\$10,000	\$200	\$9,800						
John's TD IRA									
Tech Stocks	\$5,000								\$5,000
Internet Fund	\$5,000	\$100							\$4,900
Tech Fund	\$5,000	\$100							\$4,900
Biotech Fund	\$5,000	\$100							\$4,900
Energy Fund	\$5,000	\$100							\$4,900
John's Scottrade IRA									
Bank Stocks	\$0								
Current Junk Bond Pick	\$5,000	\$100			\$4,900				
Current Int'l Bond Pick	\$5,000				\$5,000				
Emerging Markets Bond Pick	\$5,000				\$5,000				
Mary's 403(b)									
Cash	\$0								
Target Fund	\$0								
Bond Fund	\$10,000	\$100	\$9,900						
Value Fund	\$10,000	\$200				\$9,800			
Growth Fund	\$10,000	\$200					\$9,800		
Int'l Stock Fund	\$5,000	\$100						\$4,900	
Mary's TIAA CREF IRA		\$0	\$0						
Bond Fund	\$10,000	\$100	\$9,900						
Stock Fund	\$15,000	\$300				\$14,700			
Mary's Scottrade									
ICA	\$0								
Growth Fund of American	\$0								
EuroPacific Growth	\$0								
Junk Bond Pick	\$5,000	\$50			\$4,950				
Large Value Pick	\$5,000	\$100				\$4,900			
Large Growth Pick	\$5,000	\$100					\$4,900		
Tax-Qualified Totals:	\$142,500	\$3,280	\$29,600	\$0	\$19,850	\$36,750	\$18,620	\$9,800	\$24,600

Grand Total:									
Personal & Retirement	\$602,500	\$21,990	\$92,215	\$0	\$59,500	\$111,650	\$94,270	\$61,150	\$161,725

Sources and Applications of Funds

Needed Changes to More Closely Resemble the Guideline Asset Allocation

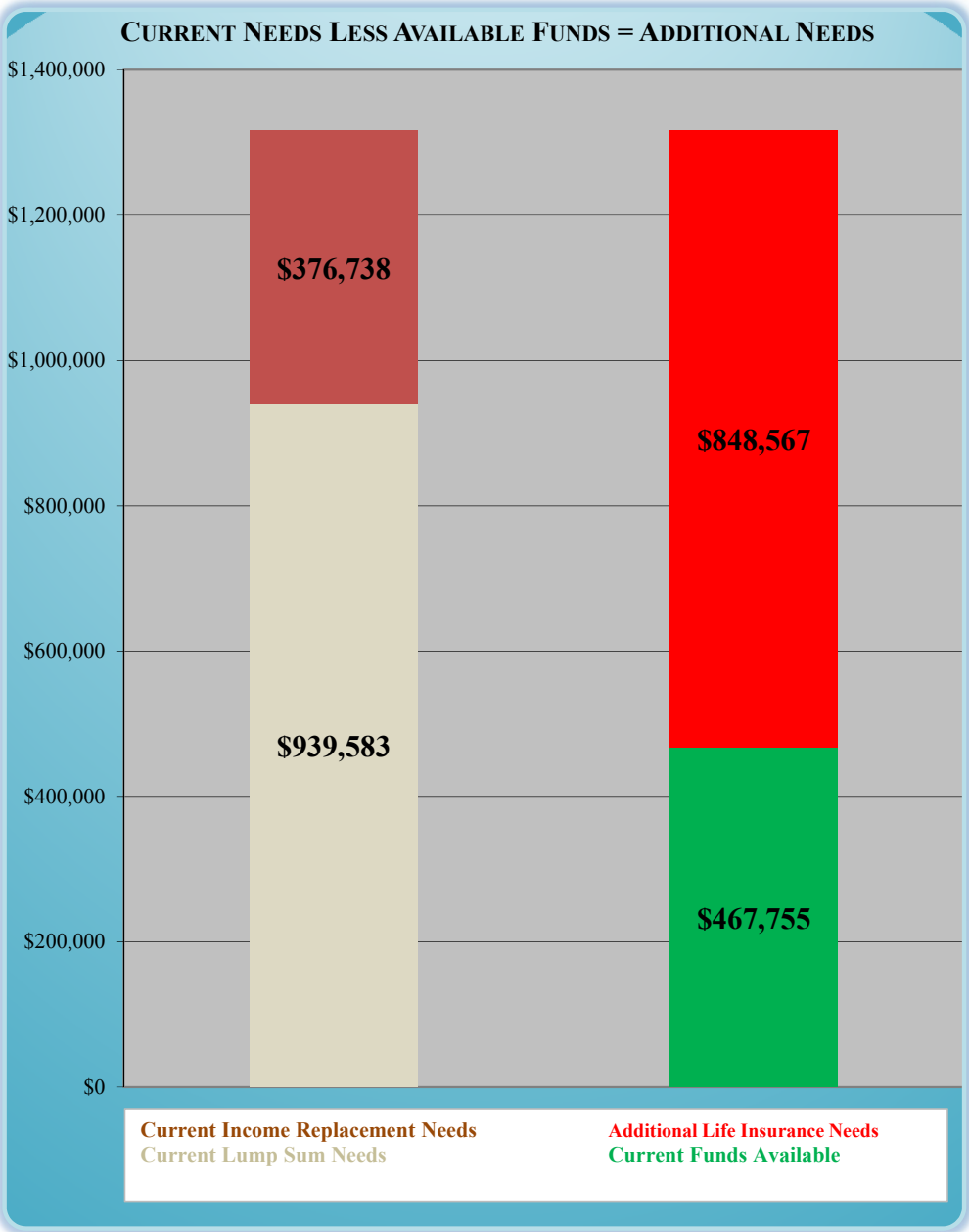
John & Mary Sample

Investment Asset Class Category →	Cash Equivalents	U.S. Government (not agency) & Investment Grade U.S. Corporate Bonds	Municipal (federally tax-free) Bonds	High Yield, Int'l, Agency, Zero Coupon, and All Other Bonds	High to Medium Yield & Value Style Stocks (U.S. Large- & Mid-Cap)	Low to No Yield & Growth Style Stocks (U.S. Large- & Mid-Cap)	Int'l Stocks, Emerging Markets, & Other Int'l Equities	Small-Cap, Precious Metals, Sector Funds, Real Estate, LPs, Misc. Equities
Percent Increase or Decrease Needed in Asset Class to Resemble Guideline Allocation:	-57%	8%	0%	10%	18%	14%	10%	-4%
Dollar Amount Increase or (Decrease) Needed in Asset Class to Resemble Guideline Allocation:	(\$342,000)	\$45,000	\$0	\$60,000	\$111,000	\$86,000	\$62,000	(\$22,000)

Current Life Insurance Needs Analysis for John

John & Mary Sample

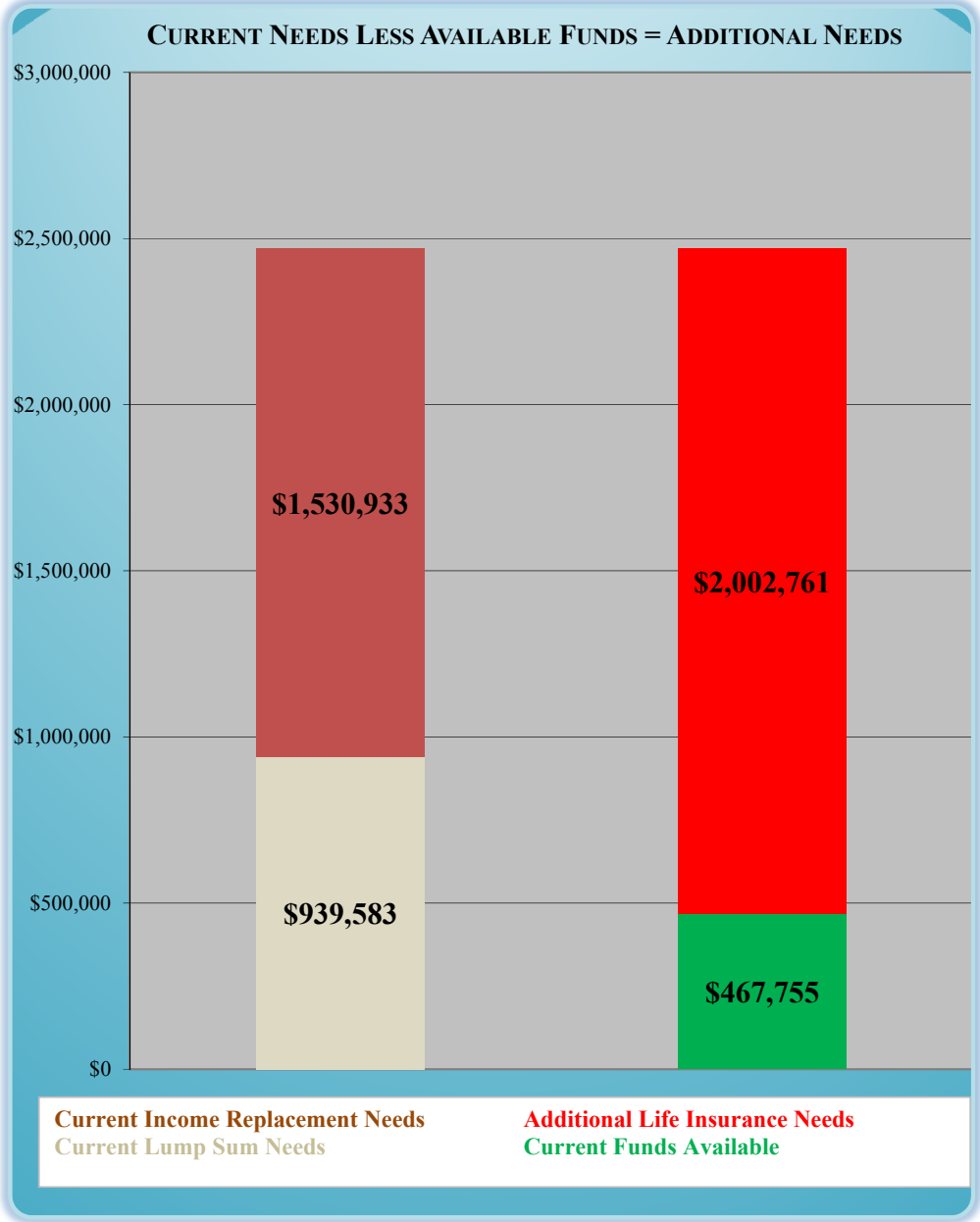
Lump Sum Needed Today to Pay Off Primary Mortgage:	\$96,905
Lump Sum Needed for Cash Reserve After Everything Else is Paid For:	\$10,000
Lump Sum Immediate Cash Needs:	\$10,000
Lump Sum Needed for Burial / Funeral / Medical and Other Final Expenses:	\$29,500
Lump Sum Needed to Pay Off All Debts:	\$53,229
Lump Sum Needed to Cover Estate Taxes and Other Taxes Due:	\$0
Lump Sum Needed to Give Away to Others / Bequeaths / Charity:	\$0
Lump Sum Needed to Fund Junior's College & Other Expenses:	\$200,362
Lump Sum Needed to Fund Sallie Mea's College & Other Expenses:	\$247,104
Lump Sum Needed to Fund Doogy's College & Other Expenses:	\$292,483
<hr/>	
Total Lump Sum Currently Needed:	\$939,583
Lump Sum Available from Social Security:	\$255
Lump Sum Available from Personally Held Term Life Insurance:	\$250,000
Lump Sums Available from Employer / Business Life Insurance:	\$0
Lump Sums from All Whole Life Insurance Policies:	\$0
Funds Available from Pension Lump Sum Payouts:	\$100,000
Lump Sum Available Funds from Other Liquid Assets:	\$0
Lump Sums Available from Personal Non-Qualified Assets:	\$50,000
Lump Sums Available from Qualified Assets:	<u>\$67,500</u>
Total Lump Sum Currently Available:	\$467,755
Current Unmet Lump Sum Life Insurance Needs:	<u>\$471,828</u>
Lump Sum Needed Today to Replace Mary's Future Income(s):	<u>\$376,738</u>
Total Additional Life Insurance Needed Today to Fund All Needs:	<u><u>\$848,567</u></u>
Current Percentage of Life Insurance Needs Currently Covered:	19.0%



Current Life Insurance Needs Analysis for Mary

John & Mary Sample

Lump Sum Needed Today to Pay Off Primary Mortgage:	\$96,905
Lump Sum Needed for Cash Reserve After Everything Else is Paid For:	\$10,000
Lump Sum Immediate Cash Needs:	\$10,000
Lump Sum Needed for Burial / Funeral / Medical and Other Final Expenses:	\$29,500
Lump Sum Needed to Pay Off All Debts:	\$53,229
Lump Sum Needed to Cover Estate Taxes and Other Taxes Due:	\$0
Lump Sum Needed to Give Away to Others / Bequeaths / Charity:	\$0
Lump Sum Needed to Fund Junior's College & Other Expenses:	\$200,362
Lump Sum Needed to Fund Sallie Mea's College & Other Expenses:	\$247,104
Lump Sum Needed to Fund Doogy's College & Other Expenses:	\$292,483
<hr/>	
Total Lump Sum Currently Needed:	\$939,583
Lump Sum Available from Social Security:	\$255
Lump Sum Available from Personally Held Term Life Insurance:	\$250,000
Lump Sums Available from Employer / Business Life Insurance:	\$0
Lump Sums from All Whole Life Insurance Policies:	\$0
Funds Available from Pension Lump Sum Payouts:	\$100,000
Lump Sum Available Funds from Other Liquid Assets:	\$0
Lump Sums Available from Personal Non-Qualified Assets:	\$50,000
Lump Sums Available from Qualified Assets:	\$67,500
Total Lump Sum Currently Available:	\$467,755
Current Unmet Lump Sum Life Insurance Needs:	\$471,828
Lump Sum Needed Today to Replace John's Future Income(s):	\$1,530,933
Total Additional Life Insurance Needed Today to Fund All Needs:	\$2,002,761
Current Percentage of Life Insurance Needs Currently Covered:	10.1%



Proposed Life Insurance Needs Analysis for John

John & Mary Sample

Lump Sum Needed Today to Pay Off Primary Mortgage:	\$96,247
Lump Sum Needed for Cash Reserve After Everything Else is Paid For:	\$10,000
Lump Sum Immediate Cash Needs:	\$10,000
Lump Sum Needed for Burial / Funeral / Medical and Other Final Expenses:	\$29,500
Lump Sum Needed to Cover Estate Taxes and Other Taxes Due:	\$53,229
Lump Sum Needed to Cover Estate Taxes:	\$0
Lump Sum Needed to Give Away to Others / Bequeaths / Charity:	\$0
Lump Sum Needed to Fund Junior's College & Other Expenses:	\$133,035
Lump Sum Needed to Fund Sallie Mea's College & Other Expenses:	\$164,173
Lump Sum Needed to Fund Doogy's College & Other Expenses:	\$194,635

Total Lump Sum Currently Needed: **\$690,819**

Lump Sum Available from Social Security:	\$255
Lump Sum Available from Personally Held Term Life Insurance:	\$725,000
Lump Sums Available from Employer / Business Life Insurance:	\$0
Lump Sums from All Whole Life Insurance Policies:	\$0
Funds Available from Pension Lump Sum Payouts:	\$100,000
Lump Sum Available Funds from Other Liquid Assets:	\$0
Lump Sums Available from Personal Non-Qualified Assets:	\$50,000
Lump Sums Available from Qualified Assets:	<u>\$67,500</u>

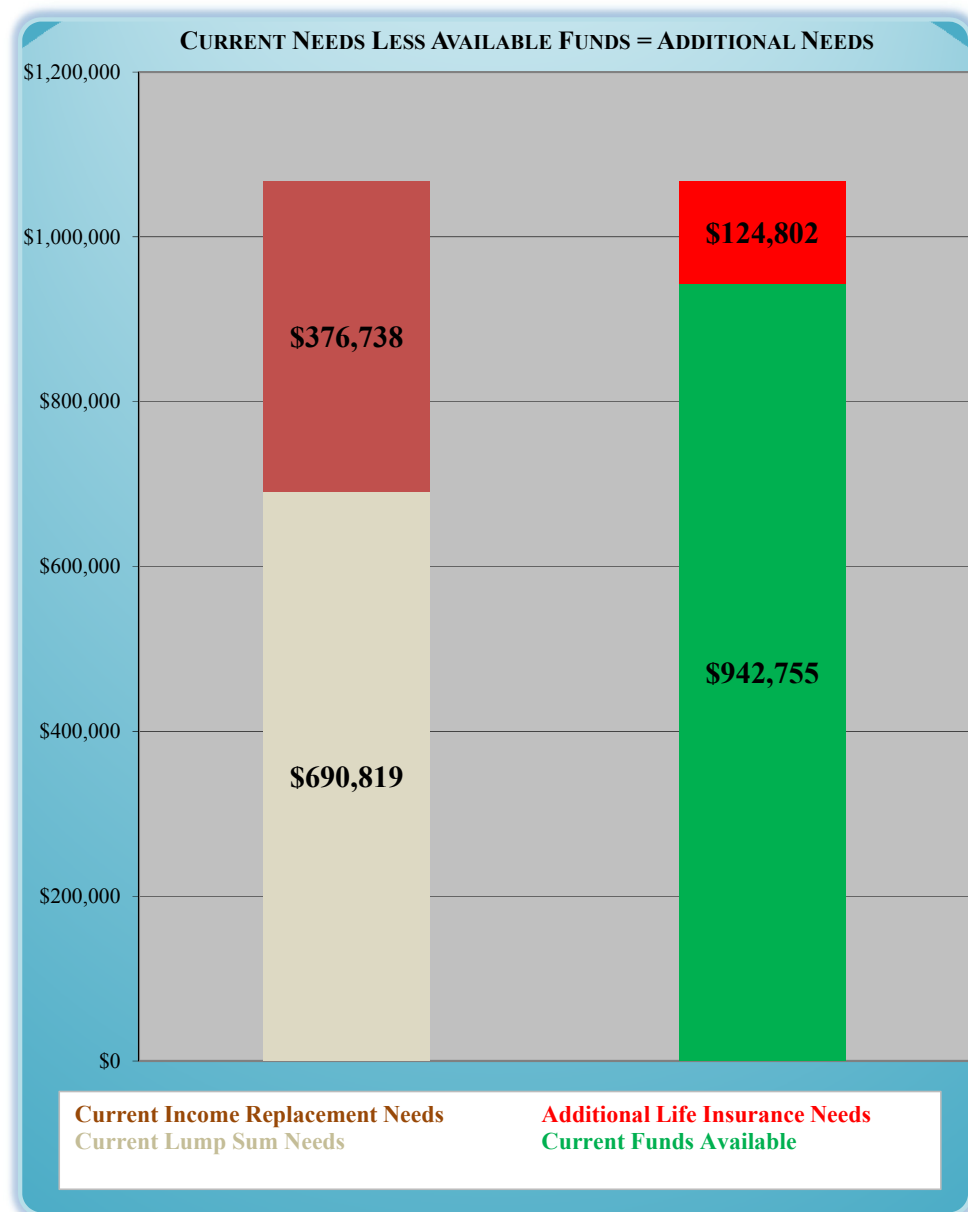
Total Lump Sum Currently Available: **\$942,755**

Current Unmet Lump Sum Life Insurance Needs: **-\$251,936**

Lump Sum Needed Today to Replace Mary's Future Income(s): **\$376,738**

Total Additional Life Insurance Needed Today to Fund All Needs: **\$124,802**

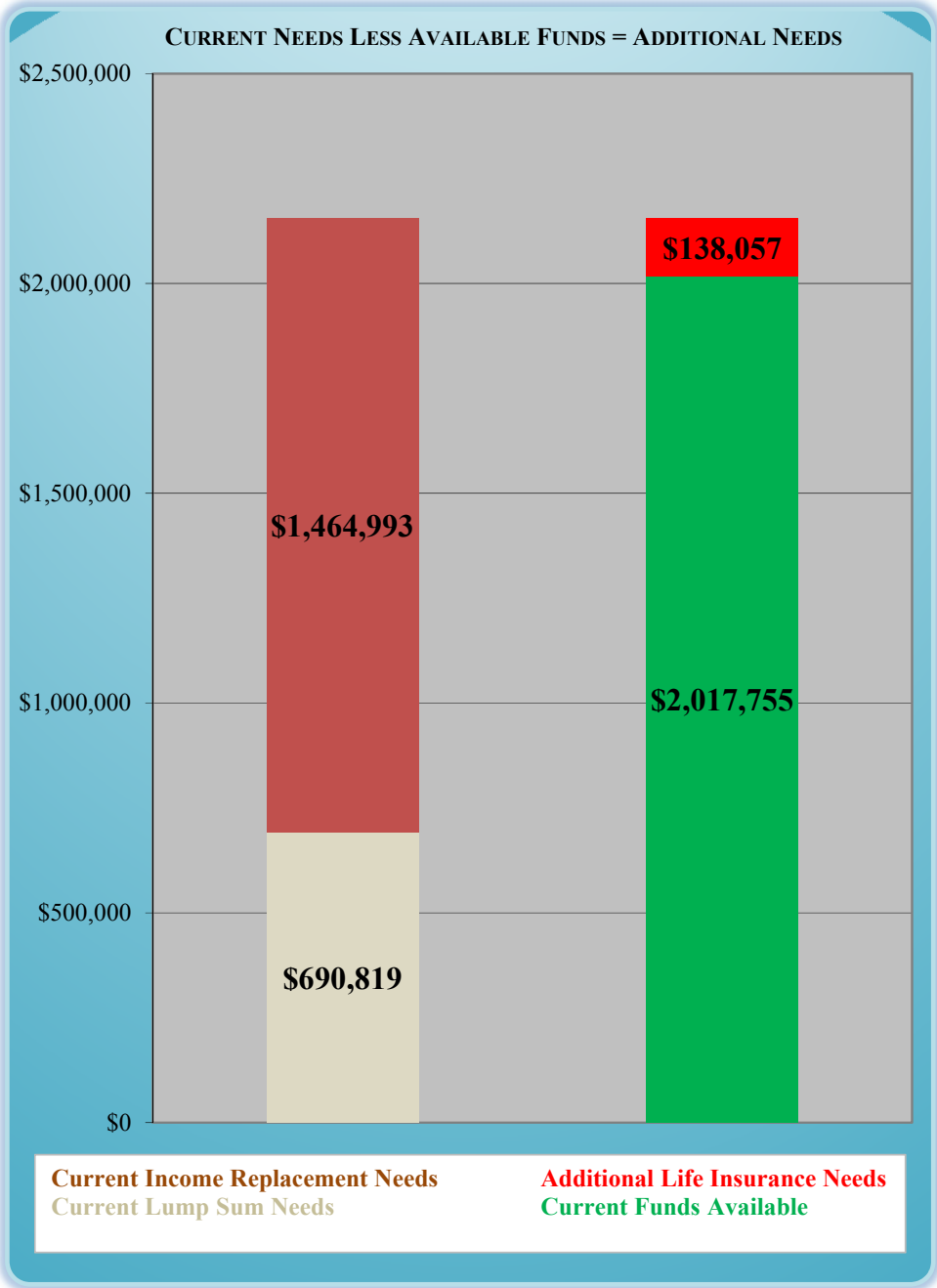
Current Percentage of Life Insurance Needs Currently Covered: **67.9%**



Proposed Life Insurance Needs Analysis for Mary

John & Mary Sample

Lump Sum Needed Today to Pay Off Primary Mortgage:	\$96,247
Lump Sum Needed for Cash Reserve After Everything Else is Paid For:	\$10,000
Lump Sum Immediate Cash Needs:	\$10,000
Lump Sum Needed for Burial / Funeral / Medical and Other Final Expenses:	\$29,500
Lump Sum Needed to Pay Off All Debts:	\$53,229
Lump Sum Needed to Cover Estate Taxes and Other Taxes Due:	\$0
Lump Sum Needed to Give Away to Others / Bequeaths / Charity:	\$0
Lump Sum Needed to Fund Junior's College & Other Expenses:	\$133,035
Lump Sum Needed to Fund Sallie Mea's College & Other Expenses:	\$164,173
Lump Sum Needed to Fund Doogy's College & Other Expenses:	\$194,635
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Total Lump Sum Currently Needed:	\$690,819
Lump Sum Available from Social Security:	\$255
Lump Sum Available from Personally Held Term Life Insurance:	\$1,800,000
Lump Sums Available from Employer / Business Life Insurance:	\$0
Lump Sums from All Whole Life Insurance Policies:	\$0
Funds Available from Pension Lump Sum Payouts:	\$100,000
Lump Sum Available Funds from Other Liquid Assets:	\$0
Lump Sums Available from Personal Non-Qualified Assets:	\$50,000
Lump Sums Available from Qualified Assets:	\$67,500
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Total Lump Sum Currently Available:	\$2,017,755
Proposed Unmet Lump Sum Life Insurance Needs:	<u><u>-\$1,326,936</u></u>
Lump Sum Needed Today to Replace John's Future Income(s):	<u><u>\$1,464,993</u></u>
Total Additional Life Insurance Needed Today to Fund All Needs:	<u><u>\$138,057</u></u>
Proposed Percentage of Life Insurance Needs Currently Covered:	83.5%



- *CONFIDENTIAL REPORT* -

TO DO LIST: FINANCIAL PLAN IMPLEMENTATION

Here is a list of tasks the two of you have agreed to complete to implement your financial plan. Please write in the date each task was completed in the middle column as progress is made. Detailed sources and application of funds can be seen on the proposed section of the investment asset allocation report.

Who Needs to Do the Activity	When the Activity Needs to be Done	Description of the Activity	When the Activity was Completed
<input type="checkbox"/> John <input type="checkbox"/> Mary <input checked="" type="checkbox"/> Both	9/1/16	Increase homeowners insurance to \$500,000, auto liability to \$100/300/50, and buy a \$2M Umbrella liability policy.	
<input type="checkbox"/> John <input type="checkbox"/> Mary <input checked="" type="checkbox"/> Both	9/1/16	Increase payroll withholding exemptions to four each.	
<input type="checkbox"/> John <input type="checkbox"/> Mary <input checked="" type="checkbox"/> Both	11/1/16	Update wills, death / funeral / burial instructions, and trusts. Use the document organizer provided.	
<input checked="" type="checkbox"/> John <input type="checkbox"/> Mary <input type="checkbox"/> Both	10/1/16	Sell all individual stocks and let us create a well-allocated investment portfolio.	
<input checked="" type="checkbox"/> John <input type="checkbox"/> Mary <input type="checkbox"/> Both	9/1/16	Reallocate current 401(k) investment options as shown in the asset allocation report. Direct all future contributions into the new funds as we discussed.	
<input type="checkbox"/> John <input checked="" type="checkbox"/> Mary <input type="checkbox"/> Both	10/1/16	Liquidate all bank CDs and Credit Union Savings accounts and let us create an optimized asset allocation investment portfolio.	
<input type="checkbox"/> John <input checked="" type="checkbox"/> Mary <input type="checkbox"/> Both	11/1/16	Open a rollover IRA with us via Scottrade: Then close the Merrill Lynch, TIAA, Fidelity, and American Funds accounts and transfer the money over to our asset allocation account. Start by completing the forms titled "ACAT."	
<input checked="" type="checkbox"/> John <input type="checkbox"/> Mary <input type="checkbox"/> Both	10/1/16	Sell the individual bonds and buy a bond mutual fund in your new personal investment portfolio account with us.	
<input type="checkbox"/> John <input type="checkbox"/> Mary <input checked="" type="checkbox"/> Both	9/1/16	Both John and Mary need to purchase \$250 per day in long-term care insurance benefit through your Superior Life, Inc. for \$250 per month premium each.	
<input type="checkbox"/> John <input type="checkbox"/> Mary <input checked="" type="checkbox"/> Both	9/1/16	Both John and Mary need to purchase \$2,000 per month in additional disability insurance benefit through XYZ insurance, by completing the form we gave you, and returning them to our office. It is \$100 per month premium each.	
<input checked="" type="checkbox"/> John <input type="checkbox"/> Mary <input type="checkbox"/> Both	3/1/16	John promised to quit smoking in the first quarter of 2013.	
<input type="checkbox"/> John <input checked="" type="checkbox"/> Mary <input type="checkbox"/> Both	9/1/16	Complete the appraisal of your antiques, silver and jewelry so the appropriate insurance can be added to your homeowner's policy. The names, addresses and phone numbers of three qualified appraisers are attached and marked <i>Appraisals</i> .	
<input type="checkbox"/> John <input type="checkbox"/> Mary <input checked="" type="checkbox"/> Both	8/16/16	Refinance the primary residence mortgage to a lower term with a lower rate.	
<input type="checkbox"/> John <input type="checkbox"/> Mary <input checked="" type="checkbox"/> Both	9/1/16	John needs to sign up for an additional \$1,750,000 of Level Term Life Insurance via his employer, and Mary to do the same for \$500,000. It is \$250 per month in additional premium each.	
<input type="checkbox"/> John <input type="checkbox"/> Mary <input checked="" type="checkbox"/> Both	12/1/16	Break the news to the kids that they can't afford to attend Ivy-league colleges.	
<input checked="" type="checkbox"/> John <input type="checkbox"/> Mary <input type="checkbox"/> Both	9/1/16	Use cash flow surpluses to pay off credit cards and student loans. When paid off, direct surpluses to the money market fund of your personal investment accounts until it reaches your desired emergency cash reserve of \$25,000.	